

A STUDY REPORT ON
SOCIO-ECONOMIC AND EDUCATIONAL
STATUS OF THE PARSI COMMUNITY IN
INDIA

(With Specific Reference to the Economically Weaker Sections)

Comissioned by
Dr. (Miss) Mehroo Dhunjisha Bengalee (Parsi Member) for
National Commission for Minorities
New Delhi

ANITA RATH

RAKSHANDAH A. HANI



Tata Institute of Social Science, Mumbai
December, 2009

Sponsored by :
The National Commission for Minorities
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Chapter - 1

INTRODUCTION

The Parsi community, one of the minority Socio-Religious Communities (SRC) in India, though small in number has an enduring presence in the country. India is home to the largest number of Parsis residing in any country in the world. There are 69,601 Parsis in the country as per the latest Census (2001), which forms less than 0.1 per cent of the country's population. There is a geographically skewed distribution of the Parsis in India. More than 95 per cent of Parsi population resides in two major Indian states, viz. Maharashtra and Gujarat. The community resides mainly in urban areas and hardly 5 per cent of them are rural dwellers. Almost 67 per cent of all Parsis are living in only one city, i.e. Greater Mumbai. The enumeration of Parsis is under their religious affiliation, which is Zoroastrian. The Zoroastrians also include the Iranis who are ethnically different, having migrated from Iran in the last 200 years. They are smaller in number than the Parsis. However, they are eligible for most of the services provided by the community and have access to their religious places, otherwise not open to other religious groups (see Tables A1.1 to A1.7 in the Appendix for basic data).

The community, otherwise known to be an affluent minority group, is confronted with serious challenges on the demographic front. It has drawn the attention of the academia, policymakers, and the community alike. Some issues pertaining to its demographic transition are contrary to the general pattern of changes observed in the country. Firstly, the population of the community is declining in absolute terms and secondly, it has an inordinate share of graying population in a relatively young country (see Banthia, 2003; Desai, 2004; Unisa et al., 2008).

The population of the community has started plummeting since 1941, when it reached its peak (see Table A1.1 in the Appendix). The community has lost more than 40 per cent of its population since 1941. Only once, i.e. in 1991, during the last six decades, an increase in population size was observed. However, a recent study indicates that this increase might have been due to the misdassification of the community (Unisa et al., 2008). By making necessary adjustments, the study found that in the last two decades, i.e. 1981-91 and 1991-2001, the population of Parsis has declined by 10 per cent in each decade. The study predicts that, if this decline continues unabated i.e. the fertility rate does not improve, the community would lose out on half of its existing population by 2051. It also indicates that a moderate improvement in the fertility levels may not be of great help as the community may still lose out on 30 per cent of its population by 2051.

The age profile of the population has also undergone a significant change since early 20th century. In the last four decades, i.e. 1961 to 2001, the relative share of the population in the age group 65 and above has doubled. It is important to note here that the percentage share of elderly in Parsi community exceeds that of many developed countries like Sweden, Spain and Japan (Unisa et al., 2008). The fact that the proportion of child population (12.3%) is very small compounds the problem further. Thus, as per the latest Census

(2001), one in every eight Parsis was a child under 15 years, whereas two in that cohort were 65 years and above, which is a matter of serious concern.

The issue of demographic decline has yielded several explanations, which need investigation (see Axelrod, 1990; Unisa et al., 2008, Desai, 2003). The demographic changes, apart from other developments, have significant implications for the socio-economic profile of the community at large. Some of them are already visible in their low work participation rates and high dependency ratios vis-a-vis other communities. However, a holistic understanding of the socio-economic and educational status of the community has not been feasible due to non-availability of any basic information. The national level enumeration exercises conducted by Census of India do not report the details on Parsis separately and club it with other small minority groups, which are reported under the head 'other religious categories'. Hence, information on Parsis is not accessible in the public domain. Various organisations conducting sample surveys for specific purposes like National Sample Survey Organisation (NSSO) and National Family Health Survey (NFHS) are not always representative of the religious groups. The coverage of Parsis remains inadequate in such sample surveys and does not permit any generalisation.

In this context, a comprehensive study of the socio-economic and educational status of the community is urgently required. The present study is envisaged as a preliminary study prior to the commencement of a national level comprehensive study on the community. Apart from bringing out a national level profile of the community on the basis of secondary information, there is a need for conducting a *limited purpose household survey in two states, viz. Maharashtra and Gujarat*. Not much is known about the aspects of poverty prevailing among the Parsis. Anecdotal evidence and the opinions of the community leaders indicate that a sizeable population is living on financial and other aid, and remains invisible due to the community support mechanisms that address their issues. Earlier studies have not been able to highlight the contours of poverty among the Parsis. Hence, a household level study of people relying on some type of aid from Parsi Public Trusts and other organisations is needed to assess the nature of poverty in the community and the socio-economic background of such sections of Parsis.

1.1 POVERTY RELIEF : RESPONSES OF PANCHAYETS/ANJUMANS/OTHER ORGANISATIONS

Parsis are generally known as an affluent community. They had a modest beginning when they first arrived in Gujarat in India. They were involved primarily in agriculture, and in some weaving and trading (Luhrman, 1994). The community shifted to Mumbai with the arrival of the Portuguese and the English, for whom they served as financiers and mediators (Karaka, 1884). It is said that the rise in economic status of the Parsis is synonymous with the rise of Mumbai city. Parsis are well known in the city for their substantial economic, educational and cultural contributions to its growth. Parsis, known for their enterprising skills, have made appreciable contribution to the field of industry, commerce, trade, education, health and liberal arts. Parsis dominated the field of trade and commerce in the eighteenth century (Karaka, 1884). The nineteenth century history of Parsis reveals their significant contribution as pioneers of modern Indian industry. The middle-class and well-educated community is often involved in the professions like law, medicine and banking.

Despite the common perception, there are some indications that certain sections of the community have been economically disadvantaged. However, an assessment of the extent

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of poverty and employment situation has not been feasible in the absence of any reliable source of information and the debate related to such issues only revolve around perception and rhetoric. There are reasons to believe that Parsis are a heterogeneous group in terms of their socio-economic situation. The macro level data for 2001 reveal that the work participation rate (WPR) of Parsis in the country (all persons- 35.2%; males- 48.2%; females-22.8%) is lower than the all India average (all persons- 39.3%; males- 51.9%; females-25.6%) and also is lower than the WPR of all other religious minorities barring only the Muslims (Census of India, 2001 as cited in Desai, 2004). Several reasons have been cited to explain the phenomena, which include *inter alia*, longer period of education, smaller population in the working age group due to the demographic dynamics, aversion towards blue-collar jobs, and lack of preparedness for the new economic realities. A related aspect, the growing dependency ratio, also is highly discomfoting. The census data for 2001 reveal that almost half of the community belongs to the age cohort '19 or below and 60 and above' (Desai, 2004). Thus, there could be one-to-one ratio of dependents to the working population. There may be a fraction of the community that is vulnerable due to the fact that there is no working member in the family and there is no regular source of income.

The major reason for low visibility of marginal income levels and poverty is that there are Trusts and other organisations which support poor sections of the community. Zoroastrian benevolence has a long history. Bombay Parsi Panchayet (BPP) remains the largest and financially most influential institution for the Parsi community (see Box 1). The formal institutional mechanism regarding financial and other support for the community was evolved in 1826 when the then Trustees of the BPP started a maintenance fund for poor Parsis (Bulsara, 1936). Sir Jamshedji Jijibhoy, one of the trustees of BPP, made a request to the Government to let them start an institution with wider scope for such intervention. The request came at a time when many Parsi workers were retrenched from the textile industry, which was facing severe competition from both domestic as well as foreign players, and were in difficult condition (Cabinetmaker, 1948). Over the years other Panchayets/ Anjumans and many Parsi Public Trusts have come into existence and participate in supporting the poor and the needy in the community. In 2009, there were about 1200 Parsi charitable institutions registered in Greater Mumbai. Table 1.1 provides information on community-wise institutions registered in two time periods, 1976 and 2009. A quick perusal of the Table reveals that compared to its tiny population, the number of institutions floated by the Parsi community is quite high. It is one-sixth of the total number of institutions registered by all communities. It is needless to mention here that the charitable activities of many Parsi organizations have often gone beyond the community.

These Parsi Trusts and organisations provided help to households in different forms viz., regular maintenance doles, help for medical aid (regular or emergency), help for meeting expenses on education or training, help for observing religious and other ceremonies (navjot, marriage, funeral), provision of housing, and loans for productive purposes (such as business, self-employment avenues) and purchase of land and housing. Institutional assistance for poverty relief is extended both in cash and kind. Certain items like grains, clothes, medicines, books are directly distributed by these organizations.

BOX 1

Bombay Parsi Panchayet and its Activities for Community Amelioration

Bombay Parsi Panchayet (BPP) is the largest Zoroastrian institution in the world. Although, 17th century history of this institution is non-existent, it is commonly considered to date from the 1670s (Davar, 1949; Desai, 1981). Its original mandate had been to uphold Zoroastrian family and social values. It is well known for its substantial charitable work, articulation of community's perspective apart from implementing the fundamental Zoroastrian virtue in the contemporary times. Since 1820s, subsequent to the demise of the respected leader Hormausji Bomanji Wadia, there had been a decline in the prestige and authority of the Panchayet (Hinnels, 1985). The BPP could regain its prestige only in the 20 century due to its widespread charity work, engagement with legal reform pertaining to community matters and some rationalization of electoral procedures. Elections for Panchayet are supposed to be held every 7 years to form a 7 member committee. In the latest election of BPP in 2008, for the first time in its history, Parsis totaling 26,000 from all over the world canvassed their preferences and the elections continued for six days.

BPP is involved in multifarious activities. In 2007-08, it spent more than 10 crores on various charitable activities. A large share (around 45%) of this has gone into providing/ maintaining subsidized housing facility for the community members. BPP has under its management around 5000 flats in Mumbai. Under its relief of poverty programme, it extends regular maintenance doles to poor Parsis, provides and maintains old age homes, day care centres, and extends support for the third child. It spent 10%-12% of its expenditure in 2007-08 on these activities. It extends regular maintenance doles to around 600 Parsis from all over India. BPP spends a considerable amount (more than 15%) on religious and related activities like maintenance of Towers of Silence, help for death ceremonies, help for thread ceremonies and publication of religious books. It supports the pursuit of education by way of providing educational grants, scholarships and loans (more than 15%). Help for health related eventualities is an important part of the support provided by BPP. It gives donations to various hospitals, extends financial support towards medical expenses of individuals and has also recently initiated an ambitious group insurance policy (around 10%). Being gravely concerned about the population decline of the community, BPP has also initiated fertility projects and has sponsored research studies on the problems of youth and aging. BPP has a central employment bureau and it has recently launched interesting programmes like Zoroastrian Venture Capital and Zoroastrian Investment Corporation for promotion of entrepreneurship.

BPP functions as an apex institution for charitable activities. There are several Trusts/ Institutions extending help to Parsi poor. However, Parsi charity is ill-organised and chaotic. Recognising this fact, BPP had set up the Liaison Committee for the Organisation of Parsi Charities in 1946 to supervise the circulation of charity among the Parsi community (Cabinetmaker, 1948). The main objective of this Committee is to promote effective disbursement of the funds of Parsi Public Trusts. The Liaison Committee also carries out other social service activities. It appoints social workers to carry out household visits and verify the credibility of the applicants. A record of the various applicants for charity help is maintained by the Liaison Committee. Its main sources of finance are donations by some rich benefactors and nominal fees extended by charitable institutions for verifying their applications. Over the years this important initiative has lost its potential. Currently, only about 30 institutions approach Liaison Committee while disbursing charity. It suffers from resource crunch as well as shortage of trained professionals who can carry out these activities efficiently.

Despite many controversies, the Bombay Parsi Panchayet holds a pre-eminent position, due to its traditional authority and the magnitude of its resources. It remains the largest and financially most influential Zoroastrian institution which can assume a leadership role in the welfare of community.

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Table 1.1 : Community-wise Charitable Trusts Registered in Gr. Mumbai :
Number of Trust, Consolidated Figures of Assets & Finance - 1976 & 2009

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Community	Number	1976				(Rs. in Lakh)	
		Immovable	Movable	Income	Expenditure	2009	Number
Hindus	2954	2692.5	3756.8	939.1	875.5	4307	
%	54.7	45.2	50.6	49.4	47.2	58.0	
Muslims	1207	1193.1	815.8	319.2	447.0	1589	
%	22.4	20.0	11.0	16.8	24.1	21.4	
Paris	1001	1131.2	2385.2	380.8	342.5	1220	
%	18.5	19.0	32.1	20.0	18.5	16.4	
Christians	238	944.2	467.4	262.6	190.7	315	
%	4.4	15.8	6.3	13.8	10.3	4.2	
Total	5400	5961.0	7425.2	1901.7	1855.7	7431	
%	100.0	100.0	100.0	100.0	100.0	100.0	

Source : Directory of Public Trust, Bombay Suburban District, Vol.1, Office of the Charity Commissioner, Greater Mumbai for 1976 Figures and Office of the Charity Commissioner for the 2009 Figures

Several issues regarding the support given by the organizations/ Parsi Public Trusts including Panchayets/ Anjumans to the poor and destitute families have emerged from time to time. Such concerns have been raised as early as in 1930s and 1940s (see Bulsara, 1935; Cabinetmaker, 1948). The frequently reiterated complaints include inaccessibility to such support by the needy, ineffective measures for poverty alleviation that generate a class of dependent population and misuse of resources by the relatively well off. Coordination among the huge network of institutions given rise to a unique institution-The Liaison Committee (see Box1).

2 OBJECTIVES OF THE STUDY

Objectives of the study were :

1. To render a holistic understanding of the socio-economic and educational status of the Parsi community vis-a-vis other major SRCs. It aimed at exploring the following aspects of the community: the spatial concentration of Parsis in India, demography and Issues related to Social Development, Educational Status, Economic Profile, Community Identity and Support System.
2. To assess the nature and extent of the community's reliance on financial and other aid from Parsi Public Trusts / institutions. The specific objectives were to explore :
 - a) The socio-economic conditions of the population living on Financial and other assistance
 - b) The level and reasons of their marginalisation
 - c) Their access to resources (both government and other)
 - d) Suitable government and community response to address this problem

Availability of the information on the community collected by the Office of the Registrar and Census of India in its decennial Census was crucial for pursuing the first objective. Despite several requests, the information on the community was not made available by the Office of the Registrar and Census of India. Sample surveys conducted by other

organisations are not representative of religious groups and more so of the small religious minority groups. The study analyses only the spatial concentration of Parsis and some aspects of their demography, in the current Chapter, on the basis of the Census and other information available in the public domain. The major part of the study, therefore, concentrates primarily on the second objective.

1.3 METHODOLOGY

This study was conducted in two states: Maharashtra and Gujarat using a multi-stage sampling procedure. In the first stage, two districts each from the above mentioned two states were selected considering total population and the rural population. Table 1.2 and Figs 1.2 & 1.3 present the population details of 10 districts having the maximum concentration of Parsis in India (more than 93%). Considering these statistics, Greater Mumbai (Mumbai and Mumbai Suburban) and Thane districts were selected from Maharashtra, and Surat and Navsari were chosen from Gujarat. However, in Gujarat, it was difficult to find Parsi families in rural areas and the villages were quite scattered.

Hence, a small fraction of the rural sample was selected from the district Dang, where many poor Parsi families live in difficult situation in the tribal settlements.

Subsequently, a sample of various Trusts and other organizations extending support to the needy were selected. Rationale for bringing them into the ambit of the study has been to get specific information related to their activities as well as to gain an insight into the nature and magnitude of the problem of the poor among Parsis. Apart from that information on the beneficiary households was obtained from these organisations, which facilitated the survey of the households. The Parsi Panchayets/ Ajumans have been invariably a part of the sample across all districts. In smaller districts, as the number of trusts and organisations were few, all of them were approached. In a larger city like Mumbai, ten leading trusts/ organizations, in terms of their charitable activities, were selected. A list of leading institutions was prepared in consultation with the Liaison Committee, Panchayet, and community leaders. A standard questionnaire canvassing basic questions related to their charitable activities and community's reliance on financial assistance was circulated. In-depth interviews of the trustees/ secretaries of these institutions were conducted subsequently. A request was also made to these organizations for providing information about poor households who are currently receiving assistance from those organizations.

Finally, a purposive sampling technique was used to select the households. The aim was to identify the poor households among the beneficiaries. Not all kinds of aid or support extended by the Trusts/ Organisations are necessarily for the poor; hence, the study relied on two criteria. Recipients of maintenance doles, which are very nominal amount, were selected as such support is availed by households in economic distress. Secondly, among the other beneficiaries, the assessment of the economic situation of the beneficiary households by the concerned Trusts/ organisations was taken into consideration while selecting the sample. The final sample selection was mandated by other issues related to data availability. Getting the list of beneficiaries from all the Trusts/ Institutions was not feasible. Only a few of them, other than Parsi Panchayets/ Anjumans, were willing to share this information and provide the information within the stipulated time. Again, many households receive financial and other assistance from multiple institutions and overlapping in the list provided by these Institutions were to be sorted out.

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Source : C

Table 1.2 : Districtwise Parsi Population

District	Parsi Population					% in total
	Total	Rural	Urban	Male	Female	
Mumbai	352009	0	35209	16839	18370	50.6
Mumbai-Suburban	11348	0	11348	5524	5824	16.3
Pune	4196	21	4175	2114	2082	6.0
Surat	4117	677	3440	2046	2071	5.9
Navasari	3204	384	2820	1593	1611	4.6
Thane	2339	313	2026	1232	1107	3.4
Ahamadabad	1349	1	1348	685	664	1.9
Valsad	1308	505	803	659	649	1.9
Vadodara	754	21	733	379	375	1.1
Hyderabad	647	0	647	304	343	0.9
Nagpur	540	2	538	266	274	0.8

Source : Census of India, 2001, C1 Appendix Tables

Figure 1.1 : District-wise Degree of Urbanisation of the Parsi population

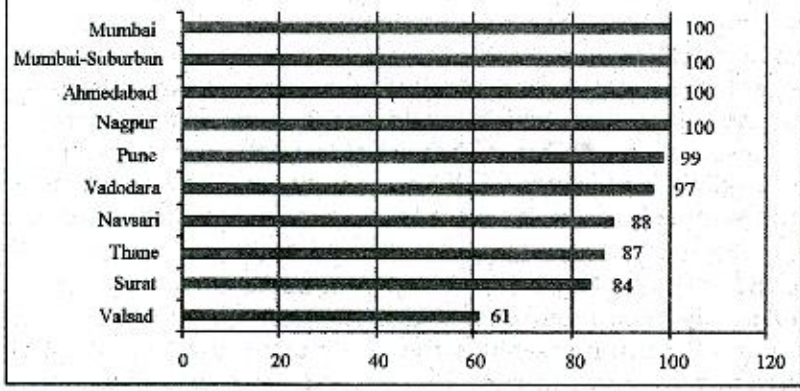


Figure 1.2 : District-wise Sex Ratio (No. of Females per 1000 Males) of the Parsi population

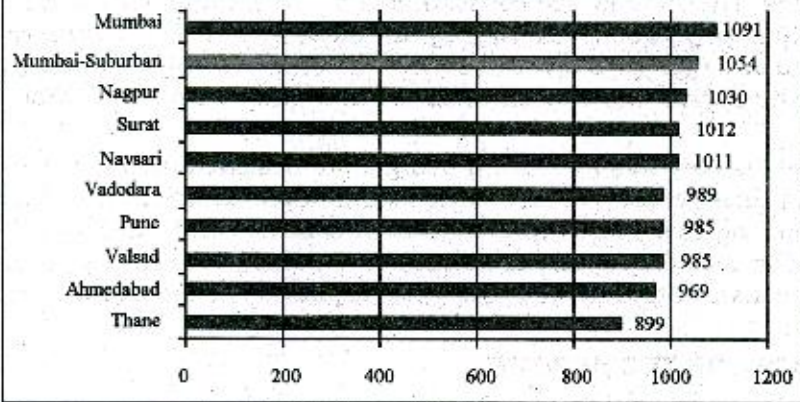


Table 1.3 : Sample Framework (No. of Households)

State	District	Rural	Urban	Total
Maharashtra	Mumbai	0	118	118
	Thane	8	12	20
	Total	8	130	138(52.5)
Gujarat	Surat	31	30	61
	Navsari	9	35	44
	Dang	20	0	20
	Total	60	65	125(47.5)
Grand Total		68(25.9)	195(47.1)	263(100)

Note : Figures in parentheses represent percentage in total

The household survey relied upon the information provided by the Parsi Public Trusts/ Institutions on beneficiary households. Around 600 households across the country receive regular assistance for maintenance from BPP. The other large Trusts and organizations also extend help to around 500 to 600 families. Panchayets/ Anjumans in smaller districts used to provide regular doles to around 100 or less number of families. These figures were taken as a benchmark for defining a sample size of around 250 to 300 households for the present study. Given this sample size, a proportionate sample across the two states or even across the rural and urban segments on the basis of total number of households/ population/ beneficiaries has not been attempted. In order to have adequate number of sample households across these locations, which would enable a meaningful comparative analysis, it was decided to have equal number of households in the sample from both the states. Irrespective of the negligible presence of the community in the rural segment, in terms of number, 25% of the sample households were to be surveyed from rural areas.

The details on the sample size are presented in Table 1.3. In total, 263 households across Maharashtra (52.5%) and Gujarat (47.5%) were surveyed. Adequate representation of the rural households has been attempted and they constitute 26% of the total sample. To collect information on 68 rural households the study team had to visit 22 different villages due to low concentration of Parsis in rural areas. Apart from one village from Maharashtra, all other villages are from 3 districts of Gujarat: Surat (13), Navsari (5) and Dang (3). The rural households are mainly from Gujarat (88.2%). Hence, the rural-urban specific analysis is not considered for each state separately. There are, in total, 763 members across these sample households. The sample size constitutes 9.5%, 0.8% and 1.15% of the rural, urban and the total Parsi population respectively in these two states. However, the effective sample size is much larger as the universe for this study is only the economically weaker sections among the Parsis who rely on financial and other help from Parsi Public Trusts/ Institutions.

The household survey was conducted using a pre-designed interview schedule covering aspects related to their socio-economic background; levels and reasons of marginalisation, level of dependency on aid; access to Government schemes and community Public Trusts; access to education and employment; access to resources for self-employment; access to amenities; other constraints they face and their aspirations from the Government and the Parsi community.

1.4 ORGANIZATION OF THE REPORT

This Report is organized in the following manner. The second Chapter presents the socio-demographic profile of the households. The educational background of the

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households is given in the third Chapter. The economic profile of households is analysed in the fourth Chapter. It outlines the income and poverty situation, assets and liabilities of the households and also their access to various amenities. In the subsequent Chapter, the Employment and Unemployment situation of the households are explored. The nature and extent of households' reliance on financial and other assistance as well as various issues related thereof are discussed in the sixth Chapter. The final Chapter presents the summary of findings and outlines the recommendations.

Appendix I

Table A1.1: Population, Degree of Urbanisation and Sex Ratio of Major SRCs and Parsis

Religion	Population	Shares in Population (%)	Degree of Urbanisation	Sex Ratio
All India				
Hindu	827578868	80.456	26	931
Muslim	138188240	13.434	36	936
Christian	24080016	2.341	34	1009
Parsis	69601	0.007	96	1050
All Religion	1028610328	100.000	28	934
Maharashtra				
Hindu	77859385	80.368	37	923
Muslim	10270485	10.601	70	889
Christian	1058313	1.092	85	993
Parsis	54739	0.057	99	1063
All Religion	96878627	100.000	42	922
Gujarat				
Hindu	45143074	89.091	35	918
Muslim	4592854	9.064	59	937
Christian	284092	0.561	43	988
Parsis	11594	0.023	84	1002
All Religion	50671017	100.000	37	920

Source : Census of India, 2001, C1 & C1 Appendix Tables

Table A1.2 : Decadal Growth Rate of Population in India and among parsis

Decade	All India	Parsis
1951-1961	20.40	-9.86
1961-1971	24.80	-9.43
1971-1981	24.66	-21.52 (-5.75)
1981-1991	23.86	6.63 (10.07)
1991-2001	21.34	-8.88 (-10.02)

Note : Figures in parentheses are estimated growth rate;

Source: Census of India, Various Years as cited in Unisa et al. (2008)

Table A1.3 : Rate of Urbanization for the Four Notified Minority Communities

Community	Rate of Urbanization		
	Total	Male *	Female
Christians	34	33.72	34.27
Sikhs	26.59	26.68	26.49
Buddhists	38.49	38.65	38.31
Parsis	96.14	95.74	96.51
Total (All Four)	32.00	31.84	32.17
All India	27.82	28.29	27.31

Source : Census of India, 2001 as cited in IHD, 2008.

