

A BASELINE SURVEY OF MINORITY
CONCENTRATION DISTRICTS OF INDIA

Haridwar

(Uttarakhand)

Sponsored by

Ministry of Minority Affairs

Government of India

and

Indian Council of Social Science Research



INSTITUTE FOR HUMAN DEVELOPMENT

NIDM Building, IIPA Campus

I.P. Estate, Mahatma Gandhi Marg, New Delhi-110002

Tel: 23358166, 23321610 / Fax: 23765410

E-mail: ihd@vsnl.com; Website: www.ihdindia.org

2008

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

Haridwar
(Uttarakhand)

INSTITUTE FOR HUMAN DEVELOPMENT
NIDM Building, IIPA Campus
I.P. Estate, Mahatma Gandhi Marg, New Delhi-110002
Tel: 23358166, 23321610 / Fax: 23765410
E-mail: ihd@vsnl.com; Website: [www. ihdindia.org](http://www.ihdindia.org)

RESEARCH TEAM

Principal Researchers

Alakh N. Sharma
Ashok K. Pankaj

Data Processing and Tabulation

Balwant Singh Mehta
Sunil Kumar Mishra
Abhay Kumar

Research Associates/Field Supervisors

Ramashray Singh
Ashwani Kumar
Subodh Kumar
M. Poornima

Research Assistant

P.K. Mishra

Secretarial Assistance

Shri Prakash Sharma
Nidhi Sharma
Sindhu Joshi

HARIDWAR

Principal Author of the Report

R.P. Mamgain
Senior Fellow

CONTENTS

Executive Summary	i-vi
Chapter I: Introduction	1-7
Chapter II: Village Level Deficits.....	8-11
Educational Facilities	8
Health Facilities.....	10
Other Infrastructure Facilities	10
Chapter III: Socio-Economic Conditions of the Population	12-27
Demographic Characteristics	12
Quality of Human Resource	13
Asset Base of Households	17
Employment and Income	18
Housing and Other Basic Amenities	22
Health and Family Welfare	24
Indebtedness.....	25
Chapter IV: Delivery of Public Services/Development Programmes.....	28=30
Public Distribution System	28
Access, Use and Quality of Public Health Service.....	29
Education	29
Awareness	30
Aspirations	30
Chapter V: Key Findings	31-36
ANNEXURE – I: List of Selected Villages (Sample) in the Haridwar District	37

LIST OF TABLES

Table 1.1	Population and its Composition, 2001
Table 1.2	Literacy Rates in Haridwar District
Table 1.3	Distribution of Workers (Main) by Sector of Employment
Table 1.4	Size of Land Holdings in the District
Table 1.5	Availability of Infrastructure, 2004 – 05
Table 2.1	Availability of Basic Infrastructure, 2005
Table 2.2	Education Facilities, 2008
Table 2.3	Health Facilities, 2008
Table 3.1	Demographic Characteristics of Sample Households
Table 3.2	Literacy Rates
Table 3.3	Enrolment Status of 6 – 16 Years Population
Table 3.4	Reasons for Dropout
Table 3.5	Educational Levels
Table 3.6	Educational Levels of Youth (15 – 25 Years)
Table 3.7	Government Assistance
Table 3.8	Mean Value of Assets per Households (Rs.)
Table 3.9	Nature of Employment
Table 3.10	Workers by their Sector of Employment
Table 3.11	Average per Capita Income and Expenditure (Rs.)
Table 3.12	Item-wise per Capita Expenditure (Rs.)
Table 3.13	Type of Houses
Table 3.14	Number of Rooms per Household
Table 3.15	Drinking Water
Table 3.16	Place of Child Birth and Help Received
Table 3.17	Immunisation Status of Children
Table 3.18	Incidence of Illness, Average Days of Illness and Expenditure
Table 3.19	Incidence of Indebtedness and average Debt
Table 3.20	Sources of Debt
Table 3.21	Interest Rates
Table 3.22	Purpose of Loans
Table 4.1	PDS Coverage
Table 4.2	Problems being Faced with the PDS
Table 4.3	Aspirations of Respondents in Order of Their Ranks

EXECUTIVE SUMMARY

DEVELOPMENT GAPS AND PRIORITIES FOR THE MULTI-SECTOR DEVELOPMENT PLAN OF HARIDWAR DISTRICT OF UTTAR PRADESH

The Ministry of Minority Affairs, Government of India, has identified 90 minority concentrated districts in the country by using eight indicators relating to socio-economic development and basic amenities, based on 2001 Population Census Data. The objective is to improve these indicators for the identified districts, through a multisector development plan during the Eleventh Five Year Plan, to uplift them to the level of the national average. Since some changes might have occurred in these indicators since 2001, a baseline survey has been conducted with a view to identify, deficits and priorities to be undertaken in the Multi-Sectoral Development Plan.

Haridwar district is identified as one of the minority concentrated districts in the country which lags behind in terms of socio-economic indicators (Category B1). A brief profile of the district is given below:

1. With a population of 14.47 lakh in 2001, Haridwar district accounts for about 17 per cent of the population of Uttarakhand. About 70 per cent of the population resides in rural areas.
2. The population of minority communities, comprising mainly Muslims, constitutes a sizeable share (34.7 per cent) in Haridwar. Tehsil-wise, the percentage of minority population is the highest in Roorkee (41.2 per cent), followed by Haridwar (36.7 per cent), and the lowest (26.7 per cent) in Laksar.
3. The district has also the dubious distinction of having a low sex ratio (865 females per 1000 males).
4. Nearly 64 per cent of the population in Haridwar district is literate, which is comparatively much lower than the state average (72 per cent). There is a significant gap in the literacy levels of males and females in the district, i.e., 73.8 per cent males are literate as compared to 52.1 per cent females.
5. The percentage of economically active population (main plus marginal workers) in the district is less than 30 per cent of population of the district, which is substantively lower than the state average of 36.9 per cent. It is less than 9 per cent in the case of females.

6. Agriculture is the main source of livelihood for about 55 per cent of the workers in the district.
7. The district is better placed in terms of infrastructure. Since 2001, there has been a considerable change in the availability of infrastructure in the district. The figures from the District Statistical Diary, 2005 show that, about 95 per cent of the villages have primary schools. Primary health centres are available within a distance of 5 km for over 62 per cent of the villages. As high as 94 per cent villages are electrified in the district.
8. The data for the year 2005 also show that, the district has witnessed a rapid pace of industrialisation since the formation of Uttarakhand as a separate state. As of March, 2005 there were 18 big factories, 3865 small-scale units, and 1636 khadi and village units, respectively. These units employed a total of 19,796 persons. This also shows the sound economic base of the district.

The survey under the study was confined to the rural areas of Haridwar district. It showed that the rural areas of the district lag behind in five out of eight indicators. Socio-economic indicators, i.e., literacy rate and work participation rate, are significantly lower for the district as compared to all-India averages (Table 1). The actual gap will be higher for the district, as the national figures pertain to the years 2004 – 05 and 2005 – 06.

Table 1: Development Gaps and Priorities for the Multi sector Plan

Sl. No.	Indicators	Haridwar 2008	All India 2005	Development gaps between All-India and the district	Development priorities based on the gaps
		1	2	(3=1- 2)	4
1	Rate of literacy	61.6	67.3	-5.7	5
2	Rate of female literacy	51.1	57.1	-6.0	4
3	Work participation rate	29.2	38.0	-8.8	2
4	Female work participation rate	9.2	21.5	-12.3	1
5	Percentage of households with <i>pucca</i> walls**	85.8	59.4	26.4	8
6	Percentage of households with safe drinking water	92.0	87.9	4.1	7
7	Percentage of households with electricity	59.3	67.9	-8.6	3
8	Percentage of households with water closet latrines	42.3	39.2	2.1	6
9	Percentage of fully vaccinated children	79.5	43.5	36	-
10	Percentage of deliveries under health facility	18.2	38.7	-20.5	-

Note: 1) Survey data of the district (Col. 1) pertain to the rural areas only, but all India data (Col. 2) covers both rural and urban.

2) Data in Col. 2 from Sl. Nos. 5 to 10 pertain to the year 2005-06 from National Family Health Survey -3 (NFHS) and the rest of the data in Col. 2 pertain to the year 2004—05.taken from National Sample Survey Organisation (NSSO).

** This includes semi-pucca houses as well.

Development Priorities

1. Improving Work Participation

Low work participation in gainful economic activities is the major issue, which needs to be accorded top priority in the development plan of the district. Less than 29 per cent of the sample population is in the workforce. The percentage of females in the workforce is much less, at 9.2 per cent. This is observed both in case of minorities and other categories of households. This also shows high dependency rates.

