

A BASELINE SURVEY OF MINORITY
CONCENTRATION DISTRICTS OF INDIA

GULBARGA

(Karnataka)

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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GULBARGA

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Executive Summary

DEVELOPMENT GAPS AND PRIORITIES FOR THE MULTI-SECTOR DEVELOPMENT PLAN OF GULBARGA DISTRICT OF KARNATAKA

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 the 2001 census data with the aim to improve the socio-economic conditions to the all India level through a Multi-Sector Development Plan (MSDP) under the Eleventh Five Year Plan. Since, it is expected that there would be changes in those indicators after 2001 a baseline survey has been conducted to formulate the multi-sector development plan taking into account the latest deficits and priorities.
- Gulbarga district is one of the most backward districts in the State and occupies a low position in economic as well as in human development. The district is drought-prone, which further adds to the vulnerability of the poor.

District profile (2001 census based)

- Gulbarga district is primarily a rural district; 72 % of the total population lives in the rural areas (1360 villages). Urban population is mainly concentrated in Gulbarga, Chittapur, Sedam and Yadgir Blocks. (Census 2001).
- There is a substantial concentration of minority population in the district. Muslims constitute 11.6 per cent of the total rural population as against the state average of 7.6 per cent. The minorities constitute 18 per cent of population (State Average 10.3 per cent) and the Scheduled Caste population constitutes 25 per cent of the total population (state average 18.4 per cent).
- The rural literacy rate is 43.1 per cent, much below the state and national averages. The female literacy rate is also very low, i.e., 29.4 per cent. This indicates that 70 per cent of rural women are deprived of access to knowledge, information and education.
- The overall work participation rate (WPR) is 43.12 per cent. It is only 34.9 per cent in case of female workers. In all 67 per cent of main workers are engaged in agriculture and 40 per cent of them are working as agricultural labourers; 25 per

cent of the total workers are marginal workers, and 30.4 per cent of the workers work in Service sector. Though the WPR is high, the availability of employment in dry land agriculture is low. Further, a majority of these workers work as casual agricultural labourers and workers in the informal sector. This indicates the low levels of income of the people in the district. The number of workers in the informal sector, where they have to work with low wages and insecurity of employment, have been growing in recent years.

- There are basic deficiencies in infrastructure at village level. This has been a major detrimental factor for slow growth in rural areas. There is acute shortage of health and drinking water facilities in rural areas. Only 29 per cent of the villages have primary health centre (PHC) within a distance of 5 kms and only 13.4 per cent of the villages have a Maternity and Child Welfare Centre within a distance of 5 kms (State average 23.6 per cent). The number of taps per lakh of population is only 34 as against the state average of 43. Similarly, there is also shortage of tube wells and hand pumps. State average is the minimum benchmark that needs to be reached on a priority basis. There is also shortage of higher educational institutions and credit and finance institutions within a distance of 5 kms. A significant gap is also observed in the availability of banking institutions and the infrastructure for providing modern agricultural inputs to the farmers.

Socio-economic Conditions and Other Amenities in 2008

- In 2008 (based on survey findings), Gulbarga district lagged behind the all India average in four (50 per cent) out of eight indicators and also lagged behind the all India level in terms of one health related indicator. The table below shows the gap between all India and district figures vis-à-vis ten indicators and prioritises the development intervention 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 averages may be higher since the all India data are a little dated.

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

Sl. No.	Indicators	Gulburga 2008	All India 2005	Development Gap Between All India and District	Development Priority of the District
		(1)	(2)	(3=1-2)	(4)
1	Rate of literacy	51.58	67.3	-15.72	2
2	Rate of female literacy	41.7	57.1	-15.4	3
3	Work participation rate	44.17	38	6.17	4
4	Female work participation rate	32.91	21.5	11.41	7
5	Per centage of households with pucca walls**	68.07	59.4	8.67	5
6	Per centage of households with safe drinking water	97.32	87.9	9.42	6
7	Per centage of households with electricity	91.54	67.9	23.64	8
8	Per centage of households with water close set latrines	3.03	39.2	-36.17	1
9	Per centage of fully vaccinated children	55.06	43.5	11.56	-
10	Per centage of child delivery in a health facility	25.03	38.7	-13.67	-

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

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

** This includes semi-pucca houses as well.

Development Priorities as per Eight Indicators

Sanitation

Toilet facilities are badly lacking in rural households in the district. Only 5 per cent of the households in rural areas have such facilities. Others use the open spaces for defecation. There is no significant difference across the Hindu and Muslim households, which indicates poor level of sanitation in rural areas. Sanitation is an important requirement for better health of the people. This situation prevails in the district despite the implementation of Total Sanitation Campaign (TSC) which aims at universalisation of sanitation facilities by 2009. The district is nowhere near the target. The gap between the district and the all-India level is 34.2 per cent. Drainage facilities are also not available in rural areas. The multi-sector plan needs to bridge this basic development gap in the district.

Literacy and education with focus on Female literacy

Literacy is another area that needs urgent attention. The literacy rate of the district at 51.58 per cent is well below the State average of 66.6 per cent (2001) and the National average of 67.3 per cent. The female literacy is only 41.7 per cent – much lower than the State (56.6 per cent in 2001) as well as National averages (57.1 per cent). The rural

female literacy rate in 2001 was only 29.4 per cent. The progress in literacy is very slow though the district has been brought under District Primary Education Programme (DPEP) and Sarva Shiksha Abhiyan (SSA). Education is an important tool for empowerment of marginalised groups therefore it should get the required focus in the Multi-sector Development Plan (MSDP). The findings indicate that Muslim households lack higher levels of skills and education, essential for higher earnings. Further, the asset base of these households is very low. Education and skills are the only tools for their empowerment. High schools for girls with hostel facilities are essential to promote female literacy and empowerment. Scholarships and Education loans need to be given with greater flexibility to enable the children from the poor families to get higher education. Primary schools with free food, residential facilities and sports and games facilities should be started to promote interest in education among the children- especially the Muslim children. The schools should start with Urdu Medium and may be slowly converted into Kannada medium at higher primary level to enable the children to get education.

Employment Opportunities

Though the work participation rate of the district (44.17 per cent) is above the national average, employment is mainly in dry land agriculture, which is both insecure and less remunerative. Therefore, employment needs to be given top priority, as the present employment does not fetch enough income to the people. The average male wage in agricultural work is Rs. 50 per day and employment is available for only 6-7 months in a year. The female wage rate is only Rs. 30 per day, and female work participation is 32.91 per cent. A large proportion of them are marginal workers but their earnings are essential for the survival of the family.

The service sector is growing in the district. There is a need to sustain its growth and increase the participation of these households in this sector through provision of credit, marketing and skills. Entrepreneurship training for the Muslim community may help them to develop small industries and trade. The focus of the plan should be on training and skill development in these specific areas.

Safe Drinking Water

It is a matter of concern that 14.5 per cent of the households in rural areas do not have access to safe drinking water. The water coverage has increased to 97.32 per cent due to implementation of many rural water supply schemes in recent years. These schemes

need to be implemented more effectively in future. During the survey, it was observed that many mini water supply and piped water supply schemes are not functioning regularly due to leaks and breakages. There is inadequate provision for maintenance in the budget. The repairs are also delayed causing much inconvenience and additional strain on rural women. The rural households are thus deprived of the basic requirement of human life. The plan needs to provide home water connections and ensure adequate and regular supply of water.

Additional Areas of Intervention

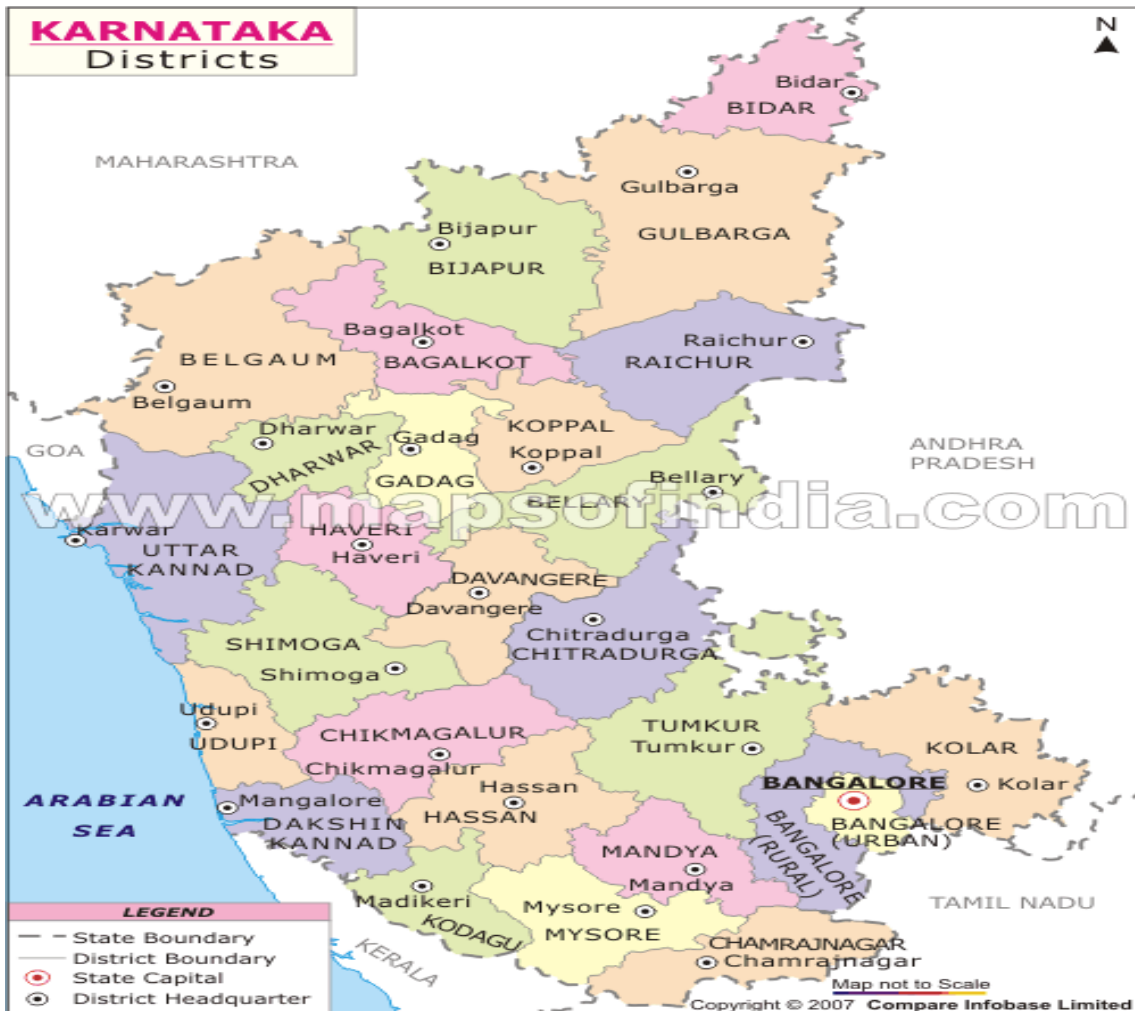
1. Access to health facilities is another area of concern, as 70 % of the villages are without any medical facilities. The PHCs are not functioning effectively due to shortage of staff and medicines. As a result the poor households have to depend on private doctors to meet their health requirements. It is observed that many of the households have incurred heavy debts to meet medical expenditure. Institutional child delivery is only 25 per cent of the total cases. There is a need to increase health facilities. Mobile health vans should be used to reach the people in remote villages, Tandas and small hamlets.
2. Institutional borrowing is quite low due to lack of such institutions in nearby villages. Nearly 49 per cent of the borrowings are from the traditional sources (Hindus 45 per cent and Muslims 66 per cent). Therefore, expansion of credit facilities should be given adequate attention in the MSDP.
- 3 Expansion of irrigation facilities is essential to reduce insecurity of livelihood based on dry- land agriculture. Emphasis on watersheds and minor irrigation will help to attain this.
- 4 Roads and Transport facilities are inadequate in rural areas especially in remote and border villages. Paved roads are available only in 64 per cent of the villages. This percentage is as low as 42 per cent in Shahapur Taluka. Development of transport facilities is essential to improve the connectivity of the people.

Chapter I

INTRODUCTION

AN OVERVIEW OF GULBARGA DISTRICT

Gulbarga district is one of the 29 districts in Karnataka State. It was a part of Hyderabad State during pre Independence period. It became part of the Karnataka state on 1st November 1956 when the states were reorganised on the basis of Language and culture. The three districts that were transferred from Hyderabad state to Karnataka State are popularly known as Hyderabad Karnataka Region. The district is located in the Northern part of the state and lies between North latitude 17^o10 and 17^o45 and between east longitude 76^o10 and 77^o45'. The district is the biggest one in the state covering 8.49%



of the area and its population is 5.9 per cent of the state. It is bounded on the west by Bijapur district of Karnataka and Sholapur district of Maharashtra, on the east by Maheboobnagar district of Andhra Pradesh, on the north by Bidar of Karnataka and Osmanabad of Maharashtra and on the south by Raichur district of Karnataka. There are ten talukas in the district. These are Afzalpur, Aland, Chincholi, Chittapur, Gulbarga, Jewargi, Sedam, Shahapur, Shorapur and Yadgir.

A BRIEF HISTORY

Gulbarga is locally known as Kalaburgi and its Urdu form is Kalburgha. As early as 1445 A.D. Abdul Razzak makes a reference to it while describing the boundaries of Vijayanagara Empire as extending up to the extremities of the country Kalaburgh. The term Kalaburgi in Kannada connotes a stony land or heap of stones and this bears references to the nature of the landscape and the soil of this region. The name Gulbarga is quite the opposite. In Persian language, 'Gul' means flower and 'Berg' means a leaf. This means a flower with a leaf. It is also possible that the name Gulbarga is associated with the name of the King Gulchand, for according to historians the fort at Gulbarga was originally built by him and was subsequently strengthened by Ala-Ud- Din Bahamani. Till the 16th Century, the area was popularly known as 'Kalburgi' and thereafter it came to be called Gulbarga. (Government of Karnataka, Karnataka State Gazetteer- Gulbarga District, p.p1-2)

The area has a rich cultural heritage. The area was ruled by Chalukyas and Rashtrakutas. During the period of King Nrupatunga, the great literary work "Kavi Raj Marg" was shaped. The work on Mathematics by Mahaveeracharya and the work entitled "Mitakshara" by Vijnaneshwara also originated here. The area was also well ahead in the field of education. The "University at Nagai" in Chittapur and the "Mahammad Gawan Madarsa" in Bidar are its evidence. During the 12th century, a Social Reform Movement took place, here, led by Shri Basaveshwara, and Shivasharanas. This was a move for social integration and equality. Gulbarga is also the seat of great Sufi Saint Hazrath Khaja Banda Nawaz.

