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Baseline Survey of Minority Concentrated Districts

# District Report

## BONGAIGAON

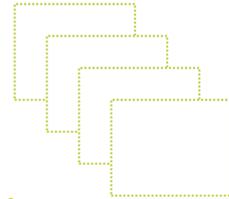
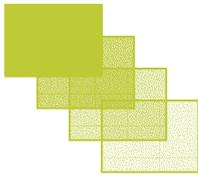
Study Commissioned by  
Ministry of Minority Affairs  
Government of India

Study Conducted by



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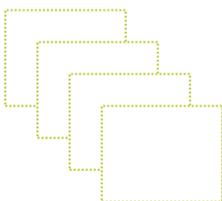


Commissioned by the Ministry of Minority Affairs, this Baseline Survey was planned for 90 minority concentrated districts (MCDs) identified by the Government of India across the country, and the Indian Council of Social Science Research (ICSSR), New Delhi coordinates the entire survey.

Omeo Kumar Das Institute of Social Change and Development, Guwahati has been assigned to carry out the Survey for four states of the Northeast, namely Assam, Arunachal Pradesh, Meghalaya and Manipur.

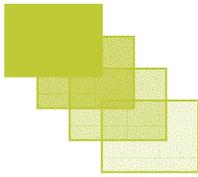
This report contains the results of the survey for Bongaigaon district of Assam.

The help and support received at various stages from the villagers, government officials and all other individuals are most gratefully acknowledged. ■



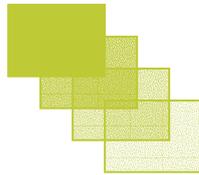
Omeo Kumar Das Institute of Social Change and Development is an autonomous research institute of the ICSSR, New delhi and Government of Assam.





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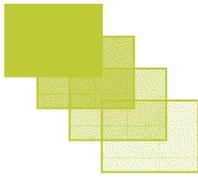


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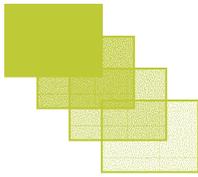
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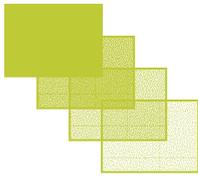
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## BACKGROUND

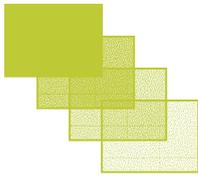
Issues relating to disparities across socio-religious communities have attracted much attention of the government of India of late. There is a growing realization about the relative backwardness of the religious minorities more particularly the Muslim as a religious community in India. The Sachar Committee, which was instituted specifically to look into the relative deprivations of Muslims vis-à-vis other socio religious categories in various dimensions of development, in its report on “Social Economic and Educational Status of the Muslim Community of India”, exhibited deficits and deprivations of Muslims in all dimensions of development. Assam is among the four states with large Muslim population where according to the Committee the situation is grave. Therefore, there is a need to generate data to evaluate and address issues of Muslim backwardness in the state.

In order to ensure that the benefits of schemes and programmes of government reach the relatively disadvantaged segments of society districts having a substantial minority population on the basis of backwardness parameters were identified. Based on 2001 Census, using two backwardness parameters, viz., (1) religion specific socio-economic indicators at the district level in terms of literacy rate; female literacy rate; work participation rate; and female work participation rate and (2) basic amenities indicators at the district level in terms of percentage of households with pucca walls, safe drinking water, electricity and w/c latrines, the Ministry of Minority Affairs identified 90 Minority Concentration Districts throughout the country which are falling behind the national average in these parameters. Of these 90 districts, 53 districts have both socio-economic and basic amenities below national average, 21 districts have socio-economic parameters below national average and 16 have basic amenities below national average. The basic idea is to formulate a multi-sectoral programme for the 90 MCDs which envisage for providing beneficiary oriented schemes to minorities and infrastructure development for the entire community in the districts.

Against this backdrop the baseline survey in MCDs was conceived to

- (a) identify how existing programmes are currently targeting these districts and on the basis of the assessment to develop special programmes to provide these facilities and ensure accessibility to them in the most backward areas in a faster way; and
- (b) create socio-economic profiles of the targeted districts, and receive inputs that would help improve literacy rate, especially female literacy rate, and overall work participation rate, especially female work participation rate that have a significant impact on economic development.

The survey would more specifically try to identify the gaps in (1) availability of infrastructure like schools, health centers, ICDS centers and drinking water supply (2) housing and sanitation (3) critical linkages like rural road, ITIs, banking facilities, markets etc. and also (4) identification of artesian income generating activities in which villagers have comparative advantage.



## METHODOLOGY

The present survey has been confined to rural areas. Considering the availability of data Tehsil level information has been used for stratification purpose.

Villages are taken as the first stage units (FSU) for the survey. However, before selection of sample villages, each district under the coverage was stratified first. All tehsils in a district were grouped into three strata in terms of minority population after arranging them in descending order of minority population. The grouping/stratification has been done in such a way so that the first stratum constitutes top 20 percent of tehsils, the second stratum constitutes middle 50 percent and the third/last stratum constitutes bottom 30 percent of tehsils in the arranged frame. The ranges vary in accordance with degree of concentration of minority population in respective districts.

Depending upon the size of the district, 25 or 30 villages were selected from each district. 25 villages were chosen if the rural population of the district is below 5 lacs; otherwise 30 villages were chosen.

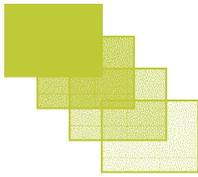
The number of villages surveyed in each stratum was directly proportional to the share of each stratum/group of tehsils (according to population) to the district population, subject to a minimum allocation of 6 villages to each stratum.

Required number of sample villages from each stratum have been selected as per the probability proportion to size (PPS) with replacement, size being total population of the village as per Census 2001.

In case of household selection, complete listing of all households (by door to door visit) has been done in case of sample villages with less than 1200 population. However, in case of those villages with population 1200 or more, three or more hamlet-groups (hg's) were formed in the village as per the practice followed by NSSO<sup>1</sup>. From among them, a sample of 2 hg's was selected for listing of households. The hg having maximum concentration of minority population was selected with probability 1. From among the remaining hg's, one more hg were selected at random. The listing and sampling of households were independent for each selected hg.

In each selected hg, 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 Christian households another SSS, and so on.

About 30 households were selected in all from each sample village for detailed enquiry. These 30 households were allocated over 2 selected hg's (if hg's formed) and among the respective SSS in proportion to total number of households listed in the respective frames. A minimum of 2 households were allocated to an ultimate SSS. The required numbers of sample households from each SSS were selected by systematic random sampling without replacement (SRSWOR). In case of village having less than 30 households all the households were surveyed.



The rule followed by NSSO for forming hamlet-groups is

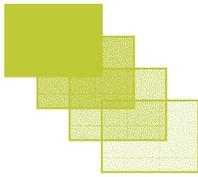
Approximate present population of the village	no. of hamlet-group to be formed
1200 to 1799	3
1800 to 2399	4
2400 to 2999	5
3000 to 3599	6
..... and so on	

Following the above methodology, total 30 villages of the district Bongaigaon were identified and 30 households from each village were selected for the sample survey. The present report is based on the data gathered from the total 900 sample households of the district.

## TOOLS USED

Relevant data were collected with the help of (1) Rural Household Schedule and (2) Village Schedule. The rural household schedule tries to capture different dimensions of socio-economic and situational variables like employment, migration and occupation details, land and other assets, ownership of productive and other assets, livestock details, housing status, rural indebtedness, family income and expenditure, current educational status and skill training, aspiration of parents of current students, awareness and participation, local conflicts and loss of life and property, access to media and communication and general aspirations of the people.

The village schedule tries to garner authentic data regarding the village. Information such as basic population data, facilities, village organizations, land use and land transfers, credit facilities, commuting and migration data, job and wage related information, information on individual beneficiary oriented programmes, data on education including physical facilities, health, different development programmes, common property resources, and the public distribution system prevailing in the rural areas. ■



## A BRIEF PROFILE OF BONGAIGAON

### 2.1 Area and Location

Bongaigaon District was created in 1989 curving out areas of Goalpara and Kokrajhar District. The district headquarter is Bongaigaon. It is surrounded by four districts of Assam, namely Barpeta in the east, Goalpara in the south-east, Kokrajhar in the west and Dhubri in the north-west.

The major portion of the areas of erstwhile Bijni and Sidli estates along with tracts of Eastern Duars was curved out of Goalpara and Kokrajhar District on October, 1989 in order to create a new district of Assam, i.e. Bongaigaon. Although the rationale behind the creation of this new district was no doubt an administrative one, however, political and economic exigencies were also responsible behind its creation. The District falls within 26°28' N to 26°54' N latitude and 89°28' E to 90°96' E longitude. The district has a total land area of 2152 sq. km. as per the records of Census 2001; of this the total rural area is 2123.92 sq. km and urban area is 28.08 sq. km.

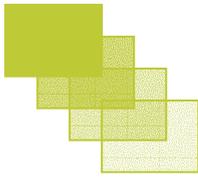
### 2.2 Administrative Division

Administratively, the district is divided into three subdivisions viz. Bongaigaon, Bijni and North Salmara. There are five revenue circles and seven community development blocks (CD) in the district.

#### Revenue Circles and Blocks in Bongaigaon district

Name of Revenue Circles	Name of Bocks
<i>Bongaigaon</i>	Dangtola
	Borobazar
	Baitamari
<i>Boitamari</i>	Boitamari
<i>Sidli(Part II)</i>	Sidli-Chirang Pt.
	Dangtola
<i>Bijni</i>	Borobazar
	Manikpur
<i>Srijangram</i>	Srijangram
	Tapatari

The total number of villages in the districts is 917 of which 881 are inhabited. There are 93 Gaon Panchayats in Bongaigaon district.



## 2.3 Resource Base

### 2.3.1 Population

As per the Census data 2001, the demographic profile of the district shows that 45.08 percent of the total rural population in the district belongs to the minority community of which Muslims comprise 94 percent. The population density in the district with 420 persons per sq. km is significantly higher than the state average which stands at 340 persons as per the 2001 census. With a total of 168556 households, the district comprises 145300 rural households and 23256 urban households.

#### Total Population of Bongaigaon District (2001)

Residence	Persons	Hindu	Muslims	Christians
Total	904835	535464	348573	18728
Urban	109782	98783	8861	718
Rural	795053	436681	339712	18010

Source: Census of India, 2001.

The population distribution by religious minority groups in the rural areas is shown in the table below. Proportionate shares of different religious groups in the rural population of the district are 54.9 percent Hindus, 42.7 percent Muslims, 2.3 percent Christians and 0.1 percent 'other religious groups'.

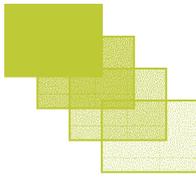
Among the minority groups, Muslims constitute the major religious group. The proportion of Muslim population in district which was 23.38 percent as per the estimates of 1991 census has increased to 24.77 percent as per the estimates of 2001 census data. The share of ST population in the district is 12.23 percent.

#### Religious distribution of rural population in Bongaigaon district (2001)

Total Minority	Muslims	Christians	Sikhs	Buddhists	Jains	Others	Not stated
358372	339712	18010	113	147	56	8	326
(45.08)	(42.73)	(2.27)	(0.01)	(0.02)	(0.01)	(0.001)	(0.04)

Source: Census of India, 2001.

The decadal population variation in the district shows that there has been two decades during which the population of the district increased at a high rate. The decade following the independence of India (1951-61) and Indo-Pak war (1971-91) witnessed high growth of population mainly due to influx of refugees from erstwhile East Pakistan.



### Decadal variation of population in Bongaigaon district

Place	1901-1911	1911-1921	1921-1931	1931-1941	1941-1951	1951-1961	1961-1971	1971-1991	1991-2001
Bongaigaon	29.94	26.94	15.94	14.97	9.31	60.81	40.29	64.64	12.05
Assam	16.99	20.48	19.91	20.40	19.93	34.98	34.95	53.26	18.92

Source: Statistical Handbook, Assam; 1996, 2006.

This high growth of population particularly in the post 1971 period changed the demographic profile of Bongaigaon district. However, in the post 1991 period the sharp decline in the population growth is mainly due to the ethnic violence that has ravaged the district and which subsequently led to large scale out migration from the district.

#### 2.3.2 Sex ratio

An important indicator of gender equality is the number of females per thousand males. As per the 2001 census data, the sex ratio of Bongaigaon stands at 945 females per thousand males while the child sex ratio for (0-6 years) is 972. Significantly, the sex ratio for rural areas in the district stands higher than the district total. Caste and religious group wise sex ratio shows that although the Muslims and Hindu SC population have low sex ratio in the district, the Muslims fare better than the SCs. The sex ratio of the ST population comprising mainly the ethnic groups of Bodo Kacharis shows a high sex ratio which is basically because the society is traditionally less gender biased.