The low work participation is largely attributed to social factors, which severely restricts the participation of women in work outside their homes. However, low

educational levels of population also act as hindrance, in taking the advantage of emerging economic opportunities in the district in recent years.

Quality of employment

More than 70 per cent of the workers are working as casual wage labourers. The percentage is the highest among Muslims (78 per cent). The proportion of regular salaried workers is almost half (3.4 per cent) among Muslims as compared to Hindus.

Over three-fourths of the workers are engaged in agriculture and allied activities. These features clearly indicate the poor quality of employment which is available to villagers in Haridwar. It is therefore important, to generate productive employment opportunities in the district which will also benefit the rural population.

High incidence of unemployment and search for additional employment

Nearly one-tenth of the labour force is unemployed. The incidence is almost the same among the minorities and other religious groups. Apart from the high incidence of unemployment, a very high percentage of rural households (over 75 per cent) are in search of additional employment for augmenting their income.

2. Improving Employability through Education and Skill Development

While looking at the quality of employment and high incidence of unemployment, a multi-pronged strategy is needed to improve the overall well-being of population in the district. First and foremost strategy is to improve the educational levels of new entrants to the labour force, so that they can take the advantage of new opportunities both within as well as outside the district. The focus should be to encourage students to opt for technical education.

For older persons, the strategy should be to organise skill development programmes based on area-specific employment potential activities. There is a need to undertake a comprehensive survey, to identify area-specific potential economic activities in the district.

The low educational attainments have adversely affected the employability of the population. In spite of a very high degree of industrialisation which the district has experienced since 2002, an overwhelmingly large majority of the population could not take advantage of the employment opportunities created in the district. This

clearly underscores the need to focus on measures for education and skill development.

Improving literacy levels

The literacy levels among the sample households in the district are marginally lower than the national average. Female literacy is much lower than the male literacy rate by nearly 20 percentage points. Religion-wise data for literacy show Muslims lagging far behind the Hindus – 54.5 per cent as against 69.2 per cent. This is more worrisome in the case of Muslim women, as only 45 per cent among them are literate. More than one-fourth of the Muslim youths are illiterate.

Improving enrolment and educational attainments

The future of the educational development of any population group depends on the current levels of enrolment. It is found that nearly three-fourths of the children and adolescents (in the age-group 5-16 years) are currently attending educational institutions. This ratio is however, much lower at about 69 per cent among Muslims, as compared to 86 per cent among Hindus. There is a need to intensify efforts to enroll Muslim children in schools. This would require expansion of school infrastructure, making schooling more attractive, and motivating parents to send their wards to schools.

The human capital base of the population in rural areas of Haridwar district is very low. Less than 12 per cent of the population has educational levels of high school and above. Less than 2 per cent are degree holders and only 1.1 per cent has any formal technical education. The situation of Muslims as well as that of women, in this regard is worrisome.

The survey results show that, over half of the Muslim students in the age-group 5-16 years are getting various forms of educational assistance. However, there is a need to increase the forms as well as amount of assistance for education. Opening of boarding schools for girls can be considered, with a view to improving their participation in education.

3. Organising Skill Development Programmes

There is a need to organise women under Self Help Group (SHG) scheme of the government. For such groups of women, innovative skill training programmes should

be organised for helping them to start their own enterprises. There is a potential for home-based activities such as: garment manufacturing, food processing, handicrafts, etc. Training can be imparted in these activities, along with training in enterprise development and marketing. Banks should come forward to finance such activities on easy terms.

4. Additional Areas of Intervention

1. Although all the sample villages are electrified in the district, nearly half of the households do not have electricity. There is a need to electrify these households under *Kutir Jyoti Yojana*.
2. An intensive drive must be undertaken for ensuring safe child deliveries. This would not only require training of mid-wives under Accredited Social Health Activist (ASHA), but also creating awareness among people about safe deliveries and sanitation.
3. At present rural households are spending a substantial portion (nearly 14 per cent) of their total household expenditure on healthcare. A substantive amount of such spending is met by the rural households by resorting to debt. Nearly one-fourth of the indebted rural households took loans for meeting their healthcare expenditure in the district. The focus group discussions also underscored the need to improve the health services provided by the government such as: availability of medicines, X-ray machines, and other basic test facilities in the primary health centres.
4. The asset base of rural households is very poor, particularly among the Muslims; this adversely affects their income levels. In order to create productive assets access to institutional borrowing needs to be improved.

Chapter I

INTRODUCTION

Brief Profile of Haridwar District

The Haridwar district came into existence in 1998 as a separate district of Uttar Pradesh. Thereafter, it became one of the 13 districts of the newly formed Uttarakhand state in the year 2000. Haridwar also enjoys an important place in the Hindu mythology. The district has (a total) area of 2360 sq.km. It is divided into three tehsils and six development blocks.

1. Socio-economic Profile

Population and its Composition

According to the 2001 Population Census, the total population of Haridwar district is 14, 47,187 persons, constituting about 17 per cent of the population of Uttarakhand state. Nearly 70 per cent of population resides in its rural areas (Table 1.1).

Table 1.1: Population and its Composition, 2001

Tehsil	Population ('000)*	% of rural population	% of minority population*	% of SCs*	% of STs*
Roorkee	568	73.4	41.4	26.8	0.0
Haridwar	242	54.0	36.7	24.6	1.1
Laksar	180	90.4	26.7	25.4	0.0
Haridwar district	1447	69.2	37.7	26.0	0.3
<i>Uttarakhand</i>	<i>6310</i>	<i>74.3</i>	<i>12.8</i>	<i>19.9</i>	<i>3.8</i>
<i>All India</i>	<i>743,273</i>	<i>72.20</i>	<i>11.95</i>	<i>17.9</i>	<i>10.4</i>

Note: * Relates to rural areas only.

Source: Population Census, 2001.

The population of minority communities constitutes a sizeable share (34.7 per cent) in Haridwar district, which mainly comprises Muslims. The share is much higher at 37.7 per cent in rural areas of the district (Table 1.1). Tehsil-wise, the percentage of minority population is the highest in Roorkee (41.4 per cent), followed by Haridwar (36.7 per cent), and the lowest (26.7 per cent) in Laksar. The Scheduled Castes (SCs) constitute nearly 22 per cent of the population in the district. The share of Scheduled Tribes (ST) population is almost negligible.

Literacy Levels

Nearly 64 per cent of population in the district is literate. The literacy level in the district is comparatively lower than the average for the state of Uttarakhand (72.3 per cent). There is a significant gap in the literacy levels of males and females in the district – 73.8 per cent males are literate as compared to 52.1 per cent females. The literacy level is much lower in the rural areas as compared to the urban areas of the district (Table 1.2).

Table 1.2: Literacy Rates in Haridwar District

<i>Tehsil</i>	<i>Literacy rate</i>		
	<i>Male</i>	<i>Female</i>	<i>Person</i>
Roorkee*	68.40	43.90	56.90
Haridwar*	70.70	81.09	37.77
Laksar*	70.89	41.19	57.04
Haridwar district- rural	69.40	43.92	57.49
Haridwar district- urban	83.56	70.05	77.38
Haridwar-total	73.83	52.10	63.75
Uttarakhand	84.01	60.26	72.28
All India*	70.7	46.1	58.7

Note: * Relates to rural areas only.

Source: District Statistical Profile, Haridwar, 2005; Population Census, 2001.

Work Participation

According to the 2001 Population Census, less than 30 per cent of population of the district constitutes its workforce. The percentage of economically active population in the district, thus, is substantively lower than the state average of 36.9 per cent. This also shows a large dependency ratio in the district. The higher dependency ratio is generally due to the extremely low work participation rate of women in the district, particularly among the Muslim women.

According to the 2001 census, there were 3.54 lakh main workers in the district. Nearly 40 per cent of workers were employed in agriculture. Agricultural labour constitutes 15.4 per cent of the total work force. Thus, a fairly large percentage of workers are employed in non-agriculture sector (56 per cent). In rural areas, nearly 60 per cent of workers are working in agriculture. This type of distribution of workforce indicates relatively better levels of livelihoods for a majority of the workforce in the district.

Table 1.3: Distribution of Workers (Main) by Sector of Employment

Tehsil	% of workers in population	Cultivators	Agricultural labour	Household industries	Others
Roorkee*	29.34	33.87	22.01	3.77	40.34
Haridwar*	28.49	29.96	24.29	3.58	42.18
Laksar*	32.60	53.58	20.07	2.64	23.70
Haridwar district- rural	29.86	36.38	21.93	3.98	37.71
Haridwar	29.38	24.95	15.40	3.67	55.98
Uttarakhand*	39.30	61.75	9.75	2.07	26.43
All India*	41.7	40.2	33	3.9	22.8

Note: * Rural areas only.

Source: Population Census, 2001.