It is indeed unfortunate that this great heritage has been forgotten over a period of time to the point that the area has become one of the most backward areas of Karnataka. If this area is to be included into the main stream growth of the state and the Nation, it requires a very serious and concerted effort.

This position has not changed even after five decades of development. This is evident from the bottom position of the district (in ranking) based on economic development index for the period 1960 to 2000 and also Human development Index and Gender Development Index (Karnataka Human Development Report, 1999 and 2005).

Geographical Traits

The district has total area of 16,174 Sq. Kms and constitutes 5.93% of the area of the state. The region is characterised by black cotton soil, and expanses of flat and barren surface with a range of hills covering a surface of about 60 square miles. Some of the lower areas follow the main rivers of Bhima and Krishna. The district is devoid of forest, except in the hilly portion of Aland and Chincholi. The area under forest is 4.2% of the total area.

The district is drought-prone. The average rainfall is 777 mm and the normal rainy days are 46 in a year. The climate is very hot during the summer, which affects adversely on the working capacity of the people. The day temperature ranges around 42° centigrade in summer and 26° centigrade in winter. The period from December to May is the driest part of the year.

Gulbarga District in Karnataka State- A comparative view

The district is one of the most backward in Karnataka State. This position has remained unchanged over the last fifty years. In recent years a High Power Committee was constituted by the Government of Karnataka to look into the problem of regional imbalances in the state. The Committee (popularly known as Nanjundappa Committee) submitted its report in 2001. The committee, on the basis of various socio-economic indicators, assessed the development of 175 talukas in the state. The Talukas are grouped into four categories as follows:

1. Relatively developed talukas
2. Backward Talukas
3. More Backward Talukas
4. Most Backward Talukas.

The Committee has identified nine of the ten talukas in Gulbarga district as the `most backward talukas. The Gulbarga Taluka has been identified in the `backward' Category.

Table-1.1: Most Backward Talukas of Gulbarga District in Karnataka state

Taluka	Rank in the state N=175)	Index
Sedam	155	0.72
Yadgir	162	0.67
Chitapur	165	0.65
Afzalpur	170	0.62
Shahapur	171	0.62
Aland	172	0.61
Chincholi	173	0.57
Jewargi	174	0.57

Source: Report of the High Power Committee for Redressal of Regional Imbalances in Karnataka, Govt. of Karnataka, Bangalore 2002.

Position of the District in Human Development

Karnataka State has published the Human Development Report (1999 based on the 1991 data) for the then 20 districts of the state. The progress in human development was brought out through another report published in 2005 for the expanded 27 districts in the state based on the 2001 census. The position of the district along with the neighbouring districts in Hyderabad Karnataka Region is indicated in the following table. The district is ranked nearly at the bottom among 27 districts in the state.

Table -1.2: Human Development and Gender Development in Gulbarga Division

Districts	HDI 1991	Rank	HDI 2001	Rank	GDI 1991	Rank	GDI 2001	Rank
Bellary	0.512	18	0.617	18	0.499	17	0.606	17
Bidar	0.496	23	0.599	21	0.477	23	0.572	22
Gulbarga	0.453	25	0.564	26	0.432	25	0.543	26
Raichur	0.443	27	0.547	27	0.422	27	0.530	27
State	0.541		0.650	-	0.525		0.637	

Source: Human Development Report 2005, Government of Karnataka.

The position of the district has come down from 25 to 26 in the State. This is because of slow progress in the field of education and decline in Income index of the district.

Table -1.3: Components of Human Development

Year	Health Index	Rank	Education Index	Rank	Income index	Rank
1991	0.575	23	0.432	25	0.352	24
State	0.618		0.602		0.402	
2001	0.632	20	0.572	25	0.490	25
State	0.680		0.712		0.559	

Source: Human Development Report 2005, Govt. of Karnataka.

The position of the district has not improved significantly over the years. The gap between the State and the district has reduced by only a margin of 0.02 (From 0.88 to 0.86).

Population and Human Resources

Gulbarga district is (in the second stage of demographic transition) experiencing rapid growth of population since 1951. The decadal growth rate increased from 14.5 per cent (1951-61) to 24 per cent (1981-1991), and has come down to 21 per cent in the decade 1991-2001. The population of the district as per the 2001 census is 31,30,922 of which the male population is 15,92,789 and female 15,38,133. The sex ratio is 966 per 1000 males. This is slightly above the state average of 965 and well above the national average of 933. In all 72.8 per cent of the population is rural, which is higher than the State average of 64.7 per cent. This indicates the rural character of the district.

Table 1.4: Population Distribution in Gulbarga District

Tahsil	Total population	Rural %	%SC	%ST	% Hindu population	% Muslim Population	% Minority population
Aland	261891	88.1	24.3	2.3	79.3	9.1	20.4
Afzalpur	160736	89.3	17.8	2.3	80.9	12.2	18.8
Gulbarga	245414	36.3	30.0	2.2	78.5	12.1	21.2
Chincholi	206502	92.3	33.9	2.4	81.1	14.3	18.6
Sedam	156026	79.5	27.1	2.6	86.7	10.5	12.8
Chitapur	238532	65.0	28.0	1.9	74.5	15.6	25.3
Jevargi	216075	91.8	20.0	4.8	78.0	14.5	21.6
Shorapur	293133	87.0	19.4	18.3	88.2	9.1	11.6
Shahpur	249819	85.1	24.6	9.1	80.1	12.7	19.7
Yadgir	250173	76.8	25.0	7.6	89.9	7.6	10.1
Gulbarga District	2278301	72.8	25.0	5.9	81.8	11.6	18.0
<i>Karnataka</i>	<i>34889033</i>	<i>66.0</i>	<i>18.4</i>	<i>8.4</i>	<i>89.4</i>	<i>7.6</i>	<i>10.3</i>

Source: Village Level Directory, (Census 2001).

The population is thinly spread over the geographical area and the density of population is 192 per sq km. The SC and ST population forms 22.9 and 4.9 per cent of the total population respectively. In rural areas, this proportion is 25 per cent and 5.9 per cent respectively. The Muslim population is 11.6 per cent of the total and is largely concentrated in the talukas of Chitapur (15.6 per cent), Jevargi (14.5per cent) and Chincoli (14.3 per cent). The minority population is 18 per cent of the total in the district. It is concentrated in the talukas of Chitapur, Jevargi, Gulbarga and Aland.

The rural literacy in the district is very low. The rural literacy and sex ratio are indicated in the following table.

Table 1.5: Sex Ratio and Rural Literacy

Taluka	Sex Ratio		Literacy (%)		
	Total	0 – 6 age group	Male	Female	Total
Afzalpur	950	944	62.6	35.8	49.5
Aland	955	913	65.1	37.6	51.6
Chincholi★	981	939	61.1	33.2	47.2
Chitapur★	983	951	53.3	29.3	41.3
Gulbarga	962	934	62.6	35.5	49.3
Jewargi★	969	934	56.4	28.0	42.4
Sedam	1021	969	51.2	27.9	44.8
Shahapur	986	948	45.7	23.1	34.5
Shorapur	981	949	53.4	27.1	43.4
Yadgir	992	970	39.0	18.7	28.9
District	977	945	54.9	29.4	42.3

★ Muslim Population Concentrated Talukas

Source: Census of India 2001, District Population Booklet Gulbarga Series 30

The rural female literacy rate is low in Yadgir, Chittapur, Jewargi and Chincholi. The sex ratio in the 0-6 age group is lower than the sex ratio for total population in rural areas. This issue needs special attention.

Human Development in Gulbarga District

Recently the Karnataka Government has taken the initiative to prepare a Human Development Report at the district level. The Human Development Index is estimated for the ten talukas in Gulbarga district. The position of the talukas is indicated in the following table.

Table-1.6: Composition of Human Development Index in Gulbarga District 2006

Taluka	Health Index	Education Index	Income Index	HDI	Rank
Afzalpur	0.615	0.666	0.541	0.607	2
Aland	0.673	0.626	0.510	0.603	3
Chincholi *	0.596	0.585	0.511	0.564	8
Chitapur*	0.686	0.547	0.548	0.593	4
Gulbarga	0.723	0.627	0.545	0.631	1
Jewargi*	0.551	0.566	0.530	0.549	9
Sedam	0.633	0.560	0.550	0.581	6
Shahapur	0.663	0.499	0.549	0.570	7
Shorapur	0.675	0.554	0.528	0.585	5
Yadgir	0.668	0.445	0.518	0.543	10
District	0.656	0.576	0.538	0.590	

Source: DHDR Gulbarga 2008

★ Muslim Population Concentrated Talukas

Gulbarga taluka is placed at the top in terms of human development in the district. This is due to a large urban component of the taluka. Its HDI is 0.631, which too is well below

the state average of 0.650. The HDI of Chicholi, Chitapur and Jewargi, which are Muslim concentrated talukas, are low.

A comparison is made here between the performances of the talukas in terms of economic development based on the Comprehensive Composite Index of Development (CCDI) of the talukas, per capita income and the Human Development. The High Power Committee for Redressal of Regional Imbalances (HPCRRRI) estimated the CCDI for all the 175 talukas in the State on the basis of a set of 35 indicators. This is indicated in the following table.

Table-1.7: Economic Development and Human Development- Performance of the Talukas

Name of Talukas	HDI	Rank	CCDI	Rank
Afzalpur	0.607	2	0.62	6
Aland	0.603	3	0.61	7
Chincholi	0.564	8	0.57	8
Chitapur	0.593	4	0.65	5
Gulbarga	0.631	1	0.89	1
Jewargi	0.549	9	0.57	8
Sedam	0.581	6	0.72	2
Shahapur	0.570	7	0.62	6
Shorapur	0.585	5	0.70	3
Yadgir	0.543	10	0.67	4
District	0.590		0.88	

Source: HPCRRRI Report 2002 and HDR Gulbarga 2007.

It is clear from the table that economic development always may not promote Human Development. Talukas such as Sedam and Yadgir are better in terms of economic development but their performance is low in terms of human development. The same is the case with Chitapur taluka, which ranks second in per capita income but ranks fourth in Human Development. This is also observed in the case of Shorapur Taluka. On the other hand Afzalpur and Aland talukas have performed well in terms of Human development though their economic development index is low. For some of the other talukas the performance in economic and human development does not differ significantly (Jewargi, Chincholi and Gulbarga). Therefore, economic development needs to be oriented towards human development through proper policy interventions.

Gender Development Index

Human Development Index does not give a true picture of development of both men and women if there are gender inequalities in a society. In a patriarchal social structure gender inequalities are persistent. Hence a Gender Development Index (GDI) needs to be calculated to know about the levels of women's human development relative to

men's. The comparison of GDI with HDI helps to assess the gender equality prevalent in a society.

Table 1.8: Gender Development- The State and the District

Year	Equally Distributed Health Index	Equally Distributed Education Index	Equally Distributed Income Index	GDI
1991	0.574 (23)	0.396(25)	0.326(24)	0.432(25)
2001	0.631(20)	0.556(25)	0.442(25)	0.453 (25)
2006	0.650	0.559	0.513	0.574

Figures in the bracket indicate rank in the state.

Source: KHDR 2005 & DHDR Gulbarga 2006

The Gender Development Index (GDI) for all the talukas is estimated here for the year 2007. The GDI of the talukas is presented in the following table.

Table 1.9: Composition of GDI for the Taluaks in Gulbarga District 2007

	Equally Distributed Index							
	Health	Rank	Education	Rank	Income	Rank	GDI	Rank
Afzalpur	0.614	8	0.654	1	0.500	6	0.589	3
Aland	0.676	3	0.617	3	0.494	9	0.595	2
Chincholi	0.601	9	0.574	4	0.503	5	0.559	6
Chitapur	0.687	2	0.538	7	0.525	2	0.583	4
Gulbarga	0.725	1	0.621	2	0.462	10	0.602	1
Jewargi	0.553	10	0.552	5	0.509	3	0.538	10
Sedam	0.633	7	0.549	6	0.541	1	0.574	5
Shahapur	0.670	5	0.485	9	0.522	8	0.559	7
Shorapur	0.674	4	0.514	8	0.489	7	0.558	8
Yadgir	0.669	6	0.444	10	0.502	4	0.538	9
District	0.650		0.559		0.512		0.573	

Source: DHDR Gulbarga 2008

The GDI of the district is 0.573, which is above the value of 0.543 in 2001. There are wide variations across the talukas in the components of GDI. The GDI of Gulbarga Taluka is the highest with the value of 0.602. But this is still well below the state average of 0.637 in 2001. The GDI of Jewargi Taluka is the lowest (0.538). The gap between the highest and the lowest value of GDI is 0.064. Only five talukas – Gulbarga, Aland, Afzalpur, Chitapur and Sedam – are above the district average of 0.574. A look at the components of GDI gives a different picture. The income index of Gulbarga Taluka is the lowest due to low female work participation rate, especially in the urban part of the Taluka. It ranks first in Health Index and second in Education Index. Afzalpur Taluka ranks first in education index. Though Chittapur is better placed in Health and Income Index, its rank in Education Index is very low (8th). Yadgir Taluka is ranked lowest in education index due to low female literacy, especially in rural areas. Thus none of the talukas have shown consistently better performance in all the three indicators.

Economy

The district's economy is mainly based on agriculture, which contributes 31.7% of district's income and provides employment to 67 % of the population. A large part of the land is under dry land cultivation as the area under irrigation is only 15.2 per cent of the net area sown. The proportion of small and marginal holdings is very large and 55 per cent of the holdings fall in this category. The share of agriculture in total income has declined from 51.39% in 1980-81 to 33.7% in 2001-02 and to 32.1 per cent in 2004-05.

Table 1.10: Occupational pattern of the workforce (Main workers)

Census Year	Cultivators	Agricultural laborers	Household industry	Other workers	Total
1961	45.55	26.44	9.21	18.80	100.00
1971	34.13	36.55	4.40	24.92	100.00
1981	36.78	43.95	2.66	16.61	100.00
1991	35.19	50.15	2.06	12.60	100.00
2001	27.10	40.00	2.50	30.40	100.00

Source: Census of India 1961-2001.