#### Religion wise sex ratio by for rural and total population in Bongaigaon district (2001)

Residence	Total	Hindu	Muslim	Christian	SC	ST
District total	945	951	935	975	924	1000
District Rural	950	960	936	975	923	1005

Source: Census of India, 2001.

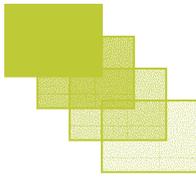
#### 2.3.3 Literacy Rate

The literacy rate in the district as per the Census, 2001 is lower than the state average. Although the female literacy rate in the urban areas of the district is same as that of the state average for urban female, in rural areas the female literacy rate is much lower than the state average which clearly shows the poor status of educational attainment for women.

#### Literacy Rate by Sex and Area in Bongaigaon

Place	Population Total			Rural			Urban		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Assam	63.25	71.28	54.61	59.73	68.22	50.70	85.35	89.74	80.24
Bongaigaon	59.33	67.67	50.44	55.31	64.02	46.09	85.86	91.28	79.86

Source: Census of India, 2001.



Literacy rates in the district indicate that literacy rate for Hindus are not only the highest among the religious groups of the district but are also significantly higher than the district average rural literacy rate. The literacy rate of the Muslims is much below the average rural literacy rate of the district particularly the Muslim female literacy rate in rural areas. This low level of literacy and consequent educational attainment has its bearing on the employment and livelihood opportunities of the Muslims. The main reason for educational backwardness of Muslims is poverty due to which children are forced to drop out after the first few classes. This is particularly true for Muslim girls. Little children are expected to provide for their families by working in karkhanas (small workshops), as domestic help or by looking after their siblings while their mothers go to work (Sachar Committee Report, 2006). The opportunity costs involved in sending children to school is also too high for poor and illiterate parents. The community-specific factor for low educational achievement is that Muslims do not see education as necessarily translating into formal employment (Sachar Committee Report, 2006).

#### Literacy rate by religious groups and place of residence in Bongaigaon

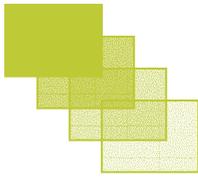
Religion	Residence	Literacy Rate (2001)		
		Person	Male	Female
Hindus	District Total	69.96	79.18	60.23
Hindus	Rural	65.84	75.88	55.36
Muslims	District Total	40.93	48.08	33.19
Muslims	Rural	40.17	47.32	32.43
Christians	District Total	58.72	66.66	50.62
Christians	Rural	57.27	65.44	48.93

Source: Census of India, 2001.

The gender discrepancy in terms of sex ratio and literacy rate is thus more prominent for Muslim females in Bongaigaon district which corroborates the findings of Sachar Committee Report.

#### 2.3.4 Workforce

The workforce distribution of the total population in the district shows that only 32.41 percent of the population is in the total workforce, while 67.59 percent of the total population of the district is non workers. The urban work participation rate (31 percent) is marginally lower than the rural work participation rate (32 percent). Cultivators comprise the major rural work force in Bongaigaon. However, the size class wise landholding distribution in the district shows that 66 percent of the total landholdings in the district are less than one hectare which means that most of the farmers have landholding sizes less than marginal size class, 22 percent of the cultivators have marginal holdings and 12 percent have landholdings of more than two hectares. The phenomena of fragmentation and land alienation are well captured by the fact that while there has been 52 percent decrease of cultivators in the workforce in the district, simultaneously the agricultural workers has increased by almost 25 percent compared to the figures for 1991.



Religious groups wise work participation rate reveal that although Hindus comprise 55 percent of the total rural population in the district, 60 percent of the total rural workers in the district are Hindus. On the contrary, although 43 percent of the total rural population in the district belongs to Muslims, the share of the community in the work force is only 37 percent which indicates that 73 percent of the Muslims are without any work.

#### Percentage of workers by religious groups in total rural workers

Religion	Cultivators	Agricultural worker	Household industry workers	Other workers	Total
Hindu	26	10	2	21	60
Muslim	16	9	1	11	37
Christians	2	1	0.1	1	3
Total Rural	44	20	3	33	100

Source: Census of India, 2001.

Further desegregated figures on gender based work participation rate indicate that female work participation rate is one third the rate of males in the district. The differences are more pronounced in the urban areas where the female work participation rate is only 8 percent compared to 51 percent for males.

#### Percentage of male workers by religious groups in total rural workers

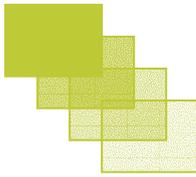
Religion	Cultivators	Agricultural worker	Household industry workers	Other workers	Total
Hindu	18.0	5.6	1.0	17.0	42
Muslim	14.0	7.0	0.4	10.0	31
Christians	1.0	0.3	0.02	1.0	2
Total Rural	33	13	1	28	75

Source: Census of India, 2001.

#### Percentage of female workers by religious groups in total rural workers

Religion	Cultivators	Agricultural worker	Household industry workers	Other workers	Total
Hindu	8	4	1	4	17
Muslim	2	2	0.4	2	6
Christians	1	0.3	0.03	0.2	1
Total Rural	11	7	2	6	25

Source: Census of India, 2001.



This indicates that with almost 80 percent literates among urban women, there is however limited work opportunities for them. Religion and gender based desegregated data shows that Muslims women's work participation is only one fifth of their male counterparts. The share of female workers in the total rural female population in Bongaigaon is 21 percent while the same for Muslims is only 10 percent. The gender discrepancy in terms of sex ratio, literacy rate and work participation is therefore more pronounced for rural Muslim women in Bongaigaon district.

### 2.3.5 Education and Health

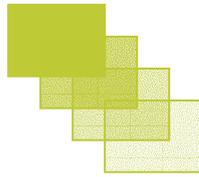
The educational level of the population of the district is abysmally low. Stage wise enrolment figures for the district shows that pre primary enrolment in the district is 13 percent while the same for primary level is 55 percent. The enrolment rate in the middle school is merely 20 percent while at the high school and higher secondary level the figures stand 9 percent and 3 percent only. The poor educational attainment in the district also reflects the poor quality of employable human resource and low work status for the vast majority of the workforce. The educational attainment of the total literate population in the district as per Census 2001 shows that 2 percent are just literate without any attainment level. The educational attainment for pre-primary is 32 percent and primary is 24 percent. The educational attainment of the district in respect of middle and high school/higher secondary and diploma is 19 percent each. The corresponding figure for graduates is only 4 percent.

An important indicator of health status is the sex ratio especially of children in the age group of 0-6 years. The child sex ratio in the district as per the estimate of Census 2001 is higher than the state average. Although the rural child sex ratio in the district stands higher than the state average, the urban child sex ratio in the district is much lower than the state average. A comparative picture across religious groups shows that child sex ratio among the Muslims in the district is the highest across all religious groups. The high child sex ratio of the Muslims can be attributed to high birth rates. Although the rural child sex ratio for Muslims is significantly higher than the state and the district average, the urban sex ratio is the lowest across all religious groups and is significantly less than the state and the district averages. The infant mortality rate in the district which stands at 122 per thousand live births is the second highest among the districts of Assam as per the estimate of the Assam Human Development Report (AHDR) 2003. The health index (0.129) of the district as per the AHDR (2003) ranks second from bottom.

#### Religion wise child sex ratio in Bongaigaon district (2001)

Religion	District Total	Rural	Urban
All Religion	972	975	938
Hindu	968	972	938
Muslim	977	978	928
Christian	949	947	1000
Assam	965	967	943

Source: Same as Table: 4.



### 2.3.6 Human Development Index

In respect of Human Development Index (HDI), Bongaigaon is one of the lowest ranked districts of Assam. The district ranks 21 in respect of HDI with an index value of 0.263 which is much lower than the state index at 0.407. The Human Poverty Index (24.03) as per the AHDR (2003) indicates that almost a quarter of the population in the district is in poverty. The Gender related Development Index (GDI) for Bongaigaon in 2001 is estimated to be 0.376, which is far less than the state average of 0.537. The GDI rank of Bongaigaon which stands at 16 is higher than the HDI rank at 21. The high GDI rank compared to HDI indicates low gender disparity in the district.

### 2.3.7 Natural Resource Base

#### *Land and its quality*

Among the 15 agro-climatic regions of the country, categorized/identified on the basis of homogeneity in agro-characteristics, Bongaigaon falls in the Lower Brahmaputra Valley zone. The agro climatic conditions of the district are conducive for various agricultural activities. The topography of the district represents mostly plain lands except a small portion of isolated hills in Bijni sub-division, bordering Bhutan. The district is drained by the Brahmaputra on the south and two of its major tributaries viz. Ai & Manas flowing from the north to south. About 72 percent of normal rainfall is received during May to August. Heavy rainfall coupled with high intensity of wind causes severe soil erosion, particularly on upper reach and in flood prone areas. Sheet Gully erosion and riverbank erosion are the main types of erosion commonly seen in the district. It may be observed that there is vast scope for land development activities, water management and soil conservation in the district. The total estimated potential area for land development activities is 15700 hectares in the district.

#### Land Utilization pattern in Bongaigaon district (2001-02)

(Area in hectares)

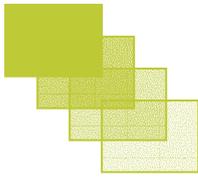
Total area	Not available for cultivation	Other uncultivable excluding fallow land	Fallow land	Net sown area	Total cropped area	Area sown more than once
251000	74794	14077	10100	94908	156397	61489

Source: Statistical Handbook Assam, 2006.

Agriculture in the district is characterized by over dependence on rainfall, predominance of seasonal crops and traditional methods of cultivation. Agriculture is the predominant economic activity of the district. Paddy is the major crop of the district and covers 75 percent of the total gross cropped area. Net area under different crops in the district works out to about 38 percent of the total geographical area.

#### *Forestry*

The forest cover in the district is estimated to be 56598 hectares i.e. 22.6 percent of its total geographical area as per the estimates of Forest Statistics of Assam 2005. The per



capita forest coverage in the district is 0.07. Although the total area under reserve forest in the district is 48953.13 hectares, the rate of deforestation of reserved forest during the period 1994-2005 in the district has been estimated at 9 percent per annum. In respect of farm forestry, the district has vast scope for development of bamboo forestry. The Manas National Park is a wildlife forest reserve which lies in the northern part of the district.

### *Soil and Water*

The district falls under Brahmaputra river basin. The district has large reservoir of water resources with the river Brahmaputra and its two tributaries of Ai and Manas. The soil type is generally sandy to sandy loam with alluvial deposits. The soil is highly porous and therefore, lacks moisture retention capacity and is susceptible to erosion. The water level in the district is very low. The rivers also act as reservoir for fisheries. The district has a total of six registered *beel* fisheries. The district experiences annual rainfall in the range of 2500 mm to 3500 mm. Goalpara Soil Conservation Division with its head quarters at Kokrajhar is the nodal agency to oversee the soil conservation and water management works in the district. There is only one range office in the Bongaigaon district which was under the jurisdiction of Goalpara division. The district approximately shares four percent of the usable ground water resources in the State of which only 15 percent is usable for drinking water purpose. This indicates the necessity for harnessing alternative water use facilities as source of drinking water in the district.

### **Dynamic Ground Water Resource Potential in Bongaigaon district**

<b>Gross dynamic ground water resource (mcm)</b>	<b>Drinking water 15 percent mcm</b>	<b>Utilizable ground resource (mcm)</b>
622.21 (3.46)	93.33 (3.46)	528.28 (3.46)

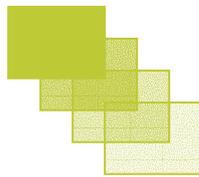
Source: [www.planningcommission.nic.in](http://www.planningcommission.nic.in) accessed on 16.02.2008.

Note: Figures in italics are percentage to State totals.

## **2.4 Economy**

### **2.4.1 Agriculture**

The economy of Bongaigaon district is basically agrarian in nature with about 80 percent of the population dependent on agriculture. Paddy is the major crop. Other important crops include oil seeds, pulses, cash crop like jute, vegetables etc. The agro climatic conditions of the district are conducive for various agricultural activities. Agriculture in the district is characterized by over dependence on rainfall, predominance of seasonal crops and traditional methods of cultivation. The sector contributes 38 percent of the total income in the Gross District Domestic Product while secondary sector contributes 19 percent. The tertiary sector's contribution is estimated to be 43 percent. The per capita Gross District Domestic Product of Bongaigaon estimated at Rs.7619 is the second lowest among the districts of the state.



