

# **Minority Concentration District Project**

**Birbhum, West Bengal**

**Sponsored by the Ministry of Minority Affairs**

**Government of India**

**Centre for Studies in Social Sciences, Calcutta**

**R1, Baishnabghata Patuli Township  
Kolkata 700 094, INDIA.  
Tel.: (91) (33) 2462-7252, -5794, -5795  
Fax: (91) (33) 24626183**

**E-mail: [info@cssscal.org](mailto:info@cssscal.org)**

## **Research Team**

**Faculty:** Prof. Partha Chatterjee, Dr. Pranab Kumar Das, Dr. Sohel Firdos, Dr. Saibal Kar, Dr. Surajit C. Mukhopadhyay, Prof. Sugata Marjit.

**Research Associate:** Smt. Ruprekha Chowdhury.

**Research Assistants:** Smt. Anindita Chakraborty, Shri Avik Sankar Moitra, Shri Ganesh Naskar and Shri Abhik Sarkar.

## **Acknowledgment**

The research team at the CSSSC would like to thank Shri G. C. Manna, Deputy Director General, NSSO, Dr. Bandana Sen, Joint Director, NSSO, Shri Pawan Agarwal, Principal Secretary, MDW & ME, Shri A. Khaleque, Director & E.O. Joint Secretary, MDW, Shri A.A. Siddiqui, Joint Secretary MDW, Shri S.N. Pal, Director & E.O. Joint Secretary, Madrasah Education, Shri Arfan Ali Biswas, CEO, Board of Wakfs, Mr. Tanvir Afzal, General Manager, and Mr. Raktim Nag, Manager-Systems, West Bengal Minorities Development & Finance Corporation, Bhavani Bhavan, Kolkata and Shri Tapan Kumar Shome, District Magistrate of Birbhum and department officials for their generous support and assistance in our work.

## Content

<b>An Overview.....</b>	<b>4</b>
<b>Significance of the Project.....</b>	<b>6</b>
<b>The Survey .....</b>	<b>8</b>
<b>Methodology.....</b>	<b>8</b>
<b>Introducing West Bengal.....</b>	<b>9</b>
<b>Birbhum.....</b>	<b>10</b>
<b>Demography.....</b>	<b>10</b>
<b>Selected Villages in Respective Blocks.....</b>	<b>11</b>
<b>Map of the District of Birbhum.....</b>	<b>12</b>
<b>Findings.....</b>	<b>13</b>
<b>1. Basic Amenities.....</b>	<b>13</b>
<b>2. Education.....</b>	<b>18</b>
<b>3. Occupation.....</b>	<b>28</b>
<b>4. Health.....</b>	<b>33</b>
<b>5. Infrastructure.....</b>	<b>38</b>
<b>6. Awareness about Government Schemes.....</b>	<b>38</b>
<b>7. Other issues.....</b>	<b>41</b>
<b>Recommendations.....</b>	<b>47</b>

## Appendix

<b>Table A1: General information.....</b>	<b>50</b>
<b>Table A2: Transport and Communication.....</b>	<b>50</b>
<b>Fig. A 1 Sources of Water.....</b>	<b>51</b>
<b>Fig. A2: Distance to Post-Office.....</b>	<b>51</b>
<b>Fig. A3: Distance of Public Transport.....</b>	<b>52</b>
<b>Fig. A4: Distance of Bank and Other Financial Institutions.....</b>	<b>52</b>
<b>Fig. A5: Irrigation.....</b>	<b>53</b>
<b>A3: Sampling Methodology.....</b>	<b>54</b>

# The Minority Concentrated Districts Project

## An Overview

The MCD project aims to provide a baseline survey on the state of minorities in the districts identified by the Ministry of Minority Affairs, Government of India. Centre for Studies in Social Sciences, Calcutta, undertakes the project in the following districts: Uttar Dinajpur, Dakshin Dinajpur, Malda, Murshidabad, Birbhum, Nadia, South 24 Parganas, North 24 Parganas, Bardhaman, Koch Behar, Haora, Gajapati, North Sikkim and Nicobar Islands.<sup>1</sup>

The objective of the proposed study has been conducting a baseline survey on religious minority population under the aegis of Indian Council of Social Science Research and funded by the Ministry of Minority Affairs. A total of ninety districts have been selected by the Ministry of Minority Affairs on the basis of three criteria, viz. minority population, religion specific socio economic indicators and basic amenities indicators. The Ministry has classified the districts with substantial minority population on the basis of religion specific socio economic indicators and basic amenities indicators respectively. The four religion specific socio-economic indicators are: (i) literacy rate, (ii) female literacy rate, (iii) work participation rate and (iv) female work participation rate. The four basic amenities are: (i) % of households with *pucca* walls, (ii) % of households with safe drinking water, (iii) % of households with electricity and (iv) % of households with W/C latrines. A total of 53 districts with both sets of indicators below national average were considered more backward and were classified into group 'A' and 37 districts with either of the indicator values below national average were classified into group 'B'. Group B was further classified into two sub-categories – B1 for which religion specific socio-economic indicators are below national average and B2 for which basic amenities indicators are below national average. The minorities are defined on the basis of National Commission of Minorities Act, 1992 and includes Muslims, Sikhs, Christians, Buddhists and Zoroastrians (Parsis).

Centre for Studies in Social Sciences, Calcutta would carry out the survey in 11 districts of West Bengal and one each in the Andaman and Nicobar Islands, Orissa and Sikkim. Of the 11 districts of West Bengal Uttar Dinajpur, Dakshin Dinajpur, Malda, Murshidabad, Birbhum,

---

<sup>1</sup> The spellings for the districts and state are in accordance with West Bengal Human Development Report, 2004

Nadia, South 24 Parganas, Brdhaman and Kochbihar are in group A while Haora, North 24 Parganas are in group B (sub-category B1). Nicobars in Andaman and Nicobar Island and North Sikkim in Sikkim are in group B (sub-category B2). Gajapati district in Orissa is in group A. It may also be noted that all the 11 districts of West Bengal are marked for Muslim minority category while Gajapati and Nicobars are marked for Christian minority category and North Sikkim for the Buddhist minority category.

The purpose of this survey is to help the district administration draw action plan for socio economic and infrastructure development of the selected districts for improving the quality of life of the people and reducing the imbalances during the 11 th. Five Year Plan. However, it may be noted that the benefits will accrue all sections of people in the district where intervention is executed (use a better term) and not only the minorities. To give a specific example, if a school is built up then all groups of people should have access to this school and not that only the Muslims in a district marked for a Muslim concentrated district.

Before elaborating on the MCD Project, it would be useful to highlight some of the main objectives of the Sachar Committee Report, upon which the former was envisaged and formulated. The Sachar Committee Report (2006) on the social, economic and educational status of the Muslim community primarily dealt with the question of whether different socio-religious categories in India have had an equal chance to reap the benefits of development with a particular emphasis on Muslims in India. It proposes to identify the key areas of intervention by Government to address relevant issues relating to the socio-economic conditions of the Muslim community (SCR, 3).<sup>2</sup> Besides indicating the developmental deficits, the report illustrates how the perception among Muslims that they are discriminated against and excluded, is widespread (SCR, 237).

---

<sup>2</sup> Sachar Committee will be written as 'SCR'.

## Significance of the Project

In the Indian imagination, the term ‘minority’ is coeval with the Muslim community. The Sachar Report writes of how this particular community imagine themselves and is imagined by other socio-religious communities (SCR, 11) and observes how “the Muslims complained that they are constantly looked upon with a great degree of suspicion not only by certain sections of society but also by public institutions and governance structures. (SCR, 11). While the Sachar Committee specifically addresses the issues relating to Muslim minority community, it makes for provisions to look into other socio-economic aspects common to all poor people and to minorities. (SCR, 4). Thus, the vision of the MCD project is to build on and supplement, wherever necessary, the findings of the Sachar Report to ensure overall growth and development of the districts. Based on the report, the MCD proposes to provide support, fiscal and otherwise, to all communities irrespective of religious affiliations.

Besides addressing the developmental deficits, the MCD project, (by incorporating all socio-religious Communities in its survey research,) in the course of this survey, also attempts to give us a broader understanding of the term ‘minority’--that the term ‘minority’ is not restricted or limited to the Muslim community only, thus reinforcing the need for equity and inclusion as proposed in Sachar Report.

A close reading of the report indicates the committee’s concern for issues of discrimination and deprivation the Muslim community encounter in their everyday existence. The report illustrates how the Muslim identity comes in the way of admitting their children to good educational institutions.<sup>3</sup> While the Sachar Committee Report agrees that the widespread perception of discrimination among the Muslim community needs to be addressed, nonetheless it admits that there are hardly any empirical studies that establish discrimination. (SCR, 239). The term, when associated particularly with the Muslim community, is fraught with negative meanings, imageries, and ideas that may trigger further speculation. It is highly nuanced with multi-layered causalities, and therefore any one to one correlation would make a simplistic argument. Needless to say, initiating a dialogue on the subject of discrimination and deprivation

---

<sup>3</sup> See Sachar Committee Report, p. 3. Also, see footnote 3, p. 3.



is not easy.<sup>4</sup> As one of the drafts rightly points out-- “it is not the absence of physical amenities (only) that are preventing minorities from coming forward, it is also the contextual background.” (See ICSSR’s Expert Committee Meeting on Baseline Survey of Minority Concentration Districts, p.4). Under the circumstance, the MCD project’s baseline survey research, in some way, acts as a tool<sup>5</sup> to perpetuate wider social awareness, among the minority concentrated districts thereby constructively sustaining ongoing discussions and dialogues on this delicate issue. In doing so, it urges the larger society to think through issues of discrimination and the like such as casteism, groupism, etc—the social hurdles which seemingly appear to play little to no direct role in addressing and reducing developmental deficits, are nonetheless inextricably linked to the overall growth and advancement of the country.<sup>6</sup>

By focusing on the 15 districts, extended over 3 states and 1 union territory such as West Bengal, Orissa, Sikkim and Andaman and Nicobar Islands respectively, the MCD project headed by the Center for Studies in Social Sciences, Calcutta, aims to gain an in-depth and detailed view of the socio-economic conditions of the communities living in these districts and create socio-economic profiles of the districts by identifying the key developmental deficits viz. health, literacy rate, female work participation etc. that have a significant bearing on the overall growth and expansion of a State. The project is a district level plan that doesn’t necessarily target the minority community, and therefore although it will identify the minority community, the funds will be allocated across communities irrespective of socio-religious affiliations. (See ICSSR’s Expert Committee Meeting on Baseline Survey of Minority Concentration Districts, p.2)

Therefore, while there is a need to describe developmental deficits in terms of figures and numbers, one has to take cognizance of how the ‘social’ is intertwined with the economic parameters of human conditions and vice versa. This approach towards research would allow us to gain a holistic perspective while at the same time enabling us to stay focused on certain key aspects of development of the minority concentrated districts.

Previous survey research such as the State HDR (West Bengal) did not recognize the

---

<sup>4</sup> During the course of our survey, the discussions on ‘discrimination’ and ‘deprivation’ were carefully articulated to the respondent. People ranging from Government officials to the people of the community were careful not to use certain terminologies in the conversation.

<sup>5</sup> It would be useful to look at how survey study itself can be a tool to generate social awareness. This argument calls for further elaboration that is beyond the scope of the present report.

<sup>6</sup> The Sachar Committee Report notes that the widespread perception of discrimination among the Muslim community needs to be addressed but admits that ‘there are hardly any empirical studies that establish discrimination.’ (SCR pp.239)

Muslim community as a separate socio-religious group. While data for SC/ST and other castes exist, the absence of focus on the Muslim community did not bring to light their specific socio-economic status. While certain socio-economic conditions would be applicable across communities in terms of literacy, employment, or such like, a specific focus on minorities would also show the relative position vis-à-vis other disadvantaged groups namely the SC/STs. The advantage of focusing on the conditions of minorities in terms of standard socio-economic indices is to clearly highlight their condition, which would have been glossed over if the research were conducted by focusing on the SC/STs only. For example the SCR mentions how in certain areas the Muslims are more disadvantaged in terms of daily earnings when compared to other SRCs. (SCR, 105).

### **The Survey**

The MCD project undertakes a baseline survey to address the socio-economic issues of the district communities. A baseline survey is significant as it creates a rich database, which allows us to interrogate, and provides us with more research options. Also, it allows us to create a benchmark for future survey on the focused areas that need immediate Government intervention. The new data collected and collated by baseline survey will thus build on and supplement the existing data provided by Census and the Sachar Committee.

