

A BASELINE SURVEY OF MINORITY
CONCENTRATION DISTRICTS OF INDIA

Araria

(Bihar)

Sponsored by

Ministry of Minority Affairs
Government of India

and

Indian Council of Social Science Research



INSTITUTE FOR HUMAN DEVELOPMENT

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2008

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EXECUTIVE SUMMARY

DEVELOPMENT GAPS AND PRIORITIES FOR THE MULTI-SECTOR DEVELOPMENT PLAN OF ARARIA DISTRICT OF BIHAR

Background:

- The Ministry of Minority Affairs, Government of India (GOI), has identified 90 minority concentrated backward districts using eight indicators of socio-economic development and amenities based on 2001 census data with a purpose to improve all these indicators, and bring it to the all India level through a multi-sector development plan under the Eleventh Five Year Plan. Since, there are changes in those indicators after 2001, a baseline survey has been conducted to inform the multi-sector development plan with the latest deficits and priorities.
- Araria, one of the most backward districts of Bihar, stands at the bottom of the 90 minority concentration districts. It is backward both in terms of socio-economic and infrastructure indicators.

District profile (2001 census based)

- Araria is primarily a rural district; 93% of the total population lives in the rural areas (713 villages). Only two out of nine tehsils have urban population, which is concentrated in Forbesganj and Araria sub-divisional headquarters (Census 2001).
- There is a substantial proportion of minority population (mainly Muslims) in the district. Against the state average of 16.2 %, Muslims constitutes 44.4 per cent of the total rural population. However, they constitute 77.5% in Jokihat, 62.70% in Araria, and 46.8% in Palasi subdivisions. The number of other minorities – Christians, Sikhs, Budhists and Jains – is negligible.
- The rural literacy rate is 33.2 percent, much below the state and national averages. The female literacy rate is poor, i.e., 20.4%. In other words, only one out of five women is literate. Even the sex ratio is less than the state and the all India average (917 females per 1000 males).
- The overall work participation rate is 40.3 percent, which is much less in case of the female population. Agriculture workers dominate the labour force, and the proportion (64.7% of the total) is almost double the national average.
- Most of the villages lack basic infrastructure: 92 percent are without any medical facilities; 20 percent are without any formal facilities of education of any type; 597

out of 713 villages are without electricity; and 50 percent of the villages are without all weather roads.

Survey Findings: Socio-economic Conditions and other Amenities (2008)

- The baseline survey was conducted in the months of November-December 2007 in Araria District. It has been found that the district lags behind all India averages in seven out of eight indicators, and also lags behind the all India level in terms of two health indicators. The table below shows the gap between the all India and district figures vis-à-vis ten indicators and it prioritises the development intervention vis-à-vis eight indicators. The two health related indicators are not part of the development priority as the Ministry of Minority Affairs has identified Minority Concentration Districts (MCD) only on the basis of eight indicators. However, these are important indicators of human development and, therefore, ought to form part of the multi-sector development plan of the district. The district figures are based on the survey findings (2007) and the all India figures pertain to 2004-05 and 2005-06. The difference with the all India figures may be lower here, as the all India data are a little old, and must have improved since then.

Development Gaps and Priorities for the Multi-sector Plan

Sl. No.	Indicators	Araria 2008*	All India 2005	Development Gaps Between All India and District	Development Priority of the District
		(1)	(2)	(3=1- 2)	(4)
1	Rate of literacy	59.81	67.3	-7.49	5
2	Rate of female literacy	48.40	57.1	- 8.70	4
3	Work participation rate	33.33	38.0	- 4.67	6
4	Female work participation rate	16.05	21.5	- 5.45	7
5	Percentage of households with pucca walls	16.30**	59.4	-43.10	2
6	Percentage of households with safe drinking water	96.2	87.9	+ 8.3	8
7	Percentage of households with electricity	7.4	67.9	-60.5	1
8	Percentage of households with water closset latrines	4.66	39.2	-34.54	3
9	Percentage of fully vaccinated children	19.33	43.5	-24.17	-
10	Percentage of child delivery in a health facility	18.92	38.7	-19.78	-

Note: * In Araria data were collected in the month of November-December 2007. But in other districts, the survey was done in the beginning of 2008. Therefore, for the purpose of uniformity, we have used 2008 as the uniform reference period.

(1) Survey data of the district (Col. 1) pertains to the rural area only, but all India data (Col. 2) pertains to total.

(2) Data in Col 2 from Sl. No. 5 to 8 pertains to year 2005-06 from National Family Health Survey (NFHS)-3 and the rest of the data in Col. 2 pertain to the year 2004-05 from National Sample Survey Organisation (NSSO).

** This includes semi-pucca houses as well.

Development Priorities as per Eight Indicators:

1. Electricity:

Availability of electricity remains the most critical gap: 597 out of 713 villages are without electricity and only 7.41 percent of the households have access to electricity (5.89 percent in case of Muslims and 12.51 percent in case of Hindu households). The district lags behind all India figure by a huge 60.50 point.

The Rajiv Gandhi Rural Electrification Mission is a Centre-sponsored programme that targets universalisation of electricity connection to the rural households by the end of 2009. There is a memorandum of understanding between the Government of Bihar and Rural Electrification Corporation of India to connect with electricity to all the villages of Araria district. However, it seems that the district has made very little progress in this regard.

2. Houses with *Pucca* Walls:

All weather protected, *pucca* house, remains another critical gap, as only 5.47% of the households are living in *pucca* houses (Hindus 9.21% and Muslims 4.35%). The rest are living either in thatched houses (70.30%); *Kacha* (11.31%) and semi-*pucca* (10%) houses. There is a difference of 43.2 points between all India and district figure in this regard.

The number of houses constructed under Indira Awas Yojana (IAY), which is not a universal programme, is quite insufficient to fill the gap in the district. Therefore, it is suggested that the IAY may be topped up with the multi-sector development plan.

3. In-house Toilet Facilities:

About 95 percent of the households are without any toilet facilities and practice open defecation. Similarly, about 80% of the households are without any drainage facilities. There is not much gap between Hindu and Muslim households regarding toilet and drainage facilities, which show uniform lack of sanitation facilities in the rural household.

Again there is a "Total Sanitation Campaign (TSC)", a Centre-sponsored scheme that aims at universalisation of sanitation coverage by the end of 2011-12. Nevertheless, 95 percent of the households are without any in-house toilet facilities. However, the district seems to be way behind the target. Thus it is important that the TSC is properly implemented and the remaining gaps can be topped up through the multi-sector development plan.

4. Literacy Rate and particularly Female Literacy:

It seems that the literacy rate including female literacy has improved significantly since 2001. The role of Sarva Siksha Abhiyan and Mid-day Meal Scheme can be underlined here. The overall literacy rate has increased from 33.2 percent in 2001 to 60 percent in 2007 and the female literacy rate has improved from 20.4 percent in 2001 to 48.40 percent in 2007.

Nevertheless, the district lags behind all India average literacy rate and hence, needs serious attention. Some important reasons for low literacy rate are: non-availability of primary schools, poor enrolment ratio and high drop-out rates. There are a number of villages, which are still without primary schools and, further, the number of girl's school is quite low. Hence, expansion of primary and elementary schools, both for boys and girls, should be taken on a priority basis along with the effective measures to minimise drop-outs.

5. Employment Generation

Unlike some other districts, the low work participation rate of the rural population in Araria is primarily because of the lack of employment opportunities. The low levels of agricultural activities and very low employment opportunities in the non-farm sector aggravate the problem. Though there are a number of artisans in the district, yet in the absence of small and handicraft industries in the district, most of them tend to migrate outside the state. It is also learnt that a large number of artisans from Araria migrate to Varanasi and work in the "Sari" industry at low wage rates.

The district is rich in bamboo cultivation. However, due to non-development of bamboo-based handicrafts, people sell raw bamboo at a very low rate. Bamboo-based industry such as paper production can be promoted apart from taking other necessary steps to promote employment opportunities in the rural areas.

Additional Areas of Intervention

1. Access to and availability of modern health facilities is a critical gap in the district. As per 2001 Census, only 25 per cent of the villages have access to Primary Health Care (PHC) within a distance of five Kilometres and only 8 per cent of the villages have access to some sort of medical facilities.

Because of the lack of availability of and access to modern health facilities, apart from other factors, only 19 per cent of the child delivery is institutional. Moreover, only 19 per cent of the children are fully immunised, i.e., vaccinated.

The availability of health facilities has critical bearing on the overall economic conditions of the households, particularly their indebtedness, as medical expenditure is the main reason for the indebtedness of the households in a large number of cases.