#### 2.4.2 Industries and mineral base

The district is endowed with natural mineral resources and has high industrial growth potential. The existing industrial base of the district comprises the BRPL (Bongaigaon Refinery & Petro Chemicals Limited) one of the large scale industries of the whole NE Region which has given more than 1700Nos. direct employment. The two spinning mills at Noapara near Bijni and Boitamari, LPG Bottling Plant at New Bongaigaon, Bharatpur Oxygen Gas, Dhaligaon, are the other major industrial units in the district. Further, there are about 867 SSI units functioning in the district.

The district has one industrial estate at New Bongaigaon with 35 sheds. The total number of registered SSI units in the district is 867 (1.71 percent of State total) and 36 registered factories which comprise of wood and wood products, saw timber etc. and food products and beverages. The largest concentration of industry is in and around Bongaigaon due to availability of various infrastructure facilities. The existing infrastructural facilities available for the entrepreneurs include industrial estate with an area of 2,73,600 sq.ft with 35 sheds of which only 26 are functioning. There is an Industrial area at New Bongaigaon with an area of 2, 73,600 sq.ft where M/S Brahmaputra corporation and S.S. Dying industry have been established. There are four Commercial Estates one each at North Bongaigaon and Abhayapuri and Bijni. The commercial estate at Khasikotra has been developed for the ST population. The district has two growth centres at Khazira and Dhaligaon and the centre has been used for promoting pork processing unit.

#### 2.4.3 Livestock and veterinary facilities

Dairying is practiced by most of the small and marginal farmers and landless labourers in the district and to them this activity provides economic security by serving as a hedge against crop failure. The economy of the district is basically agrarian and as such the economic development of the district is highly dependable on agriculture and allied activities. Traditionally, dairy farming is a subsidiary occupation of the farmers of the district. Despite the large population of live stock, the milk production in the district is low mainly due to predominance of local cows with a poor genetic make-up.

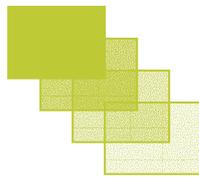
#### Livestock and Poultry population in Bongaigaon district

(as per Livestock census 2003)

Cattle		Buffaloes		Sheep	Goat	Pigs	Horses & Ponies	Fowls	Ducks
Indigenous	Cross breed	Indigenous	Cross breed						
319260	12533	3809	2469	16814	127300	34612	30	169358	670936

Source: Statistical Handbook, Assam, 2006.

Though the district has conducive climatic condition for poultry farming, particularly commercial broilers, the activity has not made any significant progress as majority of the population practicing poultry farming are under SF/MF categories whose risk bearing capacity is very less.



#### 2.4.4 Sericulture

The agro-climatic condition of the district is suitable for sericulture. The activity is specially practiced by the local people including SC/ST families in the district. Since sericulture mainly involves women in rearing and spinning, it has great potential for creating employment opportunities for them. Around 159 villages in the district are involved in sericulture activities. The present status of development is as follows.

##### Status of sericulture in Bongaigaon district

Activity	No.of Families Involved	Yield of cocoons(MT)	Production of worms(MT)	Area under silk worm food plants (ha) <sup>§</sup>	No.of Reeling units
Eri	1604	18	13.78	164.1	Nil
Muga	121	2823*	0.57	125.6	Nil
Mulberry	84	0.15	0.01	201	Nil

Note: \* in '000 nos. §Taken from PLP, NABARD (2006-07).

Source: Statistical Handbook, Assam 2006.

The silk and weaving industry has generated employment and provided livelihood opportunities to people in the district. It is the most important agro based cottage industry in the district in terms of employment and income generating activities.

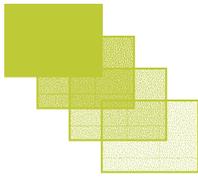
#### 2.4.5. Plantation and Horticulture

The district of Bongaigaon is under the North East Sub Tropical horticulture zone of India. The district has favourable agro climatic conditions for the development of various plantation and horticulture crops. However, the horticulture & plantation crops are generally not grown on commercial scale in the district. Approximately 104454 farmers are involved in growing horticultural crops. As per the estimates of PLP, NABARD (2006-07); the total area under plantation and horticulture in the district is 18839 hectares. The district has high potential for growth of citrus fruits, pineapple, areca nut, and medicinal and aromatic plants besides rubber plantation.

### 2.5 Road Infrastructure and Connectivity

#### 2.5.1. Roads

Availability and access to infrastructure is one of the major factors responsible for economic and social growths across space and communities. The transport connectivity of the district comprises of roads, railway and air services. The road density in the district per lakh population which stood at 79.4 km. in 1991 has increased to 109 km in 2005. Per sq.k.m road density in the district has increased from 25.5 k.ms. in 1991 to 39 k.ms. in 2005. The total road length in the district is 990 km, of which only 25 percent is surfaced. More significantly the total road length added during the period 1993-94 to 2005-06 is only 22 km. The district has a total of 100.80 km. of national highway and 41 km of state highways besides 603 km. of rural roads. This indicates that access and availability to good road connectivity in the district is fairly low. As per the estimates of



2001 census although 70 percent of the villages have paved approach road only 52 percent of the villages have bus connectivity which indicates that 48 percent of the villages have no availability or access to faster modes of transportation in the district. The district has three national highways viz. NH-31, NH-31(B) and NH-31 (C) passing through it.

### **2.5.2. Railway and Water transport**

The nearest railway station to the district headquarter Bongaigaon is New Bongaigaon. The total railway route length in the district is 100 kilometers of which BG route length is 69 kilometers and meter gauge route length is 31 kilometers. The district has no steamer service as there is no demand for the same. However cargo services are available between Jogighopa to Pancharatna for transshipment of bulk goods.

### **2.5.3. Telecommunication**

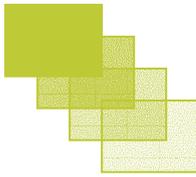
In respect of telecommunication, rural coverage of facilities is low. Only 15 percent of the villages in the district have P&T facilities. Although the villages have VPT facilities, often, access to VPTS is not available as most of the VPTs are found to be used as personal telephones by the village headman.

### **2.5.4. Power and energy**

Next to transport and communication power is the other basic infrastructure which is essential for economic growth. Of the total villages in the district 95 percent are reported to have power supply (Statistical handbook Assam, 2006) with domestic connection for lighting available in all the villages with electric connection. Consumption of electricity for commercial and industrial purpose is not available while only one percent of the villages have electricity connection for agricultural use. The district has a total demand of 15mw of power while supply is only of 13 mw.

### **2.5.5. Banking**

Access to credit and banking facilities is an important indicator for socio-economic development. The total number of reporting offices in the district stands at 38 which comprises of SBI, SCB and OSCBs. The population coverage of banking services is estimated to be 26,613 persons per bank office as per the number of offices in 2006. The credit deposit ratio in the district which stands at 47.18 percent is much lower than the stipulated norm of 60 percent. Although the rural CD ratio is 84 percent, the share of rural deposit in the total deposits of the district stood at 37 percent which shows poor savings capacity of the rural population. A desegregated analysis reveals that of the total deposits of the district the urban areas contribute 63 percent of the deposits. However, in respect of credit deployment, 65 percent of the total credit of the district is deployed in rural areas, while only 35 percent of total district credit is deployed in the semi-urban areas. The average credit size per loan account of the district is Rs.83569. The sectoral credit deployment shows that personal loans have the highest credit share. The share of agriculture is 10 percent and the total investment credit in agriculture was 8 percent of total agriculture credit (as per the RBI BSR, RBI, 2006). The district has only



one RRB viz. the Pragjyotish Gaonlia Bank; however the poor recovery performance has burdened the bank with an NPA of 12 percent of its total assets.

#### 2.5.6. Health and Educational establishments

The health infrastructure of the district includes 23 PHCs, 95 sub-centres and 10 dispensaries. The number of beds available in the government health institution is 90. The district has a total of 25 birth and death registration centres. Thus every PHCs/Subcentre in the district covers an average of 6738 persons while number of beds is only 11 per one lakh population in the rural areas of the district. The educational establishments of the district are shown in the table below.

**Educational establishments in Bongaigaon district**  
(2004-05)

<i>Educational establishments</i>	<b>Numbers</b>
LP School	966
Middle school	288
High school	187
HS School	19
College	32
ITI	1
<i>Teachers</i>	
LP School	2456
Middle school	2427
High school	1782
HS School	613

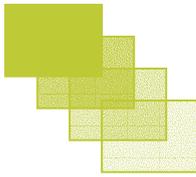
Source: Statistical Handbook, Assam, 2006

An estimate of the teacher pupil ratio in the district shows that for every 51 primary students there is one teacher while in middle school the number of students is only 19 per teacher. In high school and higher secondary the teacher student ratio stands at 11 students per teacher. The high student teacher ratio in the primary level is perhaps one reason for high drop out rate from primary to middle level school. The density of primary school in the district was estimated at 38 schools per 100 sq.km. area in 2005.

#### 2.6. Basic amenities

As per the records of Census of India 2001, the housing types in the district shows that 18 percent live in permanent houses, 39 percent live in semi permanent and 43 percent occupy temporary houses.

In respect of amenities in rural areas, there are facility wise variations. The total number of Census villages in Bongaigaon district is 917 as per 2001 Census while the total number of inhabited villages in the district stands at 881. The total population of the villages as per Census 2001 is 795053 persons. The caste wise distribution of the village population shows that 10 percent of the village population belongs to SC while 13 percent belong to ST.



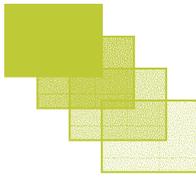
### Distribution of Amenities in inhabited villages in Bongaigaon district

Amenities	Numbers (Percentage)
Total inhabited villages	881
Total Households	168556
Safe Drinking water facilities	876 (99 percent)
Electricity (Power Supply)	839
Electricity (domestic)	839(95 percent)
Electricity (Agriculture)	11 (1 percent)
Primary school	805 (91 percent)
Middle schools	340 (39 percent)
Secondary/Sr Secondary schools	138 (16 percent)
College	4 (0.45 percent)
Medical facility	112 (12.71 percent)
Primary Health Centre	25 (2.84 percent)
Primary Health Sub-Centre	35 (4 percent)
Post, telegraph and telephone facility	132 (15 percent)
Bus services	299 (34 percent)
Paved approach road	347 (40 percent)
Un-paved approach road	385 (44 percent)

*Source: Statistical Handbook, Assam, 2006, Census of India, 2001.*

The census data for the district reveals that access to safe drinking water is available in 99 percent of villages in the district. The connectivity status of the villages shows that 34 percent of the villages have bus services. The census records on conditions of approach road shows that 39 percent of the villages have paved approach road while only 44 percent have mud approach roads. The infrastructural gaps in the villages have a bearing upon the overall economic status of the population and the employment scenario in the villages.

A causal analysis of the development deficiencies in the rural areas of the district reveals that three major deficits in the rural areas are: connectivity- both physical and telecommunication, education-secondary and vocational educational institutions and access to credit particularly farm credit for investment. The deficits need critical intervention for synergizing the growth process in the district. ■



## PROFILE OF THE SAMPLE VILLAGES

### 3.1 Demographic profile

The total population of the sample villages is 44210 persons with total households of 8107 as per 2001 census. The average household size of the sample villages (5.45) is marginally higher than the district average household size of five members. The percentage of scheduled caste population is 14.27 percent while ST population is 5.62 percent.

**Table: 3.1. Total Population distribution in sample villages (2001 census)**

House holds	Popula- tion	Male	Female	S.C Popul- ation	S.C Male	S.C. Female	S.T. Popul- ation	S.T. Male	S.T. Female
8107	44210	22771	21439	6309	3304	3005	2485	1220	1265

Source: Census, 2001.

### 3.2 Sex Ratio

The sex ratio of the sample villages is estimated to be 942 females per thousand males which is less than the rural sex ratio of the district which stands at 950 females per thousand males. Compared to the rural sex ratio of the SC population in the district which stands at 923 per thousand males, the sex ratio of the SC population in the sample villages is much lower (910 females per thousand males) as per 2001 Census data. However, the sex ratio of the ST population in the sample villages is higher at 1037 females per thousand males compared to the sex ratio of the rural ST population of the district which stands at 1005.

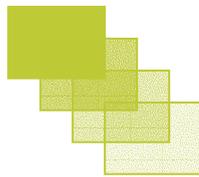
### 3.3. Literacy Rate

An important indicator of human development is the literacy rate. The size and proportion of literate and educated population gender wise has significant bearing on the socio-economic development. While literacy and education in general has direct positive impact on social and economic development of communities, the female literacy rate is more intrinsically linked to health and social development of the child. The literacy rates in the sample villages as seen from the table is much lower than the average literacy in the district as well as the literacy rates in the rural areas of the district. The female literacy rate which is only 37 percent speaks about the status of women's education in the sample villages.

