

**A BASELINE SURVEY OF MINORITY
CONCENTRATION DISTRICTS OF INDIA**

BULDHANA
(Maharashtra)

Sponsored by
Ministry of Minority Affairs
Government of India
and
Indian Council of Social Science Research



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2008

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EXECUTIVE SUMMARY

DEVELOPMENT GAPS AND PRIORITIES FOR THE MULTI-SECTOR DEVELOPMENT PLAN OF BULDHANA DISTRICT OF MAHARASHTRA

Background

- The Ministry of Minority Affairs (GOI) has identified 90 minority concentrated backward districts using eight indicators of socio-economic development and amenities based on 2001 census data with a purpose to improve all these indicators to the all India level through a Multi-Sector Development Plan (MSDP) during the Eleventh Five Year Plan period. Since, it is expected that there would be changes in these indicators after 2001, a baseline survey has been conducted to formulate the multi-sector development plan on the basis of the latest deficits and priorities.
- Buldhana is one of the minority-concentrated districts of India which lags behind in terms of socio-economic indicators (Category B1).

District Profile (2001 census based)

- The total population of Buldhana was 17,59,097, of this 80.4 percent reside in the rural areas. Three-fourth of the population was Hindus. Muslims and Buddhists constitute 9.1 percent and 15.1 percent of the population respectively. The population of scheduled castes (SCs) and scheduled tribes (STs) was 11.1 per cent and 6 per cent respectively. The total minority population in Buldhana is 24.6 percent.
- The literacy rate was 76 percent, which was above the national and the state average. Similarly, the female literacy rate (64 percent) was also above the national average.
- The work participation rate was one-half, which was slightly above the state average, and significantly above the national average. The tehsils of Jalgaon, Sangrapur, and Khamgaon have lower work participation rate than the district average.

- Nearly 90 percent of the working population was engaged in agriculture (cultivators: 39 per cent and agriculture labourers: 50 per cent). Thus, the proportion of agriculture workers in total labour force was higher than the state average of 38 per cent. The share of employment in household industries was only 1.21 per cent, which was less than the state average.
- Nearly 92 per cent and 47 per cent of the villages have primary and middle schools respectively. The district has 216 secondary schools and on average a secondary school was catering to 8144 persons, which is significantly very high.
- Nearly one-third, one-tenth and one-fifth of the villages respectively have a PHC, MCW centre and allopathic hospital within a 5 km range. Buldhana recorded slightly better access to PHCs than the state.
- Three-fourths of the villages in Buldhana have paved roads. Comparatively, villages of Sangrampur tehsil have poor road accessibility (35 per cent) than Jalgaon (52 per cent), Motala (74 per cent), and Nadura (65 per cent). The accessibility to regular markets is reportedly poor. Only 13 per cent of the villages have access to regular market at a distance of 12 km.
- More than 97 per cent of the villages in Buldhana are electrified. However, Jalgaon, Sangrampur, and Shegaon have poor performance in electric connections. Nearly 57 per cent of the villages had post offices within the village at an average distance of 1.7 km. Three-fourths of the villages have public telephone facilities. The banking coverage in the district is almost at par with the state average.
- Overall, there are wide variations in availability of various socio-economic infrastructure facilities across the tehsils of Buldhana, which needs to be bridged as a priority.

Survey Findings (2008)

- The present survey is confined to Buldhana district of Maharashtra state. The survey reveals that the district lags behind in four out of eight indicators compared to the all India average. It has better status in health indicators compared to the all India level. Table 1 below shows the gap between all India and district figures vis-à-vis ten

indicators and prioritises the development interventions vis-à-vis eight indicators. The district figure is based on the survey findings (2008) and all India figures are of 2004-05 and 2005-06. The distance from the all India figures may be higher, as the all India data are a little dated.

Table 1: Development Gaps and Priorities for the Multi-Sector Development Plan

Sl. No.	Indicators	Buldhana 2008	All India 2005	Development Gaps Between All India and District	Development Priority of the District
		(1)	(2)	(3=1- 2)	(4)
1	Rate of literacy	77.08	67.3	9.78	7
2	Rate of female literacy	67.74	57.1	10.64	8
3	Work participation rate	38.01	38.0	0.01	4
4	Female work participation rate	20.64	21.5	-0.86	3
5	Percentage of households with pucca walls**	38.05	59.4	-21.35	2
6	Percentage of households with safe drinking water	89.61	87.9	1.71	5
7	Percentage of households with electricity	71.5	67.9	3.60	6
8	Percentage of households with water close set latrines	16.36	39.2	-22.84	1
9	Percentage of fully vaccinated children	91.17	43.5	47.67	-
10	Percentage of child delivery in a health facility	57.63	38.7	18.93	-

*Note: (1) Survey data of the district (Col. 1) pertains to the rural areas only, but all-India data (Col. 2) pertain to total.
(2) Data in Col 2 from Sl. Nos. 5 to 8 pertain to year 2005-06 and are taken from National Family Health Survey (NFHS)-3 and the rest of the data in Col. 2 pertain to the year 2004-05, taken from National Sample Survey Organisation (NSSO).
**This includes semi-pucca houses as well.*

Development Priorities

In-house Toilet Facilities:

Majority of the households (83.64 per cent) are defecating outside the house in the open, which is totally unhygienic and just 16.36 per cent of the households have in-house toilet facilities. Nearly 89.69 per cent of Buddhist households are defecating outside the home in the open. The condition of the drainage is also reportedly very unsatisfactory in Buddhist households. This needs to be checked by providing

assistance for building in-house toilet facilities by the government to improve sanitary and environmental conditions of the villages.

All this makes it clear that the schemes such as the Total Sanitation Campaign (TSC), a Centre sponsored scheme aiming at universalisation of sanitation facilities by the end of 2009 has not made even a modest dent on rural sanitation. The existing situation clearly indicates that the district would completely miss the target, which calls for better implementation of the TSC and also the extension of its coverage to all villages through the multi-sector development plan.

Houses with *Pucca* Walls:

Nearly 37 per cent and 23 per cent of the households are living in thatched and *kaccha* houses respectively; 24.90 per cent and 13.15 per cent of them are living in semi-*pucca* and *pucca* houses respectively. Comparatively, the housing conditions of Buddhist and Muslim households are not satisfactory, which reflects the poor economic conditions of these households. More than one-third of the sample households are living in single room accommodation. About 47.45 per cent and 15.84 per cent of them have two-room and more than two-room accommodation. A high proportion of Buddhist and Hindu households are living in two-room accommodation, which ensures privacy.

The number of houses constructed under IAY, which is not a universal programme, is quite insufficient to fill the gap in the district. Overall, the qualitative and quantitative availability of housing is not satisfactory. This calls for vigorous implementation of IAY so as to include more beneficiaries under its ambit and to extend the area of its coverage to include all poverty stricken households under the scheme. IAY can be topped up with the multi-sector plan.

Improving Work Participation:

The work participation is modest (38.01 per cent), and is low among Muslim (37.18 per cent) and high among Buddhist households (42.21 per cent). Gender differentials in work participation are noticeable (34.45 point difference). This is more or less true across religious groups, except Muslim households wherein gender inequity in work participation is sharp. The lower female work participation is a serious issue, which calls for appropriate policy interventions to raise their contribution in economic activities so

that they are empowered to play their role within and outside the family in an effective way.

Causal labour in agriculture is a dominant occupation (54.48 per cent of households), followed by self-employment in agriculture and allied activities (21.63 per cent of households). However, there are significant gender variations in occupational status. A small proportion of the households is self-employed in the non-agriculture sector and in regular salaried occupation. None of the female members of Muslim households are salaried workers and only 2.56 per cent are self employed in the non-agriculture sector. More than 70 per cent of the women of Muslim and Buddhist households are working as casual wage labour in agriculture, whereas a lower proportion of women from other communities are engaged as causal labour in agriculture. The high dependence on agriculture and casual work in agriculture is responsible for poor economic conditions and this forces the women to work outside the households at very low wages. The casual work in non-agricultural activities is reportedly very low, thus, the NREGA needs to be implemented in a big way so that these poor households may have an opportunity to get assured employment of 100 man-days per household per annum.

Agriculture, forestry and fishing are the dominant activities wherein 76.46 per cent of the household members are engaged. Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes for rural poor women so that they could be employed on a sustainable basis. Given the seasonal nature of employment in agriculture, forestry and fishing, there is need to implement more self-employment schemes such as SGSY for rural poor.

Drinking Water Facilities

Nearly 72 per cent of the households use drinking water from public sources and 17.57 per cent of the households depend upon private sources. The dependence on private sources of drinking water by the rural poor households needs to be rectified by providing tap water facilities by the government, for which necessary allocations would be necessary as a priority.

Electricity

Electricity should be given due priority in the development planning of the district to speed up the process of agriculture and allied activities, including industrial

development. The Rajiv Gandhi Rural Electrification Mission (RGREM) targets universalisation of electricity connection to the rural households by the end of 2009, however, the progress appears nowhere near the target. Thus, RGREM needs to be strengthened in the district.

Improving Employability through Education and Skill Development

Given the seasonal nature of employment in agriculture and allied activities and high incidence of unemployment, a well-planned strategy is required to improve the livelihood of rural population of the district. The level of skill and training of the new entrants to the labour market needs to be improved through need based area specific skill development programmes and by promoting vocational and other job oriented courses through Industrial Training Institutes and other technical training institutes. This calls for a comprehensive survey of the skills possessed by the unemployed youth and their training needs in the growing industrial sector, including the self-employed sector.

The educational attainment, particularly among youth and females, is low and really a matter of worry. Thus, there is an urgent need to increase the participation of population, particularly youth, in higher and technical education. This would require imparting short duration job oriented courses in technical institutions to the rural youth, besides providing free-ships and scholarships to the needy youth from disadvantaged communities and minorities.

Female Literacy

Gender differential in literacy is noticeable. The female literacy is 67.74 per cent. The proportion of males and females with educational levels high school and above is respectively 26.59 and 14.80 per cent. Male and female population with technical education (both degree and diploma) is just 1.75 per cent and 0.08 per cent respectively. The educational attainment of Muslim females is comparatively worse than other two communities, which further reflects comparatively lower status of females in the community. This needs the serious attention of educational planners and decision-makers. The community also needs to be made aware of the advantages of female education. Poor female educational attainment hampers their prospects in the labour market. Thus, there is an urgent need to increase the participation of the youth and females in higher and technical education. To ensure equity in educational attainment, more scholarships need to be given to the poor but deserving female students.