The occupational structure has been stagnant over the time period. The proportion of population engaged in agriculture has increased from 72 % in 1961 to 85% during 1981-91 and has fallen to 67% in 2001. The other trend observed is that, the percentage of agricultural labourers was increasing till 1991. It has increased from 26.44% in 1961 to 40.1% in 1991, but has slightly come down to 39.96% in 2001. The share of tertiary sector in district income has increased from 36.6 in 1991 to 45.2 per cent in 2001-02 and its share in employment has increased from 12.6 to 30.4% during the same period. Thus a trend of employment generation in the service sector has become noticeable in the post-1991 period.

The cause of concern is that while the share of agriculture in the district's domestic product has declined substantially from 51.39% in 1980-81 to 31.7% in 2001-02, its share in employment has declined only marginally from 71% to 67% during the same period. Thus it can be said that the economy remains primary sector oriented.

Agriculture

The district economy is mainly agricultural. A large part of the land is under dry land cultivation with the area under irrigation only 18.8% of the net area sown. This is well below the state average of 25 per cent. The district is a drought prone area. During the 20th century, famines were recorded in the years 1900, 1909, 1922, 1923, 1934, 1945

and a severe famine in 1971-72. On an average in any three years one year is always a low rainfall year. The Irrigation Commission (1972) has identified in all 98.8% of the total geographical area covering ten talukas as drought prone. The Gazetteer of India lists out the famine and droughts that prevailed in the district since the 17th Century. Some of the worst famines occurred in the years 1630, 1650, 1659, 1681, 1685, 1713, 1743, 1747, 1749, 1787, 1792, 1793, 1804, 1819, 1833, 1854, 1873, 1877, 1878, 1897, 1899, 1900, 1909, 1922, 1923, 1934, 1945, 1971, 1972, and 1980. The famine during 1793 was known as SKULL FAMINE due to the appalling number of human beings who perished during the drought. Agriculture is subsistence based. Therefore, production and productivity of many agricultural crops is below the state average. The cropping pattern is dominated by food crops, which accounts for 78.6% of the net area sown. Jawar, red gram and sunflower are the major crops, occupying 20.7 per cent 24.8 and 11.3 per cent of the net area sown. The district is called 'Tur' bowl of the state as the area under Red gram occupies 65.7 per cent of the area under crop. The system of farming and the cropping pattern reveals low levels of living of the people in rural areas.

The area under irrigation has increased from 11.2 per cent in 1971-72 to 18.8 per cent in 2005-06. The increase in the area under irrigation was made possible by the inauguration of the upper Krishna Project in the district. The project covers the talukas of Shahapur, Shorapur and Jewargi.

The district has low mineral base. The important mineral found is limestone in Chittapur, Jewargi and Chincholi talukas. Therefore, the cement industry is the only prominent large scale industry in the district.

The district also lacks adequate infrastructure, which is one of the basic causes of its long economic stagnation. The total length of surface roads per 100 Sq. kms is only 28.26 kms. The length of village roads is 5,566.97 kms. A large part of these roads are closed during the rainy season. The total length of railway line is 225 kms. The district headquarter is on the main National Network, but the length of the internal network is very low. Only 5 talukas – Afzalpur, Chittapur, Gulbarga, Sedam and Yadgir – are connected by railway.

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 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 1.11: 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

Gulbarga, being a backward district lacks the resource base and basic infrastructure required for rapid economic development. It is therefore a 'B' category Minority Concentration Districts (MCD). Further, there are some additional gaps at the village level, which need a focused attention. These gaps are identified here on the basis of the information collected at the village level through semi-structured schedules. The analysis in this section is based on the information collected from the thirty surveyed villages in Gulbarga district.

In a backward economy, the infrastructure is not only inadequate but also the facilities are mainly concentrated in urban parts. Therefore, the rural areas develop as hinterlands lacking the basic requirements of development. State interventions in the form of various programmes and policies have promoted the development of rural infrastructure to some extent but the gaps still remain significant. The availability of various facilities in rural areas as per the 2001 Census is analysed below.

HEALTH AND EDUCATION

The development of health and educational institutions is essential to promote human development in a region. There is a wide gender gap in literacy; while the male literacy has increased from 28.13 per cent in 1961 to 61.8 per cent in 2001, the female literacy rate has increased from 6.08 per cent in 1961 to 37.9 per cent in 2001. Female literacy was 61 per cent of male literacy in 2001.

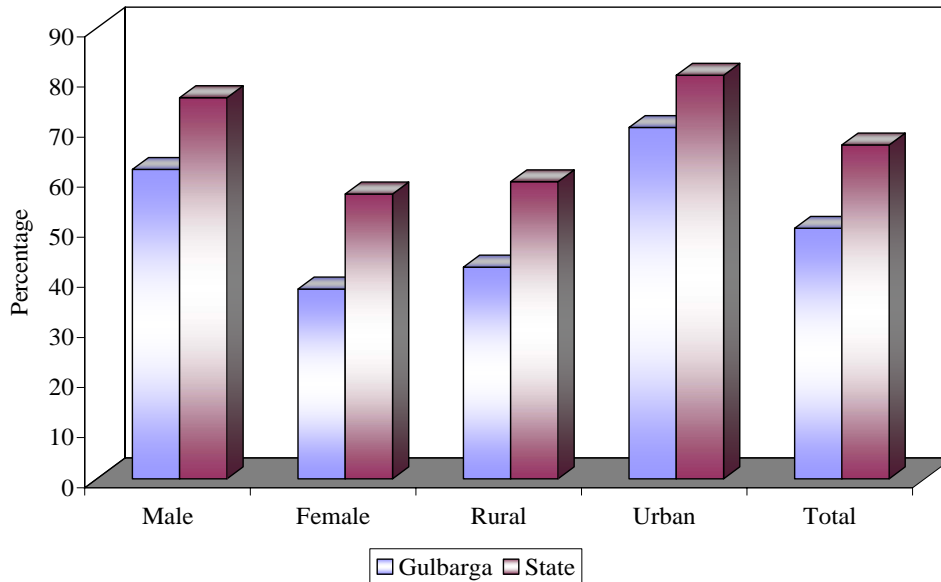
Table 2.1: Gender and Geographical Dimensions of Literacy-2001 (%)

	Male	Female	Total	Rural	Urban
Gulbarga	61.77	37.9	50.01	42.28	70.12
State	76.10	56.87	66.64	59.33	80.58

Source: HDR Karnataka 2005

The male-female literacy gap has increased from 22.00 per cent in 1961 to 23.9 per cent in 2001. The female literacy is very low in rural areas – 29.4 per cent in 2001, which means 70 per cent of the rural female population is deprived of access to education, knowledge and information.

Gender and Geographical Dimensions of Literacy-2001



The urban female literacy rate is 60 per cent. The gender gap in urban literacy is only 18.7 per cent. There is a wide gap of 16.6 percentage points between the State and the District Literacy. The gap is 19 percentage points in Female literacy.

The following table gives information on the access to educational facilities in the villages.

Table 2.2: School availability Status in Rural Areas in Gulbarga District 2001

Tahsil	% villages with Primary school	% villages having middle schools	no. of Secondary schools	population per Secondary school	number of industrial schools	population per industrial school	Number of training school	population per training school
Aland	100.0	91.1	43	6090	0		1	261891
Afzalpur	100.0	65.2	24	6697	0		0	
Gulbarga	97.8	72.8	28	8765	1	245414	3	81805
Chincholi	93.4	45.3	20	10325	0		0	
Sedam	98.2	54.1	20	7801	0		1	156026
Chitapur	99.2	63.1	25	9541	2	119266	3	79511
Jevargi	100.0	47.6	20	10804	0		0	
Shorapur	98.4	50.0	25	11725	1	293133	1	293133
Shahpur	98.6	59.3	17	14695	0		0	
Yadgir	98.0	52.6	17	14716	0		0	
Gulbarga District	98.3	59.4	239	9533	4	569575.3	9	253145
Kannnataka	84.6	56.2	5031	6935	187	186572.4	171	204029

Source: Village Level Directory (Census 2001).

In rural areas of the district, the availability of educational facilities is below the State average except in primary and middle schools. There is a shortage of higher educational institutions. These institutions build up skills and capabilities. The shortage of these institutions shows that the skill and capacity building requirements of the people are not being met adequately. This is a basic gap in rural areas of the district.

Table 2.3: Availability of Health and Drinking Water Facilities in Rural Areas

Tahsil	% Villages having PHCs within 5 KM	% Villages having MCW Centre within 5 KM	% villages having Allopathic hospital <5KM Range	Allopathic hospital per lakh population	Tap Per lakh population	Tubewell per lakh population	Hand pump per lakh population
Aland	28.9	14.8	14.1	0.0	42	33	51
Afzalpur	31.5	11.2	12.4	0.0	39	31	55
Gulbarga	22.1	21.3	15.4	0.0	36	37	52
Chincholi	32.8	11.7	18.2	0.0	30	18	60
Sedam	32.1	11.9	22.9	0.0	44	40	68
Chitapur	27.9	13.9	27.0	0.0	22	13	41
Jevargi	24.1	15.2	22.8	0.0	19	15	62
Shorapur	25.8	11.1	9.5	0.0	20	12	61
Shahpur	31.0	10.3	5.5	0.0	37	24	51
Yadgir	34.9	12.5	13.8	0.0	54	36	60
Gulbarga District	28.9	13.4	15.7	0.0	34	25	56
Kanrnataka	37.2	23.6	18.3	0.7	43	36	69

Source: Village Level Directory (Census 2001).

There is acute shortage of health and drinking water facilities in rural areas. In all the indicators, the district is well below the state average. Only 29 per cent of the villages have PHC within a distance of 5 Kms and only 13.4 per cent of the villages have a Maternity and Child Welfare Centre within a distance of 5 Kms (State average 23.6 per cent). The number of taps per lakh of population is only 34 as against the state average of 43. Similarly, there is also shortage of Tube wells and Hand pumps. State average is the minimum benchmark that needs to be met with on a priority basis.

Table 2.4: Availability of other facilities

Tahsil	% villages having paved road	Per centage of villages having power supply	% Villages having agricultural co-operative societies within 5 KM	% villages having Co-operative bank within 5 KM Range	Co-operative bank per lakh population	% villages having commercial bank within 5 KM Range	Commer cial bank per lakh populatio n	Post office per lakh popn
Aland	74.8	100.0	52.6	15.6	3.1	32.6	6.5	32.8
Afzalpur	95.5	100.0	41.6	12.4	2.5	39.3	8.7	28.0
Gulbarga	66.2	100.0	39.0	12.5	2.0	23.5	4.1	23.6
Chincholi	53.3	97.1	44.5	10.9	2.4	35.0	3.4	25.2
Sedam	67.9	98.2	23.9	16.5	2.6	23.9	3.8	24.4
Chitapur	50.0	99.2	31.1	26.2	6.7	42.6	7.1	27.7
Jewargi	46.2	99.3	33.8	8.3	0.9	49.0	7.9	31.0
Shorapur	80.0	97.9	28.9	8.9	1.4	20.0	4.1	17.7
Shahpur	42.8	96.6	55.9	11.0	2.4	39.3	3.6	19.2
Yadgir	72.4	99.3	44.7	19.1	4.8	20.4	3.6	26.0
Gulbarga District	64.3	98.7	39.6	13.8	2.9	31.9	5.2	25.3
Kanrnataka	70.3	98.1	51.2	25.6	4.5	45.4	5.8	25.2

Source: Village Level Directory (Census 2001).

The Financial institutions and communication facilities are also inadequate in rural areas. This has increased the dependency of the people on non-institutional sources of borrowing. Only 32 per cent of the villages have a commercial bank within a range of 5 kms, as against the state average of 45 per cent.

Thus the villages are deprived of basic infrastructure required for provision of health, education and drinking water that have significant impact on human development. These are the basic development gaps at the macro level.

The extent and magnitude of these gaps at micro level are identified with the help of the information collected at the village level in 30 sample villages.

It is observed that 90 per cent of the villages have primary schools. This has been possible due to the implementation of the two important programmes – the District Primary Education Programme (DPEP) and the Sarva Shiksha Abhiyan (SSA) (see table below).

Table 2.5: Access to educational facilities in Sample villages

Type of School	Per cent of villages having educational facilities	Mean Distance*	Per cent of villages with approach•
Primary School (Boys/Co-ed)	90.0	7.0	0.0
Primary School (Girls)	13.3	16.8	11.5
Middle School (Boys/Co-ed)	86.7	5.5	25.0
Middle School (Girls)	3.3	18.6	7.7
High/Higher Secondary School (Boys)	30.0	10.8	14.3
High/Higher Secondary School (Girls)	0.0	18.2	11.1
Inter College	10.0	24.5	14.8
ITI	0.0	24.2	13.8
Polytechnic	0.0	44.6	10.3
Other Training Schools	0.0	32.7	13.6
Religious Schools	13.3	27.3	33.3
Non Formal	50.0	40.2	0.0

*For villages not having the educational facility access with *pucca* road

Source: Survey

But only 13 per cent of the villages have primary schools for girls. In all 86 per cent of the villages also have middle schools. But the access to higher education at the village level is very low as only 30 per cent of the villages have Higher Secondary Schools. In case of some villages children have to travel a distance of 11 kms on an average to attend a high school. None of the villages have separate high schools for girls. At the higher level parents in backward areas do not prefer coeducation for girls. Hence many girls drop out after middle school. Girls have to travel 18 kms to reach to a high school. The institutions providing higher education and professional education are not available at the village level. The average travel required is 25 kms to access these facilities. Nearly 13 per cent of the villages have religious schools. Thus, at village level, access to higher education is still a basic development gap.

It has been observed that in villages in Karnataka, the functioning of the schools has improved after introduction of SSA Programme and the establishment of School Development and Monitoring Committees (SDMC). These committees include the elected representatives of the Panchayat, and the representatives of the parents and some other local members. They monitor the activities of the school. The overall availability of facilities in schools is satisfactory. The average number of teachers per school is about 7 and they are regular. The availability and quality of mid-day meals is also good. This has helped to improve the enrolment and attendance in schools. But in

some cases it is observed that the teachers are involved in preparation of mid-day meals. This has affected the teaching work in the schools. In some cases, the work is assigned to a Self Help Group (SHG). This is a good method and this can be followed in other villages. There is a shortage of furniture i.e., desks in schools and the children sit on floor. Some of the schools lack drinking water and toilet facilities. These gaps exist in spite of the implementation of SSA programme during the last six years. Further, the enrolment is not increasing and still about 10 to 12 per cent of the children are out of school. The quality of education is also low. This is evident from the Secondary School Examination results as well as low participation of students in higher education. Moreover, some further inferences about the quality of school education can be drawn from the Annexure 2.1

ACCESS TO HEALTH FACILITIES

The availability and functioning of health infrastructure has significant influence on morbidity, maternal mortality and infant and child mortality. Table 2.6 gives a picture about the health facilities available at the village level.