**Table: 3.2. Literacy rate in sample villages of Bongaigaon district (2001 census)**

Place	Male	Female
District total	67.67	50.44
Rural Area	64.02	46.09
Sample villages	51.73	36.85

Source: Census, 2001.



### 3.4 Facilities

A definitive way to find out the quality of life in a state, region or dwelling place, whether rural or urban, is to ascertain the presence, accessibility and utility of the social and physical infrastructure by the residents of these spaces. Lack of access can emerge either due to the absence of social and/or physical infrastructure, or through inaccessibility to such facilities even when they are present.

#### 3.4.1 Electricity

Proportion of households using electricity for domestic lighting in rural areas is also indicative of economic status of the households. Of the total villages in the district, 95 percent are reported to have power supply (Statistical handbook Assam, 2006); however survey showed that only 50 percent of the sample villages have power supply.

**Table: 3.3. Number of households in sample villages with type of electricity connection**

Type of connection	Hindu	Muslim	Christians	Total
Domestic	467 (57.02)	343 (41.88)	9 (1.10)	819 (100.00)
Agriculture	0	0	0	0
Commercial	21	10	0	31
Others	00	0	0	0

Source: Sample Village survey, 2008.

The village survey data shows that of the total houses with domestic connection in these villages, majority are Hindus. The share of Muslim households in domestic connection is estimated to be 42 percent while one percent households are Christians. No households in the villages have power supply for agricultural use while total commercial connections in thirty villages are only 31. Of the 15 sample villages with electricity connections, 13 villages were covered under rural electrification ten years ago while rest of the two villages have been electrified in the course of last two years. The average hours of electricity available in the villages as seen from the table below shows that there has been no improvement compared to last ten years and a comparative picture with last five years shows significant deterioration of electricity supply in the sample villages.

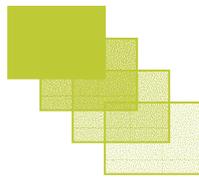
**Table: 3.4. Average hours of electricity available in sample villages**

Average hours of electricity available	Last year	5 years ago	10 years ago
	7	11	7

Source: Sample Village survey, 2008.

#### 3.4.2 Drinking water

Availability and access to safe drinking water has been the most crucial factor involving serious health concerns in rural areas. Private well (45 percent) is the major drinking water source in the sample villages. The common facilities for all communities account for 5 percent of the available sources of drinking water. The availability of drinking water facilities in the sample villages across religious groups show that 55 percent of the



facilities belong to Hindus while minority religious groups of Muslim households possess 39 percent and Christians share one percent of the facilities available in the villages. The public stand post accounts for just one percent of the total available sources and is available to Hindus only. The sample villages have no public stand post for religious minorities. There is also no tap water connection to houses in any of the sample villages. The survey also revealed that four percent of the water sources are unsafe and are used by Muslim households only.

**Table: 3.5. Distribution of water sources by types in sample villages**

Type	Common	Hindu	Muslim	Christian	Total	P.C.
Public Well	61	15	6	1	83	2
Private Well	0	1866	375	50	2291	45
Public Hand pump	13	32	20	0	65	1
Private Hand pump	0	163	908	0	1071	21
Public Tube well	181	9	7	1	198	4
Private Tube well	0	679	513	7	1199	23
Public Stand post	0	30	0	0	30	1
Tap water in-house	0	0	0	0	0	0
Tank/River	0	0	185	0	185	4
Total	255 (5)	2794 (55)	2014 (39)	59 (1)	5122	100

Source: Sample Village survey, 2008.

### 3.4.3 Toilet facility

The sanitation status of the sample villages shows that of the total households in the villages 63 percent are reported to have sanitation facilities. The most common toilet facility among the village households is the pit latrine. Only six percent of the households have septic tank sanitary facility. Majority of the Muslim households have sanitation facilities.

This is perhaps due to the fact that Muslims prefer privacy in toilet facilities for their women. The coverage of TSC in the sample villages is marginal as only two percent of the households are reported to have benefited under it. The use of open space for defecation by 37 percent of the households speaks about the poor hygiene consciousness among the households in the sample villages.

**Table: 3.6. Distribution of toilet facilities by types in sample villages**

Type	Hindu	Muslim	Christian	SC	ST	Others	Total	P.C.
Septic Tank	293	79	10	0	16	0	398	6
Service Latrine	6	193	1	2	0	6	208	3
Pit	1895	1923	26	285	140	57	4326	60
TSC	94	61	0	3	5	0	163	2
Others	509	948	0	161	40	400	2058	29
Total	2797 (39)	3204 (45)	37 (1)	451 (6)	201 (3)	463 (6)	7153 (100)	100

Source: Sample Village survey, 2008.



### 3.4.5 Education

As revealed from the demographic characteristics, the female literacy rate in the sample villages is significantly lower and this may be attributable to the near absence of schooling facilities for girls. Of the total 30 sample villages, primary schools are available in 26 villages. Of the four villages without primary schools, the nearest primary school is available within less than five kilometers while in case of one village viz. Kolabari, the school is available at distance of more than 10 km. The survey of sample villages reveals that for boys all categories of schools are available while only one village has exclusive schools for girls. Middle school exclusively for girls is available for one village in the Block head quarter while high/higher secondary schools are available either in the block or district head quarters. Significantly nine villages have religious schools imparting Islamic education which indicates that Muslims also send their children to religious schools. While the approach road for primary and middle level schools is reported to be kutchra, in respect of high and higher secondary, the approach roads are mostly semi pucca.

**Table: 3.7. Total number of schools within sample villages**

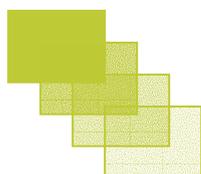
Schools by type	Primary		Middle		High/Higher Sec.		Technical	Religious school	Non formal	Other
	Boys/Co-ed	Girls	Boys/Co-ed	Girls	Boys	Girls				
No. of schools	25	1	14	0	8	6	0	9	12	19

Source: Sample Village survey, 2008

Of the 26 primary schools in the villages, nine have kutchra structure, three have semi pucca structures and 14 have pucca structures. As many as 18 schools have only one class room while black boards and desks for students are available in only 17 of these schools. The sanitation and drinking water facilities in the 26 primary schools as revealed from the sample survey shows that while drinking water is available in 23 schools, toilet facilities are available in 13 schools only. This clearly shows the poor coverage of the total sanitation campaign for primary schools by the PHE in the sample villages.

### 3.4.6 Health Facilities

Although private sector has been playing a crucial role in curative health care in urban India, in rural areas government facilities are the only available sources for cheap curative care. The surveys reveal that in 27 villages some kind of medical facilities are available within the villages. Availability of the type of medical facility shows that out of 30 sample villages only five villages have sub centre while ICDS is available in 10 villages. Of the 17 villages reporting accessing services from the nearest sub-centre, the total number of ANMs posted in these centres is 12, which shows that some of the sub centres have no ANMs. There are no doctors in any sub-centres as reported during the



survey. Of the five sample villages reported to have sub-centres, one ANM is available in each while medicines are available in three of these sub-centres and no other facilities are available.

**Table: 3.8. Number of sample villages reporting some medical facilities**

Type	Within village	Outside village but within panchayat	Outside panchayat but within block	Outside block but in the district
Sub centre	5	7	3	2
PHC		5	16	5
CHC		1		3
Hospital/Dispensary	1	1	7	11
Maternity/child care centre	10			
Family planning clinic	1			
Chemist/medicine shop	10	5	1	
<b>Total</b>	<b>27</b>	<b>19</b>	<b>27</b>	<b>21</b>

Source: Sample Village survey, 2008

### 3.4.7 Other facilities

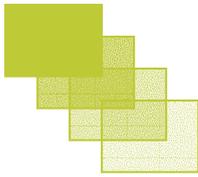
In respect of geographical spread of the location of the village, the nearest town is located at a distance of more than 10 km. from the sample villages. The average distance of the block headquarters from the sample villages is either 10 km or beyond 10 km. The nearest bank office is located at a mean distance of more than 10 km. from the sample villages. In respect of communication- the bus services and postal services for rest of the sample villages which do not have direct facilities, the average distance of the facilities is 5 km from the villages.

**Table: 3.9. Number of sample villages reporting other facilities within villages**

Facilities within villages	No. of villages
Bus stop	4
Regular Market	8
Post office	7
G.P. Office	9
Fair Price Shop	23
Mandi	5
Veterinary Hospital	1

Source: Sample Village survey, 2008

The average connectivity and other infrastructural status of the sample villages reveal that in most of the sample villages the average road condition connecting them to various facilities is non- gravelled. The poor status of postal services in the sample



villages is indicative of the lack of small savings opportunities for village people. The average distance to the nearest bank office also indicates the remoteness of service coverage and financial exclusion pervasive in the district.

**Table: 3.10. No. of sample villages reporting distance of other facilities outside village**

Facilities	< 5 km	5-10 km	> 10 km
Block office	1	15	14
Nearest Town	5	8	17
Bus stop	17	8	1
Regular Market	18	4	-
Railway Station	-	-	30
Post Office	23	-	-
Bank	7	9	14
G.P.	21	-	-
Fair Price Shop	2	5	-
Mandi	14	10	1
Veterinary	8	13	8

*Source: Sample Village survey, 2008*

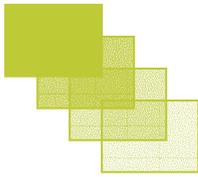
### 3.5 Common property and Village organizations

The organizational activity within the village is an important determinant of overall socio-economic development. The data show that village level organizations are fairly active in the sample villages. The survey showed that farmers' organization and political organizations are the two most active organizations among the sample villages in Bongaigaon district. The women and youth organizations in the sample villages are also reported to be fairly active. Although the women organizations are reported to be active in the sample villages, the functional attainment of the organization if taken in terms of popularizing female literacy and education, the status is rather dismal as female literacy rate as also female schooling facilities are very poor in the villages. The presence of active political organizations in the district is obviously due to the political polarization in the district.

The survey shows that most frequently used common resource in the villages is school lawn and the village ponds. In respect of availability of facilities, ICDS centres are available in 27 villages. However as reported eight of these available facilities are found to be in good condition while 13 are in average workable condition. Six ICDS centres are reported to be in bad shape.

### 3.6 Crop productivity status

The economy of Bongaigaon is agrarian with paddy as the major crop. The survey results of the sample villages indicate that paddy is the major crop produced in all the villages. The harvest share stands at 50 percent for half the sample villages while in rest of the sample villages the harvest share varies from 20 percent-40 percent. The maximum market price fetched for paddy one year before the date of survey as reported is Rs.2250



per quintal while the minimum price was Rs.450 among the sample villages. The maximum average price of paddy in the sample villages is estimated to be Rs.887 per quintal against the minimum average price of Rs.671. The average yield of paddy is 2.8 quintals per acre. Jute is the other crop produced in the 11 of the sample villages with an average yield of 2.9 quintals per acre. The maximum average sale price for jute during last year was reported to be Rs.982 against the minimum average price of Rs.700.

### **3.7 Input status for cultivation**

#### **3.7.1. Current inputs**

As reported, the sample villages have 2552 cultivators using various current inputs for cultivation. The percentage of cultivators using HYV paddy seeds is 15 percent while 18 percent of the cultivators use HYV wheat seeds. Of the total cultivators reporting use of some current inputs, 94 percent use pesticides while chemical fertilizer is used by all. Canal irrigation is used by only one cultivator.

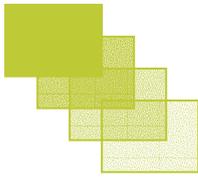
#### **3.7.2 Capital inputs**

Investment and use of capital inputs along with other current inputs have positive impact in raising farm productivity. The village survey shows that against 2552 cultivators using various current inputs only 1949 farmers use capital inputs for cultivation. Of the total cultivators in the sample villages 392 cultivators possess capital inputs of various types. Of the various inputs used, private pump set is the most commonly used input (83 percent). Power tiller is used by 16 percent while only one percent uses tractors.

### **3.8 Credit**

Purpose wise distribution of credit requirement among sample villages showed that meeting sudden expenses was the major factor for availing credit. Of the four different types of households, rural labour households from 26 villages incurred debts for this purpose. The meagre income earning has been the main reason for increasing rural indebtedness across the country as per the NSS 55<sup>th</sup> Round (1999-2000) data. Demand for credit for current investment (crop loan) was highest among small cultivator households in the sample villages. Investment loans were mostly required by medium and large farmer and artisan households in the sample villages.