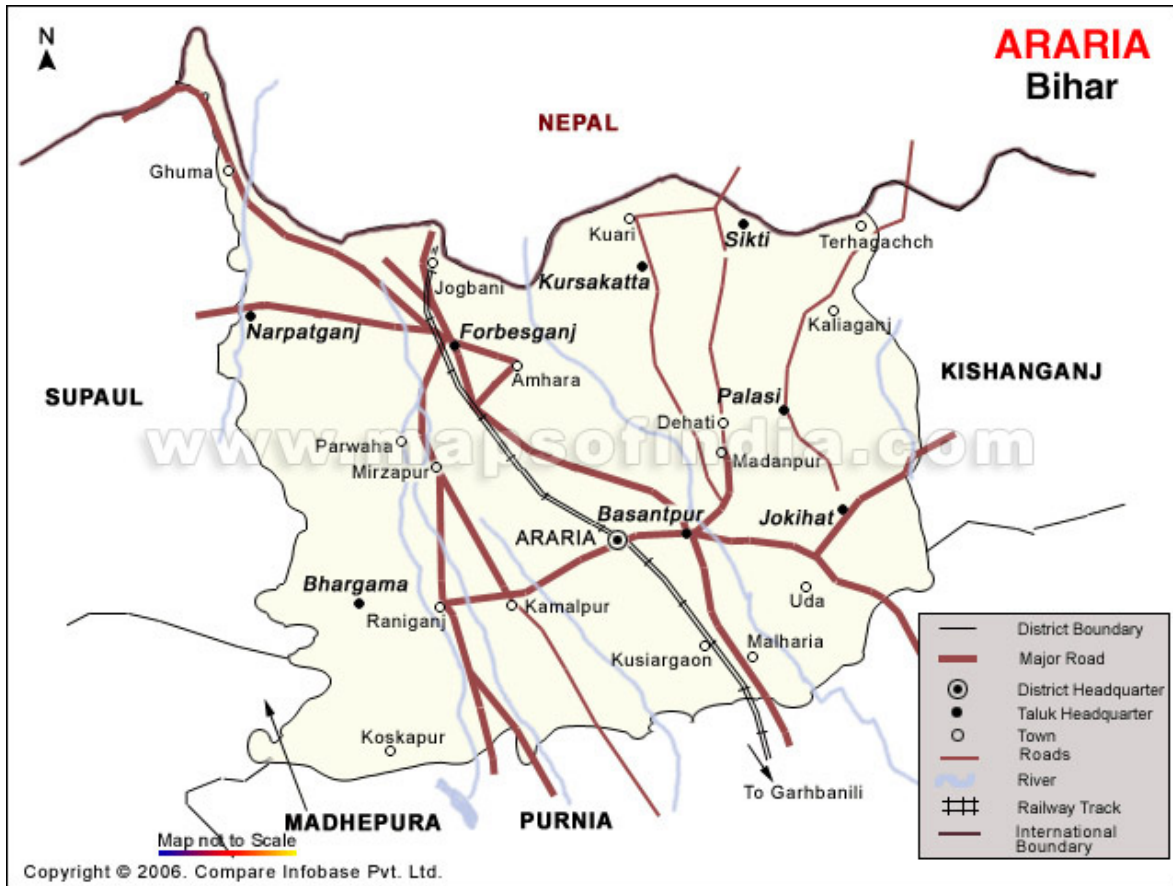
2. There is a high level of indebtedness in the district: 45 per cent of the total households are indebted. It is relatively high among Muslims than among Hindus. On the other hand, access to institutional borrowing is quite low. 82 % of the borrowings are from the traditional sources (Hindus 76% and Muslims 84%). Substantial expansion of institutional credit facilities should be an important priority in the district.
3. All weather road connectivity is a critical infrastructure gap. As per 2001 Census, 50 % of the villages are without all weather roads. Though rural connectivity has improved since then, yet a significant number of villages are still without all weather roads.

Chapter I

INTRODUCTION

Araria, which was earlier a sub-division of Purina, became a full-fledged district on January 14, 1990, after the division of Purnia into three districts, namely Purnia, Araria and Kishanganj. Forbesganj Subdivision is named after a British military adventurer, A.J. Forbes, who had established the sultanpur estate and a number of indigo factories in that area. There are two sub-divisions and nine Blocks in the district. Araria and Forbesganj are the two sub-divisions and Araria, Bhargama, Forbesganj, Kursakanta, Jokihat, Palasi, Raniganj, Narpatganj and Sikti are the nine Blocks.

Map of the District



The district is located in the north-eastern part of the State and covers an area of 2,830 sq. kms. The boundary of the district on the north converges with the Indo-Nepal border. The geographical location of the district is important for security and other reasons. For the ultra-left (Maoist) movement in Bihar and its increasing influence in North Bihar, the border districts are conducive as it could mobilise support from across the border

(Nepal) where it has become very strong and entrenched. The poverty, deprivation and backwardness create favourable grounds for the left, as the radical left politics/movement has a tendency to spread fast in such conditions. The expert group of the Planning Commission, "Development Challenges in Extremist Affected Areas" highlights the correlation between the two. Apart from human deprivations, the district regularly suffers from natural calamity (flood). A number of rivers that criss-cross the district originate in Nepal and bring flood regularly during the rainy season.

The district is primarily rural and agrarian. About 82.89 per cent of the population lives in the rural areas and a majority of them depend on agriculture for their livelihood.

Muslims (minority) constitute 41.4 per cent of the total rural population. At the state level they constitute 16.2 per cent, much lower than the district average. Other minority groups like Christians, Sikhs, and Buddhists are present in the districts but they are only few in number.

The absolute number of Muslim population is highest in Raniganj Block followed by Narpatganj, Forbesganj, Bhargama, Araria and Palasi. However, the Muslim population as percentage of total population is one of the highest in Jokihat followed by Araria, Palasi, Forbesganj and then other Tehsils.

In the rural area, SCs constitute 13.9 per cent of the total population against the state average of 16.4 per cent and ST 1.4 per cent against the state average of 1.0 per cent. Rural literacy at 33.2 per cent is much below the state and national averages. But the most disturbing fact is the female literacy rate, which is only 20.4 per cent (2001 Census). In other words, only one out of five woman is literate – one of the lowest in the country. Even the sex ratio at 917 is less than the state and all India averages.

Table1.1: Demographic Structure of Rural Araria

Tahasil	Rural population	Rural %	%SC	%ST	Hindu	Muslim	Minority
Narpatganj	270128	100.0	16.2	1.4	72.8	27.0	27.1
Forbesganj	302443	80.9	17.2	1.6	64.1	35.7	35.8
Bhargama	180457	100.0	19.0	1.4	77.3	22.4	22.6
Raniganj	302261	100.0	21.3	4.5	70.9	28.7	29.0
Araria	294814	82.9	8.6	0.7	37.1	62.7	62.8
Kursakatta	115667	100.0	13.1	0.3	77.3	22.5	22.7
Sikti	124203	100.0	16.3	0.2	66.9	33.1	33.1
Palasi	190241	100.0	8.8	0.6	53.1	46.8	46.9
Jokihat	246043	100.0	3.5	0.2	22.4	77.5	77.6
Araria	2026257	93.9	13.9	1.4	58.4	41.4	41.6
Bihar	74316709	89.5	16.4	1.1	83.6	16.2	16.3
India	742490639	72.2	17.9	10.4	82.3	12.0	17.6

Source: Village Level Directory, (Census 2001).

Overall literacy rate, both of Hindus and Muslims, is low in the district. However, the worst is female literacy rate. Tehsil-wise literacy rate and sex ratio is given in Table 2.

Table 1.2: Tehsil-wise Household Size, Literacy and Sex Ratio (Rural Population)

Districts	HH size*	Sex ratio*	Literacy Rate (%)		
			Male	Female	Person
Araria	5.2	922	40.3	20.2	30.7
Bhargama	5.4	907	47.5	22.7	35.8
Forbesganj	5.2	905	44.3	21	33.3
Jokihat	5	931	40.6	19.1	30.3
Kursakatta	5	908	52.8	21.3	37.9
Narpatganj	5.5	899	47.2	20.6	34.7
Palasi	4.9	928	43.5	16	30.3
Raniganj	5.2	923	45.8	22.5	34.7
Sikti	4.9	931	46.5	19.7	33.7
District Total	5.1	917	44.7	20.4	33.2
Bihar	6	926	57.1	29.6	43.9
All India	5.4	946	70.7	46.1	58.7

Source: Village Level Directory, (Census 2001).

Work participation rate of the rural population is 40.3 per cent, which is higher than the state level but a little lower than the national average. However, the distribution of workers in occupation indicates that about two-thirds (64.7%) of them are agricultural labourers, which is almost double the national average of 33.0 per cent and 13.7 per cent higher than the state average of 51.0 per cent. Even the ratio of cultivators (26.2%) is very low compared to the state average of 31.4% and national average of 40.2 per cent. The distribution of workers across occupations indicates that most of them are wage-earning labourers even though the majority of the population is dependent on agriculture sector for their livelihood.

Table 1.3: Distribution of Workers (%)

Tehsils	WPR	% distribution of different type of worker			
		Cultivators	Agricultural labourer	Household Industries	others
Araria	38.1	22.3	69	1.7	7
Bhargama	45.4	28.9	65	1.4	4.7
Forbesganj	40.7	23	64.7	1.4	10.9
Jokihat	32.6	23.5	66.1	2.4	8
Kursakatta	42.7	27.5	62.3	2.4	7.8
Narpatganj	44	29.6	62.9	1.5	6
Palasi	39.2	28	61.2	4.1	6.8
Raniganj	42.5	27.8	64.1	1.5	6.5
Sikti	39.2	26.2	65.8	2.2	5.8
District Total	40.3	26.2	64.7	1.9	7.2
Bihar	34.7	31.4	51	3.7	13.9
All India	41.7	40.2	33	3.9	22.8

Source: Village Level Directory, (Census 2001).

Araria is one of the most backward districts of the country and the most backward district of Bihar. In terms of composite development indicators, developed for the state, it is ranked at the lowest level scoring only 69 points, which is not only 31 points lower than the state average, i.e., 100 but much lower than that of the other relatively developed districts of the state (Bihar Development Report, IHD, Under preparation).

