

# **Minority Concentration District Project**

**Haorah, West Bengal**

**Sponsored by the Ministry of Minority Affairs**

**Government of India**

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

**R1, Baishnabghata Patuli Township  
Kolkata 700 094, INDIA.  
Tel.: (91) (33) 2462-7252, -5794, -5795  
Fax: (91) (33) 24626183  
E-mail: [info@cssscal.org](mailto:info@cssscal.org)**

## **Research Team**

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

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

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

## **Acknowledgment**

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

## **Content**

<b>An Overview.....</b>	<b>4</b>
<b>Significance of the Project.....</b>	<b>5</b>
<b>The Survey .....</b>	<b>7</b>
<b>Methodology.....</b>	<b>8</b>
<b>Introducing West Bengal.....</b>	<b>9</b>
<b>Haorah.....</b>	<b>10</b>
<b>Demography.....</b>	<b>10</b>
<b>Selected Villages in Respective Blocks.....</b>	<b>11</b>
<b>Findings.....</b>	<b>12</b>
<b>1. Basic Amenities.....</b>	<b>12</b>
<b>2. Education.....</b>	<b>17</b>
<b>3. Occupation.....</b>	<b>27</b>
<b>4. Health.....</b>	<b>31</b>
<b>5. Infrastructure.....</b>	<b>36</b>
<b>6. Awareness about Government Schemes.....</b>	<b>36</b>
<b>7. Other issues.....</b>	<b>39</b>
<b>Recommendations.....</b>	<b>46</b>

## Appendices

<b>Table A1: General information.....</b>	<b>49</b>
<b>Table A2: Roadways.....</b>	<b>49</b>
<b>Fig. A 1 Sources of Water.....</b>	<b>50</b>
<b>Fig. A2: Distance to Post-Office.....</b>	<b>50</b>
<b>Fig. A3: Distance of Public Transport.....</b>	<b>51</b>
<b>Fig. A4: Distance of Banks and Other Financial Institutions.....</b>	<b>51</b>
<b>Fig. A5: Irrigation.....</b>	<b>52</b>
<b>Sampling Methodology.....</b>	<b>53</b>

# The Minority Concentrated Districts Project

## An Overview

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

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

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

---

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

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

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

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

### **Significance of the MCD Project**

The purpose of this survey is to help the district administration draw an action plan for socio economic and infrastructure development of the selected districts for improving the quality of life of the people and reducing the imbalances during the 11 th. Five Year Plan. However, it may be noted that the benefits will accrue all sections of people in the district where intervention is applied. To give a specific example, if a school is built up, then all groups of people would

---

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

have access to this school irrespective of socio-religious category. Based on the survey report, the MCD proposes to provide support, fiscal and otherwise, to all communities irrespective of religious affiliations.

From a sociological point of view the vision of the MCD project is to open up an in-depth understanding about not just the Muslim community but other minority communities as well, to ensure overall growth and development of the districts--that the term 'minority' is not restricted or limited to the Muslim community only, thus reinforcing the need for equity and inclusion as proposed in Sachar Report. In the Indian imagination, the term 'minority' is coeval with the Muslim community. The Sachar Report writes of how this particular community imagine themselves and is imagined by other socio-religious communities (SCR, 11) and observes how "the Muslims complained that they are constantly looked upon with a great degree of suspicion not only by certain sections of society but addresses the issues relating to Muslim minority community, the MCD makes for provisions to look into other socio-economic aspects common to all poor people and to minorities.

While the Sachar Committee Report agrees that the widespread perception of discrimination among the Muslim community needs to be addressed, nonetheless it admits that there are hardly any empirical studies that establish discrimination. (SCR, 239). The term, when associated particularly with the Muslim community, is fraught with negative meanings, imageries, and ideas that may trigger further speculation. It is highly nuanced with multi-layered causalities, and therefore any one to one correlation would make a simplistic argument. Needless to say, initiating a dialogue on the subject of discrimination and deprivation is not easy.<sup>3</sup> Under the circumstance, the MCD project's baseline survey, in a way, acts as a tool<sup>4</sup> to perpetuate wider social awareness, among the minority concentrated districts thereby constructively sustaining ongoing discussions and dialogues on this delicate issue. In doing so, it urges the larger society to think through issues of discrimination and the like such as casteism, groupism, etc—the social hurdles which seemingly appear to play little to no direct role in addressing and reducing

---

<sup>3</sup> During the course of our survey, the discussions on 'discrimination' and 'deprivation' were carefully articulated to the respondent. People ranging from Government officials to the people of the community were careful not to use certain terminologies in the conversation.

<sup>4</sup> It would be useful to look at how survey study itself can be a tool to generate social awareness. This argument calls for further elaboration that is beyond the scope of the present report.

developmental deficits, are nonetheless inextricably linked to the overall growth and advancement of the country.<sup>5</sup>

By focusing on the 14 districts, extended over 3 states and 1 union territory, viz. West Bengal, Orissa, Sikkim and Andaman and Nicobar Islands respectively, the MCD project headed by the Center for Studies in Social Sciences, Calcutta, aims to gain an in-depth and detailed view of the socio-economic conditions of the communities living in these districts and create socio-economic profiles of the districts by identifying the key developmental deficits viz. health, literacy rate, female work participation etc. that have a significant bearing on the overall growth and expansion of a State. The project is a district level plan that doesn't necessarily target the minority community, and therefore although it will identify the minority community, the funds will be allocated across communities irrespective of socio-religious affiliations. (See ICSSR's Expert Committee Meeting on Baseline Survey of Minority Concentration Districts, p.2)

The MCD also looks into issues pertaining to non-implementation of various schemes and programmes offered by the Government. The Sachar Committee quotes of how the 'non-implementation' of several earlier Commissions and Committee has made the Muslim community wary of any new initiative (SCR, 10).

### **The Survey**

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

There is a need to describe developmental deficits in terms of figures and numbers, one has to take cognizance of how the 'social' is intertwined with the economic parameters of human conditions and vice versa. This approach towards research would allow us to gain a holistic

---

<sup>5</sup> The Sachar Committee Report notes that the widespread perception of discrimination among the Muslim community needs to be addressed but admits that 'there are hardly any empirical studies that establish discrimination.' (SCR pp.239)



perspective while at the same time enabling us to stay focused on certain key aspects of development of the minority concentrated districts.

Previous research such as the State HDR (West Bengal) did not treat the Muslim community as a separate socio-religious group. While data for SC/STs and on gaps in development exist, the absence of focus on the Muslim community does not bring to the fore their specific socio-economic status. While certain socio-economic conditions would be applicable across communities in terms of literacy, employment, or such like, a specific focus on minorities would also show the relative position vis-à-vis other disadvantaged groups namely the SC/STs. The advantage of focusing on the conditions of minorities in terms of standard socio-economic indices is to clearly highlight their condition, which would have been glossed over if the research were conducted by focusing on the SC/STs only.

## **Methodology**

The survey has been conducted at two stages. The census villages are primary sampling units. Based on the proportion of minority population the development blocks and accordingly the villages are grouped into three strata where first stratum is top 20%, second one is middle 50% and the third is the bottom 30%. If district population is more than 0.5 Million then a total of 30 villages will be chosen which will be distributed in the three strata in proportion to population of the respective strata. The villages are chosen by the method of probability proportional to size given the number of villages to be chosen from each stratum. In the second stage a total of 30 households are chosen from each village randomly in proportion to religious group in the total population of the village. However our population is not the whole village but two hamlet groups if village population exceeds 1200. The hamlet group with highest concentration of minority population is chosen with probability one and another is chosen from the rest hamlet groups randomly. Typical size of a hamlet group is 600.

The methodology employs two types of survey instruments – one a rural household questionnaire and second, a village schedule. Household schedule would be used to identify socio-economic parameters, as well as, to understand both the individual and the collective experiences of people living in these areas. The village schedule would be instrumental in collecting the village average data. This data will be collected from the various government

offices, such as the office of the District Magistrate, the Block Development Officer, the Agricultural Department; the office of the Panchayat Pradhan, ICDS centres etc. It will be useful in understanding the nature of the village in terms of availability of infrastructure, access to basic amenities such as health services, education, land and irrigation and the like.

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

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

## **Introducing West Bengal**

West Bengal is the fourth most populous state in the Eastern Region of India accounting for 2.7 % of India's total area, 7.8 % of the country's population and ranks first in terms of density of population which is 904 per square km. Muslims are the dominant minority and account for 27 % of the total population of the State. With 72% of people living in rural areas, the State of West Bengal is primarily an agrarian state with the main produce being rice and jute. About 31.8% of the total population lives below the poverty line.

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

## Haorah

The district of Haorah as Muslim minority district and belongs to category 'B' (sub-category B1) of the MCD districts with 24.4% Muslim population and religion specific average socio-economic indicator value 41.6 and average basic indicator value 47.4.<sup>6</sup>

Haorah, the district headquarter is around 7 Kms. away from Kolkata, the state capital and is well connected by road. There are 14 C.D. blocks, 157 *Gram Panchayats* and 2218 *Gram Sansads* in the district. The district has 2116 primary schools, 174 higher secondary schools, 12 Junior High *Madrashas*, 13 High *Madrashas*, 3 Senior *Madrashas*, 16-degree colleges, 3 Engineering colleges, 1 *Homeo* Medical college and 4 centres of open universities.

## Demography

Out of the 18 districts of West Bengal, Haorah ranks 2<sup>nd</sup> in terms of Human Development Index (Human Development Report, 2004, p.13). The density of population is 2912.81 per square Km. Of the total population the rural population is approximately 49.63 %. The SC and ST population of the district are 15.41% and 0.44% respectively. The literacy rate is 84.37% and female literacy rate is 81.13%. The work participation rate is 34.40% of which the female work participation rate is only 4.95%. As the economy is prevalently industrial, majority of the populace draw living from the industries. Only 30 % of the people are engaged in cultivation. The major crop is paddy.

---

<sup>6</sup> The corresponding national averages are 45.8% and 41.7% respectively as calculated by the Ministry of Minority Affairs.