Access and availability of timely institutional credit has been a foregone conclusion for relieving the distressed farmers from their indebtedness. The survey findings indicate that labours and small cultivators avail credit mostly from either money lenders or landlords mostly for meeting sudden expense and current cultivation cost. Source wise distribution of credit shows that in 87 percent of the sample villages, village landlords and money lenders were major sources of credit. Institutional sources continue to be the major source for investment credit for large and medium farmers and artisan households for all the sample villages. Credit for meeting sudden expenses is availed from landlords and money lenders mostly. However, small farmers are also reported to have availed crop loan (current expenses) from institutional sources. The oft repeated findings of



various credit surveys that the accessibility of institutional credit is concentrated in the large and medium farmers is found to be true in respect of the sample villages of the district. For artisans and other business households, institutional credit is the major source for financing their investment in machinery.

Notwithstanding the fact that concessional credit and priority sector lending over the years has increased the financial accessibility of rural households, it however remains a fact that marginal farmers and the labourers have remained outside the ambit of this financial inclusion process.

### 3.9 Migration and employment and wage income earning

The survey showed that of the thirty sample villages, people from all the sample villages moved out looking for work on daily basis. The survey results indicate that approximately 4267 people daily went outside their villages during last one year looking for work. Majority of these people (66 percent) go to neighbouring villages, block and district headquarters. On an average 142 persons from the sample villages daily go to various places outside the village for work. Work wise distribution shows that 46 percent of those who go out of village looking for work are unskilled labour, 27 percent are any activity labours, while 23 percent are skilled labours. Casual and wage labours comprise 4 percent of the total daily outbound work force.

**Table: 3.11. Average wage earning for migrants labourers from sample villages**

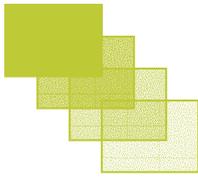
*(Amount in Rupees)*

Skilled labour	Unskilled labour	Wage labour	Labour (any activity)
2500	1987	2000	1871

*Source: Sample Village survey, 2008*

The survey indicated that in all the sample villages casualisation of labour has increased. The distressful situation has forced for migration to other places in search of livelihood. The survey revealed that during last one year a total of 2067 migrated outside the villages for a period of 3 to 8 months in search of work; and 93 percent of such migration was to places outside the state while only 7 percent migrated to places within the state. While 48 percent of the migrants were organised by local intermediaries or friends and relatives, 18 percent were organized by outside contractor or local intermediary and moved out in group looking for work. Approximately 27 percent of the workers who migrated in a group took help of local intermediary, friends and relatives.

There is evidence of high wage rate differentials prevalent for male, female and child workers in the rural areas of the district. While no child labour is engaged for non agricultural activities, however for farm activities children are engaged. Except for govt. works where there is no wage differentials between males and females, in all other activities; female wage rate is much lower than the male wage rate. On an average the male wage rate is 1.23 times higher than the female wage rate for different types of work.



**Table: 3.12. Average wage income from sample villages by kind of work**

Wage rate	Ploughing/ land preparation	Weeding	Trans- planting	Harves- ting	Thre- shing	Unskilled labour	Skilled labour	Govt. Prog- ramme
Male	56	60	62	59	58	68	125	68
Female	52	50	50	47	47	55	100	68
Child	33	33	31	31	28	-	-	-

Source: Sample Village survey, 2008

### 3.10 Rural Development programmes and beneficiaries assisted

The survey of the sample villages showed that in 16 villages, government sponsored educational programmes are being implemented while in six villages government programmes on nutrition are in progress. In two villages government programmes on providing drinking water facilities have been taken up. The implementation of scheme based government programmes reveals that in one sample village only SGRY is in progress while NREGA is being implemented in 17 villages. The male female ratio of works and wage rates as per the two schemes are as shown in the table given below.

**Table: 3.13. Scheme based work generated for men and women and the daily wage**

Schemes	No. workers		Average Wage rate per day	
	Male	Female	Male	Female
SGRY	260	11	65	60
NREGA	2816	1208	68	68

Source: Sample Village survey, 2008

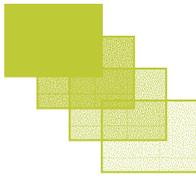
Although the stipulated wage rate norm for NREGA in the State was fixed at Rs.70/-, the actual wage received was Rs.68/- in the sample villages. The total number of persons assisted under old age pension scheme is 381 while widow pension holders in the sample villages are 69 as reported during survey.

Of the total sample villages 27 villages reported community wise government job holders in their villages. Religious groups wise government jobs across sample villages show that 67 percent are Hindus, 17 percent are Muslims and only 3 percent are Christians. The backward class comprises 14 percent of government job workers in the sample villages.

**Table: 3.14. Number of government job holders by religion and caste in sample villages**

Religion/caste	No. of government job holders
Hindu	548
Muslim	136
Christian	22
SC	77
ST	31
Others	4
Total	818

Source: Sample Village survey, 2008



**Table: 3.15. Percentage of beneficiaries by religious groups under three major programmes in sample villages**

Religion	SGSY	IAY	NREGA
Hindu	21	17	25
Muslim	50	30	57
Christians	0	1	1
SC	8	43	15
ST	21	9	2
<i>Total</i>	<i>100</i>	<i>100</i>	<i>100</i>

*Source: Sample Village survey, 2008*

In respect of implementation of beneficiary oriented programmes in the course of last three years, the results of the villages survey shows that majority of the beneficiaries were assisted under NREGA. The religion wise break-up of beneficiary status across various programmes reveals that majority of the beneficiaries is Muslims. However, in respect of IAY, the SC households from the sample villages have a higher coverage.

The survey results on the performance of NREGA scheme in the 27 sample villages show that in five villages works taken up under the scheme have been completed while in 22 villages the works are yet to be completed. The distribution of job card holders shows that in respect of SC and ST all the job card holders are beneficiaries under NREGA. Of the total job card holders among the Muslims 95 percent are beneficiaries under NREGA while in respect of Hindus, the corresponding figure is 92 percent.

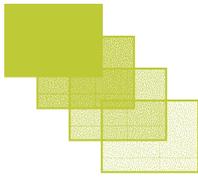
**Table: 3.16. Distribution of job card holders by religion and caste in sample villages**

Card/Beneficiary	Hindu	Muslim	SC	ST
Job Card	982	2406	715	30
NREGA beneficiary	907	2281	715	30

*Source: Sample Village survey, 2008*

### 3.11 Poverty and Public Distribution System

The distribution of households by BPL cards shows that 37 percent Hindus are BPL, while 39 percent of Muslim households belong to BPL category in the sample villages. Caste wise distribution show that 19 percent SCs and 5 percent STs belong to BPL category. In so far as the PDS facility is concerned 28 villages are reported to have PDS shops and the total number of PDS shops available in the sample villages are 39. Among the Antyodaya card holders, 48 percent are Muslims while Hindus comprise 33 percent and SC and ST are 14 percent and 5 percent respectively. Only 32 families have Annapurna cards and of these 24 are Hindus with 20 households belonging to ST.



**Table: 3.17. PDS functioning as reported in sample villages with PDS shops**

Functioning in terms of	Good*	Satisfactory*	Average*
Availability of goods	17	5	6
Get full quota	15	11	2
Regularity	12	13	2
Honesty in measurement	6	20	2
Honesty in price	17	8	3
Quality of grains	14	11	3
Behaviour of the dealer	15	5	8

*Note: \* No. of villages reporting*

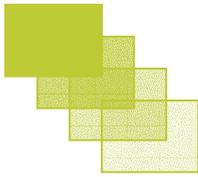
*Source: Sample Village survey, 2008*

### 3.12 Summary

The village survey findings reveal that sample villages in the district suffer from serious gaps in respect of social sectors viz. health and education besides serious bottlenecks in increasing farm productivity especially in respect of irrigation and credit, increasing casualisation of labour together with out migration for livelihood, speaks about the levels of deprivation.

The low female literacy rate in the sample villages caused primarily by non availability of educational institutions for girls has adversely impacted the female educational attainment especially among the Muslims. The survey reveals serious discrepancy in respect of labour wage payment under various government programmes. While the notified norm for wage was Rs.70, in actual practice the wage workers received Rs.68/- which shows that there is serious mal practice in payment of wage dues.

The low productivity in agriculture, increasing casualisation of labour together and out migrations is some of the serious challenges that need serious attention. ■



## RESULT OF THE BASELINE SURVEY

### 4.1 Religion and Caste Composition

The survey captured a total of 334 Hindu households (37 percent), 543 Muslim (60.3 percent) households and 23 Christian (2.6 percent) households. Among the Hindu households, SCs and OBCs each comprised of 38 percent of the households while STs comprised 14 percent. All the households from the Muslims belonged to general category.

### 4.2 Mother Tongue

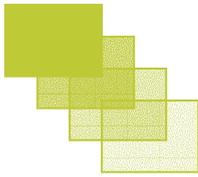
For majority of the sample households (65.7 percent), Bengali is reported as the mother tongue while for 6.3 percent of the households Assamese is reported as mother tongue. For 8 percent of the sample households Hindi and other languages are reported as mother tongue. Of the total Bengali speaking households 81 percent are Muslims, Hindus comprise 18 percent and Christians account for only 1 percent.

### 4.3 Age and Sex

The sex ratio of the sample population (934 females per '000 males) is found to be much lower than the district rural sex ratio (950) and the sex ratio in the sample villages (942). Religion wise sex ratio of sample population shows that while the sex ratio of Muslims (936) is equal to the sex ratio for rural population of the district, in respect of Hindus (943) and Christians (737) the sample sex ratio is much lower than the rural sex ratio in the district. The details of age group and sex wise distribution of the sample population are shown in Table 4.3. Age composition of sample households show that 34 percent Hindus, 21 percent Muslims and 34 percent Christians are in the age group of 0-14 years. The proportion of sample population above active age group of over 60 years is higher among the Hindus compared to Muslims and Christians. However, the Muslim child (0- <6 years) population in the sample, which stands at 16 percent, indicates Muslims have higher fertility rates compared to the Christians (12 percent) and the Hindus (9 percent).

### 4.4 Household Size

The average household size in the district is 5 persons which is same as the Census 2001 figure. Decomposition of the data into size classes above the median size shows that 38.7 percent of the sample households have family size from 6-10 members while only 0.9 percent has family sizes of more than 11 members. Religion wise break up of families with size class shows that 65.3 percent Hindus, 57 percent Muslims and 74 percent Christians fall in the family size class of 5 members. 42 percent Muslims, 34.4 percent Hindus and 26.1 percent of Christians have family sizes of 6-10 members. The average family size of Hindu households in the sample is 4.56 persons, for Muslims it is 5.43 persons and Christians have an average family size of 4.61 persons in the sample households. (Table 4.4).



#### **4.5 Marital Status**

The proportion of married households across religious groups shows that 50.5 percent of Hindu sample population is unmarried against 47.6 percent and 43 percent of Muslims and Christians respectively. The proportion married population in the Muslims is 49.4 percent while the corresponding figures for Hindus and Christians is 44.2 percent and 52.7 percent respectively. (Table 4.5).

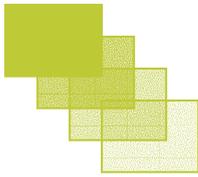
#### **4.6 Educational Status**

In respect of educational attainment of sample population across religious groups, the survey revealed that 28 percent of Hindus were illiterate while the same for Muslims and Christians was 33.1 percent and 25 percent respectively. Percentages of female illiterates were high across all religious groups compared to the male members, with the highest female illiteracy recorded for Muslim females (18.3 percent). The survey showed approximately 7 percent of the population across all religious groups obtained education below primary level. Significantly, the results of the sample survey shows that 25.6 percent of the sample Muslim population (both male and female) completed their primary education while the corresponding attainment level for Hindus and Christians were lower at 22.3 percent and 21 percent respectively. However, the educational attainment for middle and high school level for Hindus and Christians was higher than the Muslims. While only 8 percent of the Muslim population in the sample completed their class X education, the corresponding figures for Hindus and Christians was 16 percent and 19 percent respectively. In respect of females the percentages of matriculates among Hindus was 6.3 percent, 8 percent for Christians and only 3.5 percent for Muslims. The low female literacy and educational attainment among the Muslim women can be correlated with the village level survey results which revealed that middle level and high schools for girls are either absent in the villages and location inaccessibility therefore has its adverse impact on female education among the Muslim. (Table 4.6).

#### **4.7 Occupation and Employment**

##### ***4.7.1 Occupation and Industry***

The work participation rate of the sample village population in Bongaigaon district stands at 35 percent which is comparatively higher than the Census 2001 estimate for the rural population in the district. The male work participation rate for the sample population is estimated to be higher (61 percent) than the Census 2001 estimate which stands at 48 percent in the rural areas of the district. However, the female work participation rate among the sample population (7 percent) is lower than the Census 2001 estimate 17 percent for the rural areas of the district. This shows that economic independence of females in the sample population is significantly lower. A further desegregated analysis across religious groups shows that the Christians (both male-71 percent and female-49 percent) have the highest work participation ratio in the sample population compared to the Hindus (male-62 percent, female-37 percent) and the Muslims (male-60 percent, female-33 percent) in the sample.

