

Baseline Survey of Minority Concentrated Districts

District Report

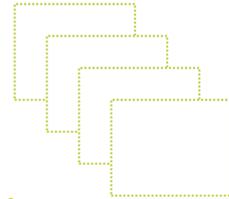
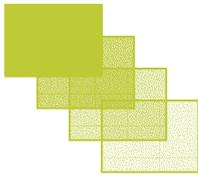
KARIMGANJ

Study Commissioned by
Ministry of Minority Affairs
Government of India

Study Conducted by



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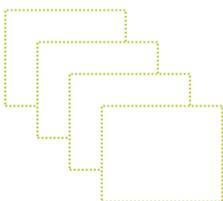


Commissioned by the Ministry of Minority Affairs, this Baseline Survey was planned for 90 minority concentrated districts (MCDs) identified by the Government of India across the country, and the Indian Council of Social Science Research (ICSSR), New Delhi coordinates the entire survey.

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

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

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



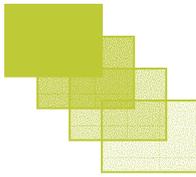
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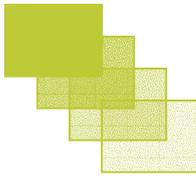


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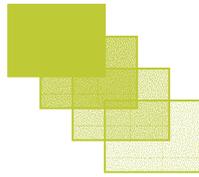
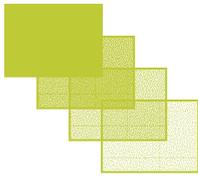


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BACKGROUND

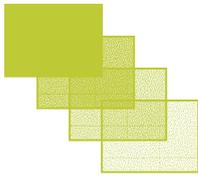
Issues relating to disparities across socio-religious communities have attracted much attention of the government of India of late. There is a growing realization about the relative backwardness of the religious minorities more particularly the Muslim as a religious community in India. The Sachar Committee, which was instituted specifically to look into the relative deprivations of Muslims vis-à-vis other socio religious categories in various dimensions of development, in its report on “Social Economic and Educational Status of the Muslim Community of India”, exhibited deficits and deprivations of Muslims in all dimensions of development.

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

Against this backdrop the baseline survey in MCDs was conceived to

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

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



METHODOLOGY

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

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

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

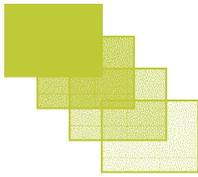
The number of villages surveyed in each stratum was directly proportional to the share of each stratum/group of tehsils (according to population) to the district population, subject to a minimum allocation of 6 villages to each stratum.

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

In case of household selection, complete listing of all households (by door to door visit) has been done in case of sample villages with less than 1200 population. However, in case of those villages with population 1200 or more, three or more hamlet-groups (hg's) were formed in the village as per the practice followed by NSSO¹. From among them, a sample of 2 hg's was selected for listing of households. The hg having maximum concentration of minority population was selected with probability 1. From among the remaining hg's, one more hg were selected at random. The listing and sampling of households were independent for each selected hg.

In each selected hg, the listed households were grouped into strata as per the minority status of the household. In other words, all Muslim households formed one second-stage stratum (SSS), all Christian households another SSS, and so on.

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



The rule followed by NSSO for forming hamlet-groups is

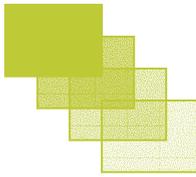
Approximate present population of the village	no. of hamlet- group to be formed
1200 to 1799	3
1800 to 2399	4
2400 to 2999	5
3000 to 3599	6
..... and so on	

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

TOOLS USED

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

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



A BRIEF PROFILE OF KARIMGANJ

2.1 Area and Location

Karimganj district is one of the southernmost districts of Assam located in the valley of Barak. The total area of the district is 1809 square km. The terrain of the district consists of flood plains, wetlands, hills and forests. The district is surrounded by Bangladesh and Cachar district of Assam in the north, Mizoram in the south, Bangladesh and Tripura in the west and Hailakandi district of Assam in the east.

2.2 Administrative Division

The district comprises of just one sub division which is also named Karimganj. The district has five revenue circles namely Karimganj, Badarpur, Nilambazar, Patherkandi and Ramkrishnanagar and seven development blocks. There are three census towns and 915 inhabited villages in the district.

2.3 Resource Base

2.3.1 Population

As per the census data of 2001 the total population of Karimganj is 10 lakhs and eight thousand. About 93 percent of population of the district lives in rural areas. The density of population in the district is 557 persons per square km which is much higher than the state average of 340. Religion wise Muslim community (52.3 percent) dominates the population of the district followed by the Hindu community (46.7 percent). About 13 percent population in the district belongs to scheduled caste community.

Table 2.1: Population of Karimganj District

Residence	Persons	Hindu	Muslim	Christians
Total	1007976	470708 (46.7)	527214 (52.3)	8746 (0.86)
Rural	934126	404458	520611	8391
Urban	73850 (7.3 percent)	66250	6603	355

Since 1971 this district is showing high growth rate of population than the average of the state. Population in this district grew by 42.1 percent during 1971 to 1991 (state average was 33.3 percent) and 21.9 percent during 1991 to 2001 (state 18.9 percent).

2.3.2 Sex-Ratio

The sex ratio of the Karimganj district was 947 as per the census of 2001. The sex ratio for the age group of 0-6 years was 965. The sex ratio of the district by religion and by place of residence is presented in table 2.2.

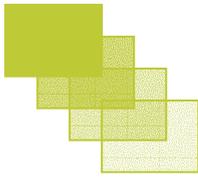


Table 2.2: Religion wise break-up of sex ratio of Karimganj district

	All religions	Hindu	Muslim	Christian
Total	947	941	952	947
Rural	948	941	953	960

2.3.3 Literacy Rate

Literacy rate in the district of Karimganj is 66.24 percent. This is marginally higher than the state average of 63.25 percent as per the figures of 2001 census. Table 2.3 shows the literacy rate in the urban and rural areas of the district. Religion wise break-up reveals that literacy rates are much lower in the Muslim and Christian communities than the district average. One also could see high disparity in male and female literacy in all the communities (Table 2.4).