Natural Resource Base

The total reported area of the district is 231,078 hectares. The district is relatively better off as more than half (52 per cent) of the area is under cultivation. Another 31 per cent area is under forest cover.

The district is endowed with the perennial river i.e., Ganga. Ground water is available at the level of 150 to 300 feet in abundance. As a result, more than 85 per cent of net area is irrigated in the district. Tube wells are the main source of irrigation. More than 85 per cent of irrigated area is through tube wells in Haridwar. The share of river or canal irrigation is only 13.4 per cent. Owing to better irrigation facilities, the intensity of land use is very high in the district, in comparison to many other regions of the country.

As regards the size of land holdings in the district, a major part (63 per cent) is less than one hectare size (marginal holdings). Another one-fifth of the landholdings are small (1-2 hectare size). Landlessness is prominent in the district, where a large majority of the Muslims and SC households are landless.

Table 1.4: Size of Land Holdings in the District

Size in ha	Percentage of holdings	Area (ha)
< 1	62.82	20.39
1--2	19.64	23.46
2--4	12.52	29.62
4--10	4.44	23.01
>10	0.25	3.53

Source: Village Level Directory, Census 2001.

Economic Base

The district also witnessed a rapid increase in the pace of industrialisation in recent years. There were 18 big factories, 3865 small-scale units, and 1636 khadi and village units, which employed 19,796 persons till March, 2005.

The New Industrial Policy of the state is credited for this overwhelming success of industrialisation in the Haridwar District, particularly after the year 2002. The rapid industrialisation process resulted in steep rise in the prices of land, increased demand for housing, and also provided employment opportunities to local youths to a certain extent.

Sugarcane is the main cash crop, which accounts for nearly 37 per cent of total cropped area in the district. Wheat is another important crop which is sown in 27.7 per cent of the cropped area. Land productivity is also very high due to the fertility of the soil and irrigation facilities. In fact, it is highest in the state for sugarcane and wheat (main crops).

Infrastructure

The district is better placed in terms of infrastructure (Table 1.5).

Table 1.5: Infrastructure Facilities in the District, 2004 – 05

<i>Particulars</i>	
Education (No. of schools per lakh population)	
Junior basic school	77.91
Senior basic school	18.20
Higher secondary school	5.73
Health (No. per lakh population)	
Hospitals/PHCs	3.28
Beds	83.87
Electricity (% of electrified villages)	94.06
Roads per 1000 sq. km	837.7
Telephone (No. of connections per lakh population)	3572

Source: Sankhyakiya Patrika, 2005.

Being a religious city, Haridwar attracts huge amount of investment for infrastructure development particularly for its famous *Khumbh mela*, which occurs once in every 12 years.

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 NSSO¹ 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 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 1.6: 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

The Haridwar district is relatively better placed in terms of infrastructure such as: primary schools, health facilities, roads, electricity, banks, etc. (Table 2.1). The facilities in the villages of Bahddarabad and Khanpur blocks are not as good as in other development blocks. The Roorkee block is on the top in terms of availability of facilities.

Table 2.1: Availability of Basic Infrastructure, 2005

Development block	Junior basic school	PHCs within 5 km.	Paved roads	Electricity	Banks within 5 km	PDS shop within village
Bhagwanpur	98.75	52.50	98.75	97.50	70.00	85.00
Roorkee	95.70	87.10	96.77	93.55	86.02	91.40
Narsan	93.33	75.56	100.00	95.56	84.44	86.67
Bahdarabad	95.33	42.99	91.59	92.52	49.53	86.92
Laksar	96.51	59.30	94.19	94.19	83.72	67.44
Khanpur	89.80	51.02	91.84	89.80	75.51	42.86
Total	94.85	61.98	95.64	94.06	74.06	79.80

Source: District Statistical Handbook, Haridwar, 2005.

1. Education Facilities

Census results, 2005

Around 95 per cent of the villages have primary schools. In 2005, junior basic schools were in operation in all villages except 26. Senior basic schools are available in 128 villages. This accounts for nearly 20 per cent of the villages. For over half of the villages, the schools are accessible at a distance of 1-5 km. Such facility is available beyond 5 km in case of 7 per cent (35) villages.

There are higher secondary schools in 67 villages only. For over half of the villages, these schools are at a distance of 1-5 km. For a fairly large percentage of villages, the schools are available at a distance of more than 5 km.

It is important to note here that, high schools meant exclusively for girls exist in only 13 per cent of villages. For over 63 per cent of villages, the schools exist far beyond 5 km. This kind of inaccessibility discourages many parents to send their girl child for secondary education. Block-wise availability of educational institutions in Haridwar district shows a comparatively poor availability of schools in Bahadrabad, Khanpur,

and Bhagwanpur blocks. In brief there is a need to improve accessibility of schools particularly for girls in the district. This will encourage parents to send their girl child to nearby schools.

Survey results, 2008

Our survey results show that primary schools exist in all the sample villages in the district. It is important to note that the mean distance from educational facility is not very high in the sample villages (Table 2.2). This indicates a better availability of educational institutions in the district.

Table 2.2: Education Facilities, 2008

Education facility	Within villages (%)	Mean distance (km)
Primary school(boys/Co-ed)	100.0	0
Middle school(boys/Co-ed)	53.3	2.5
High/higher school	10.0	3.5
Inter college	13.3	5.4
ITI	0.0	6.1
Polytechnic	0.0	5.1

Source: Survey

Physical infrastructure available in all schools is more than satisfactory. All the schools have their own buildings, drinking water, toilets, blackboard, and well functioning mid-day meal system. However, poor attendance is a major issue, particularly in the primary schools.

Yet another important feature of schooling is increasing passiveness among parents, to send their children to government schools for elementary education. This emerged during discussions with teachers and villagers. A sizeable proportion of the society (over one-fifth), mostly belonging to better-off sections in the sample villages, is sending its children to English medium private schools in the hope of securing better education. Thus, government schools are being largely attended by students belonging to the poorer sections of the society, with hardly any competing atmosphere.

2. Health Infrastructure

Census results, 2005

For nearly 62 per cent of the villages, health facilities such as hospital/primary health centres are accessible at a distance of less than 5 km. Family welfare centres/sub-centres exist in nearly one-third of villages in the district. These centres are situated at a distance of 1–3 km in case of another 30 per cent of the villages. For the remaining one-tenth villages, the facility is located beyond 5 km.

Chemists/medical shops are available in nearly 45 per cent of the villages. Quacks can be easily reached at a mean distance of 3 km, whereas private qualified doctors are available at a mean distance of about 6 km. The easy accessibility to quacks generally has an adverse impact on the overall health situation of people.

Drinking water is available in all the villages. Khanpur, Bahadrabad, and Bhagwanpur blocks relatively lag behind in terms of availability of health facilities.

Survey results, 2008

Survey results also show relatively better availability of health infrastructure within the reach of villagers (Table 2.3).

Table 2.3: Health Facilities, 2008

	Within village (%)	Mean distance (km)
Primary health centre	31.04	5.8
Hospital/dispensary	0.00	4.0
Private qualified allopathic- doctor	16.67	5.4
Maternity/childcare centre	26.67	5.4
Quacks	40.00	4.3
Chemist/medicine shop	26.67	3.8

Source: Survey

3. Other Infrastructure Facilities

Road Connectivity

Road connectivity is one of the most important factors for stimulating growth process in any area. In 2005, all villages except 22 were connected by *pucca* roads in the district. Again, Khanpur and Bahadrabad blocks lag behind in terms of connectivity. Providing regular roads to these villages deserves high priority in development plans of the district. All the sample villages are connected by roads. It is equally important to mention here that despite better road connectivity in all the villages, the condition

of roads/streets within many villages is bad, which require immediate repair/maintenance. This has been observed during the survey.

Market

A fairly large percentage of villages enjoy a relatively better access to markets in the district. Markets/Haats facilities are available in 23 per cent of the villages in the district. For another one-third of villages, they are accessible within a distance of 1-5 km. There are, thus, less than 20 per cent villages which do not have markets within a distance of 5 km.

The Public distribution system (PDS) shops exist in all the sample villages. However, despite better accessibility of PDS, the quality of services provided still needs a lot of improvement.

Electricity

Although all the sample villages in the district are electrified, all the households however, are not yet electrified. The survey results show that about half of the households do not have electricity connection. This is true for both Hindu and Muslim households. However, electric connections are procured by illegal means by a few households in several villages.

Drainage

The drainage system in a majority of villages requires immediate attention. Water logging is a common feature, which acts as a breeding ground for mosquitoes. The drainage system is particularly very poor in the Muslim and SC concentrated localities in the villages. There is a need for initiating an intensive cleanliness drive through awareness generation programme like the Total Sanitation Campaign (TSC).