The backwardness of the district is not only reflected in terms of demographic, occupation and other characteristics of the population but also in terms of acute shortage of basic amenities and infrastructure from village to the district level. A very crude indicator of the backwardness of the district is non-availability of electricity in 83 per cent of the total villages. In terms of households, more than 90 per cent of the rural households were without electricity facilities. Similarly, only a limited area of the total cultivable land is irrigated across the Blocks in the district. There is hardly any industrialisation and opportunity for the service sectors to grow.

Methodology

The survey was conducted in rural areas and, hence, all the figures and variables used pertain to only rural areas and population. The Census 2001 data have been used for sampling. Since the religion-wise population data are available only up to the Tehsil level the stratification has been confined to that level.

First of all, all the tehsils of the districts were arranged in descending order on the basis of minority population. In other words, they were arranged in such a manner that the Tehsils with the highest concentration of minority population was placed at the top

position and Tehsils with the lowest concentration of minority population at the bottom. Thereafter all the Tehsils were stratified into three strata: the first one consists of the upper 20 percent of Tehsils arranged according to population; the second consists of the middle 50 percent; and the bottom consists of the last 30 percent. The selection of villages has been done following the PPS (Probability Proportionate to Size) method. A total of 30 villages (25 villages have been chosen in the districts having rural population of less than 5 lakh) have been selected from all the three strata by the method of PPS. The number of villages selected from each stratum depends on the ratio of the total population of Tehsils to that stratum to the total population of the district. For example, if the total population of all the Tehsils under stratum constitutes 20 percent of the total population, then 6 villages have been selected from that stratum. It has also been ensured that at least 6 villages are selected from each stratum.

In villages with less than 1200 population, all the households were listed first. However, in case of villages having more than 1200 population, three or more hamlet-groups were formed as per the practice followed by NSSO¹ and then a sample of two hamlets was selected. The hamlet with maximum concentration of minority population was selected with probability one. From the remaining hamlets another one was selected randomly. The listing and sampling of households were done separately in each hamlet.

In each selected hamlet, the listed households were grouped into strata as per the minority status of the household. In other words, all Muslim households formed one Second-Stage Stratum (SSS); all Buddhist households another SSS; and so on.

About 30 households were selected in all from each sample village for detailed survey. These 30 households were chosen from 2 selected hamlets (if hg's formed) and from among the respective SSS in proportion to the total number of households listed in the respective frames. A minimum of 2 households were chosen to an ultimate SSS. The required number of sample households from each SSS was selected by SRSWOR. In case of a village having less than 30 households all the households were surveyed.

The rule followed by NSSO for forming hamlet-groups is as per the following:

Table 1.4: The Criteria for Forming Hamlets

Approximate present population of the village	No. of hamlet- groups to be formed
1200 to 1799	3
1800 to 2399	4
2400 to 2999	5
3000 to 3599	6
.....and so on	

Multiplier Procedure

The district level estimate has been prepared using the technique of multilevel multiplier. At the first stage, multiplier has been applied at the household level to estimate the number of households of different religious communities in the village.

Formula:

$$Y_i = \sum_{i=1}^n R_i$$

Where R= (D/d)*(d/H)*(H/h)

D= Total households in the village

d=Total households listed in the village

H=Total selected sample households in the village

h=Total households selected from different religious groups

n= Number of religious group in the village

At the second stage, the village level multiplier has been applied to estimate population data at stratum level (all tehsils in a district have been grouped into three strata for sample selection).

Formula:

$$Y_j = \sum_{i=1}^n \sum_{j=1}^3 Y_i S_j$$

Where S= ((SP)/ (M*VP))

SP= Total population of the strata

M=Total number of villages selected in the strata

VP=Population of the sample village

j=Number of stratum

n= Number of religious groups in the village

Finally at the third stage, stratum level multiplier has been used to estimate data at the district level.

Formula:

$$Y_k = \sum_{j=1}^n \sum_{k=1}^3 Y_j D_k$$

Where D= (DP/ (M*TP))

DP= Total population of district

M=Total number of selected Tehsil in the strata

TP=Population of selected Tehsil

k=number of stratum

n= number of religious groups in the village

Thus, district level data are estimate based on survey.

Chapters: The introductory chapter explains some basic profile of the district. This includes Tehsil-wise concentration of minority population and their demographic and other characteristics based on the 2001 Census. Chapter II explains village level gaps in terms of health and educational institutions and basic infrastructure. Chapter III explains findings of the household survey that analyses demographic, educational, health, economic and other deprivations. This part also explains demands and aspirations of the households, their perception about the state and the nature of civic and community life. Chapter IV analyses delivery of public services and some important development programmes. And the last chapter sums up the findings.

Chapter II

VILLAGE LEVEL DEFICITS

Basic Infrastructure

Table 2.1 shows village level deficits of some basic infrastructure and amenities in the rural areas of Araria as per the Census 2001. It demonstrates that there is a huge deficit in terms of availability of primary health centres and paved road. Only 8.4 per cent of the total villages have medical facilities of any type and 25 per cent have primary health centres within 5 kilometres. The provisions of educational facilities and irrigated lands are relatively better as about 80 per cent of the villages have some facilities (including primary school) for education and 50 per cent of the cultivable land is irrigated. But like the case of primary health centres, only 35 per cent of the villages are connected with the paved road.

Table 2.1. Village Facilities in Araria (%)

Tehsil	% of Villages having				% of un irrigated land
	Education facility	Medical Facility	PHCs (within 5KM)	Paved Road	
Narpatganj	84.4	9.4	32.8	32.8	65.1
Forbesganj	74.3	5.7	11.4	44.8	51.1
Bhargama	72.7	25.5	16.4	21.8	57.7
Raniganj	83.9	4.6	21.8	18.4	45.8
Araria	83.8	8.8	36.3	63.8	40.9
Kursakatta	77.9	1.5	19.1	19.1	58.7
Sikti	77.4	1.9	24.5	18.9	41.1
Palasi	70.9	11.7	10.7	39.8	44.5
Jokihat	89.8	9.2	52.0	41.8	43.9
Total	79.5	8.4	25.0	35.3	50.4

Source: Village Level Directory (Census 2001).

Data was collected on the basic infrastructural facilities in the villages. However, the data is related only to the 30 surveyed villages. The explanation in the following section is based on the 30 surveyed villages.

Health and Educational Institutions

Table 2.2 shows the percentage of villages having educational institutions. Though primary schools are available in 93 per cent of the villages and primary schools

exclusively for girls in 90 per cent of the villages, yet only 13 per cent of the villages have higher secondary schools.

Table 2.2 Availability of Educational Institutions in the 30 surveyed Villages of Araria District

Educational Institutions	% of villages having	Avg. Distance (KM) for villages not having
Primary School (boys/Co-ed)	93.3	1.8
Primary School (Girls)	90.0	11.0
Middle School (boys/Co-ed)	63.3	3.0
Middle School (Girls)	83.3	11.4
High/Higher Secondary (Boys/co-ed)	13.3	7.7
High/Higher Secondary (Girls)	53.3	8.7

Source: Survey.

But for the villages not having these institutions, the average distance from the institutions located in other villages is far beyond 5 kms. Middle schools for girls are located at an average distance of 11.4 km; primary schools for girls 11 k.m; higher secondary for girls 8.7 kms, and higher secondary for boys 7.7 kms. Interestingly, religious schools are also available in 56.7 per cent of the surveyed villages. Similarly, the availability of health facilities has been examined in 30 villages and it has been found that most of the villages lack some basic health facilities.

Table 2.3: Availability of Health Institutions in the 30 Surveyed villages

Health Institutions	% of villages having health facilities	Avg. Distance (KM) for villages not having health facilities
Primary Health Centre	16.7	7.9
Primary Health Sub-Centre	33.3	7.3
Community Health Centre	40.0	8.9
Hospital/Dispensary	0.0	16.7
Private Qualified Alopathic Doctors	6.7	13.8
Maternity Child Care Centre	16.7	13.7
Ayurvedic Doctors	40.0	27.1
Homeopathic Doctor	30.0	17.9
Quacks	90.0	4.7
Family Planning /clinic	6.7	12.5
Medical Shop	43.3	8.4

Source: Survey.

Table 2.3 indicates that only 16.7 per cent of the villages have primary health centre; 33 per cent have primary health sub-centre; 40 per cent have community health centre; 16.7 per cent have maternity child care centre; and 6.7 per cent have family planning clinic. It also appears that a large number of population are dependent on quacks which is available in 90 per cent of the villages. On the other hand, qualified private alopathic

doctors are available in 6.7 per cent of the villages; Ayurvedic doctors in 40 per cent; and Homeopathic practitioners in 30 percent of the villages.

Table 2.4 shows some other facilities in the villages of the District. Regular market, commercial and regional rural banks, fertilizer shops, seed storage facilities, cold storage and ware housing facilities, and milk and other specialised agriculture product mandis are available either in a very low number of villages or are conspicuous by their absence.