### **Methodology**

The survey has been conducted at two stages. The census villages are primary sampling units. Based on the proportion of minority population the development blocks and accordingly the villages are grouped into three strata where first stratum is top 20%, second one is middle 50% and the third is the bottom 30%. If district population is more than 0.5 Million then a total of 30 villages will be chosen which will be distributed in the three strata in proportion to population of the respective strata. The villages are chosen by the method of probability proportional to size given the number of villages to be chosen from each stratum. In the second stage a total of 30 households are chosen from each village randomly in proportion to religious group in the total population of the village. However our population is not the whole village but two hamlet groups if village population exceeds 1200. The hamlet group with highest

concentration of minority population is chosen with probability one and another is chosen from the rest hamlet groups randomly. Typical size of a hamlet group is 600.

The methodology employs two types of survey instruments – one a rural household questionnaire and second, a village schedule. Household schedule would be used to identify socio-economic parameters, as well as, to understand both the individual and the collective experiences of people living in these areas. The village schedule would be instrumental in collecting the village average data. This data will be collected from the various government offices, such as the office of the District Magistrate, the Block Development Officer, the Agricultural Department; the office of the Panchayat Pradhan, ICDS centres etc. It will be useful in understanding the nature of the village in terms of availability of infrastructure, access to basic amenities such as health services, education, land and irrigation and the like.

Besides very few descriptive open-ended questions, the questionnaires primarily consist of short, close-ended questions, with appropriate coding categories. An instruction sheet with comments, wherever necessary, is annexed for further clarification of the questionnaire if and when so required. Pre-testing of the questionnaire was accomplished through various drafts, where members of the faculty and team met and discussed on a weekly basis, to evaluate the comprehensibility, conviviality, (whether the questions are relevant) and competency (whether the respondents will be able to answer reliably) of the questions being asked.

The methodology has required appointing and training supervisors and field investigators in the districts for conducting the survey among the rural householders effectively. The interviews have been carried out with the consent and voluntary participation of the respondents. Confidentiality and their right to privacy have been safeguarded at all times.

## **Introducing West Bengal**

West Bengal is the fourth most populous state in the Eastern Region of India accounting for 2.7 % of India's total area, 7.8 % of the country's population and ranks first in terms of density of population which is 904 per square km. Muslims are the dominant minority and account for 27 % of the total population of the State. With 72% of people living in rural areas, the State of West Bengal is primarily an agrarian state with the main produce being rice and jute.

About 31.8% of the total population lives below the poverty line.

Previous research on West Bengal has shown that certain districts such as Darjeeling, Jalpaiguri, Koch Behar, Malda, Uttar Dinajpur and Dakshin Dinajpur in the north, Purulia, Bankura, Birbhum in the west and the two 24 Parganas (north and south) stretching across the Sunderbans are relatively more backward socio-economically than the rest of the districts in West Bengal. It is equally worth noting that the concentration of Muslim minority in the state of West Bengal is higher than the national average. (SCR, 30)

### **Birbhum**

The district of Birbhum as Muslim minority district and belongs to category 'A' of the MCD districts with 35.08% Muslim population and religion specific average socio-economic indicator value 38.7% and average basic indicator value 16.9%.<sup>7</sup>

The district of Birbhum is characterized by latterite soil and rich in rice production. Suri - its district headquarter, is around six hour's journey from Kolkata, the state capital of West Bengal..

### **Demography**

Of the 18 districts of West Bengal, Birbhum ranks 14<sup>th</sup> in terms of Human Development Index. (Human Development Report, 2004, p. 219). The density of population is 664 per cent per square Km. the total population of the district is 3015422 (Census, 2001) of which rural population is approximately 92.43%. Total rural households constitute approximately 545000.

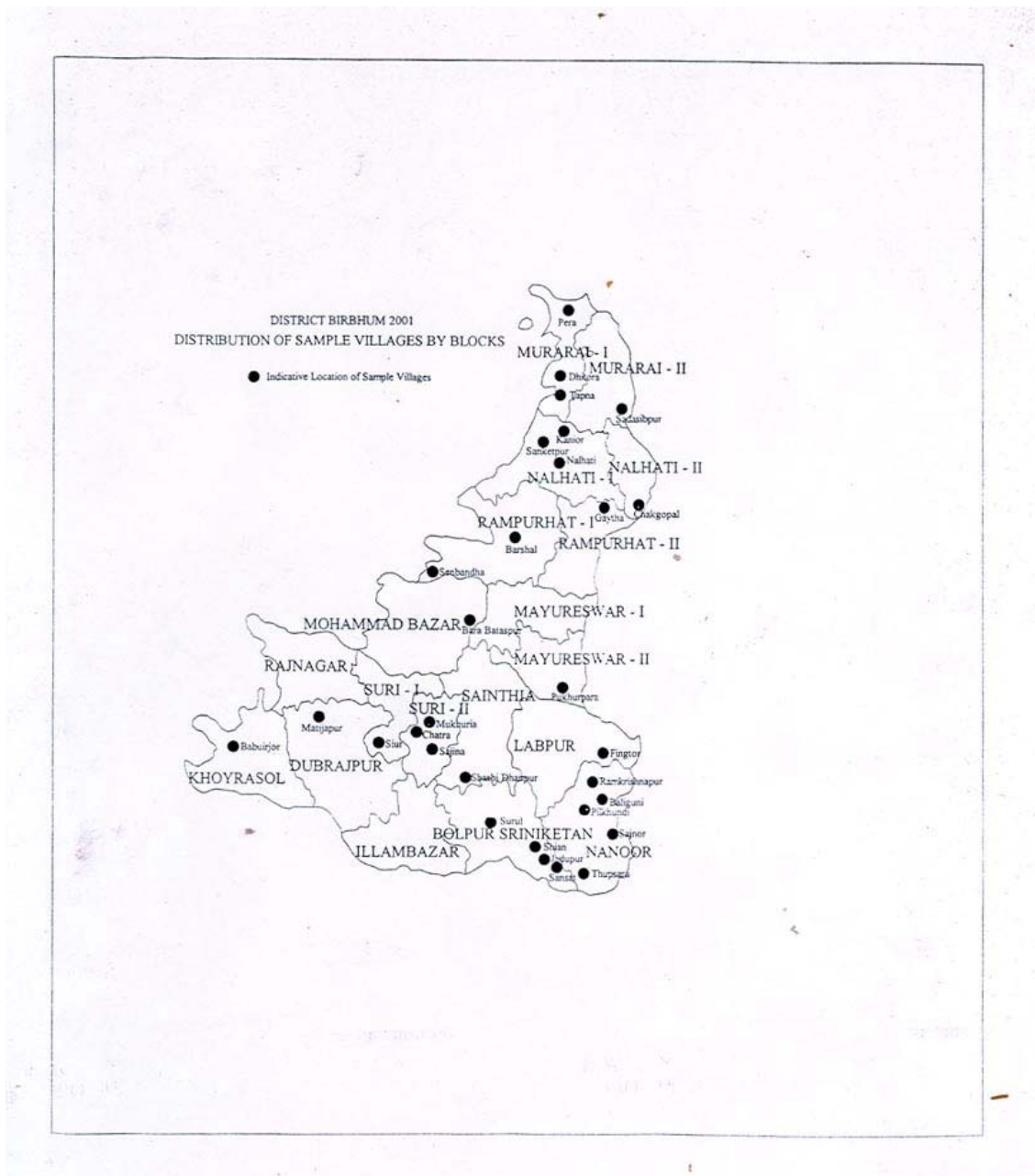
---

<sup>7</sup> The corresponding national averages are 45.8% and 41.7% respectively as calculated by the Ministry of Minority Affairs.

### Selected Villages in Respective Blocks

<b>Block</b>	<b>Village code</b>	<b>Name of Village</b>
Murarai - II	00994100	Sadasibpur
Nalhati - I	00997400	Sanketpur
	01002400	Nalhati
	01003500	Kanior
Murarai - I	00983800	Pera
	00985700	Dhitora
	00988300	Tapna
Rampurhat - II	01028300	Gaytha
Nalhati - II	01011800	Chakgopal
Nanoor	01152500	Baliguni
	01152800	Pilkhundi
	01156500	Thupsara
	1154900	Sajnor
	01157100	Ramkrishnapur
Labpur	01142800	Fingtor
Dubrajpur	01201800	Matijapur
Rampurhat - I	01015500	Senbandha
	01018500	Barshal
Bolpur Sriniketan	01165100	Surul
	01167600	Shian
	01168800	Jadupur
	01170900	Sansat
Mohammad Bazar	01060300	Bara Bataspur
Sainthia	01120300	Shashidharpur
Khoyrasol	01225300	Babuirjor
Mayureswar - II	01046900	Pukhurpara
Suri - I	01093100	Siur
Suri - II	01098300	Sajina
	01099100	Mukhuria
	01099500	Chatra

## Map of Birbhum with Indicative Location of Sample Villages by Blocks



## Findings

In line with the aims and objectives of the Ministry of Minority Affairs, CSSSC has identified the following key areas in the District of Birbhum. We systematically provide the district level followed by the village level findings on a variety of aspects including the broad categories of **Basic Amenities; Education; Health; Infrastructure; Occupational conditions; Existence and Efficacy of Government Schemes and any other issue** that is crucial for a better understanding of the conditions of the minorities as well as general population in the district. **We provide two sets of tables one for the data across villages to capture the locational variation preceded by the district averages computed over all the households surveyed in all the sample villages chosen in the district.**

### 1. Basic Amenities

We begin with a distribution of the Basic Amenities in the district of Birbhum calculated at the level of villages on the basis of primary survey and it includes the types and percentage of houses under Kutcha/ Pucca constructions, percentage of electrified houses, the average distance of each house within a specific village from its source of drinking water, the percentage of houses in these villages with access to toilet facilities, and the type of fuel used. It shows that across all villages an alarmingly large number of households, over 80% across both the communities, do not have in-house toilet facilities. However there is high variation across villages. There are villages, such as Tapna in Murarai I Block and Senbandha and Barshal in Rampurhat I Block in the northern part of the district characterized by 100% houses without toilet facilities inside the houses. The district averages for in house toilet facilities are 14.02% for Muslims and 15.07% for non-Muslims. Those who have toilet facility inside houses, do have hygienic provision for toilets. In this connection it may be noted that in our discussion with government officials and Panchayat functionaries this has been emphasized that though a large fund is available for low cost toilet, but people are reluctant to access such benefits even though their contribution is only 10%. So the problem cannot only be solved by allocating more funds only, other measures, such as campaign is urgently required. Electrification of houses is very similar across communities, 28.18% for Muslims and 29.14% for non-Muslims. However, variations across villages are very high, from no electrification in Pera and Tapna in Murarai I

**Table 1: Basic Amenities of Household – District Averages (%)**

Amenities		Muslim	Non - Muslim
Percentage of houses electrified		28.18	29.14
Primary source of light if house is not electrified (%)	Oil Lamp	86.46	94.01
	Oil Lantern	13.54	5.73
	Petromax	0.00	0.00
	Others	0.00	0.26
Source of Water (%)	Own Hand Pump/ Tube Well	7.60	16.27
	Public Hand Pump/ Tube Well	74.77	75.50
	Tap	1.22	0.37
	Public Un-protected dug Well	1.82	0.73
	Public Protected dug Well	4.26	1.10
	Pond/River/Stream	0.00	0.00
	Others	10.33	6.03
Average Distance from source of Water(K.M)		0.19	0.21
Position of Toilet (%)	In House	14.02	15.07
	Outside House	85.98	84.93
Type of Toilet (%)	Septic Tank Latrine	63.64	74.39
	Water Sealed Latrine in House	11.36	13.41
	Pit Latrine	9.09	6.10
	Covered Dry Latrine	0.00	4.88
	Well Water Sealed	9.09	1.22
	Others	6.82	0.00
Primary Source of Fuel (%)	Wood	30.37	39.85
	Coal	3.37	2.01
	Kerosene Oil	1.53	2.19
	Leaves/ Hay	49.69	35.10
	LPG	3.07	3.29
	Others	11.96	17.55
Drainage Facility (%)	% with drainage facility in house	16.67	25.78