Table A1.4 : Share of Minorities by Social Groups - 2004-05

Minority	ST	SC	OBC	General	Total
Christians	32.8	8.3	25.5	33.1	2.2
Sikh	0.8	31.1	21.8	46.4	1.9
Buddhists	7	89.5	0.4	3.1	0.7
Parsis	2.4	-	-	97.6	0.01
All India	8.4	19.7	41.1	30.7	100

Source : Calculated from Unit Level data, NSSO, 61* Round as cited in IHD, 2008

Table A1.5 : Parsi Population-India, Maharashtra and Gr. Mumbai : 1891 to 2001

Year	India		Maharashtra		Gr. Mumbai		Gr. Mumbai (%)
	Number	Decadal Change	Number	Decadal Change	Number	Decadal Change	
1981	89,490	-	-	-	-	-	-
1901	94,140	4,650 (5.20)	58,093	-	46,231	-	49.11
1911	100,096	5,956 (6.33)	63,860	5,767 (9.93)	50,931	4,700 (10.17)	50.88
1921	101,778	1,682 (1.68)	65,493	1,633 (2.56)	52,234	1,303 (2.56)	51.32
1931	109,752	7,974 (7.83)	71,627	6,134 (9.37)	57,765	5,531 (10.56)	52.63
1941	114,890	5,138 (4.68)	70,139	-1,488 (-2.08)	59,813	2,048 (3.55)	52.06
1951	111,971	-3,099 (-2.70)	79,606	9,467 (13.50)	68,660	8,847 (14.79)	61.42
1961	100,772	-11,019 (-9.86)	77,542	-2064 (-2.59)	70,065	1,405 (2.05)	69.53
1971	#91,378	-9,394 (-9.32)	72,266	-5,276 (-6.80)	64,669	-5,398 (-7.70)	70.77
1981	71,630*	-19,748 (-21.61)	56,866	-5,380 (-21.28)	50,053	-14,614 (-22.60)	69.88
1991	76,382	*4752 (6.63)	60,501	*3,635 (6.39)	53,794	3741 (7.47)	70.43
		#- 14,996 (-16.41)		#-12,041 (-16.66)			
2001	69,601	-6,781 (-8.88)	54,739	-5,762 (-9.52)	46,557	-7,237 (-13.45)	66.89

Note : #.*- Possible Aberrations in the Census Information; Figures in Parentheses represent percentage change. Source : Census of India as cited in Desai (2004).

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Table A1.6 : Statewise Population, Degree of Urbanization and Sex Ratio of the Parsi Community in India : 2001

States	Parsi Population					Sex Ratio	Urban Population (%)
	Total	Rural	Urban	Male	Female		
Maharashtra	54739	502	54237	26539	28200	1063	99
Gujarat	11594	1869	9725	5792	5802	1002	84
Andhra Pradesh	702	1	701	336	336	1089	100
Karnataka	683	101	582	338	345	1021	85
Madhya Pradesh	382	14	368	188	194	1032	96
West Bengal	325	0	325	163	162	994	100
Total	321	61	260	163	158	969	81
Jharkhand	202	5	197	101	101	1000	98
Delhi	103	1	102	50	53	1060	99
Uttar Pradesh	99	10	89	53	46	868	90
Daman & Diu	86	0	86	41	45	1098	100
Rajasthan	70	0	70	33	37	1121	100
Tamil Nadu	69	19	50	35	34	971	72
Goa	60	53	7	32	28	875	12
Dadra & Nagar Haveli	31	7	24	19	12	632	77
Kerala	25	14	11	18	7	389	44
Punjab	24	12	12	12	14	1400	50
Haryana	17	0	17	7	10	1429	100
Orissa	13	0	13	4	9	2250	100
Chandigarh	13	0	13	7	6	857	100
Chhattisgarh	11	0	11	5	6	1200	100
Pondicherry	10	10	0	4	6	1500	0
Manipur	4	1	3	0	4	-	75
Assam	4	0	4	3	1	333	100
Himachal Pradesh	4	4	0	3	1	333	0
Sikkim	4	1	3	1	3	3000	75
Uttaranchal Pradesh	3	3	0	2	1	500	0
Nagaland	1	0	1	1	0	0	100
Andaman & Nicobar Islands	1	0	1	0	1	-	100
Bihar	1	1	0	1	0	0	0
Jammu & Kashmir	69601	2689	66912	33949	35652	1050	96
All India							

Source : Census of India, 2001, C1 Appendix Tables

Table A1.7 : Births and Deaths among Paris of Greater Mumbai

Year	Births	Deaths	Difference	Year	Births	Deaths	Difference
1951	886	797	89	1980	655	1074	-419
1952	1015	904	111	1981	650	997	-347
1953	974	961	13	1982	462	983	-521
1954	979	839	140	1983	486	1020	-534
1955	788	878	-90	1984	570	1092	-522
1956	817	902	-85	1985	601	966	-365
1957	807	1007	-200	1986	500	1027	-527
1958	797	956	-159	1987	580	974	-394
1959	790	935	-145	1988	620	1048	-428
1960	806	969	-163	1989	437	965	-528
1961	870	971	-101	1990	220	961	-741
1962				1991	446	898	-452
1963				1992	418	1053	-635
1964				1993	447	1055	-608
1965				1994	412	998	-586
1966				1995	367	936	-569
1967				1996	380	989	-609
1968				1997	321	903	-582
1969				1998	207	1005	-798
1970				1999	171	936	-765
1971				2000	171	932	-761
1972				2001	194	886	-692
1973				2002	180	892	-712
1974	643	979	-336	2003	111	882	-771
1975	576	1010	-434	2004	114	883	-769
1976	520	1018	-498	2005	117	801	-684
1977	636	1059	-423	2006	132	756	-624
1978	648	1047	-399	2007	123	779	-656
1979	646	1084	-438	2008	124	836	-712
(Average Figures)							
	Period	Births	Deaths	Difference			
	1951-1955	928	876	53			
	1956-1961	815	957	-142			
	1974-1978	605	1023	-418			
	1979-1983	580	1032	-452			
	1984-1988	574	1021	-447			
	1989-1993	394	986	-593			
	1994-1998	337	966	-629			
	1999-2003	165	906	-740			
	2004-2008	122	811	-689			
	1974-2008	397	964	-567			

Note : These Figures pertain to information provided to or collected by Parsiana. They do not represent the total number of births and deaths in the Zorostrain community in India and abroad.

Source : Figures up to 1997 - Census of India, 1961 and Parsiana as cited in Singh and Gowri, 2000: Various Issues of Parsiana for the Subsequent Years.

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Chapter - 2

SOCIO-DEMOGRAPHIC PROFILE

This Chapter presents the key socio-demographic indicators of the respondent households, which may have an important bearing on their poverty and vulnerability, it discusses *inter alia* the household characteristics like age and sex composition of the population, dependency ratio, issues related to fertility, and migration. The analysis here is oriented towards understanding whether any specific socio-demographic features of these households put them in a vulnerable position vis-a-vis others in the community.

The scheme of presentation of the Chapter is as follows. The basic household characteristics are presented in the first section. The subsequent section analyses the disability prevalent in these households whereas the migration related issues are discussed in the next section. The concluding remarks are presented in the final section.

2.1 HOUSEHOLD CHARACTERISTICS

2.1.1 Sex Ratio

Sex ratio of the Parsi community in India is 1050 according to Census 2001, which is much higher than the national average (927). The present survey of Parsi poor households reveals that there are 1079 females per thousand males. However, the rural-urban difference is conspicuous. The sex ratio is much lower in rural areas (940) in comparison to the urban areas (1143). State-wise comparison shows that, sex ratio of the households in Maharashtra (1125) is much higher in comparison to Gujarat (1028) (Table 2.1). The child sex ratio, which is calculated for the age group 0 to 5 in this sample, is very high (2000) across all locations except Maharashtra (1000). It is worthwhile to mention here that, the child population in the sample is very small; hence, these figures cannot be generalized.

Table 2.1 : Location-wise Distribution of Households, Members and Sex Ratio (No. of Females per 1000 Males)

	No. of HHs	Males	Females	Persons	(Percentage) Sex-Ratio
Rural	68	116	109	225	940
Urban	195	251	287	538	1143
Maharashtra	138	191	251	406	1125
Gujarat	125	176	181	357	1028
Total	263	367	396	763	1079

2.1.2 Household Size and Family Type

The Parsi population is declining in absolute numbers and this is reflected in their small family size. The average household size of the sample households is 2.90. Around 20.5% of the households have only one member (Table 2.2). In total, around 47% of the households have either one or two members. Household size is higher in rural areas (3.3) in comparison to urban areas (2.8) where there are more households with single member. Though, the difference in household size between the two states is not very sharp, a lower

rate (2.9) for Gujarat, despite having a majority of the rural sample, indicates that size of parent the household in urban-Gujarat is particularly lower. As per a survey of Parsi households conducted in Greater Mumbai (Singh and Gowri, 2000), the average household size was 3.10 and the single-member households were around 15% of the total. Hence, from the family size point of view, the sample households are at a greater disadvantage.

An analysis of the type of family reveals that nuclear family system is prevalent in more than 50% of the households surveyed. It can be noticed from Table 2.3 that in Maharashtra, around 50% of families and in Gujarat, 58% of families are nuclear. The proportion of nuclear families (65%) is higher in rural areas while the share of single member households and joint families are relatively higher in urban areas. Lack of proper housing facility could be one of the reasons why around 33% of the families in Maharashtra reside in either joint or extended family system as against only 20% in Gujarat.

Table 2.2 : Distribution of Households by Household Size (Percentage)

No. of Members	1	2	3	4	5 & above	Total	Average Size
Rural	13.2	23.5	22.1	17.6	23.5	100(68)	3.31
Urban	23.1	27.2	20.0	16.4	13.3	100(195)	2.76
Maharashtra	18.8	26.1	20.3	18.8	15.9	100(138)	2.94
Gurajat	22.4	26.4	20.8	14.4	16.0	100(125)	2.86
Total	20.5	26.2	20.5	16.7	16.0	100(263)	2.90

Note: Figures in Parentheses represent number of households

Table 2.3 : Distribution of Households by Family Type (Percentage)

	Single	Nuclear	Joint	Extended	Total
Rural	13.2	64.7	22.1	0	100(68)
Urban	23.1	48.7	24.6	3.6	100(195)
Maharashtra	18.8	48.6	27.5	5.1	100(138)
Gurajat	22.4	57.6	20.0	0	100(125)
Total	20.5	52.9	24.0	2.7	100(263)

Note: Figures in Parentheses represent number of households

Table 2.4 : Distribution of Households by Household Size and Family Type (Percentage)

Household size	Single	Nuclear	Joint	Extended	Total
1	100	0	0	0	100(54)
2	0	78.3	18.8	2.9	100(69)
3	0	75.9	20.4	3.7	100(54)
4	0	70.5	25.0	4.5	100(44)
5 & above	0	31.0	66.7	2.4	100(42)
Total	20.5	52.9	24.0	2.7	100(263)
Avg.HH Size	1.0	3.0	4.2	3.3	2.9

Note: Figures in Parentheses represent number of households

A study of the relationship between Household Size and Family Type reveals that nearly 22% of two member households are either joint or extended families presumably consisting of members who are not currently married but related such as siblings or a

is that size of parent and an adult son/daughter (Table 2.4). A majority of 2 to 4 member households are nuclear while larger households are primarily joint families. Nuclear families have an average family size of only 3 members. The average family size of the extended families (3.3) is lower than that of the joint families (4.2). Hence, except for a quarter of families which are of the joint type, the family size of all other types of families is generally very small.

2.1.3 Marital Status

Around 40% of the members of the sample households are not currently married (Table 2.5). In urban areas and in Maharashtra this percentage is much higher. It is not only due to the unmarried status of these people, but also due to higher cases of widowhood. Though a higher percentage of females have reported as married (78%) in comparison to males (65%), however, around one-fifth of them are currently widows. As would be discussed subsequently, this has implication for vulnerability of the female headed households.

A comparative picture reveals that a higher percentage of males in the age group 31 and above are never married in comparison to their female counterparts. It is evident from the Table A2.1 (in the Appendix) that a higher percentage of unmarried members in the age group 31 and above are found in urban areas in comparison to rural areas.

Information on age at marriage reveals that the mean age of marriage is 26 years (Table 2.6). About 62% of the concerned population has married between 20-29 years. More males than females have married after 30 years of age. In urban areas, the age at marriage is higher (26.6) than in rural areas (24.7). There is not much difference in age at marriage among respondents in Maharashtra and Gujarat.

Table 2.5 : Distribution of Members by Marital Status (Percentage)

	Never Married	Currently Married	Widowed	Divorced or Separated	Total
Male					
Up to 20	100.0	0.0	0.0	0.0	100(69)
21 to 30	75.0	25.0	0.0	0.0	100(44)
31 to 40	37.8	62.2	0.0	0.0	100(37)
41 & above	20.3	71.9	5.5	2.3	100(217)
Total	43.6	51.8	3.3	1.4	100(367)
Female					
Up to 20	100.0	0.0	0.0	0.0	100(72)
21 to 30	34.9	65.1	0.0	0.0	100(43)
31 to 40	15.0	77.5	5.0	2.5	100(40)
41 & above	14.5	59.8	23.7	2.1	100(241)
Total	32.3	51.3	14.9	1.5	100(396)
Total					
Up to 20	100.0	0.0	0.0	0.0	100(141)
21 to 30	55.2	44.8	0.0	0.0	100(87)
31 to 40	26.0	70.1	2.6	1.3	100(77)
41 & above	17.2	65.5	15.1	2.2	100(458)
Total	37.7	51.5	9.3	1.4	100(763)

Note: Figures in Parentheses represent number of members

Table 2.6 : Distribution of Married Members by Age at Marriage (Percentage)

Study Report Socio-D
2.1.5

Years	10-19	20-24	25-29	30-34	35-39	40+	NR	Total	Mean Age
Male	2.4	18.8	34.8	26.1	9.2	6.8	1.9	100(207)	29.0
Female	15.3	44.4	24.6	7.8	4.5	1.1	2.2	100(268)	23.8
Rural	13.3	36.4	27.3	16.8	4.9	1.4	0.7	100(147)	24.7
Urban	8.1	31.9	29.8	15.4	7.2	5.1	2.7	100(332)	26.6
Maharashtra	8.37	32.22	29.29	16.32	8.37	3.37	1.67	100(231)	26.6
Gurajat	11.02	34.32	28.81	15.25	5.08	5.50	0.0	100(236)	25.5
Total	9.7	33.3	29.1	15.8	6.5	3.5	2.1	100(475)	26.0

Note: Figures in Parentheses represent number of members

2.1.4 Fertility

The estimates of average children ever-born and surviving by age of women are presented in Table 2.7. It shows that, on an average, a Parsi woman covered in the survey had given birth to 1.86 children on completion of reproductive life. Further, among the children ever-born, a very large proportion survived. In fact, infant mortality has not been a major issue with the community. However, the issue of small family size is reiterated in Table 2.8, which shows that around 50% of the ever married women have either no children or only one child. Hardly 20% of them have 3 or more children. Hence, the demographic decline is very much evident even in Parsi poor families, unlike other communities in India, where poorer families have a greater number of children.

Table 2.7 : Age-group wise ever married women- children surviving/born alive

Age Group	Eve-born	Surviving	Ratio
20-24	1.67	1.67	1.00
25-29	2.00	2.00	1.00
30-34	1.80	1.80	1.00
35-39	1.68	1.68	1.00
40-44	2.24	2.19	0.98
45-49	1.86	1.86	1.00
Total	1.93	1.92	0.99

Table 2.8 : Distribution of Ever Married Women by No. of Surviving Children (Percentage)

	None	1	2	3	4 & above	Total
21-30	41.2	5.9	29.4	23.5	0.0	100(17)
31-40	20.0	40.0	30.0	10.0	0.0	100(10)
41 & above	14.6	20.8	29.2	16.7	18.8	100(48)
Total	21.3	20.0	29.3	17.3	12.0	100(75)
Urban						
21-30	36.4	45.5	9.1	9.1	0.0	100(11)
31-40	16.7	41.7	20.8	20.8	20.8	100(24)
41 & above	23.4	25.3	34.2	10.1	7.0	100(158)
Total	23.3	28.5	31.1	11.4	5.7	100(193)
Total						
21-30	39.3	21.4	21.4	17.9	0.0	100(28)
31-40	17.6	41.2	23.5	17.6	0.0	100(34)
41 & above	21.4	24.3	33.0	11.7	9.7	100(206)
Gr. Total	22.8	26.1	30.6	13.1	7.5	100(268)

Note: Figures in Parentheses represent number of ever married women

2.1.5 Age Composition and Dependency Ratio

Age composition is an important component of the socio-demographic profile, especially, for a community like the Parsis which has a skewed age-pyramid with rapidly ageing population. As per Census 2001, the share of the Parsis above 65 is 24.1%. For Maharashtra and Gujarat, it was 28% and 20% respectively for the whole community as per Census 2001 (Desai, 2004). Sample households have relatively more aged population as evident from the age statistics. There are more members in the 65 or more age group in both the states (32% and 22% respectively) (Table 2.9). The difference in this share across these two states is quite apparent. Not much gender differential is observed in the age composition. However, the gap between rural and urban dwellers is quite huge. In urban areas, the proportion of aged population is twice as much as in rural areas.

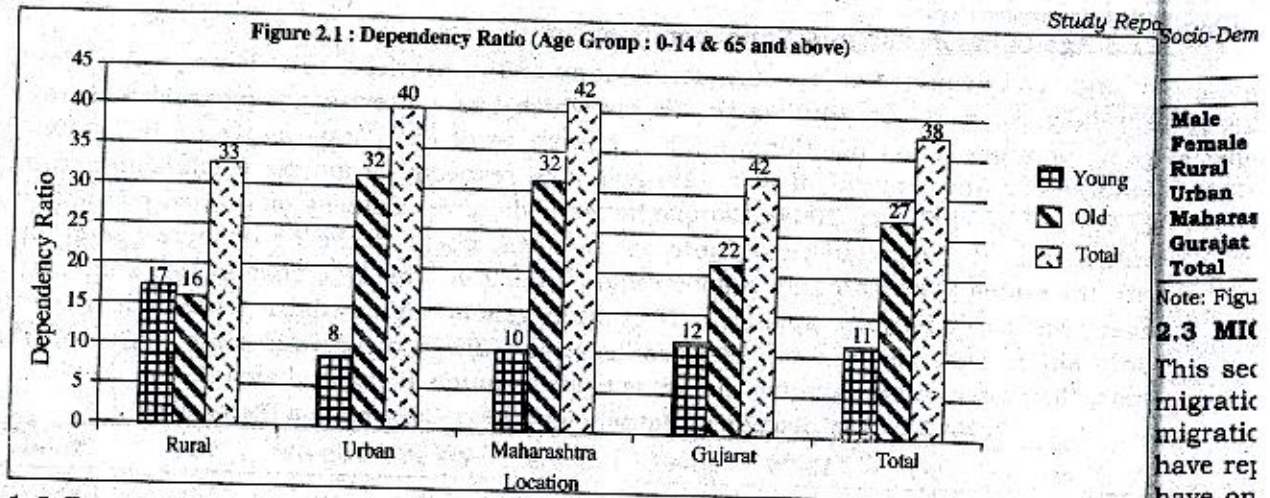
Table 2.9 : Distribution of Households by Age-Composition (Percentage)

Years	0-14	15-29	30-49	50-59	60-64	65-69	70+	Total
Male	9.8	19.3	23.7	14.2	6.0	10.1	16.9	100(367)
Female	11.6	16.7	22.2	12.4	9.6	7.6	19.9	100(396)
Rural	16.9	23.1	26.2	12.4	4.9	7.1	9.3	100(225)
Urban	8.2	15.8	21.6	13.6	9.1	9.5	22.3	100(538)
Maharashtra	10.1	16.0	21.7	12.3	7.9	11.1	20.9	100(406)
Gurajat	11.5	20.2	24.4	14.3	7.8	6.2	15.7	100(357)
Total	10.7	18.0	22.9	13.2	7.9	8.8	18.5	100(763)

Note : Figures in Parentheses represent number of members

Figure 2.1 presents the young, old and total dependency ratio of the sample households across various locations. Young dependency ratio refers to the percentage of population below 15 years while Old dependency ratio refers to the percentage of population in 65 or higher age group. Total dependency ratio aggregates both young and old dependency ratios. The total dependency ratio of the concerned households is 38%. The old dependency ratio, being much higher than the young dependency ratio, has pushed up the total dependency ratio. It is worthwhile to mention here that old dependency ratio is three times that of the young dependency ratio. The gap between young and old ratios is highest in case of urban areas where for a single child there are four old (65+) persons. A strikingly different scenario can be observed in rural areas, where the young dependency ratio is higher than that of the old. If the upper bound of the working age group is considered to be 60, then dependency ratio becomes as high as 46%. Figure A2.1 presents the details on this. It also presents the gender specific dependency figures. It shows that higher proportion of females belong to the dependent group in comparison to males.

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2.1.6 Female Headed Households

Around one-third of the households are headed by females (Table 2.10). Such households are more in Maharashtra (40%) and comparatively less in rural areas (17%). Instead of being a matter of choice, female headship may be a compulsion for a community with many single or double member households with only spinsters or widows. It indicates poverty and destitution of the female headed households which compels them to live on financial and other assistance. A few facts make this apparent. Around 90% of the female heads are above 60 years. Around 80% of them are not currently married. More than 24% of them have some form of disability. Only 10% of them are employed. Again, around 45% of them belong to single member households and about the same percentage have no earning member and, hence, no regular income. Most of them are staying in rented premises. This brings out the vulnerability of the group distinctly.

Table 2.10 : Distribution of Households by Head of the Household

	Male	Female	Total
Rural	83.8	16.2	100(68)
Urban	61.5	38.5	100(195)
Maharashtra	60.1	39.9	100(138)
Gurajat	75.2	24.8	100(125)
Total	67.3	32.7	100(236)

Note: Figures in Parentheses represent number of households

2.2 DISABILITY

Disability has been another problem encountered frequently in these households. Around 12% of the members of these households suffer from some form of disability. A majority of such cases are developmental problems (87%) while the rest are congenital. In Maharashtra, about 20% have reported cases of disability while in Gujarat, only 3% of these households have reported about such cases. An analysis of the kind of disability reveals that 45% of the members suffer from multiple problems, followed by 35% reporting disability in movement (Table 2.11). Higher incidence of disability have been found among those beyond 60 years of age implying that many of these multiple developmental problems could be age related (see Table A2.3).

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Table 2.11 : Distribution of Households by Kind of Disability (Percentage)

	Seeing	Speech	Movement	Mental	Multiple	Any other	Total
Male	7.3	4.9	24.4	19.5	41.5	2.4	100(41)
Female	6.0	0	36.0	8.0	48.0	2.0	100(50)
Rural	0	0	50.0	0	50.0	0	100(4)
Urban	6.9	2.3	29.9	13.8	44.8	2.3	100(87)
Maharashtra	7.5	0	26.2	13.8	50.0	2.5	100(80)
Gurajat	0	18.2	63.6	9.1	9.1	0	100(11)
Total	6.5	2.2	30.7	13.2	45.0	2.2	100(91)

Note: Figures in Parentheses represent number of households

2.3 MIGRATION

This section analyses cases of migration in the family. It reports about cases of both in-migration (a member migrating from other location to the current location) and out-migration (a member moving out to a different place). Around 44% of these households have reported at least one case of in-migration in the family. Around 60% of these families have only one migrant member, but the rest have more than one migrant member. Thus, total number of cases of migration reported across these families is 215.

Table 2.12 : Details Regarding In-Migration

Inter-State Migration cases	
Gurajat to Maharashtra	36
Maharashtra to Gujarat	21
Rest of India to Maharashtra	5
Rest of India to Gujarat	0
From Abroad to maharashtra	3
From Abroad to Gujarat	0
Total	65 (30.2%)
Intra-State Migration cases	
Within Gujarat	100
Within Maharashtra	50
Total	150 (69.8%)
Grand Total	215 (100.0%)

Note: Figures in parentheses represent percentage of total.

Table 2.12 reports the details on inter-state and intra-state cases of in-migration. It shows that a majority of such cases are of intra-state migration (70%) mainly reported from Gujarat. Gujarat to Maharashtra migration (55%), however, dominates the inter-state migration scenario. Reason for migration has not been cited by many. For those who have responded to it, marriage seems to be the most common reason for migration followed by work and employment.

Information on outmigration has been given for around 40 members across all these households. Though many other members have moved out of the family, they have moved to a different locality in the same city after marriage or after getting economically independent. Almost equal number of cases of out-migration is reported from both the states. Migrants from Gujarat have mainly gone to Maharashtra (68%) and the rest have migrated to other places within Gujarat. However, people migrating from Maharashtra have shifted to places within Maharashtra (47%), or have migrated to other places in India and have even gone abroad (26%). In more than 90% of these cases, it is the children of the household who have migrated. A study of reasons for out-migration reveals that it is either in search of employment or due to marriage. Quest for better educational facilities is also an important reason for out-migration.