**Selected Villages in Respective Blocks**

<b>Block</b>	<b>Village code</b>	<b>Village name</b>	<b>No. of households</b>	<b>Population</b>
Uluberia I	03835500	Amtala	253	1151
	03838500	Tapna	852	4942
	03839000	Baikhali	389	1951
	03839400	Mahisali @	633	3818
Bagnan I	03843200	Agunsi Bhuinara	613	3127
	03844400	Chandrapur	756	4113
Uluberai II	03832000	Karatber	919	5003
Jagatballavpur	03814000	Bankul	1180	6281
	03817700	Ichhapur	581	2901
	03818600	Uttar Santoshpur	192	1005
	03818700	Madhya Santoshpur	757	4185
	03819900	Batan	393	1921
Sankrail	03825700	Nabghara	931	5124
	03826800	Chatur Bhujkathi	468	2255
	03827000	Alampur	723	3156
	03827100	Mirjapur	920	4048
Amta I	03806200	Purba Gazipur	981	5766
	03809500	Ghoradaha	559	3096
	03809600	Habla	163	964
	03809800	Basantapur	2128	12061
	03810200	Anule	581	2980
Shyampur II	03858900	Kulanandapur	243	1445
Shyampur I	03852500	Baneshwarpur	863	4312
	03852600	Pichhaldaha	1492	7536
	03853200	Sibganja	887	4270
	03854700	Madaribar	105	516
	03856700	Alipur	1035	5859
Udaynarayanpur	03794200	Sinti	1163	5920
	03795200	Jaynagar	445	2004

**Note:** @ indicates the village repeated once.

## Findings

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

### 1. Basic Amenities

We begin with a distribution of the Basic Amenities in the district of Haorah calculated at the level of villages considered under the primary survey and it includes the types and percentage of houses under Kutcha/ Pucca constructions, percentage of electrified houses, the average distance of each house within a specific village from its source of drinking water, the percentage of houses in these villages with access to toilet facilities, and the type of fuel used. It shows that the 68.93% Muslim households on average have in-house toilet facilities compared to 68.86 % on non-Muslim households. Understandably, there is a wide variation across villages, and quite surprisingly, reported 20 percentage of in-house toilet facility in Chatur Bhujkathi to 100 percentage in Sinti with the same (Table 2). However, those who have toilet facility inside their premises do not necessarily have hygienic provision with a very high proportion of dry pit latrine. In this connection it may be noted that in our discussion with government officials and Panchayat functionaries this has been emphasized that though a large fund is available for low cost toilet, but people are reluctant to access such benefits even though their contribution is only 10%. So the problem cannot be solved by allocating more funds only, but other measures, such as awareness and campaigning at the level of households is urgently called for. Compared to this, the level of average electrification in the Muslim households is appallingly low at 68.28 % compared to 80.99 % for non-Muslim households.

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

Amenities		Muslim	Non Muslim
Percentage of houses electrified		68.28	80.99
Primary source of light if house is not electrified (%)	Oil Lamp	84.38	82.86
	Oil Lantern	14.58	14.29
	Petromax	0.00	0.00
	Others	1.04	2.86
Source of Water (%)	Own Hand Pump/ Tube Well	20.06	30.58
	Public Hand Pump/ Tube Well	53.40	54.81
	Tap water	3.24	0.34
	Public Un-protected dug Well	0.00	0.00
	Public Protected dug Well	0.00	0.00
	Pond/River/Stream	0.32	0.00
	Others	22.98	14.26
Average Distance from source of Water(K.M)		0.29	0.32
Position of Toilet (%)	In House	68.93	68.66
	Outside House	31.07	31.34
Type of Toilet (%)	Septic Tank Latrine	11.32	13.78
	Water Sealed Latrine in House	11.79	28.82
	Pit Latrine	6.60	5.26
	Covered Dry Latrine	41.98	20.05
	Well Water Sealed	27.83	31.83
	Others	0.47	0.00
Primary Source of Fuel (%)	Wood	69.35	65.59
	Coal	9.03	16.13
	Kerosene Oil	0.97	0.36
	Leaves/ Hay	13.55	6.27
	LPG	1.94	6.99
	Others	5.16	4.66
Drainage Facility (%)	% with drainage facility in house	39.22	48.25

**Source:** Household survey data.

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

Name of the Village	Type of Houses			Avg. distance for source of drinking water (Km.)	Electrified houses	Households having Septic Tank /water/Sealed/Well-water Latrine	Type of Fuel used						Toilet outside house
	Kutcha	Kutcha-Pucca	Pucca				Wood	Coal	Kerosene Oil	Leaves/Hay	LPG	Others	
GHORADAHA	48.28	31.03	20.69	0.04	46.67	61.54	26.67	0.00	0.00	70.0	3.33	0.0	55.17
HABLA	0.00	73.33	26.67	0.71	100.00	100.00	73.33	0.00	0.00	0.00	26.7	0.0	33.33
BANKUL	0.00	66.67	33.33	0.12	90.00	100.00	0.00	0.00	0.00	0.00	0.0	100	0.00
SINTI	3.33	63.33	33.33	0.01	100.00	96.15	83.33	10.0	0.00	0.00	3.33	3.33	13.33
JAYNAGAR	17.24	58.62	24.14	0.67	100.00	100.00	93.10	6.90	0.00	0.00	0.0	0.0	13.79
PURBA GAZIPUR	33.33	46.67	20.00	0.13	73.33	100.00	73.33	13.33	0.00	0.00	10	3.33	50.00
BASANTAPUR	10.00	56.67	30.00	0.00	53.33	81.48	50.00	0.00	0.00	23.33	3.33	23.3	10.00
ANULE	20.00	6.67	73.33	0.09	90.00	53.57	96.67	3.33	0.00	0.00	0.00	0.0	6.67
ICHHAPUR	6.90	55.17	37.93	0.70	100.00	86.96	53.33	23.33	0.00	0.00	23.3	0.0	20.69
UTTAR SANTOSHPUR	20.69	48.28	31.03	0.62	86.67	88.89	46.67	50.0	0.00	0.00	0.0	3.33	36.67
MADHYA SANTOSHPUR	10.34	48.28	41.38	0.38	70.00	100.00	66.67	30.0	0.00	0.00	3.33	0.0	43.33
BATAN	6.90	37.93	55.17	0.94	100.00	100.00	33.33	30.0	0.00	0.00	36.7	0.00	13.33
NABGHARA	26.67	43.33	30.00	1.35	90.00	83.33	77.78	7.41	0.00	7.41	3.7	3.7	80.00
ALAMPUR	0.00	53.57	46.43	0.22	100.00	100.00	96.67	0.00	0.00	0.00	3.33	0.0	53.33
CHATUR BHUJKATHI	44.83	44.83	10.34	0.31	73.33	20.00	20.00	80.0	0.00	0.00	0.0	0.0	80.00
MIRJAPUR	13.33	46.67	40.00	0.59	96.67	23.08	73.33	6.67	3.33	6.67	10	0.00	13.33
KARATBER	75.86	24.14	0.00	0.10	6.67	5.88	70.00	26.67	0.00	3.33	0.0	0.0	41.38
AMTALA	0.00	70.00	30.00	0.43	100.00	100.00	93.33	0.00	0.00	0.00	6.67	0.0	56.67
TAPNA	64.29	25.00	10.71	0.32	44.83	37.50	31.03	3.45	0.00	65.52	0.0	0.0	44.83
BAIKHALI	44.83	37.93	17.24	0.18	50.00	20.00	93.33	0.00	0.00	0.00	3.33	3.33	50.00
MAHISALI	10.00	90.00	0.00	0.12	96.67	0.00	70.00	30.0	0.00	0.00	0.0	0.0	13.33
AGUNSI BHUINARA	10.34	41.38	48.28	0.15	60.00	83.33	46.67	50.0	0.00	0.00	3.33	0.0	0.00
CHANDRAPUR	10.71	64.29	25.00	0.13	86.67	90.91	50.00	20.0	13.33	16.67	0.0	0.0	26.67
BANESHWARPUR	20.00	46.67	33.33	0.17	65.52	100.00	93.33	0.00	0.00	0.00	6.67	0.0	53.33
PICHHALDAHA	68.97	27.59	3.45	0.15	37.93	20.83	33.33	0.00	0.00	63.33	3.33	0.0	20.00
SIBGANJA	43.33	36.67	20.00	0.39	60.00	86.67	96.67	3.33	0.00	0.00	0.00	0.0	50.00
ALIPUR	20.00	76.67	3.33	0.00	73.33	62.07	86.67	10.0	0.00	0.00	3.33	0.0	3.33
KULANANDAPUR	20.69	72.41	6.90	0.10	50.00	36.36	86.67	10.0	0.00	3.33	0.0	0.0	23.33
MADARIBAR	3.57	78.57	17.86	0.67	100.00	62.50	82.76	17.24	0.00	0.00	0.0	0.0	17.24

**Source:** Village survey data.

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

Once again at the village level, Karatber (Table 2) report 6.66 percentage of electrified households while Sinti, Jaynagar, Alampur report 100% electrified houses. In general electrification is very high for our sample villages in the district. For cooking fuel and other households activities, most households are still dependent on wood (a little over 60% for both the communities), gathered leaves and hay are also important source. Use of LPG is very limited though it is strikingly low among the Muslim community (1.94% for Muslims as opposed to 6.99% for non-Muslims). In general use of LPG is quite low, though better than in many other districts. Only about 30.58% non-Muslim households have access to private hand pumps or tube wells, while the percentage for Muslim households is roughly 20.06. Use of publicly provided tube wells or hand pumps is almost same among Muslim and non-Muslim households. The average distance traversed for procurement of water is not much and well below 1 km in all the cases, with district averages for Muslim and non-Muslim households being 0.29 Km. and 0.32 Km.). All these information is directly available from Tables 1 and 2 and may be used for specific actions.