**Source:** Household survey data.



**Table 2: Village wise Basic Amenities of Households (in percentages)**

Name of the Village	Type of Houses			Avg. distance for source of drinking water (Km.)	Electrified houses	Households having Septic Tank /water/Sealed/Well-water Latrine	Type of Fuel used						Toilet outside house
	Kutcha	Kutcha-Pucca	Pucca				Wood	Coal	Kerosene Oil	Leaves/Hay	LPG	Others	
PERA	96.43	3.57	0.00	0.14	0.00	N.A.	16.67	0.00	13.3	56.6	0.0	13.33	100
DHITORA	68.97	13.79	17.24	0.07	43.33	50.00	44.83	0.00	0.00	48.28	6.9	0.0	80.00
TAPNA	96.30	3.70	0.00	0.12	0.00	N.A.	3.33	0.00	0.00	96.6	0.0	0.0	100
SADASIBPUR	96.43	0.00	3.57	0.21	16.67	100.00	6.67	0.00	3.33	90.00	0.0	0.0	96.67
SANKETPUR	85.19	0.00	14.81	0.19	26.67	100.00	13.33	0.00	0.00	26.67	0.00	60	90.00
DIHA	53.33	36.67	10.00	0.28	41.38	100.00	70.00	0.00	23.3	3.33	3.3	0.0	86.21
KANIOR	88.46	3.85	7.69	0.00	10.00	100.00	23.33	0.00	6.67	40.0	0.0	30	96.67
CHAKGOPAL	89.66	10.34	0.00	2.00	33.33	100.00	96.55	0.00	0.00	0.00	3.45	0.0	80.00
SENBANDHA	90.00	3.33	6.67	0.01	16.67	N.A.	100.00	0.00	0.00	0.00	0.0	0.0	100
BARSHAL	96.55	3.45	0.00	0.01	23.33	N.A.	66.67	0.00	0.00	6.67	0.0	26.67	100
GAYTHA	90.00	6.67	3.33	0.63	26.67	75.00	43.33	0.00	0.00	26.67	3.33	26.67	86.67
PUKHURPARA	63.33	16.67	20.00	0.00	60.00	100.00	50.00	3.33	6.67	13.3	0.0	26.67	31.03
BARA BATASPUR	91.67	8.33	0.00	0.00	26.67	100.00	3.57	0.00	0.00	92.86	0.0	3.57	93.10
SIUR	93.33	3.33	3.33	0.40	40.00	N.A.	36.67	6.67	0.00	33.33	6.67	16.67	100
SAJINA	73.33	16.67	10.00	0.20	24.14	100.00	93.33	0.00	0.00	0.00	0.0	6.67	88.89
MUKHURIA	25.00	16.67	58.33	0.00	100.00	100.00	33.33	33.3	0.00	0.00	25	8.3	16.67
CHATRA	79.31	3.45	17.24	0.20	13.33	100.00	40.00	0.00	0.00	53.3	0.0	6.67	86.67
SHASHIDHARPUR	96.15	3.85	0.00	0.00	10.00	100.00	16.67	0.00	0.00	76.67	0.0	6.67	96.67
FINGTOR	68.97	10.34	20.69	0.07	36.67	100.00	17.86	3.57	0.00	39.29	17.86	21.43	79.31
BALIGUNI	96.55	3.45	0.00	0.30	16.67	66.67	3.33	0.00	0.00	70.0	0.0	26.67	90.00
PILKHUNDI	90.00	3.33	6.67	0.24	13.33	100.00	20.00	3.33	0.00	46.67	0.0	30.00	83.33
SAJNOR	70.00	13.33	16.67	0.21	30.00	80.00	3.33	0.00	0.00	73.33	0.0	23.33	83.33
THUPSARA	74.07	14.81	11.11	0.20	23.33	0.00	23.33	0.00	0.00	53.33	0.0	23.33	96.55
RAMKRISHNAPUR	60.00	16.67	23.33	0.32	30.00	75.00	10.00	3.33	0.00	56.67	0.0	30.00	86.67
SURUL	58.62	6.90	34.48	0.00	53.33	42.86	70.00	0.00	0.00	0.00	30	0.0	53.33
SHIAN	96.43	3.57	0.00	0.04	34.48	100.00	27.59	0.00	0.00	55.17	0.0	17.24	82.14
JADUPUR	54.55	22.73	22.73	0.30	36.67	100.00	40.00	3.33	0.00	43.33	0.0	13.33	86.67
SANSAT	70.00	23.33	6.67	0.22	56.67	100.00	0.00	3.45	3.45	48.28	6.9	37.93	72.41
MATIJAPUR	76.67	3.33	20.00	0.26	33.33	100.00	44.83	0.00	0.00	44.83	6.9	3.45	80.00
BABUIRJOR	93.10	6.90	0.00	0.06	30.00	100.00	66.67	33.3	0.00	0.00	0.0	0.0	93.33

**Source:** Village survey data.

**Note:** N.A means *not available*

Block to 100% in Mukhuria in Suri II Block. The former Block is in northern part and away from the district head quarter while the latter is close to the district head quarter. Households are generally dependent on wood and leaves and hay for fuel and majority of the villages do not report use of LPG. The district averages for use of various types of fuels for cooking are close across communities. The average distance to procure drinking water is not very high, around 0.20 Kms. across communities for the district as a whole and there is little variation across villages. Majority of the households have access to safe drinking water at least from public tube well, if not within own premises. For the latter 7.66% of Muslim households and 16.27% non-Muslim households have been reported by the survey results.

The household level distribution of distance to sources of drinking water and the distribution of houses by types, however display similarities across minority and non-minority population and any intervention in this regard should be aimed at the village level as a whole. For example, despite the fact that over 95 per cent of all households, whether by Muslims or non-Muslims, are 'owned' larger percentage of these houses are kutcha – 81.65% for Muslims and 79.65% for non-Muslims. Only 8.23% Muslims and 11.52% non-Muslims own pucca houses. So in terms of ownership of pucca houses non-Muslims are slightly better poised. The difference however is similar when one looks at houses with pucca walls (sum of pucca and kutcha-pucca houses), 18.46% for Muslims and 20.35% for non-Muslims. *The pucca houses provided under the IAY, is slightly higher for non-Muslims – 3.30 percent than the Muslims – 1.22 percent.*<sup>8</sup> *This we believe should be an area where top up facilities may be extended. It is understood that construction and maintenance of better houses requires large investments from the residents, which if channeled into provision of education and health facilities among the children and women shall serve a better purpose under all possible conditions.*

---

<sup>8</sup> This is percentage with respect to the general population. The same as the percentage of BPL families for the district as a whole is 3.89%.

**Table 3: Housing- Ownership, Type and Value - District Averages**

Religion group		Muslim	Non-Muslim
Ownership of House (%)	Own	97.55	95.78
	IAY/ Government Provided	1.22	3.30
	Rented	1.22	0.92
Type of House (%)	Kutchha	81.65	79.65
	Kutchha-Pucca	10.13	8.83
	Pucca	8.23	11.52
	Others	0.00	0.00
Land adjoining own residence (%)	Own	69.23	71.22
	Provided By Government	3.53	6.30
	Land Holders Land	8.65	7.14
	Others	18.59	15.34
Average Value of Own House (Rs.)		40052.72	41412.12
Average Rent (Rs.) per month		866.67	550.00

**Source:** Household survey data

**Table 4: Other Amenities of Household - District Averages**

Religion group		Muslim	Non-Muslim
Percentage of people with	Telephone	2.11	3.63
	Mobile	11.48	12.89
	Scooter/Moped/Motorcycle	0.60	0.36
Average Price (Rs.)	Telephone	2042.86	1535.0
	Mobile	2100.0	2401.41
	Scooter/Moped/Motorcycle	1250.0	3500.0

**Source:** Household survey data

**Note:** N.A means not available.

**Table 5: Non-agricultural Assets – District Averages**

		Muslim	Non-Muslim
Oxcart	Percentage of household who own	9.97	13.43
	Average Price(Rs)	3451.51	4408.11
Motor cycle/ Scooter/ Mopeds	Percentage of households who own	3.63	3.81
	Average Price (Rs)	23066.67	27700.0

**Source:** Household survey data

**Note:** NA means not available.

## 2. Education

The household survey on educational conditions offer a plethora of data on both Muslim and non-Muslim households. There is around 28% illiteracy among the male members of the communities while it is around 40% among the female members for the district as a whole. It is interesting to note that at lower levels of education – from illiterate upto primary level there is

very little difference across communities or across gender. Thereafter the situation worsens slightly against the Muslims, but more so against the women for both the communities. The overall educational scenario is not very encouraging if not grim. Very few people exceed the eighth standard and the proportion of graduates and post-graduates are extremely low. No case of technical education is reported in our sample. There are some variations across villages in respect of both the general education or for the population of the school going age (5 to 18 years), the general picture is similar.

Now coming to the educational infrastructure and facilities it may be noted that most of the villages of our sample have at least one primary school with district average of number of schools per village being 1.41 and most of the students receive free books. Around 65% of population have access to primary schools within one Km and only 10% have to access to primary schools situated at a distance above 4 Km. But number of teachers per primary school is extremely low (viz. 3.37 per school); in fact it is not possible to run all the four classes in a school on an average. Also there are very few secondary schools in the sample villages with the district average being 0.17 per village. Thus there are strong supply side constraints for school education. However, as is revealed by data, the largest percentage of students drops out owing to the high opportunity cost of attending schools. In other words, the village community is still not in a position to simultaneously attend schools and make provisions for daily livelihood, in which case the former must suffer. *This is an area although well known to both academic and policy-making communities need larger attention. What we propose is that the households that choose to send children to school may be provided with additional income support during the school years so that the student does not drop out and transform into child labor. In fact, provisions of such facilities in kind are already in practice, and include the mid-day meal arrangements although with several problems of mismanagement and corruption among the organizers that such a scheme regularly suffers from.* Still it does not take care of the opportunity cost in full, since it is well known that putting children in the work force is essentially a decision taken by one or both parents under the condition that children's leisure is a luxury good under dire necessity of survival for the household. *Thus, we would like to draw attention to policies that can ensure such in-school support program for the household instead of creating larger supply of such facilities. This will obviously require targeting of households which have shown positive choice towards sending children to school and those who would also be forthright in*

*withdrawing the same in case of drop in household income levels below a critical level.* It is also important to identify if these are also the households which are more vulnerable than others in terms of health facilities, or parental access to regular work and other demographic features different from those which choose (20 per cent) to retain their children in school. It is also worth mentioning that the dropout rates are by and large similar across communities and in fact higher for the male members of a family in before primary stage while higher for both the communities independent of gender.

In terms of parental aspiration Muslim community wants more education for their kids compared to their non-Muslim counterparts. But interestingly both the communities' preference for girl child to achieve secondary level is more than for the boys. But it is reversed for graduation and post graduation. There is hardly any major difference across communities in these respects.