Additional Areas of Intervention

- Despite development of public health infrastructure in the recent past, there is a lack of adequate health care facilities for the rural poor population, which is partly due to the heavy pressure of population on these basic services. Similar is the situation with availability of medicines, though it has gradually improved during the last few years. The availability of doctors specifically lady doctors at PHCs / hospitals is a major concern of the rural population. At the same time, the presence of quacks has adverse impact on the overall healthcare and behaviour of the people. They incur heavy expenditure on healthcare without getting proper care. This needs to be corrected through awareness campaigns among the rural poor people.
- The dependence on untrained dais in child delivery is modest (38.27 per cent), and this is more in Buddhist households (39.58 per cent) than Hindu and Muslim households. Nearly 4 per cent of the delivery of children is performed by trained midwife/ASHA, comparatively more in Buddhist than Hindu and Muslim households. Those of the children born in institutional care have also received pre and post natal care, whereas the proportion of such children is comparatively low. Keeping the above in view, there is urgent need to extend the coverage of institutional deliveries of the children so that better pre and post natal care be provided to the children.
- The dependence on private sources for medical treatment is significantly high as compared to government hospital. Nearly 17 per cent of the households are in debt to meet medical expenditure and the proportion of the Buddhist and Muslim households raising debt to meet health treatment expenditure is about 28.15 and 23 per cent respectively. This is attributed to the fact that medical services available at government hospitals are inadequate and poor in quality, which compels them to rely on private sources of medical treatment. Keeping this in view, there is urgent need to strengthen the National Rural Health Mission (NRHM) so that it may be able to meet the health needs of the poor rural households and curtail their dependence on private sources that are expensive and most of the times beyond the reach of the poor households and forces them into debt.
- Nearly one-fifth of the sample households and one-third of the Hindu households are reportedly indebted. The proportion of Muslim and Buddhist households in debt stood at 16.26 and 19.38 per cent respectively. The institutional sources of finance

dominate the rural areas of the district. Thus, there is need to improve the income levels of rural households. Besides, banks and financial institutions can play a major role by providing credit at cheaper rates without any collateral for undertaking productive self-employment to rural poor.

- Some of the poor households belonging to BPL category unfortunately do not have BPL cards, however, they are getting BPL ration. A significant proportion of them are without BPL card and not getting BPL ration. The huge difference between the number of those falling under BPL category, those actually holding BPL ration cards and those availing benefits from PDS is a matter of very serious concern. These gaps need to be plugged at the earliest, so that the poor get their due share. This could also supplement households' nutrition. There is also need to rejuvenate the PDS to improve its working and performance as well as coverage and make it corruption free.

Chapter I

INTRODUCTION

Buldhana district is located in the central part of the state of Maharashtra. Akola, Jalgaon, Jalna, and Parbhani districts are the adjoining districts to the East, West, and South respectively. The Nemad district of Madhya Pradesh is in the North. The Buldhana district lies between 19°51' to 21°17' North Latitude and 75°57' to 76°49' East Longitude.

BRIEF SOCIO-ECONOMIC PROFILE

Population and Its Composition

The district Buldhana covers 3.17 per cent of the total geographical area of Maharashtra. The population of Buldhana is 17,59,097, of this 80.4 per cent reside in the rural areas, which is very high compared to the state average i.e., 57.6 per cent. Maharashtra has one of the largest concentrations of urban population in the country. Two tehsils in Buldhana (namely Sangrampur and Motala) have cent per cent rural population. Three-fourths of the population is Hindu, which is below the state average of 87.5 per cent. Muslims and Buddhists constitute 9.1 per cent and 15.1 per cent of the population, which is below the state share of 5.5 per cent and 5.8 per cent respectively. The population of scheduled castes (SCs) and scheduled tribes (STs) are 11.1 per cent and 6 per cent respectively. The share of SCs and STs in state population stood at 10.9 per cent and 6 per cent respectively. The total minority population in Buldhana is 24.6 per cent.

Table 1.1: Population and Its Composition, 2001

<i>Tehsil</i>	Total Population	Rural (%)	SC (%)	ST (%)	Hindu (%)	Muslim (%)	Buddhist (%)	Minority (%)
Jalgaon (Jamod)	110494	80.8	6.0	15.0	79.8	8.5	11.5	20.1
Sangrampur	120645	100.0	6.0	15.1	75.4	11.8	12.4	24.5
Shegaon	98276	65.2	5.7	4.5	74.1	5.8	19.8	25.8
Nandura	111801	74.9	5.8	6.2	75.1	9.0	15.7	24.8
Malkapur	97174	61.4	7.5	8.2	83.2	3.2	13.3	16.8
Motala	143743	100.0	8.0	8.1	75.3	11.4	12.9	24.7
Khamgaon	177988	66.7	5.5	4.8	65.8	13.4	20.3	34.1
Mehkar	191911	83.6	19.9	5.3	76.9	6.8	15.5	23.0
Chikhli	198673	80.4	13.5	3.3	73.7	10.1	15.7	26.1
Buldhana	184082	74.5	16.6	5.5	72.9	14.3	12.2	27.1
Deolgaon Raja	81754	77.0	13.3	0.4	77.5	4.8	17.2	22.5
Sindkhed Raja	135928	90.7	13.3	0.7	75.9	7.0	16.7	24.0
Lonar	106628	84.2	15.5	3.4	82.8	4.9	11.9	17.1
Buldhana District	1759097	80.4	11.1	6.0	75.3	9.1	15.1	24.6
<i>Maharashtra</i>	<i>55777647</i>	<i>57.6</i>	<i>10.9</i>	<i>13.4</i>	<i>87.5</i>	<i>5.5</i>	<i>5.8</i>	<i>12.4</i>

Source: Village Level Directory, (Census, 2001).

Khamgaon tehsil has the largest concentration of minority population (above one-third). Except Malkapur and Lonar tehsils, in the other tehsils of Buldhana minorities constitute more than one-fifth of the population. In Buldhana, the bulk of the minorities comprises of the Mahar Buddhists who belongs to SC community and are known as *neo-Buddhists*.

Literacy Levels

The literacy rate of Buldhana was 76 per cent (Census, 2001), which was above the national and the state average. Similarly, the female literacy rate (64 per cent) was also above the national average. Over the period, the district has shown significant improvement in literacy, which is observed across religious categories.

Work Participation

The work participation rate of Buldhana was one-half (Census, 2001), which was slightly above the state average, and significantly above the national average. The tehsils of Jalgaon, Sangrampur, and Khamgaon have lower work participation rate than the district average.

Table 1.2: Rural Work Force Participation

Tehsil	Total Rural Population	Total Workers (%)	WPR (%)	Cultivators (%)	Agricultural Labourers (%)	Household Industries (%)	Others (%)
Jalgaon (Jamod)	110494	53491	48.41	37.09	54.74	0.94	7.23
Sangrampur	120645	57517	47.67	30.54	59.47	1.76	8.23
Shegaon	98276	47824	48.66	33.52	57.07	0.94	8.46
Nandura	111801	56361	50.41	38.44	52.42	0.92	8.22
Malkapur	97174	47801	49.19	38.50	49.53	0.74	11.23
Motala	143743	70580	49.10	39.70	50.36	1.12	8.82
Khamgaon	177988	82905	46.58	32.34	54.04	1.04	12.58
Mehkar	191911	98121	51.13	39.83	51.15	1.13	7.90
Chikhli	198673	100921	50.80	38.69	50.39	1.76	9.17
Buldana	184082	90768	49.31	36.49	49.80	1.35	12.36
Deolgaon Raja	81754	43027	52.63	57.58	31.87	1.19	9.36
Sindkhed Raja	135928	67541	49.69	48.13	40.15	1.03	10.68
Lonar	106628	56469	52.96	46.93	44.57	1.35	7.15
Buldhana	1759097	873326	49.65	39.32	49.99	1.21	9.48
<i>Maharashtra</i>	<i>55777647</i>	<i>27261431</i>	<i>48.88</i>	<i>42.44</i>	<i>37.84</i>	<i>2.27</i>	<i>17.45</i>

Source: Calculated from PCA, Census of India, 2001.

Nearly 90 per cent of the working population was engaged in agriculture (cultivators: 39 per cent and agriculture labourers: 50 per cent). Thus, the proportion of agriculture workers in total labour force is higher than the state average of 38 per cent and there is

high dependency on agriculture and allied activities for employment. The share of employment in household industries was only 1.21 per cent, which was less than the state average.

Natural Resource Base

The landscape of the district is rich and varied. The Deccan trap covers 80 per cent of the district and 20 per cent of the area is covered by alluvium. All the talukas except Jalgaon (Jamod), Sangrampur and a part of Shegaon are covered by the Deccan trap. Purna and Painganga are the two rivers in Buldhana. Ground water is the major source of water in the district.

The district is broadly divided into two agricultural zones. The first is the Payanghat (or the plains) comprising Jalgaon, Malkapur, and Khamgaon tehsils. It has fertile soil, moderate rainfall, and hot weather. As a result, food as well as non-food crops are grown in this zone. This zone accounts for about half the total geographical area of the district. The other zone is Balaghat, comprising two southern tehsils of Chikhli and Mehkar, has hilly land, forests, cool climate and shallow soil. It grows cotton, jowar, pulses and bajra on the uplands and wheat in the valley.

Economic Base

Buldhana is predominantly an agricultural district. Nearly, 85 per cent of the population is dependant on agriculture or allied activities. Out of the 9,67,100 hectares of geographical area, 8,43,000 hectares constitute cultivable area. Only 18 per cent of the cultivable land is irrigated.

Both the kharif and rabi crops are grown in the district. The main food crops grown are cereals (jowar and wheat), pulses (tur, gram, moong and urad dal) and chilies and vegetables. The major non-food crop is cotton, which is grown on 80 per cent of the area under non-food crops. Other non-food crops grown in the district are oil-seeds (groundnut, sunflower, linseed, and sesame). Livestock occupies an important place in the agricultural economy of the district. Bullocks, sheep, goats, cows, and poultry are the main livestock.

The district is industrially backward with only one Maharashtra Industrial Development Corporation (MIDC) at Khamgaon. The work on the Malkapur MIDC is completed, but for industrial estates at Buldhana, Chikhali, and Shegaon work is yet to begin. Buldhana is

predominantly a cotton-growing district with three Cooperatives involved in spinning work.

Administrative Set-up

The administrative set up of Buldhana is divided into five sub-divisional offices, under which there are thirteen teshils covering 1,419 villages.

METHODOLOGY

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

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

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

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

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

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

Table 1.3: The Criteria for Forming Hamlets

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

Multiplier Procedure

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

Formula:

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

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

D= Total households in the village

d=Total households listed in the village

H=Total selected sample households in the village

h=Total households selected from different religious groups

n= Number of religious group in the village

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

Formula:

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

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

SP= Total population of the strata

M=Total number of villages selected in the strata

VP=Population of the sample village

j=Number of stratum

n= Number of religious groups in the village

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

Formula:

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

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

DP= Total population of district

M=Total number of selected Tehsil in the strata

TP=Population of selected Tehsil

k=number of stratum

n= number of religious groups in the village

Thus, district level data are estimate based on survey.

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

Chapter II

VILLAGE LEVEL DEFICITS

Infrastructure development and human resource development are equally important in the context of a region, failing which it is difficult to support overall development initiatives. Infrastructure development at the village level is also an indicator of the level of access to various services and facilities. This chapter analyses the status of the infrastructure availability in the district, based on the secondary data and information gathered from the village schedules and the primary survey in the selected 30 villages.

