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**A MICRO PERSPECTIVE ON POVERTY: A CASE STUDY OF
KUBINDE VILLAGE PANCHAYAT,
SINDHUPALCHOWK DISTRICT**

**Kalpana Rai
Laxmi Sayenju**

HMG-USAID-GTZ-IDRC-FORD-WINROCK PROJECT

STRENGTHENING INSTITUTIONAL CAPACITY IN THE

FOOD AND AGRICULTURAL SECTOR IN NEPAL

FOREWORD

This Rural Poverty Research Paper Series is funded through the project, "Strengthening Institutional Capacity in the Food and Agricultural Sector in Nepal," a cooperative effort by the Ministry of Agriculture (MOA) of His Majesty's Government of Nepal and the Winrock International Institute for Agricultural Development. This project has been made possible by substantial financial support from the U.S. Agency for International Development (USAID), the German Agency for Technical Cooperation (GTZ), the Canadian International Development Research Centre (IDRC), and the Ford Foundation.

One of the most important activities of this project is funding for problem-oriented research by young professional staff of agricultural agencies of the MOA and related institutions, as well as for concerned individuals in the private sector. This research is carried out with the active professional assistance of the Winrock staff.

The purpose of this Rural Poverty Research Paper Series is to make the results of the research activities related to rural poverty available to a larger audience, and to acquaint younger staff and students with advanced methods of research and statistical analysis. It is also hoped that publication of the Series will stimulate discussion among policymakers and thereby assist in the formulation of policies which are suitable to the development of Nepal's agriculture.

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TABLE OF CONTENTS

	Page
INTRCDUCTION	1
Objectives	2
METHODOLOGY	2
POVERTY IN KUBINDE VILLAGE	3
Population and Ethnic Group	3
Economy	3
Food	4
Clothing	5
Housing	5
Health	7
Education	7
Income	8
SPECIFIC CAUSES OF HOUSEHOLD POVERTY	8
Prolonged Illness of Principal Earner	8
Death of Principal Earner	9
Large Number of Children	9
Extended Family Dissolution	9
Debt	9
Unskilled Working Family Members	9
Unemployment	10
SUMMARY AND RECOMMENDATIONS	10
REFERENCES	10

LIST OF TABLES

Table 1. Ethnic Composition	3
Table 2. Landownership	4
Table 3. Dietary Intake	5
Table 4. Household Annual Cloth Expenses	5
Table 5. Sample Households by Roof Type	6
Table 6. Sample Households by House Storeys	6
Table 7. Literate Population by Caste and Sex	7
Table 8. Annual Income by Caste	8

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Kalpana Rai*
Laxmi Sayenju*

INTRODUCTION

Poverty is a current political and economic reality in Nepal. A wide range of research is available on Nepal's poverty at the macro level but very little at the micro or household level (ARTEP, 1974; Blaikie, Cameron, and Seddon, 1979, 1982). These reports provide explanations about the causes of poverty in Nepal. The causes of poverty at the national level include lack of political will, high population growth rate, corruption, administrative inefficiency, archaic technology, and inadequate foreign aid. On the other hand, the nature of poverty at the micro level has been described with the help of social indicators including low caloric intake, illiteracy, high infant mortality, lack of basic health facilities, Blaikie, Cameron, and Seddon (1982) found that Nepal is in a state of crisis because its economy is at the brink of disaster. This statement is substantiated by the World Bank 1980 report which lists Nepal as one of the four poorest countries of the world. In addition, the data presented by various governmental agencies including the National Planning Commission (NPC), Nepal Rastra Bank, the Agricultural Development Bank, the National Commission on Population, Ministry of Finance, do not contradict the findings of the Asian Regional Team for Employment Promotion (ARTEP, 1974, 1980), Eckholm (1976), Blaikie, Cameron, and Seddon (1982), and the World Bank (1980). All these reports give pessimistic impressions about the future of Nepalese society regarding rural poverty.

Despite a number of highly ambitious efforts made on political, economic, and administrative fronts by His Majesty's Government (HMG), the number of people living in "absolute" as well as "relative" poverty is increasing. HMG launches various programs with big promises and much publicity to eliminate or curb poverty in the country, but these frequently turn out to be inadequate. The legitimate and just expectations of poor people have always been denied. This has been the political and economic reality of the country since 1951. Legislation such as the Tenancy Right Security Act of 1951, the Birta Abolition Act of 1959, the Land Reform Act of 1964, Integrated Rural Development Programs (IRDPs), the Small Farmers Development Programme (SFDP) and a number of other programs were initiated with great hopes, but the objectives of all these in terms of fulfilling of basic needs was far from satisfactory. Basic human needs are: food, shelter, clothing, health, education, and transportation.