**Table 6: Level of Education of General Population – District Average (%)**

Descriptive	Muslim		Non-Muslim	
	Male	Female	Male	Female
Illiterate	28.44	42.03	28.95	39.84
Below Primary	20.94	20.05	20.83	23.20
Primary	23.02	22.24	19.37	20.08
Middle	14.27	10.41	14.67	11.28
Vocational/management	0.00	0.00	0.00	0.00
Secondary	6.67	3.47	8.06	3.76
Higher Secondary	3.33	0.77	2.98	0.96
Technical Diploma	0.00	0.00	0.00	0.00
Technical/Professional Degree	0.00	0.13	0.06	0.00
Graduate	2.19	0.51	4.00	0.64
Post Graduate	0.73	0.00	0.89	0.00
Others	0.42	0.39	0.19	0.24

**Source:** Household survey data.

**Table 7: State of Education for 5 to 18 age group – District Averages (%)**

		Muslim	Non-Muslim
Condition	Not admitted to school	8.17	9.36
Level	Below primary education	43.24	44.81
	Primary education	35.14	36.85
	Class Eight	13.51	11.59
	Vocational	0.00	0.00
	Secondary	4.67	4.50
	Higher Secondary	1.47	0.69
Type of school	Government/ Aided School	92.95	96.50
	Private School	1.26	0.87
	Madrasah	3.02	0.00
	Missionary School	0.25	0.00
	Unconventional school	2.52	2.62
	Others	0.00	0.00

**Source:** Household survey data.

**Table 8: Village wise State of Education – General Population (%)**

Name of the Village	Literacy Rate	
	Male	Female
PERA	41.58	38.82
DHITORA	71.96	65.48
TAPNA	71.25	50.68
SADASIBPUR	73.97	55.56
SANKETPUR	73.20	64.63
DIHA	90.20	51.81
KANIOR	79.21	75.36
CHAKGOPAL	76.47	63.77
SENBANDHA	67.16	54.55
BARSHAL	53.85	42.11
GAYTHA	76.19	68.52
PUKHURPARA	86.75	82.43
BARA BATASPUR	66.67	57.69
SIUR	75.32	64.41
SAJINA	68.13	44.26
MUKHURIA	97.78	93.75
CHATRA	73.33	78.79
SHASHIDHARPUR	61.45	43.86
FINGTOR	76.47	52.38
BALIGUNI	52.38	55.38
PILKHUNDI	53.33	57.83
SAJNOR	70.59	68.92
THUPSARA	67.90	58.06
RAMKRISHNAPUR	69.23	64.79
SURUL	61.04	45.90
SHIAN	67.50	49.18
JADUPUR	79.76	62.12
SANSAT	80.46	67.86
MATIJAPUR	92.21	74.24
BABUIRJOR	70.73	44.83

**Source:** Household survey data.



**Table 9: Education – Infrastructure facilities  
(District Averages in %)**

Distance	<b>Community</b>	Muslim		Non-Muslim	
	Below 1 K.M.	65.97		65.71	
	1-2 K.M.	12.30		15.98	
	2-4 K.M.	10.99		10.05	
	Above 4 K.M.	10.73		8.26	
Instruction	Bengali	97.68		98.05	
	English	1.55		0.71	
	Bengali & English	0.26		1.24	
	Hindi	0.00		0.00	
	Local Language	0.00		0.00	
Govern- ment Help	Books	79.62		78.96	
	School dress	0.47		0.30	
	Stipend	0.47		1.52	
	Mid-day meal	18.01		16.77	
	Others	1.42		2.44	
Reasons for drop-out		Male	Female	Male	Female
	Distance	2.78	1.59	2.17	9.72
	Not proper teaching	1.39	1.59	0.0	2.82
	Unavailability of water, classroom and toilet	1.39	0.0	0.0	1.41
	Unable to attend because of work	33.73	25.71	26.09	26.76
	It is expensive	45.26	44.58	51.43	51.14

**Source:** Household survey data.

**Table 10: Education - Infrastructure and Aspirations (%)**  
(Community wise District Averages)

		Muslim		Non-Muslim	
Mid-day meal	Regularity	93.80		89.04	
	Taste	72.31		62.56	
	Cleanliness	71.54		69.86	
Book	Availability	65.47		57.31	
Teachers	Regularity	94.01		96.95	
	Discipline	92.22		96.93	
	Teaching	83.13		77.55	
Aspiration of parents		Male	Female	Male	Female
	Vocational	1.67	0.00	1.59	0.40
	Madhyamik	37.22	50.31	40.32	61.29
	H.S	10.00	10.56	7.62	5.65
	Graduate	21.67	18.63	22.86	15.73
	Post-Graduate	11.67	8.70	11.75	7.26
	Others	17.78	11.80	15.87	9.68

**Source:** Household survey data.

**Table 11: Rate of Dropout from School – Community and Gender wise(%)**  
(District Averages)

	Muslim		Non-Muslim	
Level of dropout	Male	Female	Male	Female
< Primary	52.08	26.67	50.0	35.71
<Class Eight	79.17	83.33	86.84	82.14

**Source:** Household Survey Data

**Table 12: Reason For Drop Out – Village wise (%)**

Name of the Village	Male					Female				
	Distance	Absence of any teaching in school	No Drinking water	Labour	Expenditure	Distance	Absence of any teaching in school	No Drinking water	Labour	Expenditure
PERA	0.00	N.A.	0.00	25.00	75.0	50.00	N.A.	0.00	100	100
DHITORA	N.A.	N.A.	N.A.	100	100	N.A.	N.A.	N.A.	100	100
TAPNA	0.00	N.A.	0.00	66.67	0.00	0.00	N.A.	0.00	50.00	25.00
SADASIBPUR	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	100	100
SANKETPUR	0.00	N.A.	0.00	7.69	31.3	8.33	N.A.	0.00	0.00	33.33
DIHA	0.00	N.A.	0.00	50.00	50.0	0.00	N.A.	0.00	66.67	75.00
KANIOR	0.00	N.A.	0.00	100	100	33.33	N.A.	0.00	100	100
CHAKGOPAL	N.A.	N.A.	N.A.	100	100	N.A.	N.A.	N.A.	100	100
SENBANDHA	0.00	N.A.	0.00	0.00	100	50.00	N.A.	0.00	50.00	75.00
BARSHAL	40.00	N.A.	0.00	40.00	85.7	60.00	N.A.	0.00	50.00	100
GAYTHA	0.00	N.A.	0.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
PUKHURPARA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
BARA BATASPUR	0.00	N.A.	0.00	50.00	100	0.00	N.A.	0.00	25.00	100
SIUR	0.00	N.A.	0.00	0.00	26.67	0.00	N.A.	0.00	0.00	14.29
SAJINA	0.00	N.A.	0.00	60.00	50.0	11.11	N.A.	11.11	33.33	33.33
MUKHURIA	0.00	N.A.	0.00	0.00	0.00	0.00	N.A.	0.00	100	0.00
CHATRA	0.00	N.A.	0.00	50.00	100	0.00	N.A.	0.00	50.00	100
SHASHIDHARPUR	N.A.	N.A.	N.A.	N.A.	100	N.A.	N.A.	N.A.	N.A.	100
FINGTOR	0.00	N.A.	0.00	0.00	50.0	N.A.	N.A.	N.A.	N.A.	N.A.
BALIGUNI	0.00	N.A.	0.00	0.00	80.0	0.00	N.A.	0.00	20.00	71.43
PILKHUNDI	0.00	N.A.	0.00	33.33	57.1	0.00	N.A.	0.00	33.33	62.50
SAJNOR	0.00	N.A.	33.33	33.33	80.00	0.00	N.A.	0.00	0.00	100
THUPSARA	0.00	N.A.	0.00	0.00	77.8	0.00	N.A.	0.00	50.00	71.43
RAMKRISHNAPUR	0.00	N.A.	0.00	0.00	85.7	0.00	N.A.	0.00	0.00	100
SURUL	0.00	N.A.	0.00	66.67	66.7	0.00	N.A.	0.00	33.33	66.67
SHIAN	0.00	N.A.	0.00	0.00	10.7	0.00	N.A.	0.00	0.00	14.29
JADUPUR	N.A.	N.A.	N.A.	N.A.	N.A.	0.00	N.A.	0.00	100	100
SANSAT	0.00	N.A.	0.00	13.79	0.00	0.00	N.A.	0.00	10.34	10.34
MATIJAPUR	0.00	N.A.	0.00	50.00	50.0	0.00	N.A.	0.00	66.67	0.00
BABUIRJOR	50.00	N.A.	0.00	75.00	100	0.00	N.A.	0.00	100	100

**Source:** Village survey data.

**Note:** N.A means *not available*.

**Table 13: Vocational Education (%)  
(Community wise District Averages)**

		Muslim	Non-Muslim
Courses	Tailoring	9.68	11.67
	Computer Trained	6.45	18.33
	Electronic & Electrical	3.23	8.33
	Driving Training	22.58	15.00
	Handicraft	29.03	15.00
	Apprentices	0.00	0.00
	Family Education	0.00	1.67
	Other	29.03	30.00
Institution	Government Institution.	6.45	16.95
	Expert Worker	16.13	16.95
	Apprentices Training	6.45	11.86
Diploma Certificate	Number of people who hold	19.35	38.33
	Useful (whether)	66.67	13.04
Average. Duration of training (in days)		22.11	20.66
Average Expenditure for training (Rs.)		2405.88	6800.00

**Source:** Household survey data.

**Table 14: Demand for Technical/ Vocational Education (%)**

Religion		Muslim	Non-Muslim
People Interested in Training		55.45	47.00
Type of Training	Tailoring	16.85	7.23
	Sericulture	6.18	1.61
	Automobile Labour	6.18	8.43
	Computer	25.84	25.70
	Electronics & Electrical	3.37	8.03
	Motor Driving Training	7.87	9.64
	Handicraft	30.34	31.33
	Apprentice	0.56	0.80
	Family Education	0.00	1.61
Others	2.81	5.62	
Cost (Rs.)	Willing to bear the cost	41.01	36.55

**Source:** Household survey data.

**Table 15: Village wise Demand for Technical/Vocational Education (in %)**

Name of the Village	People interested in training	People willing to bear the cost	Tailoring	Sericulture	Automobile Labour	Computer Training	Electronics & Electrical	Motor Driving	Handicraft	Apprentice	Family Education	Others
PERA	26.67	25.00	0.00	0.00	0.00	25.00	0.00	50.00	25	0	0	0
DHITORA	48.28	100	28.57	0.00	7.14	35.71	7.14	0.00	14.29	7.14	0	0
TAPNA	16.67	40.00	20.00	0.00	0.00	0.00	20.00	0.00	60.00	0.00	0	0
SADASIBPUR	3.45	100	0.00	0.00	0.00	100	0.00	0.00	0.00	0.00	0	0
SANKETPUR	43.33	0.00	0.00	0.00	0.00	15.38	0.00	0.00	69.23	0.00	0	15.38
DIHA	93.33	33.33	7.41	3.70	18.52	48.15	3.70	7.41	11.11	0.00	0	0.00
KANIOR	43.33	0.00	7.69	0.00	0.00	7.69	0.00	7.69	76.92	0.00	0	0.00
CHAKGOPAL	86.67	15.38	15.38	34.62	11.54	38.46	0.00	0.00	0.00	0.00	0	0.00
SENBANDHA	10.00	100	0.00	0.00	100	0.00	0.00	0.00	0.00	0.00	0	0.00
BARSHAL	10.00	100	33.33	0.00	0.00	0.00	0.00	66.67	0.00	0.00	0	0.00
GAYTHA	53.33	0.00	25.00	0.00	12.50	25.00	25.00	12.50	0.00	0.00	0	0.00
PUKHURPARA	60.71	50.00	31.25	12.50	6.25	18.75	25.00	6.25	0.00	0.00	0	0.00
BARA BATASPUR	70.00	0.00	28.57	9.52	0.00	9.52	4.76	4.76	38.10	0.00	0	4.76
SIUR	70.00	42.86	9.52	4.76	0.00	0.00	4.76	14.29	66.67	0.00	0	0.00
SAJINA	60.00	50.00	0.00	0.00	38.89	22.22	0.00	0.00	16.67	0.00	0	22.22
MUKHURIA	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
CHATRA	3.33	0.00	100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
SHASHIDHARPUR	92.86	23.08	3.85	0.00	11.54	38.46	3.85	15.38	26.92	0.00	0	0.00
FINGTOR	46.15	100	0.00	0.00	25.00	16.67	0.00	16.67	33.33	8.33	0	0.00
BALIGUNI	66.67	25.00	5.00	0.00	0.00	10.00	20.00	10.00	35.00	5	10	5.00
PILKHUNDI	73.33	45.45	9.09	0.00	4.55	4.55	13.64	18.18	45.45	0	0	4.55
SAJNOR	76.67	47.83	8.70	0.00	4.35	13.04	4.35	4.35	56.52	0	0	8.70
THUPSARA	73.33	36.36	4.55	0.00	0.00	13.64	0.00	22.73	40.91	0	4.55	13.64
RAMKRISHNAPUR	68.97	25.00	25.00	0.00	0.00	15.00	0.00	0.00	55.00	0	0.00	5.00
SURUL	60.00	55.56	27.78	0.00	11.11	33.33	5.56	5.56	5.56	0	0.00	11.11
SHIAN	63.33	47.37	0.00	0.00	0.00	15.79	0.00	5.26	78.95	0	0.00	0.00
JADUPUR	32.14	66.67	0.00	0.00	0.00	88.89	0.00	0.00	0.00	0	11.11	0.00
SANSAT	23.33	100	0.00	0.00	0.00	57.14	0.00	28.57	14.29	0	0	0.00
MATIJPUR	26.67	75.00	0.00	0.00	0.00	87.50	0.00	0.00	0	0	0	12.50
BABUIRJOR	93.75	33.33	0.00	0.00	0.00	73.33	20.00	0.00	0	0	0	6.67

**Source:** Village survey data

**Note:** N.A means *not available*

The demand for technical and vocational training also reflects the significant gap that exists between agricultural and non-agricultural work participation in the villages surveyed. The predominance of casual workforce in agriculture and allied occupations among the working population clearly displays the lack of skill in both religious groups. Given the findings on educational choices and preferences it is undoubtedly related that the population strongly prefers the supply of such training facilities to replace or add on to the general educational trainings. In fact, the overwhelming demand for computer training epitomizes the awareness, even if incomplete, of the beckoning possibilities in this new era of electronics and information technologies. While a higher literacy rate is a definite precursor for even partial awareness in this regard, the need for technical education is a certain emphasis among the potential workforce that should not be downplayed under any circumstances. The public funds must be allocated towards provision of such facilities in the areas covered in this study.