Table 2.4: Other Facility in the 30 surveyed Villages in Araria District

Type of Facility	% of villages having the facilities	Avg. Distance (KM) for villages not having these facilities
Nearest Regular Market	3.4	9.8
Nearest Railway Station	0.0	20.6
Nearest Post Office	44.8	3.3
Public Telephone Connection	45.8	6.5
Commercial Bank	13.3	9.3
Rural Bank	6.7	9.0
Anganwadi	73.3	2.8
Gram Panchyat Office	62.5	6.3
Fair Price Shop	90.0	2.3
Fertilizer Shop	6.7	12.7
Seeds Storage	10.7	11.0
Pesticide Shop	3.6	26.5
Cold Storage	0.0	20.0
Other General Shop	6.9	18.3
Nearest Mandi	5.6	22.4
Milk Mandi	6.9	12.6

Source: Survey

Apart from the lack of institutions and infrastructure facilities, the available educational and health institutions have only limited facilities to serve the clients. For example, while *pucca* buildings are available in 26 out of 30 schools, cement floor in 20, drinking water in 26, classrooms with proper sitting (desk) and toilet facilities are available only in few schools.

The physical infrastructure in these schools appears to be good as most of them have their own buildings; and cemented floors. Most of the schools have blackboards and have drinking water facilities. However, toilet is available in only 13 out of 17 buildings; sitting desks are available for all the students in only seven percent of the cases. Critical gap also remains in the availability of slate and note-books. The quality of mid-day meal also needs to be improved.

Similarly, visits of health staffs to these villages are not very regular and medical facilities in the available health institutions are quite inadequate. For example, except for Accredited Social Health Activist (ASHA) and Auxiliary Nurse Midwives (ANM), the average visit of most other medical and para-medical staffs in a year is very low.

Table 2.5: Average Number of Visit of Health Staffs in Villages in one year

Type of Staff	Average no of Visit in a year
Medical Officer	4
Lady Health Officer	7
A.N.M	21
Malaria Inspector	1
Health Educator	1
Vaccinator	15
ASHA	55

Source: Survey.

ICDS Facilities in villages

Table 6 indicates the functioning of Integrated Child Development Services (ICDS) centre in 30 surveyed villages. Anganwadi centres are functioning in government buildings in only 7 out of 30 villages. The condition of buildings, however, is good only in 15 percent of the cases. Only in one-third of the cases, the level of satisfaction is reported to be good.

Table 2.6: ICDS Facilities in Villages (30 surveyed Villages)

Items	
ICDS Building	
Government Building	7
Private Building	22
Condition of Building (%)	
Good	15.4
Bad	34.6
Average	50.0
Total	100.0
Average number of mothers/child visited/benefited (in a month)	
Mother	27
Children	75
Average number of time the ICDS Supervisor visit the centre	
Average time (last month)	4

Source: Survey.

Peoples' Perception about Deprivations

Table2.7: Important facilities lacking in the village (30 surveyed Villages)

	Percentage	Priority
Electricity	34.56	1
Pitch Road	21.67	2
Toilet	7.78	3
Health Centre	6.11	4
Employment	5.78	5
Other Facilities	5.78	6
School	3.89	7
Drainage	3.78	8
Drinking Water	3.44	9
House	3.33	10
Education	2.67	11
Bridge	1.22	12

Source: Survey

People articulated about their deprivations in the surveyed villages. As per their perceptions, electricity, pitch road, toilet, health centre, employment and other infrastructure facilities are their main deprivations. The secondary data and survey findings also confirm this. Even the survey of the infrastructural facilities confirms the trend.

Chapter - III

SOCIO-ECONOMIC CONDITIONS OF THE POPULATION/HOUSEHOLDS

Demographic Features

The sample consists of 581 Muslim (64.56%) and 319 Hindu (35.44%) households. The demographic characteristics of the sample population are shown in Table 3.1.

Table 3.1: Demographic Features of the Households surveyed (%)

Community	%	Dependency Ratio	Sex Ratio	Average HH Size	Literacy 7 and above		
					Male	Female	Persons
Hindu	22.97	1.07	899	5.4	74.56	50.53	63.23
Muslim	77.03	1.04	878	6.1	68.41	47.83	58.91
All	100.00	1.05	883	6.0	69.68	48.40	59.81

Source: Survey

It shows that the average size of the household is six. However, the size of the Muslim household is relatively larger (6.1) than that of the Hindu household (5.4). Dependency ratio is almost uniform across Hindus and Muslims. But sex ratio is better in Hindus than in Muslims. The overall literacy rate has improved in the district but it is still below the all India level. The most disturbing reality is the female literacy rate, though it has improved significantly, continues to be low.

The age-wise distribution of population shows that about one-third of the total population is in non-working age, i.e. below 14 years; and another 5 percent is old above 60 years. Though the percentage of population in the working age is low, yet high concentration of population in the age group of 5-14 years and then 15-24 years indicates that a substantial part of the population is likely to join the labour force. Table 3.2 shows the age-sex distribution of population.

Table 3. 2: Age-wise Distribution of Male and Female Population (%)

Age group	Hindu			Muslim			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	14.19	14.82	14.49	14.34	15.56	14.91	14.31	15.41	14.83
5-14	27.82	28.32	28.06	29.41	28.99	29.21	29.08	28.85	28.97
15-24	15.31	13.36	14.39	17.76	17.27	17.53	17.25	16.44	16.87
25-29	7.90	7.60	7.76	7.75	7.23	7.51	7.78	7.31	7.56
30-44	19.44	19.92	19.67	16.20	18.01	17.05	16.88	18.41	17.60
45-59	9.50	10.21	9.84	9.11	8.61	8.88	9.20	8.95	9.08
60+	5.82	5.77	5.80	5.42	4.33	4.91	5.50	4.63	5.10
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey

The Work Participation Rate (WPR) of both male and female population is quite low. The low work participation rate is primarily because of the absence of employment opportunities. The low WPR combined with low wage employment indicates the absence of gainful employment opportunities and also indicates (to some extent) unemployment and under-employment conditions.

Table 3.3: Work Participation Rate (%)

	Hindu	Muslim	Total
Male	48.23	48.67	48.58
Female	21.06	14.70	16.05
All person	35.37	32.79	33.33

Source: Survey.

Land and Asset Base

Land

Land continues to be an important source of livelihood of the rural population. But in spite of heavy dependence of the rural population on land, it is unevenly distributed. More than half of the total rural households are landless and about one-third are marginal farmers. The percentage of medium and large farmers is less than two.

Table 3.4: Land Distribution

Land Category	Hindu (%)	Muslim (%)	All (%)
Landless	60.84	54.86	56.23
Marginal	26.98	36.47	34.29
Small	7.39	6.37	6.61
Medium	0.86	1.55	1.39
Large	3.92	0.75	1.48
Total	100.00	100.00	100.00
Average Land in Acre	4.39	1.88	2.40

Source: Survey.

The distribution of land across Hindus and Muslims is not uniform. It appears that land distribution is skewed in favour Hindus. For example, whereas 60.84 per cent of the Hindu households are landless, only 54.86 per cent of the Muslim households are landless. Against 3.92 per cent of the Hindu households being larger farmers, only 0.75 per cent of the Muslim households are large farmers. Moreover, the average size of the holding of a Hindu household is 4.39 acres and of a Muslim household merely 1.88 acres.

However, the average size of the holding of Hindu and Muslim farmers across land category is not much different. Table 4 shows the average size of the holding of Hindu and Muslim farmers across land categories.

Table 3.5: Average Size of Holding in Acres

Land Category	Hindu	Muslim	Total
Marginal	0.97	0.92	0.93
Small	3.80	3.44	3.53
Medium	7.38	7.99	7.90
Large	28.41	22.58	26.12

Source: Survey.

Asset

The average asset base of the household excluding the value of land is merely 15,803 rupees. However, it is relatively higher in Hindu than in Muslim households.

Table 3.6: Average amount of land and asset base of household

% Share			
	Hindu	Muslim	Total
Livestock	27.72	32.93	31.38
Agri Asset	11.90	8.39	9.44
Transp Asset	13.46	13.34	13.38
Non Agri Asset	0.73	2.47	1.95
Consumer Asset	12.86	14.17	13.78
Financial Asset*	33.33	28.69	30.07
Total	100.00	100.00	100.00
Value in rupees			
Livestock	5689	4741	4959
Agri Asset	2442	1209	1492
Transp Asset	2763	1920	2114
Non Agri Asset	149	356	309
Consumer Asset	2640	2040	2178
Financial Asset	6840	4130	4752
Total	20523	14396	15803

*Financial Asset includes bank deposits.

Source: Survey.

Livestock and financial instruments, including bank deposits, constitute the major component of the asset base of a household. Interestingly, the share of different instruments in the total asset base of a household is not very different across Hindus and Muslims.

Housing and Other Amenities

Though most of the households (93%) have their own houses, yet more than two-thirds have thatched roofs. Also, a large number of them live either in one or two-room houses. Only about one-fourth of the total households have houses with more than 2 rooms. The

housing condition of both Hindus and Muslims is not very different. However, the number of households having own houses is relatively greater among Muslims than Hindus.

Table 3.7: Housing status of Households

	Own HH	IAY/Govt provided	Rented	Type Of House					No of Rooms		
				Thatched	<i>Katcha</i>	Semi <i>Pucca</i>	<i>Pucca</i>	Others	1	2	2+
Hindu	87.14	12.86	0.00	60.39	11.83	16.22	9.21	2.35	31.94	37.84	30.23
Muslim	95.31	3.86	0.82	73.25	11.15	9.22	4.35	2.03	36.43	40.85	22.72
All	93.44	5.93	0.63	70.30	11.31	10.83	5.47	2.10	35.40	40.15	24.44

Source: Survey

But the number of households having houses provided by the Government (IAY beneficiaries) is larger among Hindus than among Muslims. This indicates that the benefit of India Awas Yojana (IAY) has gone more to Hindu than to Muslim households in the district.