Response of the Households on Important Facilities Lacking in Villages

When the households were enquired about some of the important facilities that they lack in their villages, the dearth of regular employment opportunities in the non-farm sector ranked on the top. A large majority of households (nearly three-fourth) are seeking additional work to augment their household income for ensuring a decent living. They also realise that their poor educational levels are responsible for their present work profile. Poorly maintained streets with improper drainage system, are another major cause of concern for the villagers. Due to this, the sanitation conditions are poor, which act as a breeding ground for mosquitoes. Well-maintained community toilets are also not there in the villages.

Chapter III

SOCIO-ECONOMIC CONDITIONS OF RURAL HOUSEHOLDS

DEMOGRAPHIC CHARACTERISTICS

The analysis presented in this chapter is based on our survey results. The sample consisted of 900 households spread over 30 villages in Haridwar district. The average size of a household is 5.7 persons. It is comparatively higher for Muslims than Hindus (Table 3.1). The sex ratio is very low in the case of Hindus as compared to Muslims. The population census data also show Haridwar as one of the districts with very low sex ratio. Another important demographic feature relates to the high dependency ratio among Muslims as compared to their Hindu counterparts. There are about 7 persons per adult population in Hindu households. The corresponding figure for Muslim households is about 9 persons.

Table 3.1: Demographic Characteristics of Sample Households

Religion	Sample population	Average household size	Sex ratio	Dependency ratio
Hindu	2210	5.6	795	0.65
Muslim	3109	5.8	855	0.89
Total	5319	5.7	827	0.77

Source: Survey

Age Distribution of Population

The age-structure of the population is given in Table 3.1a. It shows a very high proportion of child population (age-group 0–14 years) among the Muslims as compared to Hindu households. Thus, the proportion of population in the working age-group is much less among Muslims households (53 per cent) as compared to Hindu households (more than 60 per cent). The proportion of aged population is almost same at 4.4 per cent among both groups of households. In other words, the Muslim households would require more resources to feed and ensure upbringing of their large proportion of child population.

Table 3.1a: Age-wise Distribution of Population

Age-group	Hindu	Muslim	Total
0--4	7.28	11.41	9.50
5--14	27.64	31.19	29.54
15--24	25.18	21.96	23.45
25--29	5.98	5.32	5.63
30--44	20.53	17.22	18.75
45--59	9.05	8.51	8.76
60+	4.34	4.39	4.37
Total	100.00	100.00	100.00

Source: Survey

QUALITY OF HUMAN RESOURCES

Literacy Rate

The data also show that over two-thirds of population is literate in the district. Muslims lag much behind in terms of literacy as compared to Hindus. Only 61 per cent of the Muslims are literate. The corresponding figure for the Hindus is much higher at nearly 76.3 per cent. Gender-wise, female literacy rate is much lower than their male counterparts among both the communities; however, this is more serious in the case of Muslim women (Table 3.2). More than 53 per cent of the Muslim women are illiterate. The corresponding figure for the Hindu women is nearly 35 per cent. While looking at this pattern, it emerges clearly that there exists the need to initiate measures to improve the literacy levels among women, in the district. There are strong evidences to show that higher literacy among women has much stronger impact on the social development in any society. The focus of any literacy programme, therefore, should be exclusively diverted towards improving female literacy.

Table 3.2: **Literacy Rates**

Sex	Hindu	Muslim	Total
Male	78.05	62.45	70.15
Female	57.74	45.31	51.13
Person	69.19	54.56	61.62

Source: Survey

Enrolment Status of Children

We have attempted to assess the enrolment status of children and adolescents in the age group 5-16 years. The results are presented in Table 3.3. Over 85 per cent of children belonging to the Hindu households are enrolled in educational institutions. In contrast, only 69 per cent of Muslim children are enrolled. This is, in fact, a big gap in the process of human capital formation in case of Muslims. Gender-wise figures for enrollment show, nearly two-thirds of the Muslim girl children attending schools, whereas the figure for Hindus is as high as 82 per cent (Table 3.3).

Nearly 27 per cent of children and adolescents in the age-group 5-16 years never enrolled for education in school. The figure is highest at 23 per cent in the case of Muslims. The corresponding figure for the Hindus is almost half at 10.2 per cent (Table 3.3). It is interesting to observe that the proportion of never enrolled boys is relatively higher than girls among the Muslim households in the district. Similarly, the

incidence of drop out is highest (8.2 per cent) in case of Muslims and that too among girls (Table 3.3).

Table 3.3: Enrolment Status of 6–16 Years Population

	Hindu	Muslim	Total
Attending school			
Boys	86.34	70.35	77.58
Girls	84.90	67.67	75.05
Both	85.72	69.14	76.47
Never enrolled			
Boys	8.59	23.38	16.69
Girls	12.33	21.72	17.70
Both	10.18	22.63	17.13
Dropout			
Boys	5.07	6.27	5.73
Girls	2.77	10.61	7.25
Both	4.09	8.22	6.40

Source: Survey

These figures of enrollment status clearly underscore the need, to gear up the efforts of government in ensuring 100 per cent enrollment of children in the age group of 6–16 years with zero dropout rate. This would not only require improving the quality of education, but also necessitate expansion of school infrastructure.

Reasons for dropout

Economic reasons are most dominant ones for dropout from schools. This is true for both the Hindus and Muslims (Table 3.4). A close look of the table also reveals that, about 5 per cent of dropouts were due to the inability of a household to meet the education-related costs of their wards. In brief, dropouts are not due to non-availability of schools or teachers, rather due to economic compulsions. The focus, therefore, should be on improving the employment and income opportunities in rural areas of the district. At the same time, as mentioned earlier, there is a need to make school education free in a real sense, where the parents do not have to spend any amount on their children’s education. Also, the number of scholarships can be increased.

Table 3.4: Reasons for Dropout

	Hindu	Muslim	Total
Helping in the household work	90.11	88.03	88.61
Not able to pay education related expenses	4.31	5.34	5.05
Not interested in studies	3.96	1.27	2.02
Others	1.62	5.37	4.32
Total	100	100	100

Source: Survey

Educational Levels

Nearly 11.3 per cent of the population is educated (with regard to educational levels of high school and above) in the rural areas of the district. The percentage of persons with technical education (both degree and diploma) is less than one (Table 3.5).

Apart from high illiteracy rates among the Muslims, educational levels of the literate persons among them are far behind as compared to that of the Hindus. Only 7 per cent of Muslims are educated. The corresponding figure for Hindus is more than double at 16 per cent. The percentage of graduate degree holders is nearly 1 per cent among Muslims. The corresponding figure for Hindus is nearly three-times higher than Muslims.

A mere look at the educational levels of the Muslim females shows their extremely low levels of educational attainments in comparison to their male counterparts. Merely 8 per cent of females are educated as compared to 14.4 per cent males. There are glaring disparities between the educational levels of females belonging to the Muslim and Hindu communities. Nearly 5 per cent of the Muslim women have educational levels of high school and above. The corresponding figure for Hindu females is more than double at 10.4 per cent (Table 3.5).

Table 3.5: Educational Levels

Level of education	Hindu	Muslim	Total
<i>Male</i>			
Educated (high school and above)	20.1	8.9	14.4
Degree and above	3.8	1.3	2.5
Technical degree/diploma	2.2	0.3	1.3
<i>Female</i>			
Educated (high school and above)	10.4	5.0	7.5
Degree and above	1.7	0.9	1.3
Technical degree/ diploma	0.2	0.3	0.3
<i>Person</i>			
Educated (high school and above)	15.9	7.1	11.3
Degree and above	2.9	1.1	2.0
Technical degree/diploma	1.4	0.3	0.8

Source: Survey

The figures relating to educational attainments not only show higher dropout rates after school education, but also show their limited prospects for quality employment.

There are strong empirical evidences to suggest that, employability and earnings are significantly determined by the level of educational attainment of the labour force. This kind of relationship is stronger in the case of those possessing technical education and skills. The survey results show that less than 3 per cent of population possess any graduate degree. This underscores the need to improve the educational levels of the rural population in the district.

Educational Levels of Youth

It will be interesting to examine the educational levels of youth, as they constitute the prospective entrants to the labour force. Nearly one-fourth of the Muslim youths (15-25 years age) are illiterate. On the other hand, 10.4 per cent of youth belonging to the Hindu community is illiterate. The percentage of educated among youth is almost half (9.17 per cent) among the Muslims as compared to the Hindus (17.6 per cent) (Table 3.6). In terms of technical education, the situation is not very encouraging for both Hindus and Muslims, and it is worse in the case of Muslims (1.7 as against 2.8 per cent). Due to the low levels of education and skills training among the youth, their employability has been seriously eroded, despite the emerging opportunities for employment in the district.