Education Facilities

Census Results, 2001

The status of educational facilities in Buldhana is far from satisfactory. Nearly 92 per cent and 47 per cent of the villages had primary and middle schools respectively. The district had 216 secondary schools and on an average a secondary school was catering to 8144 persons, which was significantly high. Comparatively, the number of technical and other training schools was less. They were concentrated mainly in tehsil Shegaon. Most of the tehsils were without any technical training school.

Table 2.1: Status of Schools

Tehsil	Villages having primary school	Villages with middle schools	Number of secondary schools	Population per Secondary schools	Number of technical schools	Number of training schools
Jalgaon (Jamod)	75.0	39.6	11	10045	0	0
Sangrampur	85.9	34.3	12	10054	1	1
Shegaon	91.1	42.2	11	8934	5	5
Nandura	93.8	44.8	10	11180	0	0
Malkapur	90.6	50.0	10	9717	0	0
Motala	90.9	32.7	18	7986	1	0
Khamgaon	91.9	51.2	15	11866	0	0
Mehkar	95.7	52.5	22	8723	0	0
Chikhli	95.4	61.8	35	5676	0	0
Buldhana	96.9	63.5	30	6136	0	0
Deolgaon Raja	96.9	46.9	7	11679	0	0
Sindkhed Raja	95.2	47.6	21	6473	0	0
Lonar	96.4	46.4	14	7616	0	0
Buldhana District	92.1	47.6	216	8144	7	6
<i>Maharashtra</i>	<i>95.3</i>	<i>48.6</i>	<i>9914</i>	<i>5626</i>	<i>418</i>	<i>332</i>

Source: Village Level Directory, (Census, 2001).

Survey Results (2008)

Over the period, there has been modest improvement in educational facilities in Buldhana district. The accessibility has improved significantly in terms of primary schooling and 97 per cent of the villages have primary schools within a distance of one kilometre. However, in 17 per cent of the villages, girls have to travel a distance of 7 kilometres to attend girls' primary schools. Two-thirds of the villages have accessibility to co-educational middle schools within a distance of 1.5 km. In 43 per cent of the villages a higher secondary school is accessible at an average distance of 5 kilometres. The accessibility to ITI, polytechnic, and inter-college is reportedly very poor. Thus, there is need to improve the educational infrastructure above primary level, specifically technical education so as to equip the youth with required skills for the labour market.

Table 2.2: Educational Facilities, 2008

Type of School	Percent of villages Having educational facilities	Mean distance* Km.
Primary School	96.67	0.00
Middle School	66.67	1.38
High/Higher Secondary School	43.33	4.67
Inter College	13.33	11.20
ITI	3.33	21.45
Polytechnic Institute	3.33	34.57
Non Formal School	16.67	2.25

**For villages not having the Schooling facilities.*

Source: Survey.

Health Infrastructure

Census Results, 2001

Nearly one-third, one-tenth and one-fifth of the villages respectively have a primary health centre (PHC), maternity child welfare (MCW) centre and allopathic hospital within a 5 km range. Buldhana recorded slightly better access to PHC than the state. However, most of the tehsils have very poor accessibility to health facilities, which needs to be improved on priority.

Table 2.3: Access to Health Facility in Tehsils

Tehsil	Per cent villages with PHCs within 5Km	Per cent villages with MCW Centre within 5Km	Per cent villages with Allopathic hospital <5Km
Jalgaon (Jamod)	57.3	22.9	26.0
Sangrampur	33.3	4.0	29.3
Shegaon	38.9	14.4	12.2
Nandura	29.2	18.8	17.7
Malkapur	37.5	15.6	25.0
Motala	28.2	4.5	24.5
Khamgaon	34.1	20.3	26.8
Mehkar	26.6	7.2	19.4
Chikhli	21.4	4.6	16.8
Buldhana	36.5	5.2	13.5
Deolgaon Raja	26.6	17.2	26.6
Sindkhed Raja	25.7	1.9	27.6
Lonar	27.4	3.6	23.8
Buldhana District	32.0	10.3	22.1
<i>Maharashtra</i>	<i>31.2</i>	<i>12.4</i>	<i>16.6</i>

Source: Village Level Directory, (Census, 2001).

Survey Results (2008)

The data presented in table 2.4 also depicts dismal health facilities in the district. Only 27 per cent of the villages have access to a PHC at an average distance of 6.13 km. PHC sub-centres are accessible to 40 per cent villages at an average distance of 6.43 km. Hospital and maternal and child care centre facilities are accessible to 13.33 per cent of villages at a distance of more than 10 km. The presence of quacks has also been reported in nearly 17 per cent of the villages, which needs to be checked through vigorous awareness campaigns. Besides, there is urgent need to improve the health infrastructure in the rural areas of the district.

Table 2.4: Access to Health Facility, 2008

Type	Percent of villages having health facilities	Mean distance* Km
PHCs	26.67	6.13
Primary Health Sub Centres	40.00	6.43
Hospital/Dispensary	13.33	10.83
Private Qualified Allopathic Doctors	26.67	7.64
Maternity Child Care Centre	13.33	12.14
Ayurvedic Hospitals/ Doctors	16.67	15.39
Homeopathic Hospitals/ Doctors	3.33	18.45
Quacks	16.67	13.48
Family Planning Clinics	10.00	13.12
Chemists/ Medicine Shops	40.00	8.73

*For villages not having such educational facilities.

Source: Survey.

Village Connectivity

Three-fourths of the villages in Buldhana have paved roads. Comparatively, villages of Sangrampur tehsil have poor road accessibility (35 per cent) than Jalgaon (52 per cent), Motala (74 per cent), and Nadura (65 per cent). The district is not accessible by rail. Thus, road connectivity should be improved to speed up the development process. More than one-half of the villages have a bus stop within a mean distance of 2.29 km. The quality of the roads is modest and needs to be improved and expanded.

Table 2.5: Banking and Other Facilities

Tehsil	Per cent of villages with paved road	Per cent of villages with power Supply	Per cent villages with PACs within 5 Km of	Per cent villages with Co-ops bank within 5 Km	Per cent villages: Commercial bank within 5Km
Jalgaon (Jamod)	52.1	85.4	71.9	57.3	31.3
Sangrampur	35.4	93.9	76.8	55.6	42.4
Shegaon	77.8	98.9	66.7	42.2	42.2
Nandura	64.6	99.0	84.4	60.4	45.8
Malkapur	90.6	98.4	81.3	39.1	28.1
Motala	73.6	96.4	89.1	63.6	46.4
Khamgaon	87.0	97.6	69.9	43.9	32.5
Mehkar	89.9	99.3	74.8	46.0	33.8
Chikhli	91.6	99.2	77.1	47.3	29.8
Buldhana	89.6	100.0	78.1	38.5	35.4
Deolgaon Raja	85.9	98.4	87.5	45.3	40.6
Sindkhed Raja	83.8	99.0	72.4	41.9	26.7
Lonar	89.3	100.0	86.9	42.9	36.9
Buldhana District	78.0	97.4	77.6	48.3	36.1
<i>Maharashtra</i>	<i>82.4</i>	<i>98.2</i>	<i>74.4</i>	<i>39.1</i>	<i>35.0</i>

Source: Village Level Directory, (Census, 2001).

Markets

The accessibility to regular markets is reportedly poor. Only 13 per cent of the villages have access to regular markets at a distance of 12 km. Similarly, one-fifth of the villages have accessibility to the nearest Mandi and milk Mandi respectively at an average distance of more than 10 km and 8 km. Overall, marketing infrastructure and accessibility is inadequate and needs significant improvement.

Table 2.6: Access to Infrastructural Facilities, 2008

Type	Per cent of villages having	Mean distance* Km
Nearest Bus Stop	53.33	2.29
Nearest Regular Market	13.33	12.03
Nearest Rail Station	0.00	40.28
Nearest Post Office	56.67	1.71
Public Telephone Connection	76.67	0.78
Commercial Bank/ RRB	16.67	8.58
Co-operative Bank	36.67	5.61
Anganwadi Centre	93.33	0.10
GP Office	80.00	1.45
Fair Price Shop	66.67	2.58
Other General Shops	70.00	3.07
Nearest Mandi	20.00	10.31
Milk Mandi	20	8.38
Veterinary Centre/Sub-Centre	30	4.58

* For villages not having such educational facilities.

Source: Survey.

Electricity

There has been significant improvement in the percentage of villages electrified. More than 97 percent of the villages in Buldhana are electrified. However, Jalgaon, Sangrampur, and Shegaon have poor indicators in electric connections. Besides, the poor and erratic supply of electricity is a major issue, which needs to be attended if industrialisation is to be speeded up.

Post office/ Public Telephone facility

The availability of post offices and presence of telephone connection are another critical infrastructure that connects the people. Nearly 57 per cent of the villages have post offices within the village at an average distance of 1.7 km. Three-fourths of the villages have public telephone facilities. There is scope for improving the post office and public telephone facilities in rural areas of Buldhana.

Banking facility

The banking facilities available in the district are mainly in the commercial sector -- Regional Rural Banks (RRBs), co-operative banks, and credit co-operatives. The banking coverage in the district is almost at par with the state average. Due to poor economic conditions, credit plays a vital role in agricultural and allied activities. However,

there is need to improve the banking facilities so that the poor villagers may take up agricultural and non-agricultural economic activities on a large scale.

In sum, there are wide variations in availability of various socio-economic infrastructural facilities across the tehsils of Buldhana, which needs to be bridged on priority.

Chapter III

SOCIO-ECONOMIC CONDITIONS OF THE POPULATION/HOUSEHOLDS

DEMOGRAPHIC CHARACTERISTICS

Hindus are the dominant religious group (66.63 per cent), followed by Buddhists (18.43 per cent) and Muslims (14.94 per cent). The average household size is 5.93 persons -- lowest for Hindus (5.02) and highest for Muslims (6.23). The overall dependency is low (0.70), comparatively higher among Buddhists (0.79) followed by Muslims (0.71). Average sex ratio is 983, which is comparatively high for Muslims (995) and low for Hindus (941). The high sex ratio among Muslims reflects a comparatively better status of females in the community, which is in contrast to predominance of traditional practices and prejudices against women and preference for sons in the community. This may be owing to the better educational status and women's empowerment in the community compared to Buddhist and Hindu household (see table 3.1).