Table 2.3: Gender wise distribution of literacy rate in Karimganj district

Total			Rural			Urban		
Total	Male	Female	Total	Male	Female	Total	Male	Female
66.24	74.69	57.28	64.12	73.02	54.69	90.37	93.54	86.97

Table 2.4 Literacy rates by religious groups in rural areas of Karimganj

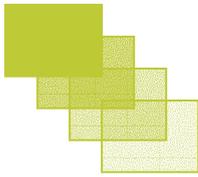
	Total	Male	Female
Hindu	72.92	79.41	66.00
Muslim	56.74	67.74	45.24
Christian	57.20	64.42	49.79

2.3.4 Distribution of Workforce

Work participation rate in the district of Karimganj as per the 2001 census is 30.1 percent. Marginal workers constitute 22.5 percent of the total workforce. Work participation rate of women is just about 11.7 percent in the district and majority of them (52.5 percent) are marginal workers. Cultivators and agriculture labourers constitute about 40 percent of the total workforce in the district. Workers in household industry constitute about 4.5 percent of the total workers. One could notice petty tertiarisation of activities in this densely populated district.

2.4 Educational and Health

The district has 1245 primary schools, 271 middle schools, 92 high schools and 25 higher secondary schools. Enrolment data reveals that enrolment of students in all categories of school except in the middle level is more than the state average. Moreover the district has less provisioning of teachers in primary, middle and higher secondary schools than the state average. Each primary school in the district accommodates 125 students (state figure is 116), each middle schools accommodates 167 students (state 171) and each high schools accommodates 158 students (state 133 students). Performance of students in final



school examination under state education board is not satisfactory in the district. The pass percentage in the district during 2006 was just 44.36 percent (ranked 19th among the 23 district in the state) compared to the state average of 53.5 percent.

There is one civil hospital, 16 PHC and six dispensaries in the district. There are 232 hospital beds in the districts. Availability of hospital beds is 23 per lakh population which is lower than the state average of 26 per lakh population. The report of RCH 2002-04 reveals that about 24 percent of girl in this district gets married before attaining the age of 18 years. In respect to maternal health just about 4 percent pregnant women receive antenatal care and 24 percent women avail the service of institutional delivery.

2.4.1 Status of Human Development

The performance of the district in terms of development in basic human capabilities is not satisfactory. As indicated by the Human Development Report of Assam (2004) the human development index for the district stands at 0.301 (ranks 19th in the state) which is much lower than the state average of 0.407. In terms of income, education and health the district ranks 19th, 14th and 18th respectively in the state. On the other hand in gender related development index the district is placed at bottom in the state.

2.5 Natural Resource Base

2.5.1 Land and its uses

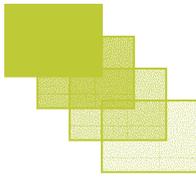
Forest constitutes about 30 percent of the total geographical areas of the district. About 13.6 percent of the total geographical areas of land is put to non-agricultural use and 8 percent land are barren and uncultivated. Net sown area of the district is about 38 percent. The rest of the areas are other uncultivated and fallow land.

About 40 percent of cultivated area of this district is sown more than once. More than 35 percent of the total paddy sown area is under HYV.

Among plantation crops, Tea and Rubber are the major ones. The turnover of tea is 77 lakh kilograms and rubber is about 1 lakh kilograms. The total land area under 27 tea gardens in the district is about 25,000 Hectares, although only about one-third of this land is under actual tea plantation. Rubber plantation in the district is relatively new and occupies only a fraction of the total land area. Most of tea and almost whole of the rubber output is exported to other states/countries.

2.5.2 Forestry

Timber, Bamboo, Cane, Stone, Sand are the major forest products of the district. The district has about 54 thousand hectares of forest area covering almost 30 percent of the total area. The forests are rich in various costly timbers like teak, sundi, gamari etc. Huge quantity of bamboo is harvested and supplied regularly to paper mills in the neighbouring district. However, in the last few years, restrictions have been imposed on cutting of trees to prevent large scale deforestation and as a result timber production has gone down considerably.



2.6 Economy

Developmental scenario of Karimganj district is not very bright. In fact, this is one of the most backward districts of India in terms of socio- economic development. The CMIE index (a comparative index of development generated by the Centre for Monitoring of Indian Economy with index for India as base of 100) for Karimganj District stands at 39 in comparison to 54 for state (Assam) and 100 for India. Geographical remoteness from the main part of the country coupled with poor communication and other infra-structural facilities are the main factors behind the low level of development.

Per capita gross domestic product of the district during 2000-01 was Rs. 8880, which was much lower than the state average of Rs. 11937. Agriculture contributes the major share of the GDP in the district. Like the state the industrialization scenario of the district is not a vibrant one. The district has just 67 registered factories, which is just above 2 percent of the state's total registered factories. There are 801 small scale registered industries in the district which are about 1.5 percent of the total SSI registered in the state.

2.6.1 Livestock and Poultry

Livestock and Poultry occupy an important place in the rural economy and also act as household assets. Cattle, buffalo, goat, sheep, pig etc are the most common livestock animals while hen and duck comprise the poultry birds. However, egg production is very much deficient and therefore imported from other states in large quantity. The district has one veterinary hospital, nine dispensaries and 24 artificial insemination centers.

Karimganj District has huge potential for fishery, being endowed with a large number of rivers, swamps, ponds and other natural water bodies. There are 49 registered beels covering a total area of 4,420 Hectares and about 23,535 smaller ponds and lakes covering another 3,545 Hectares. Besides, there are 7 river based fisheries in operation. In spite of this, the district is far from being self-sufficient in fish production. Large quantity of fish is imported from distant states of the country and also neighbouring country of Bangladesh.