There is however, scope for immense intervention in the types of houses the respondent and therefore the average person in each village surveyed lives in. There are very few villages in the entire district of Haorah (in our sample) which has more than 50% of all households built under Kutcha-Pucca arrangement. Not surprisingly therefore, majority of the villages have kutcha houses and although 99.35% of Muslim and 98.97% of non-Muslim households own their houses, only 0.32% of the former and 0.69% of the latter received it under the IAY (see Table 3). Housing condition appears less grim for the Muslim households, as on average 58.31% of Muslim compared to 48.95% of non-Muslim houses are under *kutcha-pucca* construction. Of the pucca houses across villages in Haorah, 28.01% belong to Muslims and 18.88% belong to non-Muslims.<sup>7</sup> *This we believe should be an area where top up facilities may be extended. It is understood that construction and maintenance of better houses require large investments from the residents, which if channeled into provision of education and health facilities among the children and women shall serve a better purpose under all possible conditions.*

---

<sup>7</sup> This is percentage with respect to the general population. The same as the percentage of BPL families for the district as a whole is 1.06%.



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

Religion group		Muslim	Non Muslim
Ownership of House (%)	Own	99.35	98.97
	IAY/ Government Provided	0.32	0.69
	Rented	0.32	0.34
Type of House (%)	Kutchha	28.01	18.88
	Kutchha-Pucca	58.31	48.95
	Pucca	13.36	32.17
	Others	0.33	0.00
Land adjoining own residence (%)	Own	98.34	92.69
	Provided By Government	0.66	5.53
	Land Holders Land	0.33	0.20
	Others	0.66	1.58
Average Value of Own House (Rs.)		16162.30	14665.22
Average Rent (Rs.) per month		900.00	1000.00

**Source:** Household survey data

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

Religion group		Muslim	Non Muslim
Percentage of people with	Telephone	1.62	6.39
	Mobile	28.48	33.24
	Scooter/Moped/Motorcycle	1.29	4.21
Average Price (Rs.)	Telephone	1260.00	1302.27
	Mobile	2172.38	2576.48
	Scooter/Moped/Motorcycle	9425.00	21431.03

**Source:** Household survey data

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

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

		Muslim	Non Muslim
Oxcart	Percentage of household who own	2.91	0.15
	Average Price(Rs)	9111.11	4000.00
Motor cycle/ Scooter/ Mopeds	Percentage of households who own	7.12	16.55
	Average Price (Rs)	31472.73	37713.74

**Source:** Household survey data

**Note:** NA means not available.

## 2. Education

The household survey on educational conditions offer a plethora of data on both Muslim and non-Muslim households (Table 6). Of the many glaring facts, one should begin with the level of illiteracy among Muslim households that stands at 17.29% for the male and 22.76% for the female. Of the rest who are deemed literate, the percentage of primary educated male is

32.07 and female 29.74 and the percentage steadily dwindles as one goes higher up till the secondary level (Male 1.39% and Female 1.18%). The situation is not appreciably better for non-Muslim households, where literacy level is slightly higher, but secondary school going percentage for male is 12.85 and female, 5.53. It seems almost self-selection among those who could continue to the highest possible level of graduation – those who stayed onto the higher secondary level also continued till graduation and at that point the disparity across Muslim and non-Muslim households almost vanishes as does the gender gap across religions.

Table 12 clearly identifies the reasons why the dropout rates have been so high for most school goers. In general the reasons for dropouts across villages in the district of Haorah report that the cost of remaining in school is quite high – both the direct cost and the indirect cost of not earning anything while in school. Despite the fact that distance wise, most Muslim and non-Muslims households find the school almost in the neighborhood within a distance of 1 km, continuation becomes infeasible at a very early stage due to the high opportunity cost (next best alternative to school is go out for work and earn for the family) of being in school. This is confirmed by the fact that largest proportion of drop out occurs between post primary and pre-class eight. This also, is a potential point of intervention where without stressing on the supply of schools, the emphasis should be on provisions of supplementary resources that could keep them in school. We do not think mid-day meal alone can address this problem successfully, because the respondents clearly voiced their positions on the choice between school and work and the only way they could continue in school is providing the household sending children to school with a subsidy equivalent to the income they would lose by not working during that time. Conversely, if the families that send children to school receive higher income from their existing jobs that may relax the constraint facing these children intending to attend school on a longer term. *We therefore, re-emphasize that this is an area although well known to both academic and policy-making communities need larger attention. What we propose is that the households that choose to send children to school may be provided with additional income support during the school years so that the student does not drop out and transform into child labor. In fact, provisions of such facilities in kind are already in practice, and include the mid-day meal arrangements although with several problems of mismanagement and corruption among the organizers that the scheme regularly suffers from.* Still it does not take care of the opportunity cost in full, since it is well known that putting children in the work force is essentially a decision

taken by one or both parents under the condition that children’s leisure is a luxury good under dire necessity of survival for the household. *Thus, we would like to draw attention to policies that can ensure such in-school support program for the household instead of creating larger supply of such facilities. This will obviously require targeting of households which have shown positive choice towards sending children to school and those who would also be forthright in withdrawing the same in case of drop in household income levels below a critical level.* It is also important to identify if these are also the households, which are more vulnerable than others in terms of health facilities, or parental access to regular work and other demographic features different from those which choose to retain their children in school. Tables 7-12 categorically identify these features that hinder school attendance among the village children. It is both generic across villages surveyed in Haorah and strongly buttress the argument in favor of subsidiary arrangements to boost school attendance among this mass.

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

Descriptive	Muslim		Non Muslim	
	Male	Female	Male	Female
Illiterate	17.23	22.76	10.67	16.50
Below Primary	28.19	24.87	17.28	20.02
Primary	32.07	29.74	20.77	18.51
Middle	13.35	17.37	18.90	20.27
Vocational/management	0.10	0.13	0.81	1.42
Secondary	5.98	3.55	13.79	14.91
Higher Secondary	1.39	1.18	12.85	5.53
Technical Diploma	0.00	0.13	1.25	0.42
Technical/Professional Degree	0.20	0.00	0.37	0.08
Graduate	1.00	0.13	2.62	1.76
Post Graduate	0.30	0.00	0.44	0.17
Others	0.20	0.13	0.25	0.42

**Source:** Household survey data.

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

		Muslim	Non Muslim
Condition	Not admitted to school	6.39	0.74
Level	Below primary education	49.08	36.43
	Primary education	37.08	30.43
	Class Eight	8.49	18.14
	Vocational	0.00	0.30
	Secondary	3.87	11.39
	Higher Secondary	0.37	2.85
Type of school	Government/ Aided School	99.63	98.80
	Private School	0.37	0.45
	Madrasah	0.00	0.00
	Missionary School	0.00	0.15
	Unconventional school	0.00	0.60
	Others	0.00	0.00

**Source:** Household survey data.

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

Name of the Village	Literacy Rate	
	Male	Female
GHORADAHA	86.25	62.30
HABLA	97.56	100.00
BANKUL	96.51	90.77
SINTI	100.00	100.00
JAYNAGAR	98.57	100.00
PURBA GAZIPUR	91.67	94.74
BASANTAPUR	94.74	82.19
ANULE	73.61	70.77
ICHHAPUR	100.00	100.00
UTTAR SANTOSHPUR	94.68	90.91
MADHYA SANTOSHPUR	91.59	94.20
BATAN	94.90	96.43
NABGHARA	48.51	57.78
ALAMPUR	89.47	84.72
CHATUR BHUJKATHI	73.17	60.00
MIRJAPUR	90.74	82.81
KARATBER	78.81	57.45
AMTALA	97.98	100.00
TAPNA	67.05	67.90
BAIKHALI	85.51	75.68
MAHISALI	63.22	59.02
AGUNSI BHUINARA	86.57	87.93
CHANDRAPUR	91.92	83.53
BANESHWARPUR	89.33	91.89
PICHHALDAHA	87.18	70.42
SIBGANJA	95.70	93.62
ALIPUR	88.51	83.13
KULANANDAPUR	90.00	93.41
MADARIBAR	100.00	100.00

**Source:** Household survey data.

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

Distance	Community	Muslim	Non Muslim
	Below 1 K.M.	62.66	40.90
1-2 K.M.	15.53	32.63	
2-4 K.M.	19.96	23.01	
Above 4 K.M.	1.85	3.46	
Instruction	Bengali	96.86	96.54
	English	0.18	1.05
	Bengali & English	2.96	2.26
	Hindi	0.00	0.15
	Local Language	0.00	0.00
Govern- ment Help	Books	93.82	91.35
	School dress	0.28	2.70
	Stipend	0.28	2.97
	Mid-day meal	4.78	1.62
	Others	0.84	1.35

**Source:** Household survey data.

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

		Muslim		Non Muslim	
Mid-day meal	Regularity	97.70	97.80		
	Taste	77.71	84.82		
	Cleanliness	55.43	58.04		
Book	Availability	63.55	67.71		
Teachers	Regularity	98.54	98.72		
	Discipline	96.60	98.21		
	Teaching	64.08	73.40		
Aspiration of parents		Male	Female	Male	Female
	Vocational	0.00	0.00	3.03	2.02
	Madhyamik	29.69	53.43	15.43	20.88
	H.S	39.06	32.35	21.21	43.43
	Graduate	23.96	10.78	37.74	23.91
	Post-Graduate	2.60	2.45	13.50	6.06
	Others	4.69	0.98	9.09	3.70

**Source:** Household survey data.

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

Level of dropout	Muslim		Non Muslim	
	Male	Female	Male	Female
< Primary	48.89	29.41	24.00	35.71
<Class Eight	91.11	79.41	80.00	85.71