Table 3.8 shows the status of homestead land. It demonstrates that as against 90 per cent of the Muslim households having their houses on their own land, only 81 per cent of the Hindu households have houses on their land.

Table 3.8: Homestead Land (%)

Community	Own	Provided by govt	Govt land without paper	Govt land with paper	Landlord land	Others
Hindu	80.72	0.93	12.46	0.69	4.46	0.74
Muslim	89.85	1.28	1.53	0.74	4.95	1.64
All	87.76	1.20	4.04	0.73	4.84	1.43

Source: Survey.

However, the matter of concern is the number of households that have constructed houses on government land but do not have any legal entitlement to the land. They are vulnerable to eviction and sometimes coercion by government officials. About five per cent of the total households have constructed house on the land of the landlords. They are equally vulnerable to subjugation, coercion, eviction and exploitation.

Basic amenities are absent in most of the houses. Except for drinking water, other amenities such as electricity, in-house toilet and drainage facilities are mostly absent. The relatively better access to drinking water is primarily because of easy availability of ground water. Also, there is a local innovation of bamboo boring that is quite cheap compared to iron or plastic pipe-based boring traditionally used in hand pumps.

Table 3.9: Basic Amenities in Households (%)

Community	Electrified	Drinking Water			Toilet		Drainage
		Public	Private	Others	In house	Outside	
Hindu	12.51	25.58	70.69	3.74	7.20	92.80	17.13
Muslim	5.89	20.20	76.08	3.71	3.90	96.10	20.58
All	7.41	21.44	74.84	3.72	4.66	95.34	19.79

Source: Survey.

The low level of electrification is primarily because of its non-availability. Most of the villages are non-electrified and progress under the Rajiv Gandhi Rural Electrification Mission is tardy and slow in the district. Because of the very low level of electrification, dependence on non-electric, traditional sources of energy is high. Table 9 shows the trend in fuel-use across communities in the district.

Table 3.10: Types of Fuel Used by the Households (%)

Type of fuel	Hindu	Muslim	All
Wood	51.61	30.56	35.40
Coal	0.47	0.18	0.25
K Oil	2.00	0.39	0.76
Hay/leaves	28.25	61.60	53.94
Cow dung cake	13.85	5.15	7.15
Agriculture waste	1.28	1.87	1.73
Liquid petroleum gas	1.95	0.25	0.64
Others	0.57	0.00	0.13
Total	100.00	100.00	100.00

Source: Survey

There is a heavy dependence on hay and leaves, wood and cow dung cake for fuel. Access to oil and gas is quite low; less than one per cent of the household has access to oil and similarly to gas.

Income and Expenditure

Per-capita average annual income is merely 5,262 rupees. It is marginally higher for Hindus. Table 3.11 shows the average per capita income of Hindus and Muslims and the various sources of income.

Table 3.11: Households Income from Different Sources

Source	Contribution in (%)		
	Hindu	Muslim	Total
Agriculture	24.26	18.35	19.74
Animal Husbandry	3.13	1.35	1.77
Wage Labour	26.80	28.65	28.22
Salaried Jobs	14.36	8.45	9.84
Trade	10.08	9.17	9.38
Remittances	12.08	28.30	24.47
Others	9.30	5.73	6.57
Total	100.00	100.00	100.00

Source: Survey.

Table 3.12: Per Capita Annual Income in Rupees

Source	Hindu	Muslim	Total
Agriculture	1,441	933	1,039
Animal Husbandry	186	68	93
Wage Labour	1,592	1,457	1,485
Salaried Jobs	853	430	518
Trade	598	466	494
Remittances	717	1,439	1,288
Others	552	291	346
Total	5,938	5,084	5,262

Source: Survey.

As a whole, the highest contribution is from wage labour followed by remittances and agriculture. However, there is a slight difference in the sources of income among Hindu and Muslim households. Whereas agriculture contributes 24 per cent of the total income of Hindu households, it contributes only 18 per cent of the total annual income of Muslim households. On the other hand, the share of remittances in the total income of a Muslim household is 28 per cent while it is only 12 per cent of the total income of a Hindu household. This also indicates relatively more migration among the Muslim than the Hindu households.

Table 3.13: Distribution of Expenditure of the Household

Item	Distribution of Expenditure in (%)		
	Hindu	Muslim	Total
Food	56.88	54.91	55.36
Education	5.52	6.05	5.93
Health	11.20	10.40	10.58
Social Cermonies	6.92	8.94	8.48
Interest/Loan	1.52	2.77	2.48
Others	17.96	16.93	17.17

Source: Survey.

Food items make up for more than 50 per cent of the total expenditure and the tendency is similar across Hindus and Muslims. A very high share of expenditure on food items is

primarily because of the very low-income base of the households (Engel's law). Expenditures on health, education and social ceremonies are other important components. High expenditure on health (basically diseases) is, however, a matter of concern and indicates low level of health condition and lack of government provision of health care facilities.

Employment and Occupation

About two-thirds of the working population are casual labourers; and about one-fourth are self-employed. A very small percentage of the working population is regularly employed. The difference between Hindus and Muslims as well as between male and female is only marginal.

Table 3.14: Status of Employment of Working Population (%)

	Hindu			Muslim			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed	29.5	23.7	27.9	26.7	20.5	25.5	27.3	21.4	26.0
Regular	10.0	4.7	8.5	9.4	5.9	8.7	9.5	5.5	8.7
Casual	60.5	71.6	63.5	63.9	73.6	65.8	63.2	73.1	65.3

Source: Survey.

Table 3.15 shows the percentage distribution of self-employed and casual labourers

Table 3.15: Occupational Status (%)

	Hindu			Muslim			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed in Agriculture	19.66	18.00	.21	19.16	17.12	18.76	19.27	17.37	18.86
Self Employed in Non-Agri	9.88	5.66	8.73	7.56	3.37	6.73	8.04	4.02	7.18
Casual labour in Agriculture	37.51	64.45	44.87	28.27	71.14	36.76	30.19	69.24	38.58
Casual labour in Non-Agri	22.95	7.18	18.65	35.59	2.49	29.04	32.98	3.82	26.71

Source: Survey.

The sectoral distribution of employment suggests that about 61 per cent of the population is employed in the primary sector, 26 per cent in the manufacturing (secondary) sector, and the rest in the tertiary sector. The heavy dependence of the population on the primary sector is a major challenge for development. Employment in the secondary and tertiary sectors needs to grow, in order to improve the income and employment conditions of the household.

Table 3.16: Industry wise Employment (%)

	Hindu			Muslim			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture, Forestry & Fishing	59.22	84.13	67.03	48.28	89.17	57.79	50.55	87.74	59.88
Mining & Quarrying	0.72	0.00	0.50	0.51	0.00	0.39	0.55	0.00	0.41
Manufacturing	10.63	1.48	7.76	12.11	1.08	9.55	11.81	1.20	9.15
Electricity	0.00	0.00	0.00	0.18	0.00	0.14	0.14	0.00	0.11
Construction	11.79	4.64	9.55	24.09	1.49	18.84	21.54	2.38	16.73
Trade, Hotels & Restaurants	4.75	3.62	4.40	4.45	4.73	4.51	4.51	4.41	4.49
Transport, Storage & Communication	1.47	1.34	1.43	3.42	0.28	2.69	3.02	0.58	2.41
Finance., Real Est. & Business	2.95	0.00	2.03	1.81	0.24	1.44	2.05	0.17	1.57
Pub Admn including Edu.,Health	8.46	4.79	7.31	5.15	3.01	4.66	5.84	3.51	5.26

Source: Survey.

Literacy and Education

Apart from the low level of literacy, most of the literate population is educated up to primary and middle school level. Only 3.5 per cent of the population is educated up to the secondary school level and merely two percent up to higher secondary level. The percentage share of vocationally and technically educated population is negligible.

Table 3.17: Educational Status of Household members (%)

	Hindu			Muslim			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Illiterate	27.3	48.6	37.3	32.8	51.6	41.6	31.7	51.0	40.7
Below primary or informal education	32.9	25.6	29.5	41.0	31.6	36.7	39.4	30.4	35.2
Primary	11.9	12.7	12.2	11.9	8.8	10.4	11.9	9.6	10.8
Middle	12.0	8.3	10.2	6.1	4.5	5.4	7.3	5.3	6.4
Management or commercial school course (vocational)	0.4	0.0	0.2	0.3	0.0	0.2	0.3	0.0	0.2
Secondary	8.8	3.8	6.4	3.4	2.0	2.8	4.5	2.4	3.5
Higher Secondary	4.6	0.9	2.8	2.3	1.2	1.8	2.7	1.2	2.0
Technical diploma or certificate below degree	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Technical or professional degree	0.3	0.1	0.2	0.4	0.0	0.2	0.4	0.0	0.2
Graduate degree	1.5	0.0	0.8	1.4	0.1	0.8	1.5	0.1	0.8
Post-graduate degree	0.3	0.0	0.1	0.3	0.0	0.2	0.3	0.0	0.2
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Survey.

Schooling status of the children in the age group of 5-16 years has been shown in table 20. It shows that in spite of improvement in literacy rate over the period and massive intervention through the Sarva Siksha Abhiyan, about five per cent of the children are still not enrolled; four per cent are drop-outs; and about five per cent still attend informal institutions.