Table 3.6: Educational Levels of Youth (15--25 years)

	Hindu	Muslim	Total
Illiterate	19.04	30.43	24.77
Below primary or informal education	2.60	8.07	5.36
Primary	14.72	24.20	19.49
Middle	34.20	18.90	26.50
Management or commercial school course (vocational)	0.44	0.79	0.62
Secondary	17.17	10.10	13.61
Higher secondary	7.00	4.16	5.57
Technical diploma or certificate below degree	0.99	0.62	0.81
Technical or professional degree	1.13	0.06	0.59
Graduate degree and above	2.70	2.40	2.55
Total educated (high school and above)	17.55	9.17	12.55
Total	100.00	100.00	100.00

Source: Survey

In general, the low educational attainments, particularly among youth and that too among females, is really a matter of concern. There is an urgent need to reduce the dropout rates and increase the participation of population, particularly the youth, in higher and technical education. This would require the opening of job-oriented new institutions of technical education, particularly short-duration courses. Also, there is a

need to increase both the number as well as the amount of scholarships for poorer sections of the society, particularly minorities, in order to improve their educational levels.

Per Capita Expenditure on Education

The average per capita expenditure on education is Rs. 321 among the Hindu households and Rs. 223 among Muslims. In terms of total household expenditure, Hindus spend about 4.5 per cent on education whereas Muslims spend merely 3.4 per cent.

Government Assistance

Assistance is given to students in the form of books, scholarships, mid-day meals, etc., for encouraging universal enrolment and retention. Scholarships are given to the students belonging to minority groups of population under a special scheme in every state. The survey results show that nearly 40 per cent of Muslim students in the age-group 5-16 are receiving various forms of educational assistance in the district. About 32 per cent students belonging to Hindu households are also getting such benefits (Table 3.7). This pattern of assistance justifies the distributional aspects of the government schemes in the district. However, it should be mentioned here that in order to reduce dropouts from schools, which are primarily due to poor income levels, there is need for increasing the number and amount of assistance in the district. The ideal situation should be free elementary education in the real sense, which does not overburden the parents at all.

Table 3.7: Government Assistance (%)

	Hindu	Muslim	Total
Books	40.91	47.13	44.64
Dress	5.16	1.39	2.90
Scholarship	19.30	21.67	20.72
Mid-day meal	32.98	28.83	30.49
Total	100.00	100.00	100.00
% of students receiving assistance	32.02	37.85	35.27

Source: Survey

ASSET BASE OF HOUSEHOLDS

Land

Landlessness is a major feature among the Muslim households. Nearly 90 per cent among them are landless. Land is largely in the domain of upper caste households. Thus, the absence of land as an asset not only reduces the livelihood options for

rural households, but also makes them vulnerable by forcing them to work for low wages. This syndrome works as a vicious circle of their poverty.

Livestock

The household mean volume of livestock is Rs. 8054. This value is substantively low in the case of Muslim households (Rs. 6884) as compared to other households (Rs. 9351).

Productive Assets

Owing to the very high incidence of landlessness, particularly among Muslims, the mean value of productive assets per household is very low in their case i.e., Rs. 16,318 (Table 3.8). In fact the value of productive as well as other assets is significantly determined by the ownership of land by a household.

Table 3.8: Mean Value of Assets per Household (Rs.)

	Productive other than land	Modern household
Hindu	17,663	5348
Muslim	16,318	4052
Total	16,956	4667

Source: Survey

Other Assets

Muslims also lag behind in terms of possession of modern household assets. The average value of such assets is Rs. 4052 in the case of Muslim households and Rs. 5348 in the case of Hindu households (Table 3.8).

EMPLOYMENT AND INCOME

Work Participation

The workforce constitutes less than 30 per cent of the sample population in the district. The work participation rate (WPR) of females is very low at 9 per cent. There is hardly any significant difference in WPR between Muslims and Hindus.

Nature of Employment

For analysing the various characteristics of employment, only main workers in the age group of 15-59 years are considered. It can be seen from the following Table 3.9, that a large percentage (72 per cent) of the workers are casual wage labourers

in the sample villages. Another 23 per cent are self-employed, mainly in agriculture. The remaining 4.7 per cent are working as regular salaried workers.

Table 3.9: Nature of Employment

Employment status	Hindu			Muslim			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self-employed in agriculture and allied activities	19.00	66.13	25.82	9.66	49.27	15.20	14.18	57.60	20.36
Self-employed in non-agricultural sector	2.21	1.96	2.18	3.43	4.07	3.52	2.84	3.03	2.87
Regular salaried	6.30	4.04	5.97	3.87	0.52	3.40	5.04	2.26	4.65
Casual wage labour in agriculture	53.49	26.28	49.55	62.31	34.04	58.36	58.04	30.21	54.08
Casual wage labour in non-Agriculture	19.00	1.60	16.48	20.73	12.09	19.52	19.89	6.91	18.05
Total	100	100	100	100	100	100	100	100	100

Source: Survey

Religion-wise, the proportion of casual wage workers is the highest among Muslims (77.9 per cent). Similarly, the percentage of regular workers is almost half (3.4 per cent) among them as compared to Hindus.

There is a marked difference in the employment status between the two genders- males mainly working as casual wage labourers, whereas in agriculture females are working as unpaid family workers. This is true for both the Muslims and Hindus.

Sectors of Employment

Agricultural sector is the main source of employment for over three-fourths of workers in the sample villages. Since the majority of the workers are working as casual wage labourers in agriculture, they generally belong to household groups such as the Muslims and SCs (Table 3.10). Construction is yet another sector which employs over one-tenth of the workers in the rural areas of Haridwar district. Nearly one-fifth of the population is employed in trade; mainly as self-employed. Thus, despite the sound agricultural base of the district, a very negligible proportion of workers can be seen employed in the manufacturing sector.

In brief, casual wage labour is a major mode of employment and that too in the agriculture sector, which is characterised as a low wage paid sector.

Table 3.10: Workers by Their Sector of Employment

Sector	Hindu	Muslim	Total
Agriculture, forestry and fishing	76.39	74.58	75.46
Mining and quarrying	2.30	2.63	2.47
Manufacturing	1.61	1.02	1.31
Electricity, gas and water	1.28	2.17	1.74
Construction	9.44	11.95	10.73
Trade, hotels and restaurants	5.09	5.08	5.09
Transport, storage and communication	0.46	0.09	0.27
Finance, business and other services	3.42	2.47	2.93
Total	100.00	100.00	100.00

Source: Survey

The discussions with the respondents also brought forth an interesting picture of rapid industrial development witnessed in the district, after the formation of the new state of Uttarakhand. The industrial development raised the prices of land at a meteoric pace. Land was also acquired by the state government for developing industrial estates. Many farmers sold their land. At the same time, there has been an increasing demand for housing, trade, and business activities. The development of real estate also accelerated at a rapid pace. For promoting employment and earning opportunities, the New Industrial Policy of the state directed the industry, to employ local workers in their workforce in a ratio of 1:3. Industry, however, failed to comply with this directive and, as usual, they tend to employ labour outside the district. This could not provide boost to the demand for local labour in the industry. Industry leaders argue that they find difficulty in getting the skilled workers, within the district or even within the state. This is also true to a certain extent, as the percentage of formally trained skilled persons in the labour force in the sample villages is abysmally low. Furthermore, there is hardly any difference in the wage rate structure between agriculture and non-agriculture sectors, and also between industry and outside the industry sectors. This has also discouraged many unskilled workers from joining the industry as casual wage labourers. In brief, due to poor levels of technical education and skills training, the local labour force could not reap the benefits of industrial growth in the district.

Unemployment and Search for Additional Employment

Nearly one-tenth of the labour force is unemployed. The incidence is almost the same among both the Hindus and Muslims. Apart from the high incidence of unemployment, a very high percentage of rural households (over 75 per cent) are in search of additional employment for augmenting their income. This is observed in both categories of households.

Income and Expenditure

As expected, per person average annual income for the Muslim households is lower by almost 18 per cent, as compared to their Hindu counterparts that is Rs. 6489 and Rs. 7650, respectively (Table 3.11). Per person income is the highest for those households, which possess assets such as land and also have better educational levels.

There is also a substantive difference in income-expenditure ratio between the Muslim and Hindu households, marginal in the case of former and significant in the case of latter. These ratios only indicate how meagrely households are managing their expenditure levels. In other words, for a majority of Muslim households it is a situation of hand-to-mouth existence. They are hardly left with any saving which otherwise they could have invested in improving their productivity base.

Table 3.11: Average per Capita Income and Expenditure (Rs.)