**Source:** Household Survey Data



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

Name of the Village	Male					Female				
	Distance	Absence of any teaching in school	No Drinking water	Labour	Expenditure	Distance	Absence of any teaching in school	No Drinking water	Labour	Expenditure
GHORADAHA	0.00	N.A.	0.00	0.00	71.4	0.00	N.A.	0.00	0.00	75.00
HABLA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
BANKUL	0.00	N.A.	0.00	50.00	0.00	N.A.	N.A.	N.A.	100.0	N.A.
SINTI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
JAYNAGAR	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
PURBA GAZIPUR	0.00	N.A.	0.00	16.67	83.3	0.00	N.A.	0.00	0.00	100.0
BASANTAPUR	0.00	N.A.	0.00	100.0	100	0.00	N.A.	0.00	100.0	0.00
ANULE	0.00	N.A.	0.00	0.00	100	N.A.	N.A.	N.A.	N.A.	N.A.
ICHHAPUR	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
UTTAR SANTOSHPUR	0.00	N.A.	0.00	0.00	100	N.A.	N.A.	N.A.	N.A.	N.A.
MADHYA SANTOSHPUR	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
BATAN	0.00	N.A.	0.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
NABGHARA	0.00	N.A.	37.50	25.00	37.5 0	0.00	N.A.	0.00	100.0	0.00
ALAMPUR	0.00	N.A.	0.00	50.00	0.00	0.00	N.A.	0.00	50.00	0.00
CHATUR BHUJKATHI	0.00	N.A.	100.00	0.00	100	0.00	N.A.	100.00	0.00	100.0
MIRJAPUR	N.A.	N.A.	N.A.	N.A.	N.A.	0.00	N.A.	0.00	0.00	100.0
KARATBER	0.00	N.A.	0.00	0.00	100	0.00	N.A.	0.00	0.00	100.0
AMTALA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
TAPNA	0.00	N.A.	0.00	0.00	44.4	28.57	N.A.	0.00	0.00	71.43
BAIKHALI	0.00	N.A.	0.00	28.57	42.9	0.00	N.A.	0.00	20.00	0.00
MAHISALI	N.A.	N.A.	N.A.	N.A.	100	N.A.	N.A.	N.A.	N.A.	100.0
AGUNSI BHUINARA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
CHANDRAPUR	0.00	N.A.	0.00	83.33	100. 0	0.00	N.A.	0.00	66.67	100.0
BANESHWARPU R	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
PICHHALDAHA	0.00	N.A.	0.00	0.00	85.7	0.00	N.A.	0.00	0.00	100.0
SIBGANJA	0.00	N.A.	0.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
ALIPUR	0.00	N.A.	0.00	0.00	50.0	0.00	N.A.	0.00	0.00	66.67
KULANANDAPUR	0.00	N.A.	0.00	100.0	100	0.00	N.A.	0.00	100.0	100.0
MADARIBAR	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

**Source:** Village survey data.

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

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

		Muslim	Non Muslim
Courses	Tailoring	3.77	0.00
	Computer Trained	0.00	2.86
	Electronic & Electrical	1.89	5.71
	Driving Training	1.89	0.00
	Handicraft	79.25	80.00
	Apprentices	3.77	1.43
	Family Education	1.89	0.00
	Other	7.55	10.00
Institution	Government Institution.	0.00	1.45
	Expert Worker	64.15	63.77
	Apprentices Training	32.08	17.39
Diploma Certificate	Number of people who hold	1.89	5.71
	Whether useful	100.00	33.33
Average. Duration of training (in days)		43.21	48.81
Average Expenditure for training (Rs.)		2700.00	5300.00

**Source:** Household survey data.

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

Religion		Muslim	Non Muslim
People Interested in Training		61.56	41.25
Type of Training	Tailoring	12.83	9.52
	Sericulture	1.07	1.73
	Automobile Labour	6.95	6.49
	Computer	36.90	60.17
	Electronics & Electrical	7.49	3.90
	Motor Driving Training	1.60	1.30
	Handicraft	26.20	14.29
	Apprentice	5.35	0.87
	Family Education	0.53	0.00
Others	1.07	1.73	
Cost (Rs.)	Willing to bear the cost	78.84	74.35

**Source:** Household survey data.

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

Name of the Village	People interested in training	People willing to bear the cost	Tailoring	Sericulture	Automobile Labour	Computer Training	Electronics & Electrical	Motor Driving	Handicraft	Apprentice	Family Education	Others
GHORADAHA	46.67	28.57	0.00	0.00	0.00	21.43	0.00	0.00	78.57	0	0	0
HABLA	100.0	100.0	40.00	0.00	10.00	33.33	10.00	0.00	6.67	0	0	0
BANKUL	100.0	96.15	0.00	0.00	0.00	96.67	0.00	0.00	3.33	0	0	0
SINTI	96.67	100.0	37.93	0.00	0.00	58.62	3.45	0.00	0	0	0	0
JAYNAGAR	50.00	100.0	20.00	0.00	0.00	46.67	6.67	0.00	26.67	0	0	0
PURBA GAZIPUR	10.71	100.0	0.00	0.00	0.00	100.0	0.00	0.00	0	0	0	0
BASANTAPUR	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
ANULE	34.48	10.00	0.00	0.00	10.00	80.00	10.00	0.00	0	0	0	0
ICHHAPUR	30.00	100.0	0.00	0.00	0.00	100.0	0.00	0.00	0	0	0	0
UTTAR SANTOSHPUR	16.67	66.67	0.00	0.00	0.00	40.00	40.00	20.00	0	0	0	0
MADHYA SANTOSHPUR	41.38	91.67	16.67	0.00	0.00	83.33	0.00	0.00	0	0	0	0
BATAN	53.33	62.50	0.00	0.00	12.50	68.75	6.25	12.50	0	0	0	0
NABGHARA	90.00	37.04	11.11	0.00	7.41	29.63	11.11	3.70	7.41	7.41	3.70	18.52
ALAMPUR	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
CHATUR BHUJKATHI	36.67	0.00	10.00	0.00	10.00	50.00	0.00	0.00	30	0	0	0
MIRJAPUR	40.00	58.33	0.00	0.00	0.00	83.33	0.00	0.00	8.33	8.33	0	0
KARATBER	100.0	100.0	0.00	3.33	10.00	23.33	6.67	6.67	43.33	6.67	0	0
AMTALA	100.0	100.0	10.00	0.00	20.00	60.00	6.67	0.00	3.33	0	0	0
TAPNA	43.33	38.46	15.38	0.00	0.00	15.38	23.08	0.00	46.15	0	0	0
BAIKHALI	50.00	35.71	14.29	0.00	0.00	57.14	0.00	0.00	28.57	0	0	0
MAHISALI	93.10	96.30	0.00	7.69	15.38	34.62	3.85	0.00	26.92	11.54	0	0
AGUNSI BHUINARA	30.00	100.0	0.00	0.00	11.11	88.89	0.00	0.00	0	0	0	0
CHANDRAPUR	56.67	52.94	17.65	5.88	5.88	17.65	5.88	0.00	47.06	0	0	0
BANESHWARPUR	18.52	100.0	20.00	0.00	0.00	80.00	0.00	0.00	0	0	0	0
PICHHALDAHA	37.93	40.00	0.00	0.00	0.00	54.55	0.00	0.00	27.27	9.09	0	9.09
SIBGANJA	28.57	100.0	37.50	0.00	0.00	50.00	12.50	0.00	0	0	0	0
ALIPUR	43.33	61.54	0.00	0.00	0.00	30.77	0.00	0.00	69.23	0	0	0
KULANANDAPUR	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
MADARIBAR	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

**Source:** Village survey data

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

The demand for technical and vocational training also reflects the significant gap that exists between agricultural and non-agricultural work participation in the villages surveyed. The

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

### **3. Occupation**

It is readily revealed by the tables below (Tables 16 through 19) that unorganized informal sector employment is the major source of livelihood for both the communities. Muslim participation in government jobs is very low compared to other communities in this district, though the percentage of such employees is quite small. More impoverished villages are also the ones with largest participation in casual work. However, across communities there is very little female participation in work although there is a sizable share in both Muslim and non-Muslim communities. Given the fact that major source of occupation is unorganized casual employment it only reflects poor earnings. The share of migrant workers is quite sizable (Table 17) and about 5.56% of Muslim and 333.57% of non-Muslim migrant workers even work abroad. Across religion there is a strong heterogeneity except for transport labourers in the type of occupation the migrant workers get involved in as also the locations (about 30.56% of Muslims and 42.86% non Muslims migrate to towns outside the province of West Bengal). These systematically indicate the lack of opportunities in the province and that even traditional migrant pullers like the city of Kolkata has become less attractive to job seekers from the villages.

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

	Muslim		Non Muslim	
	Male	Female	Male	Female
Agriculture	3.75	0.13	12.14	0.25
Agricultural Labour	16.17	0.39	11.58	0.34
Family Business	8.68	0.13	7.35	0.50
Salaried Employee (Govt.)	0.89	0.00	5.17	0.50
Salaried Employee (Private)	1.28	0.00	9.28	0.34
Casual Labour	5.62	0.65	2.86	1.77
Only domestic Work	0.89	46.99	1.12	53.91
Retirees, Pensioners, Remittance Recipient	0.39	0.39	0.75	0.34
Unable to work (Child/ Elderly)	9.47	12.04	6.29	8.33
Unorganized Employee	14.40	2.88	11.46	1.77
Others	32.35	33.51	27.83	30.11
Unemployed	6.11	2.88	4.17	1.85

**Source:** Household survey data

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

Duration		Muslim	Non Muslim
	Short Term		33.33
Long Term		66.67	75.86
Place of work	Within District (Village)	5.56	3.57
	Within District (Town)	25.00	3.57
	Within State (Village)	8.33	0.00
	Within State (Town)	25.00	42.86
	Outside State (Village)	0.00	3.57
	Outside State (Town)	30.56	42.86
	Abroad	5.56	3.57
Reasons for migration	Professional Work	0.00	3.57
	Administrative Work	0.00	10.71
	Clerical Work	2.78	0.00
	Sales Work	0.00	7.14
	Farmer	16.67	25.00
	Transport and labourers	41.67	35.71
	Student	2.78	0.00
	Others	36.11	17.86
Repatriation	Household	82.35	84.00