Table 3.1: Demographic Characteristics of Sample Households Surveyed (per cent)

Religion	Sample population (%)	Average HH Size	Sex Ratio	Dependency Ratio
Hindu	66.63	5.02	941	0.60
Muslim	14.94	6.23	995	0.71
Buddhist	18.43	5.35	943	0.79
Total	100.00	5.93	983	0.70

Source: Survey

Table 3.2: Age-Sex Distribution of Population

Age group	Hindu			Muslim			Buddhist			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	8.45	8.56	8.50	10.29	12.19	11.24	8.94	10.40	9.65	9.90	11.50	10.69
5-14	17.81	18.45	18.12	20.95	23.56	22.25	22.81	23.13	22.96	20.51	22.69	21.59
15-24	21.42	21.25	21.34	26.52	21.81	24.17	19.50	18.25	18.90	25.26	21.53	23.41
25-29	9.31	8.00	8.68	9.00	8.67	8.83	9.15	7.72	8.45	9.06	8.51	8.79
30-44	17.13	20.67	18.85	15.73	16.81	16.27	18.01	18.25	18.13	16.10	17.53	16.81
45-59	14.85	12.12	13.53	9.77	8.48	9.13	10.67	9.99	10.34	10.70	9.17	9.94
60+	11.02	10.95	10.99	7.74	8.47	8.11	10.91	12.26	11.56	8.48	9.08	8.78
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey

Nearly one-third of the population is in the child age group of 0-14 years. This is more or less the same across the communities, except Hindus. The Hindus have comparatively less proportion of the population in the school going age group. Therefore, educational needs of the Buddhist and Muslim communities are greater. Gender equity in child sex ratio is more noticeable in Hindu households than in the other communities. About 23 per cent of the population is in the age group of 15-24 years (25.26 per cent male and 21.53 per cent female). Buddhists have less concentration in this youthful age group (18.90 per cent: 19.50 per cent male and 18.25 per cent female). This implies that Hindus and Muslims supply more labour force and likely unemployment is more within these communities given the higher incidence of general unemployment. Gender inequity is visible in the age group of 25-29 years (more male than female) and 30-44 years (more female than male). Hindus followed by Buddhists have more population in age group 30-44 years. Muslim households have low concentration in this age group (16.27 per cent: 15.73 per cent male and 16.81 per cent female). The life expectancy is reportedly very low and 8.78 per cent of population is in the age group above 60 years. Comparatively, more Hindu male and Buddhist women are surviving beyond 60 years. On the whole, a high concentration of population in the child and youthful age groups, calls for rigorous educational and manpower planning and opening of more technical and vocational institutions as well as creation of more self-employment opportunities in agro-based activities and service sector.

QUALITY OF HUMAN RESOURCES

Literacy Rate

The literacy level of the people aged 7 years and above is higher among the males than females across all the religious groups (see table 3.3). Female literacy is lower among Buddhists and higher among the Hindus. The overall literacy is highest among the Hindus followed by Muslims and Buddhists. Overall, gender differential in literacy is noticeable. This needs attention by educational planners and decision-makers.

Table 3.3: Literacy Rates

Sex	Male	Female	Total
Hindu	87.11	69.56	78.61
Muslim	86.03	67.59	76.85
Budhist	85.71	63.81	75.19
All	86.21	67.74	77.08

Source: Survey

Enrolment Status of Children

The enrolment status of children and adolescents in the age-group 5-16 years is presented in table 3.4. Nearly 78 per cent of the children are enrolled in government-run educational institutions. More girls are attending government schools (78.29 per cent). None of the Muslim children are enrolled in private schools; however, 3.58 per cent of them are attending informal schools. It seems that SSA is making its presence felt in the rural areas of Buldhana district, which is evident from the fact that a high proportion of the children are enrolled in government schools and a very small proportion of the school going children are attending private schools. This also reflects the poor socio-economic conditions of the households, which compels them to depend on government schools for getting knowledge and education. However, the target of 'education for all' is still a distant dream and the quality of education being imparted in schools needs to be improved on priority. Thus, the gap in human capital formation as well as gender has to be bridged as a priority.

**Table 3.4: Enrolment Status of 6-16 Years Population
(a) Enrolled and Attending Schools**

Attending school	Hindu			Muslim			Buddhist			Total		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
Going to govt school	85.21	81.57	83.36	75.09	77.19	76.23	91.22	87.41	89.39	77.62	78.29	77.98
Going to private School	5.05	7.59	6.34	0.00	0.00	0.00	4.11	6.72	5.37	1.03	1.38	1.22
Going to Informal School	0.85	0.64	0.74	2.62	4.40	3.58	0.00	0.00	0.00	2.19	3.67	2.98
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey

(b) Never Enrolled

Never enrolled	Hindu	Muslim	Buddhist	Total
Boys	8.36	6.58	4.67	6.75
Girls	8.71	14.23	4.13	12.98
Both	8.54	10.74	4.41	10.08

Source: Survey

(c) Drop out

Drop out	Hindu	Muslim	Buddhist	Total
Boys	0.19	5.40	0.00	4.27
Girls	0.41	1.77	0.44	1.51
Both	0.30	3.43	0.21	2.80

Source: Survey

The data on the incidence of non-enrolment as well as drop-out rate is given in tables 3.4b and 3.4c. The proportion of the children never enrolled is one-tenth, which is a cause of concern and calls for more vigorous implementation of the SSA. In case of Muslims, 14.23 per cent of the girls are reportedly never enrolled in the school system. The drop-out is also comparatively higher among the Muslim community (3.43 per cent). Thus, there is need to speed up the efforts of government in ensuring full enrollment of children in the school going age group with zero drop outs, which would be possible if the quality of education and school infrastructure improves.

Reasons for Dropout

The enrolment and retention rates are high in the sample villages. However, an attempt has also been made to find out the reasons for drop-outs, though it is very low. The main reasons cited for drop out are work at home (45.78 per cent) and not interested in reading (21.46 per cent) (see table 3.5).

Table 3.5: Reasons for Dropout

Reasons	Hindu	Muslim	Buddhist	Total
Work at home	32.39	46.17	25.29	45.78
Need to earn	0.00	5.98	0.00	5.83
Teacher do not teach	31.80	0.00	0.00	0.61
Not interesting in reading	20.44	21.61	0.00	21.46
Others	15.38	26.24	74.71	26.31
Total	100.00	100.00	100.00	100.00

Source: Survey

Thus, child labour is rampant in the sample households, which is due to high incidence of poverty. Thus, there is a need to make the parents aware about the benefits of

education; livelihood opportunities need to be provided to the rural poor to eliminate the incidence of child labour. Besides, elementary education should be made interesting to the pupils and teachers should be trained to motivate and retain them in the school system.

Educational Levels

The educational status of the sample households is modest. One-fifth of population is educated (with educational levels high school and above) in the rural areas of Buldhana district. The proportion of males and females with educational level high school and above is respectively 26.59 and 14.80 per cent. Male and female population with technical education (both degree and diploma) is just 1.75 per cent and 0.08 per cent respectively (Table 3.6). The educational attainment of Muslim males and females is comparatively worse than that of the other two communities. Comparatively, Hindu males and females have better educational attainment, whereas Muslims have lower educational attainment. The disparities are noticeable across the communities and gender in educational attainment at various levels. This needs to be considerably lowered to ensure equity. Scholarships should be given to poor but deserving students from rural areas. Concrete steps also need to be taken to increase the enrolment of the population beyond high school in general and technical institutes in particular.

Table 3.6 : Educational Levels

Level of education	Hindu	Muslim	Buddhist	Total
Male				
Educated (High School and above)	37.69	23.60	31.72	26.59
Degree and above	7.26	2.26	3.22	3.22
Technical degree/ diploma	2.69	1.60	0.75	1.75
Female				
Educated (High School and above)	20.59	13.41	16.47	14.80
Degree and above	1.49	0.00	1.06	0.31
Technical degree/ diploma	0.44	0.00	0.04	0.08
Person				
Educated (High School and above)	29.42	18.51	24.43	20.74
Degree and above	4.47	1.13	2.19	1.78
Technical degree/ diploma	1.60	0.80	0.41	0.92

Source: Survey

Educational Levels of Youth

The educational status of youth is presented in table 3.7. The data clearly reveals that one-tenth of them are illiterate (9.31 per cent of the Buddhists, 7.66 per cent of the Hindus and 9.95 per cent of the Muslims). A very small proportion of the rural youth are

educated below primary or informal level; 18 per cent and 25 per cent of them have education up to primary level and middle level respectively. More than one-fifth, one-fourth and nearly one-third of the Hindu, Muslim and Buddhist youth respectively have education up to the middle level. It is significant to note that one-fourth of the youth have educational attainment up to secondary level, however, comparatively more Hindu (33.60 per cent) and Buddhist (32.03 per cent) and less Muslim (14.52 per cent) youth are educated up to secondary level. Similarly, 12 per cent of the youth have educational attainment up to higher secondary level, with the Buddhist (16.55 per cent) and Muslim youth (15.20 per cent) having higher attainment. The educational attainment up to graduation and post graduation is very poor, especially among Muslim youth. A very small proportion of the Buddhist youth has technical or vocational training. The Muslim youth have lower educational attainments at various levels compared with the youth of other two communities. Due to lower educational attainment, including vocational and technical education, rural youth of Buldhana district have lesser prospects in the labour market.

Table 3.7: Educational Levels of Youth (15-25 Years)

Educational category	Hindu	Muslim	Buddhist	Total
Illiterate	7.66	9.95	9.31	9.56
Below primary or informal education	4.47	4.34	0.91	4.21
Primary	5.89	21.14	4.43	18.00
Middle	22.82	25.65	31.53	25.46
Management or commercial school course (vocational)	0.43	2.42	0.07	2.00
Secondary	33.60	22.91	32.03	25.00
Higher Secondary	15.20	11.27	16.55	12.12
Technical diploma or certificate below degree	0.62	0.34	0.73	0.40
Technical or professional degree	1.68	1.08	0.79	1.16
Graduate degree	6.53	0.57	2.84	1.61
Post-graduate degree	0.92	0.34	0.82	0.45
Total	100.00	100.00	100.00	100.00

Source: Survey

Overall the educational attainments, particularly of the youth and females, are modest. Poor educational attainment hampers their prospects in the labour market. Thus, there is an urgent need to increase the participation of the population, particularly the youth, in higher and technical education. This would also require imparting short duration job oriented courses in technical institutions to the rural youth, and free-ships and scholarships to the needy youth from disadvantaged groups and minorities.

Per Capita Expenditure on Education

The average per capita expenditure on education is low (Rs. 311), however, significant differentials exist among communities. For example, Hindu households spend multiple times more on education (Rs. 899) than Muslim and Buddhist households. Muslim households spend 40 per cent less than the average expenditure on education of the sample households. Thus, the SSA needs to be strengthened in the district and its coverage extended.

Government Assistance

The government is providing assistance in the form of books, dress, scholarships, mid-day meal, etc., to students for universal enrolment and retention in the educational system. Scholarships are given to students belonging to minority groups of the population under a special scheme in every state. However, this scheme is not effectively implemented in the district. A little less than 75 per cent of the students in the age group of 5-16 years are getting assistance in the form of books. Midday meals are being provided to about 55.45 per cent of the students (see table 3.8). The educational assistance in the form of uniforms and scholarships are being provided to a small proportion of the students. In order to increase enrolment and retention of students, there is a need to enhance the quantum of educational assistance in the district. The poor and deserving students must be provided scholarships and uniform assistance. There is also a need to provide free elementary education to all the rural children to ease the economic burden on the parents.