2.7 Infrastructure

As per the report of Assam State Electricity Board 58 percent of the total villages in the district were electrified during 2004. The total road length of the district is 856 km of which 121 km is surfaced road. Road length per 100 square km in this district is 47 km which is close to the state average of 48 km. However, considering the length of the surfaced road, this is just 6.7 km per 100 square km compared to the state average of 10.7 km.

2.7.1 Transport and Communication

Road communication in this district is presently in poor state. However, there exists better river communication system through Kushiara River that connects Kolkata through Bangladesh. However, this is not functional at present. The importance of Karimganj as a trading town declined after the partition of the country.



Now an International Trading Centre and Free Trade Zone in Sutarkandi (near Karimganj) is proposed to be set up. This raises great expectations to the local economy. In 2006 exports worth about Rs. 50 Crore were carried out through Karimganj Border, resulting in considerable foreign exchange earnings. With the improvement of roads and other infrastructure, the volume of border trade can go up manifold from its present level.

2.7.2 Power and Energy

About 42 percent villages in this district are not-electrified. Even with this proportion of electricity connections there is severe power shortage in this district. The district has a peak demand of 16MW of power but receives 10 to 12 MW.

2.7.3 Banking

The district has 27 commercial banks, 17 rural banks and 5 cooperative banks. This means that each bank serves about 21 thousand populations in the district.

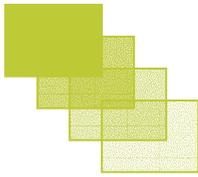
2.8 Overall Amenities in the district

As per the records of Census of India 2001, just about 6 percent households live in puuca houses in the district and 90 percent live in Katcha houses.

Table 2.5: Basic amenities in Karimganj district

Amenities	Numbers
Total inhabited villages	915
Total households	180510
Safe drinking water facilities	Villages covered 42 percent
Electricity(power supply)	58 percent villages are electrified
Primary school	1245
Middle school	271
Secondary/Sr. secondary school	117
Colleges	10
Civil Hospital	One
Primary health centre	16
Primary health sub- centre	232
Post, telegraph & telephone facilities	843
Bus services	107
Paved approach road	121
Mud approach road	735

Overall it is revealed that access to safe drinking water facilities (lacks in more than 58 percent villages), power supply (not available in more than 42 percent villages), medical facilities (each PHC in the district now covers about 60 thousand rural population), more provisioning of schools with teachers and surfaced road communications are the major arenas of development deficits in the district. All these require critical interventions for ushering growth process in the district. ■



PROFILE OF THE SAMPLE VILLAGES

3.1 Demographic profile

The average size of the sample villages in the Karimganj district is of about 220 households. In the sample however, there are villages of 40 odd households to about 500 households (Table 3.1). The population in the sample villages varied from about 200 to 2700 persons. Religion wise Muslim community (52.3 percent) dominates the population of the district followed by the Hindu community (46.7 percent). About 13 percent population in the district belongs to scheduled caste community. In the sampled villages however, there are 4.3 percent population belonging to scheduled caste communities.

3.2 Sex ratio

Sex ratio in the sample households in the selected villages is 777. This is however much lower than the district average of 947. However, the figure varies across the villages. Sex ratio in the sampled villages of the district varies from 667 to 1227 (Table 3.1). It is seen that poor sex ratio in certain highly populated villages have pushed the overall sex ratio downward in the sampled villages.

3.3. Literacy rate

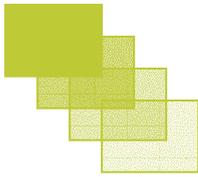
From the village level information literacy rate in the sample villages is estimated at 46.3 percent (Table 3.1), which is much lower than the district average of 66.2 percent. The household survey could however reveal a clearer picture of literacy and level of educational attainment.

3.4 Facilities

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

3.4.1 Electricity

Proportion of households using electricity for domestic lighting in rural areas is indicative of economic status of the households. As per the information of State Electricity Board 58 percent of the villages in Karimganj district have power supply. The results of the sample village survey however reveal that 26 villages out of the 30 sample villages (about 87 percent) are electrified. The village survey data reflects that just about 18 percent households in the sample villages have electricity connection. However, one could see variations in the proportion of households connected with electricity in the sample villages (Table 3.2 and 3.3). It is found that out of the total connections in the sampled villages 3.8 percent connections account for agriculture and 17.8 percent



accounts for commercial connections. The average hours of electricity available in a day in the villages has increased to an extent during last ten years. This increase is from about 8 hours earlier to an average of 12 hours at present. However, there are variations in average hours of electricity available in the sample villages from 5 hours to maximum 20 hours.

3.4.2 Drinking water

Availability and access to safe drinking water has been the most crucial factor involving serious health concerns in rural areas. All the sample villages have access to public sources of drinking water facility. Public well and tube well are the major common drinking water sources in the sample villages (Table 3.4). Apart from these sources private well, private tube well as well as unprotected sources of tank and River are major sources of drinking water in the villages. Five sample villages also show presence of public stand posts of supplied water. One however finds significant number of non-functional public wells and hand pumps in the sampled villages.

3.4.3 Toilet facility

The sanitation status of the sample villages shows that among the Hindu households 35.4 percent have access to sanitary latrine (16.3 percent have sanitary and 19.1 percent have constructed toilets under TSC; Table 3.5). This figure in the case of Muslim households in the sample villages is 17.2 percent (12.8 percent have sanitary and 4.4 percent have constructed toilets under TSC; Table 3.6)).

3.4.5 Education

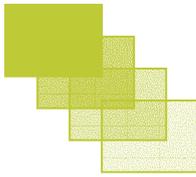
The survey of sample villages reveals that in all categories of schools there are fewer numbers of exclusive schools for girls. However most of the villages in the sample have access to educational institutions within two km from their villages. Most of the schools are however, not approachable through pucca approach road.