**Source:** Household survey data

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

Name of the Village	Male					
	Cultivator	Agricultural Labour	Business	Salaried Employee (Govt.)	Salaried Employee (Pvt.)	Casual Labour (Non-Agriculture)
GHORADAHA	24.05	7.59	2.53	1.27	0.00	0.00
HABLA	0.00	28.05	3.66	0.00	9.76	0.00
BANKUL	18.82	1.18	5.88	0.00	11.76	17.65
SINTI	6.17	34.57	3.70	3.70	3.70	1.23
JAYNAGAR	8.57	20.00	11.43	1.43	15.71	0.00
PURBA GAZIPUR	5.56	5.56	4.63	3.70	2.78	0.00
BASANTAPUR	0.00	54.55	2.60	5.19	0.00	0.00
ANULE	5.56	18.06	9.72	2.78	20.83	1.39
ICHHAPUR	10.43	3.48	12.17	15.65	23.48	0.00
UTTAR SANTOSHPUR	19.15	3.19	7.45	3.19	2.13	0.00
MADHYA SANTOSHPUR	25.23	20.56	1.87	4.67	7.48	0.00
BATAN	14.14	10.10	9.09	14.14	12.12	1.01
NABGHARA	1.98	0.00	3.96	0.00	0.99	2.97
ALAMPUR	2.63	0.00	3.95	9.21	27.63	11.84
CHATUR BHUJKATHI	7.32	9.76	7.32	1.22	1.22	10.98
MIRJAPUR	0.00	0.00	5.36	8.93	3.57	0.00
KARATBER	15.13	2.52	4.20	0.00	0.84	34.45
AMTALA	2.02	24.24	4.04	1.01	8.08	4.04
TAPNA	10.75	7.53	0.00	0.00	0.00	0.00
BAIKHALI	7.25	34.78	1.45	0.00	1.45	1.45
MAHISALI	9.20	3.45	37.93	0.00	0.00	0.00
AGUNSI BHUINARA	1.49	1.49	11.94	11.94	0.00	14.93
CHANDRAPUR	0.00	27.27	6.06	0.00	1.01	6.06
BANESHWARPUR	9.33	8.00	2.67	4.00	10.67	0.00
PICHHALDAHA	14.63	21.95	0.00	2.44	0.00	1.22
SIBGANJA	9.57	7.45	11.70	6.38	6.38	0.00
ALIPUR	4.60	35.63	3.45	2.30	1.15	0.00
KULANANDAPUR	2.00	12.00	3.00	0.00	3.00	0.00
MADARIBAR	12.50	5.00	17.50	5.00	11.25	1.25

**Source:** Village survey data

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

Name of the Village	Female					
	Cultivator	Agricultural Labour	Business	Salaried Employee (Govt.)	Salaried Employee (Pvt.)	Casual Labour (Non-Agriculture)
GHORADAHA	3.28	1.64	0.00	1.64	0.00	0.00
HABLA	0.00	0.00	0.00	0.00	0.00	0.00
BANKUL	0.00	3.17	0.00	0.00	0.00	3.17
SINTI	0.00	0.00	0.00	0.00	0.00	0.00
JAYNAGAR	0.00	0.00	0.00	0.00	0.00	0.00
PURBA GAZIPUR	0.00	0.00	0.00	0.00	0.00	0.00
BASANTAPUR	0.00	1.35	0.00	0.00	0.00	0.00
ANULE	0.00	0.00	0.00	0.00	0.00	1.54
ICHHAPUR	0.00	0.00	0.00	0.00	0.00	0.00
UTTAR SANTOSHPUR	0.00	0.00	0.00	0.00	0.00	0.00
MADHYA SANTOSHPUR	1.45	0.00	0.00	0.00	0.00	0.00
BATAN	0.00	1.79	0.00	1.79	3.57	1.79
NABGHARA	1.11	0.00	0.00	0.00	0.00	0.00
ALAMPUR	0.00	0.00	0.00	1.41	1.41	16.90
CHATUR BHUJKATHI	0.00	0.00	3.90	0.00	0.00	2.60
MIRJAPUR	0.00	0.00	0.00	0.00	0.00	3.13
KARATBER	0.00	0.00	0.00	0.00	0.00	3.23
AMTALA	0.00	0.00	0.00	0.00	0.00	0.00
TAPNA	0.00	0.00	0.00	0.00	0.00	1.23
BAIKHALI	0.00	0.00	3.95	2.63	0.00	1.32
MAHISALI	0.00	1.64	0.00	0.00	0.00	0.00
AGUNSI BHUINARA	0.00	0.00	0.00	1.72	0.00	1.72
CHANDRAPUR	0.00	0.00	0.00	0.00	0.00	0.00
BANESHWARPUR	0.00	0.00	0.00	0.00	2.70	0.00
PICHHALDAHA	0.00	0.00	0.00	0.00	0.00	0.00
SIBGANJA	0.00	0.00	0.00	0.00	0.00	0.00
ALIPUR	0.00	0.00	0.00	0.00	0.00	0.00
KULANANDAPUR	0.00	0.00	1.09	0.00	0.00	0.00
MADARIBAR	0.00	0.00	0.00	0.00	0.00	0.00

**Source:** Village survey data

#### 4. Health

The data reveals that people are more dependent on government health centers or hospitals for accessing health facilities. However, both the communities also go to the quacks. In terms of infrastructure out of twenty-nine villages surveyed 14 villages have PHC but only two boast of having government hospital within its *Panchayat* limits. Generally, sub-PHCs are available within respective *Panchayats*. The consequence of this inaccessibility is strongly reflected in the high average incidence of childbirth at home (48.73% of Muslim households and 10.71% of non-Muslim households though the difference across communities cannot be explained in terms of lack of infrastructure) with the aid of trained and largely untrained midwives. *Most of the public hospitals are not located in close proximities, and hardly any is located in the neighborhood of the village or even within the Panchayat. Very few families have access to ambulance taking for pregnant women to hospitals, people mainly depend upon rented cars. The survey reports that the most dominating reason, around 61.76 percent for Muslims, for not visiting a government hospital is the distance one needs to cover.*<sup>8</sup> It is to be noted that, the vaccination programmes have run rather successfully and cover almost 100 percent of families over the religious divide. In fact the Muslim community shows greater participation compared to other communities. Regarding vaccination of children under the age of five, over 90 per cent of all communities for some programmes while not less than 60% for other programmes have been covered, while those who did not participate in the program, is mainly owing to lack of awareness.

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

		Muslim	Non-Muslim
Annual Average Expenditure for Health per family (Rs)		3814.52	2723.98
Access to health facilities (%) @	Government	84.19	91.45
	Private	14.33	34.21
	Quack	34.95	35.42

**Source:** Household survey data.

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

<sup>8</sup> Though the difference in this respect across communities cannot be explained.



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

Name of the Village	Average expenditure on health (Rs.)	Access to health centers (%)			Vaccination (%)				Problem of Vaccination (%)		
		Government	Private	Quack	Polio	BCG	DPT	Measles	Unaware of the program	Problem of distance	Others
GHORADAHA	3900.00	86.67	20.69	20.69	100.00	100.0	100	70.0	0.00	0.00	100
HABLA	1075.00	100.0	0.00	75.86	100.00	100.0	0.00	83.3	N.A.	N.A.	N.A.
BANKUL	425.00	100.0	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
SINTI	863.64	100.0	0.00	86.67	100.00	71.43	0.00	57.14	100.00	0.00	0.00
JAYNAGAR	867.78	100.0	43.33	43.33	100.00	100.0	100	66.67	100.00	0.00	0.00
PURBA GAZIPUR	2178.57	100.0	28.00	88.89	100.00	100.0	100	100	N.A.	N.A.	N.A.
BASANTAPUR	4576.67	56.67	43.33	20.00	92.31	100.0	100	100	N.A.	N.A.	N.A.
ANULE	15793.75	100.0	80.00	23.33	100.00	100.0	100	87.5	N.A.	N.A.	N.A.
ICHHAPUR	889.33	100.0	96.67	3.33	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
UTTAR SANTOSHPUR	1188.89	100.0	40.00	63.33	100.00	100.0	100	100	100.00	0.00	0.00
MADHYA SANTOSHPUR	1431.25	86.67	6.67	46.67	100.00	100.0	84.6	100	100.00	0.00	0.00
BATAN	3750.00	90.00	63.33	10.34	100.00	100.0	87.5	100	100.00	0.00	0.00
NABGHARA	7000.00	83.33	80.00	70.00	100.00	45.45	63.6	72.73	100.00	0.00	0.00
ALAMPUR	3440.00	57.14	10.71	82.76	100.00	100.0	100	50.0	N.A.	N.A.	N.A.
CHATUR BHUJKATHI	9700.00	96.67	3.45	96.67	88.89	55.56	55.6	77.78	100.00	0.00	0.00
MIRJAPUR	2466.67	83.33	0.00	0.00	100.00	100.0	100	100	N.A.	N.A.	N.A.
KARATBER	19625.00	76.67	6.67	0.00	33.33	0.00	0.00	0.00	90.00	0.00	10.0
AMTALA	825.93	100.0	0.00	93.33	100.00	100.0	66.7	100	100.00	0.00	0.00
TAPNA	8057.14	63.33	13.79	17.24	100.00	100.0	100	89.47	N.A.	N.A.	N.A.
BAIKHALI	2583.33	40.00	0.00	0.00	100.00	94.74	100	100	0.00	0.00	100
MAHISALI	6046.15	100.0	0.00	0.00	100.00	6.67	6.67	6.67	100.00	0.00	0.00
AGUNSI BHUINARA	500.00	100.0	3.85	0.00	100.00	100.0	100	100	N.A.	N.A.	N.A.
CHANDRAPUR	2775.00	100.0	27.59	13.79	100.00	87.50	87.5	87.5	100.00	0.00	0.00
BANESHWARPUR	1008.33	100.0	31.03	26.67	100.00	100.0	100	100	N.A.	N.A.	N.A.
PICHHALDAHA	6500.00	50.00	13.33	36.67	100.00	100.0	91.7	75.0	N.A.	N.A.	N.A.
SIBGANJA	1251.11	100.0	50.00	43.33	100.00	100.0	100	100	100.00	0.00	0.00
ALIPUR	1714.29	100.0	6.67	3.33	100.00	80.00	96.0	64.0	22.22	0.00	77.78
KULANANDAPUR	5950.00	96.55	41.38	93.10	100.00	92.59	85.1	85.19	N.A.	N.A.	N.A.
MADARIBAR	1219.00	100.0	100.00	0.00	100.00	100.0	100	100	100.00	0.00	0.00