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Poverty is defined as a state of failure to meet minimum basic needs. According to the ARTEP report (1982) on employment, growth, and basic needs, basic needs include two fundamental elements:

Firstly, they include certain minimum requirements of a family for private consumption: adequate food, shelter, and clothing are obviously included as would be certain household equipment and furniture.

Secondly, they include essential services provided for the community at large, such as safe drinking water, sanitation, public transport, and health and educational facilities.

Because of urbanization, foreign aid, and capitalization of agriculture in the Tarai, broad changes have occurred in the structure of the economy, and thus reflect shifts in the level and distribution of poverty. Micro studies of poverty are useful in tracing changing economic structures. While most of the rural development programs are committed to a basic needs approach, for successful implementation it is essential to understand poverty at the micro or household level.

Individuals who earn their livelihood by selling their labor are now abundant in Nepal, especially in urban areas. These people can hardly fulfill their basic needs for food, shelter, and clothing. Under conditions like these, other needs such as education, and health care are not fulfilled because of low income. Indeed, the income of the poor has been estimated at as NRs.2.0 a day (NPC, 1977).

Illiteracy, poor health, and poverty form a vicious circle in the village. Only small numbers of inhabitants are relatively better off, and control most income resources. Such economic disparity is prevalent in Kubinde village, Sindhupalchowk district.

Objectives

The objectives of the study are as follows:

1. Identify the nature of poverty at the micro or household level.
2. Trace community and household specific causes of poverty.
3. Explore the severity and distribution of poverty in one village over time.

METHODOLOGY

The study examines poverty in Kubinde, a village with a total population of 2957 and 603 households. Out of these, 30 households were randomly selected for interview. A structured questionnaire was used to gather data on landownership, resources, family size and structure, family cycle, income sources, expenditure patterns, and labor use. Five key informants--a school teacher, the Pradhan Pancha, an aged villager, a housewife, and a farmer--were also interviewed to substantiate the data gathered from the questionnaire. Finally, household case studies were conducted to understand the nature and causes of poverty over time.

POVERTY IN KUBINDE VILLAGE

Kubinde Village Panchayat is a village located in Sindhupalchowk district, near the district headquarters at Chautara.

The village is bounded by Chautara village on west and the Balephi river and Tipling Dovan on the east. The northern boundary of the village is flanked by Batase Village and Kubinde River and in the south by Erkhu Village Panchayat and the Tipling River. Kubinde village is 4200 ft. above sea level.

Kubinde panchayat is relatively poor in natural resources such as minerals and vegetation. The village panchayat has an area of 562 ropanis under panchayat forest and 531 ropanis (one ropani equals .126 acres) reserved forest. Pine, (Pinus roxburgii Sarg.), oak, (Schima wallichii Chois.), and sal (Shorea robusta Gaertn.) are the most common tree species. The local forest resources have been depleted and firewood for cooking and heating is not easily available. Villagers have to walk a full day to collect firewood.

There are only two primary schools in the village. Most of the villagers are illiterate and generally do not send their daughters to school. During the agricultural peak season most of the students stay out of school to assist with farming.

The nearest health post is the Chautara hospital two or three hours walk away. Save the Children Fund (U. K.) provides free medical facilities for children. Because of poor nutrition and sanitation, the general health of the villagers is low.

Population and Ethnic Group

The ethnic composition of the village is primarily Brahmin-Chhetri and Tamang, as shown in Table 1.

Table 1. Ethnic Composition

Castes/ethnic group	Total number	Percentage
Brahmin-Chhetri	1183	40.0
Tamang	740	25.0
Newar	620	21.0
Damai, Kami, Ghale, Gharti, Magar, and others	414	14.0
Total	2957	100.0

Source: Kubinde Village Panchayat Office, 1985.

Economy

Agriculture is the main occupation and source of income for the villagers, with paddy, maize, millet, wheat, and soy beans grown as the primary crops. Excluding the Brahmin-Chhetri majority in the village,

the Tamangs make alcoholic beverages out of wheat, rice, millet, and maize for festivals and daily consumption.