Table 3.8: Government Assistance (per cent)

	Hindu	Muslim	Buddhist	Total
Books	76.64	72.35	80.87	73.63
Uniforms	7.17	2.20	6.80	3.32
Scholarship	10.55	7.90	7.18	8.28
Midday meal	51.18	55.24	53.37	54.45
Cycle	1.04	1.04	0.00	0.97
Others	0.86	0.00	0.83	0.20
Total	100.00	100.00	100.00	100.00
% of students receiving assistance	62.52	54.39	73.71	56.61

Source: Survey

ASSETS BASE OF HOUSEHOLDS

Land

Landlessness is a common feature among rural households of Buldhana district. About 70 per cent of the sample households are landless. Landlessness is more common among the Muslims (78.76 per cent) and Buddhists (66.73 per cent) than the Hindus (38.58 per cent) in relative terms. Also, the average size of landholding is comparatively larger for Hindu households than Buddhist and Muslim households. Thus, landlessness and small size of landholdings possessed by the sample households not only reduces the livelihood options but also makes them economically vulnerable. Landless peasants have to work at low wages, which then traps the landless households in poverty.

Livestock

The per capita value of livestock owned by the sample households was Rs. 4876, and is comparatively low for Muslims (Rs. 2580) and Buddhists (Rs.3260) than the Hindus (Rs. 13810). On the whole, the quality of livestock possessed by Muslim and Buddhist households also seems to be poor, given the lower value of livestock. Livestock is important for the rural households as it provides them with draught power as well as milk, meat and other products. Thus, in order to improve their livelihood conditions, including nutritional standards, livestock and dairy development programmes need to be strengthened.

Productive Assets

The mean value of productive assets possessed by the sample households is Rs. 22,510 (see table 3.9). It is apparent that Muslim and Buddhist households have comparatively lower value of productive assets per household. The productive assets possessed by Hindu households are comparatively higher at Rs. 44625 -- it is more than two times higher than the productive assets possessed by Muslim and Buddhist households.

Table 3.9 : Mean Value of Assets per Households (Rs.)

Type of household	Productive other than land	Modern household Assets
Hindu	44625	6681
Muslim	16907	3130
Buddhist	17396	2855
Total	22510	3828

Source: Survey.

Other assets

Muslim and Buddhist households also possess comparatively less modern household assets. The mean value of assets possessed by Muslim and Buddhist households was Rs. 3130 and Rs. 2855 respectively (see table 3.9). Thus, possession of lower productive and modern household assets reflects the poor socio-economic conditions of the households.

EMPLOYMENT AND INCOME

Work Participation

The work participation is reportedly modest (38.01 per cent), which is low among Muslim (37.18 per cent) and high among Buddhist households (42.21 per cent). Gender differentials in work participation are noticeable, i.e. 34.45 points (55.08 per cent for males and 20.64 per cent for females). This is more or less true across the religious groups, except Muslim households wherein gender inequity in work participation is sharper. Overall, low male work participation is reported across communities, which needs to be improved by providing work opportunities through NREGA. Low female work participation is also a serious issue, which calls for appropriate policy interventions to raise their contribution in economic activities so that they are empowered to play their due role within and outside the family.

Nature of Employment

The occupational status of the members of sample households is presented in table 3.10. A perusal of the table makes it evident that casual labour in agriculture is the dominant occupation (54.48 per cent of households) followed by self-employment in agriculture and allied activities (21.63 per cent of households). However, there are significant variations in occupational status of the sample households across religious groups and gender. Nearly 45 per cent of the Hindu males are self-employed in agriculture and allied activities and only 11.48 per cent of females in Buddhist households are self-employed in agriculture and allied activities. Low proportion of the sample households is self-employed in the non-agriculture sector and in regular salaried occupation. Muslim households are comparatively less in regular salaried work. None of the female members of Muslim households are salaried workers and only 2.56 per cent are self-employed in non-agriculture sector. About 2.78 per cent of the members of

Buddhist households are regular salaried workers, comparatively more males (5.28 per cent) than females (3.08 per cent). This is true across communities not only for salaried workers but also for self-employed in the non-agriculture sector. A significantly high proportion of females than males are engaged as casual wage labour in agriculture. More than 70 per cent of the women of Muslim and Buddhist households are deriving livelihood from casual wage labour in agriculture, whereas a smaller proportion of members of other communities is engaged as causal labour in agriculture. The high dependence on casual wage labour in agriculture underlines the poor economic conditions of the households.

Table 3.10: Nature of Employment

Employment Status	Hindu			Muslim			Buddhist			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed in Agriculture and allied activities	44.73	31.71	40.77	16.36	19.82	17.24	23.53	11.48	19.25	21.64	21.61	21.63
Self-employed in non-agricultural sector	5.08	2.54	4.31	3.43	2.56	3.21	2.80	2.75	2.78	3.68	2.57	3.38
Regular salaried	8.22	2.47	6.47	6.35	0.00	4.73	5.28	3.08	4.50	6.62	0.74	5.03
Casual wage labour in Agriculture	35.07	57.27	41.81	51.25	71.91	56.52	60.97	79.09	67.40	48.95	69.47	54.48
Casual wage labour in Non-Agriculture	6.91	6.01	6.63	22.61	5.71	18.30	7.41	3.62	6.07	19.11	5.61	15.47
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey.

All these factors force the women to work outside the households at low wages. The casual work in non-agricultural activities is reportedly very low (16.47 per cent), thus, the NREGA needs to be implemented in a big way so that these poor households may have an opportunity to get assured employment of 100 man-days per household per annum. Besides, the self-employment scheme of SGSY needs to be implemented more extensively in the district, so that the poor households may earn a sustainable living, besides it would also empower them socially and politically, as the programme is being implemented through the SHGs.

Sector of Employment

The industry-wise distribution of main workers in sample villages across the selected religious groups is given in table 3.11. Agriculture, forestry and fishing are the dominant activities wherein 76.46 per cent of the households are engaged. More than one-tenth of

them are engaged in construction related activities. A very small proportion of the households are engaged in manufacturing, trade, hotel and restaurants, mining and quarrying, transport and communication, finance, real estate and business, public administration, education, health, etc. Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes such as the SGSY for the rural poor so that they could be employed on a sustainable basis which would not only generate employment and supplement family earnings but would go a long way in empowering the women.

Table 3.11: Workers by Sector of Employment

Sectors	Hindu	Muslim	Buddhist	Total
Agriculture, Forestry & Fishing	83.14	73.99	87.80	76.46
Mining & Quarrying	0.40	2.20	0.84	1.79
Manufacturing	3.00	3.04	0.64	2.90
Electricity	0.21	0.00	0.57	0.07
Construction	4.73	13.83	5.47	11.69
Trade, Hotels & Restaurants	1.38	2.35	1.16	2.11
Transport, Storage & Communication	2.25	2.30	0.51	2.19
Finance, Real Estate & Business	0.38	0.96	1.08	0.86
Public Administration, Education, Health & Others	4.50	1.33	1.93	1.94
Total	100.00	100.00	100.00	100.00

Source: Survey.

The lower proportion of the workers engaged in the modern sector is mainly due to the lack of infrastructure for the development of industry and services. A large proportion of the population of the district derives its livelihood from agriculture and allied activities, which is also responsible for the perpetuation of their poverty and deprivation. There is lack of trained and skilled manpower in the district, which needs to be attended on a priority by opening more industrial training institutes (ITIs) and other technical institutes, which would enable local trained and skilled manpower in getting employment in industrial sector.

Unemployment and Search for Additional Employment

Unemployment and underemployment are quite alarming among all the communities. As such, the search of additional employment for augmenting household incomes and status is constant. However, due to lack of training and skills, the employability of the youth is comparatively low. Thus, their skill needs to be improved through short-term vocational and job-oriented courses.

Income and Expenditure

The per capita income and expenditure reveals that rural economy of Buldhana is a surplus one. There have been significant gaps in income and expenditure. However, the gap between income and expenditure in Hindu households is more than Buddhist and Muslim households (see table 3.12). The higher income is reported in those of the households, which have more physical and human capital. Significant differentials are noticed in income-expenditure across the communities. On the whole, a high proportion of poor households derive their livelihood on a day- to- day basis by working as self-employed in agriculture and allied activities and casual labour in agriculture.

Table 3.12: Average Per Capita Income and Expenditure (Rs.)

Income/Expenditure	Hindu	Muslim	Buddhist	Total
Expenditure (Rs.)	7786	5053	5425	5537
Income (Rs.)	10139	5277	6534	5937
Income-expenditure ratio	1.31	1.05	1.21	1.08

Source: Survey.

The data related to household expenditure by various sources is shown in table 3.13. Food is the dominant reason for household expenditure followed by social ceremonies, health and education. As the per capita income of the majority of sample households is low, it is not surprising that the per capita expenditure is also low, however, one can notice that even at a very low level of income per capita, there is a tendency on the part of the sample households to save something. This is clear from the difference between the per capita income and expenditure, even though it is not very significant.

Table 3.13: Item-wise Per Capita Expenditure (Rs.)

Item	Hindu	Muslim	Buddhist	Total
Food	2977	2184	2566	2339
Education	899	186	252	311
Health	823	390	582	474
Social Ceremonies	1125	987	760	998
Interest/Loan	363	122	36	159
Others	1598	1184	1230	1257
Total	7786	5053	5425	5537

Source: Survey

The situation of the households can be mitigated to an extent if the government provides better basic health and educational facilities, and thereby reducing the poor households' dependence on private services, which absorb a part of their expenditure that could be utilised for meeting basic needs.

HOUSING AND OTHER BASIC AMENITIES

Type of Housing

The housing status of the sample households is presented in table 3.14, which reveals that 37.47 per cent and 23.91 per cent of the households are living in thatched and *kaccha* houses respectively. Some 24.90 per cent and 13.15 per cent of them live in semi-*pucca* and *pucca* houses respectively. Comparatively, the housing conditions of Buddhist and Muslim households are not satisfactory.

Table 3.14: Type of Houses

Type of house	Hindu	Muslim	Buddhist	Total
Thatched	29.23	39.14	39.47	37.17
<i>Kacha</i>	20.69	24.87	22.84	23.91
Semi <i>Pucca</i>	32.03	22.59	29.64	24.90
<i>Pucca</i>	17.04	12.49	8.05	13.15
Others	1.00	0.90	0.00	0.87
Total	100.00	100.00	100.00	100.00

Source: Survey.

More than one-third of the sample households are living in single room accommodation. About 47.45 per cent and 15.84 per cent of them have two room and more than two room accommodation (see table 3.15). A high proportion of Buddhist and Hindu households are living in two room accommodation, which ensures privacy. On the whole, housing conditions of these households is not satisfactory and calls for urgent attention by the government and IAY needs to be implemented with fresh vigour in the district.

Table 3.15: Number of Rooms per Household

Number of rooms	Hindu	Muslim	Buddhist	Total
Single Room	26.79	39.72	32.69	36.71
Two Room	50.02	46.00	56.89	47.45
More than two room	23.19	14.28	10.42	15.84
Total	100.00	100.00	100.00	100.00

Source: Survey.

Drinking Water

The condition of the drinking water facilities is not at all satisfactory in the district. Nearly 72 per cent of the households use drinking water from public sources and 17.57 per cent depend upon private sources (see table 3.16). The dependence on private sources of drinking water is of serious concern and needs to be rectified by the government providing tap water facilities.