**Source:** Village survey data.

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

Name of the Villages	Government Hospitals		PHC		Sub-PHC	
	Within village	Within Panchayat	Within village	Within Panchayat	Within village	Within Panchayat
Agunsi Bhuinara	Y	-	Y	-	Y	-
Alipur	N	N	N	N	N	N
Anule	N	N	N	Y	N	Y
Baneshwarpur	N	N	NA	NA	Y	-
Basantapur	N	N	Y	-	Y	-
Chandrapur	N	N	Y	-	Y	-
Purba Gazipur	N	N	N	Y	N	Y
Habla	N	N	NA	NA	N	Y
Jaynagar	N	N	N	Y	N	Y
Kulananandapur	N	N	N	Y	N	Y
Madhya Santoshpur	N	N	N	Y	Y	-
Mirjapur	N	N	NA	NA	Y	-
Picchaldaha	N	N	N	Y	Y	-
Sinti	N	Y	N	N	N	Y
Uttar Sontoshpur	N	N	N	N	Y	-
Alampur	NA	NA	NA	NA	Y	-
Amtala	N	N	NA	NA	N	N
Baikhali	N	N	NA	NA	Y	-
Bankul	N	N	NA	NA	Y	-
Batan	N	N	N	Y	Y	-
Chatur Bhujkathi	N	N	N	N	N	N
Ghoradaha	N	N	N	Y	N	Y
Ichhapur	N	N	Y	-	Y	-
Karatber	Y	-	Y	-	Y	-
Madaribar	NA	NA	NA	NA	NA	NA
Mahisali	N	N	N	N	N	N
Nabghara	N	N	N	Y	Y	-
Sibganja	N	N	NA	NA	Y	-
Tapna	N	N	N	N	N	Y

**Source:** Village survey data.

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

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

		Muslim	Non Muslim
Place of birth	In house	48.73	10.71
	Hospital	48.73	81.43
	Private hospital	2.53	7.14
	Others	0.00	0.71
Help during child birth	Doctor	38.85	50.71
	Nurse	8.92	26.43
	Trained midwife	19.11	2.86
	Non trained midwife	23.57	8.57
	Others/Don't know	9.55	11.43
Transport	Own car	11.49	1.60
	Rented car	81.61	84.00
	No vehicle	4.60	5.60
	Ambulance	2.30	8.80
Reason for not availing Government. Hospital facilities	Long distance	61.76	17.86
	Unhygienic condition	4.41	42.86
	Poor service quality	10.29	10.71
	No female doctor	1.47	7.14
	Others	22.06	21.43

**Source:** Household survey data.

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

Name of villages	Place of birth				Reasons for not visiting Government places				
	At home	Government Hospital	Private Hospital	Others	Problem of distance	Un-cleanliness	Inefficient services by	No female doctors	Others
GHORADAHA	0.00	90.91	9.09	0.00	0.00	0.00	0.00	0.00	100.00
HABLA	0.00	85.71	0.00	14.29	N.A.	N.A.	N.A.	N.A.	N.A.
BANKUL	100.00	0.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
SINTI	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
JAYNAGAR	0.00	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
PURBA GAZIPUR	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00
BASANTAPUR	78.57	21.43	0.00	0.00	57.14	28.57	0.00	14.29	0.00
ANULE	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
ICHHAPUR	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
UTTAR SANTOSHPUR	0.00	62.50	37.50	0.00	0.00	100.00	0.00	0.00	0.00
MADHYA SANTOSHPUR	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
BATAN	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
NABGHARA	83.33	16.67	0.00	0.00	37.50	12.50	37.50	12.50	0.00
ALAMPUR	0.00	0.00	100.00	0.00	100.00	0.00	0.00	0.00	0.00
CHATUR BHUJKATHI	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
MIRJAPUR	11.11	88.89	0.00	0.00	0.00	0.00	100.00	0.00	0.00
KARATBER	30.00	50.00	20.00	0.00	60.00	0.00	40.00	0.00	0.00
AMTALA	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
TAPNA	86.36	9.09	4.55	0.00	35.00	0.00	5.00	0.00	60.00
BAIKHALI	38.10	61.90	0.00	0.00	0.00	0.00	0.00	100.00	0.00
MAHISALI	86.67	13.33	0.00	0.00	100.00	0.00	0.00	0.00	0.00
AGUNSI BHUINARA	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
CHANDRAPUR	0.00	100.00	0.00	0.00	0.00	66.67	33.33	0.00	0.00
BANESHWARPUR	0.00	87.50	12.50	0.00	0.00	100.00	0.00	0.00	0.00
PICHHALDAHA	41.67	58.33	0.00	0.00	0.00	28.57	0.00	0.00	71.43
SIBGANJA	0.00	66.67	33.33	0.00	0.00	100.00	0.00	0.00	0.00
ALIPUR	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
KULANANDAPUR	33.33	61.90	4.76	0.00	80.00	0.00	20.00	0.00	0.00
MADARIBAR	0.00	100.00	0.00	0.00	0.00	50.00	50.00	0.00	0.00

**Source:** Household survey data.

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

Vaccination	Muslim			Non Muslim		
Polio (pulse)	94.41			99.28		
DTP	70.19			82.61		
BCG	68.94			92.03		
Measles	63.98			88.41		
Organization	Government		Private	Government		Private
	100.00		0.00	99.28		0.72
Reasons for non participation	Unaware	Distance	Others	Unaware	Distance	Others
	68.75	0.00	31.25	91.67	0.00	8.33

**Source:** Household survey data.

## 5. Infrastructure

Almost all the villages have at least one primary school within the village. But only a few villages have secondary schools, in fact the district average of number of secondary schools per village is 0.17. Around 60% of the villages are connected through bus routes with a bus stop within 5 Kms of the village, while over 70% villages are connected through train routes with rail stations more than 5 Kms from the village. Around 73.08% of the villages have commercial banks and 23.33% have agricultural credit societies within 5 Kms and over 90.91% villages have post offices within respective villages or within 5 Kms.

## 6. Awareness about Government Programmes

It is easily understood that the success of government sponsored development schemes strongly depend on the level of awareness and hence the participation in using such facilities. *The cross-village data clearly displays that the level of awareness is widely scattered across villages for all the programmes taken together ranging from 2.59 % (Mahisali) to 89.26% (Habla). The interesting thing about the government programmes is that most of the people across*

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

Programme	% of people aware	% of beneficiary	Help received from for accessing benefit					% of cases where Commission paid
			Pra Dhan	GP Office	NGO	Self	Others	
SGSY	66.67	5.83	9.09	9.09	54.55	0.00	27.27	0.00
NREGS	63.19	0.52	100.00	0.00	0.00	0.00	0.00	100.00
IAY	74.76	4.33	70.00	0.00	20.00	0.00	10.00	0.00
Old age pension	59.87	2.76	20.00	40.00	20.00	0.00	20.00	0.00
Swajal dhara	28.81	3.45	66.67	0.00	0.00	0.00	33.33	0.00
Irrigation	37.42	19.82	68.18	31.82	0.00	0.00	0.00	4.76
ARWSP	31.10	5.38	33.33	33.33	0.00	0.00	33.33	0.00
SSA	61.69	17.49	18.75	9.38	0.00	12.50	59.38	0.00
TSC/SSUP	20.91	8.47	100.00	0.00	0.00	0.00	0.00	0.00

**Source:** Household survey data.

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

Programme	% of people aware	% of beneficiary	Help received from for accessing benefit					% of cases where Commission paid
			Pra Dhan	GP Office	NGO	Self	Others	
SGSY	70.74	14.29	70.91	18.18	3.64	5.45	1.82	0.00
NREGS	63.92	0.83	0.00	66.67	0.00	0.00	33.33	0.00
IAY	80.92	11.51	83.67	8.16	0.00	0.00	8.16	0.00
Old age pension	70.05	2.11	57.14	28.57	0.00	0.00	14.29	0.00
Swajal dhara	43.19	5.96	78.57	14.29	0.00	0.00	7.14	0.00
Irrigation	31.92	4.14	0.00	42.86	0.00	14.29	42.86	25.00
ARWSP	32.41	23.26	67.74	25.81	0.00	0.00	6.45	0.00
Sarba siksha	64.92	13.70	30.23	6.98	0.00	13.95	48.84	0.00
TSC /SSUP	2.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00

**Source:** Household Survey Data.

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

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

Name of the Villages	Percentage of people aware (all schemes)	Percentage of people benefited (all schemes)	Number of people who have job cards for NREGS	Number of people who have got job under NREGS
GHORADAHA	64.76	2.27	NA	NA
HABLA	89.26	1.48	NA	NA
BANKUL	31.11	0.00	NA	NA
SINTI	87.42	4.87	NA	NA
JAYNAGAR	75.19	5.56	NA	NA
PURBA GAZIPUR	58.24	6.24	NA	NA
BASANTAPUR	47.59	25.74	NA	NA
ANULE	16.55	18.75	NA	NA
ICHHAPUR	47.50	14.49	NA	NA
UTTAR SANTOSH PUR	65.42	11.67	NA	NA
MADHYA SANTOSH PUR	85.19	18.05	NA	NA
BATAN	50.63	19.57	NA	NA
NABGHARA	52.52	1.25	NA	NA
ALAMPUR	63.17	17.88	NA	NA
CHATUR BHUJKATHI	11.66	8.85	NA	NA
MIRJAPUR	28.89	3.22	NA	NA
KARATBER	0.00	0.00	NA	NA
AMTALA	88.89	1.67	NA	NA
TAPNA	58.52	1.11	NA	NA
BAIKHALI	21.88	1.00	NA	NA
MAHISALI	2.59	0.00	NA	NA
AGUNSI BHUINARA	34.44	6.89	NA	NA
CHANDRAPUR	57.27	0.38	NA	NA
BANESHWARPUR	67.41	2.92	NA	NA
PICHHALDAHA	65.63	2.17	NA	NA
SIBGANJA	61.11	0.83	NA	NA
ALIPUR	61.48	18.28	NA	NA
KULANANDAPUR	50.64	10.44	NA	NA
MADARIBAR	44.09	0.83	NA	NA

