



Standard of Living among Musahar Community in Bihar: An Empirical Study of Basic Infrastructure, Financial Inclusion and Market Dependence

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ABSTRACT

Standard of living is a multidimensional concept comprising housing, basic infrastructure, financial inclusion and market participation. This paper examines standard of living among Musahar community, the most deprived among Mahadalits in Bihar, using primary data of 398 households from Gaya district Atari 105, Mohara 101 and Nalanda district Nagarnausa 97, Harnaut 95. The study uses seven indicators: Road status in village, Road status in Musahar tola, Electrification of respondent home, Bank location, Self-withdrawal of money, going to market and PM Awas Yojna. The paper argues that while physical quality of life has improved due to state schemes, standard of living of Musahars remains low due to tola-centric exclusion and high cost of access.

1. Introduction:

Standard of living is defined by UNDP and NSSO as access to housing, road, electricity, financial services, and market. For Scheduled Castes, especially Mahadalits, standard of living is lowest in Bihar. Musahar community is at bottom among Mahadalits. Traditionally they were rat eaters and bonded labourers, living at periphery of village. According to William Crooke (1896) in his book *The Tribes and Castes of the North-Western Provinces and Oudh*, "The Musahars are so called because they eat rats which they dig out

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from the fields during rainy season. They are considered as one of the lowest and most despised castes." Musahars are a Dravidian tribe of Bihar, a remnant of the earliest inhabitants, who live by field labour, rat-catching and palki-bearing. They are dark, short-statured and considered untouchable even by other untouchables. After 2007 Mahadalit Mission, Bihar government launched several schemes: Mukhyamantri Gramin Gali Nali Pakkikaran Yojana 2016 for road, Har Ghar Bijli Yojana 2016 and SAUBHAGYA 2017 for electricity, Jan Dhan Yojana 2014 for bank account, and PDS and MGNREGA for market dependence reduction. This paper asks whether these schemes improved standard of living of Musahars at tola level.

Buchanan (1811) in his Buchanan's Account of Gaya District was the first to describe Musahars of Gaya as agricultural labourers and jungle dwellers who are at the bottom of the social hierarchy. **G.S. Ghurye** includes Musahars in the category of "Exterior Castes" who suffer from maximum disabilities of untouchability. **S. C. Roy** describes them as a Proto-Australoid tribe, who were the original inhabitants of the Gangetic valley, later pushed to the forests and marginal lands by Aryan invasion. **K. S. Singh** (1998) in People of India: Bihar (Anthropological Survey of India) defines Musahars as: A Scheduled Caste community of Bihar, traditionally engaged as agricultural labourers. They are socially considered as the lowest among the Mahadalits, living on the outskirts of the village in segregated hamlets called 'Musahar Tola' with extreme poverty, landlessness and illiteracy."

Objectives To identify the major socio-economic parameters; e.g. occupation, standard of living, housing condition; and to assess the degree and nature of change in Dalits community.

Hypothesis There is co-relation between change in socio-economic status of Dalits in Musahar community and emerging social system.

Methodology: The study was carried out in district of Nalanda. Nalanda is second most developed districts of Bihar in terms of Socio-economic indicators. Total 398 households, two districts Gaya and Nalanda. Data collected 2025-26.

Findings

1 Road: Road status in village is indicator of village development. In rural studies, a road is considered more than a means of transport; it is a parameter of social integration. According to the concept of Spatial Inclusion (Soja, 2010), the degree to which a community is connected by all-weather roads reflects its acceptance in the mainstream development process. The field data from 398 households of Gaya and Nalanda districts presents a dual reality - the prosperity of the main village street and the deprivation of the lane leading to Musahar hamlets. Out of 398, kachcha 5.3 percent 21, pakka 58.3 percent 232, PCC 36.4



percent 145. So, 94.7 percent village roads are developed. This is success of PMGSY. Block wise Nagarnausa highest pakka 67.0 percent 65/97, Harnaut lowest 48.4 percent 46/95. But road in front of Musahar tola shows different picture. Kachcha 34.9 percent 139/398, eat soling 37.2 percent 148/398, PCC 22.6 percent 90/398, pakka 5.3 percent 21/398. Thus, 72.1 percent tola roads are still kachcha/eat soling. Atari worst with 47.6 percent kachcha 50/105, Nagarnausa best with 20.6 percent kachcha 20/97. Gap between village 5.3 percent kachcha and tola 34.9 percent kachcha shows spatial segregation. During monsoon, tola road becomes muddy, children absent from school, pregnant women face problem, and e-rickshaw does not enter.

The absence of an all-weather road has multiplier effects, which were also recorded during fieldwork: During rains, the earthen lane becomes waterlogged and slippery, leading to irregular school attendance among Musahar children. Health emergency suffers, as auto-rickshaws and ambulances hesitate to enter the muddy tola, causing difficulties for pregnant women. Economic isolation increases as outside vendors and buyers avoid the tola. In essence, for the Musahar community, a kachcha road symbolizes a kachcha status of citizenship. The village may have achieved 94.7 per cent road development, but the 29.6 percentage point disparity (34.9 - 5.3) between village and tola is the actual measure of social exclusion. Unless special focus is given under Mukhyamantri Mahadalit Tola Sampark Yojana, the idea of inclusive growth will remain on paper.