Table 3.16: Drinking Water

	Electrified	Non Electrified Sources				Drinking Water			Toilet		Drainage
		Oil lamp	Lantern	Petromax	Others	Public	Private	Others	In house	Outside	
Hindu	70.65	98.34	27.00	8.00	1.85	64.86	21.22	13.92	19.50	80.50	39.24
Muslim	73.36	77.70	21.97	6.61	15.40	74.08	17.26	8.66	15.98	84.02	33.48
Buddhist	50.16	100.00	19.47	7.64	1.61	70.95	8.86	20.19	10.31	89.69	30.62
All	71.47	83.70	22.71	6.97	11.54	72.04	17.57	10.39	16.36	83.64	34.47

*Multiple

*Source: Survey.***Electricity**

The condition of electrification is almost similar for both Hindu and Muslim households, as nearly 70.65 per cent and 73.36 per cent households respectively are electrified. Compared to the Hindu and Muslim counterparts, only 50 per cent of the Buddhist households are electrified. There is heavy dependence on non-electrified sources. The low level of electrification is primarily because of its non-availability. Most of the villages are non-electrified and progress under the Rajiv Gandhi Rural Electrification Mission is tardy and slow in the district. Because of the very low level of electrification, dependence on non-electric, traditional sources of energy such as oil lamps, lanterns and petromax is high.

Toilets

A majority of the households (83.64 per cent) are defecating outside their houses in the open spaces, which is totally unhygienic. Just 16.36 per cent of the households have in-house toilet facilities. Nearly 89.69 per cent of Buddhist households defecate outside the home. The condition of drainage is also unsatisfactory in Buddhist households. The practice of open defecation needs to be checked by providing in-house toilet assistance by the government. This would help to improve sanitary and environmental conditions in the villages.

HEALTH AND FAMILY WELFARE

The data and information on health and family welfare is provided in the following paragraphs, which reveals more or less satisfactory conditions. The utilisation of health care facilities by the households depends on the knowledge and awareness about the

existence of these facilities. Field workers need to be trained to motivate and make the rural poor aware of hygiene and conditions for better health.

Place of Child Birth

Nearly 42 per cent of the last children born in sample households were at home. However, there are significant variations across the communities. For example, the proportion of children born at home in the Buddhist household is 49.63 per cent, while the proportion in the Hindu and Muslim households is 45.78 per cent and 40.30 per cent respectively. Thus, the facilities for institutional child deliveries are very poor (see table 3.17).

Assistance in Child Birth

The dependence on untrained dais in child delivery assistance is modest (38.27 per cent), and is more in Buddhist households (39.58 per cent) than Hindu and Muslim households. Nearly 4 per cent of the delivery of children is performed by trained midwife/Accredited Social Health Activists (ASHA); it is comparatively more in Buddhist than Hindu and Muslim households. Those of the children born in institutional care have also received pre and post-natal care, though the proportion of such children is comparatively low. Keeping the above in view, there is an urgent need to extend the coverage of delivery of children in health care centres/ hospitals so that better pre and post-natal care be provided to the children.

Table 3.17: Place of Child Birth and Help Received

	Hindu	Muslim	Buddhist	Total
Place				
Govt hospital	20.08	36.97	33.32	32.56
Private hospital	34.14	22.74	17.05	25.07
At Home	45.78	40.30	49.63	42.37
Help in Child delivery				
Doctor	53.05	59.70	47.28	57.12
Trained Dai	8.24	1.87	13.14	4.29
Untrained Dai	37.42	38.42	39.58	38.27
Others	1.28	0.00	0.00	0.31

Source: Survey.

Immunisation

The data relating to the status of immunisation of children against Polio, DPT and BCG show encouraging results. Almost all children have been given Polio drops. Similarly, almost all children below the age of 5 years have been immunised against at least one type of disease. However, the proportion of the children fully immunised is a little lower

(89.32 per cent). The data is on table 3.18. Thus, NRHM needs to be strengthened in the district for which more allocations are necessary on priority.

Table 3.18: Status of Immunisation of Children

	Hindu	Muslim	Buddhist	Total
Any Type of doze	99.19	100.00	100.00	99.85
Fully Immunised	89.32	91.10	97.10	91.17

Source: Survey.

Morbidity

Fever, chicken pox, cough and cold, typhoid and diarrhea are the most common health problems faced by the sample households. Nearly 29 per cent and 13 per cent of the sample households respectively have suffered from fever and chicken pox respectively. Similarly, 6.17 per cent and 2.13 per cent of them have suffered from typhoid and diarrhea respectively. On an average, Rs. 474 has been incurred per household on dealing with health related problems. It is comparatively more for Hindu households (Rs. 823) than Muslim households (Rs. 390).

Table 3.19: Types of Diseases Prevalent in the Households (%)

	Hindu	Muslim		All
Fever	32.02	27.57	29.19	28.88
Chicken pox	14.74	12.39	13.41	13.09
Malaria	7.89	15.53	3.10	12.56
Cough and Cold	7.47	10.50	13.50	9.91
Typhoid	12.60	3.46	7.06	6.17
Pain in stomach	2.32	2.43	1.83	2.36
Skin Disease	1.00	2.79	1.74	2.24
Vomiting	0.52	3.04	0.00	2.14
Diarrhoea	0.68	2.87	0.73	2.13
Dysentery	0.47	2.25	0.53	1.65
Fracture	1.67	1.00	2.92	1.32
TB	1.50	0.77	0.69	0.96
Women related disease	0.94	0.27	2.45	0.61
Jaundice	1.98	0.00	0.88	0.59
Conjunctivities	0.29	0.49	0.00	0.40
complication inPregnancy and child birth	0.79	0.00	1.10	0.29
New Born Baby problem	0.84	0.00	0.00	0.22
Pneumonia	0.84	0.00	0.00	0.22
Problem in teeth	0.53	0.00	0.83	0.20
Kalazar	0.30	0.00	0.00	0.08
Polio	0.25	0.00	0.00	0.07
Arthritis	0.15	0.00	0.34	0.06
Night blindness	0.00	0.00	0.08	0.01
Ear discharge	0.00	0.00	0.00	0.00
Worms	0.00	0.00	0.00	0.00
Filaria	0.00	0.00	0.00	0.00
Liprocy	0.00	0.00	0.00	0.00
Other	10.22	14.62	19.61	13.82
Total	100.00	100.00	100.00	100.00

Source: Survey

On the whole, the dependence on private sources for medical treatment is significantly high as compared to government hospital. Nearly 17 per cent of the households are in debt in order to meet medical expenditure. The proportion of the Buddhist and Muslim households raising debt to meet health treatment expenditure is about 28.25 and 23 respectively. This is attributed to the fact that medical services available at government hospitals are inadequate and poor in quality, which compels them to rely on private sources of medical treatment. Keeping the above in view, there is urgent need to strengthen the National Rural Health Mission so that it may be able to meet the health needs of the poor rural households and curtail their dependence on private sources, which are costly in nature, often beyond the reach of the poor households, and forces them into debt.

INDEBTEDNESS

Incidence of Indebtedness

Nearly one-fifth of the sample households and one-third of the Hindu households are indebted. The proportion of Muslim and Buddhist households in debt stood at 16.26 and 19.38 (see table 3.19). The average amount of loan raised is modest (Rs. 14968). Hindu households are more indebted (Rs. 52603) than Buddhist (Rs. 3295) and Muslim (Rs. 5666).

Table 3.20: Incidence of Indebtedness and Average Debt

	Hindu	Muslim	Buddhist	Total
Average (Rs.)	52603	5666	3295	14968
% Indebted households	32.99	16.26	19.38	19.81

Source: Survey.

Note: only those households who reported indebtedness

Source of Debt

The institutional sources of finance dominate the rural areas of the district. The cooperative banks/societies and Gramin banks are playing a significant role in providing credit to the rural poor and their combined share stood at about 49 per cent. The dependence on friends/relatives is modest (39 per cent) for raising finance to meet productive as well as unproductive needs. Keeping in view the prevalence of institutional sources of credit, it is necessary to open more branches of rural banks in the district, so that the more poor people could avail such facilities and their exploitation in the hands of money-lenders and sahkars is minimised.

Table 3.21: Sources of Debt

Source	Hindu	Muslim	Buddhist	Total
Govt.	7.90	6.32	7.90	6.92
Commercial Bank	11.90	8.45	3.52	9.28
Gramin Bank (RRB)	11.14	13.22	7.35	12.20
Co-op Bank/Societies	45.35	7.37	18.82	20.36
Provident Fund	0.58	1.94	0.21	1.40
SHG/NGO	0.87	0.00	0.00	0.28
Professional money lender	2.22	2.88	2.45	2.64
Money lender	0.17	0.00	10.67	0.68
Friends/Relatives	19.02	48.54	49.08	39.00
Others	0.20	0.00	0.00	0.06

Source: Survey.

Use of Loans

The sample households have taken loans for varied purposes. The capital expenditure in farm business is the most dominant reason (37.56 per cent), followed by medical treatment (17.40 per cent), and other household expenditure (15.67 per cent). Muslim and Buddhist households are in debt to the tune of 22.96 per cent and 28.25 per cent respectively to meet medical expenses, which could be minimised if the government-run health facilities are available (see table 3.20). The raising of loan for productive purposes such as farming by 48 per cent of the Hindu and 34 per cent of the Muslim households is very encouraging and more credit facilities through institutional mechanisms need to be made available to create rural livelihoods opportunities.

Table 3.22: Purpose of Loans

Purpose	Hindu	Muslim	Buddhist	Total
Capital expenditure in farm business	48.12	33.99	16.76	37.56
Capital expenditure in non farm business	4.60	9.48	0.00	7.34
Purchase of land/house	9.42	1.05	0.38	3.72
Renovation of house	2.28	0.00	0.00	0.74
Marriage and other social ceremonies	6.97	2.09	3.33	3.75
Festivals	0.31	1.94	0.00	1.30
For education	2.34	0.00	0.00	0.76
Medical treatment	4.89	22.96	28.15	17.40
Repayment of Old debt	0.00	0.00	0.00	0.00
Other household expenditure	6.62	19.09	29.75	15.67
Purchase of consumer durables	0.00	0.00	1.81	0.11
Purchase of animal	0.00	5.15	0.00	3.18
Financial investment	0.00	0.00	0.00	0.00
Other	14.45	2.13	19.81	7.16
Total	100.00	100.00	100.00	100.00

Source: Survey.

The incidence of indebtedness in sample households is largely due to low-income levels that are inadequate to meet their consumption and other social needs. Thus, there is a need to improve the income levels of rural households. Banks and financial institutions can play a major role by providing credit at cheaper rates without any collateral for productive self-employment ventures. In this connection, the government sponsored micro-credit scheme under SGSY needs to be promoted so that poor villagers may invest in farm and non-farm activities, including dairy development, to increase their income.