Farmers use traditional irrigation techniques to water their fields. Technical advisors to assist farmers in raising agricultural productivity have not yet come to Kubinde. Most of the sample households (50 percent) own between 5-10 ropanis of land, of which about half is nonirrigated (Table 2).

Table 1. Landownership (percent)

Amount of land (in ropani)	Irrigated land Number of households	Nonirrigated land Number of households	Total Number of households
Below 5	17 (56.6)	17 (56.6)	2 (6.6)
5 to 10	7 (23.3)	7 (23.3)	15 (50.0)
10 to 15	2 (6.6)	1 (3.3)	5 (16.6)

Note: One ropani equals .126 acres.

Source: Field survey, 1985.

Villagers hire out as agricultural labor locally, and also practice parma--mutual exchange of labor--with each other. Farmers keep livestock for manure, labor, milk, and meat, and sell milk, ghee, meat, and hides for cash to purchase consumer goods not produced in the village. There are no cottage industries aside from the sale of livestock products in Kubinde.

Food

Rice, dhido (corn meal mush), bread, dal, and vegetables are the main foods consumed in Kubinde. Forty-three percent of the sample households eat rice once a day, 57 percent twice a day; 53 percent eat dhido once a day and 47 percent only during certain months. All of the sample households eat bread or corn once a day, 67 percent of eat dal once a day, while 33 percent of the households consume it twice a day. For vegetables, 53 percent of the households eat vegetables once a day and 47 percent twice a day. Milk is drunk once a day by 43 percent of the sample, while 20 percent have milk infrequently (Table 3).

Food is the most important basic need for all human beings. Since a balanced diet that satisfies caloric and nutritive requirements, and is reasonably consistent with consumer's preferences is also expensive in relation to the actual dietary standards in the village, the result is malnutrition and poor health for most villagers.

According to the NPC survey (1977), because of the extremely low level of income, the average per capita daily calorie intake of the poor living below the poverty line households in 1977 was estimated as 1750 calories, and valued at NRs.1.0.

Table 3. Dietary Intake (percent)

Food	Daily frequency		Only sometimes in year	Total
	Once	Twice		
Rice	13 (43.3)	17 (56.6)	-	30
Dhido	16 (53.3)	-	14 (46.6)	30
Bread	30 (100.0)	-	14 (46.6)	30
Dal	20 (66.6)	10 (33.3)	-	30
Vegetable	16 (53.3)	14 (46.6)	-	30
Milk	13 (43.0)	11 (36.6)	6 (20.0)	30

Source: Field survey, 1985.

Clothing

Broadly speaking, clothing should give physical protection against the elements and satisfy the cultural needs of the population. In this regard the following factors should be considered: climatic condition, type of work performed, and local customs.

Because of the climatic and working conditions in the village, men wear a bhoto (a type of shirt) and kachard (a plain cotton cloth worn around waist and ending just above the knees). In winter, they wear suruwal (trouser), bhoto, and sweaters. Men require two sets of these clothes per year. Women need two sets of sari and cholo (blouse) each year. In the winter they usually wear a shawl for warmth. It is assumed that requirements of children are half that of an adult.

Table 4. Annual Household Cloth Expenses

Expenses (NRs.)	Brahmin-Chhetri	Newar	Tamang	Kami	Total (percent)
Below 500	-	1	1	1	3 (10.0)
500 - 1000	-	-	4	4	8 (26.6)
1000 - 1500	3	2	5	3	13 (43.3)
1500 - 2000	1	2	-	1	4 (13.3)
2000 - 2500	1	1	-	1	2 (6.6)
Total	5	6	10	9	30 (100.0)

Source: Field survey, 1985.

The NPC survey (1977) of Nepal gives an average figure of NRs.572 as the annual expenditure on clothing for a household. This survey of Kubinde village, however, produced a yearly average figure of NRs.1000.

Housing

Basic needs for housing include both quantitative and qualitative standards. In terms of quality the house should provide protection from rain, storms, and cold, and have access to reasonable though not neces-

sarily modern toilet facilities. In terms of quantity, an average family of six should have two rooms (each about 15 square meters with additional space for cooking).

The 1977 NPC survey found that 94 percent of households owned the houses in which they live, so it appears that homeownership is not a problem in Nepal--even among the rural poor. The average quality of housing in Kubinde, however, is poor. Eighty percent of houses were made of soil and unfired bricks, only five percent had either piped water or toilet facilities and less than one percent had electricity.