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

**Note:** N.A means *not available*. # : Data furnished by the *Gram Panchayat* seems to be incorrect.

communities, i.e. over 63% are aware about the NREGS but very few of them ( 0.52% for Muslims and 0.83% for non-Muslims) have benefited. Compared to other districts in West Bengal performance of IAY in terms of awareness (over 74.76% among Muslims and around 80.92% among non-Muslims) is impressive, but the percentage of beneficiaries as we have also seen witnessed previously under the section on housing facilities that, is pretty low. There are many other facilities and schemes that the central government have been running for quite some time and which the respondents have very little awareness. However, SGSY and AWRSP perform good compared to other schemes for non-Muslims in terms of percentage of beneficiary. Apparently, the popularity of the NREGS with ready source of income and cash flow seems to receive the highest attention despite longer-term benefits associated with many others already in operation. At this stage, we are not convinced that adding more programmes would be beneficial, unless interest and participation in the existing ones can be maximized with due emphasis on the awareness part of the schemes which could run equally well for all communities. The major source of information in cases of profitable job opportunities have come from the Panchayat Pradhan himself/herself or from the GP office, and there is no report of the fact that NGOs have been of significant help in this connection.

## **7. Other Issues**

We use Tables 29-32 to reflect on a score of other features that are no less important in understanding the reasons behind the acute underdevelopment in these communities, compared to the more well known indicators often invoked for the purpose. These are as follows. About 1.29% percent of the Muslim and 5.81% percent non-Muslim respondent families have health insurance and there is around 18% disparity between non-Muslim and Muslim households with regard to purchase of life insurance. Percentage of people buying crop insurance is negligible, and those who deposit money with the bank vary between 28.16% for the Muslims and 38.46% for the non-Muslims, with a higher average deposit value for the latter. Among the non-Muslim households the relatively affluent ones also engage in term deposits and that value there also exceeds that by the non-Muslim families. And yet, the level of indebtedness is high among both communities 31.94% for Muslims and 21.73% for non-Muslims of the households surveyed. The average interest rate paid (see Table 30) clearly indicates that the source is still the traditional moneylenders and more than one-fourth of respondents in either



community have used this source at some point. The meager percentage of people approaching the commercial banks or other government provided sources is rather negligible and once again reflects on the issue of lack of awareness and sometimes even lack of trust with such institutions though the performance of co-operative banks is better. It is also the breakdown of the reasons of indebtedness (vide Table 31) that ties the borrowers with informal moneylenders, since a large part of the loan (Muslims, 26.53, non-Muslims 16.57%) is taken for covering medical expenses. Finally, the use of common property resources is similar across religious communities. Of the families surveyed 44.77% of the Muslims are classified under the BPL category compared to 42.51% of the non-Muslims in the same league. More than 20% of the two groups report the public distribution system to be inefficient, either in terms of inadequacy, inferior quality, less in amount, irregularity and so on. Added to it is the unwillingness of the dealers to sell the commodities (reported by Muslims, 15.7%, non- Muslims, 9.54%; Table 33). On the whole therefore, the assessment re-opens the possibilities of improving upon the lacunas that have been plaguing the district for long enough.

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

		Muslim	Non Muslim
Health Insurance	Percentage of households who have	1.29	5.81
	Average Value (Rs)	2375.00	3172.90
Life Insurance	Percentage of households who have	30.42	48.04
	Average Value (Rs)	2453.37	3538.74
Crop Insurance	Percentage of households who have	0.32	0.29
	Average Value(Rs)	1440.00	2750.00
Bank Deposit	Percentage of households who have	28.16	38.46
	Average Value(Rs)	8220.69	18785.28
Fixed Deposit	Percentage of households who have	0.32	6.53
	Average Value (Rs)	20000.00	17788.89

**Source:** Household survey data.

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

		Muslim	Non Muslim
Percentage of households indebted		31.94	21.73
Average Interest Rate		40.99	41.53
Sources of availing loans (%)	Government	2.06	0.00
	Commercial Bank	6.19	5.56
	Rural Bank	3.09	1.59
	Co-operative Bank	15.46	34.13
	Self Help Group/Non Governmental Organization	1.03	0.79
	Moneylender	25.77	25.40
	Big landowner/Jotedar	2.06	7.14
	Relative	32.99	23.02
	Others	11.34	2.38
Conditions & Terms of Loan (%)	Only Interest	67.42	57.89
	Physical labour	0.00	7.89
	Land mortgage	5.62	14.91
	Ornament mortgage	4.49	12.28

**Source:** Household survey data.

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

		Muslim	Non Muslim
Reasons of Loan	Capital related expenditure	7.14	12.70
	Purchase of agricultural equipment	4.08	10.32
	Purchase of land/home	7.14	3.17
	Repairing of house	23.47	15.87
	Marriage/other social function	6.12	7.14
	Medical expenditure	26.53	16.67
	Purchase of cattle	1.02	0.00
	Investment	1.02	7.14
	Others	23.47	26.98
Terms – Cash only		96.94	92.80

**Source:** Household survey data.

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

		Percentage of User		Percentage of Interference	
		Muslim	Non Muslim	Muslim	Non Muslim
Uses and Interference	Forest	76.79	55.88	0.94	0.51
	Pond	95.78	89.25	0.85	3.06
	Field	74.16	75.27	0.00	0.25
	Cattle-pen	1.45	1.29	0.00	0.00
	School ground	10.71	15.79	0.00	0.63
	Other Govt. buildings	5.33	5.56	0.00	0.00
	Others	0.00	0.00	0.00	0.00
		Muslim		Non Muslim	
Categories of people who interfere (%)	Powerful people	0.00		30.30	
	Big landlords	100.00		30.30	
	Each household	0.00		30.36	

**Source:** Household survey data.

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

		Muslim	Non Muslim
APL Card	% of families with APL ration cards	65.89	63.35
BPL Card	% of families with BPL/ Antodaya/ Annapurna card.	44.77	42.51
Sufficiency	% of families with sufficient product	48.47	61.31
Quantity	Rice – Kg. per family per month	6.38	5.02
	Wheat – Kg. per family per month	5.57	4.70
Problem (%)	Inadequate	32.58	23.17
	Inferior quality	8.71	13.29
	Less in amount	14.84	9.71
	Not available in time	25.81	20.61
	Irregular	1.61	9.54
	Others	0.00	1.53
	No problem	16.45	22.15
Purchase	% of families who can purchase all goods	23.23	51.54
Reason for problems of purchase (%)	Monetary constraint	61.57	47.00
	Insufficiency of ration	19.42	36.40
	Unwillingness to sell off by the dealers	15.70	9.54
	Others	3.31	7.07

**Source:** Household survey data.

## **Recommendations**

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

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

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

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

Sl. No.	Indicator	District Average	National Average	Deficit	Priority Rank
<b>I. Socio-economic Indicators</b>					
1	Literacy (%)	84.37	67.3	-17.07	6
2	Female Literacy (%)	81.13	57.1	-24.03	8
3	Work Participation (%)	34.40	38.0	3.6	2
4	Female Work Participation (%)	4.95	21.5	16.55	1
<b>II. Basic Amenities Indicators</b>					
5	Houses with Pucca Walls (%)	77.94	59.4	-18.54	7
6	Safe Drinking Water (%)	98.54	87.9	-10.64	5
7	Electricity in Houses (%)	76.62	67.9	-8.72	3
8	W/C Toilet (%)	48.10	39.2	-8.9	4
<b>III. Health Indicators</b>					
9	Full Vaccination of Children (%)	69.20	43.5	-25.7	-
10	Institutional Delivery (%)	68.79	38.7	-30.09	-

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

It is clear from the above table that the district averages perform worst for female work participation followed by work participation. In all other cases district averages are higher than the corresponding national averages. Accordingly the district administration is expected to draw up their development plan funded by the Ministry of Minority Affairs based on the priority ranking of the facilities as listed above. However, coverage of IAY for BPL families being only 1.06%, the district authority should pay adequate attention in the provision of *pucca* houses for the BPL families. However, it may also be noted that the district averages and the deficits are not uniform across the district, there are large variations across the villages. We draw the attention of the district administration to be cautious when drawing plan for the district.

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

- The district average of the number of primary teachers per school (2.40 per school) is in



fact lower than the national average (2.84 per school based on Census 2001), which in itself is very poor. It means that on an average all the four classes in a primary school cannot be held. So the district administration should pay attention to this.

- So far secondary schools are concerned, the performance of the district is very poor – 0.17 secondary and higher secondary schools per village. This needs intervention as well.
- Apparently the district performs very poor in terms of health related infrastructure. So looking at only vaccination or institutional delivery is inadequate. A mere 7.40% of villages have government hospitals in its vicinity, 39.47 % of villages have primary health centers or sub-centres situated within the village, average distance of primary health center or sub-centres is 1.9 Km., average distance of government hospital is 12.39 Km., average distance of private hospital or nursing home is 10.26 Km. A large percentage of families – 34.95% Muslims and 35.42% non-Muslims go to quacks for treatment though some of them also go to government hospitals or private practitioners.
- For taking pregnant women to hospitals for delivery the major means is rented cars, there is hardly any ambulance available for this purpose in the villages. This is an important area where the policy makers should think of providing at least one ambulance per village.
- Around 54.54% of ICDS centers are situated in government building and 42.42% of them are of good quality. ICDS supervisors visit 4.28 days per annum on an average.