Only 20 per cent of the villages have a primary health centre and 33 per cent of them have a sub-centre. Thus only about 53 per cent of the villages have direct access to health facilities. The mean distance to a primary health centre is 8 kms and a sub-centre is 7 kms. The existing Primary Health Centres and Sub Centres do not have adequate staff and also have shortage of medicines. Hence they are not functioning effectively. Private Doctors are available only in 10 per cent of the villages. In 7 per cent of the villages, people depend on quacks. Only 13 per cent of the villages have medical shops. This indicates serious deprivation of health facilities for the poor in the villages.

Table 2.6: Access to Health facilities in Sample villages

Type	% villages having health facilities	Mean Distance* km	% approach with <i>pucca</i> road
PHCs	20.0	8.0	16.7
Primary Health Sub Centre	33.3	6.9	5.9
CHCs	3.3	12.9	10.7
Hospital/Dispensary	10.0	10.3	8.3
Private Qualified Allopathic Doctors	10.0	16.8	3.7
Maternity Child care Centre	3.3	25.9	7.1
Ayurvedic Hospitals	10.0	28.6	3.7
Ayurvedic Doctors	3.3	30.2	7.1
Homeopathic Hospitals	0.0	23.5	6.7
Homeopathic Doctors	0.0	23.5	3.3
Quacks	6.7	24.4	10.7
Family Planning Clinics	0.0	19.4	6.7
Chemists/ Medicine Shops	13.3	9.8	7.7

*For villages not having such Health facilities approach with *Pucca* Road

Source: Survey

OTHER FACILITIES AVAILABLE AT VILLAGE LEVEL

Other facilities at the village level are indicated in the following table. The villages lack basic requirements for modern agricultural practices such as credit and other inputs. Facilities such as seed storage, fertilizer shop, cold storage, pesticide shops are available in less than 20 per cent of villages. Availability of these facilities is indicated in the following table.

Table 2.7: Availability of other basic facilities

Type	% villages having basic facilities	Mean Distance* km	% approach pacca*
Nearest Bus Stop	50.0	4.5	6.7
Nearest Regular Market	10.0	14.9	0.0
Nearest Rail Station	0.0	35.6	13.3
Nearest Post Office	69.0	5.7	0.0
Public Telephone Connection	93.3	7.5	0.0
Commercial Bank	6.7	10.4	7.1
Rural Bank	6.7	10.3	7.1
Co-operative Bank	30.0	10.4	4.8
Anganwadi Centre	96.7	4.0	0.0
GP Office	56.7	6.6	0.0
Fair Price Shop	73.3	6.0	0.0
Fertilizer shop	16.7	15.3	8.0
Seed Storage	3.3	22.6	10.3
Pesticide Shop	16.7	17.7	8.0
Cold Storage	6.7	49.3	10.7
Other General Shops	93.3	40.5	0.0
Nearest Mandi	6.7	22.7	14.3
Milk Mandi	3.3	27.1	10.7
Veterinary (Centre/Sub-Centre)	36.7	6.3	6.3

* For villages not having such other facilities

Source: Survey

About 50 per cent of the villages do not have a bus stop; 30 per cent of the villages do not have a post office; 44 per cent of the villages do not have a Panchayat Office; and 90 per cent of the villages do not have market facilities. The absence of these facilities indicates low connectivity of the villages. These are some of the important gaps that need to be filled on a priority basis in the multi-sector plan.

When the Households were asked about the important facilities lacking in the village and the extent of deprivation of the villagers, the villagers gave their perceptions, which has been ranked as follows:

Table 2.8: Perceptions and Deprivation- Village Level

Factors	Rank
Drainage	1
Health Centre	2
Employment	3
Drinking Water	4
Pitch Road	5
Toilet	6
Electricity	7
School	8
Public transport	9
Housing	10
Irrigation	11
Education	12
Community Centre	13
Industries	14
Others facilities	15

Source: Survey

At the village level people expressed the necessity of drainage, health facilities, and need for secure employment. Water, road, toilet and electricity are their other major requirements. Though provision for drinking water supply has been made under various schemes, these schemes are not functioning properly in many villages. Therefore, drinking water is a third highest priority at village level. Thus inadequate infrastructure at village level is a serious gap.

Annexure 2.1: Functioning of Education Facilities in villages

Types		Percentage
Type of Structure	<i>Katcha/Tiles</i>	6.7
	<i>Semi Pucca</i>	6.7
	<i>Pucca</i>	86.6
	Total	100.0
Main Flooring Materials	Brick	53.3
	Cement	46.7
	Total	100
Average Number of Class Rooms		
Usable Blackboards		96.7
Desks Availability	For all students	6.7
	For some students	53.3
Toilet Facility		83.3
Drinking Water Facility		76.7
Students Perception on Midday meal		
(a) Quality	Very Good	3.3
	Good	66.7
	Very bad	3.3
	Average	26.7
	Total	100.0
(b) Preparation	Very Good	20.0
	Good	80.0
	Total	100.0
(c) Regularity	Very Good	
	Good	
	Average	
	Total	
Availability of		
(b) Note book		36.7
(c) Books		83.3
Punctuality, Discipline and Sincerity of Teachers		
(a) Punctuality	Very Good	10.0
	Good	83.3
	Bad	3.3
	Average	3.3
	Total	100.0
	(b) Discipline	Very Good
Good		93.3
Total		100
(c) Sincerity	Very Good	6.7
	Good	93.3
	Total	100

Source: Survey

Chapter III

SOCIO-ECONOMIC CONDITIONS OF THE HOUSEHOLDS

The socio-economic background of the households has deep influence on the living standards of the people. The indicators related to literacy and education, occupational pattern, and housing conditions influence the social status of the households. Better education, housing and jobs increase the social status of the households and facilitate their integration in the society. Absence of these leads to marginalisation and social exclusion. In this context, this chapter examines the socio economic status of the sample households. A comparative analysis across the religious groups of Hindus and Muslims is made to assess the nature of similarities and differences across the religious groups. This may help to identify the gaps and shape the programmes and policies to promote inclusive growth.

Demographic and Social Characteristics of the Households

Among the sample 900 households, 83.12 per cent are Hindu and 16.88 are Muslim households. Muslim households are bigger in size as compared to Hindu households. The average household size of Muslims is 6.87 and that that of Hindus is 6.12.

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

Community	Distribution of Sample Population (%)	Dependency Ratio	Sex Ratio	Average HH Size
Hindu	83.12	0.62	874	6.12
Muslim	16.88	0.87	953	6.87
All	100.00	0.66	888	6.25

Source: Survey

The sex ratio is favourable in case of Muslim households. It is 953 where as it is 874 in case of Hindu households. Most of the Hindu households belong to SC and OBC groups, and the sex ratio in these groups is lower in the district. The dependency ratio is 0.87 in Muslim groups, which is higher than 0.62 in the Hindu households.

Table 3.2: Age-wise distribution of male and female population (%)

Gulburga	Hindu			Muslim			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	8.76	8.48	8.63	9.59	10.63	10.10	8.91	8.89	8.90
5-14	22.00	20.73	21.41	24.13	26.17	25.12	22.39	21.78	22.10
15-24	22.71	21.27	22.04	21.64	15.54	18.67	22.52	20.17	21.41
25-29	7.71	8.72	8.18	5.81	8.60	7.17	7.37	8.69	7.99
30-44	18.19	19.37	18.74	17.56	18.46	18.00	18.08	19.19	18.60
45-59	12.53	12.93	12.71	9.98	9.49	9.74	12.07	12.27	12.16
60+	8.10	8.51	8.29	11.29	11.11	11.20	8.67	9.01	8.83
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey

Age-wise distribution of male and female population shows that a substantial part of the total population is constituted by people in the age-group of 5-14 (22 per cent). This however is the non-working population. The next major chunk of the population is constituted by those in the age-group 5-24, which means that a large number of people is about to join the labour force.

Work Participation Rate

The work participation rate indicates the access of the people to the means of livelihood. The work participation rate across religious groups and gender is presented in the following table.

Table-3.3: Work Participation Rate (%)

	Male	Female	Total
Hindu	55.76	34.09	45.65
Muslim	46.87	27.96	37.64
Total	54.16	32.91	44.17

Source: Survey

The overall work participation rate is 44.17 per cent. It is higher in Hindus (45.65 per cent) than in Muslims. Both the male and female participation rate is lower for the Muslim population. The low participation rate of Muslims is on account of the following:

- More number of children in the family are in the very young age group, some are still attending educational institutions.
- About 15 per cent of women (as against 13 in case of Hindus) are involved in only domestic work and child-care. This is also partly due to the pardah system prevalent in the society.
- The number of unemployed youth, especially girls is also more in this group.
- The low WPR indicates low levels of income of the households.

Literacy and Education

Education is the most critical element in the empowerment of the people. By increasing their skills and knowledge and providing them access to productive employment the socio-economic inequalities can be bridged. Right to education is recognised as fundamental human right in the Universal Declaration of Human Rights (1948). The endogenous growth theories recognise knowledge as an essential input for economic development. Education promotes knowledge building process, which ultimately raises collective levels of economic and social well-being. Education thus, has multidimensional

effects that include the individual as well as social benefits. It helps the individuals to make rational choices about their lives through better knowledge and information. It also influences their work habits, saving and their values of personal and social life. It thus helps to break the vicious circle between underdevelopment and backward people. It is therefore, an important tool for empowerment of the marginalised groups.

The Census 2001 literacy rate for Muslims in the district is 56.79 per cent, which is higher than the literacy rate of the Hindu families i.e. 48.56. The female literacy among Muslims is 46.18, which is also higher than the female literacy of 36.02 of Hindu households. However, the trend is different in sample households. This is on account of the fact that 2001 literacy includes the urban literacy also and the sample literacy rate is rural literacy. Here the literacy rate of Muslims is lower than the literacy rate of Hindu households. The literacy rate here is 50% for Muslims and 51.91% for Hindus (The overall literacy rate of the district is also 50.01 per cent). This indicates that the variation in literacy rate across the religious group is less significant in the sample. The female literacy rate is 42.2 for Hindu households and 39.37 per cent for Muslim households.

Table 3.4: Literacy rate in % 7 and above

Minority	Male	Female	Persons
Hindu	60.54	42.22	51.94
Muslim	59.91	39.37	49.94
Total	60.43	41.70	51.58

Source: Survey

There is a significant gender gap in literacy in both groups. In case of Hindus the gap is 18.32 per cent and in case of Muslims it is 20.54 per cent. The average female literacy is 41.70 per cent. Thus about 60 per cent of women in both groups are deprived of access to education.

Level of Education

The level of literacy does not indicate the level of knowledge and capabilities of a person. This is reflected in the educational attainment, which determines the access to skilled jobs that are more remunerative. Here, the differences across the groups are less visible. Some 48 per cent of Muslim members are illiterate and another 47 per cent have education below or up to secondary level. Only 5 per cent of them have education above secondary level. Against this, though 47 per cent of Hindu family members are illiterate, 45.38 per cent of them have education below or up to Secondary level. About 7.6 per cent of them have education above secondary level.

Table 3.5: Educational Status of Households members (%)

	Hindu			Muslim			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Illiterate	38.34	56.78	46.96	38.10	58.47	47.93	38.30	57.09	47.13
Below primary or informal education	4.42	4.23	4.33	5.37	4.67	5.03	4.59	4.31	4.46
Primary	16.31	13.12	14.82	23.38	16.19	19.91	17.57	13.70	15.75
Middle	13.68	12.68	13.21	14.37	11.80	13.13	13.80	12.51	13.20
Management or commercial school course (vocational)	1.07	0.21	0.67	0.70	0.36	0.53	1.01	0.24	0.64
Secondary	15.46	8.81	12.35	10.57	6.01	8.37	14.59	8.29	11.63
Higher Secondary	5.74	2.63	4.29	2.43	0.84	1.66	5.15	2.29	3.81
Technical diploma or certificate below degree	1.09	0.30	0.72	1.98	0.29	1.16	1.25	0.30	0.80
Technical or professional degree	0.76	0.25	0.52	0.43	0.59	0.51	0.70	0.31	0.52
Graduate degree	2.42	0.53	1.54	2.17	0.78	1.50	2.37	0.58	1.53
Post-graduate degree	0.20	0.10	0.15	0.00	0.00	0.00	0.16	0.08	0.12
Others	0.51	0.37	0.45	0.51	0.00	0.26	0.51	0.30	0.41
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey

On the other hand, it is observed that Muslim youths have higher level of education than their Hindu counterparts. This is evident from the table below.

Table 3.6: Educational Status of Households Members in 15-25 Age Group (%)

Educational category	Hindu	Muslim	All
Illiterate	37.03	34.46	36.59
Below primary or informal education	2.86	2.78	2.85
Primary	8.10	10.64	8.53
Middle	13.25	17.03	13.89
Management or commercial school course (vocational)	1.06	1.17	1.08
Secondary	22.76	19.87	22.26
Higher Secondary	10.08	5.39	9.28
Technical diploma or certificate below degree	1.54	3.93	1.94
Technical or professional degree	0.72	0.57	0.70
Graduate degree	2.28	3.14	2.43
Post-graduate degree	0.31	0.00	0.26
Others	0.00	1.03	0.17
Total	100.00	100.00	100.00

Source: Survey

About 4 per cent of the Muslim youth have completed technical diploma or certificate course; 3.14 per cent of them are graduates. Overall position indicates that the level of

educational attainment is lower among both Hindu and Muslim Youth. This has significant impact on the future earnings of the households.