Table 3.18 Educational Status of Children (Never Enrolled, Enrolment and Dropout= 5-16 age)

	Hindu			Muslim			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never Enrolled	4.03	9.08	6.32	4.09	5.02	4.53	4.07	5.86	4.91
Left after enrolment	5.45	2.87	4.28	4.86	2.40	3.69	4.99	2.50	3.82
Enrolled but does not go to school	0.00	0.00	0.00	0.09	0.10	0.10	0.07	0.08	0.08
Goes to informal institution	2.18	2.81	2.46	5.68	5.67	5.68	4.91	5.08	4.99
Enrolled in govt school and is regular	83.98	82.88	83.48	76.08	77.84	76.91	77.81	78.89	78.32
Goes to private school	4.37	2.36	3.46	9.20	8.97	9.09	8.14	7.60	7.89

Source: Survey

The percentage of never enrolled females is greater than that of the males and it is higher among Hindus than Muslims. Surprisingly, the percentage of children who left after enrolment is lower among females than males.

Poverty related factors are major reasons for dropouts or non-enrolment of the children. The percentage of children unable to continue schooling due to non-availability of schools is low.

Table 3.19: Reasons for Dropouts (%)

	Hindu	Muslim	All
Work at home	22.61	46.28	41.42
Need to earn	19.00	33.75	30.73
Far distance of school	7.17	0.00	1.47
Failed in exam	0.00	2.03	1.61
Not interesting in reading	7.01	1.08	2.29
Others	44.21	16.86	22.47
Total	100.00	100.00	100.00

Source: Survey.

Though the gap between the male and the female literacy ratio has declined over the period, there is still a wide gap in the parental priorities for the education of the male and female child.

Table 3.20: Parents Aspirations about Male Child Education (%)

	Hindu	Muslim	All
High School	112.14	124.73	121.82
Intermediate	33.89	27.85	29.23
Pre graduation	9.58	7.45	7.95
Bachelors degree	24.07	22.93	23.2
Post graduate degree	4.57	4.77	4.72
Technical degree	15.75	12.27	13.07

Source: Survey

Whereas 16 per cent of the parents aspired for graduate level study for their male child only 17 per cent aspired for the same for their female child. Moreover, majority of the parents aspire for only matriculation and intermediate level education for their female child. In general there is a higher level of aspiration for male education than for female child education.

Health and Immunisation

It has been noticed that health related expenditure is an important component of household expenditure. However, high health related expenditure is primarily because of the prevalence of diseases. The types of diseases prevalent in the rural population were examined. It has been found that most of the diseases are either bacteria or virus borne, which indicates poor conditions of sanitation, hygiene and quality of water. Table 3.21 shows the prevalence of diseases in the district.

Table 3.21: Types of Diseases Prevalent in the Households (%)

	Hindu	Muslim	All
Diarrhoea	7.49	6.98	7.09
Dysentery	4.28	6.39	5.94
Cough and Cold	4.02	7.78	6.97
Fever	13.48	9.98	10.73
Malaria	4.52	7.46	6.82
Typhoid	0.34	1.77	1.47
Kalazar	0.43	2.54	2.09
Pneumonia	9.20	6.05	6.73
Vomiting	0.76	1.20	1.10
Ear discharge	0.57	1.20	1.07
Night blindness	0.83	0.16	0.30
Conjunctivitis	1.95	1.35	1.48
Skin Disease	0.31	2.03	1.66
Chicken pox	0.57	0.00	0.12
Worms	0.00	0.65	0.51
Problem in teeth	1.81	0.27	0.60
Pain in stomach	6.50	9.66	8.98
Fracture	1.67	1.68	1.67
Women related disease	8.50	3.97	4.95
complication in Pregnancy and child birth	5.49	6.12	5.98

	Hindu	Muslim	All
New Born Baby problem	2.00	1.41	1.54
TB	5.25	3.96	4.24
Filaria	2.66	0.37	0.86
Leprosy	0.00	0.00	0.00
Jaundice	1.65	0.73	0.93
Arthritis	2.58	3.32	3.16
Polio	0.54	0.75	0.71
Other	12.59	12.21	12.29
Total	100.00	100.00	100.00

Source: Survey

The most important gap is in terms of access to government hospitals. Most of the people depend on either private medical practitioners or quacks for medical relief.

Table 3.22 shows the sources of medical treatment

Table 3.22: Sources of Medical Treatment (%)

	Hindu	Muslim	All
Govt Hospital	8.27	9.50	9.23
Pvt medical practitioner	68.39	64.17	65.08
Govt and pvt both	4.86	8.06	7.37
Traditional	1.26	1.93	1.78
Homeopath	2.11	0.75	1.05
Local govt health workers	0.00	0.00	0.00
NGO Health worker	0.00	0.00	0.00
Home treatment	1.30	0.62	0.77
Quacks	13.48	14.97	14.65
Others	0.34	0.00	0.07
Total	100.00	100.00	100.00

Source: Survey.

The level of immunisation of children is also low in the district. Only 19 per cent of the children are fully immunised.

Interestingly, most of the children are immunised through government agencies. Only 1.41 per cent of the children are immunised through private agencies.

Table 3.23: Immunisation Agencies (%)

	Hindu	Muslim	All
Govt. Agency	96.95	98.98	98.59
Private Agency	3.05	1.02	1.41
Total	100.00	100.00	100.00

Source: Survey.

Non-institutional deliveries continue to be in practice. About 81 per cent of the children born recently were from non-institutional delivery. The ratio of non-institutional delivery is

relatively high among Muslims. Moreover, the share of government hospitals in institutional delivery is larger than that of the private hospitals.

Table 3.24: Institutional and Non-institutional Deliveries of Children (%)

		Hindu	Muslim	All
Where last child born	Govt hospital	16.17	9.74	11.03
	Private hospital	11.12	7.08	7.89
	Home	72.71	83.18	81.08
Who assisted in the delivery	Govt hospital	25.93	14.93	17.12
	Trained midwife/ASHA	14.21	9.46	10.41
	Untrained Dai	51.97	70.40	66.73
	Others	7.90	5.21	5.74
Pre and Post natal care	Yes	51.68	54.80	54.18
	No	48.32	45.20	45.82
	Total	100.00	100.00	100.00

Source: Survey.

The percentage of women and children able to avail Anganwadi facilities is also low. Only 51 per cent of the households said that women and children from their families were able to avail ICDS facilities. The access to this facility was relatively greater in Hindu than in Muslim families.

Table 3.25: Benefits from ICDS (%)

		Hindu	Muslim	All
Children/women from any family benefit from Aganwadi/ICDS	Yes	63.27	47.49	51.12
	No	36.73	52.51	48.88
Reasons for not availing ICDS	No eligible member in family	54.88	39.17	42.22
	Location of the centre is inaccessible	21.11	31.08	29.15
	Discrimination	24.00	29.75	28.64
	Total	100.00	100.00	100.00

Source: Survey.

Indebtedness and Migration

The level of indebtedness is high in the district. About 45 per cent of the total households – 41 per cent of Hindus and 47 per cent of Muslims are indebted. However, the average amount of indebtedness is merely 12, 575 rupees. This is only marginally higher in Hindu than in Muslim families.

Table 3.26: Indebtedness of the Households (%)

Community	% of HH Indebted	Avg amount in Rs.
Hindu	41.00	13819
Muslim	46.66	12240
All	45.36	12575

Source: Survey.

The main sources of borrowing are non-institutional. Whereas the share of non-institutional sources is 82 per cent, the share of institutional sources is merely 18 per cent. Moreover, the access to institutional sources is relatively higher for Hindus than the Muslim households. Table 3.27 shows the share of various institutional and non-institutional sources of borrowing.

Table 3.27: Indebtedness of the Households (%)

Source											
Govt.	Com merc ial Ban k	Gramin Bank	Co-op Bank/ Societies	Prov ident fund	SHG/ NGO	Trade rs	Profes sional money lender	Mon ey lend er	Land lord/ empl oyer	Friends/ Relatives	Other
3.04	6.74	5.24	6.83	0.00	2.01	24.43	17.41	6.01	4.33	23.50	0.45
6.76	4.16	3.48	1.55	0.13	0.00	41.10	11.12	8.20	3.12	19.90	0.49
5.97	4.71	3.85	2.67	0.10	0.43	37.56	12.46	7.73	3.38	20.67	0.48

Source: Survey.

There are a number of reasons for which the households have to borrow money. These reasons vary from purchase of food and other consumable items to medical treatment, purchase of land, cattle or household items. Nevertheless, there are three main purposes for borrowing money. These are: medical treatment, marriage and social ceremonies, and capital expenditure in agriculture. The pattern is almost uniform across Hindus and Muslims.

Table 3.28: Main Purposes of the Loan (%)

Purpose	Hindu	Muslim	All
Capital expenditure in farm business	14.27	12.94	13.22
Capital expenditure in non-farm business	5.75	2.03	2.82
Purchase of land/house	9.85	6.51	7.22
Renovation of house	0.97	4.85	4.03
Marriage and other social ceremonies	14.61	11.50	12.16
Festivals	0.81	0.00	0.17
For education	0.00	1.15	0.90
Medical treatment	31.47	39.26	37.61
Repayment of Old debt	0.48	0.91	0.82
Other household expenditure	9.93	9.55	9.63
Purchase of consumer durables	4.30	6.49	6.03
Purchase of animal	4.27	1.45	2.05
Others	3.30	3.36	3.35

Source: Survey.