	Hindu	Muslim	Total
Expenditure	6765	6041	6376
Income	7650	6489	6971
Income-expenditure ratio	1.13	1.07	1.09

Source: Survey

An item-wise analysis of expenditure pattern is given in Table 3.12. The per capita expenditure on food is Rs. 2757 and Rs. 2841 for the Muslim and Hindu households, respectively. This expenditure accounts for nearly 45 per cent of total households' expenditure for both categories of households.

A household has to make substantive amount of expenditure on social ceremonies. This is the next highest category of household expenditure for both the Muslim and Hindu households. Muslims have to spend a comparatively higher amount for such ceremonies.

Expenditure on health is also substantive for rural households in the district. A fairly high 14 per cent of the total household expenditure is incurred on the treatment of household members. This expenditure is comparatively much higher among Hindu households (16.8 per cent). This is also reflected in their high levels of incomes.

Table 3.12: Item-wise per Capita Expenditure (Rs.)

	Hindu	Muslim	Total
Food	2841	2757	2796
Education	321	203	257
Health	1133	708	905
Social ceremonies	598	642	622
Interest payment	480	270	367
Other	1393	1461	1429
Average value	6765	6041	6376

Source: Survey

The burden of expenditure on health and education can partly be eased for the households, by making better provision of basic health facilities and education, and thus, reduce dependence of households on private services.

HOUSING AND OTHER BASIC AMENITIES

Type of Housing

According to the sample survey, nearly 57 per cent of the households own *pucca* houses; another 29 per cent households have semi-*pucca* houses; and over 15 per cent of sample households live in *kutch*a houses in the district. There is no significant difference in this pattern among either the Hindus or Muslims (Table 3.13).

Table 3.13: Type of Houses

	Hindu	Muslim	Total
Thatched	5.03	6.18	5.63
<i>Katcha</i>	6.38	10.60	8.60
Semi <i>pucca</i>	30.20	27.35	28.70
<i>Pucca</i>	58.39	55.86	57.06
Total	100	100	100

Source: Survey

If we look at the quality of houses in terms of number of rooms, a fairly large percentage (over 40 per cent) of rural households lives in a single room structure in the district. There emerges a substantive difference between the Hindus and Muslims. As high as 45 per cent of the Muslim households live in single room

houses. Only about one-fifth of the Muslim households have more than two room houses. The situation of Hindus in this respect is relatively better (Table 3.14). It was also observed in the field that 13 persons were squeezed in a small single room in one of the sample villages. This is really a grim situation which requires urgent attention. The present Indira Awaas Yojana (IAY) also does not address this type of huge shortfall in dwelling units.

Table 3.14: Number of Rooms per Household

	Hindu	Muslim	Total
Single room	140 (35.99)	216 (42.27)	356 (39.56)
Two rooms	154 (39.59)	196 (38.36)	350 (38.89)
More than two rooms	95 (24.42)	99 (19.37)	194 (21.56)
Total	389 (100.00)	511(100.00)	900 (100.00)

Note: Figures in parenthesis are in percentage.

Source: Survey

Due to landlessness among a large section of the Muslim households coupled with the rapidly rising land prices within villages in the district, provisioning for quality housing is really a big challenge for the district planners in those areas, where there is hardly any public land left.

Drinking Water

Hand pump is the main source of drinking water for a majority of sample households – 55.1 per cent of households own their own hand pumps. Public hand pump is the main source of drinking water for another 30.8 per cent of the households. Tap water is available only in 8 per cent of the households. There is no major divergence in this pattern of drinking water facility among the religious groups (Table 3.15).

Table 3.15: Drinking Water

	Hindu	Muslim	Total
Own hand pump	54.24	55.77	55.11
Public hand pump	30.08	31.31	30.78
Tap in dwelling	3.60	2.15	2.78
Public tap	8.74	7.44	8.00
Others	2.83	2.74	2.78

Source: Survey

Toilets

A fairly large percentage of households (57.7 per cent) do not have toilets in their houses. The situation of Muslims in this respect is relatively much better. Nearly half

of them have toilets within their dwelling places, as compared to one-third among the Hindus.

HEALTH AND FAMILY WELFARE

Health facilities in the sample villages in the district are comparatively much better than many other regions in the country. The mean distance for primary healthcare facility is less than 6 km and that of hospital less than 10 km. Much of the outcome of health indicators depends on the healthcare facilities and also on the general awareness among the population.

Place of Child Birth

In response to a question about the birth of last child in a given family during the past 5 years, it comes out clearly that an overwhelmingly large majority (82 per cent) of child births occurred at home. This has been true for both the communities and also for various other social groups.

Assistance in Child Birth

In response to a question about the assistance during child birth during last five years, it is interesting to note that, untrained dais assisted in over two-thirds of child deliveries. In the case of Muslims, untrained dais assisted in nearly 72 per cent child deliveries and that for Hindus 54 per cent. Trained dais assisted only in nearly 21 per cent child delivery cases (Table 3.16).

Table 3.16: Place of Child Birth and Help Received

	Hindu	Muslim	Total
<i>Place</i>			
Government hospital	4.22	4.66	4.50
Private	15.34	9.45	11.60
Home	80.44	85.89	83.91
<i>Help in child delivery</i>			
Doctor	18.08	12.33	14.42
Trained dai	27.86	15.57	20.03
Untrained dai	54.06	72.09	65.55
Others	18.08	12.33	14.42

Source: Survey

Immunisation

The data relating to the status of immunisation of children against polio, DPT, and BCG show encouraging results. Almost all children have been given polio drops. Similarly, almost all children have received a doze of immunisation (DPT, BCG. etc.).

Over 86 per cent children are fully immunised in the rural areas of the district. There appears no significant divergence in this pattern among the Hindus and Muslims (Table 3.17). The credit for this success largely goes to the intensive government campaigns for immunisation for children and also to the increasing awareness among parents for their child's health.

Table 3.17: Immunisation Status of Children

	Hindu	Muslim	Total
Any type of doze	98	98.9	98.58
Fully immunised	87.5	85.75	86.37

Source:

Morbidity

Nearly 13 per cent of the sample population is reported to have fallen sick during the year preceding the date of the survey. The rate of the sickness is almost similar for both the Muslims and Hindus.

Illness also involves economic loss to a household, both in terms of loss of employment days and cost towards treatment. The average duration of illness, is more than one month in case of Muslim households and that for Hindus, is comparatively much less at 21 days. Despite the longer duration of illness among the Muslims, per patient expenditure in their case is much lower (Rs. 2729) than that for Hindus (Rs. 3256) (Table 3.18).

Table 3.18: Incidence of Illness, Average Days of Illness and Expenditure

	Hindu	Muslim	Total
Percentage of persons who fell ill	13.39	12.32	12.77
Average days of illness	21	32	27
Average expenditure (in Rs.)	3256	2729	2959

Source: Survey

INDEBTEDNESS

Incidence of Indebtedness

The incidence of indebtedness is fairly high among rural households. This is true for both the religious groups of households. About 40 per cent of Muslim households and nearly half of the Hindu households had outstanding loan, on the date of the survey. The average amount of loan is much higher in the case of Hindu households than that for Muslim (Table 3.19).

Table 3.19: Incidence of Indebtedness and Average Debt

	Hindu	Muslim	Total
Average (Rs.)	34136	28007	31301
% indebted households	50.09	38.88	44.20

Source: Survey

Source of Debt

There is a distinct pattern in the case of sources of debt among both the Hindu and Muslim households. In the case of Hindus over half of the loans are taken from moneylenders. In the case of Muslims, less than 40 per cent loans are taken from moneylenders. Whereas banks remain an important source of debt (37 per cent) in the case of Hindu households, friends and relatives remain an important source of debt for Muslims (38 per cent) (Table 3.20). The high percentage of bank debts among Hindus is largely due to the fact that, these households have assets to show for their bank guarantees, whereas the same is not true in the case of Muslim households.

Table 3.20: Sources of Debt

	Hindu	Muslim	Total
Banks/public agencies	36.95	17.70	28.22
Money lenders	50.00	39.30	45.15
Friends/relatives	10.11	37.99	22.76
Others	2.94	5.01	3.87
Total	100.00	100.00	100.00

Source: Survey

A look at the interest rates reveals the stark reality of Indian credit market. For over 40 per cent of the loans, interest rates exorbitantly ranged between 30 and 60 per cent. For nearly half of the loans, interest rates were more than 15 per cent (Table 3.21).