2.4 DISCUSSION

There are specific issues which emerge from the analyses in the Chapter. Primary issues related to family warrant attention. Firstly, the low size of these households is an important concern. Around one-fifth of these households who have only one member and the same proportion of households having two members, who live in a joint/ extended family set up, do not have a family in the conventional sense of the term. Again, 30% of members aged 18 years or above are not currently married. Secondly, the age composition of the households is highly skewed, and expectedly, the dependency ratio is very high. The old dependency ratio is inordinately high in comparison to young dependency ratio indicating a greying population. The working age group is low and shrinking. Thirdly, around one-third of these households are female headed. Out of them more than half are widows and more than one-fourth unmarried. Around 45% of them belong to single member households and about the same percentage have no earning member and, hence, no regular income. This perhaps, constitutes one of the most vulnerable groups.

Disability is an important concern. Around one in eight families have reported cases of disability and many of them have multiple problems. Again, most of such cases are developmental with a large number in geriatric group and not congenital.

It is important to bear in mind that some of these concerns mentioned are specific to the community as a whole, but it is certainly more severe in case of the sample households who are dependent on financial and other assistance from Parsi Public Trusts/ Institutions.

Appendix II

Table A2.1 : Location-wise Distribution of Members by Marital Status and Age (Percentage)

Age	Never Married	Currently Married	Widowed	Divorced or Separated	Total	Dependency Ratio
Rural						
Up to 20	100.0	0.0	0.0	0.0	100(54)	
21 to 30	35.0	65.0	0.0	0.0	100(40)	
31 to 40	14.3	85.7	0.0	0.0	100(28)	
41 & above	9.7	81.6	8.7	0.0	100(103)	
Total	36.4	59.6	4.0	0.0	100(225)	
Urban						
Up to 20	100.0	0.0	0.0	0.0	100(87)	
21 to 30	72.3	27.7	0.0	0.0	100(47)	
31 to 40	32.7	61.2	4.1	2.0	100(49)	
41 & above	19.4	60.8	16.9	2.8	100(355)	
Total	38.3	48.1	11.5	2.0	100(538)	
Maharashtra						
Up to 20	100.0	0.0	0.0	0.0	100(71)	0-10
21 to 30	71.8	28.2	0.0	0.0	100(39)	11-20
31 to 40	32.4	62.2	2.7	2.7	100(37)	21-30
41 & above	21.6	57.5	17.8	3.1	100(259)	31-40
Total	41.1	45.1	11.6	2.2	100(106)	41-50
Gujarat						51-60
Up to 20	100.0	0.0	0.0	0.0	100(70)	61-70
21 to 30	41.7	58.3	0.0	0.0	100(48)	71 & above
31 to 40	20.0	77.5	2.5	0.0	100(40)	Total
41 & above	11.6	75.9	11.6	1.0	100(199)	Note : Figure
Total	33.9	58.8	6.7	0.6	100(357)	

Note : Figures in Parentheses represent number of Members

Note: Figures in Parentheses represent number of Members Table A2.2 : State-wise Distribution of Ever Married Women by No. of Surviving Children

Age	0	1	2	3	4 & above	Total
Maharashtra						
21-30	30.0	40.0	10.0	20.0	0.0	100(10)
31-40	25.0	31.3	12.5	31.3	0.0	100(16)
41 & above	27.8	28.7	32.2	8.7	2.6	100(115)
Total	27.7	29.8	28.4	12.1	2.1	100(141)
Gujarat						
21-30	44.4	11.1	27.8	16.7	0.0	100(18)
31-40	11.1	50.0	33.0	5.6	0.0	100(18)
41 & above	13.2	18.7	34.1	15.4	18.7	100(91)
Total	17.3	22.0	33.1	14.2	13.4	100(127)
Total						
21-30	39.3	21.4	21.4	17.9	0.0	100.28
31-40	17.6	41.2	23.5	17.6	10.0	100(34)
41 & above	21.4	24.3	33.0	11.7	9.7	100(206)
Gr. Total	22.8	26.1	30.6	13.1	7.5	100(268)

Note: Figures in Parentheses represent number of ever married women

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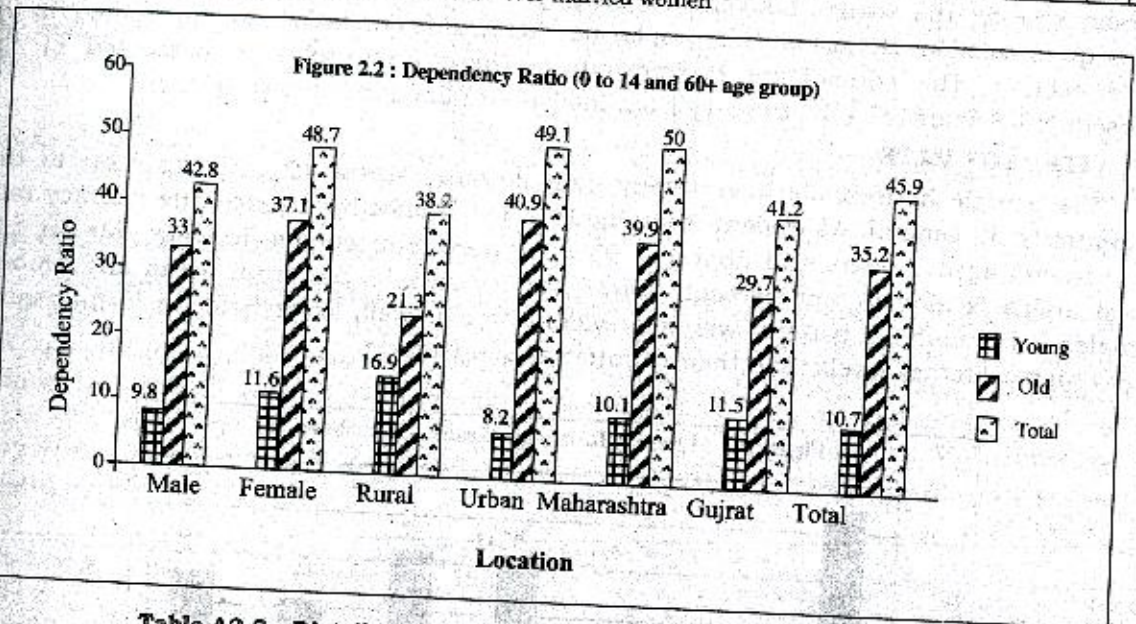


Table A2.3 : Distribution of Members by Kind of Disability and Age

Age	Congenital	Developmental	Total
0-10	100.0(2)	0	100.0(2)
11-20	100.0(2)	0	100.0(2)
21-30	100.0(1)	0	100.0(1)
31-40	25.0(1)	75.0(3)	100.0(4)
41-50	0	100.0(7)	100.0(7)
51-60	17.6(3)	82.4(14)	100.0(17)
61-70	3.7(1)	96.3(26)	100.0(27)
71 & above	6.5(2)	93.5(39)	100.0(31)
Total	13.2(12)	86.8(79)	100.0(91)

Note: Figures in Parentheses represent number of members in that category

Chapter - 3

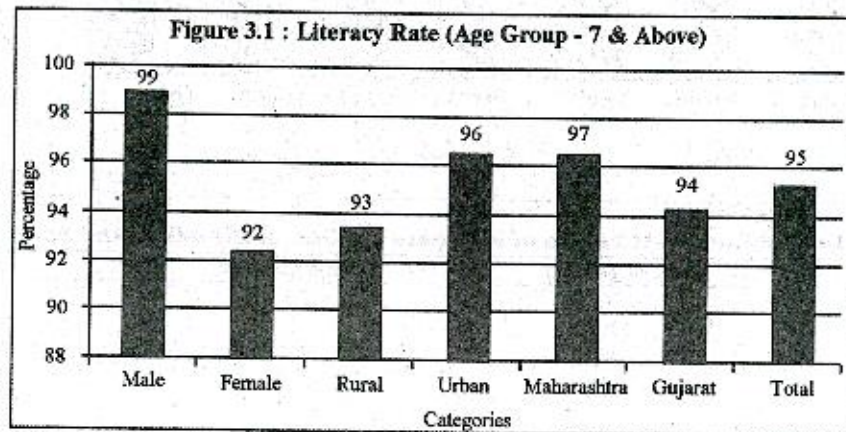
EDUCATIONAL BACKGROUND

Parsis are well known for their educational achievements. The all-India literacy rate is 64.8 per cent as per the Census 2001 while the literacy rate of Parsis is 97.7 per cent which is the highest among all the communities. Apart from the impressive literacy rate, Parsis are known for their achievement in diverse fields of higher education. It is, therefore of particular interest to explore if the economically weaker Parsi households, under focus share the same level of educational attainment as the community, in general.

The scheme of presentation of the Chapter is as follows. First section presents the literacy rate for the sample households. Their proficiency in language is discussed in the subsequent section. Details on the proportion continuing education are presented in the third section. The educational background of these households is presented in the subsequent Section. Finally, the major findings are outlined in the last Section.

3.1 LITERACY RATE

The sample households have a very high literacy rate which is comparable to the community, in general. As evident from Figure 3.1, the effective literacy rate (literacy rate for persons aged 7 years and above) is 95% for these households. Literacy rate for Parsi males is almost cent percent. Lower literacy rate in the rural areas and among females is the national pattern, which is evident here as well. Households in Maharashtra show higher literacy levels than their counterparts in Gujarat.



3.2 KNOWLEDGE OF LANGUAGE

Gujarati remains the mother tongue for the sample households. More than 90% of the members can read, write and speak this language. The rest can speak Gujarati but cannot

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read and write. As regards proficiency in English language is concerned, an analysis for the age group 15 and above presented in Table 3.1 suggests that around 45% of them can read, write and speak this language. However, this remains an urban phenomenon as more than half of the rural dwellers have reported lack of knowledge of English. A relatively higher percentage knowing English in comparison to those having higher secondary degree suggests that many of them might have had their education in English medium schools, especially in Maharashtra. Around 20 to 25% across all locations have some exposure to this language.

Table 3.1
Knowledge of English (Age Group 15 & Above) (Percentage)

	Male	Female	Rural	Urban	Maharashtra	Gujarat	Total
Read, Write & Speak	48.6	42.9	27.3	52.6	62.2	26.6	45.7
Partial Knowledge*	24.8	20.6	20.9	23.3	24.9	19.9	22.6
No	23.3	27.4	50.8	15.8	4.7	49.4	25.4
No Response	3.3	9.1	1.1	8.3	8.2	4.1	6.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(331)	(350)	(187)	(494)	(365)	(316)	(681)

Notes: *Can perform either one or two of the functions and not all three: read, write and speak; Figures in parentheses represent number of members.

3.3 CONTINUATION OF EDUCATION

About 94% and 84% in the age group 6 to 10 and 11 to 20, respectively, are pursuing their education currently (Table 3.2). It is only 15% for the age group 21 to 30. No one in the age-group 31 and above is continuing education. Those continuing education are enrolled in either schools or colleges and very few (3%) of them are pursuing vocational or other training. There is a rural-urban difference visible in this aspect. Relatively higher proportion of the rural dwellers are not continuing education in the relevant age groups.

Table 3.2

Percentage Continuing Education

Age-Group	Male	Female	Rural	Urban	Maharashtra	Gujarat	Total
6 to 10	100.0(17)	85.7(12)	77.8(7)	100.0(22)	94.7(18)	91.7(11)	93.5 (29)
11 to 20	83.7(36)	85.0(34)	72.0(18)	89.7(52)	95.4(42)	71.8(28)	84.3(70)
21 to 30	11.4(5)	18.6(8)	0.5(2)	23.4(11)	25.6(10)	6.3(3)	15.1(13)

Notes: Figures in parentheses represent number of members continuing education.

3.4 EDUCATIONAL ATTAINMENT

The educational background of the members of the sample households according to their age and gender is presented in Table 3.3. It reveals that despite the literacy rate being very high, only one-fourth have studied beyond the secondary level. A little more than one-tenth have graduation or any other higher degree. However, the age-specific analysis presented in the Table shows that such overall patterns may not be relevant across various

age cohorts. The proportion of males (15.9%) having such degrees is slightly higher in comparison to their female counterparts (13.0%).

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Table 3.3
Distribution of Members by their Educational Background and Age (Percentage)

	Illiterate	Primary	Secondary	Higher Secondary	Graduation	Post Graduation	Any Other	Total
Male								
6-10	0.0	82.4	17.6	0.0	0.0	0.0	0.0	100(17)
11-20	0.0	11.6	39.5	32.6	14.0	0.0	2.3	100(43)
21-30	0.0	20.5	31.8	11.4	31.8	4.5	0.0	100(44)
31-40	0.0	18.9	40.5	13.5	24.3	2.7	0.0	100(37)
41-50	1.8	20.0	36.4	9.1	23.6	3.6	5.5	100(55)
51+	1.9	24.7	59.9	6.8	6.2	0.0	0.6	100(16)
Total	1.1	24.0	46.4	11.2	14.5	1.4	1.4	100(35)
Female								
6-10	14.3	64.3	21.4	0.0	0.0	0.0	0.0	100(14)
11-20	5.0	25.0	32.5	25.0	10.0	2.5	0.0	100(40)
21-30	7.1	7.1	35.7	11.9	23.8	14.3	0.0	100(42)
31-40	10.0	10.0	40.0	22.5	17.5	0.0	0.0	100(40)
41-50	3.9	21.6	49.0	5.9	15.7	3.9	0.0	100(51)
51+	9.5	30.7	47.1	6.9	5.8	0.0	0.0	100(18)
Total	8.2	25.3	42.8	10.6	10.6	2.4	0.0	100(37)
Total								
6-10	6.5	74.2	19.4	0.0	0.0	0.0	0.0	100(31)
11-20	2.4	18.1	36.1	28.9	12.0	1.2	1.2	100(83)
21-30	3.5	14.0	33.7	11.6	27.9	9.3	0.0	100(86)
31-40	5.2	14.3	40.3	18.2	20.8	1.3	0.0	100(77)
41-50	2.8	20.8	42.5	7.5	19.8	3.8	2.8	100(10)
51+	6.0	27.9	53.0	6.8	6.0	0.0	0.3	100(35)
Total	4.8	24.7	44.6	10.9	12.5	1.9	0.7	100(73)

Note : Figures in Parentheses represent number of Members.

Table 3.4
Proportion of Graduates and Post-Graduates (Age Group 21 & above) (Percentage)

Age	Male	Female	Rural	Urban	Maharashtra	Gujarat	Total
21-30	36.3	38.1	15.4	55.3	51.2	25.5	37.2(32)
31-40	27.0	17.5	17.9	24.4	24.3	20.0	22.1(17)
41-50	27.2	19.6	15.1	27.4	26.0	21.2	23.6(25)
51& above	6.2	5.8	5.7	6.0	5.4	6.8	6.0(21)
Total	17.1(51)	13.7(44)	11.8(20)	16.7(75)	16.1(54)	14.4(41)	15.3(95)

Note : Figures in Parentheses represent number of Members having either graduation or post-graduation degree.

Location-specific analysis of the educational background of the members of the sample households is presented in Table A3.1 in the Appendix. It shows that rural Parsis are

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behind their urban counterparts in educational achievement. Only about 18% of the rural dwellers have crossed the secondary level in contrast to 30% of urban Parsis. While 16% of the urban dwellers have graduation or post-graduation degrees, only about 11% of their rural counterparts have such degrees. The difference in the education background of sample households across two states is a reflection of the rural-urban difference as the rural sample is mainly from Gujarat.

The consolidated information on the proportion of graduates and post-graduates in the age group 21 and above is presented in Table 3.4. It shows that only 15% in the age group 21 and above have a graduation or post-graduation degree. However, the lower proportion in higher education is basically true for the higher age groups (51 & above). As 57% of the members of the sample households belong to this age group, the higher education degree holders appear to be quite meager. In the younger age-group (21 to 30), more than 37% have a graduation or post-graduation degree. More than 55% of urban dwellers have such degrees. Slightly higher proportion of females in the younger age group have degrees in higher education. Not much difference is observed in the educational background of age groups 31 to 40 and 41 to 50.

Around a quarter of these groups have graduation or post-graduation degrees. Rural-urban differential in pursuing higher education, even in the younger age groups, is a matter of concern. Only about 15% in the rural areas in this age group have a graduation or post-graduation degree. The lower figures for Gujarat reflect the rural condition.

3.5 DISCUSSION

Educational attainment is one of the crucial determinants of employability. Despite the high literacy rate, one finds that the educational background of these households is very poor with only about one-sixth of them having a graduation degree or above. However, these average figures are mainly representative of the older generation as the sample has a higher proportion of aged members. The younger generation, though small in number in the sample, has a better educational profile. Almost all in the age group 6 to 10 are continuing education. However, in the age group 10 to 21 almost 15% do not continue their education. It is mainly a problem in rural areas and in Gujarat. It is a matter of concern, even for the younger generation, that very few pursue their education after the graduation level. It is evident from the fact that only one quarter in the age group 21 and above, even in Maharashtra, are continuing their education. Hence, there are very few post-graduation and other higher degree holders across all age groups. In this backdrop, it is imperative to assess the educational infrastructure and other support available in rural areas. It would be worthwhile to explore the reasons for very few undertaking technical and other vocational training. On the whole, the support for higher education and training remains crucial for the welfare of the poor Parsi households.

Percentage	Total
37.2	(32)
22.1	(17)
23.6	(25)
6.0	(21)
15.3	(95)

of the sample
Parsis at

APPENDIX III

Table A3.1
Location-Specific Distribution of Members by their Educational Background and Age

Age	Illiterate	Primary	Secondary	Higher Secondary	Graduation	Post Graduation	Any Other	Total
Rural								
6-10	22.2	77.8	0.0	0.0	0.0	0.0	0.0	100(9)
11-20	0.0	60.0	20.0	12.0	8.0	0.0	0.0	100(25)
21-30	7.7	20.5	46.2	10.3	15.4	0.0	0.0	100(39)
31-40	14.3	21.4	32.1	14.3	17.9	0.0	0.0	100(28)
41-50	6.1	42.4	30.3	6.1	12.1	3.0	0.0	100(33)
51+	7.1	35.7	50.0	1.4	5.7	0.0	0.0	100(70)
Total	7.8	36.8	37.7	6.9	10.3	0.5	0.0	100(204)
Urban								
6-10	0.0	72.7	27.3	0.0	0.0	0.0	0.0	100(22)
11-20	3.4	0.0	43.1	36.2	13.8	1.7	1.7	100(58)
21-30	0.0	8.5	23.4	12.8	38.3	17.0	0.0	100(47)
31-40	0.0	10.2	44.9	20.4	22.4	2.0	0.0	100(49)
41-50	1.4	11.0	47.9	8.2	23.3	4.1	4.1	100(73)
51+	5.7	26.0	53.7	8.2	6.0	0.0	0.4	100(281)
Total	3.6	20.0	47.2	12.5	13.4	2.5	0.9	100(530)
Maharashtra								
6-10	5.3	63.2	31.6	0.0	0.0	0.0	0.0	100(19)
11-20	2.3	0.0	40.9	40.9	11.4	2.3	2.3	100(44)
21-30	2.6	2.6	25.6	17.9	33.3	17.9	0.0	100(39)
31-40	0.0	5.4	51.4	18.9	24.3	0.0	0.0	100(37)
41-50	0.0	7.4	51.9	11.1	24.1	1.9	3.7	100(54)
51+	5.4	15.6	62.4	10.7	5.4	0.0	0.5	100(205)
Total	3.5	12.8	52.5	15.1	12.8	2.3	1.0	100(398)
Gujarat								
6-10	8.3	91.7	0.0	0.0	0.0	0.0	0.0	100(12)
11-20	2.6	38.5	30.8	15.4	12.8	0.0	0.0	100(39)
21-30	4.3	23.4	40.4	6.4	23.4	2.1	0.0	100(47)
31-40	10.0	22.5	30.0	17.5	17.5	2.5	0.0	100(40)
41-50	5.8	34.6	32.7	3.8	15.4	5.8	1.9	100(52)
51+	6.8	45.2	39.7	1.4	6.8	0.0	0.0	100(148)
Total	6.3	38.7	35.1	6.0	12.2	1.5	0.3	100(338)

Note : Figures in Parentheses represent number of members aged 6 and above.

SPSPSP

Chapter - 4

ECONOMIC STATUS AND ACCESS TO INFRASTRUCTURE

and Age
(Percentage)
any Total
other

This Chapter presents the economic background of the households dependent on financial and other assistance. Apart from the information on the income of the households, it considers the possession of various other properties and assets to decipher their economic situation. The economic liabilities of the households like dissavings due to financial duress and burden of loan are also explored in this Chapter. An assessment of the housing condition constitutes an important aspect of the analysis in this Chapter. The neighbourhood characteristics and access to quality infrastructure are also important for the overall wellbeing of any community, more so for the deprived sections. Hence, an attempt has been made to find out the households' level of satisfaction with various physical and social infrastructure and amenities.

The Chapter is organized in the following manner. The first section discusses the income and poverty situation of poor Parsi households. The second section provides the details on possession of assets and various liabilities of these households. The ownership status of the house and the housing condition are analysed in the third section. The households' satisfaction with infrastructure is discussed in the next section. Finally, major findings are outlined.

4.1 INCOME AND POVERTY

4.1.1 Income of the Household

As regards the family income, around one-fourth of these households (64 households) do not have a single earning member (around a quarter of these households, without a single earning member, completely rely on financial and other support) and around 20 households did not disclose their income status. Hence, the analysis in this section pertains to 179 households for which information is available. The average monthly family income of these households is Rs. 8500 (Table 4.1). Households have been classified into six groups as per their income level. Around half these households fall in low income cohorts, earning less than Rs.5000 per month. Not much difference has been observed in the income levels of households in Maharashtra and Gujarat. However, higher proportion of households in rural areas (38%) receive more than Rs.10,000 as monthly income as compared to urban areas (20%). It is reflected in the higher average income reported by the rural dwellers (Rs. 10,700) in comparison to their urban counterpart (Rs. 7,600). The measure of dispersion, however, indicates that rural dwellers and residents of Gujarat have larger variation in income levels.

Table 4.2 presents the information on the monthly per capita income of the households. It reveals that the average per capita income of the sample households is around Rs. 2600. However, average figures are affected by extremes. A study of the households belonging to different slabs is more informative. Around 15% of them have per capita income less than Rs. 500 per month. It is important to note here that monthly per

Table 4.1: Distribution of Households by Monthly Family Income (Percentage)

	Total	Rural	urban	Maharashtra	Gujarat
upto 500	1.7	1.9	1.6	2.2	1.1
501-1000	10.1	5.6	12.0	10.1	10.0
1001-2500	16.8	22.2	14.4	13.5	20.0
2501-5000	25.1	20.4	27.2	24.7	25.6
5001-10000	22.9	18.5	24.8	25.8	20.0
10001& above	23.5	37.5	20.0	23.6	23.3
Total	100(179)	100(54)	100(125)	100(89)	100(90)
Average	8554	10742	7608	8250	8855
St. Dev	10185	12280	9026	9410	10942

Note: Figures in parentheses represent number of households

Table 4.2: Distribution of Households by Monthly Per Capita Income (Percentage)

	Total	rural	urban	Maharashtra	Gujarat
upto 500	15.1	18.5	13.6	14.6	15.6
501-1000	22.9	24.1	22.4	24.7	21.1
1001-2500	36.9	25.9	41.6	36.0	37.8
2501-5000	12.8	11.1	13.6	13.5	12.2
5001-10000	8.4	11.1	7.2	9.0	7.8
10001& above	3.9	9.3	1.6	2.2	5.6
Total	100(179)	100(54)	100(125)	100(89)	100(90)
Average	2657	3625	2239	2383	2928
St. Dev	3498	5220	2308	2575	4214

Note: Figures in parentheses represent number of households

capita income of the households in Gujarat is 22% higher than that in Maharashtra. The rural households earn 1.5 times more than their counterparts in urban areas.

Given the low level of household income, many have revealed their complete reliance on financial and other support. In some cases, remittances sent by migrant members and other relatives also provide partial support. Around one-eighth of the households have reported receipt of remittances but in small amounts. Nearly 61% of them received less than Rs. 1000 as monthly remittance.

4.1.2 'Background of Households Reporting no Regular Earning

As reported earlier, 64 households have mentioned not having any earning. It is pertinent to find out their socio-demographic background and the asset base. Out of these households, 35 (55%) are single member households. The analysis of these households reveals that around 80% are female headed (27 households). Two-thirds of them belong to the age cohort above 60. Around 46% of them are above 70 years. Higher incidence of disability (23%) is also reported for these households. Again, only 3 of them (8.6%) are currently married and 43% are never married. The educational background of this group reveals that 80% of them have up to secondary level of education.

The rest of the households primarily consist of two members. The average family size of all the 64 taken together is 1.63. Their dependency ratio (0 to 14 and above 60 age group) is 69%. More than 60% of these households are female headed. The asset base of the households, in terms of ownership of property, durable assets and savings is much less in comparison to the total sample households. The analysis here indicate that the

percentage) vulnerability of these households stem from a complex set of factors, viz., their higher dependency ratio with no member in the earning age group, very low family size, higher number of female headed households, relatively poor educational background, and comparatively low asset base.