Because of the limited employment opportunities in the non-farm sector and inability of agriculture to further absorb the growing work force, there is large migration of adult workers from the district. About fifty per cent of the households reported migration of one or more members. The percentage of migrant households is higher in Hindu than Muslims.

Table 3.29: The Trend in Migration (%)

Community	Atleast one migrant HH	More than one migrant HH	Migrated HH	Short term	Long term
Hindu	29.30	5.95	64.76	69.95	30.05
Muslim	42.86	12.83	44.31	71.46	28.54
All	39.75	11.25	49.00	71.24	28.76

Source: Survey.

But the most important aspect is the seasonal character of migration. Short-term migration accounts for more than two-thirds of the migrants. But there is long-term migration as well, though its percentage is low.

The overwhelming proportion of migration is out state. It has been mentioned in the previous sections that there are a good number of artisans in the district who migrate to Varanasi and work in the Sari industry. Since the level of development in the surrounding districts is no better, people have no option but to migrate out of state. Again, the tendency to migrate outside the state is uniform across Hindus and Muslims.

Table 3.30: Destination of Migration (%)

	Hindu	Muslim	All
Within district	3.07	2.13	2.27
Within state	3.60	1.28	1.62
Outside state	90.60	95.91	95.11
Outside country	2.73	0.69	0.99
Total	100.00	0.00	100.00

Source: Survey.

Deprivations, Aspirations and Perceptions

In the following sections, the deprivations, aspirations of the people and also their perceptions have been examined. Most of the respondents share common deprivations and, therefore, the perception about deprivation has a set pattern. In terms of deprivations, people identified housing, employment, irrigation, land, industries, credit facilities, electricity, and business opportunities, in that order.

Table 3.31 shows the people's perception about deprivations

Table 3.31: Households' Perception about Deprivations (%)

	Hindu	Muslim	All
House	53.19	59.63	58.15
Employment	51.94	47.40	48.45
Irrigation	35.37	33.62	34.02
Land	21.65	29.80	27.93
Industries	20.05	27.03	25.43
Loan	27.60	22.04	23.31
Electricity	15.67	17.16	16.82
Business	13.36	15.39	14.92
Old Age Pension	9.94	13.15	12.41
Ration Card	13.40	8.97	9.99
Education	10.68	9.48	9.76
Health Centre	7.21	5.65	6.01
Toilet	7.00	5.9	6.15
Social Respect	6.55	3.18	3.96
Drinking Water	2.35	0.56	0.97
Pitch Road	0.43	0.59	0.55
School	1.29	0.32	0.55
Reservation	1.93	0.13	0.54
Drinking water	0.40	0.00	0.09

Source: Survey.

The most important thing about people's perception of deprivation is that they consider infrastructure and basic amenities related deprivations the most obvious ones. The people's perception about deprivations largely matches with the survey findings and secondary data on infrastructure and basic amenities.

When we asked about their expectations from the Government, the response does not match exactly with the people's perception of deprivations. Nevertheless, there are common features between deprivations and aspirations. This is also because even though people are aware of their deprivations, they also understand what they can get from the government. In terms of expectations from the government, the priority of the people are the construction of a bridge to ensure all weather connectivity (Araria being a flood affected district), employment, education, electricity, housing, school and health centres, in that order. Table 3.32 shows priority wise expectations from the government.

Table 3.32: Expectations from the Government (%)

	Hindu	Muslim	All
Bridge	61.95	63.19	62.91
Employment	51.48	49.05	49.61
Education	30.55	34.31	33.44
Electricity	15.34	20.74	19.50
House	14.57	11.47	12.18
School	10.60	11.93	11.63
Health Centre	10.18	11.37	11.10
Economic Help	15.34	15.82	15.71
Girl Education	7.85	8.62	8.44
Reservation	6.96	8.26	7.96
Land	8.38	6.76	7.13
Govt. Scheme	7.79	5.84	6.29
Paved Road	5.25	5.90	5.75
Hospital	5.34	5.65	5.58
Industries	5.21	4.50	4.67
Loan	3.17	4.92	4.52
Ration Card	4.72	4.41	4.48
Irrigation	4.37	3.90	4.01
Drinking Water	4.93	3.48	3.82
Madarasa	4.51	3.14	3.46
Toilet	4.12	2.71	3.04
Pension	1.76	3.35	2.98
Old age Pension	3.08	2.64	2.74

Source: Survey.

Participation in Social and Political Affairs

There is a very high level of political participation in the district. People participate in large numbers in the elections of people's representatives to the Panchayat, Assembly and Parliament, according to the respondents. But while there is a very high level of participation in political affairs, people's participation in social and community based organisations is limited, primarily because of very low number of such organisations. For example, the number of Self Help Groups (SHGs) is quite low in the district and, therefore, there is low membership of SHGs.

Table 3.33: Participation in Social and Political Affairs (%)

	Hindu	Muslim	Total
Panchayat Election	99.54	98.46	98.70
State Assembly Election	99.20	98.09	98.34
Parliamentary Election	99.60	98.09	98.43
Office Bearer of Panchayat	1.92	0.92	1.15
Member of SHG	1.65	1.03	1.18
Member of Religious Organisation	5.17	2.88	3.41

Source: Survey.

There is a low level of access to modern media and means of mass communication. Though about one-fourth of the households have access to radio, only 3.83 per cent of the households have access to television and 9.64 per cent buy newspapers. Though access to the modern media is low across both Hindus and Muslims, yet Muslim households appear to be more deprived than the Hindus.

Table 3.34: Access to Media and Communication (%)

	Hindu	Muslim	All
Newspaper	14.39	8.23	9.64
Radio	33.54	23.29	25.64
Television	9.20	2.23	3.83

Source: Survey.

When enquired about the nature of social conflicts in the district, it was found that people have suffered because of the loss of life and property due to conflicts, which are generally of three types – caste, communal, and land and property related conflicts.

Table 3.35: Local Conflicts/Clashes and Loss of Life and Property (%)

		Hindu	Muslim	All
Families that have suffered because of conflict	%	4.36	3.65	3.81
Type of conflict	Caste	58.31	33.85	40.28
	Communal	36.25	42.71	41.01
	Land and property related	5.44	23.44	18.71
	Others	0	0	0
	All	100.00	100.00	100.00

Source: Survey.

In terms of loss, Muslim households have suffered more from communal than caste conflicts. On the other hand, Hindu households have suffered more from caste than communal conflicts. However, the incidences are more at micro level, and often confined to the locality.

Chapter IV

DELIVERY OF PUBLIC SERVICES/DEVELOPMENT PROGRAMMES

Access to Public Delivery System:

Awareness about the welfare programmes of the government and delivery of services is the key to its access. In spite of the fact that most of the programmes excluding the latest one, National Rural Employment Guarantee Scheme, are supply based.

Table 4.1: Awareness about Governments' Programmes (%)

	Hindu	Muslim	Total
SGSY	25.4	14.0	16.6
NREGA	60.4	46.7	49.8
Indira Awas Yojana	99.3	99.7	99.6
TSC Swajaldhara	25.8	12.8	15.8
ARWSP (Drinking Water)	37.3	34.8	35.4
Sarvasikhsa	68.6	63.1	64.4
ICDS or Anganwadi	94.1	93.1	93.4
Old Age or Widow Pension	94.0	91.0	91.7
Maternity Benefit scheme	55.6	58.2	57.6

Source: Survey.

Table 4.1 shows the level of awareness about various programmes and indicates that it varies from low to moderate and to a very high level depending on the programme. For example, the level of awareness is very high in case of Indira Awas Yojana, ICDS/Anganwadi, Old Age Pension, in case of Sarva Siksha Abhiyan and NREGA and low in case of SGSY and Total Sanitation Campaign. The level of awareness vis-à-vis various programmes of the Government shows two trends:

- (i) It is high in case of those programmes which are relatively old.
- (ii) It is low in case of some old programmes because of its very poor and ineffective delivery

Functioning of the Public Distribution System (PDS)

Though PDS shops are available in 26 out of 30 villages, it appears that the people are not able to avail PDS facilities sufficiently because of its inefficient functioning.

Though 72 per cent of the sample households told that they belong to the Below Poverty Line (BPL) category, yet only 24 percent of them are able to avail ration from PDS.

Table 4.2: Public Distribution System (%)

		Hindu	Muslim	All
BPL Category	Yes	72.05	71.89	71.93
	No	27.95	28.11	28.07
Avail from PDS	Yes	24.64	23.80	23.99
	No	75.36	76.20	76.01
BPL Ration card	Yes	23.31	17.08	18.51
	No	76.69	82.92	81.49
	All	100	100	100

Source: Survey.

The most interesting thing is that the access to PDS is limited uniformly to both Hindus and Muslims. It appears that the problem of PDS is more of its functioning than of its community biasness as may happen with other government's programme.

Table 4.3: Difficulty Regarding PDS (%)

	Hindu	Muslim	All
Insufficient quantity	54.91	64.79	62.38
Bad quality	13.06	10.52	11.14
Dishonesty in measurement	22.98	25.40	24.81
Non Availability of time	40.43	54.35	50.96
Irregular supply	51.67	48.73	49.45
Others	9.39	20.51	17.80
Total	100.00	100.00	100.00

Source: Survey.