By no means these can be considered good whether they exceed national average or not, though in many cases they are lower than the national averages.

## Appendices

**Table A 1: General information**

Area	District average	Average of the sample villages
Area of the village	159.68 hectares	195.26 hectares
Household size	5.22 persons	5.25 persons
Area of irrigated land out of total cultivable area	47.11 %	40.51 %
Number of post offices	0.27	0.30
Number of phone connection	4.16	6.63

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

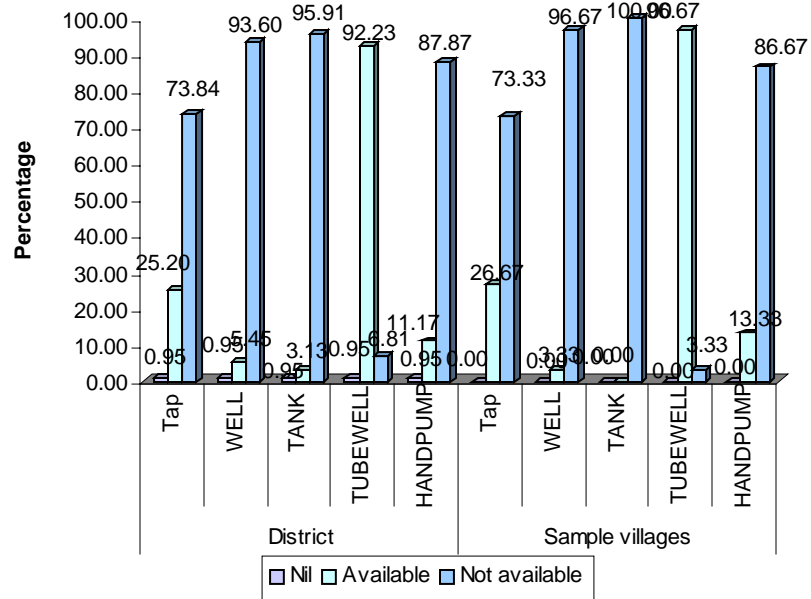
**Table A 2: Transport and Communications**

Nature of Approach Roads	Paved Road		Mud Road		Footpath		Navigable river	
	Available	Not Available	Available	Not Available	Available	Not Available	Available	Not Available
Average for the district	85.69 %	14.31 %	96.97 %	3.03 %	11.28 %	88.72 %	85.69 %	14.31 %
Average for sample villages	80.00 %	20.00 %	96.67 %	3.33 %	96.67 %	3.33 %	80.00 %	20.00 %

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

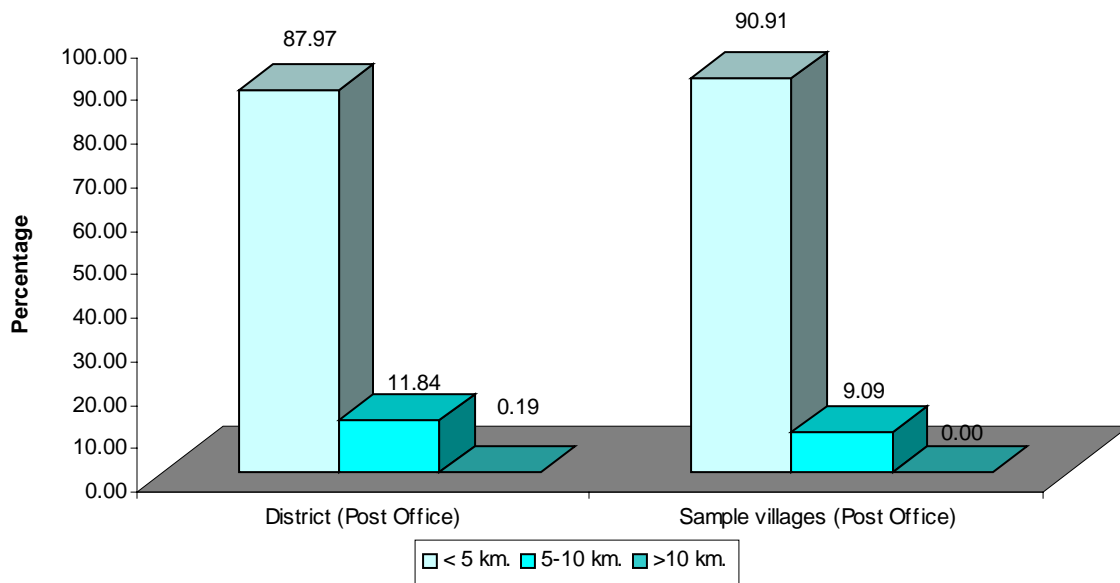
**Fig. A 1 Sources of Water**

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



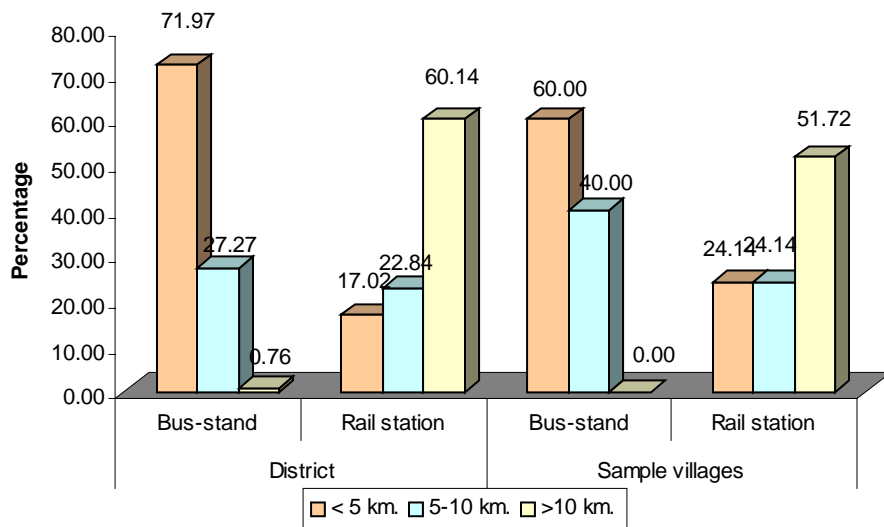
**Source:** Village Directory, Census 2001

**Fig. A2: Distance to post-office**



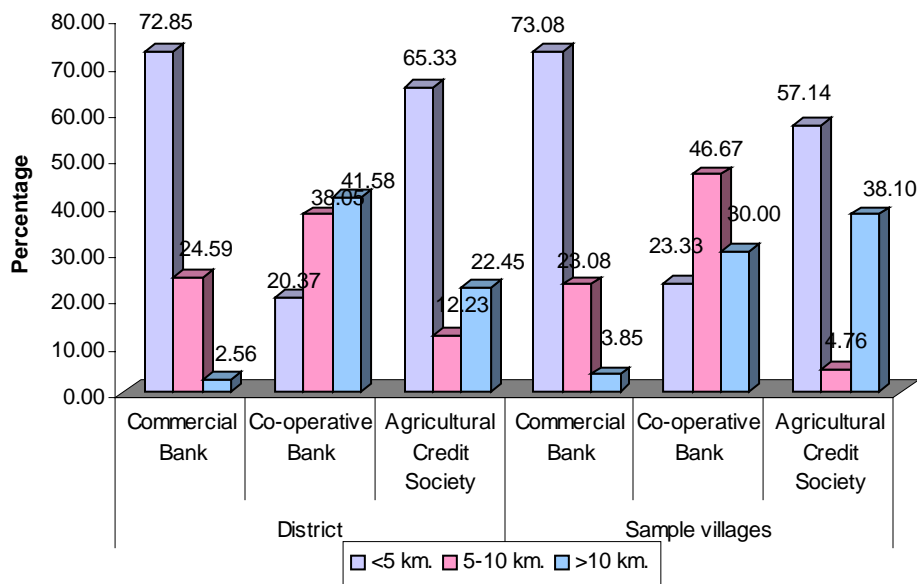
**Source:** Village Directory, Census 2001

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



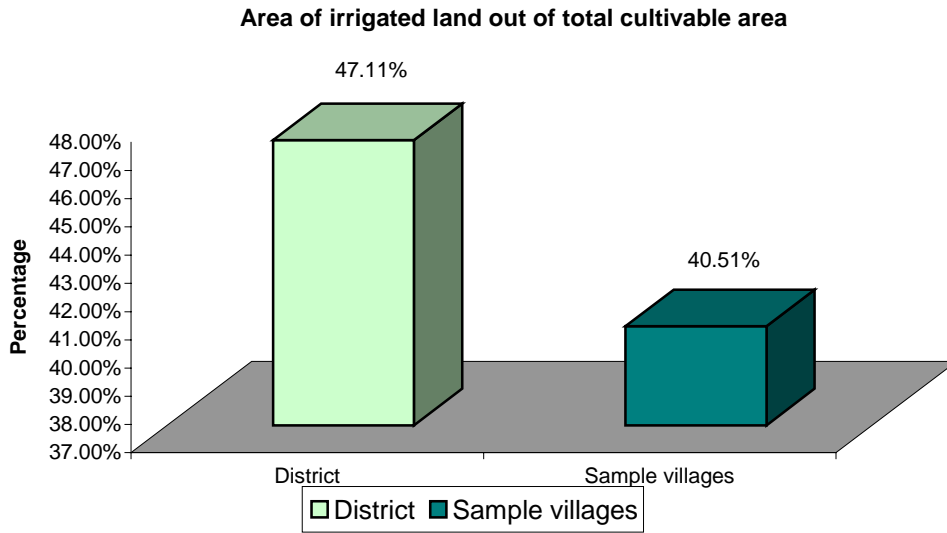
Source: Village Directory, Census 2001

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



Source: Village Directory, Census 2001

**Fig. A5: Irrigation**



**Source:** Village Directory, Census 2001

## Sampling Methodology

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

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

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

subject to a minimum of 6 villages in each stratum.

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

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

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

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

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

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