Gujarat
1.1
10.0
20.0

25.6
20.0
23.3

100(90)
8855
10942

percentage)

Gujarat

15.6
21.1
37.8

12.2
7.8
5.6

100(90)
2928
4214

Gujarat. The

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4.1.3 Poverty Situation

Around 13% of 179 families, who have reported their income, can be considered below poverty line (BPL) as per the consumption expenditure based poverty line defined by the Planning Commission of India¹.

Strict income poverty criteria may not be relevant for an affluent community, where perception regarding relative deprivation is important. From Table 4.3, which reports self-assessment of economic situation by the households, around 63% of them have mentioned about hardships in meeting even the basic needs. Responding to a query on reasons for poverty, around one-third of the households cited not having a single income earner as the major cause while another one-third reported that single earners cannot fully support all the needs of the family (Table 4.4). Casual work and illness in the family have been cited as the major reasons for poverty by around the same number of households (11%).

It is important to trace the economic situation of these families across generations through family lineage. Around one-third of the households responded to such queries. The information in this regard is presented in Table 4.5. An analysis of these data reveals that for a majority of them the economic situation across three generations has been average or poor. However, information on reliance on financial and other support across generations has been reported in limited number of cases. Details regarding reliance on such support are as follows: Parents (12%), Eldest Sibling (14%), Second Sibling (9%), Third Sibling (6%), Eldest Child (18%), Second Child (17%), and Third Child (20%). Merely one or two cases of BPL card holders were detected.

Table 4.3: Self-Assessment of Economic Status

Economic Status	Percent
I have not enough to provide for basic needs	62.7
I have just enough to provide for basic needs	33.5
I have enough to get on with a little extra	0.4
I always have money	0.8
Do not know/ not sure	1.1
No response	1.5
Total	100 (263)

Note: Figures in parentheses represent number of households

Table 4.4: Reasons for Poverty

Reasons	Percent
No income earner	32.2
Only one income	31.6
Casual work	11.0
Illness in the family	11.4
Lack of assets/ Debt	1.1
Any other	10.7
No response	1.9
Total	100.0 (263)

Note: Figures in parentheses represent number of households

Table 4.5: Poverty Situation through Family Lineage

Situation	Siblings					Children			
	Parents	Eldest Sibling	Second Sibling	Third Sibling	Avg.	Eldest Child	Second Child	Third Child	Avg. Children
V. Good	1.4	2.2	5.7	9.5	4.3	-	-	-	-
Good	17.8	25.6	24.5	14.3	23.8	13.8	20.0	20.0	16.1
Average	47.9	48.9	49.1	66.7	51.2	75.9	76.7	80.0	76.4
Poor	30.1	22.2	20.8	9.5	20.1	10.3	3.3	-	11.2
V. Poor	2.7	1.1	-	-	1.8	-	-	-	-
Total	100(73)	100(90)	100(53)	100(21)	100(58)	100(58)	100(30)	100(5)	100.0(31)

Note: Figures in parentheses represent number of members

The perception of the Trusts/ institutions regarding the general situation of poverty in the community is important. According to a majority of these institutions, which participated in the study, the general scenario of poverty in the community has either deteriorated or there has not been any positive change over the years.

4.2 ASSETS AND LIABILITIES

An examination of assets and liabilities held by households is required for an assessment of their economic status. Only around 4% of households owned a house apart from the one they were presently occupying. No house has been given on rent. Nearly 9% reported possession of land, which was less than 3 acres in 30% of cases. About 4% of households, in rural areas, declared possession of cattle.

Household savings is important for assessing the economic background and it is also the most difficult one to ascertain through a household survey. Table 4.6 shows current status of household savings. Nearly 80% of these households have cash/bank deposits. However, more than 90% of those holding accounts have stated that the amount of such deposit is below Rs. 10,000. Apart from this, 10% of the households revealed some savings in the form of recurring deposit and jewellery. Life insurance and health insurance policies are held by only 10% and 7% of these households respectively. Landed property is mainly owned by rural dwellers in Gujarat. One-third of the rural respondents have reported having land, while more urban households possess jewellery as asset.

Table 4.6: Distribution of Households by Ownership of Properties/Assets
(Percentage)

Asset Type	Rural	Urban	Maharashtra	Gujarat	Total
House (other than one occupying)	5.8 (4)	3.58 (7)	2.1 (3)	6.4 (8)	4.2(11)
Land	32.4 (22)	0.5(1)	0.0	18.4(23)	8.7 (23)
Cash/Bank Deposits	77.9 (53)	80.5 (157)	86.2(119)	72.8(91)	79.8 (210)
Recurring Deposits	5.9 (4)	12.8 (25)	9.4(13)	12.8(16)	11 (29)
Jewellery	10.3 (7)	19.5 (38)	21.7(30)	12.0(15)	17.1 (45)
Share/Bonds/Mutual Fund	0.0	0.5(1)	0.7(1)	0.0	0.4(1)
Chit Fund	0.0	0.5(1)	0.0	0.8(1)	0.4(1)
Life Insurance Policy	8.8 (6)	10.3 (20)	10.9(15)	8.8(11)	9.9 (26)
Health Insurance Policy	4.4 (3)	7.2 (14)	9.5(13)	3.2 (4)	6.5 (17)

Note: Figures in parentheses represent number of households owning the asset

Table 4.7: Distribution of Households by Ownership of Consumer Durables/ Other Items

(Percentage)		(Percentage)				
		Rural	Urban	Maharashtra	Gujarat	Total
bird	Avg.	95.6 (65)		100(138)	95.2(119)	97.7(257)
child	Children	36.8 (25)	13.8(27)	7.2(10)	33.6 (42)	19.8 (52)
-	-	79.4 (54)		87.7(121)	80.0(100)	84.0
0.0	16.1	61.8(42)		60.8 (76)	82.6(114)	72.2(190)
0.0	76.4	47.1 (32)	53.8	63.0 (87)	40.0 (50)	52.1
-	11.2	5.9 (4)	40.0 (78)	49.3 (68)	11.2(14)	31.2(82)
-	-	54.5 (37)		59.4 (82)	51.2(64)	55.5
0(5)	100.0(31)	4.4 (3)	13.3(26)	14.5 (20)	7.2 (9)	11.0(29)
		27.9 (19)	15.4(30)	10.1 (14)	28.0 (35)	18.6(49)
		7.4 (5)	2.1 (4)	2.2 (3)	4.8 (6)	3.4(9)
		0.0	0.0	0.0	0.0	0.0
		7.4 (5)	0.0	0.0	4.0 (5)	1.9 (5)
		16.2(11)	0.0	0.0	8.8 (11)	4.2(11)
		4.4 (3)	1.5(3)	0.0	4.8 (6)	2.3(6)

Note: Figures in parentheses represent number of households owning the asset

Table 4.8 : Source of Loan

Source	Percent
Parsi trust/institutions	24.44
Government/Co-operative society/Bank	44.44
Employer/landlord	17.78
Agricultural professional money lender	2.22
Friends & Relatives	6.66
NR	4.44
Total	100(45)

Note : Figures in parentheses represent number of households

Table 4.9 : Purpose of Loan

Purpose	Percent
Household consumption	6.67
Medical expenses	8.89
Marriage and other ceremonial expenses	8.89
Purchase of land/construction of building	15.56
Business purpose	24.44
Others	26.67
NR	8.89
Total	100(45)

Note : Figures in parentheses represent number of households

Details regarding ownership of assets such as durables, vehicles and others are given in Table 4.7. It is important to note that some families do not have common consumer durables like television (16%), refrigerator (28%) and washing machine (70%). Around 3.4% have reported owning four wheelers while around one-fifth have two wheelers.

As regards liabilities, more than 17% households have reported some kind of dissavings to meet the financial constraints. Withdrawal of cash/bank deposits (14.6%) has been the major form of dissaving reported followed by sale of jewellery (2.3%) and sale of House/Flat/Plot (0.4%).

Assets

	Total
8)	4.2(11)
23)	8.7 (23)
31)	79.8 (210)
16)	11 (29)
15)	17.1 (45)
	0.4(1)
1)	0.4(1)
11)	9.9 (26)
4)	6.5 (17)

Around 17% of the households have taken loan, 95.6% of which is contracted in cash. About 42% of loans are taken recently, in the past two years. Banks are the primary source of loans, followed by Parsi trusts (Table 4.8). Business purpose is one of the main reasons mentioned for taking loan (Table 4.9). In more than 40% of these cases, the outstanding amount of the loan is above Rs.1 lakh. An analysis of source of loan by purpose shows that a majority of the loans are accessed from banks and cooperative societies followed by Parsi Trusts/ Institutions. A majority of the loans for business purpose is provided by the Parsi Trusts/ Institutions.

4.3 HOUSING CONDITION

Out of the total households surveyed, only around 35% live in houses owned by them whereas, more than 60% occupy rented houses (Table 4.10). The rural-urban perspective reveals contrasting trends. A majority in rural areas live in owned houses while the number is quite small in cities. In urban areas, 82% of households occupy rental premises. State wise analysis of data shows that around 59% of households in Gujarat live in owned houses but in Maharashtra nearly 85% of families dwell in rented houses. This may be due to the fact that the sample from Gujarat has a larger concentration of rural households.

In case of ownership, maximum number of households have purchased or constructed their house more than 10 years ago. At the overall level, ancestral property and self-savings remain major sources of finance for housing (Table 4.11). Some regional variation, however, is noticed regarding the sources of finance. Support from Trusts/institutions is reported by around 13% of rural respondents in Gujarat, whereas some urban dwellers in Gujarat have taken support from financial institutions.

Table 4.10: Distribution of Households by Ownership Status of House
(Percentage)

Location	Owned	Rented	Others	Total
Rural	88.2	10.3	1.5	100(68)
Urban	16.9	82.1	1.0	100(195)
Gujarat	59.2	39.2	1.6	100(125)
Maharashtra	13.8	85.5	0.7	100(138)
Total	35.4	63.5	1.1	100(263)

Note: Figures in parentheses represent number of households

Table 4.11: Distribution of households by source of finance for Owned Premises
(Percentage)

Source	Rural	Urban	Maharashtra	Gujarat	Total
Ancestral property	41.7	12.1	10.5	36.5	31.18
Self saving	30.0	42.4	57.9	28.4	34.41
Company/loan/loan from	1.7	3.0	-	2.7	2.15
From relatives/friends	6.7	6.1	15.8	4.1	6.45
Help from Trusts/ institutions	13.3	-	-	10.8	8.60
Financial institution	-	9.1	-	4.1	3.23
Any other	3.3	9.1	-	6.8	5.38
no response	3.3	18.2	15.8	6.8	8.60
Total	100.0(60)	100.0(33)	100.0(19)	100.0(74)	100 (93)

Note : Figures in Parentheses represent number of households

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Premises (Percentage)
Total
31.18
34.41
2.15
6.45
8.60
3.23
5.38
8.60
100 (93)

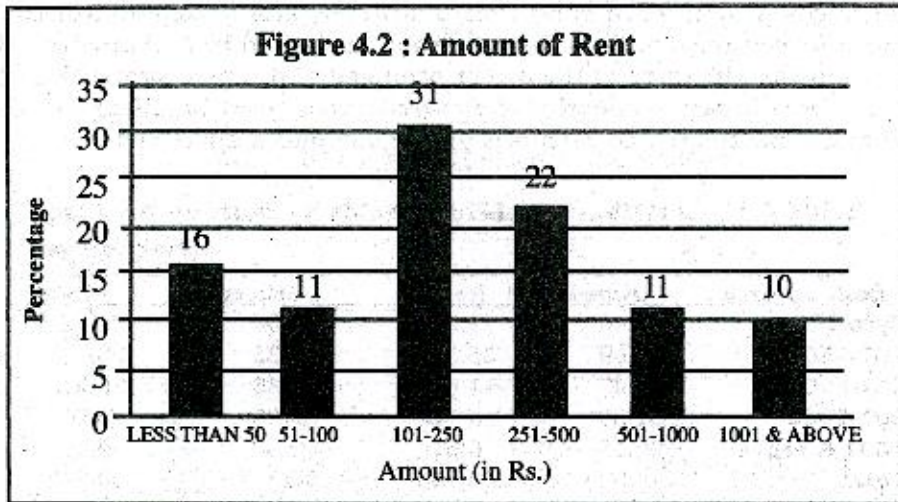
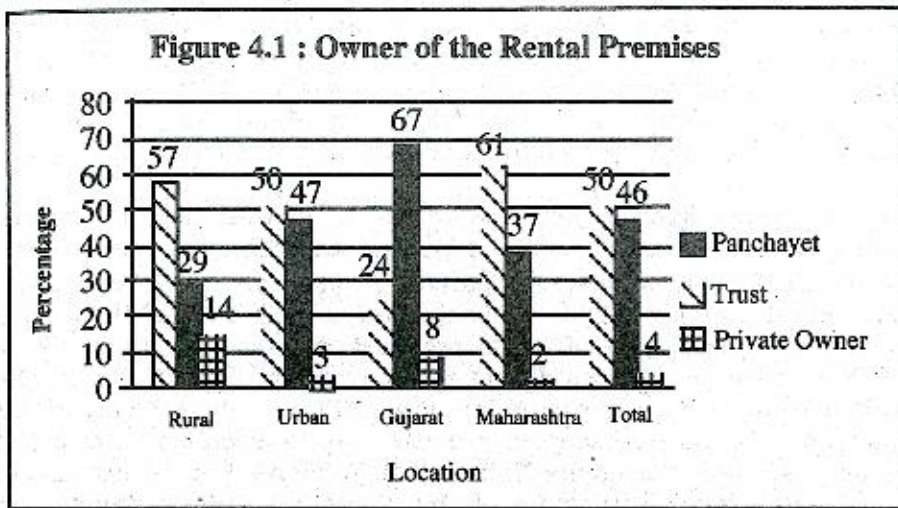


Table 4.12 : Distribution of Households by Condition of the House (Percentage)

Status	Location	Good	Livable	Dilapidated	Total
Owned	Rural	56.7	35.0	8.3	100.0(60)
	Urban	54.6	45.5	0.0	100.0(33)
	Gujarat	62.2	31.1	6.8	100.0(74)
	Maharashtra	31.6	68.4	0.0	100.0(19)
	Total	55.9	38.7	5.4	100.0(93)
Rented	Rural	0.0	100.0	0.0	100.0(07)
	Urban	29.4	54.4	16.3	100.0(160)
	Gujarat	65.3	30.6	4.1	100.0(49)
	Maharashtra	12.7	67.0	20.3	100.0(118)
	Total	28.1	56.3	15.6	100.0(167)
Total *		38.0(100)	50.2(132)	11.8(31)	100.0(263)

Note: * Includes other cases (3); Figures in parentheses represent number of households

Figure 4.1 shows that Parsi Panchayets and other Trusts/ institutions are the actual owners of these rental houses. In Maharashtra, Panchayet owns many of the rental premises while in Gujarat various other trusts are the major owners of such houses. These institutions charge concessional rents. It is evident from Figure 4.2 that 79% of households pay less than Rs. 500 as rent per month and only about 10% of them pay more than Rs. 1000.

An analysis of the condition of the house reveals that two-fifths of the households have reported having good premises, while about 12% have dilapidated houses (Table 4.12).

The rest stay in livable premises. Apparently, owner occupied houses are in better condition than rental premises. 71% of livable houses and 84% of those in dilapidated condition are rented houses. 60% of rental premises measure less than 250 sq ft (Table 4.13). In fact, 80% of rented houses do not measure more than 500 sq ft. On the other hand, only 12% of owned houses measure less than 250 sq ft and 60% are above 500 sq ft. Again, a higher share of owner occupied premises are independent houses (42%), while 90% of rental premises are apartments (Table 4.14). Table A4.4 in the Appendix represents distribution of households by structure of the house for various regions. Most of the houses are of pucca structure. In rural areas, however, around one-fourth of the houses are not of pucca structure. It reveals that in urban areas and in Maharashtra there is not much variation in the structure of the owner occupied and rented properties. However, in rural areas and in Gujarat, a majority of the owner occupied premises are independent pucca structures, while the rented premises are mainly pucca apartments.

Table 4.13: Distribution of Households by Built-up Area (sq.ft)
(Percentage)

Built-up Area	Owned	Rented	Others	Total
Upto 100	4.40	4.03	0.00	4.12
101-250	7.69	35.57	33.33	25.10
251-500	27.47	41.61	33.33	36.21
501-1000	37.36	18.12	33.33	25.51
1001 & above	23.08	0.67	0.00	9.05
Total	100(91)	100(149)	100(3)	100(243)
Average	773	374	407	524

Note: Figures in parentheses represent number of households

Table 4.14: Distribution of Households by the Structure of the House
(Percentage)

Structure	Owned	Rented	Others	Total
Pucca (Apartment)	38.71	90.42	66.67	71.86
Pucca (Independent House)	41.94	5.99	33.33	19.01
Chawls	3.23	1.80	0.00	2.28
Semi-Pucca house	3.23	1.20	0.00	1.90
Kutcha house	12.90	0.60	0.00	4.94
Total	100(93)	100(167)	100(3)	100(263)

Note: Figures in parentheses represent number of households

Table A4.3 in the Appendix presents distribution of households by built-up area of the house for various regions. It shows that rural households have comparatively larger houses than urban dwellers. Similarly, respondents in Gujarat have larger premises than their

Economic Status
counterparts across all regions. The status is higher in Gujarat than in Maharashtra. Appendix. It shows that the status of the premises is higher in rural areas than in urban areas. (Figure 4.3). In Gujarat, the status of the premises is higher in rural areas than in urban areas.

Household
A majority (80%) of households in Maharashtra had a kitchen and a drinking water supply (Table 4.16).

Local
Rural
Urban
Gujarat
Maharashtra
Total

counterparts in Maharashtra. The size of the owner occupied and rented premises varies across all regions with the latter having a smaller space. Such differences are found to be higher in Gujarat and in urban areas. There is an association between the ownership status of the house and the income level of the family as indicated in the Table A4.1 in the Appendix. It shows that the per capita income of the households living in owner occupied premises is around 67% higher than those who live in the rented premises. 46% of total households surveyed live in single room houses and only 15% reside in larger dwellings (Figure 4.3). In urban areas, the number of houses consisting of one-room is higher than in rural areas. At the same time, Maharashtra has twice as many one-room quarters as Gujarat.

Households do not face much problem regarding availability of drinking water. A majority (81%) of Parsi households reported individual connection as the main source of drinking water (Table 4.15). This figure is around 94% in urban areas and 97% in Maharashtra. A study of the status of other amenities in the house revealed that nearly 98% had electricity connection (except for 4 households), about 90% had a separate kitchen and 92% had separate toilet (32% with flush system and 52 % having septic tank-Table 4.16). As regards the fuel used for cooking, 88% mentioned using L.P.G. (gas).

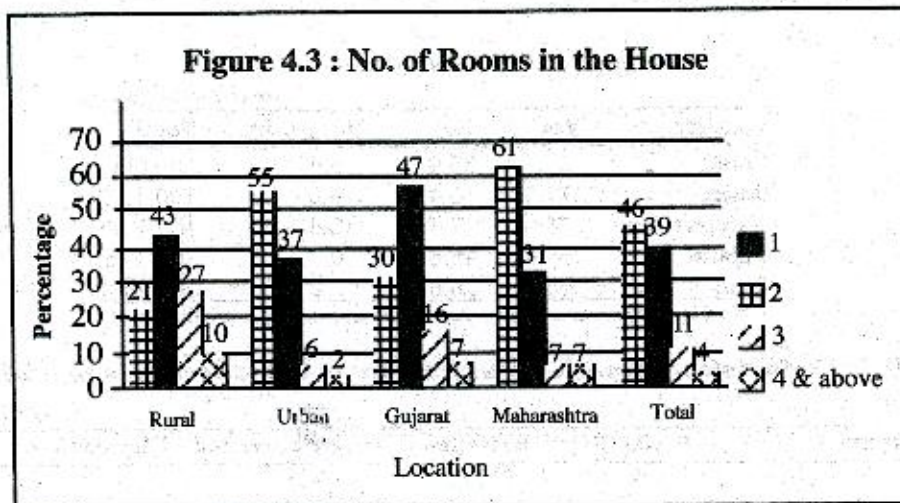


Table 4.15: Distribution of Households by Source of Drinking Water (Percentage)

Location	Individual connection	Hand Pumps	Tube Well	Well, River, Pond	Others	Total
Rural	42.65	22.06	13.24	13.24	8.82	100(68)
Urban	94.36	0.51	4.10	0.00	1.03	100(195)
Gujarat	63.2	12	13.6	5.6	5.6	100(125)
Maharashtra	97.10	0.72	0.00	1.45	0.72	100(138)
Total	80.99	6.08	6.46	3.42	3.04	100(263)

Note: Figures in parentheses represent number of households

Table 4.16: Distribution of Households by Type of Toilet

Location	(Percentage)					Total
	Flush System	Septic Tank	Service Lactrine	Any other	NR	
Rural	22.1	58.9	5.9	11.8	4.4	100(68)
Urban	34.9	51.3	9.7	2.1	2.1	100(195)
Gujarat	20.0	64.0	3.2	8.8	4.0	100(125)
Maharashtra	42.0	42.0	13.8	0.7	1.4	100(138)
Total	31.56	52.47	8.75	4.56	2.66	100(263)

Note: Figures in parentheses represent number of households

4.4 SOCIAL AND PHYSICAL INFRASTRUCTURE

As stated earlier most of the families, particularly in Greater Mumbai, reside in Baugs and Colonies developed by the Parsi Panchayet and other Parsi Trusts such as those managed by the Tatas, Wadias and others. This results in higher concentration of Parsis, especially poor Parsis, in specific localities. As evident from Table 4.17, around 75% of families surveyed in urban areas have reported having Parsis in their locality as against 40% in rural areas. In Maharashtra, 77% of such families have Parsis as their neighbors while it was only 54% in Gujarat.

Table 4.17: Parsi Neighborhood

Location	(Percentage)			Total
	Yes	No	Uncertain	
Rural	39.7	55.9	4.4	100(68)
Urban	75.4	16.4	8.2	100(195)
Maharashtra	76.8	9.4	13.8	100(138)
Gujarat	54.4	45.6	0	100(125)
Total	66.2	26.6	7.2	100(263)

Note: Figures in parentheses represent number of households

Table 4.18: Satisfaction with Infrastructure & Other facilities (n = 263)

Infrastructure	(Percentage)				
	No facility	Satisfied	Partly Satisfied	Dissatisfied	NR
Road	-	81.0	14.8	4.2	-
Water Supply	-	82.9	14.8	2.3	-
Drainage	1.5	87.5	8.7	2.3	-
Electricity	0.4	91.6	5.3	2.7	-
Transport	0.4	89.4	8.0	2.3	-
Communication	1.9	92.8	4.6	0.8	-
Educational institution	19.4	61.6	12.5	4.6	1.9
Medical facilities	5.7	73.4	4.8	3.8	2.3
Recreational facilities	27.0	55.1	14.8	1.1	1.9
Religious facilities	18.3	67.7	12.2	-	1.9
Playground	28.9	60.5	8.0	0.8	1.9
Garden	35.4	54.0	8.0	0.8	1.9
Banking services	9.1	82.1	6.5	0.4	1.9
Post Office	2.7	88.2	7.2	0.8	1.1

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4.5 DISCU

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Table 4.18 presents the households' satisfaction with various social and physical infrastructures in the locality as it reflects on the neighborhood characteristics. This information suggests that households are generally satisfied with the physical infrastructure in the locality. However, level and quality of educational institutions, recreational space/ playground/ gardens and parks remain an issue with many. These figures are consistent across various regions. Respondents in rural areas, in addition, have also expressed their dissatisfaction with medical facilities, banking services and reported non-availability of religious facilities (Table A4.5 in the Appendix).

4.5 DISCUSSION

The discussion in this Chapter covers various economic indicators. It is emerging from the analyses that around 12-15% of the households, who do not have a single earner and are completely reliant on financial and other support, and those with marginal income levels can be considered most vulnerable. As the remittances received from migrant members or other relatives are quite meager and the amount of financial and other assistance from Trusts/ Institutions, as discussed in the relevant Chapter, is only nominal, such households could be under severe financial duress. Income figures are generally not very reliable and need to be supplemented by the other asset base of the households to comprehend the overall economic situation of the households effectively.

Only about one-third of the respondent households have their own houses and the rest reside in rental premises, which are mainly provided by the Institutions and trusts at very nominal rent. Very few houses have other landed property. More than one-fifth of the households do not even have a bank account. Information on consumer durables shows that around 16%, 30% and 70% of the households do not have TV, Refrigerator and Washing Machine respectively and less than 20% have a two-wheeler.

Around two-thirds of the respondent households perceive their economic condition to be difficult. No earner or single earner in the family is cited as the major reason for poverty by these households followed by casual work and illness in the family. An important concern has been that not much has changed regarding the poverty situation in the community, rather there is a fear among Trusts/ organizations that it might have deteriorated over the years.