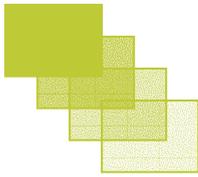


The work participation rate among the Hindu population in the sample households is higher than the sample Muslim population. Of the total Hindu workers in the sample population, 14 percent is females whilst in case of the Muslims the share of female workers is only 8 percent. One of the reasons for lower participation rates of Muslim women may be higher dependency rates due to relatively higher share of younger population in the community, resulting in women staying at home. While 42 percent of the total Muslim population is below 15 years of age (that is, in the age range 0-14 years), 33 percent of the sample Hindu household population falls in this range.

Classification of main workers in the sample population shows that wage labour in various activities is the major category of workers. However, among the religious groups, 45 percent Hindus in the main workers category are engaged as wage labour whilst the corresponding share for Muslims is 36 percent. Farming, production and related works and business are the other three important work categories among the main workers across the sample households. The share of farmers among the Muslims (28 percent) is higher than the Hindus (22 percent). In respect of subsidiary occupation, wage labour of any kind is the major workers category. Approximately 65 percent Hindus in subsidiary occupation are engaged as wage labours while the corresponding figures for Muslims is 43 percent. Although Hindu female workers with subsidiary occupation are 11 percent, female workers in subsidiary occupations among the Muslims are only 4 percent. Correspondingly, the proportion of Muslim female marginal workers is higher than the main workers among Muslim females which is perhaps due to comparatively high child (<6 years) population ratio among the Muslims (16 percent) which restricts women's work participation ratio. The primary subsidiary occupation is wage labour among all the religious categories followed by cultivation. (Table 4.7 and 4.8).

Employment details by main industry shows that agriculture is the main industry which employs Hindus (24.3 percent) and Muslims (28 percent). Whole sale and retail trade is the other industry which employs more than 9 percent of the workers among both Hindus and Muslims. The data show that the other main industries by which the Muslim workers are engaged are construction (7.9 percent), transport and storage (7.9 percent). Industry wise classification of Hindu workers reflects that apart from cultivation and trade, the other main industries engaging total work force are Community and Social Service (7.7 percent) and transport storage and communication (6.3 percent). (Table 4.9)

Employment by days of main occupation shows that larger proportion of the Hindu workers (82 percent) are engaged for major part of the year (6 months or more) than the Muslim (78 percent) and the Christian (63 percent) workers. The employment status among male workers across the religious groups reveals that 84 percent of the Hindus remain engaged for six months or more while comparatively lower proportion of the Muslim (74 percent) and the Christian (53 percent) males are employed for more than six months in a year. The employment status among the females reflects that comparatively higher proportion of the Christian (10 percent) is engaged in gainful activities for major part of the year compared to the Hindu (8 percent) women. However, only 4.3 percent of the Muslim main female workers remain engaged for six months or more. (Table 4.10-4.11).



### ***4.7.3 Additional Employment and Preference***

Significantly the sample survey indicated that only 37 percent of the households were looking for more employment and more so in respect of self employment (73 percent). Religion wise distribution of households looking for more employment indicates 44 percent are Hindus, 32 percent are Muslims and 39 percent are Christians. Only 19 percent were looking for salaried jobs.

Proportionately higher percentages of the Hindus (21 percent) were looking for government jobs vis-à-vis the Muslims (18 percent) and the Christians (19 percent) (Table 4.13).

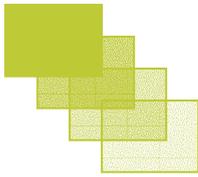
### ***4.7.4 Migrant Workers***

With growing incidence of casualisation of labour in the sample villages, which is akin to the general trend witnessed in rural area, migration to urban areas is on the rise. Among the religious communities migration to urban areas is particularly high among the Muslims (42 percent within the state, 24 percent outside the state) as indicated by the survey results. Proportion of the Hindus migrating to urban areas in the state is 40 percent and to urban areas outside the state is 19 percent. The comparative lower migration among the Hindus may be attributed to the fact that higher proportions of Hindu main workers are gainfully engaged for major part of the year. Occupational distributions of migrants indicate that production and related works engages majority of the migrant work force from the sample households for Hindus (43 percent) and Muslims (39 percent). Administrative and clerical services engage 16 percent of the Hindu migrant workers while only 7 percent Muslim migrants are engaged in administrative and clerical works. Most of the migrants go out for short duration of 3-8 months and data indicates higher proportions of Hindus (68 percent) compared to Muslims (59 percent) migrate for short duration. Alternatively more Muslims (41 percent) migrate for long term than the Hindus (41 percent). Christian workers in the sample migrate for long term (more than 8 months) and go to only rural areas outside the state. (Table 4.15- 4.16).

## **4.8 Land and other Assets**

### ***4.8.1 Cultivated Land: Ownership and Operational Holding***

The survey shows high incidence of landlessness among the sample households. Among the religious communities, the proportion of Hindu landless households was the highest 62 percent compared to the Muslims (54 percent) and the Christians (33 percent). A comparative status of Muslim households with Hindu backward classes reveals that 56 percent of the households from backward classes are landless, which indicates that landlessness among the Hindu backward classes and the Muslims is almost proportionately equal in the rural areas of Bongaigaon district. Although proportion of marginal land holding households is found to be almost in equal proportion among both Muslims and Hindus, however, proportion of small and medium size landholdings among the Hindu households is lower than the Muslim households. The survey



indicates that approximately 10 percent Muslim households have small landholdings while 4 percent have semi-medium holding sizes, however, the corresponding figures for the Hindus is only 7 percent and 2 percent. The survey clearly indicates low incidence of landlessness among the Christian households (33 percent) and proportion of households with semi-medium land holding size (23 percent) is also higher than the Hindus and the Muslims.

In respect of land leasing, proportionately higher percentages of the Muslim marginal farmers (84.6) have leased in land for cultivation compared to the Hindu marginal farmers (62.5 percent). Correspondingly, higher proportion of the Hindu marginal farmers (87 percent) have leased out their land compared to the Muslim marginal farmers (76 percent). Significantly 31 percent of the Hindu small farmers have leased in land for cultivation and only 13 percent have leased out their cultivable land. The corresponding status among the Muslim small farmers indicates that only 10 percent have leased in cultivable land while 16 percent have leased out their land. A similar trend is discernible in respect of mortgaging of cultivable land. (Table 4.17).

#### **4.9 Livestock**

In respect of livestock possession, the survey indicates that comparatively a higher proportion of the Muslim households possess some types of livestock than the Hindus and the Christians. Poultry, young cattle and milch animals are the major livestock possessed by the Muslim households besides goats and draught animals. Among the Hindu household poultry, milch animal and young cattle are the major livestock possessed, while among the Christian household pig rearing and poultry is the major livestock possession of the household. (Table 4.22).

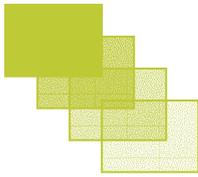
#### **4.10 Ownership of Productive and other Assets**

##### ***4.10.1 Agricultural Implements***

The data on the distribution of households by possession of agricultural implements shows that a higher proportion of the Muslim households (35 percent) possessed some kind of agricultural implements while only a quarter of the Hindu sample households possesses some kind of implements. Among the households with agricultural implements, 84 percent of the Hindu households and 67 percent of the Muslim households possessed plough. Pump sets for irrigation was possessed by 14 percent of the Muslim households while only one Hindu household possessed a pump set. The proportionate higher share of Muslim households in possession of agricultural implements together with young cattle and draught animal clearly indicates their dependence on agriculture whether as main workers or marginal workers. (Table 4.23).

##### ***4.10.2 Financial Assets***

Although the survey clearly indicates that the Muslim households are better placed than their Hindu counterparts in terms of land size ownership and cultivation and livestock possession, in respect of financial assets and ownership 83 percent Hindu households are reported to possess some forms of financial assets against 57 percent Muslim households.



In terms of coverage of banking services indicated by savings account in banks, the survey shows that 23 percent of the sample Hindu households have saving bank accounts while only 16 percent of the sample Muslim households have bank account, which clearly indicates excludability of the Muslims from the banking service coverage. The overall banking service coverage among the sample households is only 19 percent. Gold as an asset is possessed by 35 percent of the Hindu households while 22 percent Muslim households have gold assets. This shows that financial asset holdings by the Hindu households are comparatively better than their Muslim counterparts in Bongaigaon district. (Table:4.24)

#### **4.11 Housing Status**

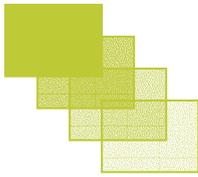
##### ***4.11.1 House Type and availability of living space***

The survey on housing and amenities among the sample households across religious groups showed that 88.6 percent of the Hindus, 93.4 percent of the Muslims and 91.3 percent of the

Christians lived in their own houses. The sample households who have built their houses under IAY are 11 percent among the Hindus, 4 percent among the Muslims and 9 percent among the Christians. The housing condition among the various religious groups revealed that 85 percent of Hindu households with own houses live in kutcha houses and the corresponding figures for Muslims and Christians are 84 percent and 86 percent respectively. The survey showed that among the households with semi pucca structures although comparatively higher proportion belonged to Muslims, more Hindus lived in pucca houses. In terms of availability of living spaces, the survey showed that 26 percent of Hindus and Christians 36 percent of Muslim lived in two room houses. A comparative analysis on the family size and living space among the sample households showed that among the Hindus 99.7 percent were households with family size of 5-10 members, who lived in houses with 1-4 rooms. Among the Muslims 98.7 percent belonged to family size of 5-10 members sharing 1-4 room spaces. (Table.4.25-4.27)

##### ***4.11.2 Domestic lighting and fuel use***

The survey of villages revealed that only 50 percent of the sample villages had power supply and further household survey showed that only 13.4 percent of the sample households from the sample villages have domestic connection for power. Among the Hindus, 16 percent of the households have domestic connection while 12 percent Muslim households reported domestic power connection. Thus although the secondary data on rural electrification reveals that 95 percent of villages in the district have domestic power connection however, in terms of household coverage the achievement is very low. The available sources of lighting for households without domestic power connection, the survey shows that more than 80 percent of households from all religious groups use either only oil lamp or oil lamp with lantern for lighting. (Table: 4.28-4.29)



Clean fuel for cooking is a serious consideration for women who, in most cases, are burdened with the task of cooking. An examination of Census 2001 data suggests that just about 60 percent of all rural households do not use any of the modern fuels such as LPG, electricity or even kerosene. For 28 percent of the sample households' wood is the only fuel used for cooking and among the religious groups higher proportion of Muslim households use wood for cooking. Among the Hindu households, 27 percent use wood and kerosene and 23 percent use wood and hay/leaves as their cooking fuel. The survey results shows that among the Muslim households, a quarter of them use wood and kerosene and 16 percent use wood and hay/leaves as medium of cooking. The use of modern fuel like petroleum and kerosene only is higher among the Christian (9 percent) and Hindu households (8 percent) compared to Muslim Households (5 percent) in the sample. Among the Christian households, 48 percent households use wood and 26 percent use wood and kerosene as fuel for cooking. A comparative status of ST and SC Households from both Hindus and Christians with Muslim households reveal that non-use of modern fuels is higher among the Muslims. (Table.4.33).

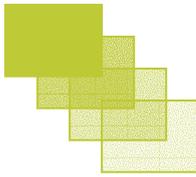
#### ***4.11.3 Drinking water facilities***

Access to safe drinking water among sample households reflects significant variation across religious groups. While 82 percent Muslim households reported safe drinking water sources however; the corresponding access for Hindus and Christians is only 70 percent and 65 percent. Private hand pump is the major drinking water source among the communities 37 percent of Hindu households and 35 percent of Christian households are dependent on their private hand pump while 64 percent of Muslim households have their private hand pumps as the major source of drinking water. Private hand pump is the major source of drinking water for 37 percent Hindu households and 35 percent Christian households. Among the unsafe sources, un-protected dug well is the most commonly used source. The survey showed that 71 percent of the Hindu and 66 percent of Muslim households fetch drinking water from a distance of less than 10 meters. 80 percent of Christian households fetch their drinking water from sources at a distance of 10-50 meters. (Table.4.30-4.31)

#### ***4.11.4 Sanitation and drainage facility***

The sanitation and drainage facilities among the sample households reflect unhygienic living conditions. Only 1.8 percent of sample households reported proper drainage facilities in their houses and 92.8 percent of the sample houses have no drainage facilities. The sanitation habits reveal that 49 percent of Hindu households, 38 percent of Muslim households and 35 percent of Christian households use open fields for defecation. Thus unsanitary practices among sample households are fairly high. Pit latrine is the major type of latrine used by majority of the households. (Table.4.32 & Table.4.34)

The comparative picture across religious groups in respect of water sources and sanitation facilities show that Muslims fare better than Hindus. This can be attributed to the fact that privacy of females among the Muslims is of primary importance and has significant impact on the household provisions for sanitation facilities and sources of water.