Distribution of access to educational facilities in sample villages

Schools	Primary		Middle		High/H Sec.		Religious school	Non-formal	Other	Total
	Common	Girls	Common	Girls	Boys	Girls				
Total	30	16	30	9	30	17	17	3	10	152

3.4.6 Health facilities

Although private sector has been playing a crucial role in curative health care in urban India, in rural areas government facilities are the prime sources for cheap curative care. The surveys of sample villages reveal that most of the villages in the sample have access to health care facilities at a convenient distance of within five km. (Table 3.8 and 3.9). Sub center is available within five km in case of sampled 15 villages, PHC in case of 18



sampled villages, doctors in case of 16 and chemist shops in case of 15 sampled villages out of the 30 sampled villages.

3.4.7 Other facilities

The availability of certain other facilities in the sample villages indicate that block head quarters and the nearest town are located at an average distance of more than 5 kilometers in case 19 and 24 sampled villages respectively. The communication facilities in the sample villages as seen during survey, is weak. The nearest bus stop and rail station in case of 11 villages are available at a distance of more than 5 km. Banks are located at a distance of within 5 km in case of 20 villages (Table 3.10).

3.5 Village organizations

The organizational activity within the village is an important determinant of overall socio-economic development. Information reveal that there exists some fairly active organizations – marketing cooperatives in 13 villages, farmers organisation in 3 villages, religious organisation in 9 villages, political organisation in 19 villages, youth organisation in 19 villages, cultural organisation in 7 villages, women organisation in 16 villages and workers’ organisation in one village. The presence of fairly active village organizations therefore has the potential for capacity building of pressure groups within villages for ensuring proper governance at the grassroots level.

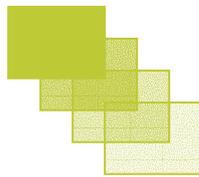
3.6 Crop productivity status:

The survey results of the sample villages indicate that paddy is the major crop produced in all the villages. As reflected from the data on yield table 3.12, the villages have not gained efficiency in paddy production. However, the productivity of paddy in the district of Karimganj is reported higher (2250 kg/ha) than the state average. The maximum market price fetched for paddy one year before the date of survey as reported is Rs. 1200 per quintal while the minimum price was Rs. 425. On the other hand the data on yield of vegetables reveal that most of the sample villages are performing well in vegetables production (Table 3.13). As revealed from the table 3.13 the prices fetched by vegetables are remunerative.

3.7 Input status for cultivation:

3.7.1. Current inputs

It is found that altogether 15 sample villages have canal irrigation facilities. However water supply was reported to be adequate only in one village and rest faces shortage from moderate to acute level during peak cultivation season. Public tube-well irrigation is available in seven villages. Chemical fertilisers and pesticides are being used in 14 and four sample villages respectively and supplies are found to be inadequate in most of the villages (Table 3.14 and 3.16). HYV paddy is being used in eight sampled villages. This district used 4.4 percent of total fertiliser consumed during the Kharif season in the state.



3.7.2 Capital inputs

Investment and use of capital inputs along with other current inputs have positive impact in raising farm productivity. The village survey shows that 55 households (about 0.8 percent of the total households in the sample villages) own private pump sets and about 6.2 percent households are using pump sets for irrigation purposes. Tractors and power tillers are found to be available in 80 households but a good number of 964 households (14.5 percent) are found to be using these amenities (Table 3.15).

3.8 Credit

Village level data reveal that credit is required to meet the sudden expenses or to meet the cost of cultivation. Institutions and private sources of professional money lenders are reported to be the main sources of credit for small and marginal farmers in the sample villages. It is also found that good number of wage earners avail loan from institutional sources (Table 3.17 and 3.18).

3.9 Migration and employment and wage income earning

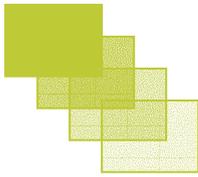
Village level information reveal that from the sample villages about 1500 people daily commute or have migrated out for works in neighbouring villages, blocks or to district headquarters. It was also reported from all villages that people have gone out for work in other states of the country. Quantum of out migration in the sample villages though could reveal distress situations; the information also reveals that migrating out help people to earn a decent income (Table 3.19 and 3.20). It is also revealed that labour contractors, local intermediary and friends and relatives mainly create the passage for the out migrants.

The survey indicated that in as many as 26 sample villages, wage of casual labour has shown a rising trend. The prevailing wage rates in the villages show high degree of gender disparity. The discrepancy is also prominent in respect of government programmes (Table 3.21 and 3.22).

Average wage income from sample villages by kind of work

Wage rate	Ploughing land, land preparation	Weeding/interculture	Transplanting	Harvesting	Threshing	Unskilled labour	Skilled labour	Govt. programme
Male	96	102	101	93	92	80	97	101
Female	66	59	62	71	60	70	72	77

The data on access to government jobs reveal that people from Hindu communities have more access to government jobs than Muslim community (Table 3.23). It is reported that the villages at present overall are better off than what they were earlier (17 villages in the sample reported this). However in case of 12 villages it was reported that the villages have remained the same in development aspects and in one village development has been reported to have taken the backseats in recent past. The reasons cited for changing



status of the villages are due to betterment of public irrigation, educational facilities, wage rates, access to roads, drinking water and health facilities (Table 3.24).

3.10 Rural Development programmes and beneficiaries assisted

People in some of the sample villages have got assistance under the rural development programmes. SGSY is in operation in 9 sample villages, NREGA in one and PMGSY in 7 villages (Table 3.25). The sanctions made in these villages are shown in Table 3.29. One could however see that not enough jobs are created against these sanctions. IAY however has the presence in all sample villages. There is presence of old age pension recipients in all villages in the sample. Moreover in 17 sample villages there are recipients of widow pensions as well (Table 3.26).

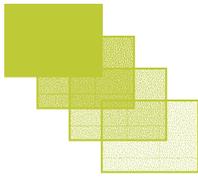
It was found that in the villages people are unhappy about the progress and questioned the usefulness of the employment programmes.