The status of poverty in this community cannot be compared to those of other communities in India. Besides, living in reasonable housing premises built by the community for its poor, some of them also have household assets such as television, refrigerator and a few have washing machine and two-wheelers. However, many of these households struggle regularly for food, clothing and medical costs, which reflect the lack of access to the basic requirements. Around 13% of these households clearly belong to poverty group defined by the Government of India as those 'Below Poverty Line' (BPL).

Appendix IV

Table A4.1: Distribution of Households by Ownership Status of the House and Income

Ownership Status of House		Income	Per cap Income
Owned	Mean	7450.2	2491.2
	N	93	93
	Std. Deviation	10482.8	4247.0
Rented	Mean	4988.9	1451.8
	N	167	167
	Std. Deviation	8544.5	2264.7
Others	Mean	1769.7	525.6
	N	3	3
	Std. Deviation	1564.4	500.9
Total	Mean	5822.5	1808.8
	N	263	263
	Std. Deviation	9297.0	3138.6

Table A4.2: Distribution of Households by No. of Rooms and Household Size

Location	No of Rooms								Total	
	Household Size-1									
	1	2	3	4 &	above					
Rural	4	(44.4)	3	(33.3)	1	(11.1)	1	(11.1)	9	(100.0)
Urban	29	(64.4)	13	(28.9)	3	(6.7)	0	(0.0)	45	(100.0)
Total	33	(61.1)	16	(29.6)	4	(7.4)	1	(1.9)	54	(100.0)
	Household Size- 2								Total	
	1	2	3	4 &	above					
Rural	3	(18.8)	9	(56.3)	3	(18.8)	1	(6.3)	16	(100.0)
Urban	36	(67.9)	14	(26.4)	3	(5.7)	0	(0.0)	53	(100.0)
Total	39	(56.5)	23	(33.3)	6	(8.7)	1	(1.4)	69	(100.0)
	Household Size- 3								Total	
	1	2	3	4 &	above					
Rural	2	(13.3)	6	(40.0)	5	(33.3)	2	(13.3)	15	(100.0)
Urban	17	(43.6)	20	(51.3)	1	(2.6)	1	(2.6)	39	(100.0)
Total	19	(35.2)	26	(48.1)	6	(11.1)	3	(5.6)	54	(100.0)
	Household Size- 4								Total	
	1	2	3	4 &	above					
Rural	3	(25.0)	4	(33.3)	4	(33.3)	1	(8.3)	12	(100.0)
Urban	14	(43.8)	15	(46.9)	2	(6.3)	1	(3.3)	32	(100.0)
Total	17	(38.8)	19	(43.2)	6	(13.6)	2	(4.5)	44	(100.0)
	Household Size- 5								Total	
	1	2	3	4 &	above					
Rural	2	(12.5)	7	(43.8)	5	(31.3)	2	(12.5)	16	(100.0)
Urban	11	(42.3)	11	(42.3)	3	(11.5)	1	(3.8)	26	(100.0)
Total	13	(31.0)	18	(42.9)	8	(19.0)	3	(7.1)	42	(100.0)

Note: Figures in parentheses represent percentage.

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Table A4.3: Distribution of Households by Built-up Area (sq.ft)

Built-up Area	Owned	Rented	Others	(Percentage)
				Total
Rural				
Upto 100	3.4	20.0	0.0	4.6
101-250	6.8	20.0	0.0	7.7
251-500	22.0	20.0	100.0	23.1
501-1000	33.9	20.0	0.0	32.3
1001 & above	33.9	20.0	0.0	32.3
Total	100(59)	100(5)	100(1)	100 (65)
Urban				
Upto 100	6.2	3.5	0.0	3.9
101-250	9.4	36.1	50.0	31.5
251-500	37.5	42.4	0.0	41.0
501-1000	43.8	18.1	50.0	23.0
1001 & above	3.1	0.0	0.0	0.6
Total	100(32)	100(144)	100 (2)	100(178)
Maharashtra				
Upto 100	5.3	3.0	0.0	3.3
101-250	10.5	40.6	0.0	35.5
251-500	47.4	37.6	100.0	39.7
501-1000	36.8	17.8	0.0	20.7
1001 & above	0.0	1.0	0.0	0.8
Total	100(19)	100(101)	100(1)	100(121)
Gujarat				
Upto 100	4.2	6.2	0.0	4.9
101-250	6.9	25.0	50.0	14.8
251-500	22.2	50.0	0.0	32.8
501-1000	37.5	18.8	50.0	30.3
1001 & above	29.2	0.0	0.0	17.2
Total	100(72)	100(48)	100(2)	100(122)

Note: Figures in parentheses represent number of household

**Table A4.4: Distribution of Households by the Structure of the House
(Percentage)**

Structure	Owned	Rented	Others	Total
		Rural		
Pucca (apartment)	11.7	71.4	0.0	17.6
Pucca (Independent house)	60.0	14.3	100.0	55.9
Chawls	5.0	0.0	0.0	4.4
Semi-pucca house	3.3	0.0	0.0	2.9
Kutcha house	20.0	14.3	0.0	19.1
Total	100 (60)	100 (7)	100 (1)	100 (68)
		Urban		
Pucca (apartment)	87.9	91.2	100.0	90.8
Pucca (Independent house)	9.1	5.6	0.0	6.2
Chawls	0.0	1.9	0.0	1.5
Semi-pucca house	3.0	1.2	0.0	1.5
Kutcha house	0.0	0.0	0.0	0.0
Total	100 (33)	100 (160)	100 (2)	100 (195)
		Maharashtra		
Pucca (apartment)	94.7	90.7	0.0	90.6
Pucca (Independent house)	0.0	7.6	100.0	7.2
Chawls	0.0	0.0	0.0	0.0
Semi-pucca house	5.3	1.7	0.0	2.2
Kutcha house	0.0	0.0	0.0	0.0
Total	100 (19)	100 (118)	100 (1)	100 (138)
		Gujarat		
Pucca (apartment)	24.3	89.8	100.0	51.2
Pucca (Independent house)	52.7	2.0	0.0	32.0
Chawls	4.1	6.1	0.0	4.8
Semi-pucca house	2.7	0.0	0.0	1.6
Kutcha house	16.2	2.0	0.0	10.4
Total	100 (74)	100 (49)	100 (1)	100 (125)

Note: Figures in parentheses represent number of households

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Table A4.6: Satisfaction with Infrastructure & Other facilities (n=263)
(Percentage)

Infrastructure	No facility	Satisfied	Partly Satisfied	Dissatisfied	NR
			Rural		
Road	-	69.1	22.1	8.8	-
Water Supply	-	75.0	17.6	7.4	-
Drainage	5.9	80.9	8.8	4.4	-
Electricity	1.5	80.9	10.3	7.4	-
Transport	0.0	79.4	16.2	4.4	-
Communication	5.9	83.8	7.4	2.9	-
Educational institution	5.9	58.8	20.6	13.2	1.5
Medical facilities	19.1	48.5	20.6	8.8	2.9
Recreational facilities	60.3	23.5	8.8	2.9	4.4
Religious facilities	60.3	25.0	10.3	-	4.4
Playground	44.1	39.7	11.8	0.0	4.4
Garden	57.4	30.9	7.4	0.0	4.4
Banking services	30.9	54.4	8.8	1.5	4.4
Post Office	4.4	86.8	7.4	0.0	1.5
			Urban		
Road	-	85.1	12.3	2.6	-
Water Supply	-	85.6	13.8	0.5	-
Drainage	0.0	89.7	8.7	1.5	-
Electricity	0.0	95.4	3.6	1.0	-
Transport	0.5	92.8	5.1	1.5	-
Communication	0.5	95.9	3.6	0.0	-
Educational institution	24.1	62.6	9.7	1.5	2.1
Medical facilities	1.0	82.1	12.8	2.1	2.1
Recreational facilities	15.4	66.2	16.9	0.5	1.0
Religious facilities	3.6	82.6	12.8	-	1.0
Playground	23.6	67.7	6.7	1.0	1.0
Garden	27.7	62.1	8.2	1.0	1.0
Banking services	1.5	91.8	5.6	0.0	1.0
Post Office	2.1	88.7	7.2	1.0	1.0

Note: Figures in parentheses represent number of households

SPSP

Chapter - 5

EMPLOYMENT AND UNEMPLOYMENT

Pattern of employment and employability is important for assessing the economic situation of a household. The Work Participation Rate (WPR) of the Parsi community, in general, is lower than the national average. It would be worthwhile to find if the sample households relying on charity are in an adverse position regarding the employment characteristics. This Chapter would underscore the nature and extent of these households' participation in workforce. An analysis of the occupational structure of the workforce would reveal whether there is a concentration of the workforce outside the formal and regular job market. The extent of unemployment and reasons thereof would also be deliberated upon.

The scheme of presentation of the Chapter is as follows. The first section analyses the WPR of the households and presents the location and gender based analysis. It also explores if the WPR differs according to educational background. The second section analyses the Labour Force Participation Rate (LFPR) and also the unemployment rate. The status of employment is discussed in the subsequent section. The occupational and industrial distribution of the workers is presented in the fourth section. Finally, summary of findings are outlined in the last section.

5.1. Work Participation Rate (WPR) and Number of Working Members in the Household

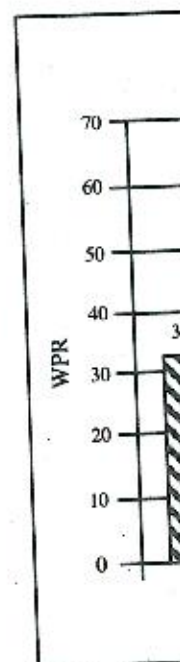
As per the Census 2001, worker population ratio or WPR for the Parsi community on the whole is 35.2%, which is even lower than the national average of 39.3% (Desai, 2004). A study based on the NSSO (National Sample Survey Organisation) data for 2004-05 estimates the WPR of the community to be 42% which is equivalent to the National average but lower than that of other small minority groups (IHD, 2008). It can be deciphered from Figure 5.1 that the WPR for the households considered in this study is still lower (32%) in comparison to the overall Parsi population. It is only 29% in case of Maharashtra, which is far smaller than the estimates for Parsis in Greater Mumbai (41%) arrived at by a study conducted by Singh and Gowri (2000).

Table 5.1 presents the age-specific WPR for both males and females across all locations. A perusal of the Table reveals that the WPR for the working group (15 to 64) is 43%. It should be mentioned here that all the working members in the sample households are above 15 years of age. However, 22% of those above 60 years of age are still in the workforce. It would be useful to find out if there is any location-specific and gender-specific differential in the WPRs (only for the working age-group). It reveals that the WPR is lower for males in Maharashtra (62%) in comparison to their counterparts in Gujarat (70%).

Employment & Unemployment
Gender differences
males and females

It is important to note that on average it is less than the single working population having not a regular source

An analysis of those households shows that two-thirds of them are above 60 years of age. Again, more than 90% of them are almost 90% of



Gender differential in WPR is quite huge. It is highest in the rural areas where WPR of males and females are 70% and 10% respectively.

It is important to find out how many working members are there per household. On an average it is less than one (.93), which implies the existence of a few households without a single working member. Figure 5.2 reveals that 37% of the households have reported having not a single working member. Exactly two-thirds of such households have no regular source of income.

An analysis of the educational and other socio-demographic aspects of the members of those households who do not have a single working member revealed that almost two-thirds of them belong to the age group 60 or above and hardly five per cent are below 15 years of age. Hence, a large section of this population is beyond the working age group. Again, more than 25% of them have some kind of disability (mostly developmental). In addition to all these, the educational background also hampers their employability, as almost 90% of them have studied only up to higher secondary level (Figure 5.3).

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Figure 5.1 : WPR by Location

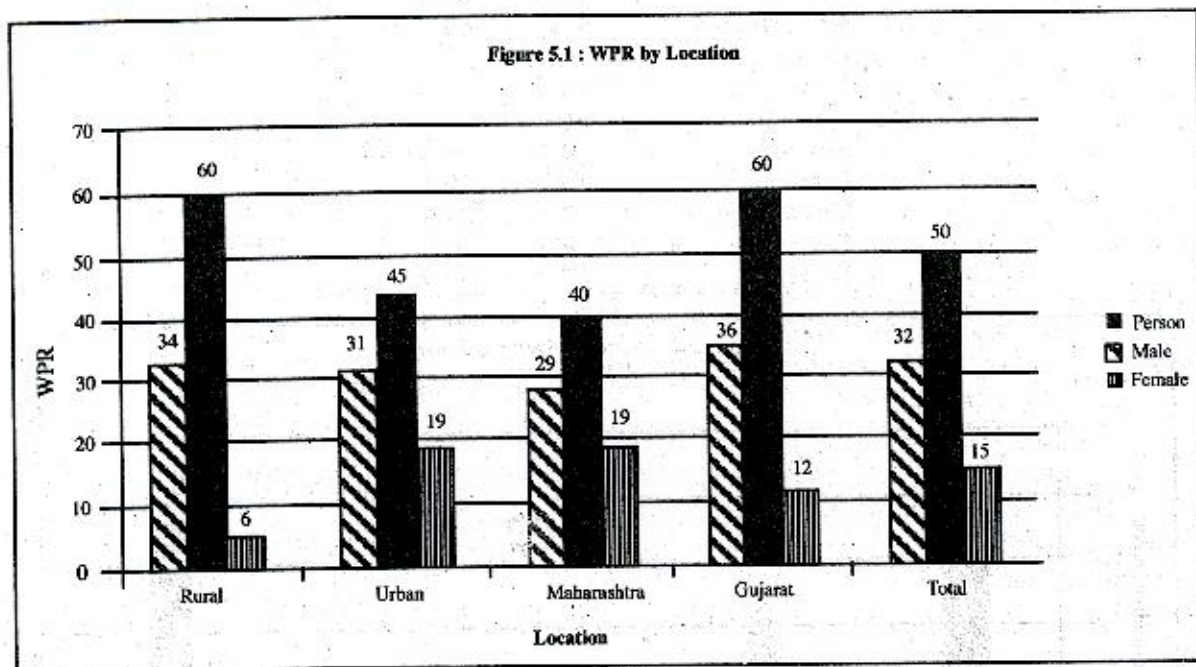
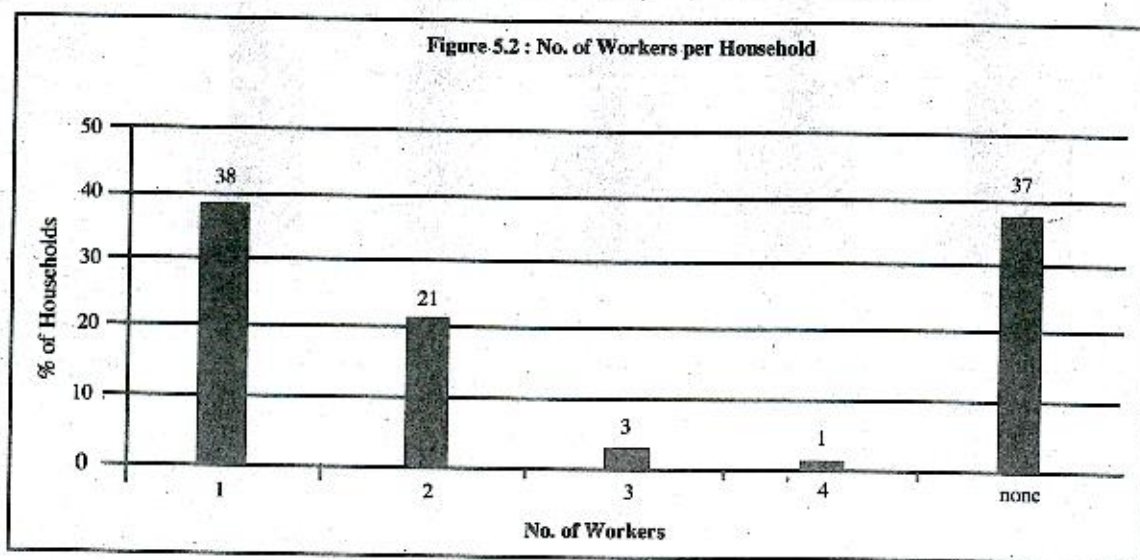


Table 5.1 : Work Participation Rate

	Person	Male	Female
All Age Groups			
Rural	33.8	59.5	6.4
Urban	31.2	45.4	18.8
Maharashtra	28.8	40.3	18.6
Gujarat	35.6	60.2	11.6
Total	32.0	49.9	15.4
Age : 15 to 59			
Rural	44.6	73.3	10.9
Urban	44.9	63.7	26.6
Maharashtra	43.8	62.0	26.2
Gujarat	45.7	71.8	17.0
Total	44.8	67.1	21.7
Age : 15 to 64			
Rural	42.7	70.4	10.1
Urban	43.0	64.2	24.2
Maharashtra	41.7	62.4	23.8
Gujarat	44.1	69.9	16.5
Total	42.9	66.4	20.3
Age : 60+			
Rural	29.2	51.9	0.0
Urban	20.5	29.8	13.5
Maharashtra	17.3	21.7	14.0
Gujarat	29.2	51.9	7.4
Total	22.0	34.7	11.6



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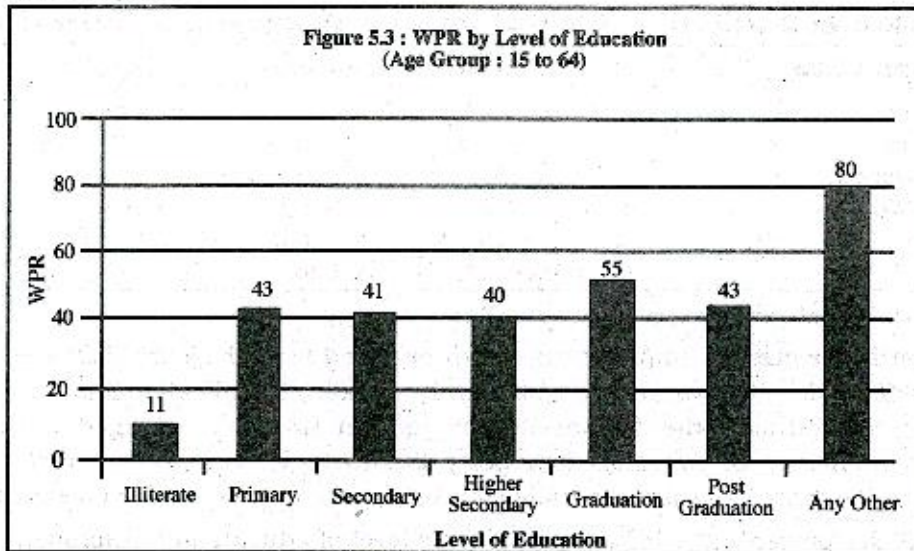
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An analysis of the WPR for the working age population according to their educational attainment reveals that it is lowest for the illiterates and higher for those with graduation degree or above. Persons with technical and other vocational education (cited as 'any other' in the Figure) are mostly engaged in the workforce (Figure 5.3).

5.2. Labour Force Participation Rate(LFPR) and Unemployment Rate(UR)

Labour force, or 'economically active' population includes not only those who are currently 'employed or is in the work force' but also those who are currently 'unemployed or those actively seeking employment'. LFPR for the sample households is 35% (it is 47% for the working age group). As per the IHD Report (2008), the LFPR of the Parsi population is 45%. Hence, a relatively lower proportion of the sample population is in the labour force.

The unemployment rate shows the share of unemployed members in the labour force. It is about 7% for the sample households (9% of the working age group). It is worthwhile to mention here that the unemployment rate for the sample households is much higher than the Parsi community (3.4%), in general, as well as in comparison to other small minority groups (IHD, 2008). This explains their marginal economic status.

5.3. Status of Employment

As per the latest NSSO information, a majority of the Parsi workers are involved in regular work (58%) and the rest are into self-employment ventures. In case of the sample households, it was found that around 47% are either casual workers or self-employed. A larger proportion of them are casual workers (29%). Apart from this, around 15% are farmers or cultivators. Thus, around 38% are involved in regular jobs.

Table 5.2 : Distribution of Workers by Class of Employment (Percentage)

Empl. Class	Male	Female	Total
Employer	2.9	1.6	2.5
Employee	46.9	52.5	48.3
Single Worker	36.0	39.3	36.9
Family Worker	13.7	6.6	11.9
Others	0.6	0.0	0.4
Total	100.0 (175)	100.0 (61)	100.0 (236)

Note : Figures in Parentheses represent number of workers

As regards the class of employment, it can be found from the Table 5.2 that almost half of the workforce is either a single or a family worker. It indicates that many of these households are outside the formal labour market and are engaged either in self-employment ventures or in small and petty business. It can also be noted here that cultivators in the rural areas are generally family or single workers and even employers.

Table A 5.1 presents the information on the level of educational attainment of workers in various class of employment. It reveals that the educational background of employees is better in comparison to that of single workers. Similarly, employees enjoy a better economic status compared to the single workers (see Table A5.2 in the Appendix).

5.4. Occupational and Industrial Category

Apart from 22% of the total workforce, which is either involved in cultivation or into household industry, the rest is engaged in various other segments of secondary and tertiary sector (Table 5.3). As expected, only rural dwellers are engaged in cultivation and a larger proportion of the urban households are engaged in other activities.

To decipher the occupational background of the workforce, a standard classification of occupation followed by Census of India is adopted here (Table 5.4). Around 30% of all workers are in regular service in either Government or Private Institutions. Around 13% are cultivators, who are mainly males. Apart from these two categories, around 35% are involved in either petty business/ small shops, self employment avenues or work as skilled or semi-skilled labourers.

Table 5.3 : Distribution of Workers by Economic Activity

Economic Activity	Person	Male	Female
Cultivator	32 (13.2)	30 (16.6)	2 (3.3)
Worker in household industry	23 (9.5)	13 (7.2)	10 (16.4)
Other worker	187 (77.3)	138 (76.2)	49 (80.3)
Total	242 (100.0)	181 (100.0)	61 (100.0)

Note : Figures in Parentheses represent percentage

Table 5.4 : Distribution of Workers by Occupational Category (Percentage)

Occupational Category	Male	Female	Total
Farmer/Cultivator	16.6	3.3	13.2
Construction and related work	1.7	0.0	1.2
Skilled/Semi-skilled Labourer	11.6	8.2	10.7
Service (Govt./Pvt.)	26.0	29.5	26.9
Petty Business/Small Shop	14.9	9.8	13.6
Large Business/Medium to Large Shop Owner	0.6	0.0	0.4
Small artisan in Household & Cottage Industry	1.7	6.6	2.9
Self-employed/Professional	8.3	19.7	11.2
Transport Worker	2.8	0.0	2.1
Any other	16.0	23.0	17.8
Total (242)	100.0 (181)	100.0 (61)	100.0

Note : Figures in Parentheses represent number of workers

Table 5.5 : Distribution of Workers by Industrial Category (Percentage)

Nature of Industry	Male	Female	Total
Agriculture and Allied Activities	18.2	3.3	14.3
Manufacturing-household	5.1	9.8	6.3
Manufacturing-non-household	3.4	3.3	3.4
Electricity/Gas/Water	4.5	3.3	4.2
Construction	1.7	0.0	1.3
Trade	5.7	6.6	5.9
Transport/Storage/Communication	12.5	4.9	10.5
Hotels/Restaurants	1.7	0.0	1.3
Finance/Insurance/Real estate & Business services	9.1	14.8	10.5
Health	0.0	1.6	0.4
Community/Social/Personal services	25.0	45.9	30.4
Tourism 0.6	1.6	0.8	
Others	12.5	4.9	10.5
Total (237)	100.0 (176)	100.0 (61)	100.0

Note : Figures in Parentheses represent number of workers

Figure 5.4 presents the location specific information on occupation (see Table A5.3 in the Appendix for details). It provides information on six major occupational categories engaging 93% of all workers. It reveals that more than two-fifths of the rural dwellers are engaged in farming/ cultivation. Another one-fifth is engaged in petty business. The scenario in urban areas is quite different. A majority of the urban workers are into regular services (36%) followed by other work (20%) and self employment ventures (13%). A state-level comparison reveals that in Maharashtra almost half of the workers are in regular service. Petty business and miscellaneous work engages a majority of the rest of the workers. In Gujarat, one finds more heterogeneous composition of the occupational category with a relatively higher number engaged in cultivation.

Industrial classification of workers is presented in Table 5.5. It shows that community/ social and personal services engage maximum number of workers (30%). More female workers (46%) are engaged in this sector in comparison to their male counterparts. Agricultural and allied activities (14%), transport, storage and communication (11%), and finance, insurance, real estate and business services (11%) engage more than half of the rest of the workforce. Figure 5.5 presents the industrial classification of the workers across location (see Table A 5.4 in the Appendix for details). It presents the information for six major activities, which engages 83% of the total workforce. It shows that 45% of the rural workers are involved in agricultural and allied activities followed by transport, storage and communication (15%) and community, social and personal services (12%). A similar pattern is observed in Gujarat. In urban areas as well as in Maharashtra, community, social and personal services (around 40%) and finance, insurance and real estate and business services (13 to 16%) are the major industries employing maximum workers.