Table 3.7: Current Educational Status of all the Children in 5-16 Age Group (%)

Category	Hindu			Muslim			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never Enrolled	6.91	11.05	8.67	6.16	13.00	9.50	6.76	11.52	8.85
Left after Enrolment	5.05	5.16	5.10	2.07	2.36	2.21	4.46	4.48	4.47
Enrolled but did not go to school	3.00	1.60	2.41	3.10	6.58	4.80	3.02	2.80	2.92
Going to informal school	1.51	1.71	1.60	3.95	0.40	2.21	1.99	1.40	1.73
Going to govt school	79.79	75.87	78.12	83.62	76.73	80.25	80.55	76.08	78.58
Going to private school	3.51	3.20	3.38	0.36	0.40	0.38	2.89	2.53	2.73
Others	0.22	1.40	0.73	0.75	0.54	0.64	0.33	1.20	0.71
All	100	100	100	100	100	100	100	100	100

Source: Survey

Box 3.1

Large percentage of both Hindu and Muslim households belong to lower income groups. They are not able to send the children for higher education due to inability to meet the expenditure. This involves additional boarding and lodging expenses. In case of one Muslim Household, a loan of Rs. 50,000 is incurred from informal sources to seek Son's admission to a professional degree course.

Nearly 90 per cent of children in both Hindu and Muslim households go to Government schools and also avail facilities such as books, uniforms, bags and midday meals. The provision of midday meals has increased the enrolment and attendance in the schools. Only in few upper class households, the children go to private schools.

It is observed that despite the efforts made under various programmes, still 8.85 per cent children are not enrolled in schools. Nearly 11.05 percent and 9.50 per cent of Hindu and Muslim children are not enrolled in schools. About 11.52 per cent of female children are not enrolled in schools when compared to their male counterpart (6.76 per cent), which indicates the low importance given to the education of girls. Many children in the 5 - 6 age group are not enrolled in schools. Further, in the field survey it was observed that many children in the age group of 15-16 are not in schools as the enrolment was very low before 10 years. The percentage of children out of school is declining due to intensive enrolment drives under SSA programme. However, even after enrolment, some children leave the school after a point of time. It was observed that poverty and

migration are the main reasons for non-enrolment. About 2 per cent of children in Hindu families and 4 per cent in Muslim families, though they are enrolled they do not go to school due to lack of interest.

The type of school attended by the children to some extent indicates access to quality education. It is generally believed that the quality of education is low in government schools as compared to private schools. The education in private schools is expensive and hence poor are not able to send their children to the private schools. Only 5.37 per cent of Hindu children and 2.33 per cent of Muslim children go to private school, while 93.92 per cent and 96.35 per cent of Hindu and Muslim children go to government schools.

Table: 3.8: Type of Schools Attended by Children (%)

	Hindu	Muslim	All
Govt	93.92	96.35	94.44
Pvt	5.37	2.33	4.72
Madarasa	0.00	1.28	0.27
Missionary	0.48	0.04	0.39
All	100.00	100.00	100.00

Source: Survey

This indicates that the Government still bears the responsibility of providing primary education to the Children. There is a need to improve the quality of education in these schools. This may help the children from poor families to get access to quality education. About 0.48 per cent of Hindu children and 1.32 per cent of Muslim children are in informal schools. These schools are- Madarasas, Matha Schools etc. The non-formal schools are Tent schools, Chinnara Angala and other types of schools in Hamlets and Tandas in the district.

Box 3.2

It has been observed that the Muslim children are comfortable with the Urdu medium Primary schools. After the completion of primary education they have to go to the Kannada Medium High schools available in the nearby place. The change in medium of instruction creates difficulties. They are not able to understand the lessons and show disinterest in learning. Many of them do not join college as they have to study in English Medium. Since their knowledge of English language is poor, they discontinue their education after completing the middle school or High School (if Urdu Medium High school is available). In some cases it is observed that the poor parents go to work and there is no learning environment at home. Therefore, the children do not go to school.

In both the religious groups children drop out in large number after completion of middle school education. The need to earn is one of the basic factors for discontinuing education. The trend is also strengthened by lack of interest in education and learning. Nearly, 21 per cent and 23 per cent of the Hindu and Muslim children respectively are not interested in reading and learning.

Table 3.9: Reasons for Drop-out (%)

	Hindu	Muslim	All
Work at home	39.25	37.94	38.98
Need to Earn	14.67	5.22	12.74
School Far distance	4.63	6.03	4.92
Lack of facility in school	0.00	5.85	1.19
Teacher beating	3.42	7.35	4.22
Teacher do not teach	0.98	0.00	0.78
Failed in exam	2.73	0.54	2.28
Fee or expenditure not afford	2.93	0.00	2.34
Not interesting in reading	21.11	22.77	21.45
Others	10.28	14.31	11.10
All	100.00	100.00	100.00

Source: Survey

Further there is no supporting atmosphere at home. 39.25 per cent of Hindu Children and 37.94 per cent of Muslim Children do not go to school, because of work at home. Need to earn is also one of the main reason for drop-out and nearly 14.67 per cent of Hindu and 5.22 per cent of Muslim children work on farms or in family enterprises. Lack of High School facilities in the village compels them to discontinue the education. This is observed from the following table.

Table : 3.10: Availability of School - Distance factor (%)

	Hindu	Muslim	All
within 1km	77.42	78.65	77.69
1-2 km	6.97	8.05	7.20
2-4 kms	14.65	13.21	14.34
above 4	0.96	0.09	0.77
All	100.00	100.00	100.00

Source: Survey

Distance is also a factor for 5 per cent of Hindu and 6 per cent of Muslim children. About 14.65 per cent of Hindu families and per cent of Muslim families reported the distance to

school between 2-4 kms. In some hamlets and Tandas in Shorapur, Shahapur, and Jewargi Talukas the access to schools is very low.

Box 3.3

The distance factor is overcome by the recent scheme introduced in government schools. A bicycle is given to the girls and boys belonging to the SC, ST and OBC group. This has increased the enrolment of girls in High Schools.

Parents views about the educational achievement of their children are very high and do not differ across religious groups.

Table: 3.11: Parent's Aspiration about Child Education

		Hindu	Muslim	All
Boys	High School	13.98	19.78	15.14
	Intermediate	8.71	17.88	10.54
	Pre graduation	26.85	34.01	28.28
	Bachelor's degree	29.51	13.83	26.37
	Post graduate degree	10.95	8.29	10.42
	Technical degree	10.01	6.21	9.25
	All	100.00	100.00	100.00
Girls	High School	28.21	34.65	29.69
	Intermediate	15.34	18.11	15.98
	Pre graduation	24.28	27.09	24.93
	Bachelor's degree	20.70	10.23	18.29
	Post graduate degree	3.25	4.77	3.60
	Technical degree	8.21	5.15	7.51
	All	100.00	100.00	100.00

Source: Survey

Most parents want their children to complete secondary education. Due to high levels of illiteracy among the parents the attitude towards girls' education is not very encouraging. About 30 per cent and 14 per cent of Hindu and Muslim parents respectively desire that boys should complete minimum intermediate education or attain Bachelors degree. Whereas only 21 per cent and 10 per cent of the Hindu and Muslim parents respectively, desire that the girls should complete bachelor's degree. Most of them, 28 per cent of Hindu and 35 per cent of Muslim parents are satisfied with the high school education of the girls.

Health Conditions

Health related issues are of prime importance because right to life is a basic right and all the other entitlements only follow. Health is a pre-condition for human development. Improvement in health status of people has significant impact on poverty reduction as poverty and ill health form a vicious circle. Health care expenditure impacts the poor in

two significant ways – they have to spend a large amount of money on treatment of disease which puts strain on their scarce resources and they are also unable to earn income during the period of illness. As observed from the survey, this often leads the households into indebtedness therefore, intervention by the state in the form of provision of public health care system is essential. Proper distribution of health care infrastructure across rural areas and its efficiency in delivery of services has significant impact on the health status of poor and marginalised groups.

Majority of the households have incurred health expenditure during the survey year. It forms 7.3 per cent and 6 per cent of the total expenditure of Hindu and Muslim families respectively. The diseases suffered by the household members are indicated in the following table. Both the Hindu and the Muslim households reported some or the other forms of health problems and diseases.

Table 3.12: Types of diseases prevalent in the households

	Hindu	Muslim	All
Diarhoea	2.41	8.52	3.49
Dysentery	3.69	8.75	4.59
Cough and Cold	11.14	6.10	10.24
Fever	37.28	28.87	35.78
Malaria	7.21	6.56	7.10
Typhoid	3.67	4.70	3.85
Kalazar	0.66	0.20	0.58
Pneumonia	0.36	1.00	0.47
Vomiting	0.52	3.36	1.03
Ear discharge	0.52	0.00	0.43
Night blindness	0.28	0.77	0.37
Skin Disease	1.28	0.60	1.16
Chicken pox	2.37	6.95	3.18
Worms	0.30	0.00	0.25
Problem in teeth	0.50	0.00	0.41
Pain in stomach	8.54	5.34	7.97
Fracture	2.54	2.18	2.48
Women related disease	0.95	0.81	0.93
Complication in pregnancy and child birth	2.68	5.75	3.22
New Born Baby problem	2.48	3.97	2.75
TB	1.31	0.00	1.08
Filaria	0.00	0.30	0.05
Leprosy	0.45	0.44	0.44
Jaundice	0.83	0.47	0.77
Arthritis	0.70	0.30	0.63
Polio	0.00	0.30	0.05
Other	6.25	2.86	5.65
Total	100.00	100.00	100.00

Source: Survey

It is observed that fever is a major disease reported by the households. The incidence of dysentery, diarrhoea, malaria and chicken pox is more in Muslim households. Whereas Hindu households have high incidents of cough and cold, pain in stomach and malaria. Among other diseases, problems related to pregnancy and childbirth is prominent. About 7 per cent of the households also reported Malaria, which is a common disease in rural areas due to lack of drainage facilities.

The sources of treatment indicate the amount of expenditure incurred on Medical treatment. The sources of medical treatment available in the villages and used by the sample households are indicated in the following table.

Table 3.13: Sources of Medical Treatment (%)

	Hindu	Muslim	All
Govt Hospital	3.07	3.97	3.23
Pvt medical practitioner	79.09	82.72	79.73
Govt and pvt both	16.89	12.35	16.09
Homeopath	0.47	0.00	0.39
NGO health worker	0.36	0.00	0.30
Home treatment	0.00	0.32	0.06
Quack	0.11	0.00	0.09
Others	0.00	0.64	0.11
Total	100.00	100.00	100.00

Source: Survey

People had multiple choices for seeking treatment. The most common source is private medical practitioners in the village including a quack in some cases. About 83% of the Muslim households and 79 per cent of Hindu households go to private medical practitioners. It is a known fact that subsidised health services provided in government hospitals are cheaper than private medical care. Therefore, it is expected that poor households would not be approaching them for treatment. Contrary to this it is observed that people, including the poor, prefer to go to private medical practitioners than to a government hospital. This is on account of many factors, such as lack of availability of doctors and medicines in government hospitals, negligence, inconvenient timing distance, etc. It is observed that people have less faith in government hospitals due to its low efficiency and poor functioning.

The coverage of children under immunisation is increasing in recent days. This is because of the intensive immunisation drive undertaken by the government.

Table 3.14: Status of Immunisation (%)

	Hindu	Muslim	All
Any Type Immunisation	94.99	95.90	95.20
Full Immunisation	54.50	57.02	55.06

Agencies involved in Immunisation

	Hindu	Muslim	All
Govt. Agency	98.32	99.74	98.64
Private Agency	1.68	0.26	1.36
Total	100.00	100.00	100.00

Source: Survey

The outreach facilities and door-to-door services are offered to cover the children in the relevant age groups. Mostly, the government agencies are involved in the immunisation of the children. Still the district is far from achieving 100 per cent of full Immunisation. Among the sample households, about 57 per cent of Muslim and 55 per cent of Hindu Households have full immunisation of children. Some 95 per cent of the households have partial immunisation. The reasons stated by the households for partial immunisation are indicated in the following table.

Table: 3.15: Reasons for Partial Immunisation (%)

	Hindu	Muslim	Others	Total
Not aware	89.74	86.67	0.00	88.89
Facility for immunisation is very far away	10.26	6.67	0.00	9.26
Others	0.00	6.67	0.00	1.85
Total	100.00	100.00	0.00	100.00

Source: Survey

Lack of awareness about the immunisation package is an important factor for partial immunisation.

The place of delivery has significant impact on maternal health and mortality rate. The incidence of home delivery is quite high in the Muslim households.

Table 3.16: Institutional Deliveries among Sample Households (%)

		Hindu	Muslim	All
Where last child born	Govt hospital	9.11	11.01	9.53
	Private hospital	17.50	8.44	15.50
	Home	73.39	80.56	74.98
Who assisted in the deliver	Doctor	31.28	24.91	29.87
	Trained midwife/ASHA	15.19	23.53	17.03
	Untrained Dai	51.94	48.22	51.12
	Others	1.59	3.34	1.98
Pre and Post natal care	Yes	64.80	72.56	66.51
	No	35.20	27.44	33.49
	All	100	100	100

Source: Survey

In case of Muslim households, about 80 per cent of child deliveries take place at home, and for Hindus it is 73 per cent. The delivery in some cases is assisted by a trained midwife, but in majority of cases it is conducted by untrained Dai called 'Sulagithi', for 52 per cent of Hindu and 48 per cent of Muslim households. It is therefore essential to increase the institutional deliveries for these households.

Housing and Basic Amenities

Shelter is a basic requirement of human beings as it provides privacy and security too. It is therefore considered as one of the three basic requirements of life. This section analyses the housing conditions of sample households.

Table: 3.17: Housing Status of the Households (%)

	Own	IAY /Government Provided	Rented	Type				Rooms		
				That ched	Katcha	Semi Pucca	Pucca	1	2	3
Hindu	85.08	13.78	1.14	6.96	22.78	58.44	11.82	26.50	44.59	28.90
Muslim	86.28	11.57	2.15	7.08	35.68	47.33	9.90	32.99	44.03	22.98
Total	85.28	13.41	1.31	6.98	24.95	56.57	11.50	27.60	44.50	27.9

Source: Survey

Majority of both Hindu and Muslim households stay in their own house. The desire to have one's own shelter is very strong among the rural masses as it offers some type of security to them. 85 per cent of sample Hindu households and 86.28 per cent of Muslim

households live in their own houses and 13 per cent or more of these households live in government provided houses. Though the two categories of households do not differ much on ownership of a house, there are striking differences in the type of house in which they are living. Nearly 42.7 per cent of the Muslim households live in thatched and *katcha* houses as against 30 per cent of Hindu households.

The houses in general are one room or two room houses. 29 per cent of Hindu households and 23 per cent of Muslim households live in three or more room houses.