3.11 Common resource and facility uses

All the villages in the sample have primary schools within the villages. However in four villages, schools are of Kutcha structure (Table 3.27). Further it is found that in six villages schools have mud flooring. Out of the 30 primary schools present in the sample villages 17 operate from one room. Overall physical structures of the schools are reported to be good in 27 village schools. Moreover physical structures of desk and benches are available for all in 14 village schools and for some in 15 schools. Blackboards are not available in five village schools. It is also found that 13 village schools run with one teacher and eight run with two teachers. Toilets and drinking water facilities are available only in 15 village schools. Mid day meal scheme is available in all schools and quality is reported to be satisfactory in 29 schools. Text and note books are found to be provided for most of the students in 18 village schools. In most of the villages (29 villages) people perceive the quality of teachers are average to good and the teachers are regular in attendance.

There is evidence from enrolment and attendance in the village schools that 12 percent girl students and 14 percent boy students are not attending schools for certain reasons. Mode of communication of most of the high school and higher secondary students is foot, cycle or bus.

It was reported in 18 villages that doctors visit the villages occasionally. Lady health visitors visit 13 villages occasionally. ANMs' presence is there in all the villages, most of the villages are getting their services at least once in a month. Vaccinators' presence is reported in 21 sample villages for at least once in a month. The presence of ASHA is there in all the sample villages through out the year (Table 4.28). It is reported that in 22 sampled villages most of the village people go to government health facilities for treatments. In seven villages people generally go to private practitioners and in two villages people mostly visit untrained personnel for treatments.



Utilisation of ICDS centers in the sample villages is found to be satisfactory. On an average 24 students are utilising the centers and level of satisfaction of the villagers is found to be good to average in case of 28 villages (Table 3.31).

Altogether 22 sample villages have PDS shops within the villages (Table 3.32). It is estimated that in all the sample villages about 55 percent households purchase food from PDS (Table 3.33). Altogether 42percent households in the sampled villages have BPL and Antyodaya PDS cards.

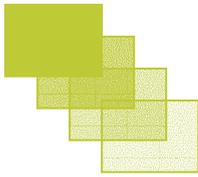
Sarvashiksha programme is going on in 23 sampled villages. Health and family planning projects are operational in each village in the sample. Drinking water supply project is operational in 12 villages. It is reported that four villages got development programmes under MP/MLA local areas development fund.

Common property resources are not common in the sampled villages. Just three villages are found with village pond and another three villages with government land. High population density in this district could be the cause of this. Altogether 128 SHGs are reported in the 30 sampled villages.

3.12 Summary

Overall poor development process in the sample villages is reflected by poor sex ratio and literacy. Electricity though available in 87 percent of the sample villages, low proportion of households connections more particularly in Muslim households reveals poor purchasing power of the rural households to get the electricity connection. Poor provisioning of sanitary toilets is another poor facet of development in the sample villages. In regard to common facilities the educational institutions in the villages show poor to moderate level of quality of infrastructures.

On economic front access to livelihood in this densely populated and resource constraint district is severely limited. Casualisation of workforce in all sample villages is reported and shows the evidences to explain that out-migration helps the people to earn a decent income. The industrial sector moreover has not succeeded to generate enough scope for employment in the district. ■



RESULT OF THE BASELINE SURVEY

4.1 Religion and Caste Composition

Out of the total 900 sample households of 30 surveyed villages in Karimganj district, 40.1 per cent (361 households) are Hindu households, 59.0 per cent (531) are Muslim and 0.9 per cent (8) are Christian households. The details are given in Table 4.1. Among the Hindu households more than 36.3 percent (131) are from scheduled caste communities and 37.4 percent (135) are from backward caste communities.

4.2 Mother Tongue

Bengali is reported as the mother tongue of 97.4 percent (877) households. The rest reported Hindi as their mother tongue. Altogether 93.9 percent Hindu families and 99.8 percent Muslim families reported Bengali as their mother tongue (Table 4.2).

4.3 Age and Sex

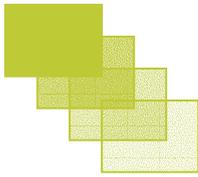
The total population in the 900 sample households of the district is 5048, of them 47.6 percent are female. The details of age group and sex wise distribution of the sample population are shown in Table 4.3. Religion wise one finds more members in the families of Muslim (6.2 persons) than the Hindu families (4.8 persons). Sex ratio in the Muslim families is found to be better (916) than the Hindu families (894). Another feature indicated by the demographic data is that children below 14 years constitute 25.1 percent of the total population in the Hindu families. This figure in the Muslim families is 41.6 percent. One finds in the age groups of 45 years and above the proportion of people in the Hindu families is 17.9 percent whereas this proportion in the Muslim families is just 12.6 percent. Notwithstanding a small data base, the differences probably indicate relatively a higher fertility and mortality rate among the Muslims than the Hindu families (Table 4.3). New settlements by the younger generations in the sampled villages also could explain this.

4.4 Household Size

Altogether 52.6 per cent of the sample households are found to be with up to five members and 42.6 percent with six to ten members. Religion wise higher proportion of Muslim households (51.8 percent) has family of more than 6 members compared to 28.8 percent Hindu households (Table 4.4).

4.5 Marital Status

As indicated by table 4.5 there are some evidences that members of Muslim families marry at an earlier age. Altogether 36.5 percent people in the age groups of 19 to 25 years are found to be married in the sampled Muslim households. This figure for the Hindu households is just 21 percent in the district.



4.6 Educational Status

Information at the household level revealed that 11.7 percent people in the Hindu households and 29.6 percent in the Muslim households are illiterate. The proportion of female illiterates is, however, more in both Hindu (14.8 percent) and Muslim households (33.5 percent). The sample household data reveal a better picture of literacy than the district average where more than 33 percent people are illiterate. However, educational attainment level of the people is found to be poor in the sampled households. Just 27.3 percent people in Hindu families and 13 percent in the Muslim families have educational level beyond the high school. This proportion is even meagre in case of females as just 24.1 percent female in Hindu families and 10.8 percent in the Muslim families were able to cross the school level education (Table 4.6).