A review of the average income of workers according to their occupations reveal that 40% of the workers engaged in petty business/ shop, skilled/ unskilled labour and other work receive around Rs. 3300, which is a little above half of the average income of all workers. Workers involved in self employment ventures receive less than the average income. Those who are employed in regular service in Government and private sector, on an average, receive an amount higher (25%) than the average income of all workers.

5.5. Discussion

A review of the employment and unemployment situation of the households undertaken in this Chapter reveals that the work participation rate of the concerned population is not only lower than the national average but also lower than that of the Parsi community. Almost two-fifths of the households do not have even a single working member. The unemployment rate is higher than the community per se. The problem is compounded with a higher concentration of population being employed in casual work or lower paying self-employment ventures. The occupational structure of the workforce is quite different across the urban and rural space and thus, expectedly in the two concerned states. A larger proportion of the workforce in urban areas and in Maharashtra is into services.

Given the demographic transition of the community (with a large geriatric population), there is a concern that the employability of the community would be adversely affected. This has implication for further marginalization of the community in the labour market. Addressing the demographic concerns, and education and skill development of the working age population would be crucial for improving the employment status of the community.

Appendix V

Table A 5.1 : Distribution of Workers by Class of Employment and level of Educational Attainment (Percentage)

	Employer	Employee	Single worker	Family worker	Others	Total
Illiterate	-	0.9	1.1	32.1	-	0.9
Primary	16.7	7.1	34.5	39.3	-	20.4
Secondary	66.7	46.9	40.2	3.6	100.0	44.3
Higher Secondary	-	14.2	12.6	21.4	-	11.9
Graduation	16.7	24.8	9.2	3.6	-	18.3
Post Graduation	-	4.4	-	-	-	2.6
Any Other	-	1.8	2.3	-	-	1.7
Total	100.0 (6)	100.0 (113)	100.0 (87)	100.0 (28)	100.0 (1)	100.0 (235)

Note : Figures in Parentheses represent number of workers

Table A 5.2 : Distribution of Workers by Class of Employment and level of Income (Percentage)

	Employer	Employee	Single worker	Family worker	Others	Total
Upto 500	-	3.5	7.0	-	-	4.3
501-1000	-	4.4	18.6	20.0	-	9.1
1001-2500	16.7	23.0	31.4	24.0	-	25.2
2501-5000	50.0	39.8	26.7	8.0	100.0	33.3
5001-10000	33.3	16.8	8.1	48.0	-	13.4
10001 & above	-	12.4	8.1	-	-	14.3
Total	100.0 (6)	100.0 (113)	100.0 (86)	100.0 (25)	100.0 (1)	100.0 (231)

Note : Figures in Parentheses represent number of workers

Table A 5.3 : Distribution of Workers by Occupational Category and Location (Percentage)

	Rural	Urban	Maharashtra	Gujarat
Farmer/Cultivator	42.1	-	-	25.6
Construction & related work	-	1.8	2.6	-
Skilled/Semi-skilled Labourer	9.2	11.4	3.4	17.6
Service (Govt./Pvt.)	6.6	36.1	46.2	8.8
Petty Business/Small shop	17.1	12.0	12.8	14.4
Large Business/Medium to Large Shop Owner	-	0.6	0.9	-
Small artisan in Household & cottage industry	1.3	3.6	6.0	-
Self-employed/Professional	7.9	12.7	7.7	14.4
Transport Worker	2.6	1.8	1.7	2.4
Any Other	13.2	19.9	18.8	16.8
Total	100.0 (76)	100.0 (166)	100.0 (117)	100.0 (125)

Note : Figures in Parentheses represent number of workers

Employment
Table 1

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Construction
Trade
Transport
Hotels/Restaurants
Finance
Business
Health
Community
Tourism
Others
Total

Note : F

Table A 5.4 : Distribution of Workers by Industrial Category and Location (Percentage)

	Rural	Urban	Maharashtra	Gujarat
Agriculture & Allied activities	44.7	-	-	27.2
Manufacturing-household	6.6	6.2	5.4	7.2
Manufacturing-non-household	-	5.0	5.4	1.6
Electricity/Gas/Water	1.3	5.6	4.5	4.0
Construction	-	1.9	2.7	-
Trade	5.3	6.2	8.9	3.2
Transport/Storage/Communication	14.5	8.7	8.0	12.8
Hotels/Restaurant	-	1.9	2.7	-
Finance/Insurance/Real estate & Business services	5.3	13.0	16.1	5.6
Health	-	0.6	-	0.8
Community/Social/Personal services	11.8	39.1	39.3	22.4
Tourism -	1.2	1.8	-	-
Others	10.5	10.6	5.4	15.2
Total	100.0 (76)	100.0 (161)	100.0 (112)	100.0 (125)

Note : Figures in Parentheses represent number of workers.

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Chapter - 6

RELIANCE ON FINANCIAL AND OTHER ASSISTANCE : NATURE, EXTENT AND CONCERNS

Panchayets and other institutions provide financial and other assistance to the poor in the community. There has always been a concern for effectively utilizing the resources available with these organizations for the welfare of the poor and vulnerable sections of the community. In this Chapter, an attempt has been made to explore the nature and extent of the households' reliance on financial and other support and issues thereof. Out of 263 sample families, 19 did not provide any information regarding such support. There are cases of multiple aid received by many households. In total, 244 households have reported about 531 cases of aid. Thus, on an average, there are 2.19 cases of support received per household, which they have accessed either from different institutions or from the same institution for different purposes. Such relief is accessed from 75 different Trusts/Institutions apart from 4 major Panchayets/ Anjumans. Hence, the analyses here capture a wide array of issues and intricacies related to financial and other assistance extended by such organisations.

The Chapter is organized in the following manner. The first section discusses the purpose, multiple cases and sources of support. The second section explores the nature and magnitude of assistance. The interventions expected and suggestions put forward by the recipients of assistance are outlined in the last section. It also outlines other concerns related to such support.

6.1 PURPOSE, MULTIPLE CASES AND SOURCES OF ASSISTANCE

6.1.1 Purpose

Assistance for maintenance and support for meeting the regular medical expenses (not the one time support for emergency and other cases) are generally the main purposes for receiving relief by the relatively deprived sections of the population as revealed by the survey of the households. This fact is also corroborated by the information shared by Trusts/ institutions. Assistance for education is another important purpose for which many applications are received. Nonetheless, this support for education is not exclusively for the lower economic groups.

Table 6.1 : Distribution of Cases of Assistance by Purpose (Percentage)

Purpose	Total	Rural	Urban	Maharashtra	Gujarat
Maintenance	52.4	22.6	57.9	55.1	46.0
Medical Expenses	18.3	23.8	17.2	18.4	18.0
Maintenance and Medical expenses	10.2	7.1	10.7	14.6	0.0
Educational expenses	8.9	8.3	8.9	8.6	9.3
Purchases of land/ construction of building	2.6	16.7	0.0	0.0	8.7
Productive purpose	1.5	7.1	0.4	0.0	5.0
Other	6.2	14.3	4.7	3.2	13.0
Total	100.0 (531)	100.0 (84)	100.0 (447)	100.0 (370)	100.0 (161)

Note: Figures in Parentheses represent cases of Assistance

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Table 6.1 presents an analysis of the different purposes for which relief has been received by the households. Help for regular maintenance constitutes more than half of the total number of cases of assistance received by the households. The second most important reason for getting help is to address health concerns (18%). In fact, many families with ailing members, which incur regular medical expenses, receive doles as well as help for meeting medical expenses. In 10% of cases of help, it was difficult for the concerned families to distinguish between these two purposes, and such cases appear here as a combined category. At the overall level, 80% of the cases of assistance are for either regular maintenance or medical aid. Apart from this, around 10% of these cases pertain to education. Help for maintenance remain more or less an urban phenomenon. In villages only around 30% of the cases are those of maintenance/ regular payments for medical purposes. One finds that more than 20% of cases in rural areas are that of loans and assistance for construction of house, purchase of land, and for productive purposes. This situation is reflected in the overall scenario in Gujarat, which has a higher share of the rural sample.

6.1.2 Cases of Multiple Assistance

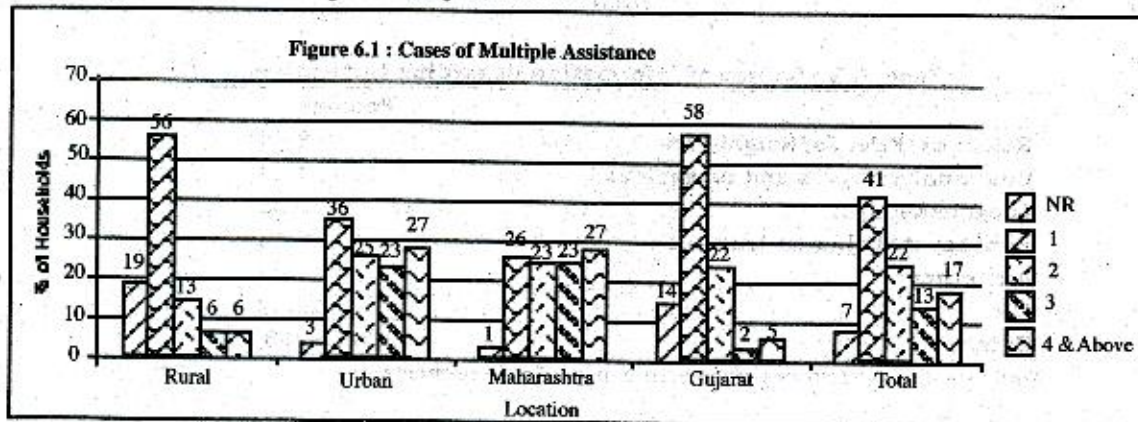
A perusal of Figure 6.1 reveals that almost 55% of these households have reported receiving help from two or more sources (n=244). Such cases are found mainly in urban areas. Prevalence of multiple assistance in urban areas (62%) is almost twice that of the rural areas (31%). In Maharashtra, almost 75% of the households have reported receiving support from two or more sources while such cases are reported by only 32% of the households in Gujarat.

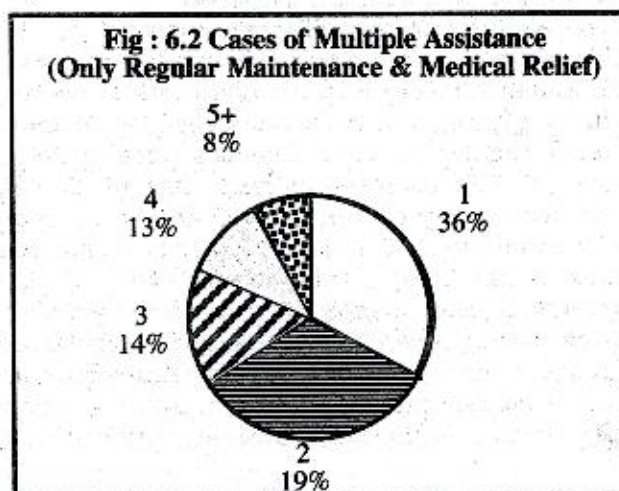
Another analysis has been conducted for finding out multiple cases of assistance for maintenance and medical purpose, which are availed on a regular basis. There are 171 households availing such assistance. More than 60% of these households have reported more than two cases of assistance (see Figure 6.2). Around 20% have reported about 4 or more number of cases.

6.1.3 Sources of Assistance

Distribution of cases of assistance by the source as presented in Fig. 6.3 reveals that Parsi Panchayets/ Anjumans (only four in number) are providing relief in around one-third of the cases reported here, while around 60% of it is being provided by other institutions (Fig. 6.3). Households have reported to have accessed help from almost 75 different Trusts/ organizations apart from four Panchayets/ Anjumans. Some of them are very well known and have granted such help to many households.

Figure 6.1 : Cases of Multiple Assistance





Most of the households have received information about various institutions and their schemes from their relatives/ friends or neighbors (see Table 6.2). The rest of the households have either got this information from the trustees of the Panchayet/ Anjumen or from community papers and magazines.

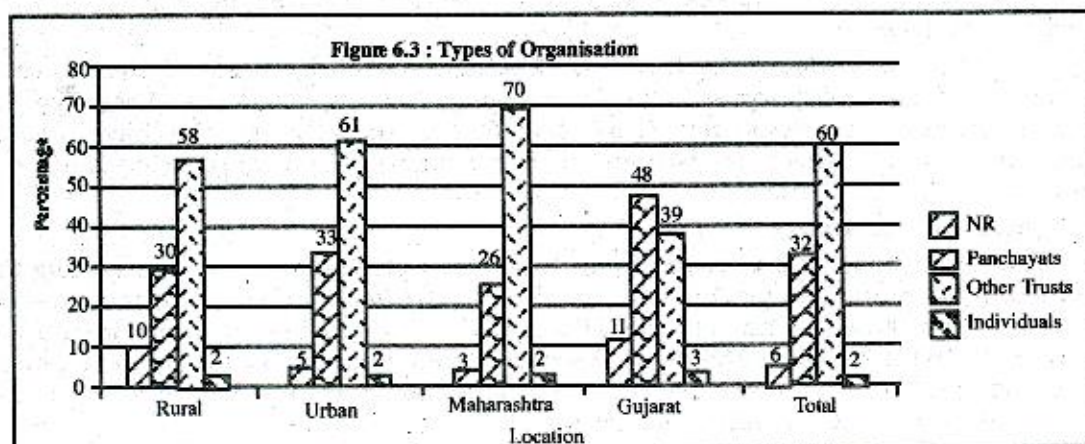


Table 6.2 : Source of Information Regarding Institutions

	Percent
Relatives/Friends/Neighbours	68.44
Community Papers and magazines	1.14
Local newspaper	0.38
Punchayet/Anjuman trustees	4.18
Any other	1.52
NR	24.33
Total	100.00(263)

Note : Figures in Parentheses represents number of households

The assistance relevant to their families in 6.2 NA1 6.2.1 A. Assistance that supports not much mainly clothes, household are reported.

**Table 6.3 : Amount of Assistance as a Production of Income
[Regular Maintenance and Medical Assistance only]**

Charity amount as a % of Income	No. of Households	Percent
No earning member	64	40.0
Upto 5	27	16.9
5.01-10	22	13.8
10.01-20	11	6.9
20.01-30	9	5.6
30.01-40	4	2.5
40.01-50	3	1.9
50.01-75	10	6.3
75.01-100	5	3.1
100 & above	5	3.1
Total	160	100.0

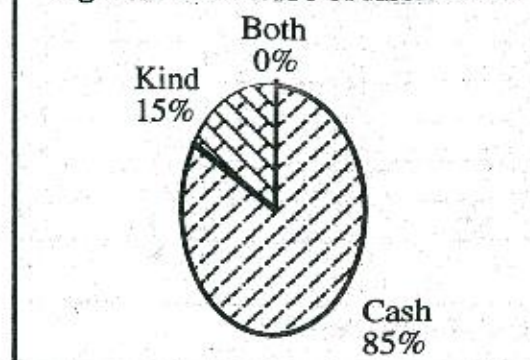
The financial assistance received by households, as regular maintenance/ medical assistance, does not constitute a large share of their income. Table 6.3 presents the relevant information in this regard. Around 60% of these households have reported about their family income. For half of these families, the financial assistance is about 10% of the family income. Only for one-fifth of them, the support is to the tune of 50% or more.

6.2 NATURE AND MAGNITUDE OF ASSISTANCE

6.2.1 Assistance in Cash and Kind

Assistance is received both in cash and kind. The household level information reveals that support is mainly received in cash (85%) (Figure 6.4). In terms of proportionate share, not much variation is observed across locations regarding this aspect. Assistance in kind mainly constitutes distribution of grains apart from provisions of other necessities like clothes, medicines, and even a tube well. Out of 531 cases of assistance reported by households, there are 77 cases of assistance in kind. More than three-fourths of such cases are reported only in Maharashtra.

Figure 6.4 : Nature of Assistance



6.2.2 Amount of Assistance Received

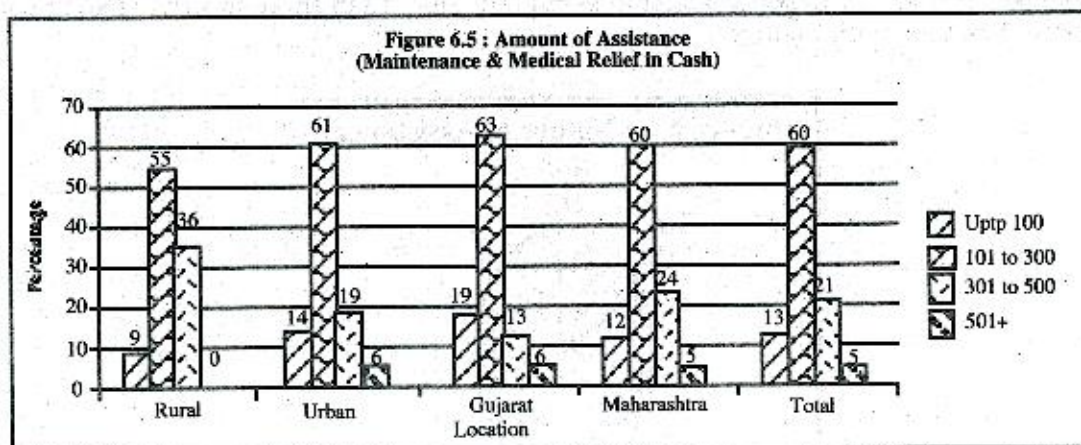
The amount of support provided by Institutions is generally very meager as evident from Table 6.4, which presents the monetary value of the amount (translated in monthly figures). This analysis is only conducted for charity relief received in cash. It shows that in 85% of the cases, the amount is less than Rs. 500 per month. Generally, monthly assistance for maintenance vary between Rs. 100 to Rs. 300. The financial information received from various organizations corroborates this fact. A purpose-wise segregation of the total amount allocated by such organizations reveals that relatively higher amounts are disbursed for medical and educational purposes.

Fig. 6.5 presents the analysis for 349 cases of regular maintenance and medical relief (also the combined category) extended only in cash. It reveals that around 95% of such relief is below Rs. 500 per month. Some of those who receive assistance in kind have also mentioned about its monetary equivalent. It shows that the value of assistance given in kind is much lower.

Table 6.4: Amount of Assistance (Cash Relief; Monthly Amount)

Amount (in Rs.)	[Percentage]				
	Total	Rural	Urban	Maharashtra	Gujarat
Upto 100	14.1	9.7	14.8	12.1	19.0
101 to 300	53.1	32.3	56.6	55.7	46.8
301 to 500	18.5	21.0	18.1	22.5	8.7
501 to 1000	3.2	1.6	3.5	3.6	2.4
1001 to 2500	3.0	3.2	3.0	3.3	2.4
2501 to 5000	1.2	3.2	0.8	1.0	1.6
5001 to 10000	0.5	1.6	0.3	0.3	0.8
10001 & above	6.5	27.4	3.0	1.6	18.3
Total	100(433)	100(62)	100(371)	100(307)	100(126)

Note : Figures in Parentheses represent cases of Assistance



6.2.3 Frequency of Payment of Assistance

As regards the periodicity of payments, it was found that help for maintenance are mainly paid every month (55%) or once in a year (32%). In 10% of the cases, these are paid on quarterly basis (Table 6.5). A similar trend is found in the case of the medical expenses. Support for education, however, is provided annually in a majority of the cases.

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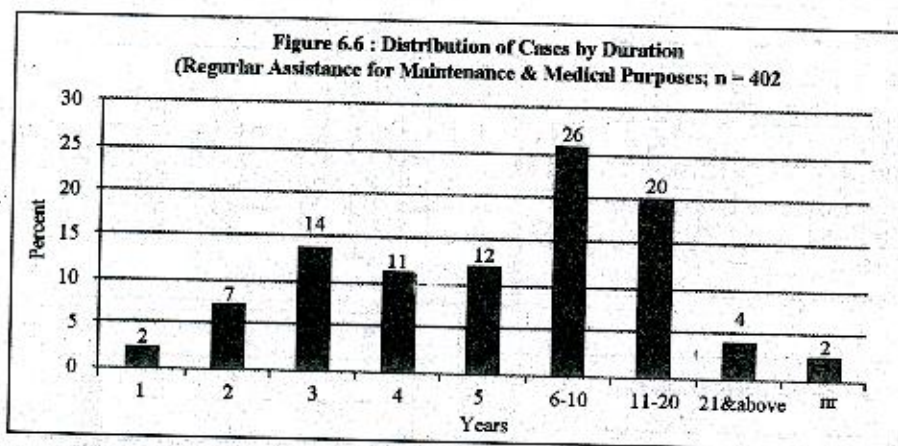
Table 6.5 : Frequency of Payment of Assistance (Percentage)

	Monthly	Quarterly	Half Yearly	Yearly	Once	NR	Total
Maintenance (Doles)	54.7	9.7	2.5	32.0	0.4	0.7	100(278)
Medical Expenses	43.3	5.2	4.1	22.7	22.7	2.1	100(97)
Maintenance and Medical expenses	48.1	14.8	0.0	37.0	0.0	0.0	100(54)
Educational expenses	17.0	2.1	2.1	76.6	0.0	2.1	100(47)
Purchases of land/construction of building	0.0	0.0	0.0	0.0	100.0	0.0	100(14)
Productive purpose	0.0	0.0	0.0	0.0	25.0	75.0	100(8)
Other	3.0	0.0	0.0	27.3	3.0	66.7	100(33)
Total	43.1	7.7	2.3	33.1	7.5	6.2	100.0(531)
	(229)	(41)	(12)	(176)	(40)	(33)	

Note : Figures in Parentheses represent total number of cases

6.2.4 Duration of Reliance on Relief

The reliance on relief is for a longer duration in many cases as evident from the information provided in Fig. 6.6. This analysis is done only for regular cases of assistance like maintenance doles, medical relief and combined cases of doles and medical relief. About half of such relief is being availed for five years or less; however, a quarter of such regular relief is being taken for last 11 to 20 years.



6.3 FINANCIAL / OTHER ASSISTANCE TO VULNERABLE GROUPS

6.3.1 Female Headed Households

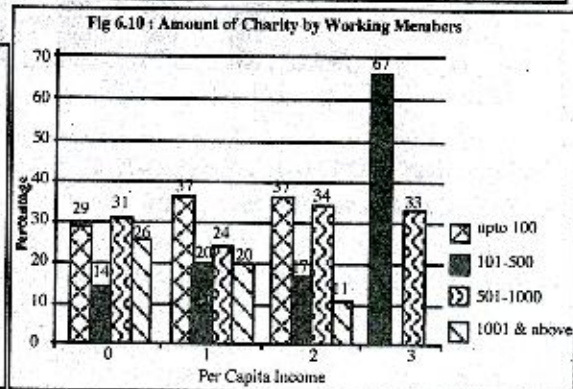
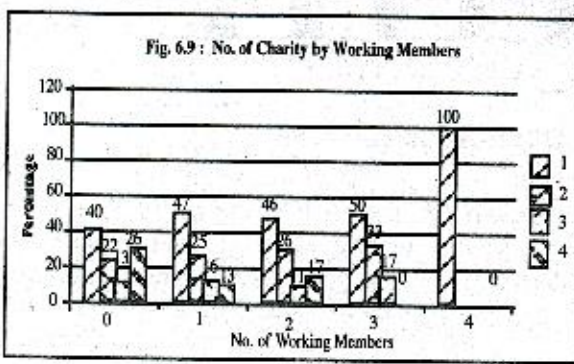
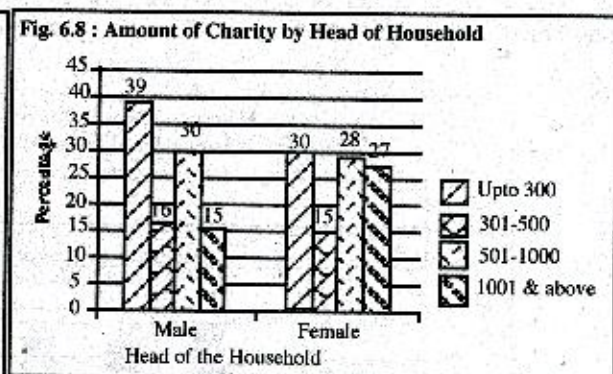
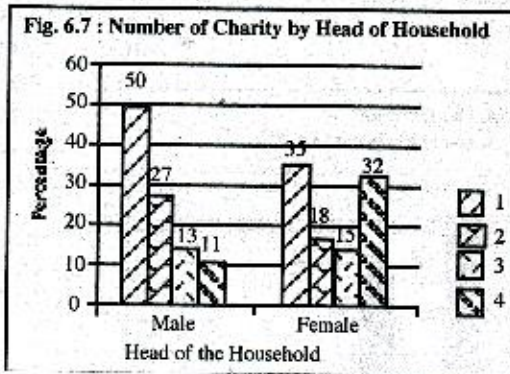
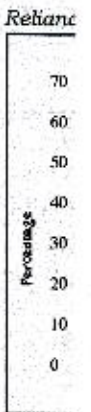
As discussed in Chapter 2, female headed households constitute one of the important vulnerable groups in the community. Almost one-third of the Parsi households in the sample are female headed. In Maharashtra and urban areas, two-fifths of the households are female headed. It is important to reiterate that 45% of the female headed households are single member households and around the same per cent do not have a single earning member.