Multiple answer

When asked about difficulties and complaints regarding the functioning of PDS, people complained of mal-functioning PDS such as insufficient quantity of ration, its bad quality, dishonesty in measurement, irregularity of time and supply. These are complaints found in other districts and states as well, where the PDS do not function properly.

Delivery of Some Government Programmes

A major challenge before the development administration of the district is to utilise the available resources and meet the physical and financial targets. A quick analysis of the trend in the fund utilisation of some important development programmes indicates that the record of the District in this regard is far from satisfactory. For example, the expenditure ratio under IAY (new construction) was 86% in 2003-04; 48% in 2004-05; 77% in 2005-06; 79% in 2006-07 and 38% in 2007-08 upto October 2007. However, the progress of physical target was even further low. In case of IAY, only 38 per cent of the works were completed in 2003-04; 24 per cent in 2004-05; 33 per cent in 2005-06; 33 per cent in 2006-07 and 28 per cent in 2007-08 upto October 07.

Similarly, under SGSY, the ratio of expenditure was 81 per cent in 2003-04; 83 per cent in 2004-05; 41 per cent in 2005-06; 25 per cent in 2006-07; 12 per cent in 2007-08 (October 07). In terms of physical targets, it was 56.81 per cent in 2003-04; 58.19% in 2004-05; 56.29% in 2005-06; 66.50% in 2006-07; and 80.64% in 2007-08 (up to October 07). The progress of NREGA, now the flagship programme of rural development, is also not very satisfactory. For example, the utilisation of fund was 72 per cent in 2006-07 and 66 per cent in 2007-08 (up to October 2007).

Table 4.4: Physical and Financial Progress of Different Schemes

Schemes	2003-04		2004-05		2005-06		2006-07		2007-08 (Upto Oct.2007)	
	Total Expenditure	Completed Schemes	Total Expenditure	Completed Schemes	Total Expenditure	Completed Schemes	Total Expenditure	Completed Schemes	Total Expenditure	Completed Schemes
IAY (New Construction)	86.00	38.00	48.00	24.00	77.00	33.00	79.00	33.00	38.00	28.00
IAY (Upgradation)	89.00	32.00	48.00	27.00	78.00	26.00	73.00	70.00	24.00	34.00
PMGSY(New Construction)	84.00	49.00	47.00	40.00	93.00	68.00				
PMGSY (Upgradation)	76.00	53.00	36.00	50.00	88.00	70.00				
Credit cum Subsidy Scheme	0.70	58.00	3.70	20.00	4.00	27.00	3.00	36.00	0.43	0.00
IAY for Flood Affected Family			20.00	0.00	62.00	19.00	48.00	45.00	5.00	27.00
NFFWP			12.50	0.00	60.00	28.31				
SGRY I (Cash)	59.00	46.00	56.00	40.00	81.00	63.00				
Kind	73.74		100.00		100.00					
SGRY II (Cash)	45.00	63.00								
Kind	64.26									
SGSY	81.00	56.81	83.00	58.19	41.00	56.29	25.00	66.50	12.00	80.64
NREGA							72.00	4.47	66.00	32.00

Source: Department of Rural Development, State of Bihar,

Chapter V

KEY FINDINGS

- Araria district with substantial concentration of Muslims (minority) population (44.4% of the total rural population) is the most backward districts of Bihar and also of all the minority concentrated districts of India. In terms of development indicators, it is ranked at the lowest level scoring 69 points that is not only – 31 points lower than the state average (assumed as 100) but much lower than that of the relatively developed districts of the state.
- It is primarily a rural district with 93.50% of the total population living in the villages. SCs constitute 14 per cent and STs merely 1.4 per cent of the total population. Urban population constitutes 6.5 per cent of the total, but it is concentrated only in Araria and Forbesganj sub-divisional towns. Urban population is nil in the rest of the Blocks (Census 2001).
- Sex ratio and literacy rate are lower than the state and national averages. But the female literacy rate is much lower than the male literacy rate as well as the state and national level averages.
- About 26 per cent of the workers are cultivators; 65 per cent are agriculture labourers; two per cent are industrial workers; and the rest are engaged in other services. Whereas agricultural labourers constitute 51 per cent of Bihar's and 33 per cent of the all India work force, they constitute 65 per cent of the workers in Araria. Distribution of Muslim rural worker population indicates th
- at 62.6 per cent of them are agriculture labourers and 27 per cent are cultivators (Census 2001).
- The average length of road and railways per one lakh population is not only much lower than the national level but also lower than the state average. The district, inspite of being on the Indo-Nepal boundary, has no direct broad-gauge rail connectivity. A meter gauge rail connects the district from the South to North.
- Inspite of having plenty of rivers that bring flood waters to the district during the monsoon, only 50 per cent of the total cultivable land is irrigated. Moreover, the intensity of agricultural activities is quite low as it is able to provide jobs to the workers for only 159 days per annum on an average.

- Only 18.4 per cent of the villages have medical facilities of any type; 25 per cent have primary health centres within 5 kilometers; 20 per cent of the villages lack educational facilities and 50 per cent of the villages are also not connected with paved roads.
- In all 597 out of the 713 villages lack electricity facilities; about 55 per cent of the villages lack post office and public telephone connectivity; 80 per cent lack drinking water facilities, and most of the villages lack marketing facilities for agricultural and allied products, ware housings, seeds and fertilizers, and banks – rural or commercial.
- The existing educational and health institutions lack certain basic facilities. Other public institutions are also ill-equipped to promote the welfare of the community.

Micro Level Deprivations

- The micro level deprivations are much more acute vis-a-vis land and other assets, earnings and expenditure level; access to education and health, and basic living amenities in the households. These deprivations are uniform across Hindus and Muslims, except for the marginal gap between the conditions of the two communities, as the deprivations of Muslim households are more severe than that of the Hindu households.
- About 56 per cent of the total households, 61% of Hindus and 55% of Muslims, are landless. Another 34 per cent are only marginal farmers. Moreover, the average size of the holding of Hindu households is 4.39 acres and of Muslims only 1.88 acres. Similarly the average asset base of both Hindus and Muslim households is very low in the district.
- There is also low level of housing and other amenities. Only 5.47 per cent of the households are living in *Pucca* houses (Hindus 9.21 percent and Muslims 4.35 per cent). The rest are living either in thatched, *Kaccha* and semi-*pucca* houses.
- About 35 per cent of the households are living in single room houses and another 40 per cent in two room houses.
- Only 87 per cent of the households (81 per cent of Hindus and 90 per cent of Muslims) are living in the houses constructed on their own land. The rest are living either on government land or on land provided by the landlords.
- Only 7 per cent of the houses are electrified (12.51 per cent of the Hindus and 5.89 per cent of the Muslims). In-house toilet facilities are available only to 4.6

per cent of the households (7.20 per cent Hindus and 3.90 per cent Muslims) that also reflects on the poor coverage of TSC, a programme for universalisation of sanitation facilities. Kerosene based lamps are the main source of lighting and traditional sources of fuel dominate fuel consumption.

- About 45 per cent of the households are indebted (Hindus 41 per cent and Muslims 46.66). But 82 per cent of the borrowings are from the traditional sources (Hindus 76 and Muslims 84%).
- Expenditure on medicine and diseases is the major reasons for indebtedness. People also borrow for marriages, other social ceremonies and to meet personal consumption expenses.
- Apart from poor health conditions, the level of immunisation of the children and provision of maternity care, as well as pre-natal and post-natal care, is also very low.
- Most of the population is dependent on private medical practitioners, including quacks, for treatment and about 81 per cent of the deliveries still take place at home without proper medical care.
- Access to PDS/ICDS and other Government programmes are not only low but the level of satisfaction among the beneficiaries is also very low. There are also complaints of paying commission for getting benefits of the programme.
- Access to modern means of communication is low, particularly of print media and television. The level of awareness about government programme is high in some cases but low in others.
- Civic and community life appears to be cordial and the level of participation in political activities is generally very high.
- People have certain aspirations and goals and, in fact, they are very articulate about their demands and deprivations.

Annexure I: List of Selected village sample in Araria District

Tehasil	Gram Panchyat	Village
Jokihat	Kesara	1. Kesara
	Bhagwanpur	2. Bhagwanpur
	Chakai	3. Chakai
	Chokata	4. Chokata
Araria	Bochi	5. Bochi
	Rampur, Mohanpur	6. Kharhan
	Gaiyari	7. Gaiyari
	Kamal Daha	8. Lahana
Palasi	Suksena	9. Maina
Forbishganj	Mirja Pur	10. Mirja Pur
	Matiari	11. Matiari
	Pipra	12. Pipra
	Bhag Kohaliya	13. Parwaha
	Majaha	14. Gopalpur
	Rampur, N	15. Rampur, N
Sikati	Bardaha	16. Bardaha
	Khoragadh	17. KhoraGadh
Raniganj	Guvanti	18. Guvanti
	Kharsahi	19. kharsahi
Narpat Ganj	Sonapur	20. Gwarpuchary
	Narpat Ganj	21. Bhorher
	Nawabganj	22. NawabGanj
	Pathraha	23. Pathraha
	Bhanghi	24. Bhanghi
Kurshakanta	Siktiya	25. Chikni
	Dumariya	26. Asabhag
Bhargama	Sirsiyakala	27. Sirsiya Kala
	Paikpar	28. Paikpar
	Bishharia	29. Akarthapa
	Sirsiya Kala	30. Gamhariya