The recent survey of Kubinde village provides the following picture of housing conditions. Almost all houses are made of stone and soil. Seventeen percent of the houses are shrub roofed, 57 percent thatched roofed and 26 percent stone roofed (Table 5). Similarly, three percent of the houses are of ground level, 67 percent are one-story and 30 percent are of more than one-story (Table 6). The floor of all houses are made of mud.

Table 5. Sample Households by Roof Type

Type of roof	Number of sample households	Percentage
Shrub	5	17.0
Thatched	17	57.0
Stone	8	26.0
Total	30	100.0

Source: Field survey, 1985.

Table 6. Sample Households by House Storys

Number of storys	Number of sample households	Percentage
Ground level	1	3.0
One	20	67.0
More than one	9	30.0
Total	30	100.0

Source: Field survey, 1985

In terms of quality, every house is made properly providing adequate protection, although there are no toilet facilities. For space, the houses have sufficient rooms and space for living and cooking. Those who live in stone roofed houses are generally richer than those who live in thatch roofed houses.

Only a few families are wealthy enough to possess luxuries such as radios and watches. Though aluminium utensils are most commonly used by the villagers, some steel and other metal utensils are also used. Rich families have more household utensils than poorer ones.

According to the survey, most of villagers do not use furniture. Only a small percentage of relatively richer families possess furniture.

Almost all women wear gold, silver, or other metal jewelry. Those people who are well off wear golden ornaments, while others use silver or other metal ornaments.

Health

The basic purpose of health service should be to ensure a certain life expectancy, and eliminate mass disease and ill health. The poor health among villagers in Kubinde contributes to their impoverishment.

The recent field survey in Kubinde reveals that the most common health problems of villagers are various communicable diseases and intestinal parasites--especially in children. The major factors of these diseases are malnutrition, poor hygienic conditions, practices related to water supply and sanitation, and the presence of pathogenic organisms. Apart from these, goiter and other prolonged diseases were not observed in the village.

For the prevention of disease people prefer to use traditional healers, then go to hospital only in serious cases. Because of superstitious beliefs and a lack of cash, villagers avoid going to hospitals.

Infant mortality is high in the village and childbirth complications is a common cause of death. Those who are miserably poor cannot afford to take advantage of the medical facilities offered in hospitals and instead use traditional healers in whom they have complete faith. Hospital facilities in Chautara are not sufficient to cater to all the villagers.

Education

Literacy for everyone and primary education for children are basic human needs. In Nepal, nearly 80 percent of the population are illiterate. Education is the basic foundation and pillar of development, however, according to a 1982 National Census only 23.3 percent of the total population are literate in Nepal.

Table 7. Literate Population by Caste and Sex

Caste	Men		Women		Both Sexes/Caste	
	Number	Percent	Number	Percent	Number	Percent
Brahmin	12	46.1	2	40.0	14	45.1
Newar	8	30.7	1	20.0	9	29.0
Tamang	3	11.5	2	40.0	5	16.1
Kami	3	11.5	-	-	3	9.6
Total	26	100.0	5	100.0	31	100.0

Source: Field survey, 1985.

Almost all villagers in Kubinde are illiterate. Among the literate, Brahmin men are more literate (46 percent). For most other castes, both men and women are almost all illiterate. As with literacy status among the population aged 15 years and above, there are caste/ethnic group-

based differences in proportion to children attending school. While the majority of poor adults are illiterate, their children, though having a much better chance of attending school than in the past, usually do not complete more than a year or two. Although primary education is free for girls up to Class 5, villagers do not send girl children to school because they believe that girls should stay at home and work. Only a few youths have passed the Intermediate in Arts degree because of a lack of financial support.

Income

Table 8 shows that 60 percent of Brahmin-Chhetri households and one Newar family earn an annual income of more than NRs.15,000. In the sample, Brahmin-Chhetri are much more prosperous than other castes. Almost all of the households gain their income from agriculture, although three Tamang families are engaged in trade.

Table 8. Annual Income by Caste (percent)

Income (NRs.)	Brahmin-Chhetri households	Newar households	Tamang households	Kami households
Below 2000	-	1 (16.6)	-	-
2000-3000	-	-	1 (10.0)	1 (11.0)
3000-4000	-	1 (16.6)	2 (20.0)	3 (33.3)
4000-5000	-	-	2 (20.0)	3 (33.3)
5000-6000	-	1 (16.6)	2 (20.0)	1 (11.1)
6000-7000	-	1 (16.6)	1 (10.0)	1 (11.1)
7000-10,000	-	-	-	-
10,000-15,000	2 (40.0)	1 (16.6)	2 (20.0)	-
15,000 and above	3 (60.0)	1 (16.6)	-	-

Source: Field survey, 1985.