### **3. Occupation**

It is readily revealed by the tables below (Tables 16 through 19) that agriculture is the major source of livelihood for both the communities, either as cultivator or as landless agricultural labourers. Interestingly unlike many other districts of West Bengal Muslim participation in government jobs is similar to other communities in this district, though in aggregate government job is quite small. However, across communities there is very little female participation in work. Given the fact that major source of occupation is agriculture it only reflects disguised unemployment in agriculture leading to effectively low productivity. It hardly needs to be mentioned that these jobs are very much seasonal in nature and low paying. This is reflected in people's demand for alternative employment; 55.45% of Muslims and 47% of non-Muslims have demand for vocational training for which they are willing to pay (around 40%) from out of their own pocket.

**Table 16: Work participation – Community wise District Averages (%)**

	Muslim		Non-Muslim	
	Male	Female	Male	Female
Agriculture	16.82	0.64	16.84	1.36
Agricultural Labour	17.97	0.26	24.87	6.16
Family Business	2.72	0.26	2.72	0.32
Salaried Employee (Govt.)	1.99	0.26	1.90	0.32
Salaried Employee (Private)	1.15	0.00	0.82	0.00
Casual Labour	2.61	0.00	1.14	0.80
Only domestic Work	0.63	49.16	0.51	45.12
Retirees, Pensioners, Remittance Recipient	0.84	0.39	1.77	0.64
Unable to work (Child/ Elderly)	12.75	15.83	12.59	14.64
Unorganized Employee	14.11	2.32	12.22	1.12
Others	23.51	29.73	19.75	27.92
Unemployed	4.91	1.16	4.87	1.60

**Source:** Household survey data

However, there is large variation in the occupational pattern across villages as well as across gender categories. However, on an average the female population of the district is mostly engaged in household work.

The average 53.57% Muslims and 67.74% non-Muslims go outside the villages as long-term migrant workforce is evidence of the fact that the workforce typically self-select themselves to serve in occupations that are missing or insufficiently labor absorbing in the locality (and regional townships). *That 56.67% of Muslims migrants chose to work in other provinces, and that about 46.67% of them are in menial activities imply that a better provision of training facilities and occupations that can sustain the migrants at home is probably the first best from the point of view of the regional economy.* Non-Muslims also largely migrate, but they migrate more within the district and a large part of them as students.

**Table 17: Migration for Work – Community wise District Averages (%)**

		Muslim	Non-Muslim
Duration	Short Term	46.43	32.26
	Long Term	53.57	67.74
Place of work	Within District (Village)	13.33	25.00
	Within District (Town)	3.33	31.25
	Within State (Village)	6.67	9.38
	Within State (Town)	20.00	15.63
	Outside State (Village)	0.00	3.13
	Outside State (Town)	56.67	12.50
	Abroad	0.00	3.13
Reasons for migration	Professional Work	6.67	0.00
	Administrative Work	0.00	9.38
	Clerical Work	6.67	9.38
	Sales Work	0.00	3.13
	Farmer	10.00	15.63
	Transport and labourers	46.67	25.00
	Student	6.67	28.13
	Others	23.33	9.38
Repatriation	Household	72.41	51.61

**Source:** Household survey data



**Table 18: Village wise Occupational pattern among the Male (in percentage)**

Name of the Village	Male					
	Cultivator	Agricultural Labour	Business	Salaried Employee (Govt.)	Salaried Employee (Pvt.)	Casual Labour (Non-Agriculture)
PERA	13.86	22.77	0.00	0.00	0.00	0.00
DHITORA	4.67	15.89	2.80	0.00	1.87	1.87
TAPNA	28.75	26.25	0.00	0.00	0.00	0.00
SADASIBPUR	24.66	26.03	9.59	0.00	0.00	4.11
SANKETPUR	15.31	7.14	7.14	1.02	0.00	0.00
DIHA	18.63	10.78	1.96	6.86	0.98	1.96
KANIOR	16.83	21.78	0.99	0.99	0.00	0.00
CHAKGOPAL	24.51	24.51	1.96	3.92	0.00	1.96
SENBANDHA	34.33	13.43	0.00	1.49	0.00	1.49
BARSHAL	3.08	23.08	1.54	1.54	3.08	9.23
GAYTHA	9.41	45.88	0.00	2.35	0.00	0.00
PUKHURPARA	6.02	13.25	3.61	1.20	1.20	8.43
BARA BATASPUR	6.10	19.51	1.22	0.00	0.00	1.22
SIUR	24.68	10.39	0.00	1.30	1.30	0.00
SAJINA	18.68	30.77	4.40	3.30	2.20	0.00
MUKHURIA	8.89	0.00	0.00	11.11	6.67	0.00
CHATRA	10.00	41.11	0.00	2.22	0.00	1.11
SHASHIDHARPUR	21.18	50.59	0.00	0.00	0.00	0.00
FINGTOR	18.82	22.35	7.06	2.35	2.35	2.35
BALIGUNI	3.57	36.90	4.76	0.00	0.00	0.00
PILKHUNDI	10.00	14.44	0.00	3.33	0.00	2.22
SAJNOR	19.28	27.71	3.61	0.00	3.61	0.00
THUPSARA	17.28	27.16	2.47	0.00	0.00	0.00
RAMKRISHNAPUR	21.98	27.47	3.30	0.00	1.10	0.00
SURUL	0.00	3.90	7.79	11.69	6.49	2.60
SHIAN	13.75	10.00	6.25	0.00	0.00	10.00
JADUPUR	29.41	30.59	2.35	4.71	0.00	0.00
SANSAT	42.53	17.24	6.90	0.00	0.00	0.00
MATIJAPUR	24.36	19.23	1.28	0.00	1.28	5.13
BABUIRJOR	13.41	17.07	0.00	2.44	0.00	0.00

**Source:** Village survey data

**Table 19: Village wise Occupational pattern among the Female (in percentage)**

Name of the Village	Female					
	Cultivator	Agricultural Labour	Business	Salaried Employee (Govt.)	Salaried Employee (Pvt.)	Casual Labour (Non-Agriculture)
PERA	1.18	0.00	0.00	0.00	0.00	2.35
DHITORA	2.38	0.00	2.38	0.00	0.00	0.00
TAPNA	0.00	0.00	0.00	0.00	0.00	0.00
SADASIBPUR	4.84	0.00	0.00	0.00	0.00	0.00
SANKETPUR	2.44	0.00	0.00	0.00	0.00	0.00
DIHA	0.00	0.00	0.00	0.00	0.00	0.00
KANIOR	0.00	0.00	0.00	0.00	0.00	0.00
CHAKGOPAL	0.00	0.00	0.00	0.00	0.00	0.00
SENBANDHA	0.00	0.00	0.00	0.00	0.00	0.00
BARSHAL	0.00	6.58	0.00	0.00	0.00	0.00
GAYTHA	0.00	1.85	0.00	0.00	0.00	0.00
PUKHURPARA	1.35	0.00	1.35	1.35	0.00	2.70
BARA BATASPUR	0.00	5.19	0.00	0.00	0.00	0.00
SIUR	0.00	0.00	0.00	1.69	0.00	1.69
SAJINA	3.28	24.59	0.00	0.00	0.00	1.64
MUKHURIA	0.00	0.00	0.00	0.00	0.00	0.00
CHATRA	0.00	12.12	0.00	0.00	0.00	0.00
SHASHIDHARPUR	10.34	37.93	3.45	0.00	0.00	0.00
FINGTOR	0.00	1.59	0.00	1.59	0.00	6.35
BALIGUNI	0.00	1.54	0.00	0.00	0.00	0.00
PILKHUNDI	0.00	1.20	0.00	0.00	0.00	0.00
SAJNOR	0.00	0.00	0.00	0.00	0.00	0.00
THUPSARA	0.00	1.61	0.00	0.00	0.00	0.00
RAMKRISHNAPUR	0.00	0.00	0.00	0.00	0.00	0.00
SURUL	0.00	0.00	0.00	0.00	0.00	0.00
SHIAN	0.00	1.64	0.00	0.00	0.00	0.00
JADUPUR	4.55	10.61	0.00	1.52	0.00	0.00
SANSAT	0.00	0.00	1.79	0.00	0.00	0.00
MATIJAPUR	3.03	18.18	0.00	0.00	0.00	0.00
BABUIRJOR	0.00	0.00	0.00	3.45	0.00	0.00

**Source:** Village survey data

#### 4. Health

The data reveals that people are more dependent on government health centers or hospitals for accessing health facilities. However, both the communities also go to the quacks. In terms of infrastructure out of thirty villages surveyed only one village has government hospital and government hospital is situated within the Panchayat only for four villages. PHCs or sub-PHCs are also very few within villages (0.20%) or within panchayats. Average distance of government hospitals from villages is 21 Km while private hospitals also in similar distance. In spite of so poor infrastructure the district performs quite well in the implementation of vaccination among the children and quite pervading across communities. In fact Muslim community shows advancement compared to other communities. *However, the health centers, and it is perhaps well-known, are inadequate in handling cases such as child birth and this is clearly reflected in the high percentage of child-birth at home (on an average, 60.34% for Muslims and 46.95% for non-Muslims). Most of the public hospitals are not located in close proximities, and hardly any is located in the neighborhood of the village or even within the Panchayat. There is hardly any ambulance available for pregnant women to take them to the hospitals, people mainly depend upon rented cars. The survey reports that the most dominating reason, around 50 percent, for not visiting a government hospital is the distance one needs to cover. Regarding vaccination of children under the age of five, over 80 per cent of all communities have been covered, while those who did not participate in the program, is mainly owing to lack of awareness.*

**Table 20: Health – Expenditure and Facilities  
(Community wise averages for the District)**

		Muslim	Non-Muslim
Annual Average Expenditure for Health per family (Rs)		8474.48	7754.66
Access to health facilities (%) @	Government	94.86	89.82
	Private	14.64	3.88
	Quack	26.93	22.55