Box 3.4

During the field visit in a sample village, it was observed that a Muslim family with nine members stays in one room followed by a varandah (with roof but no door) and some open space in front of it. The woman was cooking in one corner of the room with cow dung and small pieces of wood. There was smoke around her and it was spreading to other room where a small child was sleeping. The living conditions are miserable, as the used water gets stored in front of the house. Because of the social custom of *Purdah* the ventilation is also inadequate in these houses.

Basic Amenities in the Houses

The houses in rural areas generally lack sanitation facilities. In Gulbarga district, in rural areas only 10 per cent of households have proper sanitation facilities. The availability of different basic amenities at the household level is presented in the following table.

Table: 3.18: Basic Amenities in the Households (%)

Comm-unity	Electrified	Non-Electrified Source				Drinking Water			Toilet		Drainage
		Oil-Lamp	Lantern	Petromax	Others	Public	Pvt	Others	In-house	Outside	
Hindu	91.39	99.54	53.66	3.48	6.07	85.56	11.89	2.55	3.40	96.60	12.14
Muslim	92.29	91.63	35.11	3.53	10.13	91.31	5.39	3.30	1.22	98.78	11.04
Total	91.54	98.10	50.28	3.49	6.81	86.53	10.79	2.68	3.03	96.97	11.95

Source: Survey

Majority of the households i.e. 91.5 per cent have electricity. This is because; Karnataka government under rural home electrification programme called 'Bhagyajyothi' has provided electricity to the houses. One single bulb connection is provided. Barring a few, all other households, reported that they have 'Bhagyajyothi' connection. Here the electricity is provided only over night.

The households also have better access to drinking water (86.53%). Many schemes are being operated by the government to provide drinking water to the households. These schemes include public hand pumps for hamlets having population less than five hundred, a mini water supply (MWS) scheme for hamlets having population between 500-1000 and a piped water supply scheme for a population above 1000. As a result the households have accessibility to public source of drinking water. 90 per cent of Muslim households and 85.5 per cent of Hindu households and 91.3 per cent of Muslim households depend on public source for the supply of drinking water. 11.89 per cent of Hindu households and 5.4 per cent of Muslim households have a private source in the form of own hand pump or own well. This is observed only in rich families in rural areas.

But the facilities providing sanitation and drainage are highly inadequate and need urgent attention. Only 3.4 per cent of the Hindu households and 1.22 per cent of the Muslim households have toilet facilities. About 96 per cent of the households do not have any toilet facilities and practice open field defecation. This situation prevails despite of the total sanitation campaign being implemented in the district. Lack of toilet facilities puts the women folk into difficulty. About 12 per cent of Hindu households and 11 per cent of Muslim households have drainage facilities. In case of remaining households the water used by the households is left flowing on the road.

Most of the households are heavily dependent on traditional sources of fuel as reflected in the following table.

Table 3.19: Type of Fuel Used by the Households (%)

	Hindu	Muslim	Total
Wood	98.80	99.19	98.86
Coal	0.77	1.46	0.89
K Oil	9.52	8.03	9.27
Hay/leaves	2.59	4.86	2.97
Cowdung cake	3.11	1.35	2.81
Agriculture waste	52.58	66.02	54.85
Liquid petroleum gas	1.29	0.32	1.13
Others	0.68	1.60	0.84
Total	100.00	100.00	100.00

Source: Survey

The two major sources of fuel are wood and agricultural waste. There is no differentiation across the caste groups. 98.8 per cent of the households use wood as a source of fuel, 52.6% of Hindu households and 66 % of Muslim households also use agricultural waste as a source of fuel. 9.27 per cent of households use kerosene oil also a fuel. Only 1.29% of Hindu households use liquid petroleum gas. Kerosene oil and

liquid petroleum gas is generally used by the middle class and the rich households. The use of traditional sources of fuel is harmful to the women's health. Further, since these sources emit carbon and other harmful gases in the atmosphere they cause environmental pollution as well.

It is thus observed that housing conditions of the households are a matter of concern. Most of the Muslim households live in temporary houses or huts, in which the sanitation and drainage facilities are highly inadequate. On the other hand drinking water and electricity are available for almost all households. This has become possible on account of focused programme in rural areas. There is a need to undertake such programmes in provision of housing and sanitation to improve the living conditions of the rural people.

Conclusion

The socio economic conditions of the households need to be improved. The literacy base of both the households is very low and the members do not possess modern skills and technical knowledge to get access to high paid jobs. Those working in construction, trade and services still follow the traditional methods. The health status of the households also is not satisfactory. The percentage of institutional deliveries is very less. The percentage of full immunisation is also very low. The housing conditions and provision of sanitation also needs serious consideration.

The Multi Sector Development Plan should provide for skill development, entrepreneurship development, marketing and credit as well as financial assistance to improve their access to better trade and business and higher education.

Employment, Income and Assets

The status of employment of members, its nature and duration, has significant impact on the income level of a household. This in turn determines the level of consumption and the standard of living of the household. The following analysis presents the livelihood conditions of the households.

Ownership of Land

In rural areas, possession of land and other assets determines the nature of employment - self/wage and casual as well as permanent. Land is an important production asset. This is unevenly distributed across the households.

Table 3.20: Distribution of Land across the Households (%)

Land category	Hindu	Muslim	Total
Landless	25.93	31.68	26.90
Marginal	13.79	14.07	13.84
Small	26.36	27.59	26.57
Medium	14.31	11.09	13.77
Large	19.61	15.57	18.93
Total	100.00	100.00	100.00
Average Land size	6.49	5.32	6.29

Source: Survey

Nearly 31.68 per cent of Muslim households don't possess any land and 41.66 per cent of the households fall in marginal and small farmers groups. Thus about 45.75 per cent of them are not able to make their livelihood from agriculture, 26 per cent of Hindu households also do not possess any land. Therefore, 40 per cent of these households do not get their livelihood from agriculture. While 19.61 per cent of Hindu households have large holdings only 15.5 per cent of Muslim households possess large holdings. The average size of land is 6.5 and 5.3 acres respectively.

Nature of Employment:

The nature of employment of the households is mainly affected by the distribution of land across the household as observed from the following table.

Table 3.21: Status of Employment (%)

	Hindu			Muslim			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed	45.47	23.05	37.66	42.69	27.25	37.10	45.04	23.74	37.57
Regular	6.30	2.35	4.92	3.96	1.49	3.07	5.94	2.21	4.63
Casual	48.23	74.60	57.41	53.34	71.26	59.84	49.02	74.05	57.80
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey

Casual labour is the main form of employment for both Hindu and Muslim households. Only 5 per cent of Hindu members and 3 per cent of Muslim members work as regular salaried employees, on the other hand 57.41 per cent of Hindu workers and 60 per cent of Muslim workers work as casual labour. The cause of concern is that 53 per cent of Muslim male members are casual workers whereas the percentage is 48 for Hindu Male

workers. Self-employment in agriculture is more for Hindu households due to possession of land. On the other hand the Muslim Households work as casual labour in agriculture. The domination of casual employment indicates insecurity of both income and employment for both the households. As a result, though the work participation rate is high, the incomes are low. During the field survey in the dry part of the district respondents expressed serious concern about irregularity of employment. Women in both the groups mainly work as casual labourers.

Occupational Status

Occupation wise analysis of the employment pattern of the households indicates that self-employment is dominant in agriculture. Agriculture is the main sector of the district economy. There is less diversification of employment due to poor resource base of the economy and low level of industrial development. A large proportion of sample households are employed in agriculture either as cultivators or agricultural labourers. The small and marginal farmers combine cultivation with wage employment to get minimum livelihood.

Table 3.22: Occupation Status of the Households (%)

Status	Hindu			Muslim			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed in Agriculture	37.54	20.53	31.61	29.52	23.21	27.23	36.30	20.96	30.92
Self Employed in Non-Agri	7.93	2.53	6.05	13.17	4.05	9.86	8.74	2.77	6.65
Salaried	6.30	2.35	4.92	3.96	1.49	3.07	5.94	2.21	4.63
Casual labour in Agriculture	37.10	66.25	47.25	40.21	63.28	48.57	37.59	65.76	47.46
Casual labour in Non-Agri	11.13	8.35	10.16	13.13	7.98	11.26	11.44	8.29	10.33
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey

The occupational status of the households indicates that casual employment in agriculture is the main source of employment for the households (47.46). About 57.79% of women members work as casual labourers. The other source of employment is self-employment in agriculture (30.9 per cent). In all 78 per cent of working members in sample households seek their livelihood from agriculture.

Industry-wise distribution of Employment

The industry wise distribution of employment indicates that there is less diversification of employment opportunities in case of Hindu Community. Majority of them are employed in primary sector, i.e. agriculture (79 per cent); women employment is 86.87 per cent in this sector. This is followed by construction where 7.7 per cent of the workers are employed. In all other categories the percentage of employed persons is less than 5 per cent (Manufacturing 3.33, Trade, 2.53. public Administration 3.47, etc).

Table 3.23: Industry Wise Distribution of Employment (%)

Industry	Hindu			Muslim			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture, Forestry & Fishing	74.81	86.87	79.01	70.08	86.65	76.09	74.08	86.83	78.55
Mining & Quarrying	1.89	0.33	1.35	1.80	0.55	1.35	1.88	0.37	1.35
Manufacturing	4.11	1.87	3.33	5.36	1.77	4.06	4.31	1.86	3.45
Electricity	0.08	0.00	0.05	0.55	0.00	0.35	0.15	0.00	0.10
Construction	8.29	6.59	7.70	8.47	6.78	7.86	8.32	6.62	7.72
Trade, Hotels & Restaurants	3.30	1.10	2.53	4.15	3.30	3.84	3.43	1.46	2.74
Transport, Storage & Communication	2.82	0.39	1.97	7.99	0.45	5.25	3.62	0.40	2.49
Finance., Real Est. & Business	0.63	0.49	0.59	0.69	0.00	0.44	0.64	0.41	0.56
Pub Administration, Education, Health & Others	4.06	2.35	3.47	0.91	0.50	0.76	3.57	2.05	3.04
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey

In case of Muslim households the occupational pattern is more diversified. Agriculture is a major sector providing employment to 76.09 per cent of workers. About 7.86 per cent of workers are engaged in construction industry; 5.36 per cent of male members are working in manufacturing, 8 per cent of the male workers are employed in transport and storage and 4.15 per cent in trade and hotels. After casual labour in agriculture, the Muslim workers are employed as drivers, tool operators, brick layers, mechanics and machine operators in repair shops, cleaners, waiters, etc. Some of them are working as vendors, fruit sellers, bangle sellers, eatables, egg, vegetable sellers etc. Some are self-employed in Pan Shops, hotels, small Kirana shops, etc. Thus a large number of them are employed in low paid manual and tertiary jobs. It is important to note that, children start getting crude training in household enterprises/ business or trade at an early age.

Further in a large number of households the members are willing to do any kind of jobs including part time and irregular jobs due to the necessity of securing an income for the survival of the family. Thus the male are engaged in different types of occupations in the district. The low paid irregular jobs exhibit low and irregular levels of income for the household.

It is evident that a large number of workers both from Hindu and Muslim households work in agriculture. A large part of the land in the district is under dry land cultivation (only 18.7 per cent of the net area sown is under irrigation). Hence employment is not available throughout the year. Self employed households, on an average work for 150 to 160 days in agriculture. On the other hand, casual workers in agriculture get an average employment of 170 to 180 days, depending upon the nature of crops produced in the village. The employment is more during the peak period of June-July (sowing season) December and March harvesting season. The remaining period of employment is for other tasks in agriculture (weeding, pesticides, irrigation etc.).

On the other hand those who are involved in self-employment activities related to trade service, etc., get more days of employment – up to a period of 270 days in a year. Those who are employed as casual labour in other public works, and in construction also get an average employment of 240 days in a year.

The average wage rate in agriculture varies from Rs 50 for male and Rs 25 for female in lean period to Rs 60 to 80 for male and Rs 40 to 50 for female in the peak period. The gender based wage differentials are substantial and the female wage is 50 to 60 per cent of male wage. In non-agriculture sector, the wage rate is slightly higher and it is Rs 80 to 100 for male workers. Female labourers are not large in number in the non-agricultural, sector except in construction.

Employment- Skill and Training Requirements of the Households

The status with regard to skills and training is very low for both the households. The types of activities preferred by unemployed/underemployed households are indicated in the following table.

Table 3.24: Type of Activities Preferred by the Households (%)

	Hindu	Muslim	All
1. Self employed in:	48.90	53.84	49.86
Cultivation	25.90	23.91	25.52
Dairy	4.47	4.69	4.51
Poultry	0.06	0.11	0.07
Piggery	0.14	0.00	0.12
Sheep/Goat	3.16	3.85	3.29
Fisheries	0.28	0.07	0.24
Business	14.89	21.21	16.11
2. Manual Labour	26.19	22.09	25.40
3. Salaried Jobs	14.00	12.69	13.74
4. Services	7.00	8.56	7.30
Repair service	5.45	8.07	5.96
Maintenance service	0.59	0.38	0.55
Caste based occupation	0.96	0.11	0.79
Others	3.91	2.82	3.70
Total	100.00	100.00	100.00

Source: Survey

It is observed that cultivation is one of the major activities preferred by the households as it provides them with land base. The other choices expressed by Muslim households are manual labour (which can be provided under NREGS), business, salaried jobs and repair services. The Hindu families also preferred the same jobs however; their preference for repair service was less. Their preference for business is also less when compared to their Muslim counterparts.

The Hindu households preferred training in computer work whereas Muslim households indicated preference for driving, repairs and tailoring. This is due to low education base of their children.

Income and Expenditure Trends

The average per capita income and expenditure of both Hindu and Muslim households is very low. The average per capita household income is Rs 8832 for Hindu family and Rs 6442 for Muslim family. This indicates the overall deprivation of the population. (Similarly the per capita expenditure is Rs 6820 for Hindu and Rs 6044 for the Muslim families). The low income in the Muslim families is observed despite of low dependency ratio of average 1.25 per household. This is an account of low asset base of these households and they are mainly dependent on wage employment. The source wise origin of income of the households is indicated in the following table

Table 3.25: Contribution of different Sources to Household Income (%)

Source	Hindu	Muslim	All
Agriculture	47.45	39.36	46.30
Animal Husbandry	0.64	0.37	0.60
Wage labour	26.87	33.47	27.81
Salaried jobs	9.26	6.04	8.81
Trade	4.31	5.59	4.49
Remittances	3.24	3.30	3.25
Others	8.23	11.85	8.74
Total	100.00	100.00	100.00

Source: Survey

Income from agriculture is a main source of income for Hindu Households (45.45 per cent). Muslim households received 39.3 per cent of their total income from agriculture. An equally important source for them is wage labour, which contributes 33.47 per cent of total income. Salaried jobs also contribute 9.26 per cent of income for Hindu families and 6 per cent of income of the Muslim families. For Muslim families trade is next important source of income. Remittances are also important for them. Other sources contribute 11.8 per cent of their income. Thus Muslim households make up their livelihood from different sources of income as compared to Hindu households. The sources are highly irregular and uncertain contributing to vulnerability of these households. Programmes such as the National Rural Employment Guarantee Scheme are being implemented in the district but not many are able to gain out of it.