Table 3.21: Interest Rates

Interest rate (%)	Percentage of loans		
	Hindu	Muslim	Total
Upto 15	49.75	50.68	50.24
15--30	8.46	8.22	8.33
30--45	13.93	19.18	16.67
45--60	25.37	16.89	20.95
More than 60	2.49	5.02	3.81

Source: Survey

Use of Loans

A very small percentage of loans are taken for productive activities (Table 3.22). Thus, most of the loans are taken for meeting the consumption needs and performing social ceremonies. This is true for all the social groups of households. Surprisingly, a significant percentage of loans are taken for meeting sudden medical care needs. For example, over one-fourth of loan amount taken by both the Hindu and Muslim households was spent on medical care. Persistence indebtedness can also be noticed as 14.3 per cent and 5.6 per cent of loans availed by Hindus and Muslims, respectively, were meant merely for the repayment of previous loans.

Table 3.22: Purpose of Loans

	Hindu	Muslim	All
Production and asset building	22.14	29.61	25.53
Social ceremonies	22.59	18.03	20.52
Medical treatment	27.13	26.27	26.74
Repayment of loans	14.26	5.65	10.35

Source: Survey

It emerges clearly that a high incidence of indebtedness is largely due to the low income levels of rural households, which are inadequate to meet their consumption and other social needs. The immediate concern, therefore, should be to improve the income levels of both the Muslim and Hindu households. Banks can play a major role by providing credit to rural households at cheaper rates, without any collateral security for undertaking productive self-employment.

Chapter IV

DELIVERY OF PUBLIC SERVICES/DEVELOPMENT PROGRAMMES

PUBLIC DISTRIBUTION SYSTEM

As mentioned in section on basic amenities in Chapter II, it is observed that fair price shops' (FPS) facilities are available in more than two-thirds of the sample villages. For the remaining villages, the mean distance of FPS is 6.5 km.

As regards the proportion of below priority line (BPL) households, nearly 60 per cent of the rural households belong to this category. The proportion is marginally higher in the case of Muslims.

All the BPL households do not have ration cards; i.e., 18 per cent in case of Muslims and 13 per cent in case of Hindus (Table 4.1) do not have ration cards.

Table 4.1: PDS Coverage

	Hindu	Muslim	Total
BPL households	58.10	60.79	59.52
BPL households getting ration	64.55	43.00	53.21
Households with BPL card	87.17	82.02	82.5

Source: Survey

Nearly 43 per cent of BPL Muslim households avail ration from FPSs. The ratio is relatively higher for the BPL Hindu households. Thus, a substantive proportion of BPL households do not avail ration from FPS (Table 4.1). The major problem with the PDS is that, it is unable to provide adequate quantity of ration for meeting the households' consumption demands. As high as 56 per cent of the Muslims and nearly half of the Hindu households reported 'inadequate supply' as a major problem. Nearly 40 per cent respondents reported non-availability of ration in the FPS. The quality of ration is yet another major concern; nearly one-fourth BPL respondents reported about the poor quality of food grains supplied through PDS (Table 4.2).

In brief, all the BPL households are not given the BPL cards, and thus are being deprived from their basic entitlements relating to food security. Inadequacy of supplied quantity as well as quality is a major concern for the BPL families, which makes PDS an ineffective instrument of service delivery.

Table 4.2: Problems being Faced with the PDS

	Hindu	Muslim	All
Insufficient quantity	49.56	55.79	53.25
Bad quality of ration	26.29	16.66	20.58
Dishonesty in measurement	10.36	9.18	9.66
Irregular supply	44.04	36.88	39.79
Others	28.04	31.80	30.27
Total	100.00	100.00	100.00

Source: Survey

ACCESS, USE, AND QUALITY OF PUBLIC HEALTH SERVICE

Although there is proper access to public health infrastructure in the district, there is a lack of adequate medicare to patients. This is mainly due to the heavy pressure of population on these basic services. The availability of medicines is yet another issue of concern, though it has gradually improved over the years. The availability of specialists at the Primary Health Centres (PHCs)/hospitals is another important area of concern. The easy access to quacks in villages has an adverse impact on the overall healthcare seeking behaviour of people. And, in such cases, people have to spend a substantial amount of expenditure on their healthcare without any proper care. There is a need for intensive campaign to educate people about their healthcare, through mass media, periodic visits of doctors/specialists to villages, etc.

EDUCATION

There is considerably better access to educational institutions in the sample villages. The conditions of schools are more than satisfactory in terms of average number of rooms per school, toilet facility, drinking water, punctuality of teachers, books, and above all teacher-pupil ratio. The mid-day meal scheme is also in operation in all the government schools which is also good in terms of quality and regularity. However, there is a problem of multiple enrollment in many schools. This is mainly for availing the benefit of mid-day meal scheme, as the meals are not being cooked in the school. This is more so among the Muslim children as many of them are enrolled in Madarasas as well as in neighbouring government schools.

It needs mention that, a large majority of children enrolled in government schools belong to relatively poor households. The better-off households in the villages are sending their children to English medium private schools, in the hope of securing better quality education. This kind of dualism in the education system has

marginalised the government-aided schooling system. Hardly any voice is raised for improving the quality and accountability of elementary education, since the better-off households tend to remain indifferent, as they are hardly affected by such education. For quality teaching, there is a need to strengthen the training of teachers in new teaching and learning methods and pedagogy. There is not a single teacher in elementary school education, who received in-service training after their basic degree training. Efforts also need to be made to promote extra curricular activities in schools to make learning process attractive for the children.

AWARENESS

Nearly 70 per cent respondents are aware of the major development programmes such as the National Rural Employment Guarantee Scheme (NREGS), Indira Awas Yojana (IAY), Swarnajayanti Gram Swarajgar Yojana (SJSY), Old Age Pension, and scholarships for minority students. However, this kind of awareness is generally low among the Muslim respondents.

ASPIRATIONS

Creation of employment opportunities within or nearby villages ranks top in the items of priority that relates to development. Basic amenities such as: better educational facilities, safe drinking water, drainage, public toilets, and healthcare also find important place in the priority list of villagers (Table 4.3).

In the case of minority communities, they attach top priority to employment rather than to improving their educational level. Interestingly, many respondents also realises that their higher population growth is a major cause for their low income levels, and thus, recognise the importance of family planning.

Table 4.3: **Aspirations of Respondents in Order of Their Ranks**

Facilities	Hindu		Muslims	
	%	Rank	%	Rank
Employment	22.44	1	41.81	1
Educational facilities	22.44	2	14.97	2
Housing	21.78	3	4.24	4
Health	5.28	4	4.80	3
Drainage	4.62	5	2.54	5

Source: Survey

Chapter V

KEY FINDINGS

MAIN FINDINGS

The main findings of the baseline survey which was conducted in Haridwar district are presented in this chapter. These findings are based on both the secondary data sources (mainly from Population Census and District Statistical Profile) and survey results.

With a population of 14.47 lakh in 2001, the Haridwar district accounts for about 17 per cent of the population of Uttarakhand. About 70 per cent of the population resides in rural areas.

- The population of minority communities, comprising mainly Muslims, constitutes a sizeable share (34.7 per cent) in Haridwar. Tehsil-wise, the percentage of minority population is the highest in Roorkee (41.2 per cent), followed by Haridwar (36.7 per cent), and the lowest (26.7 per cent) in Laksar.
- The literacy rate in the district is much lower (nearly 64 per cent) as compared to the state average (72 per cent). There is a significant gap in the literacy levels of males and females in the district-73.8 per cent males are literate as compared to 52.1 per cent females.
- The percentage of economically active population (main plus marginal workers) in the district is less than 30 per cent of population of the district, which is substantively lower than the state average of 36.9 per cent. It is much less than 9 per cent in the case of females. Agriculture is the main source of livelihood for about 55 per cent of the workers in the district.
- The district is better placed in terms of basic amenities. The figures from the District Statistical Diary, 2005 show that about 95 per cent of the villages have primary schools. Primary health centres are available within a distance of 5 km for over 62 per cent of the villages. About 94 per cent of the villages are electrified in the district.
- The data for the year 2005 also show that the district has witnessed a rapid pace of industrialisation in recent years. As of March, 2005 there were 18 big factories, 3865 small-scale units, and 1636 khadi and village units. These units employed a total of 19,796 persons.