**Source:** Household survey data.

**Note:** @ % values may exceed 100 as families access more than one facility.

**Table 21: Health – Village-wise Averages**

Name of the Village	Average expenditure on health (Rs.)	Access to health centers (%)			Vaccination (%)				Problem of Vaccination (%)		
		Government	Private	Quack	Polio	BCG	DPT	Measles	Unaware of the program	Problem of distance	Others
PERA	3285.71	93.33	3.33	73.33	100	100	100	100	N.A.	N.A.	N.A.
DHITORA	7697.73	93.33	13.79	43.33	100	86.67	66.6	100	100.0	0	0
TAPNA	4416.67	100	0.00	0.00	100	100	100	100	100.0	0	0
SADASIBPUR	8785.71	80.00	0.00	36.67	100	77.78	100	33.3	N.A.	N.A.	N.A.
SANKETPUR	6543.75	83.33	13.33	3.33	100	100	100	100	N.A.	N.A.	N.A.
DIHA	10471.43	100	53.33	0.00	100	88.24	88.2	88.2	N.A.	N.A.	N.A.
KANIOR	8916.67	80.00	10.00	0.00	100	100	100	100	N.A.	N.A.	N.A.
CHAKGOPAL	7236.36	100	30.00	6.67	100	93.75	100	87.5	N.A.	N.A.	N.A.
SENBANDHA	11900.00	96.67	0.00	0.00	100	100	100	0	N.A.	N.A.	N.A.
BARSHAL	5687.50	96.67	0.00	0.00	100	100	100	13.6	N.A.	N.A.	N.A.
GAYTHA	6600.00	90.00	0.00	10.34	100	30.00	90	30	87.50	0	12.5
PUKHURPARA	5550.00	89.66	0.00	21.43	100	25.00	25	83.3	N.A.	N.A.	N.A.
BARA BATASPUR	6964.29	90.00	3.33	10.00	100	0.00	100	0	100.0	0	0
SIUR	4825.00	90.00	3.33	40.00	77.78	88.89	77.7	66.7	100.0	0	0
SAJINA	5466.67	100	3.33	23.33	100	100.0	100	86.7	100.0	0	0
MUKHURIA	37500.00	83.33	0.00	0.00	25.00	25.00	25	25	N.A.	N.A.	N.A.
CHATRA	8958.33	90.00	0.00	3.33	95.24	95.24	95.2	95.2	0.00	0	100
SHASHIDHARPUR	6782.61	96.67	6.67	3.45	100	100	100	66.7	N.A.	N.A.	N.A.
FINGTOR	20666.67	76.67	6.90	13.79	100	100	100	100	N.A.	N.A.	N.A.
BALIGUNI	7263.16	90.00	6.67	60.00	84.00	76.0	80.0	60	50.00	0	50
PILKHUNDI	7960.00	90.00	3.33	40.00	96.15	92.3	92.3	84.6	N.A.	N.A.	N.A.
SAJNOR	10695.00	90.00	14.29	27.59	92.86	92.86	92.8	85.7	N.A.	N.A.	N.A.
THUPSARA	5847.50	73.33	6.67	36.67	100	100	100	75.0	N.A.	N.A.	N.A.
RAMKRISHNAPUR	7054.17	90.00	10.00	72.41	100	89.47	89.4	68.4	0.00	0	100
SURUL	23000.00	96.67	26.67	0.00	100	78.57	78.5	78.6	100.00	0	0
SHIAN	2687.14	96.67	3.57	50.00	100	94.44	94.4	88.9	N.A.	N.A.	N.A.
JADUPUR	7800.00	90.00	0.00	24.14	100	90.91	0.00	100	N.A.	N.A.	N.A.
SANSAT	15230.77	100	10.00	70.00	100	100	100	100	100.0	0	0
MATIAPUR	1366.67	100	0.00	20.00	100	100	100	100	N.A.	N.A.	N.A.
BABUIRJOR	3256.67	100	0.00	13.79	77.78	77.78	77.7	77.8	N.A.	N.A.	N.A.

**Source:** Village survey data.

**Table 22: Types of Medical Facilities –Village wise**

Name of the Villages	Government Hospitals		PHC		Sub-PHC	
	Within village	Within Panchayat	Within village	Within Panchayat	Within village	Within Panchayat
PERA	N	N	N	N	N	Y
DHITORA	N	N	N	N	Y	-
TAPNA	N	N	N	N	N	Y
SADASIBPUR	N	N	N	Y	N	N
SANKETPUR	N	N	N	Y	N	Y
DIHA	N	N	NA	NA	Y	N
KANIOR	N	N	N	Y	N	Y
CHAKGOPAL	N	N	NA	NA	Y	-
SENBANDHA	N	N	NA	NA	N	Y
BARSHAL	N	N	N	N	Y	-
GAYTHA	N	N	N	N	N	Y
PUKHURPARA	N	N	N	Y	N	Y
BARA BATASPUR	N	N	N	Y	N	Y
SIUR	N	Y	N	Y	N	Y
SAJINA	N	N	N	N	N	Y
MUKHURIA	N	N	NA	NA	N	Y
CHATRA	N	N	N	N	N	N
SHASHIDHARPUR	N	Y	N	Y	N	Y
FINGTOR	NA	N	N	Y	N	Y
BALIGUNI	N	N	N	N	Y	-
PILKHUNDI	N	Y	N	N	N	Y
SAJNOR	N	Y	N	Y	N	Y
THUPSARA	N	N	N	N	Y	-
RAMKRISHNAPUR	N	N	N	N	N	Y
SURUL	N	N	NA	NA	Y	-
SHIAN	N	N	Y	-	Y	-
JADUPUR	NA	N	NA	NA	N	N
SANSAT	N	N	N	N	N	N
MATIJAPUR	N	N	N	N	Y	-
BABUIRJOR	Y	N	N	N	Y	-

**Source:** Village survey data.

**Note:** N = absent, Y = present and N.A means *not available*.

**Table 23: Information on Childbirth – Household Response (%)  
(Community wise District Averages)**

		Muslim	Non-Muslim
Place of birth	In house	60.34	46.95
	Hospital	37.99	50.00
	Private hospital	1.68	1.53
	Others	0.00	1.53
Help during child birth	Doctor	35.75	46.56
	Nurse	3.91	8.40
	Trained midwife	6.15	9.16
	Non trained midwife	51.40	34.73
	Others/Don't know	2.79	1.15
Transport	Own car	1.41	1.33
	Rented car	95.77	89.33
	No vehicle	1.41	8.00
	Ambulance	1.41	1.33
Reason for not availing Government. Hospital facilities	Long distance	50.00	55.56
	Unhygienic condition	1.47	2.02
	Poor service quality	2.94	2.02
	No female doctor	1.47	2.02
	Others	33.82	31.31

**Source:** Household survey data.

**Table 24: Information on Child Birth – Village-wise (%)**

Name of villages	Place of birth				Reasons for not visiting Government places				
	At home	Government Hospital	Private Hospital	Others	Problem of distance	Un-cleanliness	Inefficient services by	No female doctors	Others
PERA	20.00	80.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
DHITORA	53.85	46.15	0.00	0.00	0.00	0.00	0.00	0.00	50.00
TAPNA	35.00	60.00	5.00	0.00	0.00	0.00	0.00	0.00	100.00
SADASIBPUR	55.56	44.44	0.00	0.00	100.00	0.00	0.00	0.00	0.00
SANKETPUR	95.24	4.76	0.00	0.00	73.68	0.00	0.00	0.00	26.32
DIHA	12.50	68.75	0.00	18.75	N.A.	N.A.	N.A.	N.A.	N.A.
KANIOR	62.50	37.50	0.00	0.00	85.71	0.00	0.00	14.29	0.00
CHAKGOPAL	31.25	68.75	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
SENBANDHA	93.75	6.25	0.00	0.00	100.00	0.00	0.00	0.00	0.00
BARSHAL	88.00	12.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
GAYTHA	61.54	38.46	0.00	0.00	100.00	0.00	0.00	0.00	0.00
PUKHURPARA	33.33	58.33	8.33	0.00	60.00	20.00	0.00	0.00	20.00
BARA BATASPUR	70.00	30.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
SIUR	60.00	30.00	0.00	10.00	75.00	0.00	0.00	0.00	25.00
SAJINA	60.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
MUKHURIA	0.00	75.00	25.00	0.00	0.00	100.00	0.00	0.00	0.00
CHATRA	5.26	94.74	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
SHASHIDHARPUR	66.67	33.33	0.00	0.00	33.33	0.00	0.00	0.00	66.67
FINGTOR	9.09	90.91	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
BALIGUNI	68.00	28.00	4.00	0.00	37.50	6.25	0.00	6.25	50.00
PILKHUNDI	70.59	29.41	0.00	0.00	78.95	0.00	0.00	0.00	21.05
SAJNOR	63.64	36.36	0.00	0.00	42.86	0.00	14.29	0.00	42.86
THUPSARA	91.67	8.33	0.00	0.00	54.55	0.00	0.00	0.00	45.45
RAMKRISHNAPUR	46.15	53.85	0.00	0.00	85.71	0.00	0.00	0.00	14.29
SURUL	14.29	71.43	14.29	0.00	0.00	0.00	50.00	0.00	50.00
SHIAN	47.06	52.94	0.00	0.00	14.29	0.00	0.00	0.00	7.14
JADUPUR	9.09	81.82	9.09	0.00	0.00	0.00	50.00	0.00	0.00
SANSAT	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MATIJAPUR	63.64	36.36	0.00	0.00	33.33	0.00	0.00	0.00	66.67
BABUIRJOR	62.50	37.50	0.00	0.00	33.33	0.00	33.33	33.33	0.00

**Source:** Household survey data.

**Table 25: Vaccination of Under Five-Year Children (%)  
(Community wise District Averages)**

Vaccination	Muslim			Non-Muslim		
Polio (pulse)	97.34			96.50		
DTP	90.96			87.16		
BCG	80.85			87.16		
Measles	69.15			74.71		
Organization	Government	Private		Government	Private	
	100.0	0.0		100.0	0.0	
Reasons for non participation	Unaware	Distance	Others	Unaware	Distance	Others
	77.78	0.0	22.22	88.24	0.0	11.76

**Source:** Household survey data.

## 5. Infrastructure

Almost all the villages have at least one primary school within the village. But only a few villages have secondary schools, in fact the district average of number of secondary schools per village is 0.17. Around 80% villages are connected through bus routes with bus stop within 5 Kms. of the villages while over 83% villages are connected through train routes with rail stations more than 5 Kms from the villages. Around 43% of the villages have commercial banks and 67% have agricultural credit societies within 5 Kms. while over 80% villages have post offices within villages or within 5 Kms.

## 6. Awareness about Government Programmes

It is easily understood that success of government sponsored development schemes strongly depend on the level of awareness and hence participation in using such facilities. *The cross-village data clearly displays that the level of awareness is highly heterogeneous across villages for all the programmes taken together; sometimes it is over 70% (Pukhurpara in Maureswar II Block in the eastern part and close to district head quarter) to as low as 8.91% in Baurjor (in Khoyrasal Block in western part and far off from district head quarter).*

*The interesting thing about the government programmes is that most of the people across*



**Table 26: Awareness and Efficacy of the Government Sponsored Development Programmes – District Average for Muslims (%)**

Programme	% of people aware	% of beneficiary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	18.65	3.28	100.	0.0	0.0	0.0	0.0	0.00
NREGS	93.03	74.59	71.7	13.27	0.44	4.42	10.18	0.91
IAY	60.86	3.06	66.7	33.33	0.0	0.0	0.0	0.00
Old age pension	45.99	2.72	75.0	25.0	0.0	0.0	0.0	0.00
Swajal dhara	8.92	3.70	100.	0.0	0.0	0.0	0.0	0.00
Irri gation	7.72	29.17	0.0	25.0	0.0	50.0	25.0	0.00
ARWSP	5.85	5.26	0.0	100.0	0.0	0.0	0.0	0.00
SSA	33.33	4.81	0.0	33.33	0.0	66.67	0.0	N.A.
TSC/SSUP	2.48	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	0.00

**Source:** Household survey data.

**Table 27: Awareness and Efficacy of the Government Sponsored Development Programmes – District Average for non-Muslims (%)**

Programme	% of people aware	% of beneficiary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	24.49	18.32	54.17	0.0	37.5	4.17	4.17	0.00
NREGS	95.10	77.48	64.32	19.35	0.25	6.53	9.55	3.12
IAY	51.66	4.80	100.0	0.0	0.0	0.0	0.0	0.00
Old age pension	48.07	9.49	80.95	9.52	0.0	0.0	9.52	8.33
Swajal dhara	14.66	18.18	90.91	0.0	0.0	9.09	0.0	0.00
Irrigation	16.67	23.33	66.67	0.0	8.33	16.67	8.33	N.A.
ARWSP	8.33	4.76	100.0	0.0	0.0	0.0	0.0	3.23
Sarba siksha	37.02	23.71	24.24	6.06	0.0	57.58	12.12	N.A.
TSC /SSUP	4.84	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	0.00

**Source:** Household Survey Data

**Note:** NA means *not available*

**Table 28: Awareness and Efficacy of Government Schemes – Village-wise**

Name of the Villages	Percentage of people aware (all schemes)	Percentage of people benefited (all schemes)	Number of people who have job cards for NREGS	Number of people who have got job under NREGS
PERA	21.86	14.05	142	142
DHITORA	26.30	12.78	500	400
TAPNA	44.81	17.90	375	375
SADASIBPUR	14.81	5.92	464	300
SANKETPUR	12.23	8.33	208	197
DIHA	45.12	9.40	3952	2468
KANIOR	10.37	9.26	342	342
CHAKGOPAL	48.62	7.25	794	700
SENBANDHA	44.87	14.87	237	45
BARSHAL	28.89	31.36	365	160
GAYTHA	64.81	23.31	750	750
PUKHURPARA	74.65	19.41	300	300
BARA BATASPUR	45.59	13.24	345	300
SIUR	32.59	12.71	131	131
SAJINA	13.92	12.13	215	213
MUKHURIA	57.41	0.00	4	1
CHATRA	45.44	10.74	123	116
SHASHIDHARPUR	36.90	9.31	114	113
FINGTOR	11.11	34.48	168	160
BALIGUNI	21.12	13.95	942	840
PILKHUNDI	23.72	12.77	219	219
SAJNOR	31.56	17.46	417	412
THUPSARA	21.01	34.07	NA	NA
RAMKRISHNAPUR	19.26	33.60	471	402
SURUL	43.70	4.07	828	828
SHIAN	40.88	10.40	450	450
JADUPUR	48.15	15.94	137	137
SANSAT	19.79	10.12	510	510
MATIJAPUR	24.15	11.22	216	800@
BABUIRJOR	8.91	10.76	1022	875

**Source:** Village survey data & Household survey data

**Note:** N.A means *not available*.

@: Data supplied by GP seems to be incorrect.