SPECIFIC CAUSES OF HOUSEHOLD POVERTY

Prolonged Illness of Principal Earner

Instead of travelling to the district hospital in Chautara, villagers tend to rely on traditional healers for the treatment of disease, even for serious cases. A lack of balanced diet, poor sanitation and water supply, illiteracy, and ignorance are the main causes of illness in Kubinde.

In one case study, the head of household has been suffering from paralysis for the past three years. He had eight ropanis of land, half of which he gave to his son when the son established his own household. The food grown on the four ropanis of land is not enough for him and his wife for the whole year, and he cannot work elsewhere because of the illness. Most of his savings have gone to medical treatment, and he has sold his land to buy necessities. His wife alone cannot earn enough money to support them, and they now face difficulties.

Death of Principal Earner

In Nepalese society, the principal earner of a family is generally the male head of the household. Although women contribute indirectly to the earnings of the family, earning an adequate livelihood becomes difficult when the principal earner dies.

A household head had five ropanis of land and a small hut. His primary source of income was agriculture, supplemented with iron work. This income was sufficient to fulfill the family's basic needs. Two years ago he died, and his wife was left with the land and three young children. Their sole income comes from agricultural production, which is inadequate to maintain the family. Relatives only assist with cultivation, as economically they are in close to the same condition.

Large Number of Children

In every sample household, the number of working members is nearly equal to the number of children. Children are not economically active, and families must spend much of their income on their subsistence. The average number of children in the sample households is three.

In one family, there are six children. While two of the daughters are married, the head of household is the only earner for the rest of the family. He has six ropanis of land, which cannot produce enough for the entire family. He earns some supplementary income from wage labor, but even this is not enough to maintain the whole family.

Extended Family Dissolution

One of the Kami families in the sample with six sons lived in an extended family. The family had about 24 ropanis of land, which was enough to support the entire family. When the sons married they moved out of the main household, each receiving four ropanis of land. Although they also earn wages from iron work, this is insufficient for the maintenance of each family.

Debt

It is not infrequent that villagers in Kubinde spend more than half of their income on ceremonies, festivals, and entertainment. When they cannot fulfill their basic needs, they borrow money from others. To repay these debts they have to sell their land, other property, and thus are forced into greater poverty.

A relatively poor man in the village at one time owned a fair amount of land. He sold his land to repay debts incurred for the marriage of his sons and daughter. In addition, he spent a lot of money on gambling and alcohol. Old now and unable to work, there is little hope of improving his condition.

Unskilled Working Family Members

In Kubinde, agriculture alone cannot increase the economic status of poor households. However, there is little interest in the village to

develop such cottage industries as weaving, basketmaking, carpentry, or handicraft production.

One household head is a skilled carpenter, with five family members. Although his landholdings are inadequate to feed his family, he is able to earn about NRs.5000 a year from carpentry. This supplemental income is enough to sustain the household when compared to other families with the same amount of land but no side skills.

Unemployment

When there is low income and productivity, there is little investment in other economic activities. In Kubinde there are no real opportunities for employment away from household agriculture. Most of the youth and some old people travel to urban areas for wage labor. Because they are illiterate and unskilled, they cannot earn much from this labor, although they are probably better off than families who are fully dependent on agriculture.

SUMMARY AND RECOMMENDATIONS

Agriculture is the main occupation as well as the main source of income in Kubinde village. Although most families have livestock to supplement agricultural production, this income is insufficient to meet basic needs for many of the villagers. Without other means of economic activity, villagers have little opportunity to improve their standard of living.

Recommendations

- Increase villagers' understanding of good health, personal hygiene, nutrition, and sanitation.
- Train village women in cottage industries such as weaving, handicraft production, knitting, and sewing to supplement family income. This not only will raise household income, but help hedge against increased poverty if the head of household dies.
- Increase family planning education through adult literacy classes.
- Institute some kind of social reform to discourage villagers from spending earnings on ceremonies, alcohol, and gambling.
- Introduce alternative employment and investment opportunities in the village.

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