Table 3.26: Per Capita Annual Income from various Sources (in Rs.)

Source	Hindu	Muslim	All
Agriculture	3811	2306	3532
Animal Husbandry	52	22	46
Wage Labour	2158	1961	2121
Salaried Jobs	744	354	672
Trade	346	328	342
Remittances	260	194	248
Others	661	694	667
Total	8031	5859	7628

Source: Survey

The average per capita income of Hindu families is Rs. 8031, which is higher than the Per capita income of Muslim families i.e. Rs. 5859. The income largely flows from agriculture and wage labour.

Expenditure Pattern of the Households

The expenditure pattern of the households indicates dominance of food items in the consumption basket. Hindus spend 49.38 per cent of their income on food, whereas Muslims spend 52.83 per cent of their income on food items, mainly cereals and pulses. Hindu families also spend on health and education. Both spend 13.5 per cent and 13.7 per cent of their income on social functions respectively.

Table: 3.27: Expenditure Patterns of the Households (%)

Item	Hindu	Muslim	All
Food	49.38	52.83	49.95
Education	5.31	3.51	5.01
Health	6.51	6.22	6.46
Social Ceremonies	13.53	13.76	13.57
Interest/Loan	3.85	2.62	3.65
Others	21.43	21.05	21.37
Total	100.00	100.00	100.00

Source: Survey

The margin between income and expenditure is low for both the Hindu and Muslim families. The average per capita expenditure of Hindu families is Rs. 6198 and for Muslim households the per capita expenditure is Rs. 5315. The per capita expenditure of Hindu families is higher than that of Muslim families.

Thus both have lower levels of average income and expenditure. This is more in case of Muslim families where the level of income is low and the sources of income are also not regular. The gap between income and expenditure per capita is Rs 544 only.

Asset Base of the Households

The asset base of the Hindu and Muslim households differs significantly. Muslim households have less number of different types of assets. The average value of different assets per household is indicated in the following table.

Table 3.28: Average Asset Base per Household (in Rs.)

Category	Hindu	Muslim	Total
Livestock	16487	10032	15398
Agri Asset	11410	3711	10111
Transp Asset	5174	3298	4857
Non Agri Asset	225	2933	682
Consumer Asset	5090	5328	5130
Financial Asset	13546	9673	12892
Total	51933	34975	49071

Source: Survey

Hindu households have stronger productive asset base consisting of livestock and agricultural assets. The asset base of Muslim households is poor especially with regard to agriculture and livestock, which deprives them of better income from agriculture and related activities. The average asset value of these households is 68 per cent of Hindu households. This contributes to insecurity and vulnerability of those families.

Liabilities/Indebtedness

The incidence of indebtedness is high in both the groups. As observed the gap between income and expenditure is marginal and therefore, the level of savings is very low. Therefore, any shock –a health hazard or a marriage ceremony – may compel the households to enter into a debt agreement. Some 44.72 per cent of the Hindu households and 55.28 per cent of the Muslim households are indebted.

About half of the households have to pay a sizeable amount as interest, constraining their expenditure on essential items. The percentage of indebted households is higher among Muslims. Nearly 22 percent (Hindu: 24 per cent; Muslim: 15 per cent) of the households borrow from Gramin banks. Very low proportion of the households depends on government, cooperative banks, commercial banks etc. for their borrowings. The major source of borrowings for both the Hindu and Muslim households is money lenders, landlords and also friends and relatives. The average amount of debt at Rs. 17,237 per household appears to be high when compared with the average per capita income of these households. The amount of indebtedness is more for Hindus (Rs. 18,707) when compared to the Muslims (Rs.10,001). As the households have a small asset base, the access to institutional sources is restricted. Most of the households therefore have to pay heavy interest rate charged by the traditional sources.

Table 3.29: Indebtedness of the Households (%)

Community	% of HH Indebted	Source											Avg amount*	
		Govt.	Commercial Bank	Gramin Bank	Co-op Bank/Societies	Provident fund	Insurance	SHG/NGO	Professional money lender	Money lender	Landlord/employer	Friends/Relatives		Other
Hindu	44.72	6.23	14.46	23.83	9.94	0.00	0.72	1.74	2.94	8.59	15.92	14.47	1.16	18707
Muslim	55.28	5.08	7.76	14.79	5.88	0.39	0.00	2.68	7.83	13.74	15.89	25.97	0.00	10001
Total	100.00	6.02	13.27	22.24	9.23	0.07	0.59	1.91	3.81	9.50	15.91	16.50	0.95	17237.402

* Average of only indebted households
Source: Survey

Among the main reasons for borrowing money, health care is the major cause for about 50 per cent of the Hindu and 42 per cent of Muslim households. Expenditure on marriages is the other major cause of indebtedness. Almost all the households that have incurred marriage related expenses during the survey year have financed by borrowing. Another cause for borrowing is the demands of meeting household expenditure. Some of the households have borrowed for meeting capital expenditure, purchase of land or other assets. Borrowings are mostly undertaken for meeting emergency needs and for non-productive purposes such as marriages and social ceremonies.

Migration Trends

The district is drought prone and migration is a common phenomenon. People migrate in search of employment and livelihood during drought. Indebtedness of the household is also a cause of migration. Among the sample households 15 per cent each of both the Hindu and Muslim households has reported about the migration of their members. Normally the members in the age group of 20 to 35 migrate in search of better employment. Migration is more frequent in dry and border areas.

Table 3.30: Migration Trend in Sample Households (%)

Community	Atleast one migrant HH	More than one migrant HH	Migrated HH	Short term	Long term
Hindu	6.96	8.02	14.98	40.30	59.70
Muslim	7.98	7.23	15.21	54.99	45.01
All	7.14	7.89	15.02	42.40	57.60

Source: Survey

Migration is both for short and long period. The percentage of such household members is 42.4 and 57.6 respectively. About 7 per cent and 8 per cent of Hindu and Muslim households respectively reported of atleast one migrant household. Short term migration is more in the case of Muslim household, while long term migration is more in Hindu household.

Table 3.31: Destination of Migration

	Hindu	Muslim	All
Within district	13.63	18.59	14.34
Within state	45.78	20.31	42.11
Outside state	39.85	60.36	42.80
Outside country	0.75	0.75	0.75
Total	100.00	100.00	100.00

Source: Survey

There are people who migrate outside the state in search of work. Migration outside state is more in the Muslim household (60 per cent) and a low proportion of them migrate with the district and within the state. Nearly 46 per cent of the Hindu household migrate within the state. Those who migrate within the district go to an urban centre and those who migrate within the state have largely gone to the state capital Bangalore. Migration outside the state is to the neighboring states of Maharashtra and Andhra Pradesh; Mumbai and Hyderabad are two popular destinations for migration. Another important issue is the occupation of the migrant workers. The households who migrate involve themselves in production work, salaried jobs etc. Some work as drivers, mechanics, casual labour in non-agriculture, construction labour etc.

There seems to be a close link between indebtedness and migration of the members. Among the small or marginal farmers' families when a loan is incurred either to meet marriage in the family or some health expenditure, the members seem to migrate in search of better employment to repay the loan.

Box 3.5

In band village of Shahapur Taluka in Gulbarga district a family borrowed loan of Rs.50,000 for treatment of heart disease of father. There are three brothers with their wives and children and the father and mother. The family possesses a small piece of 2 acres of land. Now to meet the loan and interest payments all the three brothers have gone to Bangalore to work as construction labour, leaving their family members. As the interest amount is very heavy Rs. 2000 per month the family is struggling to meet the expenses.

In general, short-term migration trends are very strong during the drought years. As for the earlier two years (including the survey year) agricultural situation was good. Hence migration was relatively low. However, the migrating households face many problems at the place of destination. The short-term migration has adverse impact on the education of children in the family.

Participation in civil and community life

There is active participation of the sample households in social and political affairs. All the households reported about their participation in voting process during panchayat, State Assembly and Parliamentary elections. 2.47 per cent of the Hindu households are office bearers of panchayat and 14 per cent of them are members of Self Help Groups. Only 2 per cent of the households are members of religious organisations.

Table 3.32: Participation in Social and Political Affairs (%)

	Hindu	Muslim	Others	Total
Panchayat Election	99.38	99.59	100.00	99.44
State Assembly Election	99.38	100.00	100.00	99.55
Parliamentary Election	99.07	100.00	100.00	99.33
Office Bearer of Panchayat	2.47	0.82	25.00	2.12
Member of SHG	14.04	11.89	25.00	13.50
Member of Religious Organisation	2.49	2.07	25.00	2.48

Source: Survey

Perception about the state/police during Crisis/Conflicts

A large number (64.5 per cent) of the households found the role of state and police cooperative during caste and communal conflicts. However, 26 per cent found the role of police and state non-cooperative.

Table 3.33: Local Conflicts/Clashes

		Hindu	Muslim	All
Suffered family member because of conflict	%	11.66	8.67	11.16
Type	Caste	38.41	17.64	35.68
	Communal	4.93	21.94	7.17
	Land and property related	51.26	48.47	50.90
	Others	5.39	11.95	6.25
	All	100.00	100.00	100.00

Source: Survey

About 12 per cent of Hindu families and 9 per cent of Muslim families suffered because of conflicts. The nature of conflicts appears broadly of three types: caste-related, community related, and land and property related. Caste and religion related conflicts were 36 per cent of the total conflicts and land and property related were maximum i.e. 50 per cent.

Another very positive aspect of civic life is the communities' perception about safety. It has been observed that minority communities feel insecure amidst increasing incidence of ethnic and community related violence.

Access to Media/Modern Means of Communication

It is interesting to find that television is a major source of information/communication and entertainment to both Hindu and Muslim households. This indicates the powerful demonstration effect in rural areas.

Table 3.34: Access to media and communication (%)

	Hindu	Muslim	All
Newspaper	16.27	7.95	14.87
Radio	17.28	17.08	17.25
Television	40.08	42.66	40.52

Source: Survey

The access to radio and newspaper is very low as only 17 and 15 per cent of the rural households reported access to these means of communication. Access to modern means of communication is marginally greater in case of Hindu than in Muslim households.

Chapter IV

DELIVERY OF PUBLIC SERVICES/DEVELOPMENT PROGRAMMES

Functioning of Public Distribution System

Public Distribution System (PDS) takes care of the food security of the poor. Though PDS shops are available in all the villages, the services provided by these shops are inadequate and unsatisfactory. In many of the villages, recently the ration cards are in the process of renewal and redistribution. There are many complaints about the distribution of cards. In some villages cards are not distributed since last two years and therefore the households are not able to avail the PDS facilities. In some other villages, some below poverty line (BPL) families are given above poverty line (APL) cards and vice-versa. Therefore, the households, both Hindu as well as Muslim expressed their unhappiness and anger over the whole procedure.

Table 4.1: Access to Public Distribution System (%)

Problems	Hindu	Muslim	All
Insufficient quantity	45.81	50.90	46.66
Bad quality	53.37	38.60	50.90
Dishonesty in measurement	33.59	39.68	34.61
Non Availability of time	25.56	27.07	25.81
Irregular supply	25.46	32.28	26.60
Others	2.40	3.82	2.64

Source: Survey

Access to Public Distribution System

In all 70.3 per cent of Hindu families and 81.3 per cent of Muslim families belong to below poverty line (BPL) category; 68 per cent and 69.3 per cent of these families possess BPL ration cards.

Table 4.2: Difficulties Regarding PDS (%)

		Hindu	Muslim	All
BPL Category	Yes	70.30	81.31	72.16
	No	29.70	18.69	27.84
Avail from PDS	Yes	69.25	73.49	69.99
	No	30.75	26.51	30.01
BPL Ration card	Yes	68.08	69.30	68.29
	No	31.92	30.70	31.71

Source: Survey

Though, they avail the ration facilities, they have expressed their dissatisfaction about the functioning of system. Their opinion about the facility is recorded in the following table.

The major complaints are that the quantity is insufficient and the quality is not good. About 50 per cent of the households had these two common complaints. The supply is also irregular as reported by 25 per cent of Hindu and 32 per cent of Muslim households.

Dishonesty and cheating is also observed in supply of PDS goods as 34.6 per cent of households reported about it. There is a need to improve the functioning of the system and better quality food grains needs to be provided. In some villages Self Help Groups (SHGs) are either running or monitoring the PDS shops and in these villages the functioning is improving.

Implementation of Government Programmes

In recent years, the government has implemented various programmes to promote welfare of the people. These are related to health and nutrition, employment, drinking water and sanitation. As it is observed that the low levels of income in the district are on account of inadequate and less remunerative employment, State interventions are essential to safeguard the interests of the poor through provision of employment. It is observed that State intervention in the form of various self-help and wage employment programmes has helped the rural landless labourers and unemployed persons to seek some minimum employment. The self employment programmes like Swarnajayanti Gram Swarozgar Yojana (SGSY) and wage employment programmes like Sampoorna Grameena Rozgar Yojana and Stree Shakti/ Karnataka Rural Employment Guarantee Scheme (KREGS) are being implemented in the district. Under KREGS about 369 projects are completed and 1834 projects are going on. Out of these works, about 70 per cent of works are related to soil and water conservation. This is useful in preventing the uncertainties in production caused by erratic rainfall.

Karnataka Rural Employment Guarantee Scheme (KREGS) is implemented effectively with the issue of job cards and documentation of information properly. During 2007 an employment of 3642100 person days is created. Many projects useful for the poor in the villages are undertaken in implementation of the scheme.

Swarnajayanthi Gram Swarozgar Yojana has been in existence since April 1999. It was framed out of the merger of earlier self employment programme, viz., Integrated Rural

Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), and Development of Women and Children in Rural Areas (DWACRA).