Chapter IV

DELIVERY OF PUBLIC SERVICES/DEVELOPMENT PROGRAMMES

Public Distribution System

Half of the sample population is living below poverty line (BPL); however, only 38.84 per cent of sample households had BPL ration cards and 58.12 per cent are availing PDS facility (see table 4.1). This implies that some of the non-BPL households have BPL card and some of the non-BPL card-holders are also getting BPL ration. Community-wise, 56.19 per cent of Buddhist households are BPL households and 54.06 per cent of them have BPL card, however, two-thirds of them are getting BPL ration. Similar is the case with Hindu and Muslim households with minor modifications. Thus, some of the poor households belonging to BPL category do not have BPL cards, and even those who have BPL cards do not get BPL ration.

Table 4.1: PDS Coverage

	Hindu	Muslim	Buddhist	Total
BPL HHs	46.05	52.02	56.19	50.93
BPL HH getting ration	57.02	57.54	66.45	58.12
Having BPL card	39.60	36.88	54.06	38.84

Source: Survey.

More than two-thirds of the sample population have complained about irregular supply of PDS ration, followed by non-availability of time (56.54 per cent), insufficient quantity (51.85 per cent), dishonesty in measurement (48.59 per cent) and bad quality (32.24 per cent). Significant differentials have been noticed in problems faced by rural households in availing PDS facility. For example, 84.32 per cent, 71.65 per cent and 66.23 per cent of Buddhist, Hindu and Muslim households respectively reported irregular supply as main problem in availing PDS (see table 4.2).

Table 4.2 : Problems being faced with the PDS

Problems	Hindu	Muslim	Buddhist	Total
Insufficient quantity	37.38	57.25	31.74	51.85
Bad quality	38.63	37.15	52.37	38.53
Dishonesty in measurement	50.97	48.57	43.02	48.59
Non Availability of time	53.65	57.79	50.72	56.54
Irregular supply	71.65	66.23	84.32	68.52
Others	2.07	3.45	0.00	2.96

Source: Survey.

Note: Based on multiple responses

The huge difference in falling under BPL category and holding BPL ration card and availing benefits from PDS is a matter of serious concern and the gaps need to be plugged at the earliest, so that the poor get their due share. There is also a need to rejuvenate the PDS to improve its working and performance.

Access, Use and Quality of Public Health Service

The district lacks basic public healthcare infrastructure. There is a lack of adequate health care facilities due to heavy pressure of population on these basic services. Similar is the situation with availability of medicines, though it has marginally improved during the past few years. The availability of doctors, especially lady doctors at PHCs / hospitals, is a major concern of the rural population. At the same time, the presence of quacks in villages has an adverse impact on the overall healthcare and behaviour of people. They incur heavy expenditure on their healthcare without getting proper care. This needs to be corrected through awareness campaign to educate the rural poor people about hygiene and health care.

Education

Like public health service, availability and accessibility of educational institutions is hampering educational development and attainments. The conditions of schools is far from satisfactory in terms of average number of rooms per school, toilet facility, drinking water, punctuality of teachers, books and above all teacher-pupil ratio. Mid-day meal is also in operation in all government schools, but its quality and regularity in supply is not assured. It is observed that just to avail more assistance under mid-day scheme, multiple enrolments have been reported in many schools, which should be checked and strictly monitored.

A high proportion of children enrolled in government schools belong to relatively poor households. The better-off households send their children to English medium private schools. This kind of dualism has marginalised the government aided schooling system. There is hardly any voice raised for improving the quality and accountability of elementary education since the better-off households remain indifferent as they are hardly affected by such education.

For quality teaching, there is a need to strengthen the training of teachers in new teaching and learning methods and pedagogy. Efforts also need to be made to promote extra curricular activities in schools to make the learning process attractive and enjoyable to the children.

Awareness

The level of awareness about various government programmes operational in the rural areas of the district is given in table 4.3. Integrated Child Development Scheme (ICDS) and Sarva Shiksha Abhiyan (SSA) are two schemes, which are known to nearly three-fourth of the households. Two-thirds and one-half of the households is aware of IAY and NREGA. However, awareness regarding government schemes such as SGSY, ARWSP and TSC is significantly low. Accelerated Rural Water Supply Programme (ARWSP) is the least known scheme among the rural households. Even the maternity benefit scheme is known to only 30 per cent of the households. Thus, there is need to popularise the least known schemes so that the rural poor could avail the services.

Table 4.3: Level of Awareness of Government Programmes

Schemes	Hindu	Muslim	Buddhist	Total
SGSY	36.7	34.9	38.5	35.4
NREGA	53.5	52.7	49.9	52.7
Indira Awas Yojana	69.7	68.7	73.4	69.2
TSC Swajaldhara	24.8	22.8	23.8	23.3
ARWSP (Drinking Water)	20.1	22.9	16.7	22.0
Sarvasikhsa	67.5	77.9	68.0	75.1
ICDS or Anganwadi	75.9	78.6	79.6	78.1
Old Age or Widow Pension	40.5	43.5	43.2	42.9
Maternity Benefit scheme	23.7	32.6	22.6	30.2

Source: Survey.

Aspirations

The provision of employment opportunities and irrigation facilities ranks at the top in the items of aspirations among the households relating to development. Irrigation is the third important priority. Housing and health are also considered as basic needs by the households. However, different communities have ranked the development priorities differently, except for employment, education and healthcare that are aspired by all (see table 4.4).

Table 4.4: Aspirations of Respondents in Order of Their Ranks

Facilities	Hindu		Muslim		Buddhist	
	%	Rank	%	Rank	%	Rank
Employment	29.30	1	23.40	1	32.74	1
Educational facilities	22.63	2	10.19	2	9.05	3
Irrigation	4.37	4	1.21	5	9.17	2
Housing	7.21	3	1.57	4	6.59	4
Health	4.16	5	4.33	3	2.57	5

Source: Survey.

The rural population of the district has participated in the State assembly and Parliamentary elections, which reflect very high level of political participation on their part. However, very insignificant proportion of them is member of self-help groups (SHG). All the household members are member of religious organisations. Thus, the level of social participation is high owing to the high penetration of religious organisations and presence of non-governmental organisations (NGOs) in the rural areas of the district.

Chapter V

KEY FINDINGS AND POLICY ISSUES

- The total population of Buldhana district was 17,59,097, of which 80.4 per cent lives in rural areas, which is higher than the State share of rural population. The Scheduled Castes (SCs) and Scheduled Tribes (STs) constitute 11.1 per cent and 6 per cent respectively of the total district population.
- In the survey, the Muslims were the dominant population group (74.08 per cent), followed by Hindus (20.11 per cent) and Buddhists (5.81 per cent). The average household size is 5.93 persons, lowest for Hindu (5.02) and highest for Muslim (6.23). The overall dependence is low (0.70), which is comparatively higher among the Buddhists (0.79) followed by Muslims (0.71).
- Average sex ratio is 983, which is comparatively high for Muslims (995) and low for Hindus (941). The higher sex ratio among Muslims reflects a comparatively better female status in the community, which is in contrast to the predominance of traditional practices and prejudices against women and preference for sons in the community. This could be attributed to better educational status and growing women's empowerment.
- Nearly One-third of the population is in the child age group of 0-14 years. This is more or less the same across the communities except for Hindus. Therefore, educational needs of the Buddhist and Muslim communities deserve attention. Gender equity in child sex ratio is more noticeable in Hindu households than among other communities.
- About 23 per cent of the population is in the age group of 15-24 years. Buddhists have less concentration in this youthful age group. This implies that Hindu and Muslims supply more labour force and unemployment is more likely within these communities, given the higher incidence of general unemployment.

- The life expectancy is low and 8.78 per cent of population is found in the age group above 60 years. Comparatively, more Hindu males and Buddhist women are surviving beyond 60 years.
- The literacy level of persons aged 7 years and above is higher among the males than females across the religious groups. Gender differential in literacy is noticeable. Nearly 78 per cent of the children are enrolled in government-run educational institutions. The proportion of the children never enrolled is one-tenth, which is a cause of concern. The drop out is very low, which provides a little relief.
- One-fifth of the population is educated (with educational levels high school and above) in the rural areas of Buldhana district. The proportion of males and females with educational levels high school and above is respectively 26.59 and 14.80 per cent. Male and female population with technical education (both degree and diploma) is just 1.75 per cent and 0.08 per cent respectively. The educational attainment of Muslim males and females is comparatively worse than the other two communities. Comparatively, Hindu males and females have better educational attainments.
- The average per capita expenditure on education is low (Rs. 311), but significant differentials exist among the communities. Less than three-fourths of the students in the age group 5-16 years are getting assistance in the form of books. Midday meals are being provided to about 55.45 per cent of the students. The educational assistance in the form of uniforms and scholarships are being provided to less proportion of the students.
- About 70 per cent of the sample households are landless. Landlessness is more common in the Muslim (78.76 per cent) and Buddhist (66.73 per cent) communities compared to Hindu (38.58 per cent). The average size of landholding is comparatively more in Hindu households than Buddhist and Muslim households. Thus, landlessness and small size of landholdings possessed by sample households not only reduces the livelihood options but also makes them economically vulnerable. They have to work on low wages which traps the landless households in poverty.

- The per capita value of livestock owned by the sample households stood at Rs. 4876, which is comparatively low in case of Muslims (Rs. 2580) and Buddhists (Rs.3260) than Hindus (Rs. 13810). On the whole, the quality of livestock possessed by Muslim and Buddhist households also seems to be poor.
- The work participation is modest (38.77 per cent), which is low among Muslim (33.22 per cent) and high among Buddhist households (41.36 per cent). Gender differentials in work participation are noticeable (27.48 per cent for males and 11.29 per cent for females). This is more or less true across the religious groups, except Muslim households wherein gender inequity in work participation is sharp.
- Casual labour in agriculture is the dominant occupation (54.48 per cent of households) followed by self-employment in agriculture and allied activities (21.63 per cent of households). However, there are significant variations in occupational status of the sample households across religious groups and gender. Low proportion of the sample households is self-employed in non-agriculture sector and regular salaried occupation. None of the female members of Muslim households are salaried workers and only 2.56 per cent are self-employed in the non-agriculture sector. More than 70 per cent of the women of Muslim and Buddhist households derive livelihood from casual wage labour in agriculture, whereas a lesser proportion of other communities is engaged as casual labour in agriculture. Thus, high dependence on casual wage labour in agriculture reflects poor economic conditions of the households.
- Agriculture, forestry and fishing are the dominant activities wherein 76.46 per cent of the household members are engaged. More than one-tenth of them are engaged in construction related activities. A very small proportion of the households are engaged in manufacturing, trade, hotel and restaurants, mining and quarrying, transport and communication, finance, real estate and business, public administration, education, healthcare, etc.
- There have been significant gaps between income and expenditure. However, the gaps in income and expenditure in Hindu households is more than Buddhist and Muslim households. The higher income is reported in those of the households that have more physical and human capital. Significant differentials are noticeable in income-expenditure across the communities. On the whole, a

high proportion of poor households are deriving their livelihood on a day-to-day basis by working as self-employed in agriculture and allied activities and casual labour in agriculture sector. They live in hand-to-mouth conditions.