#### **4.12 Indebtedness of rural households**

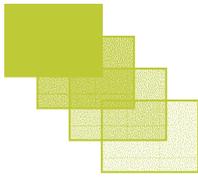
The survey findings on the incidence of indebtedness among sample households show that 84 percent of the households are currently not indebted. The incidence of indebtedness among Muslim and Hindu households as seen from the survey is 15 percent and 17 percent respectively. Among the indebted households religion wise break up shows that all the Hindu households have one loan while except for one household all the Muslim households currently have one loan outstanding. While 57 percent of the indebted households have loan sizes up to Rs.5000, 27 percent of the households have loan sizes from Rs.5001-10000, and 8 percent of the households have loan sizes each from Rs.10001-20000 and above Rs.20000. Agency wise indebtedness among households show that cooperatives (14.3 percent) and SHG/NGO (44.6 percent) account for major source of loan for Hindu indebted households while the corresponding figures for Muslim indebted households is only 3.6 percent and 15.7 percent respectively. While only 27 percent of the indebted Hindu households borrow from professional money lenders, a sizeable proportion of Muslim indebted households (45 percent) reported to have borrowed from professional money lenders. This shows that accessibility of cooperative credit to Muslims have been very weak. The SHG/NGO penetration among the indebted Muslim households is equally slow. The accessibility of bank credit continues to be low for all religious groups across the sample households.

Purpose wise borrowings of households show that among the Hindu indebted households 50 percent of the households contracted a debt for medical treatment, while 35 percent of the households incurred a debt for consumption purpose and only 10 percent households incurred debt for business investment farm and non-farm. A comparative picture for the

Muslim indebted households shows that 30 percent of the households were indebted due to loans taken for business investment, farm and non farm. The debts for medical treatment which can be taken as proxy for health seeking behaviour shows that while 30 percent Muslim households contracted debt for medical treatment, 60 percent of the Hindu households took a loan for the same which therefore indicates Hindus have a higher health seeking behaviour. Debt for consumption expenditure and livestock and poultry purchase shows no difference across the two religious groups. However, the survey indicated that no single debt was contracted by the Muslim households for education while 2 percent of the Hindu households incurred debt for education of their children which reflects the low priority for education among the Muslims. Among the Christian households, 50 percent households incurred a debt for capita expenditure in non farm business (Rs.10001-20000) while the remaining 50 percent contracted debt for medical treatment (Rs.5000 or less). (Table: 4.35-Table.4.39)

#### **4.13 Income and Expenditure**

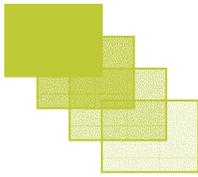
The family income data for sample household shows that 44 percent of the sample households have a monthly per capita income of less than Rs.363. Religion wise break up shows that while 43 percent of the Hindu and Muslim households fall within this group,



more than 50 percent of the Christian households have monthly per capita income of less than Rs.363. An estimated 17 percent of the households are reported to earn a monthly per capita income of Rs.363-Rs.456. However, religion wise estimates show that while 19 percent of Hindu households fall in the border income of Rs.363-456, a lower percentage of Muslim households (16 percent) fall within this income group. Consequently the proportion of Muslim households with per capita monthly income of Rs.456 and above is estimated at 40 percent while the same for Hindus is 38 percent. (Table.4.40).

#### ***4.13.1 Family Expenditure***

As per the NSS 62 Round (2005-06), the average consumer expenditure per capita on cereals and pulses for Assam is estimated to be Rs.135 while the national average is Rs.106. The expenditure data of sample households for one year before the survey indicate that 11 percent of the sample households spend Rs.96 or less, monthly, per capita, on cereals and pulses. Comparatively a higher proportion of Hindus (14 percent) spend Rs.96 or less, per capita, monthly on cereals and pulses compared to Muslims (9 percent). The data reveals that 64 percent of the sample households have monthly per capita expenditure of more than Rs.143 in pulses and cereals which is higher than the State average figure. The per capita expenditure on vegetables and protein intakes of meat, egg and fish is Rs.143 for an estimated 90 percent of the sample households. Thus major consumption expenditure of the sample households is for cereals, pulses, vegetables and protein foods. The average per capita consumption expenditure of majority households (53 percent) for clothes and footwear is Rs.43 and above which is marginally less than the all-India average of Rs.45 for rural households as per the NSS 62 Round. The per capita expenditure on education among the sample households indicates that 31 percent of the sample households do not spend anything for education while an estimated 43 percent of the households spend Rs.14 and above which is less than the estimated all-India average of Rs.17 as per NSS 62 Round data. Among the religious groups, 49 percent of the Hindus and 39 percent of Muslims spend Rs.17 or more for education of their children on a monthly per capita basis. The expenditure on health shows that 18 percent of the sample households did not incur any expense on health. Of the households who incurred expenses on health, the per capita monthly expenditure on health was estimated to be Rs.34 and above for 31 percent of the households, while for 24 percent of the households, monthly per capita expenditure on health was Rs.14-24. The social ceremonies accounted for a monthly per capita expenditure of Rs.16 for 50 percent of the sample households. The highest per capita expenditure for the sample households was on electricity, gas and fuel. As indicated by the survey findings, although 24 percent of the households spent no money on electricity, gas and fuel, however an estimated 63 percent of the households incurring expenses on these items were reported to have a monthly per capita expenditure of Rs.77-Rs.159 which is significantly higher than the NSS 62 Round estimates for rural households in India. In respect of expenditure on telephone the survey indicated that 83 percent of the households had no expenditure for telephone, however the percentage of Hindu households' spending on telephone was higher than the Muslims. The average per capita investment expenditure on household repairing and construction was estimated to be Rs.80 for 42 percent of the sample households. (Table.4.41- 4.49).



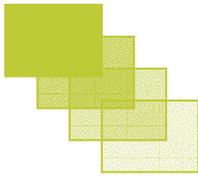
#### **4.14 Current Educational Status, Skill Training**

##### *Educational attainment among sample population 5-25 years*

The educational attainment of the population 5-25 years shows that only 1 percent of the sample population is illiterate and they belong to Muslim community. Children completing primary education is highest among the Muslims (51 percent) followed by Hindus (33 percent) and Christians (28 percent). The data reveals that majority of Muslim children drop out after their primary level and 24 percent complete their middle level and only 10 percent complete their matriculation. However the corresponding percentages for Hindus and Christians are higher. Gender segregated data shows that although drop out among males is higher nevertheless educational attainment for males is higher than females across all religious groups. Although 60 percent of the sample households are Muslims, however percentage of children going to Madrasas is only 2 percent among the Muslims. The percentage of children attending government schools across religious groups show that 96 percent Hindu children go to Government school while the same for Muslims is 925 and Christians is 86 percent. (Table.4.51).

##### *Enrolment and drop out among sample population of 5-25 years*

The enrolment data for sample population in the age group 5-25 years shows that there is marginal difference among males and females in respect of never enrolled category among the religious groups. Although the percentage of never enrolled is 4 percent of the sample population in the age group 5-25 years, 10 percent left after enrolment while 4 percent are enrolled but do not go to school. 80 percent of the enrolled and regular students attend government schools. The drop out rate by religious groups show that Hindus have comparative high drop out rate (11 percent) then the Muslims (9.3 percent). The drop out rate among the Christians is the lowest (3 percent) among the sample population. Gender segregated data shows that male drop out rate is higher than the females across all religious groups. The primary reason for drop out is the need to earn for family and 46 percent of the drop outs among the Muslims attributed this to be the main reason while the corresponding figures for Hindus and Christians is 33 percent and 25 percent respectively. The drop out rate due to necessity of earning is more pronounced among the male children than the females. The second most important reason for drop out is the expenditure and cost of fees and 21 percent of Hindu children and 14 percent of Muslim children dropped out due to the cost/fee structure. Although failing in the examination has very small impact among Muslim children to drop out from their education, however 20 percent of Hindu children are reported to have dropped out because of failing in the examination. Significant to note that 10 percent of Muslim children and 14 percent of Hindu children dropped as they were not interested in studying. While failing in the examination is the primary reason for drop out among the Hindu females, marriage is the reported to be the primary reason for Muslim females' drop out from school. (Table.4.50 & Table.4.53).



### *Aspiration of Parents on their Children*

The aspiration of parents for their children's education shows that more parents have aspirations for their daughter's education. However, majority of the parents aspire education up to higher secondary for their girl children while the same for males is up to graduation. One of the reasons for this gender biased ness in respect of higher education may be attributed to the geographical distances in accessibility to college education for girls from the sample villages. (Table 4.54).

### *Attitude and Approaches in Skill development training*

The skill training requirement among households shows that 91 percent of Hindu and 95 percent of Muslim households do not intend to take any training for skill formation. The reason for this may be two-one non availability of any skill based livelihood in the villages and second lack of information on the market demand of types of skill requirement and livelihood opportunities. This is captured by the information from the households who wished to get some training-tailoring is the most sought after training requirement by the sample households among all religious groups. The Weaving is the next best alternative for the Hindus while Muslims opted for computer training. Technical skill raining requirement is desired by very small number of sample households. This clearly shows that sample households have opted for skill training in such vocations which have some livelihood opportunity within a small geographical distance (Table.4.55- Table.4..56).

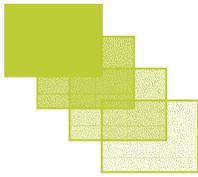
## **4.15 Present Health Scenario**

### *Persons reporting ailment (PAP) and treatment*

The data on number of persons reporting sickness during last one year before survey indicates that proportion of sample population (14 percent) in the district suffering from different diseases is higher than the NSSO estimates (60<sup>th</sup> Round) which stands at 8.2 percent for the rural areas of Assam. One of the reasons for this comparatively higher proportion of may be the fact that the region is one of the areas prone to epidemiological incidence of malaria. The survey reveals that 19 percent of the sample population reporting some sickness or major ailments suffered from malarial infections. Fever is another common ailment reported. Bongaigaon district is one of the areas in Assam which is prone to. The latest data on the incidence of malaria in the district shows that annual parasitic incidence (API) of the disease in the district which was as high as 11.35 per 1000 population in 1995 has come down to 3 per 1000 in 2005 (Dutta and Bawri: 2007).

However the plasmodium falciparum (PF) which is the most deadly protozoan malarial parasite leading to highest incidence of death in malaria is more than 90 percent in the district.

As reported earlier, 30 percent of the Hindu families use unsafe drinking water while only 18 percent of the Muslims used unsafe drinking water as reported. A major ramification of the use of unsafe drinking water is abdominal disease. The data reveals



that 17 percent of the Hindu population reporting sickness suffered from abdominal disease of either, dysentery, stomach pain or jaundice while the corresponding figure among the Muslims is 11 percent. This indicates that perhaps use of unsafe drinking water may be one of the reasons for higher proportion of Hindus suffering from dysentery and jaundice. The incidence of pregnancy related disease is reported to be higher among the Muslim females. Most of the pregnancy related diseases are post delivery and one of the plausible reasons for this could be delivery at home and assistance from untrained dais. As reported during survey in as many as 95 percent of the last delivery cases were handled at home and 97 percent of these home deliveries were with the assistance of untrained dais. Among the Hindus, 67 percent of the delivery cases taking place one year before the survey were reported to have been at home and all the cases were handled by untrained dais.

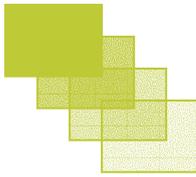
In respect of treatment of ailments, the NSSO 60<sup>th</sup> Round data indicates that 1.1 percent of the rural persons reporting ailments were hospitalized. However the survey of households in sample villages of the district show that 2.8 percent of the sample population required hospitalization. The proportionately higher percentage of sample population requiring hospitalization may perhaps be due to malarial infections. Although the NSSO 60<sup>th</sup> Round data indicates that percentage of ailing people receiving non-hospitalized treatment from government sources are only 27 percent for rural Assam, however for the sample population the percentage was 37 percent which may be due to the fact that even 20 percent of the sample villages have a Govt. facilities of either a sub centre/PHC/Dispensary in the village. (Table.4.57-Table.4.59).