*communities, over 90% are aware about the NREGS and high proportion of them, viz. over 70% have benefited, next comes IAY (over 60% among Muslims and around 51% among non-Muslims are aware), then comes old age and widow pension and then SSA followed by SGSY. But people are not so much aware about other programmes such as AWRP, TSC or Swajaldhara. It is inspite of the fact that in the case of latter benefits are more long term, but it is the ready return specially cash benefit as the in case of NREGS that is more attractive to the people. It is understandable that popularity of programmes depends upon the campaign. It is interesting that awariness or benefits are not community specific. The major source of information in cases of profitable job opportunities have come from the Panchayat Pradhan himself/herself or from the GP office, and there is no report of the fact that NGOs have been of significant help in this connection.*

## **7. Other Issues**

About 16.62 percent of the Muslim and 22.32 percent non-Muslim respondent families have life insurance whereas negligible families from both the communities have health insurance. Very few people have crop insurance though the district is agriculture intensive and have highly productive agriculture. Banking habit of Muslims are poorer with 5.44% households responded positive compared to non-Muslims, with 11.43%. Though by absolute standard both are very low. About 50 percent of Muslim and 41.42 percent of non-Muslim households are indebted and main sources of availing loans are rural banks, moneylenders and relatives. Loan is mainly taken for medical expenditure followed by marriage or other social functions. Compared to other districts quite a significant, viz. 13.98% of Muslim households and 27.56% of non-Muslims borrow for investing in agricultural implements, mainly in ground water extraction. But loan for investment in non-agricultural activities is scanty.

**Table 29. Insurance and Financial Assets – Community wise District Averages**

		Muslim	Non-Muslim
Health Insurance	Percentage of households who have	0.30	0.36
	Average Value (Rs)	N.A.	810.5
Life Insurance	Percentage of households who have	16.62	22.32
	Average Value (Rs)	5773.64	5146.48
Crop Insurance	Percentage of households who have	0.30	0.18
	Average Value(Rs)	N.A.	1300.0
Bank Deposit	Percentage of households who have	5.44	11.43
	Average Value(Rs)	12619.44	11033.60
Fixed Deposit	Percentage of households who have	2.42	3.81
	Average Value (Rs)	16637.5	37857.14

**Source:** Household survey data.

**Table 30: Indebtedness - Sources and Conditions of Loan  
(Community wise District Averages)**

		Muslim	Non-Muslim
Percentage of households indebted		50.0	41.42
Average Interest Rate		18.17	22.82
Sources of availing loans (%)	Government	8.51	7.45
	Commercial Bank	4.79	7.84
	Rural Bank	11.17	11.37
	Co-operative Bank	7.45	12.16
	Self Help Group/Non Governmental Organization	1.06	1.18
	Moneylender	24.47	25.49
	Big landowner/Jotedar	7.45	12.16
	Relative	27.13	18.82
	Others	7.98	3.53
Conditions & Terms of Loan (%)	Only Interest	64.46	55.20
	Physical labour	13.25	17.19
	Land mortgage	10.84	14.48
	Ornament mortgage	5.42	3.62

**Source:** Household survey data

**Table 31: Indebtedness - Reasons and Nature of Loan  
(Community wise District Averages)**

		Muslim	Non-Muslim
Nature of loan	Capital related expenditure	4.30	5.12
	Purchase of agricultural equipment	13.98	27.56
Reasons of Loan	Purchase of land/home	7.53	5.12
	Repairing of house	5.38	16.54
	Marriage/other social function	14.52	11.42
	Medical expenditure	33.87	18.90
	Purchase of cattle	0.54	3.15
	Investment	3.76	1.57
	Others	16.13	10.63
Terms – Cash only		94.68	94.07

**Source:** Household survey data

**Table 32: Common Property Resources – Household Response of Uses and Interference (District Averages)**

		Percentage of User		Percentage of Interference	
		Muslim	Non-Muslim	Muslim	Non-Muslim
Uses and Interference	Forest	51.22	7.25	0.00	0.82
	Pond	90.83	84.50	2.68	1.53
	Field	82.00	63.25	0.00	0.31
	Cattle-pen	23.08	9.50	0.00	0.00
	School ground	20.36	5.71	0.00	0.00
	Other Govt. buildings	10.81	13.56	0.00	0.00
	Others	27.12	2.94	0.00	0.00
		Muslim		Non-Muslim	
Categories of people who interfere (%)	Powerful people	10.00		60.00	
	Big landlords	60.00		20.00	
	Each household	30.00		20.00	

**Source:** Household survey data

**Table 33: Public Distribution System – Community wise District Averages**

		Muslim	Non-Muslim
APL Card	% of families with APL ration cards	70.25	59.82
BPL Card	% of families with BPL/ Antodaya/ Annapurna card.	37.42	40.33
Sufficiency	% of families with sufficient product	82.50	67.98
Quantity	Rice – Kg. per family per month	12.69	9.44
	Wheat – Kg. per family per month	10.59	7.60
Problem (%)	Inadequate	0.94	6.93
	Inferior quality	6.58	3.56
	Less in amount	6.27	8.61
	Not available in time	7.52	6.18
	Irregular	4.39	3.00
	Others	0.31	2.25
	No problem	73.98	69.48
Purchase	% of families who can purchase all goods	41.38	35.33
Reason problems for purchase (%)	Monetary constraint	87.11	75.35
	Insufficiency of ration	1.55	3.68
	Unwillingness to sell off by the dealers	4.12	15.01
	Others	7.22	5.95

**Source:** Household survey data.



## **Recommendations**

We have discussed the conditions of the district in terms of the major indicators; we have provided the current status of the most important eight indicators identified by the Ministry of Minority Affairs, viz. the four religion specific indicators and the four basic amenities indicators. In addition we have also provided the status of the many other indicators that we thought to be of relevance. Some of these are calculated at a more disaggregated level for a particular indicator. For example we have gone into a detailed account of status of education, at different levels as we thought that only literacy is inadequate. We also provided the status of training in vocational trades and the demand for such training. This is important, in our opinion, as we tried to relate the same with job market situation for the general populace.

The above analysis is very broad in nature and requires intervention at a very larger scale and change in the attitude of the process of policy planning. Since the approach of the Multi-sector Development Plan funded by the Ministry of Minority Affairs is supplementary in nature and does not intend to change the very nature of the plan process, it is suggested that the district administration may start working on priority basis with the additional fund in the areas where the deficit can very easily be identified at the district level or at the village or in the pockets of the district. Hence we provide the deficit of the district for the religion specific socio-economic indicators and the basic amenities indicators where the deficit has been calculated as the deviation of the survey averages from the corresponding values based on NSSO, 2005 and NHFS-3 in Table 34 below. In addition to these indicators we have also discussed about some of the indicators, which in our opinion are extremely important for the development of the district.

**Table 34: Priority Ranking of Facilities Based on Deficits of District Averages and National Averages**

Sl. No.	Indicator	District Average	National Average	Deficit	Priority Rank
<b>I. Socio-economic Indicators</b>					
1	Literacy (%)	72.07	67.3	-4.77	4
2	Female Literacy (%)	65.00	57.1	-7.9	6
3	Work Participation (%)	62.63	38.0	-24.63	8
4	Female Work Participation (%)	31.23	21.5	-9.73	7
<b>II. Basic Amenities Indicators</b>					
5	Houses with Pucca Walls (%)	19.72	59.4	39.68	1
6	Safe Drinking Water (%)	95.77	87.9	-7.87	5
7	Electricity in Houses (%)	28.82	67.9	39.08	2
8	W/C Toilet (%)	13.77	39.2	25.43	3
<b>III. Health Indicators</b>					
9	Full Vaccination of Children (%)	66.52	43.5	-23.02	-
10	Institutional Delivery (%)	46.71	38.7	-8.01	-

**Note:** District averages are based on the sample data on rural areas only, and national averages for Sl. No. (5) to (8) are based on NFHS-3 and the rest are based on NSSO, 2005.

It is clear from the above table that the district averages perform worst for houses with pucca walls followed by electrified houses and W/C toilets. In all other cases district averages are higher than the corresponding national averages. Accordingly the district administration is expected to draw up their development plan funded by the Ministry of Minority Affairs based on the priority ranking of the facilities as listed above. Accordingly pucca houses with a rank of one and coverage of BPL families under IAY only 3.89%, it is natural that funding for IAY should receive highest priority. However, it may also be noted that the district averages and the deficits are not uniform across the district, there are large variations across the villages. A comparison may be made consulting the relevant tables for the village level averages. In this way one can find out the priority ranking for the villages separately. Given the representative nature of the sample one can treat those villages or the blocks where they are situated as the pockets of

relative backwardness in terms of the above indicators. We draw the attention of the district administration to be cautious when drawing plan for the district.

In addition to the above priority ranking of facilities we also like to point out that there are some findings that the study team of the CSSSC thinks very important from the standpoint of the development of the district. This is specially so where the district averages are higher than the corresponding national averages. In such cases it makes better sense to concentrate the efforts of the district administration areas other than the above ten indicators as suggested by the Ministry. These are given below.

- The district average of the number of primary teachers per school (3.37 per school) is in fact higher than the national average (2.84 per school based on Census 2001), but the national average itself is very poor. It means that on an average all the four classes in a primary school cannot be held. So though the district average is better than the national average, the district administration should pay attention to this.
- So far secondary schools are concerned, the performance of the district is very poor – 0.17 secondary and higher secondary schools per village. This also needs intervention.
- Apparently the district performs very poor in terms of health related infrastructure. So looking at only vaccination or institutional delivery is inadequate. A mere 0.04% of villages have government hospitals in its vicinity, 0.20 % of villages have primary health centers or sub-centres situated within the village, average distance of primary health center or sub-centres is 4.46 Km., average distance of government hospital is 21.23 Km., average distance of private hospital or nursing home is 19.29 Km. By no means these can be considered good whether they exceed national average or not, though in many cases they are lower than the national averages.

## APPENDICES

**Table A 1: General information**

	District averages	Average of the sample villages
Area of the village	181.34 hectares	290.14 hectares
Household size	4.10 persons	5.06 persons
Area of irrigated land out of total cultivable area	53.50 %	56.82 %
Number of post offices	0.17	0.33
Number of phone connection	1.91	11.37

**Source:** Village Directory, Census 2001.

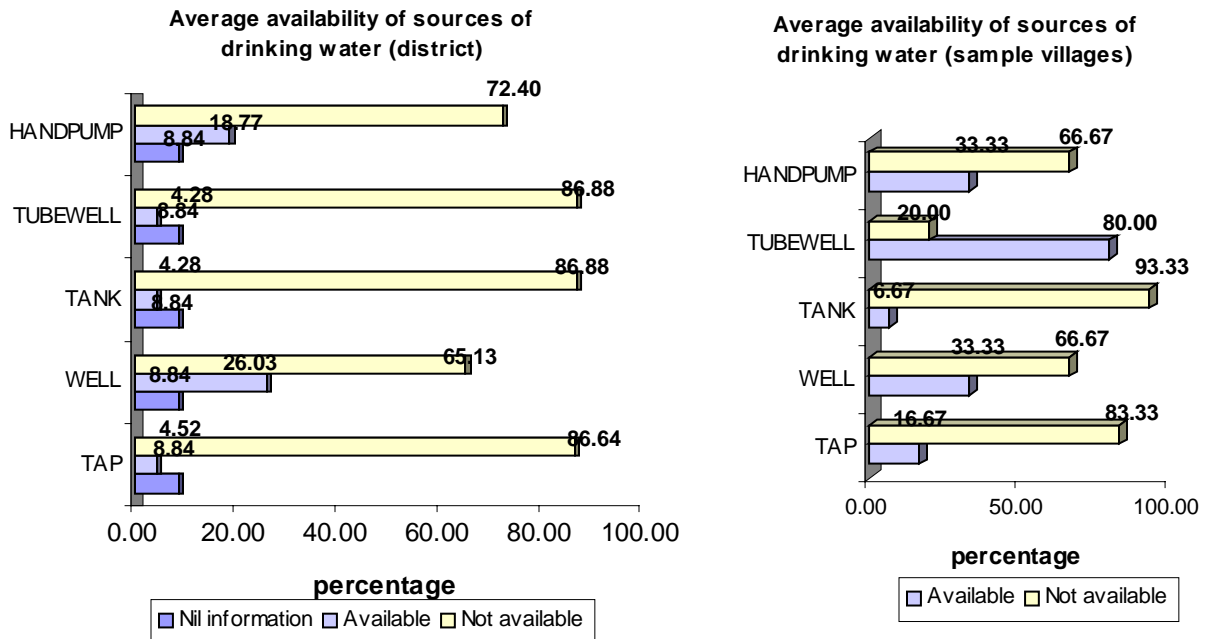
**Table A 2: Approach Roads to the Villages**