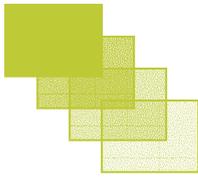
4.7 Occupation and Employment

4.7.1 Occupation and Industry

It is reflected that farming is the main occupation for just 12.3 percent workforce in Hindu families and 13.1 percent in the Muslim families. High population density in the district probably is leaving little scope for the workforce to get engaged in agriculture. Altogether 29.8 percent Hindu workforce and 37.6 percent Muslim are found to be engaged in production related works. Business is the main occupation of 16 percent Hindu and 13.3 percent Muslim workforce. It is found that more Hindus (10.7 percent) are engaged in professional and related works than the Muslims (4.3 percent). It is also revealed that activities of 27.6 percent Muslim workforce and 20.1 percent Hindus could not be defined adequately (Table 4.7). This probably indicates that landlessness and livelihood crisis is more apparent among the rural Muslims, forcing them to get engaged in different kinds of jobs.

It is found that women constitute just 6.5 percent of the main workforce. The occupations do not show significant presence of women workers except in the activities which are categorised as not defined adequately. Coming to the context of secondary occupation farming constitutes occupation of 78.6 percent Hindu secondary workers and 76.5 percent Muslim secondary workers. All these reveal that there exist virtually no jobs to accommodate in other sectors of the economy forcing people to the constrained primary sector. Such constrains also explain that there is no scope for women to get absorbed even in agriculture activities as secondary workers (Table 4.8). There is also scope to explain that women's work are not reported or captured.

Industry wise distribution of the people with main occupation (Table 4.9) shows that construction work is the main activity for 19.3 percent Hindu and 17.4 percent Muslim workers. Community, social and personal services accommodates more Hindu workers (20.5 percent) than the Muslim workers (7.5 percent). Trade is the main industry for 16.2 percent Hindu and 13.4 percent Muslim workers. In transport sector concentration of Muslim workers (16.5 percent) is found to be more than the Hindu workers (9.0 percent). Overall one can not explain which community is underprivileged in the job market. Access to community, social and personnel services reflect a better picture for the workers in Hindu community, but their meager proportion in the cultivation sector



reflects their lack of access to land resources. On the other hand larger proportion of Muslims in the unclassified activities reflects the constraint faced in livelihood assurance.

It is evident from Table 4.10 that 4.1 percent Hindu main workers and 6 percent Muslim main workers work less than 180 days in a year. Moreover, 39 percent Hindu workers and 41.6 percent Muslim workers work for more than 260 days in a year. All these reflect that there absence of high rate of underemployment among the communities. In this context what is of serious concern is the wages. On the other hand most of the secondary workers from both the communities get work for about 100 days in a year (Table 4.11). These figures however, are reflective of underemployment in the district.

4.7.2 Additional Employment and Preference

The household survey reflects that majority of workforce in rural areas of Karimganj are engaged in off farm activities. It is true that in this densely populated district agriculture sector has reached a saturation point to accommodate more people. In the off farm activities too it is reflective that livelihood is severely constrained in this poorly developed district. The survey reveals that now family members in 86.4 percent Hindu households and 79.6 percent Muslim households are looking for some additional employment (Table 4.12). In more than two third of the households in the sample, the preferred option is for self-employment (67.1 percent in Hindu and 70.9 percent in Muslim households). It is found that people from Hindu families preferred salaried jobs more (17.7 percent) than the people in Muslim families (10.7 percent). On the other hand preference for manual labour is more among the Muslim families (Table 4.13).

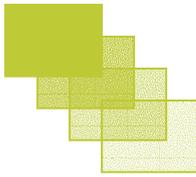
4.7.3 Migrant Workers

It is found that altogether 93 members (32 from the Hindu households and 61 from the Muslim households) from the sample households in the villages have migrated out for jobs. In the sample households one could find one migrant in every 11.3 households. On the other hand one person migrates out from every 8.7 Muslim households. This means that people from Muslim households show more tendency to move out for jobs. Muslims are moving out mostly for production related (construction works) and business works, whereas Hindus are moving out for service related works (Table 4.14). One however could find no definite trend to the places of migration by the members from the sample households (Table 4.15).

4.8 Land and other Assets

4.8.1 Cultivated Land: Ownership and Operational Holding

It was found that landlessness is more prominent among the Muslim households in the sample (33 percent), than the Hindu households (22.4 percent) in the sample. It is found that among the land holders 94.6 percent Hindu families and 92.1 percent Muslim families are marginal land holders (Table 4.16). However, among the landholders 65.7 percent Hindu families and 39.5 percent Muslim families have no cultivable land (Table 4.17). Among the cultivable land holders 77.4 percent Hindu households and 81 percent Muslim households in the sample are marginal farmers. The figure of rural households



without cultivable land in Assam is about 36 percent. The data in the context of Karimganj district reveal a more distressed situation.

Table 4.18 and 4.19 reveal that the phenomena of leasing in and leasing out of land for agriculture purpose is more common among the Muslim households. However, very few households in the sample are found to be involved in the land leases practices in the district. Land mortgaging is also found to be not a common phenomenon in the district. In the sample just four households reported the mortgaging in and out phenomena.

4.9 Livestock

The practice of keeping milch animal is found to be more common with Hindu families (about 42 percent families in the sample households keep this) than the Muslim families (30 percent). However, the practices of keeping goats, poultry are found to be more common with Muslim households (Table 4.20). Considering the number of livestock kept by the families (on an average less than two milch animals and about 10 poultry in households of both the communities) it can be assumed that in most of the households these are not for commercial venture.

4.10 Ownership of Productive and other Assets

4.10.1 Agricultural Implements

The important agricultural implements among the sample households are plough (25 percent Hindu and 32 percent Muslim households have it). Other agriculture implements are not common in the sample households, but few Muslim households are found with possessions of tractors, power tillers and pump sets (Table 4.21).