2 Electricity in Home: Electricity is basic need for standard of living. Out of 398, only 98 electrified 24.6 percent and 300 non-electrified 75.4 percent. Despite pole in village, connection not in tola. Cost Rs 1000-3000 plus monthly Rs 200 unaffordable for Rs 300 daily wage. Many use katiya. Harnaut worst 84.2 percent non-electrified 80/95, Nagarnausa best 68.1 percent non-electrified 66/97. Without electricity, standard of living affected: children study in dibiya, mobile charge cost Rs 10, no fan in summer, no TV, data shows 17.9 percent have no entertainment. Also, 57.8 percent use traditional chulha, not induction due to no electricity.

3 Bank and Post Office Location: Financial inclusion is part of standard of living. Bank/post office at village 0 percent, at panchayat 32.4 percent 129/398, at block 67.6 percent 269/398. Means Musahars must travel 3-7 km to block for banking, daily wage loss. Nagarnausa highest block dependence 79.4 percent 77/97, Atari lowest 60.0 percent 63/105. Gaya model Atari and Mohara have some banks at panchayat due to homestead colony nearby, Nalanda model more dependent on block. No bank at village means DBT of MGNREGA, pension delayed.



4 Self Withdrawal: Earlier, Musahars were tied to the landlord through the Jajmani and Kamiauti system. The landlord gave loans and took their labour. Now, the bank has replaced the landlord as the new patron, but self-withdrawal shows that Musahars are learning to deal directly with formal institutions. As per Ellis's (2000) Livelihood Framework, this is a shift from dependent to independent financial capital. Ability to withdraw self indicates financial literacy and empowerment, especially for women. Yes 67.6 percent 269/398, No 32.4 percent 129/398. Compared to father generation where 90 percent dependent on landlord, improvement due to Jan Dhan. Nagarnausa highest self-withdrawal 79.4 percent 77/97, Mohara lowest 56.4 percent 57/101. Correlation with road: Nagarnausa low kachcha 20.6 percent so easy to go bank, Mohara high kachcha 39.6 percent so dependency high. Still 32.4 percent give passbook to moneylender who deducts 10 percent.

Among those 32.4 per cent non-self-withdrawers, the majority are women. They said "Bank jane me laaj lagta hai" or "Humko likhna-padhna nahi aata". This shows that financial inclusion has not automatically led to women's empowerment in Mahadalit tolas. The figure of 67.6 per cent self-withdrawal marks progress from 90 per cent dependency in the father generation, and it is a success story of Jan Dhan and DBT. However, the fact that nearly one-third still depends on intermediaries who charge 10 per cent, and this dependency is highest in blocks with the worst roads like Mohara, proves that physical connectivity, literacy and banking literacy must go together. Financial inclusion without functional literacy and road inclusion remains incomplete and leads to neo-exploitation.

5 Going to Market: 98.5 percent go to market 392/398, only 1.5 percent do not 6/398. Mohara and Harnaut 100 percent go to market. Shows complete transition from subsistence to market economy due to landlessness. Father generation consumed own grain, present generation buys everything from market. While market participation increases standard of living exposure, without bank at village and road kachcha, market access cost high.

Standard of Living Index: If we combine, standard of living remains low: road pakka at home only 5.3 percent, electricity only 24.6 percent, bank at village zero percent, self-withdrawal 67.6 percent, market 98.5 percent but with high cost. Gaya model slightly better than Nalanda model due to 2.5 decimal land donation, which gave space for PCC and pole. Nagarnausa model shows best among four due to lower kachcha road.

Discussion

Why village shows development but tola shows deprivation? Three reasons: 1 Musahar Tola is at periphery; outside of main Village revenue map .2 Contractor avoids Musahar tola due to low population, water



logging and low awareness of Yojana. 3 Musahar lack bargaining power in Gram Sabha. Schemes are village centric, not tola centric. PMGSY connects main village to block, but Mukhyamantri Gali Nali Pakkikaran only 22.6 percent PCC in tola. Jan Dhan gave account but not branch. Har Ghar Bijli gave pole but not connection.

Conclusion

Findings show that village level infrastructure shows development with 58.3 percent pakka road 232/398 and 36.4 percent PCC 145/398, but tola level shows deprivation with 34.9 percent kachcha road in front of home 139/398, 75.4 percent houses without electricity 300/398, 67.6 percent banks at block level 269/398 with zero percent at village level, and 32.4 percent dependency for cash withdrawal 129/398. However, 98.5 percent go to market 392/398 indicating transition from subsistence to market economy. Majority of respondent in Gaya district has 2.5 decimal homestead land donated in father generation, Nalanda district has no donation.

Standard of living of Musahars has improved compared to father generation where all indicators were zero, but compared to other castes, still very low. Basic infrastructure reaches village, not tola. Financial inclusion reaches account, not access. Market dependence is 100 percent but without road and electricity, cost of living high. Therefore, standard of living improvement needs tola level targeting.

Suggestions

Tola Development Index should be created and all schemes should be audited at tola level, not village level. 100 percent PCC in Musahar tola by 2027 and free electricity connection with 50 units free. Banking Correspondent CSP in each Musahar tola. E-rickshaw connectivity from tola to block.

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