MICRO-LEVEL DEPRIVATIONS: SURVEY BASED

- The survey results for the rural areas of Haridwar district show that the district lags behind in five out of eight indicators. The socio-economic indicators, i.e., literacy rate and work participation rate are significantly lower for the district as compared to the all-India averages.
- The data also show that, over 61.6 per cent of population is literate in the rural areas of the district. Muslims lag much behind in terms of literacy as compared to Hindus. Only 55 per cent of Muslim population is literate. The corresponding figure for the Hindus is much higher at nearly 70 per cent.
- Apart from low literacy rates, the educational levels of the sample population are very low. Nearly 11 per cent of population is educated (with educational levels ranging from high school and above). Religion-wise, only 7.1 per cent of the Muslims are educated as compared to 16 per cent Hindus. The percentage of graduate degree holders is about 2 per cent. Similarly, the percentage of persons with technical education (both degree and diploma) is as low as 0.8 per cent.
- Females have very low levels of educational attainments in comparison to their male counterparts. Merely 7.5 per cent of females are educated as compared to 14.4 per cent males. There are glaring disparities between the educational levels of females belonging to the Muslims and Hindu communities. Nearly 5 per cent Muslim women have educational levels of high school and above. The corresponding figure for Hindu females is more than double at 10.4 per cent (Table 3.5).
- Over 85 per cent of children belonging to Hindu households are enrolled in educational institutions. In contrast, less than 70 per cent of the Muslim children are enrolled in the age-group 5-16 years. This is, in fact, a big gap in the process of human capital formation in the case of Muslims.
- Less than 30 per cent of the sample population is in the workforce. The percentage of females in the workforce is much less at 9.2 per cent. This is observed both in case of minorities and other categories of households. This also shows a high dependency rate.
- The low work participation rate is largely attributed to social factors, which severely restrict the participation of women in work outside their homes.

However, low educational levels of population also act as a hindrance in taking advantage of the emerging economic opportunities.

- Apart from the high incidence of unemployment, a very high percentage of rural households (over 75 per cent) are in search of additional employment for augmenting their income.
- The asset base of rural households is very poor, particularly among the Muslims. This adversely affects their income levels. The access to institutional borrowing needs to be improved for the creation of productive assets.
- There are over 15 per cent households who live in kutcha/thatched houses. There are at least 42 per cent Muslim households, who live in a single room accommodation.
- Although all the sample villages are electrified in the district, nearly 40 per cent of the households do not have electricity connections. There is a need to electrify these households under *Kutir Jyoti Yojana scheme*.
- Over 80 per cent of the child deliveries in the district take place at home. An intensive drive must be undertaken for ensuring safe child deliveries. This would not only require training of mid-wives under ASHA, but also for creating awareness among people about safe deliveries and sanitation.
- At present the rural households are spending a substantial portion (nearly 14 per cent) of their total expenditure on their healthcare. In fact, this is one of the important reasons for indebtedness of the rural households. The focus group discussions underscored the need to improve the health services provided by the government such as; availability of medicines, X-ray facilities, and other basic test facilities in the primary health centres.

ACTION POINTS

Improving Employability through Education and Skill Development

While looking at the quality of employment and high incidence of unemployment, a multipronged strategy is needed to improve the overall well-being of population in the district. First and foremost strategy is to improve the educational levels of new entrants to the labour force, so that they can take the advantage of new opportunities, both within as well as outside the district. The focus should be to encourage students to opt for technical education. For older persons, the strategy

should be to organise skill development programmes, based on area-specific employment potential activities. There is a need to undertake a comprehensive survey to identify area-specific potential economic activities in the district.

Improving enrolment levels

The future of educational development of any population group depends on the current levels of enrolment. It is found that nearly three-fourths of the children and adolescents (in the age-group 5-16 years) are currently attending educational institutions. This ratio is however, much lower at about 68 per cent among the Muslims, as compared to 84 per cent among the Hindus. There is a need to intensify efforts to enroll children in schools. This would require expansion of school infrastructure, making schooling more attractive, and motivating parents to send their wards to schools.

Building of residential girls higher secondary schools

A large section of parents, particularly Muslims, are unwilling to send their daughters to co-educational schools, particularly after their middle level of education. However, they are willing to send them to such schools which are exclusively meant for girls. Since it is very difficult to open exclusive girl schools in every village, such schools could be opened for about a cluster of villages, along with boarding facilities.

Development of training institutions

The percentage of technically trained persons in the district is very low. This would necessitate opening of new institutions and strengthening the present ones. At least one ITI must be opened in every block. Similarly one new polytechnic institute can also be opened. At present there are 3 ITIs and 1 polytechnic college in the district. This will not only increase the intake capacity in these lower level technical education institutions, but also meet the growing demand of the expanding industry in the district. The courses, however, need to be carefully planned keeping in view the demand areas for skills. The duration of training in these institutes can be reduced in the case of some trades, in accordance with the requirement of the minimum period of training.

Organising skill development programmes

There is a need to organise women under the Self Help Group (SHG) scheme of the government. For such groups of women, innovative skills training programmes should be organised for starting their own enterprises. There is a potential for home-based activities such as garment manufacturing, food processing, handicrafts, etc. Training can be imparted in these activities along with training in enterprise development, and marketing. Banks should also come forward to finance such activities on easy terms.

Increasing the number of scholarships

The number of scholarships for minority students needs to be increased by allocating more funds. The amount of scholarships should also be hiked to take care of the opportunity cost of not going to school.

BASIC AMENITIES REQUIRED

Construction of streets/roads in the villages

The existing *pucca* roads/streets need to be repaired in most of the villages. New *pucca* roads/streets need to be built in those areas which have *kutcha* roads/streets.

Building of drainage systems

Now the time has come for villages also to require a proper functioning drainage system. Water logging of streets is a common feature in every village. This acts as a breeding ground for mosquitoes and other insects. *Pucca* drains/cans should be made, particularly in settlements having concentration of the Muslims and SCs.

Safe drinking water

Although hand pumps are the main source of drinking water for about 85 per cent of the households, the quality of water needs to be checked regularly. In several villages, which are situated near the industrial estates, their ground water is being polluted by the industrial wastes/effluents. There appears to be no mechanism available with the government to check the pollution of underground water, by the industrial discharge from big as well as small industries. This has started affecting people's health in villages near the industrial estates. The government must take measures to ensure proper treatment of industrial waste.

Construction of toilets

Since toilets are non-existent in a large number of houses (57 per cent), there is an urgent need to construct toilets for every household in all the villages, wherever possible. This would be an ideal situation. However, in many villages there is hardly any land for constructing toilets for a large number of households; construction of public sanitation complexes could be yet another feasible alternative. Two to four public toilets/sanitation complexes can be developed in every village, depending on their population size. However, past experience shows a poor maintenance of public toilets. Therefore, a well-functioning mechanism can be developed for securing the cleanliness and maintenance of public sanitation complexes. Since water is in abundance in almost all the villages, maintaining cleanliness will be easier.

Strengthening Total Sanitation Campaign

Additional funds need to be made available under the Total Sanitation Campaign (TSC) for making provision of safe drinking water and toilet facilities. There is a need for intensive campaign for educating people about sanitation.

Construction of Houses under the Indira Awas Yojana Scheme

There are over 14 per cent rural households who live in kutcha/thatched houses. There is an immediate need for providing them with pucca houses under the Indira Awas Yojana (IAY).

For a decent living, there should be at least two rooms with a separate kitchen for a family of 5-6 persons, in addition to toilets. Viewed in this perspective, there is an acute shortage of housing in rural areas, particularly among the Muslims. There are at least 42 per cent Muslim households who live in a single room accommodation. Under the IAY scheme, two room houses need to be constructed for those who live in *kutcha* houses or in single room houses.

Providing electricity connection

There is a need to provide electricity connections to almost half of the Muslim households under the *Kutir Jyoti Yojana Scheme*.

Annexure I: List of Selected village (sample) in the Haridwar District

Block	Gram Panchayat	Village
Bagwanpur	Santhari	Santhari
Roorkee	Pisan Kaliyar	Pisan Kaliyar
Roorkee	Badhe	Santer shah
Roorkee	Safanpur	Safanpur
Roorkee	Rampur	Rampur
Roorkee	Khanjarpur	Khanjarpur
Narsan	Kuri	Nazarpur
Narsan	Mundet	Mundet
Narsan	Lakhnauta	Lakhnauta
Narsan	Narshan Kala	Narshan kala
Narsan	Khedajat	Khedajat
Narsan	Pirpura	Pipura
Narsan	Bhagwanpur	Chandanpur
Narsan	Seekar	Seekar
Roorkee	Tanshipur	Tanshipur
Narsan	Nagla Koyal	Nagla Koyal
Bahadarabad	Mirpur	Mirpur
Bahadarabad	Ibrahimpur	Ibrahimpur
Bahadarabad	Bahadarabad	Seen Nagar
Bahadarabad	Shyampur	Shyampur
Bahadarabad	Bhadarabad	Bahadarabad
Bahadarabad	Jaggitpur	jaggitpur
Bahadarabad	Kattarpur	Siya Kota
Bahadarabad	Mustafabad	Mustafabad
Laksar	Akoda Mukromalpur	Akoda Mukramolpur
Laksar	Munda Bira Khurd	Munda Bira Khurd
Laksar	Sultanpur	Sultanpur
Laksar	Laksar	Maheswari
Laksar	Munda Kheda Kala	Munda Kheda Kala
Bhagwanpur	Bhagwanpur	Bhagwanpur