Nature of Approach Roads	Paved Road		Mud Road		Footpath	
	Available	Not Available	Available	Not Available	Available	Not Available
Average for the district	35.99%	64.01%	90.79%	9.21%	9.52%	90.48%
Average for sample villages	50.00 %	50.00 %	90.00 %	10.00 %	20.00 %	80.00 %

**Source:** Village Directory, Census 2001.

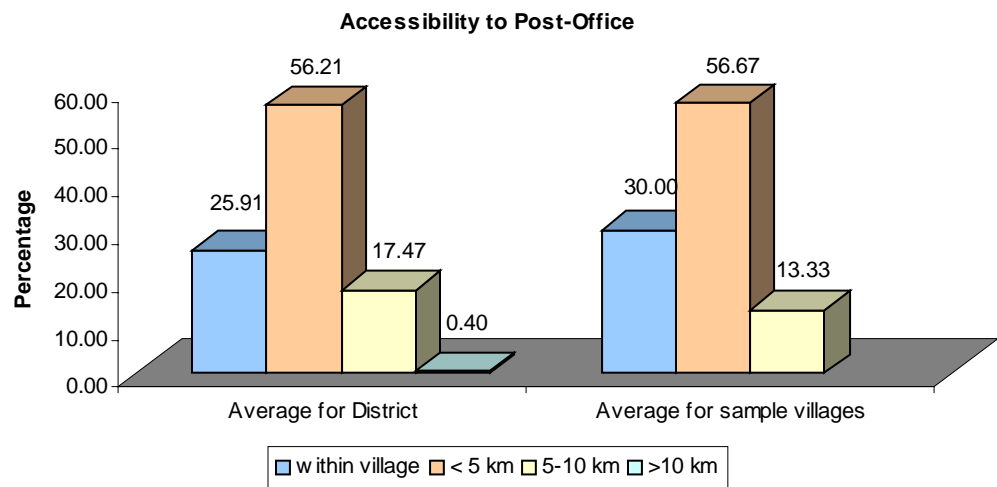
**Fig. A 1 Sources of Water**

**Average availability of sources of drinking water (%)**



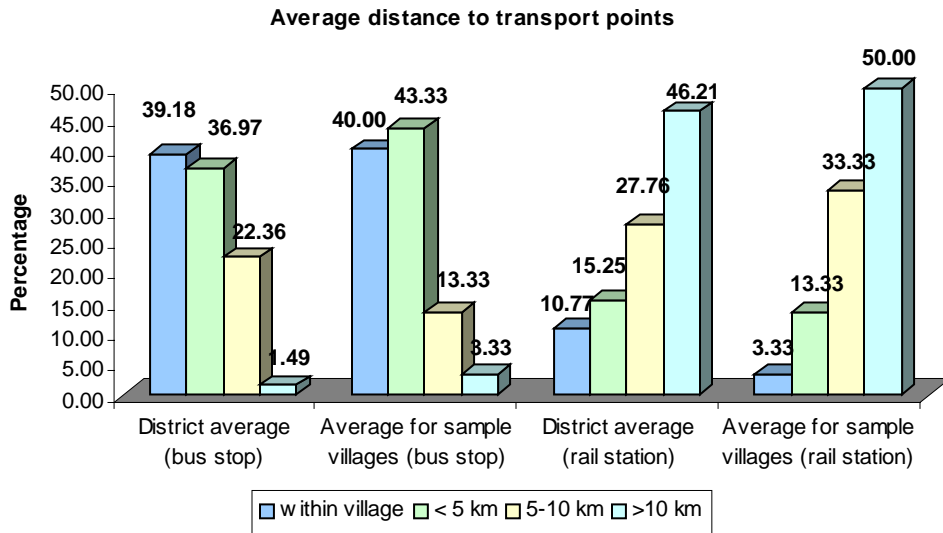
Source: Village Directory, Census 2001

**Fig. A2: Distance to Post- Office**



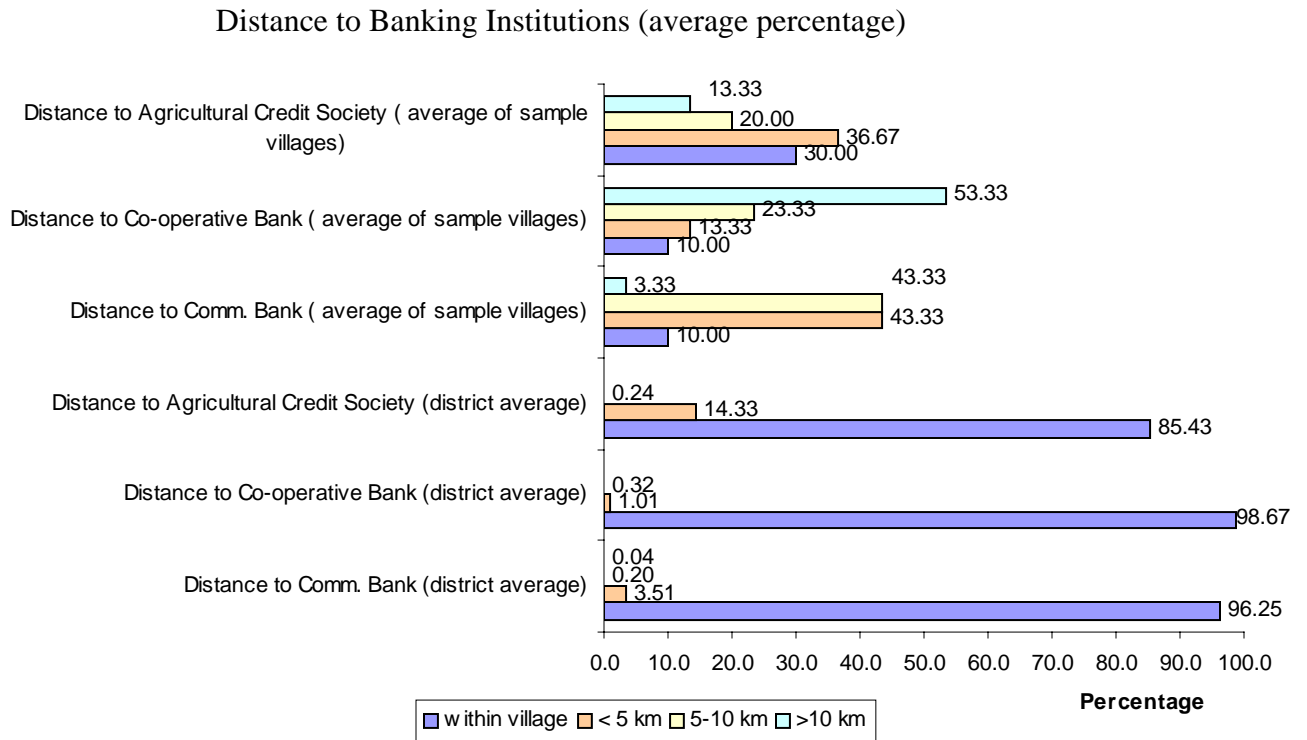
Source: Village Directory, Census 2001

**Fig. A3: Distance of Public Transport**



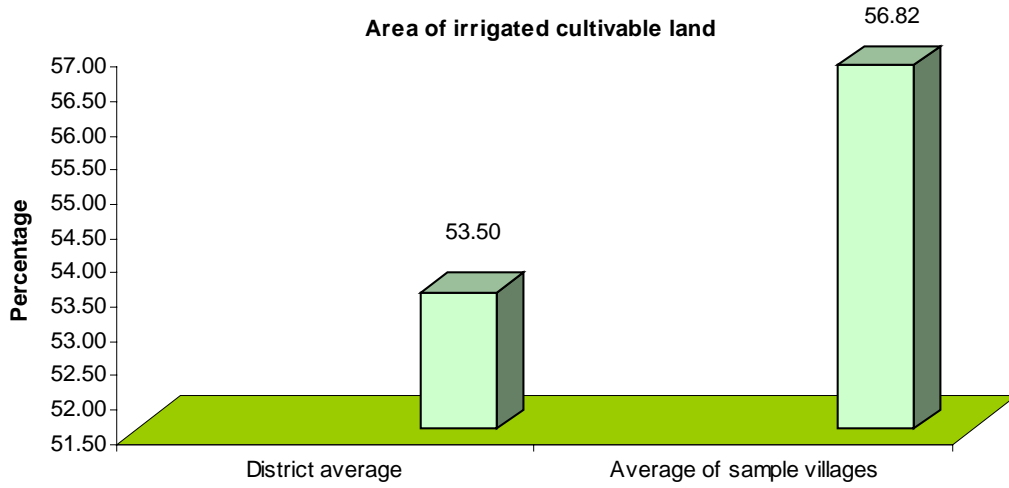
**Source:** Village Directory, Census 2001

**Fig. A4: Distance of Bank and Other Financial Institutions**



**Source:** Village Directory, Census 2001

**Fig. A5: Irrigation**



**Source:** Village Directory, Census 2001

### A3: Sampling Methodology

The primary unit for survey is census village. A sample of villages will be selected for each district. If the population of the district is greater than 0.5 million then a total of 30 villages will be chosen for the district and if the population is less than or equal to 0.5 million then 25 villages will be chosen for the district. For the purpose of sampling the district is classified into three strata  $S_i$  ( $i=1,2,3$ ). For stratification of villages in the district percentage of minority population will be used as the criteria. But since there is no published data on minority population at the village level, one has to work with percentage of minority population at the level of CD block.

Let  $N$  be the no. of CD blocks in a district and  $p_j$  ( $j=1,\dots,N$ ) be the percentage of minority population of the  $j$  th. block. These  $N$  blocks are then arranged in descending order (one can also use ascending order) by  $p_j$ . The top 20%, middle 50% and the bottom 30% constitutes  $S_1$ ,  $S_2$  and  $S_3$  respectively. Each  $S_i$  contains the villages belonging to the respective blocks. Let  $P_i$  ( $i=1,2,3$ ) be the proportion of rural population in  $S_i$  to district rural population. No. of villages from each strata will be chosen by the proportion of population of that strata in the total. Then denoting the no. of villages to be drawn from  $S_i$  by  $n_i$  one obtains

$$\begin{aligned} n_i &= (P_i) 25, && \text{if the district population is less than equal to 0.5 million} \\ &= (P_i) 30, && \text{if the district population is greater than 0.5 million,} \end{aligned}$$

subject to a minimum of 6 villages in each stratum.

The villages are chosen by the method of PPS (probability proportional to population) with replacement from each of  $S_i$  where aggregate population of villages are the size criteria (as per census 2001).

After the sample villages are chosen by the method described above the next task is to choose the sample of households for each village. If population of the sample village is less than or equal to 1200 all households will be listed. If population of the village is more than 1200, 3 or more hamlet groups will be chosen. For this purpose one may exactly follow the methodology of NSSO for hamlet group formation. A total of two hamlet groups will be chosen from these hamlet groups. Out of these two, one hamlet group will be the one with highest minority population (for the district). Another hamlet group will be chosen randomly from the remaining hamlet groups. The households of chosen hamlet groups will be listed. While listing the



households their minority status will also be collected as auxiliary information.

Given the auxiliary information on minority status of the households they will be classified into five strata – Hindu, Muslim, Christian, Buddhist and Parsi. A total of 30 households will be chosen from each sample village (or the two hamlet groups if hamlet groups have been formed) in proportion to number of households in each stratum subject to a minimum of 2 households in each stratum. The sampling methodology will be simple random sampling without replacement. If there is no listing in any stratum then the corresponding group will be ignored for that village.

The rule followed by NSSO for forming hamlet-groups is given below.

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	