4.10.2 Transport

Bicycles are found to be the commonest mode of transport in the villages. Among the sample household bicycles are found in possession with 54 percent Hindu families and 35 percent Muslim families (Table 4.23). Few households are also found with possession with two wheelers.

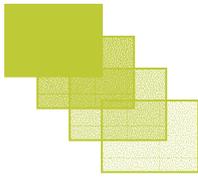
4.10.3 Financial Assets

Altogether 28.5 percent Hindu households and 45.7 percent Muslim households in the sample are found with possession of savings account in banks (Table 4.22). It was also reported that 16 percent Hindu families and 24 percent Muslim families have fixed deposits in the banks.

4.11 Housing Status

4.11.1 House Type and availability of living space

An important indicator of the economic status of a household is the type of house and the facilities available. The distribution of housing status among the sample households (Table 4.24) reveals those 85 percent Hindu households and about 92 percent Muslim



households have their own houses. It is reflected that more Hindu households (12.5 percent), majority belonging to scheduled caste category (7.2 percent) have benefited under IAY. It is found that more than 7 percent Muslim households in the sample have got housing benefits under IAY.

The data on type of house (Table 4.25) shows that 53 percent Hindu households live in kutcha houses. This figure is however much higher for Muslim households (66.4 percent). The high incidence of living in kutcha houses also has its impact on the health status of the Muslim households.

The availability of living space for sample households (Table 4.26) indicates that 6 percent Hindu and about 8 percent Muslim families live in one room accommodation. However, majority of families in our sample (Hindu 72.6 percent and Muslim 79.3 percent) live in 2-3 room accommodation.

4.11.2 Domestic lighting and fuel use

The village survey reveals that 87 percent of the sample villages in the district have power supply. The findings from the household survey (Table 4.27) show that about 35 percent Hindu households and 17 percent Muslim households have electricity in their homes.

In the non-electrified houses (Table 4.28), the survey reveals that oil lantern is the main source of lighting in most of the sampled households of all the communities.

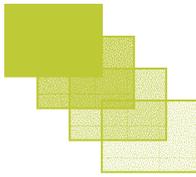
Clean fuel for cooking is important for health. It is a serious consideration for women who, in most cases, are burdened with the task of cooking. As per Census 2001 data, just about 60 percent of all rural households in the country do not use any of the modern fuels such as LPG, electricity or even kerosene. The households survey reveal that 9.5 percent Hindu households and 3.2 percent Muslim households use non-wood based fuel for cooking (Table 4.32).

4.11.3 Drinking water facilities

Availability and access to safe drinking water has been one of the basic objectives under ARWSP. The results of the household survey reveal that most of the household source water from unprotected sources. It is reported that among the Hindu households in the sample, 65 percent drink water from pond, stream or river and another nine percent drink water from unprotected dug-well. In the Muslim families in the sample about 79 percent drink water from pond, stream or river. Unprotected dug-well is also source of drinking water for about 3 percent Muslim families (Table 4.29).

4.11.4 Sanitation and drainage facility

An important requirement for sanitation is the presence of toilet facilities. Almost half the Muslim households in India lack access to toilets; this proportion is higher in rural areas. The sample results (Table 4.31) indicate that about 17 percent Hindu families and 26 percent Muslim families have access to sanitary latrine. The better access to sanitary



toilets in the Muslim families can be attributed to responsiveness to total sanitation campaign programme.

An important determinant of hygienic living condition is availability, access and use of drainage facility. The absence of civic amenities like drainage is one of the major problems for maintaining a clean environment. The survey findings show that availability of drainage facility in the sample villages is marginal.

4.12 Indebtedness of rural households

In the sample altogether six Hindu and four Muslim households are found to be indebted. The sources of loan found to be mixed, from friends and relatives to bank. The sizes of loan are of varied sizes, mostly taken to meet the medical expenses.

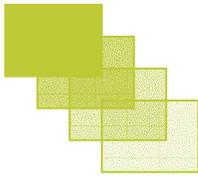
4.13 Income and Expenditure

Income of 2.2 percent Hindu households and 8.7 percent Muslim households during the last one year falls below Rs. 19,200. Another 7.2 percent Hindu and 6.0 percent Muslim households live with income of in between Rs.192001 to Rs.22800. Both the categories constitute the size of population living below the poverty line and the figure is based on per capita poverty line expenditure estimate of Rs. 388/ per month. Overall the proportion of households living below the poverty line comes to about 13 percent which is much lower than the state average of 19.7 percent as per the present Planning Commission estimate. It has been observed that 15 percent Hindu households and 5.8 percent Muslim households are living comfortably with a monthly income of Rs. 6000 or more (Table 4.33 and 4.34).

4.13.1 Family Expenditure

The estimated family expenditure in the sample households reflects that 15.5 percent Hindu and 11.3 percent Muslim households spend less than average Indian family spending of Rs. 7200/ per year on cereal and pulses (Table 4.35). In vegetables, milk and meat also 94.4 percent Hindu households and 93 percent Muslim households in the sample spend less than what the country on average spends (Table 4.36). It is found that about 44 percent Hindu households and 51 percent Muslim households spend more than Rs. 850 a year on education, the average amount spend by the rural households in the country (Table 4.37). On health 24 percent Hindu and 20.5 percent Muslim households spend more than the country average of Rs. 2100 a year (Table 4.38). It is found that majority of sample households did not spend on telephone (74.5 percent Hindu and 83.2 percent Muslim) (Table 4.41). In electricity, gas and water 82.5 percent Hindu and 75.7 percent Muslim households spend in between Rs. 1000 to 5000 a year (Table 4.40). This range falls in the average spending of Rs. 3000 incurred on electricity and gas by rural households in India. It is also found that most of the households need to keep aside a significant proportion of the budget for festival and ceremonies (Table 4.39).

Overall it is observed that Muslim households relatively spend more on food items and education than the Hindu families in the Karimganj district. Overall expenditure on



different heads in the households does not reflect poor purchasing power of the communities.