The number and amount of assistance (regular maintenance and medical assistance in cash) distributed to male and female headed households are presented in Figure 6.7 (n=244) and 6.8 (n=156) respectively. It reveals that female headed households receive a relatively higher number as well as amount of support in comparison to their male counterparts. About 57% of the female headed households reported 3 or more cases of assistance, while male households receiving similar number of help are only 24%. It can be observed from Figure 6.8 that around 55% of the female headed households receive monthly financial assistance of Rs. 500 or more. Only 45% of the male headed households, in comparison, receive similar amount.

6.3.2 Households with no Earning Members

Parsi community has a larger share of graying population. As observed in Chapter 3, Work Participation Rate of the community is lower in comparison to the general population of the country. Quite a few families do not have even a single working member. It has implications for the economic vulnerability of the community under focus.

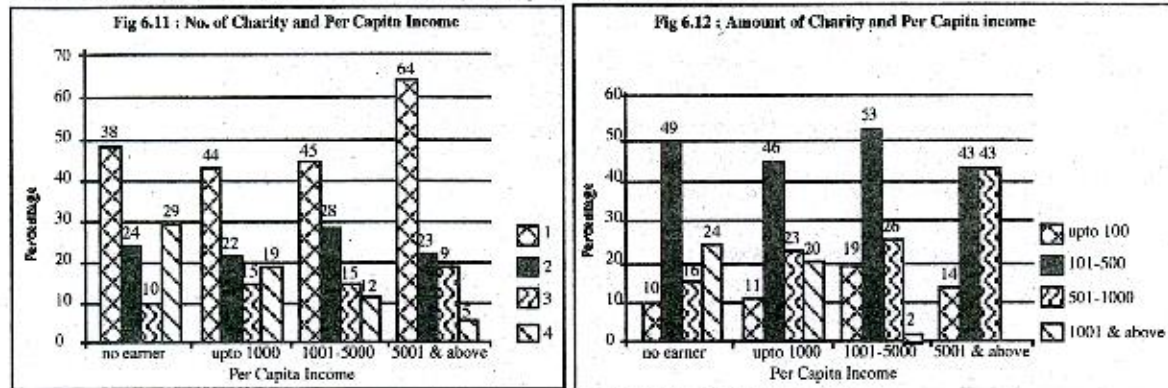
An analysis is conducted here to decipher whether the financial and other assistance extended by the trust and other institutions take into account the number of working members in the family. Figure 6.9 (n=244) and 6.10 (n=156) present relevant information in this regard. It shows that families without a single working member receive higher number and amount of assistance in comparison to others.



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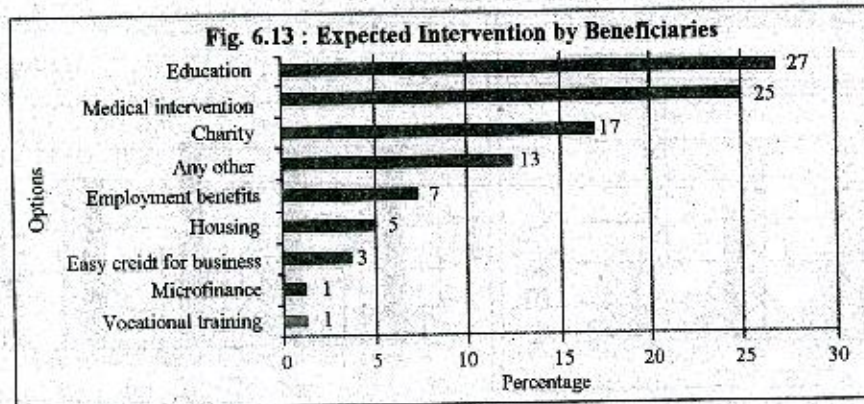
6.3.3 Low Income Households

This section reports whether low income households receive relatively higher number as well as total amount of assistance. This analysis is important as quite a few families have reported having no or very low income. Figure 6.11 (n=226) and 6.12 (n=134) present relevant data in this regard. It shows that households with no earner or with per capita income up to Rs. 1000 receive higher number of assistance (3 or more) in comparison to others. A similar picture emerges while analyzing the amount of assistance by per capita income of the households.

6.4 EXPECTATIONS AND SUGGESTIONS

Interventions for improving educational and health status dominate the list of expectations as desired by the households (see Figure 6.13). It is not surprising to find that around one-fifth of the households expect assistance for daily maintenance as the primary intervention since the community has a high dependency ratio. The expected interventions suggested by the Trusts/ institutions are the following: prioritization of education and training of the community, provision of employment opportunities and countering the adverse demographic situation. Some have also expressed affirmative action to be considered for this microscopic community.

Very few Parsi families are beneficiaries of any Government schemes. Only 18 households have reported having BPL card and 9 have benefited from any Government programme. Poor households receive support from the Trusts/ institutions and this is reflected in their expectation regarding the organization which can intervene to help the distressed population in the community. A majority of the households expect Panchayets/Trusts to take the lead role in such intervention.



In this backdrop, a deliberation on the major issues related to assistance provided by Trusts/ institutions for poverty relief is important. First and foremost, there is a concern that not all poor Parsi families have access to such support. It has emerged in the responses of both the households as well as the institutions. Lack of information and lack of access to institutions are cited as reasons for exclusion. It is also known that many poor households do not apply for help out of self-esteem. Hence, not much is known about such households. Again, there are several issues related to the selection criteria adopted by the Trusts/ institutions for extending relief. Generally, they adopt broad economic criteria like financial condition of the family, number of dependent members, health condition and general living condition for providing assistance. There is a concern among some families that these criteria are quite subjective.

One more issue associated with such assistance has been that it is offered for very limited and standard purposes. Help for maintenance and medical purposes, as found earlier, dominate the list. However, such support does not always lead to upward economic mobility of the recipients. The amount is too meager to help beyond very low level of subsistence living and, in addition, support is not provided for productive purposes. BPP and few other organizations have some schemes for business loans, though their impact is yet to be seen. Most of the organizations acknowledge that the impact of charity relief is negligible. Though there is no formal mechanism instituted to study the impact, some of them resort to regular interactions with the recipient, take feedback and employ social workers to find out the conditions of the recipients. Most of the institutions have admitted that the relief is very minimal to make any appreciable impact. This factor emerges as a major factor, revealing the complete lack of a scientific approach towards organizing such assistance.

Again, households availing assistance from multiple sources remains an issue. Most of the institutions are aware of simultaneous applications being made to several institutions for relief by individual applicants. In spite of this knowledge, they consider it permissible as the amount offered by most institutions is only nominal and have not made significant attempts at administering such assistance more effectively. A majority of them rely on the self-declaration of the applicants, while a few of them make separate inquiries, either through in-house set ups or through the Liaison Committee. In places out of Mumbai, where coordinating agencies like Liaison Committee are not available, inquiries with neighbors and social workers in the area are resorted to for obtaining information.

The major constraint faced by the Trusts/ institutions while supporting the needy are outlined as financial constraint. Some have also cited human resource constraint as one of the restricting factors. As regards the mobilization of resources for help, it was found that a majority of these institutions either generate resources from the interests earned on the corpus or donations made by the well to do Parsis. Hence, there is a limited amount available every year vis-a-vis the growing demand for assistance as well as increasing expenses of establishment.

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Chapter - 7

CONCLUSION AND RECOMMENDATIONS

The present study was conceived with twin objectives. There is absence of any reliable macro level information on the community. It poses definite constraints in pursuing programmes for the community, which is at the crossroads, on the basis of serious research on the community. Hence, an objective of the study has been to set the agenda for a national level study on the community by analysing macro level information available from secondary sources. The second objective of the study was to ascertain the status of the poor Parsi households by conducting a household level survey in two states, viz. Maharashtra and Gujarat, where most of the Parsis in the country reside. There has never been an exclusive study to explore the status of the Parsi households who are poor and dependent on financial and other aid from Trusts/ institutions. At the current juncture, as the community faces serious challenges on the demographic front, issues of economic vulnerability of the community have drawn considerable attention. The first objective was to be pursued elaborately, contingent upon the availability of macro level information on the community from the Office of the Registrar and Census of India, which conducts decennial Census in the country. As such information was not made available, the first objective has been pursued only in a limited manner on the basis of available information. The major part of the study concentrates on the second objective.

Despite the perceived general economic affluence of the community, there are reasons to believe that Parsis are a heterogeneous community in terms of their socio-economic status. The WPR (Work Participation Rate) of the community is the lowest among all religious minorities barring only Muslims. The growing dependency ratio, which is a fallout of the skewed demographic profile, has restricted the proportion of economically active population in the community. Poverty in the community may not be conspicuous due to the support extended by the Trusts/ institutions. Provision of shelter at nominal rent has been one of the major help provided by such institutions. Hence, Parsi poor may not be visible on the streets or even in slums. However, certain sections of the community are economically disadvantaged and live on very low subsistence support.

Contrary to the general belief, this study reveals that there is a small fraction of the community which exists even below the poverty line (BPL) as per the official definition of poverty. While estimation of the extent of poverty is not a concern here, it is worthwhile to note that the nature and magnitude of poverty in the community can be comprehended by adopting subjective poverty lines, which identify a consensual level of adequacy of resources based on social norm (Viet-Wilson, 1987). These approaches arrive at the minimum income which enables the members of the community to participate in the average or most widely shared lifestyle. Again, in addition to these income criteria, integrated poverty line, which considers information on a range of sources rather than just

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a single indicator like income, can provide useful insights into the issues of poverty in the community.

There are many Trusts/ institutions apart from the Parsi Panchayets/ Anjumans which strive to address the concerns of the poor. Information on the community-wise Trusts/ institutions reveals that there are more than 1000 such institutions run by Parsis only in Mumbai as per the record of the Office of the Charity Commissioner. These institutions provide support to households in different forms, viz., subsidised housing, periodic maintenance doles, help for medical aid, help for meeting expenses on education or training, help for observing religious and other ceremonies, and loan for productive purposes/ purchase of land and housing.

The criteria adopted by these institutions for considering the 'deserving poor' while disbursing aid include certain basic economic indicators like income of the family, number of dependents in the family, asset base of the family, health condition of the members etc. However, neither is there a consensus among these institutions regarding the notion of poor nor do they follow a very objective guideline while selecting the poor. While some of them adopt means testing for verifying the conditions of the poor, there are others who are not very particular about it.

7.1 OBJECTIVES AND METHODOLOGY

As stated earlier, the objective of the study was to conduct a household level study to assess the socio-economic status of the poor Parsi households reliant on institutional assistance. The specific objectives were to explore

1. The socio-economic conditions of the population living on financial and other assistance
2. The level and reasons of their marginalisation
3. Their access to resources (both government and other)
4. Suitable government and community response to address this problem

The study adopted a multi-stage sampling procedure. In the first stage, five districts from Maharashtra and Gujarat were selected. The selection of these districts was on the basis of the concentration of the Parsis as well as on the rural-urban distribution of the Parsi population. Subsequently, a sample of various Trusts and other organisations extending support to the needy was selected. Rationale for bringing them into the ambit of the study has been to get specific information related to their activities as well as to gain an insight into the nature and magnitude of the problem of the poor among Parsis. Apart from that, information on the beneficiary households was obtained from these organisations, which facilitated the survey of the households. The Parsi Panchayets/ Anjumans have been invariably a part of the sample across all districts. In smaller districts, as the number of Trusts and organisations were few, all of them were approached. In a larger city like Mumbai, ten major Trusts/ organisations were selected. The details on beneficiaries were availed from the Parsi Panchayets/ Anjumans apart from other Trusts/ organizations operating in that locality. A purposive sampling technique was adopted to select the households for the survey. The aim was to identify the poor households among the

beneficiaries. Not all kinds of aid or support extended by the Trusts/ Organisations are necessarily for the poor; hence, the study relied on two criteria. Recipients of maintenance doles, which are very nominal amount, were selected as such support is availed by households in economic distress. Secondly, among the other beneficiaries, the assessment of the economic situation of the beneficiary households by the concerned Trusts/ organisations was taken into consideration while selecting the sample. A total of 263 households were selected for the survey, which had in total 763 members. The sample is representative of the rural segments and more than a quarter of the sample households are from villages. The sample size constitutes 1.2% of the total Parsi population in Maharashtra and Gujarat. However, the effective size would be much higher as the universe for the study comprises of only economically weaker sections of the population. Structured interview schedules were used for collecting information from the Trusts/ Organisations and the households.

7.2 SOCIO-DEMOGRAPHIC AND EDUCATIONAL STATUS OF THE HOUSEHOLDS

The economic distress of the community has significant linkage with the changing demographic pattern. The analysis reveals that there are several issues related to the household characteristics, which warrant specific attention. The often reiterated concern that the community has a very small household size is reflected in the study. There are less than three members, on an average, in these sample households. Rural households have a relatively larger household size. However, as the community is mainly settled in urban areas this difference does not impact the overall household size greatly. Again, a joint review of the household size and family type suggest that most of these households do not have a typical family. More than one-fifth of them are just single member households. More than one-fifth of the two member households are either joint or extended families presumably consisting of members who are not currently married. Issues of marriage and fertility assume importance in this context. Information on marital status reveals that about one-fifth and more than one-fourth of the members of these households in the age-group 41 and above and 31 to 40 respectively are never married. The unmarried members are much higher among the males than females. Infant mortality is not a concern for the sample households under focus as revealed by the comparative figures of children ever born and surviving. However, low fertility seems to be an issue. The distribution of ever married women by the number of surviving children shows that around 23% of these women do not have a single child and more than one-fifth of them have only one child.

The above mentioned adverse family characteristics have resulted in a skewed age composition of the population and a high dependency ratio. Dependency ratio consists of the proportion of the population that is not economically active. The dependency ratio is 38, if the dependent age group is considered to be 0 to 14 and 65 & above. It is as high as 46, if the upper age bound is considered to be 60 & above. The sample households certainly have a relatively high dependency ratio in comparison to the community in general (24.1% as per Census, 2001 considering 0 to 14 and 65 & above as the dependent group). The old dependency ratio (65& above) is three times that of young dependency ratio (0 to 14) for the sample households. The gap between young and old ratios is the highest in urban areas

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where for a single child there are three old persons. Health status of the aged remains an issue. Around one in eight families surveyed have reported cases of some form of disability. Most of these cases are multiple developmental problems afflicting the aged in the households.

Female headed households constitute one of the most vulnerable groups. Around one-third of the sample households are female headed. Out of them more than half are widows and more than one-fourth unmarried. Around 45% of them belong to single member households and about the same percentage do not have a single earning member and hence, no regular income.

The lack of educational and vocational training affects the labour market value of those in the working age group. Though, the literacy rate of the members of these households is high, very few of them have made it to higher education. It is evident from the study that a majority of them have a secondary school certificate and only about one-sixth of them have a graduation degree or above. Very few of them have reported having some vocational training. Hence, the lack of preparedness for the job market remains an issue with these sections of the community which compel them to rely on financial and other kinds of support.

7.3 ECONOMIC STATUS AND ACCESS TO INFRASTRUCTURE

Analysis of the income and poverty situation of the households constitutes an important section of the fourth Chapter. This analysis reveals that a fraction of these households can be considered as poor even as per the strict official definition of poverty line. Around one-fourth of these households have reported not having a single earning member. A further probing reveals that a complex set of factors, viz., higher dependency ratio (69%), very low family size (1.63), higher proportion of female headed households (42%), relatively poor educational background, and comparatively low asset base compound the vulnerability of these households. Under these circumstances, a quarter of this group completely relies on financial and other aid for their survival, and that too, at a very subsistence level.

Analysis of the income of the households considers about 70% of the households who have reported their income levels. Though the average monthly per capita income of these households is Rs. 2600, around 15% of them have per capita income of less than Rs. 500 per month. As per the official definition of poverty line, about 13% of these households are below the poverty line (BPL). Overall, out of these 263 families, about 12-15% experience serious economic hardship. As the remittances received from migrant members or other relatives are quite meagre, and the amount of assistance is only nominal, such households suffer severe economic duress.

As per the self-assessment of poverty, which is influenced by the notion of relative deprivation, around two-thirds have reported facing hardships in meeting basic needs. Major causes of poverty as cited by the households, have been none or single earning member in the family, followed by casual nature of employment and health problems in the family. The study also attempted to trace the economic situation of these households through generations by collecting information on family lineage. A majority of the

households, who gave information on the subject, stated that the economic situation across three generations has been either average or poor. The perception of the Trusts/Organisations involved in extending support to poor families has been similar as a majority of them stated that the general scenario of poverty in the community has either aggravated or has not improved over the years.

The information on the asset base of these households reveals that about one-third of these households have their own houses and the rest reside in rental premises, which are provided by Trusts and other Institutions at a very nominal rent. Almost 80% of the households, residing in rental premises, pay up to Rs. 500 per month as rent. Almost 50% of the respondent households reside in single room houses and only 15% reside in larger dwellings. The size of dwelling is particularly smaller in Maharashtra in comparison to Gujarat, since from the former state mainly an urban sample has been considered. Very few households own other landed property. More than one-fifth of the households do not even have a bank account. Information on consumer durables reveal that around 16%, 30% and 70% of the households do not have TV, Refrigerator and Washing Machine respectively and less than 20% have a two wheeler.

Neighbourhood characteristics and the status of infrastructure reveal that around three-fourths of these families in Maharashtra reside in baugs or other localities with a dominance of Parsis as against 54% in Gujarat. Households are generally satisfied with the physical infrastructure in the locality. However, level and quality of educational institutions, recreational space/ gardens remain an issue with many. Respondents in rural areas, in addition, have expressed their dissatisfaction with medical facilities, banking services and reported non-availability of religious facilities.

7.4 EMPLOYMENT AND UNEMPLOYMENT

The Work Participation Rate (WPR), Labour Force Participation Rate (LFPR) for the respondent households are lower and Unemployment Rate is higher for these households. The WPR of the respondent households is 32%, which is still lower in comparison to the overall Parsi population (35.2%). On an average, there are less than one working member (.93) per family. About two-fifths of the households do not have a single working member. Exactly, two-thirds of these households do not have any regular source of income. A large section of the members of these households is beyond the working age group and more than one-fourth of them have some form of disability. In addition to all these, almost 90% of them have studied only up to higher secondary level. These factors seriously restrict their employability. An analysis reveals that WPR for the working age population varies with their educational attainment. It is the lowest for the illiterates and is on the higher side for those with graduation degree and above.

The status of employment for this group reveals that around one-third of these households are involved in casual work and only about 38% are involved in regular jobs. The rest are either farmers/cultivators (15%) or self employed (18%). As regards the class of employment, almost half of the workforce is either single or a family worker. It indicates that many of these households are outside the formal labour market, engaged in self-employment ventures and small or petty business.

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The occupational classification of the workers shows that less than 30% of them are engaged in regular jobs either in government or private institutions. Around 13% are cultivators, who are mainly males. Around 35% are involved in either petty business/ small shops, self employment ventures or work as skilled or semi skilled labourers. There is a regional divergence in this scenario. It reveals that more than two-fifths of the rural dwellers are engaged in farming/ cultivation and another one-fifth is engaged in petty business. Industrial classification of workers shows that community/ social and personal services engage the maximum number of workers (30%). More female workers are engaged in this sector in comparison to their male counterparts. Agricultural and allied activities (14%), transport, storage and communication (11%), and finance, insurance, real estate and business services (11%) engages more than half of the rest of the workforce.

The concentration of the workers in the less remunerative occupation is a matter of concern. An analysis of the occupation by income reveals that the average earnings of the workers engaged in petty business/ shop, skilled/ unskilled labour and other work is around half of the average earnings of all workers (Rs. 3300 per month). Workers in self-employment ventures earn less than the average income of all workers. Those who are employed in regular service in Government and private sector, on an average, receive an amount higher (25%) than the average income.

7.5 RELIANCE ON FINANCIAL AID AND OTHER SUPPORT

The wide gamut of issues involved in relief is discussed in the fifth Chapter. There are cases of multiple aid received by these households, which are for diverse purposes. In total, 93% of the households, who have given information on this aspect, have reported 531 cases of receiving aid. On an average there are 2.19 cases of aid reported per household. Almost 55% of these households have reported receiving help from two or more sources. Cases of multiple aid in urban areas (62%) is almost twice that of the rural areas (31%). Such relief is received from 75 different Trusts/ Organisations apart from 4 major Panchayets/ Anjumans. Parsi Panchayets / Anjumans are providing relief in around one-third of the cases and the rest is being provided by other Trusts/ institutions. Most of the households got information about the Trusts/ Organisations and their schemes from their relatives/ friends/ neighbour.

A study of major purposes for which support is availed reveals that more than half of such cases are that of maintenance doles. In fact, more than 80% of the aid is extended either as maintenance doles, medical relief and combined cases of doles and medical relief. Maintenance doles remain more or less an urban phenomenon. In villages, only around 30% of the cases are those of maintenance doles/ regular payments for medical purposes. One finds that more than 20% of cases in rural areas are that of loans and assistance for construction of house, purchase of land, and for productive purposes.

The support provided by the Trusts and other Organisations are both in cash and kind, though a majority of the cases (85%) are that of support in cash. An important finding has been that the support provided by various institutions is generally very meagre. The analysis conducted for relief received in cash shows that in 85% of these cases, the amount is less than Rs. 500 per month. Generally, monthly doles vary between Rs. 100 to Rs. 300. The information received from various organisations corroborates this fact. Relatively higher amounts are disbursed for medical and educational purposes. Given these facts, it is

not surprising that the financial assistance received by households, as regular doles/medical assistance, does not constitute a large share of their income. Financial assistance is about 10% of the family income for half of the households, who have reported their income. Only for one-fifth of them, who have very low income, the support is to the tune of 50% or more. As stated earlier, a section of these households (6 to 7%) completely relies on financial aid. However, many households have been receiving support for a longer duration. The analysis on duration of assistance (only for regular cases of assistance like maintenance doles, medical relief and combined cases of doles and medical relief) reveals that in more than a half of such cases, the relief is being availed for more than 6 years.

An analysis was conducted to find out whether the relatively vulnerable groups within these households receive preferences and higher support in comparison to others. It considers three different sub-groups, viz., female headed households, households with no earning member, and households with very low income. The analysis indicates that these groups receive a higher number aid as well as amount of assistance in comparison to others. However, these groups are not mutually exclusive. Again, the amount of assistance quite meagre and any difference in it would not be substantial.

From the households' perspective, the desired intervention is that suitable steps should be taken on a priority basis for improving the education and health status of the community. Given the high dependency ratio, it is not surprising that around one-fifth of the households requested for maintenance doles. Suggestions by Institutions are the following: prioritisation of education and training of the community, provision of employment opportunities and countering the adverse demographic situation. Hardly any households have benefited from government schemes. Many of them are not even aware of any government schemes. Expectedly, in such a scenario, a majority of the households expect Parsi Trusts/ organisations to take a leading role in addressing their concerns.

7.6 CHARITY RELIEF AS AN INTERVENTION ON POVERTY : SOME CONCERNS FROM THE COMMUNITY'S PERSPECTIVE

Charity is a kind of social intervention on poverty, not necessarily linked to religious sentiments, but strongly motivated by the acceptance of moral responsibilities towards the poor. This consideration of moral obligation has been institutionalised in many cultures through formal system of social organisation. In contemporary times, charity is identified with local philanthropy, neo-philanthropy and international aid (WGCSO, 2005). Philanthropy refers to the giving or transfer of money or other resources, especially to the poor on the part of private sectors and groups, particularly middle and upper sections, for artistic, religious, instructional and humanitarian purposes. What defines philanthropy is not the transfer of resources alone, but the moral or symbolic purpose that guides that transfer. Philanthropy strives to integrate social aspects into moral and affective ones, leaving aside the concept of rights. Current forms of private and public social intervention with the poor that have a moral, symbolic or economic purpose are termed neo-philanthropy. Parsi Trusts/ Organisations play an important role, in this context, in addressing the needs of the poor. However, there are several issues which warrant attention.

At the outset, it is crucial to identify the ultimate causes of poverty for devising an effective strategy for intervention. Holman (1978) identifies four classes of explanations for poverty. Pathological explanations attribute poverty to the characteristic of people who are

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poor. These include explanations attributing poverty to individuals, genetic characteristics and families. Sub-cultural explanations imply that the values of poor people are in some sense different from others. Agency explanations attribute poverty to the failure of agencies and in particular, the state to act to prevent it. Structural explanation attribute poverty to the structures or power, resources or opportunities available to different groups in society, and to the way in which social processes create deprivation or block opportunities for escape from poverty for some groups or individuals. In the case of Parsis, though pathological explanations dominate others, there seems to be a complex web of factors which causes poverty and vulnerability. Hence, there is a need for assessing the causal factors and a multi-pronged approach would be required as the corrective measure.