SGSY is an integrated programme covering all aspects of self-employment such as organisation of the poor into self-help groups, training, and credit technology infrastructure and marketing.

The programme mainly adopts Group Approach for assistance. Self Help Groups are formed and promoted to take up economic activities. Training is given in different activities before setting up micro enterprises. In few cases individual assistance is also given. The progress during last two years is indicated in the table given above.

Table4.3: Progress of Wage Employment Schemes 2006-07

SI.No.	Name of the Scheme	Rural	Expenditure (Rs. In Lakhs)		Person Days		
			Wage Expenditure	Total	Male	Female	Total
2007	KREGS	Rural	4108.159	4108.159	1847990	1794110	3642100

Source: Survey

Table 4.4: Self Employment Schemes 2006-07

Year	Name of the Scheme	Rural/ Urban			Person Days		
			Expenditure	SHGs No.	Male	Female	Total
2006-07	SGSY	Rural	301.598	150	13	2089	2103
2007-08	SGSY	Rural	217.980	106	-	1378	1378

Source: Survey

The performance under SGSY is better when compared to the earlier self-employment programmes. The programme has helped the women folk to generate self-employment.

It is surprising that many rural households do not have knowledge and awareness about these schemes. Nearly 10 per cent of the households were aware of the Indira Awas Yojana, ICDS and the old age pension schemes. The households also knew about NREGA and SSA to some extent. Awareness of the households about the existence of other schemes like SGSY, Maternity benefit, TSC etc. is very poor.

Table 4.5: Awareness about the Government Programmes (%)

	Hindu	Muslim	Total
SGSY	4.8	3.3	4.5
NREGA	8.8	8.2	8.7
Indira Awas Yojana	10.8	10.7	10.8
TSC Swajaldhara	5.3	5.3	5.3
ARWSP (Drinking Water)	5.3	5.6	5.3
Sarvasikhsa Abhiyan	8.2	8.8	8.3
ICDS or Anganwadi	10.5	10.2	10.5
Old Age or Widow Pension	10.6	10.0	10.5
Maternity Benefit scheme	6.2	5.5	6.1

Source: Survey

On the whole, both the Hindu and Muslim households are aware about the existence of these programmes to some extent. Therefore they have included information about government programmes in their list of expectations from the Government. However, it was observed in the field, that some of the rural people from the marginalised section do not have knowledge or information about the programmes. The benefits are reaped only by those who have information and access to the elite groups and panchayat members in the village, which needs serious consideration, so that the benefits are available to everybody.

Table 4.6: Households Benefited from Various Schemes (%)

	Hindu	Muslim	Others	Total
SGSY	1.1	3.3	0.0	1.5
NREGA	18.2	22.7	0.0	19.2
IAY	14.1	15.2	0.0	14.3
TSC	12.0	23.4	0.0	14.8
ARWSP	22.2	27.6	0.0	23.6
Sarva Siksha Abhiyan	20.1	30.1	0.0	22.8
ICDS	27.9	44.7	33.3	32.3
Old Age Pension	10.0	10.0	33.3	10.1
Maternity Benefits	5.1	4.6	0.0	4.9

Source: Survey

Perceptions about Deprivations

The households were asked to list the deprivations at household level. This information is useful for formulation of development programmes and policies. The deprivations are felt similar across the households. The deprivations at the household level are ranked as shown in the following table.

Table 4.7: Deprivations at Household Level

Factors	Rank
Employment	1
Education/Skills	2
Housing	3
Land	4
Health Centre	5
Social Respect	6
Irrigation	7
Loan	8
Business	9
Toilet	10
Family Planning	11
Drinking Water	12
Bridge	13
Other facilities	14

Source: Survey

At the household level the deprivations are individual and they are related to Employment, Education and Skills, Housing, land, etc. These are related to the livelihood and standard of living of the households. It is observed that in rural areas of the district, the caste hierarchy is dominant and the low caste people do not get respect and recognition in the society. Therefore lack of social respect is also considered as deprivation by the households.

Expectations from the Government

The information about what the households expect from the Government for the welfare of the minority was also collected. The responses are recorded in the following table.

Table 4.8: Government Initiatives to promote welfare of Minorities

Factors	Rank
Education	1
Reservation in education and Employment	2
Industries	3
Employment	4
Training	5
School	6
Loan	7
Information about govt. Programmes	8
Business	9
Welfare facilities	10
Community Centre	11
Land	12
Housing	13
Madarasa	14
Toilets	15

Source: Survey

The households feel that government should provide education, employment training and loans for the welfare of the minorities. It is also felt that the minority households should be adequately informed about the various government programmes so that they can take benefit from them.

Chapter V

KEY FINDINGS

- Gulbarga district is one of the 27 districts in Karnataka State. It is the most backward district in the Northern part of the State. Nine out of the ten talukas of the district are identified as most backward talukas. The district has substantial concentration of SC, ST and minority population. Muslims constitute 11.6 per cent of the total rural population as against the state average of 7.6 per cent. Minorities form 18 per cent of population (State Average 10.3 per cent) and the Scheduled Caste population constitutes 25 per cent of the total (state average 18.4 per cent).
- Its position is second from the bottom in terms of Human Development as per the Karnataka Human Development Report 2005. The HDI Value is 0.564 (the state average is 0.650), the GDI value for the district is 0.543 as against the state average of 0.637. Thus the district lags behind in terms of both economic as well as human development. Nine out of ten talukas of the district are classified as most backward.
- The analysis of human development across the talukas in the district indicates very low level of human development in the Muslim population concentrated Blocks of Jewargi, (Rank 9) and Chincholi (Rank 8).
- It is primarily a rural district with 72.8% of the total population living in the 1,360 villages of ten talukas.
- The district is well below the State and national average in literacy and education. The literacy rate of the district is 53.1 per cent. The rural literacy rate is 43 per cent and the rural female literacy rate is 29.4 per cent.
- The occupational structure indicates the predominance of primary sector with 67 per cent of population dependent on agriculture. Twenty seven per cent of the workers are cultivators; 40 per cent are agricultural labourers; 2.6 per cent work in household industries and 30.4 per cent are other workers.
- A large part of the land is under dry land cultivation. Only 18 per cent of net area sown is under irrigation. The district is drought prone and therefore the livelihood of the people dependent on agriculture is uncertain.

- The existing educational and health institutions lack basic facilities. Moreover, other public institutions are also ill-equipped to promote the welfare of the community.

Micro Level Deprivations

- The overall deprivation of the minority community in a backward district with predominantly dry land agriculture is obviously acute. This is evident from the household survey carried out in the sample villages. It is observed that the deprivations of Muslim households are more severe and multi-dimensional in nature.
- Land is an important production asset in rural areas, but it is unevenly distributed across the households. In all 31.68 per cent of Muslim and 25.93 per cent of Hindu households are landless. Another 14 per cent of Muslim households are marginal farmers. This means 45.7 per cent of these households are dependent on wage employment for their livelihood. About 19.57 per cent of Hindu farmers are large farmers while 15.57 per cent of Muslim farmers come under this category.
- The incidence of casual employment is high in the Muslim community with 59.84 per cent of them in casual employment. It is observed that 53 per cent of male workers are working as casual labourers as against 48.23 per cent of Hindu male workers. This is a serious issue as it indicates low as well as insecure income levels. Self-employment in agriculture is more for Hindu households due to possession of land. Women in both the groups largely work as casual labourers.
- The employment pattern is more diversified across the Muslim households. This is due to the acute necessity of earning due to poverty. They are seen in variety of jobs such as machine mechanic, drivers, fruit and vegetable sellers, bangle sellers, Kirana traders, etc. The proportion of salaried employment among these households is only 4 per cent as against 4.92 per cent in case of Hindu households. The need for better and remunerative employment is thus obvious.
- Agriculture is the main source of income contributing to 47.45 per cent of income of Hindu families and 39.36 per cent of income of Muslim families. Wage labour is also an important source of income for Muslim families contributing to 33.47 per cent of the income. 11.85 per cent of their income comes from other various

sources. Thus the sources of income are more insecure for Muslim households than for Hindu households.

- The expenditure pattern of the households reflects low standard of living of the people. About 53 per cent of income of the Muslim households and 49.4 per cent of income of the Hindu households is spent on Food. Both on an average spend 13.57 per cent of income on social ceremonies. Muslims spend only 3.5 per cent of the income on education.
- The households depend heavily on traditional sources of fuel that are harmful to women's health and also pollute the atmosphere.
- About 44.7 per cent of Hindu and 55.3 per cent of Muslim households are indebted. Muslims have borrowed more from traditional sources (66.11 per cent).
- The level of literacy is very low among the sample households i.e. 51.58 per cent. Female literacy is only 41.7 per cent.
- The educational status of the members of the households indicates that their participation in higher education and technical and professional education is less than 5 per cent.
- Access to higher and skilled education is very low across the households. The Hindu as well as Muslim households have expressed the need for training for the children in tailoring, computer education, driving and repairs that may help them to fetch better employment.
- Among sample households only 11.5 per cent of the households lived in *pucca* houses. Nearly 77 per cent of the Muslim households stay in one or two room houses. The sanitation facilities are highly inadequate or almost lacking in these households.
- Majority of the households have incurred health expenditure during the survey year. It forms 6.4 per cent of the total expenditure of Hindu and Muslim families respectively. Both the households approach private health care services due to lack of doctors and medical facilities in government hospitals.
- In case of Muslim households, about 81 per cent of child deliveries take place at home. The percentage for Hindus is 73. The delivery in some cases is assisted by a trained midwife, but in a majority of cases it is conducted by untrained Dai called 'Sulagithi'.

- Access to modern means of communication is low particularly of print media. Television is a popular media. This indicates the demonstration effect on the households.
- About 70.3 per cent of Hindu families and 81.3 per cent of Muslim families belong to BPL category, 68.08 per cent and 69.30 per cent of these families possess BPL ration card.
- The major complaints about PDS are that the quantity is insufficient and the quality is not good. About 90 per cent of the households had these two common complaints. The supply is also irregular as reported by 25 per cent of Hindu and 32 per cent of Muslim households.
- The level of awareness about the governments programme such as, Housing, old age pensions and Anganwadi Centre etc. is high, but at the same time awareness is low for some other programmes such as SGSY and NREGS.
- Civic and community life appears to be cordial and the level of participation in the political activities is generally very high.
- People in general are hopeful about a better life for them in future in view of the concern shown by the government in provision of employment and other facilities.

Action Points

The following areas are identified for intervention through an integrated policy framework:

Education

Educational needs of the Muslim minorities should be met on priority basis

- Counselling the parents and motivating them to send the children to school - either Urdu or Kannada as per the interest shown by the child.
- Accessibility – Provision of Urdu Primary Schools with adjustment to switch over to Kannada Medium after 4th Standard.
- Provision of Moraraji Desai Residential Schools in Urdu medium at all Taluka Places.
- Provision of these schools in Muslim Concentrated Hoblies.
- Provision of more teachers and good infrastructure in Urdu Medium Schools
- Quality Improvement Programmes such as Accelerated Reading Programme, Accelerated Maths Programme in partnerships with NGOs.

- Enrolment incentives and adequate scholarships to the students for continuing education.
- Better quality Mid-day meals
- Provision of place for playground and sports materials to schools to attract the children
- Improving teaching, learning methods and incentives to teachers for better results.

Training

Capacity building is an essential requirement for empowerment of the poor community.

The requirements are identified in following areas:

- Automobile and Machine tool Operators

Training courses may be arranged for six months to one-year duration in repairs of Two Wheelers, Four Wheelers, Home Appliances, Electrical goods, Agricultural implements etc. It should be an integrated programme with training, tool kits and credit to start the small enterprises.

- Entrepreneurship Development
- Training in small enterprise development and management in various agro processing activities with provision of credit to start the enterprises at Taluka places.
- Training in food processing, ice creams and soft drinks, processing of mutton, chicken and other animal products with provision of cold storage.
- Training in tailoring, embroidery, beauty parlors and ready-made garments for girls and boys.
- Computer Training Programme for educated (SSLC passed) students for six months.
- Training in Driving Vehicles.
- Training to Farmers in Horticulture, Floriculture etc. with market linkages.

Provision of other amenities and services

- Community Irrigation facilities for marginal and small farmers
- Provision of Housing and other amenities to Muslim and Minority Colonies.
- An integrated insurance policy for Health coverage, especially for women.

- Focus on formulation of Women SHGs through NGOs and Govt. Institutions.
- Distribution of BPL cards to the poor families.

These are some important areas of intervention.

Conclusion

Minorities in the state are at the lower end of human development and a focused policy is necessary for their betterment. For effective formulation and implementation of the development programmes the Local Self Government needs to be strengthened with adequate financial and human resources. The NGOs and Self Help Groups as well as Voluntary Associations of the minority people have to play a significant role to bring a change in their traditional social structure. Their dedicated services are required to help the people to come out of the shackles of low levels of human development. The task is difficult as the dimensions are many. Healthy partnerships at various levels between the State, Civil Society and Non-Government Organisations will go a long way in attaining this desired goal

Annexure Table 1: List of Sample selected Villages Gulbarga district

Block	GP	Villages
Chincholi	Holchar	Holchar
Chincholi	Degalamadi	Degalamadi
Chincholi	Ratkal	Ratkal
Chincholi	Ratkal	Margada
Chitapur	Saunthi	Mardagi
Chitapur	Ladapur	Konchur
Chitapur	Tanasamballi	Gola K
Afzialpur	D. Gangapur	B. Gangapur
Afzalpur	Anur	Anur
Jewargi	Alur	Alur
Jewargi	Karalagera	Nagaraballi
Jewargi	Kuralagera	Kuralagera
Jewargi	Nirgudi	Nirgudi
Jewargi	Darga Shirir	Allapur J
Aland	Jedaga	Gulhall
Gulbarga	Kalalapur	Belakota
Gulbarga	Firozabad	Somanath Halli
Gulbarga	Pattana	Pattana
Gulbarga	Bhimahall	Bhimahall
Yadagir	Balichakar	Balichakar
Yadagir	Madhuwar	Madhuwar
Shahapur	Naganatigi	Naganatigi
Shahapur	Halagera	Halagera
Shahapur	Kanapur	Gundhall
Sedam	Aadori	biderebeda
Sedam	Medaka	Silarkot
Sedam	Betagur	Betagur
Shorapur	Aldal	Bonal
Shorapur	Devatkal	Konal
Shorapur	Arakera J	Arakera J