- Nearly 37 per cent and 23 per cent of the households live in thatched and *kaccha* houses respectively. Some 24.90 per cent and 13.15 per cent of them are living in *semi-pucca* and *pucca* houses respectively. Comparatively, the housing conditions of Buddhist and Muslim households are not satisfactory, which underlines the poor economic conditions of these households. More than one-third of the sample households are living in single room accommodation. About 47.45 per cent and 15.84 per cent of them have two room and more than two room accommodation. A high proportion of Buddhist and Hindu households are living in two-room accommodation that ensures privacy.
- Nearly 72 per cent of the households use drinking water from public sources and 17.57 per cent of the households depend upon private sources. A majority of the households (83.64 per cent) are defecating outside their houses in the open spaces, which is totally unhygienic. Just 16.36 per cent of the households have in-house toilet facilities. Nearly 89.69 per cent of Buddhist households are defecating outside the home in the open. The condition of drainage is also unsatisfactory in Buddhist households.
- Nearly 42 per cent of the last children born were at home. However, there are significant variations across the communities. For example, the proportion of children born at home in the Buddhist household is 49.63 per cent, while the proportion in the Hindu and Muslim households is 45.78 per cent and 40.30 per cent respectively. Thus, the system of institutional child deliveries is poor. The dependence on untrained dais in child delivery assistance is modest (38.27 per cent), and is higher in Buddhist households (39.58 per cent) than Hindu and Muslim households. Nearly 4 per cent of the delivery of children is performed by trained midwife/ASHA, comparatively higher in Buddhist than Hindu and Muslim households. Those of the children born in institutional care have also received pre and post-natal care, whereas the proportion of such children is comparatively low.

- * Immunisation of children against Polio, DPT and BCG show encouraging results. Almost all children have been given Polio drops. Similarly, almost all children below the age of 5 years have been immunised against at least one type of disease, but the proportion of the children fully immunised is a little lower (89.32 per cent).
- Fever, chicken pox, cough and cold, typhoid and diarrhea are the most common health problems faced by the sample households. Nearly 29 per cent and 13 per cent of the sample households respectively have suffered from fever and chicken pox respectively. Similarly, 6.17 per cent and 2.13 per cent of them have suffered from typhoid and diarrhea respectively. On an average, Rs. 474 has been incurred per households on meeting health related expenditure. This is comparatively more for Hindu households (Rs. 823) than Muslim households (Rs. 390).
- The dependence on private sources for medical treatment is significantly high as compared to government hospital. Nearly 17 per cent of the households are in debt to meet medical expenditure and the proportion of the Buddhist and Muslim households raising debt to meet health related expenditure is 28.25 and 23 respectively. This is attributed to the fact that medical services available at government hospitals are inadequate and poor in quality, which compels them to rely on private sources for medical treatment.
- Nearly one-fifth of the sample households and one-third of the Hindu households are in debt. The proportion of Muslim and Buddhist households in debt stood at 16.26 and 19.38 respectively. The average amount of loan raised is modest (Rs. 14968). Hindu households are more indebted (Rs. 52603) than Muslim (Rs. 5666) and Buddhist (Rs. 3295). The institutional sources of finance are dominant in the rural areas of the district. The capital expenditure in farm business is the most significant reason for raising loans (37.56 per cent), followed by medical treatment (17.40 per cent), and other household expenditure (15.67 per cent). Muslim and Buddhist households are in debt to the tune of 22.96 per cent and 28.25 per cent respectively to meet medical expenses, which could be minimised if the government-run health facilities are available.

- Half of the sample population is living below poverty line (BPL), but only 38.84 per cent of sample households had BPL ration cards while 58.12 per cent are availing PDS facilities. This implies that some of the non-BPL households have BPL cards and some of the non-BPL card holders are also getting BPL ration.
- More than two-thirds of the sample population have complained about irregular supply of PDS ration followed by non-availability of time (56.54 per cent), insufficient quantity (51.85 per cent), dishonesty in measurements (48.59 per cent), and bad quality (32.24 per cent).
- ICDS and SSA are two schemes, which are known to nearly three-fourths of the households. Two-thirds and one-half of the households is aware of IAY and NREGA. However, awareness regarding such schemes as SGSY, ARWSP and TSC is significantly low. ARWSP is the least known scheme among the rural households. Even the maternity benefit scheme is known to only 30 per cent of the households.
- The provision of employment opportunities and irrigation facilities ranks at the top in the items of aspirations relating to development. Irrigation is the third important development priority. Housing and health are also aspired as top needs by the households. However, different communities have ranked the development priorities differently, except for employment, education and health.
- The rural population of the district has participated in state assembly and parliamentary elections in large numbers, which reflect high levels of political participation. However, an insignificant proportion is member of self-help groups (SHG). All the household members are also member of religious organisations. Thus, the level of social participation is high, which may be attributed to the high penetration of religious organisations and presence of non-governmental organisations (NGOs) in the rural areas of the district.

Policy Issues

- High concentration of population in the child and youthful age groups, calls for rigorous educational and manpower planning and opening of more technical and vocational institutions as well as creation of self-employment opportunities in agro and horticulture-based sector and enterprises and tourism.

- The educational attainment, particularly among youth and females, is modest and needs improvement. Poor educational attainment hampers their prospects in the labour market. Thus, there is an urgent need to increase the participation of the population, particularly youth, in higher and technical education. This would also require imparting short duration job oriented courses in technical institutions to the rural youth, besides providing free-ships and scholarships to the disadvantaged groups and minorities.
- Gender differential in literacy is noticeable in all the communities. This needs the attention of the educational planners and decision-makers, and the communities need to be made aware of the advantages of female education.
- The SSA is making its presence felt in the rural areas of the district though at a slow pace, which is evident from the fact that a significant proportion of the children are enrolled in private schools. This could also reflect the relatively better socio-economic conditions of some of the households, which enable them to depend on private schools for education. However, the target of 'education for all' is still a distant dream. There is a need to speed up the efforts of the government in ensuring cent per cent enrolment of children in the school going age group with zero drop outs, which would be possible if the quality of education and school infrastructure improves. Thus, the gap in human capital formation in case of both communities as well as gender needs to be bridged on priority by following community and gender sensitive educational programmes and schemes.
- The main reason cited for drop out is 'work at home'. Thus, there is a need to make the parents aware about the benefits of education and the educational system needs to be improved to make it more interesting to the children. Livelihood and income enhancing opportunities need to be provided to the rural poor, to eliminate the incidence of child labour.
- The educational attainment is lower in all the communities and gender, which needs to be improved. More scholarships may be given to poor but deserving students from rural areas. Concrete steps need to be taken to increase the

enrolment of the population beyond high school in general and technical institutes in particular.

- In order to increase enrolment and retention of students, there is need to enhance the quantum of educational assistance in the district. The poor and deserving students must be provided with scholarships and uniform assistance. There is a need to implement free elementary education for the rural poor of the district to ease the economic burden on the parents.
- The possession of livestock by rural households provides them with draught power as well as milk, meat and other products. Thus, in order to improve livelihood conditions, including nutritional standards, livestock and dairy development programmes need to be strengthened.
- The low female work participation is a serious issue, which calls for appropriate policy interventions to raise their contribution in economic activities.
- The NREGA needs to be implemented in a big way so that the poor households get assured employment of 100 man-days per household per annum. Besides, the self-employment scheme of SGSY needs to be implemented extensively in the district, so that the poor households may earn a sustainable living.
- Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement self-employment schemes such as the SGSY for the rural poor so that they could be employed on a sustainable basis. This would not only generate employment but would go a long way in empowering the women.
- The lower proportion of the workers engaged in the modern sector is mainly due to the lack of infrastructure for industrial development. A large proportion of the population of the district derives its livelihood from agriculture and allied activities, which is also responsible for their poverty and deprivation. There is a lack of required trained and skilled manpower in the district, which needs to be attended on a priority basis by opening more industrial training institutes and other technical institutes.

- Unemployment and underemployment is quite alarming among the communities. As such, there is a constant search for additional employment for augmenting household income and status. However, due to lack of trainings and skills, employability of the locals is comparatively low. Thus, their skill needs to be improved through short-term vocational and job-oriented courses.
- The economic situation of the households can be improved by better basic health and educational facilities by the government, thus, reducing their dependence on more expensive private services, which take away a part of their earnings that could be utilised for meeting other basic needs. .
- The dependence on private sources of drinking water needs to be rectified by providing tap water facilities by the government.
- The practice of open defecation though on a lower scale needs to be checked by providing assistance for constructing in-house toilets. This would help to improve sanitary and environmental conditions in the villages.
- The facilities for child deliveries have improved in the district, but needs to be strengthened further to ensure full institutional birth and child care.
- There is a need to strengthen the National Rural Health Mission so that it may be able to meet the health needs of the poor rural households and curtail their dependence on costly private sources and quacks. More allocations should be made for NRHM on priority and its outreach and coverage needs to be enlarged
- The banks and financial institutions can play a major role by providing credit at cheaper rates without any collateral for undertaking productive self-employment. In this connection, the government sponsored micro credit schemes under the SGSY needs to be promoted so that poor villagers may invest in farm and non-farm activities, including dairy development to increase their income.
- The huge difference in the numbers falling under BPL category and those holding BPL ration cards and availing benefits from PDS is a matter of serious concern and the gaps need to be plugged at the earliest. There is also a need to rejuvenate the PDS to improve its working, performance, coverage and make it corruption free.

Annexure I: List of Sample Selected villages in Buldhana District

Sl. No.	Block	Gram Panchayat	Village
1	Buldhana	Raipur	Raipur
2	Buldhana	Dhad	Dhad
3	Buldhana	Chandol	Chando
4	Buldhana	Dongar Khandala	Dongar Khandala
5	Buldhana	Antir Kehdekar	Antir khedekar
6	Buldhana	Telhara	Telhara
7	Buldhana	Isoli	Isoli
8	Sangarpur	Pimpri	Khathargaon
9	Sangrampur	Karmoda	Karmoda
10	Sangrampur	Paturda	Paturda
11	Siridhbhed Raja	Vasant Nagar	Vasant Nagar
12	Siridhbhed Raja	Vasant Nagar	Gunj
13	Jalgoan Jamod	Zadegoan	Zadagoan
14	Jalgoan Jamod	Manegaw	Manegaw
15	Kham Gaon	Shirla Nemane	Shirla Nemane
16	Kham Gaon	Sajan puri	Sajanpuri
17	Nadura	Wasadi B.K	Wasadi B.K.
18	Nadura	Rasul pur	Rasul Pur
19	Devalgaon Raja	Palaskhed Zalta	Palaskhed Zalta
20	Devalgaon Raja	Malkapur	Wadji
21	Devalgaon Raja	Datala	Datala
22	Lonar	Beni	Beni
23	Lonar	Kingaon Jattu	Devanagar
24	Mehkar	Gavali	Loni Gavali
25	Mehkar	Warwand	Warwand
26	Mehakar	Wadywan	Wadywan
27	Buldhana	Khamkhed Rahera	Khamkhed
28	Motaba	Mothali	Paldhag
29	Motaba	Panhera Kheri	Panhera Kheri
30	Motaba	Kokdi	Mokdi