There are specific issues associated with the manner in which relief is executed. First, not all poor Parsi families have an access to relief. It has emerged in the responses of the households as well as the institutions involved. Many poor families do not apply for help out of self-esteem. Not much can be stated about such households on the basis of this study. However, it has been acknowledged by many households and organisations that there are quite a few families who do not request for help. Such help brings with it some stigma, a sense of shame, which makes people reluctant to claim benefits or services (Titmuss, 1968). Poverty itself is seen as a negative attribute which is associated with other negative attributes (like dependency), and many conditions which lead people to be poor (like disability, unemployment, family issues) are also socially rejected. There is again a deliberate tendency to make the procedure of claiming relief unpleasant. This was the core of the argument for 'the stigma of pauperism' - making relief deliberately shameful and humiliating. It is a way to dissuade people to rely on poverty relief when they have any other means of survival. Very nominal amount is offered as doles and it compels many to approach multiple institutions. It multiplies their effort and humiliation further.

There are certain sections of the community that are failed by the existing networks. The Parsi Punchayets/ Anjumans have a conservative outlook and they only address the concerns of those who strictly follow the religious prescriptions regarding marriage and family. They practice selective exclusion while administering relief. One group clearly excluded in the process are those who marry outside the community and their off spring. The precarious condition of some of them is evident from the recent death of a child due to malnutrition from a very poor family in Mumbai of a single mother deserted by the Parsi father, which created huge uproar from the community at such neglect: by the Trusts (Mumbai Mirror, 2009).

Secondly, there are several issues with the criteria adopted for the selection of the needy. Income below a certain threshold level remains the primary criterion, which is supplemented by other information like the number of dependents in the family, health conditions of the members and general living condition. There is a concern that these criteria are quite subjective. Many times, they make use of an 'arbitrary equivalisation procedure' to adjust income for different types and sizes of households. Cost of living differences between areas and sub-groups are not considered and a flat amount is offered to all. Between Trusts/ organisations there is no similarity to approach.

Thirdly, one more issue with these kinds of relief has been that it is offered for very limited and standard purposes. Though housing represents the flagship scheme of most of the Parsi Trusts and organisations, it is not exclusively for poor families. Maintenance doles and support for regular help for medical purposes dominate the list. However, such support is very meagre in amount and does not always lead to upward economic mobility of the

recipients. BPP and a few other organisations have some schemes for loans for business and other productive purposes; however, its impact is yet to be visible. Most of the institutions admitted that the relief is very minimal to make any appreciable impact. Households are, therefore, forced to receive help from multiple sources. Though the institutions are aware of it, they consider it permissible as the amount offered is very nominal. No effort has been made to pool the community's resources for a more scientific approach in spite of setting up the Liaison Committee for the organisation of Parsi charities for this purpose. Hence, the charitable activities in the community are highly chaotic and an effective network is completely missing. The Liaison Committee was constituted in 1940s to coordinate these activities across organisations but it has become more or less defunct. It has a very limited influence now and only about 30 institutions coordinate with this organisation while disbursing support to the needy. One finds a similar case in a different context. The Charity Organisation Society (COS) was founded in Britain in 1869 to coordinate the diverse charities that existed in London at that time and to get them to administer relief on scientific principles (Loch Mowat, 1961). By the eve of the First World War, the COS was a failure as coordinating agency for charities and still operates only as the Family Welfare Association. It is useful to analyse why such coordinating organisations fail. First, as discussed earlier, the support provided by Trusts and organisations is not only for poverty alleviation, but may also have a moral, symbolic or economic purpose. A clash of interest could be one of the major reasons for non cooperation. Second, Punchayets/ Anjumans are like the local governments and they have the motive to reach out to the maximum number of people. While extending such help they would like to satisfy the maximum number of people to share their resources. A large number of beneficiaries with a nominal relief, perhaps, serve this purpose. Doles continue for a very long time and frequent assessment of the status of the beneficiaries is not a major concern.

Finally, there is a concern among some that a section of the community is trapped in a 'dependency culture' due to the availability of support. Dependency culture suggests that there is a willingness of poor people to be financially dependent. The major concerns regarding these tendencies are: first, it affects the incentive to work and second, this behaviour is prolonged and it makes poverty persistent. One tends to be oblivious of the ultimate causes of poverty under such circumstances. In such circumstances, the community perceives poverty as an individual failure and not a systemic failure.

Given these facts, there is a need to explore the aspects of poverty more probingly and devise a proper strategy to address these issues.

7.7 RECOMMENDATIONS

In the backdrop of the findings of the present study, the following recommendations are made for addressing several issues concerning the community. The current study concentrated on the socio-economic status of the poor Parsi households. Many issues confronted by this section of the community are part of the larger problems that the community is facing at the current juncture. Hence, a set of recommendations is made keeping in mind the concerns of the community at large.

7.7.1 Recommendations for Trusts/ Institutions

A. Information on Sources of Assistance

Friends and relatives are the major source of information about the various schemes and support provided by the Trusts/ other organisations. Major sources of support are

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concentrated in Greater Mumbai and other urban areas. Only a few organisations go to the rural areas in remote parts of Gujarat. The study clearly shows that recipients of subsidised housing facilities, doles and other support are mainly concentrated in urban areas. Many rural Parsi families have migrated to urban areas to access such support. There is a need for dissemination of information regarding the support available from various organisations. Proper mechanism should be developed to reach out to the families in rural and other remote areas.

B. Need for a Reconsideration of Doles as a Means of Poverty Relief

There is a serious requirement at this stage to deliberate upon more productive ways of intervention. Families with at least one member in the working age group should be persuaded to take up some productive activities. Extension of credit, training, and other support during the course would have a long term impact. Several families can be assisted to move beyond the margins of poverty and break the cycle, if their members with at least secondary education can be helped to take up vocational education, including subsistence allowance, or to pursue a professional course to get early into a job.

Many families do not have a single member in the working age group. There is an urgent need to review the modalities of disbursing doles for this group. Assistance for daily maintenance are too meagre and have only a nominal value. Many times in a city like Mumbai, recipients of such help spend half the amount on transport or on other procedures while submitting the application or collecting the amount. A very nominal amount distributed by the Trusts/ organisations compel them to approach several institutions to glean a minimum basic amount. This certainly stigmatise them and some of them resign in the process.

Institutions should have proper coordination among each other for effective and meaningful intervention. Along with this, a revision in the amount is essential. Support should be extended in kind wherever feasible. The revision must take into consideration the inflation level and needs of the families. A notional amount does no good to either the organisation extending it or the beneficiary, who is made a beggar in the process, having to go from one organisation to another.

C. Special Focus on Vulnerable Sections and Proper Evaluation of Family Need

There are various sections of the community, who are vulnerable. Female headed households, families with only dependents and no regular source of income, families with ailing members represent vulnerable groups. Many of these families have multiple problems. There is a need for devising an objective approach for ranking these families on the basis of multiple parameters. These groups warrant specific attention and special mechanisms of intervention could be instituted for the more vulnerable in the form of not only financial aid but also counselling, training and other possible support.

D. Involvement of Trained Professionals

It has been observed that hardly any Trusts/ Organisations involve trained social workers, counsellors and other professionals in the related field to carry out these sensitive jobs. Several procedures beginning with counselling, means testing to the final disbursement, involve direct dealing with persons in distress. Hence, these organisations should only involve trained professionals in the field to execute these important functions.

E. Coordination among Trusts/ Institutions

Resource crunch has been cited by many Trusts/ organisations as the constraining factor in extending relief. Although a very minimal amount is given, many families receive

help from more than one organisation. There is a need for a proper mechanism which can facilitate coordination among such organisations. A common body should decide the criteria for extending help and facilitate disbursement of such help. Needy families can get sufficient amount from one source and duplication of applications and unnecessary leakage, if any, can be stopped. The Liaison Committee for the organisation of Parsi charities was specifically established for the purpose. However, it has been marginalised over the decades and has lost its capacity to make a difference. At this juncture, Trusts must pool their funds, appoint social workers to look after their activities and agree to disburse funds only upon the coordinating agency's advice, which must be led by an experienced professional in the field.

F. Need for a more inclusive approach

Certain sections of the community are not extended support by Parsi Trusts/ Organisations. Parsis married outside the community and their offspring are debarred from community level support. The study has found that even Parsi widows who had married outside the community are also not entitled to any support from these organisations. Many of them are facing economic and other hardship. There is a need for a more inclusive approach on the part of the Trusts/ Organisations.

7.7.2 Specific Interventions from the community's perspective

A. Linking the Parsi Trusts/ Organisations with Public Institutions

There is a need for linking the Parsi Trusts and other organisations with the 'formal institutions so that credit and other support can be shared. The lack of financial resources is one of the major constraints which affect their interventions. Hence, some exclusive government schemes for the community can be channelized through these organisations. The National Minority Development Finance Corporation (NMDFC) can be one of the facilitators. Even, Zoroastrian Bank, which is a cooperative bank, can be brought under the ambit. Similarly, there can be linkages between formal and other institutions in imparting education and training. While establishing such linkages, certain Government regulations / conditions like small family norms can be relaxed for the community.

B. Introduction of Exclusive Schemes for Parsi Minorities

Though Parsi Trusts/ Organisations play a major role in addressing the concerns of the poor and needy in the community, government interventions are imperative at this juncture. As discussed earlier, the interventions in the form of poverty relief by the Trusts/ Organisations have limited impact in terms of addressing the issue of poverty as the nature and extent of support is very limited in scope. It is essential to devise a long term strategy, which would be more inclusive, to tackle this issue. Government can coordinate with these organisations in implementing a strategy for the community. There is a need to comprehend the issue of poverty and vulnerability from the community's perspective in a broader framework.

Effective ways should be devised to ensure that many government schemes, which these sections are entitled to, actually reach them. There should be proper dissemination of information and guidelines in this regard. Parsi Punchayets/ Anjumans can be involved in the process. For instance, the 15 point Prime Minister's programme for Minorities should be widely disseminated.

C. Availability of Macro level Data on the Community

A holistic understanding of the socio-economic and educational status of the Parsi community is lacking due to the non-availability of requisite macro level information. It is a

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matter of serious concern that the Census of India, except perhaps in 2001 Census, and other Government statistical agencies involved with sample surveys such as the National Sample Survey Organisation (NSSO) have not made serious efforts at collecting information on this dwindling community. Despite the interventions made by the leaders of the community prior to the Census-2001, which resulted in some specific attention accorded to the enumeration of the community, the information collected by the Office of the Registrar and Census Commissioner on the community is not being made available to researchers and community leaders. At this juncture, the Office of the Registrar and Census Commissioner and other statistical agencies have an important responsibility in collecting and disseminating information on the community, which remains crucial for devising appropriate strategies for intervention.

D. Need for a National Level Study on the Community

Micro level studies or studies on specific aspects of the community, though sparse, are being conducted by researchers under the behest of the community level organisations or independently¹. These are either local or are national but address specific aspects of the community as mentioned in the footnote below. There are serious issues with the demographic aspects of the community. A proper research enquiry at the national level, which comprehensively explores several crucial aspects of the community status and wellness, would unravel the ultimate causes of such phenomena.

The national level study should be designed to cover the community across the country wherever they are concentrated, including smaller pockets, in urban, semi-urban and rural areas, living in and outside colonies and all three socio-economic groups - high, middle and low. Gender and age aspects will be important variables in a community where there is greater gender equity and an inverted age triangle.

The national level study needs to cover the following aspects :

1. Concentrations of Parsi population, areas showing depletion of population and reasons, and who remains and why.
2. Levels of education, aspirations and gap if any; relevance to current scenario; access and equity; community support-current investment in education and its impact.
3. Employment status, access to private and public employment; self-employment; access to resources for income generation (public, private and community based Trusts). Work participation ratio and impact of age at entry in employment and age at retirement.

¹ Some independent research endeavours have been made to study specific aspects of the population. A number of them have been undertaken only recently and are ongoing including specific studies on the family, youth and elderly (PARZOR foundation, 2008). Other studies include "A Survey of Medical Practitioners in Mumbai" in order to identify the health problems of the community; "Prevalence of Neurological Diseases and Hypertension in the Parsi Community", a follow-up study of an earlier survey; "Haematological, Biological and Cytogenetic Study on Parsis" a laboratory study of 25 Parsi families; and a "Review of Genetic Studies on the Parsis of India" which has been undertaken by a retired researcher of the Tata Cancer Research Centre. A study on cancer in the community is also being studied at the Tata Cancer Research Centre. Recently, at the instance of ICMR, a study on fertility is being undertaken by the Institute of Fertility and Reproductive Health in Mumbai. Several organisations, including non-governmental and governmental, have sponsored these studies, some of which are conducted by university based researchers and others by research organisations.

4. Asset base of individuals/families and liabilities, social security of an aging community, housing conditions and access to amenities.
5. Health status of family members and access to services. It could include study of the family health genealogy including serious diseases, longevity, fertility and reproductive history and its impact on demography.
6. Migration in three generations of the family especially outside the country and the initial reason (education, employment, marriage)
7. Identity and discrimination in the national context in education, employment and access to resources.
8. Suggest measures to meet the problems and issues highlighted by the study by the Government of India and the State Governments, and the organisations and Trusts in the Parsi community.

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E. Constitution of a High Powered Committee

There is a need for the constitution of a High Powered Committee which would suggest a national level strategy for combating the demographic and other challenges that the community faces at the current juncture. Apart from addressing the demographic issues, there is a need for formulating an action plan for prioritising educational and vocational training as these become crucial for empowering the younger generation. The present study highlights the fact that lack of such skills prohibits a section of the community in being gainfully employed. The respondent households have also expressed their dissatisfaction with the educational infrastructure. Such intervention would go a long way in ensuring employability of the working age population in the community.

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Code Notes: - Col. 2 = See Table Household, Table A
Col. 6&7 = (1)Yes (2) No

G. (1)

4. Assets and Infrastructure

I. Type of Dwelling

Item	Code
A. Type of House	
B. Built-up Area (Sq. ft)	
C. Condition of the house?	
D. Ownership Status of House	
E. If owned, year of purchasing/ construction of this house (enter actual year)	
F. If owned, what is the source of finance?	
G. If rented/ leased, who is the owner of the house?	
H. If rental, what is the rent per month? (In Rs.)	

A = (1) Pucca house: apartment (2) Pucca house: independent house (3) Chawls (4) Semi - pucca house (5) kutcha house (pucca: flooring, roof and walls should be cemented; semi-pucca-temporary roofs, could be with cemented floor & wall or any one of it; kutcha: thatched roofs, mud walls with no floorings) C = (1) Good (2) Livable (3) Dilapidated D = (1). Owned (2) Rented (3) Others. F = (1) Ancestral property (2) Self saving (3) Company loan/ loan from employer (5) From relatives/friends (6) Help from charitable institutions (7) Financial institutions (8) Any other.

II. Domestic Infrastructure

Item	Code
A. Does the house have a separate kitchen? (1. Yes 2. No)	
B. Does the house have a separate toilet? (1. Yes 2. No)	
C. If there is a toilet, indicate the type of toilet?	
D. How many main rooms are there in the house? (excl. kitchen, bathroom etc)- (Enter actual No.)	
E. What is the source of drinking water?	
F. Is there electricity connection? (1. Yes 2. No)	
G. Type of fuel mostly used for cooking?	

- C. (1) Flush system (2) Septic tank (3) Service latrine (4) Any other
E. (1) Individual connection (2) Provided by the municipality (3) Private tap (4) Public tap (5) Private hand pump (6) Public hand pump (7) Tube well (8) Supply tanker (9) Well/ river/ pond (10) Others

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G. (1) L.P.G. (gas) (2) Electricity (3) kerosene (4) Coal (5) Firewood (6) cow dung (7) bio-gas

III. Physical & Other Infrastructure in the area

Physical Infrastructure	Other Facilities
Road	Educational Institution
Water Supply	Medical Facilities
Drainage	Recreational Facilities/Community Halls
Electricity	Religious Facilities
Transport	Playgrounds
Communication	Garden
	Banking Services
	Post Office

(Code: Satisfied - 1, Partly satisfied - 2, Dissatisfied - 3, No facility - 0)

IV. Details on Social Infrastructure

Facilities	More Frequently Used	If, Public/Activities not used, why?	Improvement required in these facilities
1	2	3	4
Education			
Medical			
Banking			
Insurance			

Code Notes: - Col. 2 (1) Public (2) Private (3) Charitable Institutions/ Trusts (0) Not Applicable
Col. 3 (1) Not available in the vicinity. (2) Services are not good. (3) Any other.

V. Assets

Item	Code
A. Apart from the present house, if you own any other house elsewhere?	
B. Have you rented out any house or a part of it? (1 .Yes 2. No)	
C. If yes, how much rent are you getting per month? (Actual in Rs.)	
D. Presently do you hold any land? (1.Yes 2. No)	
E. If yes, total area of agricultural land possessed (in Acres)	
F. If yes, total area of non- agricultural land possessed (in Acres)	
G. If yes, total area of other land possessed (in Acres)	
H. Do you own any cattle? (1 .Yes 2. No)- if yes give details below	
I. Do you receive any remittances from a family member or a relative staying outside? (1 .Yes 2. No)	
J. If yes, how much?	

Code Notes :-A (1) Same village/ward (2) Other village/ward (3) Other city (4) Any other (0) Nil

E. Indebtedness of the Household

Sl. No Of loan	Nature of Loan	Year when sanctioned	Source	Purpose	Amount Outstanding
	2	3	4	5	6
1					
2					
3					
4					
5					
6					
7					
Total	-	-	-	-	

Code Notes:-

Col 2: Nature of loan - (1) Hereditary loan (2) Loan contracted in cash (3) Loan contracted in kind (4) Loan contracted partly in cash partly in kind (0) Not applicable

Col 4: Sources - (1) Parsi public trust (2) Relatives (3) Government (4) Co-operative society (5) Bank (6) Employer/landlord (7) Agricultural/ professional money lender (8) Shopkeeper/trader (9) Friends (10) Others.

Col 5: Purpose (1) Household consumption (2) Medical expenses (3) Educational expenses (4) Legal expenses (5) Marriage and other ceremonial expenses (6) Purchase of land/construction of building (7) Business purpose (8) Repayment of debt (9) Others.

C. Unemployment

Unemployed Member*	Educational Background	Any, specific skills	Since when Unemployed	Efforts made to get Employment	Type of Employment expected	Expectations from Government /Communities.

*Use the serial number of the member from the household table.

C. Charts on Family Lineage

Item	I	II. Siblings			III. Children		
	Parents	Eldest Sibling	Second Sibling	Third Sibling	Eldest Child	Second Child	Third Child
Occupation of the main earner							
Average Economic Condition*							
Relies on Charity (1.yes 2. no)							
Has BPL Card (1.yes 2. no)							

*Economic Condition: (1) Very good (2) Good (3) Average (4) Poor (5) Very poor (6) Can't say

D. Which of the following statements describe your present income situation?

1. I have not enough to provide for basic needs
2. I have just enough to provide for basic needs
3. I have enough to get on with a little extra
4. I always have money
5. Do not know/ not sure
6. No response

E. What according to you is the major cause of your poverty?

1. No income earner
2. Only one income earner
3. Casual work
4. Illness in the family
5. Lack of assets
6. Debts
7. Death of the income earner
8. Any other

F. How much control do you feel you have in making decisions that affect your everyday activities?

1. No control
2. Control over very few decisions
3. Control over some decisions
4. Control over most decisions
5. Control over all decisions

G. If suddenly you need to borrow some money, whom would approach

1. Friends/ Relatives
2. Community leaders
3. Money lenders
4. Banks/ other financial institutions
5. Charitable institutions
6. Any other

5. Intervention and Expectation **A. Have you ever benefited from charity? (1 .Yes 2. No)****B. If yes, getting charity for how many years?****C. Information on charity**

Sl. No	Nature	Year when sanctioned	Name of the Organisation	Purpose	Amount	Duration
1	2	3	4	5	6	7
1						
2						
3						
4						
5						
6						
7						
Total	-	-	-	-		

Codes:

Col 2 : Nature of loan: (1) In cash (2) In kind (3) Partly in cash partly in kind

Col 5 : (1) Maintenance(Doles) (2) Medical expenses (3) Educational expenses (4) Legal expenses (5) Religious purposes (6) Purchase of land/ construction of building (7) Productive purpose (8) Repayment of debt (9) Others.

- C. What is your main source of information about charitable institutions?**
1. Relatives/ Friends/ Neighbors
 2. Community papers and magazines
 3. Local newspaper
 4. Anjuman trustees
 5. Any other
- D. When you apply for charity, what are the problems you faced?**
- E. What would be your suggestions for improving the functions of Charitable Institutions?**
- F. Do you have a BPL CARD? (1. Yes 2. No)**
- G. Have you ever benefited from any government programmes? (1. Yes 2. No) If No, why?**
- H. What is main source of information about government programmes?**
1. Relatives/ Friends/ Neighbors
 2. Community papers/magazines
 3. Local newspaper
 4. National newspaper
 5. Radio
 6. Television
 7. Groups/ associations
 8. Community leaders
 9. NGOs
 10. Agent of the government
 11. Internets
 12. Any other
- I. For improving your economic condition, which intervention according to you is the most preferred one?**
1. Education (mention details)
 2. Vocational training (mention details)
 3. Medical intervention
 4. Housing
 5. Employment benefits
 6. Easy credit for business
 7. Microfinance
 8. Charity
 9. Any other
- J. Which agency is the most preferred one for executing the above package?**
1. Charitable institutions
 2. Community based organizations
 3. NGOs
 4. Government agency
 5. Any other

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A. GENERAL AND FERTILITY TABLES

Column	Details	Codes/Explanation
3	Relationship to Head	(1) Head (2) Wife/husband (3) son/daughter (4) Son-in-law/daughter-in law (5) Grandchild (6) Parent (7) Parent-in-law (8) Brother/sister (9) Brother-in-law/Sister-in-law (10) Other relatives/friends
4	Sex	(1) Male (2) Female
6	Marital Status	(1) Never married (2) Currently married (3) Widowed (4) Divorced or separated
10	Educational Achievement	(0) Illiterate (1) Primary (2) Secondary (3) Higher Secondary (4) Graduation (5) Post Graduation (6) Any other. (* Mention the stream like Arts/science/commerce/other specification at the higher level.)
11	Attending educational/vocational institute	(1) School (2) Collage (0) Vocational Institute (4) Other Institute (5) Literacy centre (0) None
12	Disability	(1) Congenital (2) Developmental (0) None
13	Disability type	(1) Seeing (2) Speech (3) Hearing (4) Movement (5) Mental (6) Multiple (7) Any other

B. EMPLOYMENT DETAILS AND MIGRATION CHARACTERISTICS

3	Working or not?	(1) Yes (2) No
5	Category of Economic Activity	(1) Cultivator (2) Agricultural labourer (3) Worker in household industry (4) Other worker
6	Occupation	(1) Farmer/cultivator (2) Agricultural labourer (3) Construction and related work (4) Skilled/semi-skilled labourer (5) Service (govt/pvt) (6) Petty business small shop (7) Large business/medium to large shop/owner (8) Small artisan in household and cottage industry (9) Self-employed/professional (10) Transport worker (11) Pensioner/retired (13) Renter (14) Housewife (15) Student (16) Unemployed (17) Artists (18) Any other specify
7	Nature of Industry	(1) Agriculture and allied activities (2) Mining and quarrying (3) Manufacturing-household (4) Manufacturing-non household (5) Electricity/gas/water (6) Construction (7) Trade (8) Transport/storage/communication (9) Finance/insurance/real estate and business services (10) Community/social/personal services (11) Hostels/restaurants (12) Tourism (13) Others (14) Health (15) Other
8	Class of Employment	(1) Employer (2) Employee (3) Single worker (4) Family worker
9	Non-economic activity	(1) Student (2) Household duties (3) Dependent (4) pensioner (5) Other
10	Seeking/available for work	(1) Yes (2) No
12	Mode of travel	(1) By foot (2) Bicycle (3) Moped/scooter/motor cycle (4) Car/jeep/van (5) Tempo/autorikshaw/taxi (6) Bus (7) Train (8) Water transport (9) Any other (0) No travel
17	Place of last residence (R/U)	(1) Rural (2) Urban (0) Not Applicable
18	Reason for migration	(1) Work/employment (2) Business (3) Education (4) Marriage (5) Moved after birth (6) Moved with household (7) other

Codes for Section 2 : Household Schedule

18 Reason for migration (1) Work/employment (2) Business (3) Education (4) Marriage (5) Moved after birth (6) Moved with household (7) other

Codes for Section 2 : Household Schedule

SI	Name	Relationship to Head	Sex	Age	Marital Status	Age at marriage	Mother Tongue (Gujrati)-Read, Write & Speak	Knowledge of English (Read, Write and Speak)	Educational Attainment	If continuing education? (details)	If Disabled?	Kind of Disability	For ever married women only			
													No. of Children surviving at present		No. of children born alive	
													D	S	D	S
2		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
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Table : Household Schedule
A. General and Fertility Tables

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SI	Name	Characteristics of Workers & Non-workers										Migration Characteristics					
		Working or not?	Income earned	Category of economic activity	occupation	Nature of industry	Class of employment	Non-economic activity	If seeking/available for work	Distance from work place	Mood of travel	State/country	District	Place of Last Residence	Reason for Migration & Duration of Stay		
		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
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B. Employment Details and Migration Characteristics