#### **4.16 Immunization of Children**

A child is considered to be fully immunized if s/he has received one dose each of BCG and measles and three doses each of DPT and Polio (excluding the polio dose 0 given at birth). The survey looked into the immunization coverage of children between 0-5 years which revealed that 50 percent of the children in the sample population were fully immunized, 3 percent had received no immunization and 47 percent received partial immunization. Religion wise desegregated data shows that higher proportions of Muslim children (52 percent) have been fully immunized compared to Hindus (43 percent). Gender wise immunization status of the sample children shows that 51 percent of the male children have been fully immunized while the same for females is 49 percent. The coverage by the government agency is found to be 50 percent of the total immunized children. The survey indicates that parents not being aware of the need to immunize their children has been the major reason for children either not immunized at all or receiving any dose of immunization but not completing the schedule. The percentage was higher for Hindus which partly explains the low achievement level for fully immunized children among the Hindu families. (Table 4.60-Table.4.63).

#### **4.17 Poverty and the Public Distribution System (PDS)**

An estimate of the poverty situation among the sample households can be inferred from the data on number of families with BPL ration card. The survey indicates that even though 65 percent of the sample households felt that they belonged to BPL families however only 33 percent of the sample households have BPL ration cards on the date of

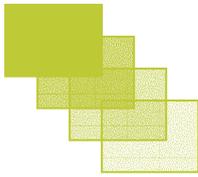


survey. Significantly, the survey revealed that 1 percent of the sample households remained unaware of 'BPL category' while 2 percent were not aware of BPL cards. Among the Hindus 70 percent believed that they belonged to BPL but only 53 percent of these families have BPL card, among the Muslims 62 percent responded that they belonged to BPL families but only 48 percent of the families have BPL cards and among the Christians 71 percent of the families have BPL cards. Of the total sample households 82 percent availed PDS ration. Within the religious groups, percentage of households using PDS facilities, the proportion was highest for the Christians (87 percent), followed by Hindus (85 percent) and Muslims (80 percent). It was observed that of the total households who availed PDS supply, 19 percent of the households could not buy the required ration from the PDS shop and 88 percent of these households cited lack of money to buy the necessities as the main reason. Of the total households who could not buy ration from PDS sources, Hindus were 45 percent, Muslims were 53 percent and Christians 2 percent which shows that Muslims were more cash starved among the sample population. (Table.4.66-Table.4.69)

#### **4.18 Awareness and Participation**

The awareness level of the sample households on various government programmes as indicated by the survey results is found to be fairly high particularly in respect of programmes which bring direct cash benefits like the NREGA, Maternity benefit scheme, Old Age/Widow pension and the housing scheme of IAY, more than 97 percent of the sample households are aware of these programmes. The ICDS and SSA are also fairly well known as more than 85 percent of the households are found aware of these programmes. However, rural people's awareness on good sanitation practices and use of safe drinking water continues to be low and this is well captured by the survey which shows that 51 percent of the households are aware of ARWSP and only 36 percent of the households are aware of TSC Sajaldhara.

Notwithstanding the fact that awareness level of the sample households on various schemes of the government is fairly high, it however remains a fact that except for the NREGA, SSA and the ICDS, the sample households have not benefited much from the other programmes. The survey shows that 52 percent of the sample households have benefited under NREGA and religion wise break up shows that among the beneficiaries, the proportion of Muslim households is higher (60 percent) than the Hindus (39 percent) and the Christians (1 percent). As indicated by the survey results 33 percent of the households benefited from the SSA and among the religious groups in the sample households the proportion of Muslims was higher (58 percent) compared to Hindus (39 percent) and Christians (4 percent). In respect of ICDS/ Anganwadi also, the Muslim households have benefited more than their Hindu and Christian counterparts. However, in respect of maternity benefit which is associated with institutional child birth at government hospitals, the Hindus households have proportionately higher share (51 percent) compared to Muslims (46 percent). This corroborates the survey result where 30 percent of the Hindu households reported delivery of their last child in government hospital against only 4 percent of Muslims reporting delivery in government hospitals. (Table.4.70 & Table.4.71).



#### **4.18.1 Participation in the socio-political affairs**

Recent development debates envisage a pro-active role from the people at the grassroots for successful democratic decentralisation, which in turn accelerates the process of growth and development. The 73<sup>rd</sup> and 74<sup>th</sup> amendments of the Constitution further the scope of democratic decentralisation in the country by putting local governance Institutions at the centre-stage. The process of democratic decentralisation can be most potent source of ushering development, particularly in rural areas, when people participate in the process.

The participation of the sample households in political and social affairs has been indicated by their voting behaviour and membership in local Panchayat, SHG and religious and social organizations. The survey indicates that Muslims have a higher participation rate of voting in any election- Panchayat or State Legislative Assembly or Parliament elections. While the participation rate of Hindus, Muslims and the Christians almost has same proportion in respect of State Assembly and the Parliament elections, however in respect of Panchayats, the Muslims have a significantly higher participation rate (83 percent) compared to Hindus (67 percent) and Christians (39 percent). This indicates in a way the significant role played by the Muslim votes in local level political process in the district. It has been observed that 14 percent of the sample households have membership of either Panchayat office bearer, or SHG or religious/social organization. The most common social organizational membership is SHG. Among the religious groups 18 percent of the sample households have membership of any kind and the corresponding proportions for Muslims and Christians is 12 percent and 4 percent respectively. (Table 4.72 & Table.4.73).

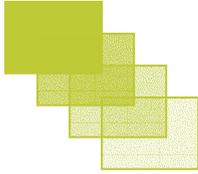
#### **4.18.2 Conflict, insecurity and access to media and communication**

The survey findings shows that only 2 percent of the sample households have suffered from caste conflict situation and majority of the households are Muslims who have lost assets in the conflict situation. Access to media is also taken as a measure of the level of awareness on current affairs. The survey indicates that 34 percent of the sample households had access to some media-either listened to a radio, or read a news paper or watched TV. However proportion of sample households reading news paper was only 5 percent while 20 percent listened to radio and 9 percent watched TV. Of the total households who had access to some media the proportion of Muslims was higher 62 percent than the Hindus (36 percent) and Christians (2 percent). (Table 4.74- Table.4.75).

### **4.19 Aspirations of the Communities as reflected from the Survey**

#### *Most important facilities lacking in the villages*

Majority of the respondents feel that electricity, communication and drinking water supply are the most important facilities lacking in their villages. However, Christians placed road communication and drinking water ahead of electricity.



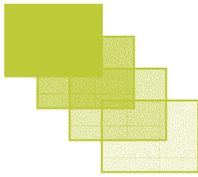
*Most important deprivation in the families*

Majority of the households across all religious groups identified education, and employment opportunities as their major deprivations.

*Perceived priorities for the welfare of minority communities*

The major priorities for their welfare as stated by the minority community are communication, electricity, drinking water, education, health and generation of employment opportunities.

It has, however, been observed that road communication, electricity, water supply, agriculture related services and livelihood security are the major concerns of the people in the villages of Bongaigaon district. ■

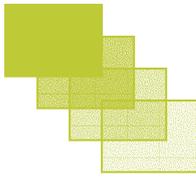


## DEVELOPMENT DEFICITS

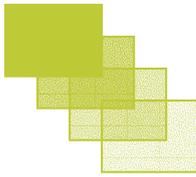
The Assam Human Development Report (AHDR), 2003 states that in respect of Human Development Index (HDI), Bongaigaon is one of the lowest ranked districts of Assam. The district ranks 21 in respect of HDI with an index value of 0.263 which is much lower than the state index at 0.407. The Human Poverty Index (24.03) shows that almost a quarter of the population in the district is in poverty. The Gender related Development Index (GDI) for Bongaigaon in 2001 is estimated to be 0.376, which is far less than the state average of 0.537.

### Development Deficits and MsDP Plan Priorities

Sl. No	Indicators	Survey Result	Estimate for India	Deficit	Priority Ranking attached
<i>Socio-economic indicators</i>					
1	Rate of literacy	68.97	67.30	1.67	7
2	Rate of female literacy	63.40	57.10	6.30	8
3	Work participation rate	33.88	38.00	-4.12	6
4	Female work participation rate	6.94	21.50	-14.56	4
<i>Basic amenities indicators</i>					
5	Percentage of pucca houses	6.33	59.40	-53.07	2
6	Percentage of households with access to safe drinking water	77.11	87.90	-10.79	5
7	Percentage of households with sanitation facilities	53.67	39.20	14.47	10
8	Percentage of electrified households	13.44	67.90	-54.46	1
<i>Health indicators</i>					
9	Percentage of fully vaccinated children	52.10	43.50	8.60	9
10	Percentage of institutional delivery	12.50	38.70	-26.20	3

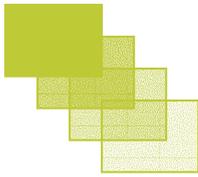


- The survey of villages and the households revealed that the major development deficits in Bongaigaon district includes its poor housing status, low infrastructure-roads, communication and power, social infrastructure-education and health, low farm investment and productivity, increasing landlessness and casualisation of labour and poor access to institutional credit.
- The survey indicated that 85 percent of the sample households lived in kutcha houses and in sanitary practice of using open field in the sample population of the district is fairly high 40 percent. The poor awareness and beneficiaries among the households on the TSC campaign is a major concern which needs to be addressed for improving the hygienic living condition of the people. Also the poor coverage of households (only 11 percent of sample households) under IAY is a major deficit in the implementation of developmental programmes for the poor in the district.
- The official records of the State Electricity Board of Assam indicates that 95 percent of the villages in the district have domestic power connection, however, the survey indicated that only 50 percent of sample villages have power supply and 13.4 percent of the sample households have domestic connection. Poor electrification of rural households continues to be major problem in the district.
- The road connectivity status indicated by the fact that 48 percent of the villages in the district do not have access to bus connectivity and only 25 percent of the total district roads being gravelled shows that roads infrastructure in the district is still very weak. Further as revealed from the survey of villages, the average road condition connecting them to various facilities is non- gravelled.
- The health infrastructure of the sample villages and health status of the sample population in the district shows that the district has major deficits in delivery of health care services. The number of hospital beds in the district per one lakh population is 11. Further only 12 percent of the inhabited villages in the district have medical facility. The incidence of institutional delivery among the Muslims was low and consequently, health problems among the Muslim children are also higher. The immunization status of the surveyed population shows that only 50 percent of the children in the age group of 0-5 years have been fully immunized which needs to be addressed with serious concern.
- As per the DRDA statistics 64 percent of the rural families in the district are below poverty line. The survey indicates that 65 percent of the families are reported to be BPL but only 33 percent have BPL ration card. Although the PDS has good coverage in the district, however 20 percent of the rural population who usually purchase from PDS cannot regularly avail PDS ration due to shortage of cash money.
- Further, with 50 percent households without cultivable land, casualisation of labour has been increasing. The incidence of landlessness was higher among the Hindus compared to Muslims and Christians. Approximately 31 percent of the households with cultivable land are marginal farmers. HYV seeds were used by only 15 percent of the cultivators in the sample villages. Mechanized farm practices in the sample villages are low which shows that agricultural practices in the district are still traditional with low farm productivity.



■ Education continues to be an area of major concern in the developmental efforts of the district. Although 87 percent of the sample villages have a primary school, however, 69 percent of them are one room schools and black boards and desks are available for only 65 percent of the schools. The survey indicated poor literacy status among the Muslims particularly females. The absence of ME and higher schools for girls in the villages has its adverse impact on female education among the Muslim. The high drop out ratio of male students particularly the Muslims due to poverty (as the boys are forced to earn for their family) needs serious attention.

■ The population coverage of banking services is estimated to be 26,613 persons per bank office as per the number of offices in 2006. The coverage of banking services indicated by number of savings account against total households is only 19 percent. This clearly shows a higher rate of financial exclusion and the percentage is higher among the Muslim households. The share of agriculture credit is 10 percent and the total investment credit in agriculture was 8 percent of total agriculture credit. The poor institutional credit flow is again a major reason for poor farm investment. While institutional credit (cooperative credit) is more readily available for Hindus, the Muslims are primarily dependent on Professional money lenders. ■



## LIST OF SURVEYED VILLAGES

Sl. No.	VILLAGE
1	Kokila Pt-1
2	Faguna Gaon
3	Nachankuri No.1
4	1 No.. Agrong
5	Sajalpara
6	Amguri
7	Madrasapara
8	Bashbari-2
9	Nasatra
10	Laopara
11	Bhatipara
12	Dhaligaon
13	Barigara
14	Khaluapara Pt.1
15	Chouraguri
16	Barapara
17	4 No. Bhandara
18	Bedlangkhaiti
19	3 No. Bishnupur
20	Bowpara
21	Oxiguri
22	Balajani Chechapani
23	Deohati Dakshin
24	Kushbari Part-3
25	Kolbari
26	Bholaguri
27	Kayetpara Pt. 2
28	Sipansila Pt. 4
29	Nilibari
30	Haripur