4.14 Current Educational Status and Skill Training

4.14.1 Educational attainment by religion and gender

Earlier we had seen that illiteracy among the religious minorities is more than the Hindu communities. This is more so in the case of women in all the communities. The data of current educational status of people in the age group of 5 to 25 years reflect that not many are left behind in the enrolment process. However, what concerns more is the dropout of the enrolled students. It is found that in the sample households altogether 29.5 percent students from Hindu families and 20.2 percent from Muslim families have left schools after enrolment (Table 4.42). An interesting feature revealed here is that the dropout rates are found to be more in case of male students than the female students in both the communities. Economic necessity is the reason in case of about 30 percent Hindu students. However, major cause of dropout in Hindu families is found to be lack of interest in reading (Table 4.45). Lack of interest in reading is found to be the major cause of dropout particularly for female students (about 64 percent) in Hindu families. On the other hand economic causes (work at home, need to earn and unaffordable fees) are the reasons for dropout in case of about 49 percent students from Muslim families. In case of female students in Muslim families, not interested in reading (28 percent), need to work at home (20 percent) and marriages (19 percent) are the major reasons for dropout.

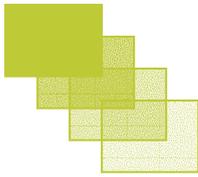
4.14.2 Access and facilities in education

It is found that about 98 percent Hindu students and 94 percent Muslim students attend government schools (Table 4.44). It is revealed that more than 90 percent students of the sample villages are required to travel less than 2 km to attend their school. This proportion in the case of Muslim students is 95 percent. In case of 83 percent Hindu and 92 percent Muslim students the medium of instruction is regional languages. The rest undergo education in English or Hindi medium schools.

It is revealed that about 18 percent Hindu students and 24 percent Muslim students in the sample households have received free text books from government. This is also reported that about 36 percent Hindu students and 52 percent Muslim students receive mid day meal at schools.

4.14.3 Aspiration of Parents on their Children

Altogether 46.6 percent parents in Hindu households aspire that their boys should attain education at least to graduation level. This figure in Muslim households is 37.1 percent. In the case of girl students the figures are 38.6 percent and 25.9 percent respectively in Hindu and Muslim households. The data reveal that affordability and attitude towards education among Hindu households is much liberal than Muslim communities (Table 4.46 and 4.47).



4.14.4 Attitude and Approaches in Skill development training

Interactions in the sample households reveal that in good number of households (Hindu 67.3 percent and Muslim 42.7 percent) family members are interested to take up skill development training (Table 4.48). Among the interested skills, weaving (21.6 percent), tailoring (27.5 percent) and computer operation (7.5) are the most preferred trade in Hindu households. In Muslim households weaving (28.3 percent), tailoring (26.6 percent), driving (11.8 percent) and computer operation (7.2 percent) are the preferred trades for skill development training (Table 4.49).

4.15 Present Health Scenario

The survey reveals that about 33 percent members in the sample of Hindu households and 41 percent in Muslim households have suffered from some kind of diseases in the past one year (Table 4.50). Common cold, fever and malaria are found to be the most commonly reported diseases reported by the members in the sample households and one finds no variations across the religions. However, pregnancy related problems are more reported in the case of Muslim households in the sample.

It is found that very few proportion of households (19 percent Hindu and 12 percent Muslim) exclusively approach government hospital for treatments. Along with government hospitals and private medical practitioners, traditional treatments and home treatments find space in significant proportion of sampled households (Table 4.51). Incidences of home treatment are found to be more in case of Hindu (21 percent) and traditional therapy in case of Muslim households (10 percent).

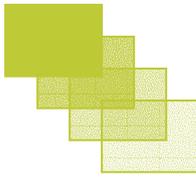
4.16 Maternal and Child Health

It is found that about two third of the children in the sample households are fully immunized. One does not see much variation in the rate of immunization across the religious communities and gender (Table 4.52). A child is considered fully immunized if the child received the BCG vaccine, all three doses of DPT and the vaccine for measles along with the OPV doses.

The survey reflects that Muslim women have less access to government and institutional facilities for delivery of child. Just 6.2 percent Muslim women have used government or private facilities for delivery as against 24.3 percent by the women from Hindu community (Table 4.53). This is also found that in most of the cases (66 percent) Muslim women are attended by untrained dais in case of delivery of the baby. This figure for Hindu women is found to be just 12.6 percent (Table 4.54).

4.17 Poor and the PDS Support

About 40 percent Hindu households and 43.3 percent Muslim households reported that they belong to BPL category (Table 4.56). Among the BPL families it is reported that about 92 percent Hindu and 88 percent Muslim families possess the BPL ration card (Tables 4.57). It is found that 68 percent Hindu households and 75 percent Muslim households avail ration from PDS shops (Table 4.58). Those households avail ration from



PDS shop, 73 percent Hindu and 65.5 percent Muslim households reported that they able to buy all ration from PDS (Table 4.59). Among those not availing the full quota of ration from PDS lack of money is cited as the main reason by the 44 Hindu and 43 percent Muslim households. Few however cited the reasons of inadequate supply, discrimination by the traders etc. (Table 4.60).

4.18 Awareness and Participation

It has been argued for long that level of awareness and participation are two important aspects of development approach. The Government of India has been initiating several specific programmes targeting the poor. The benefits of these programmes to a large extent depend on the level of awareness of the people about the programme. At the same time, any leakages in the process are to be properly identified for designing effective implementation.

So far the level of awareness at the community level is concerned, Muslim households, on the whole are found to be little ahead of the Hindu households in the district (Table 4.61). It could also be seen that in terms of benefits, however the Hindu got more benefits under IAY, TSC; whereas the Muslim households got more benefits in SGSY (Table 4.62). This is true that the nature of these programmes is different, some requiring to work to get the benefits, reflects overall more responsiveness to the government programme by the people from Muslim community.

4.18.2 Participation in the socio-political affairs

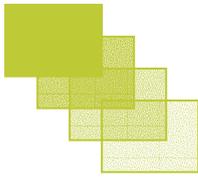
Recent development debates envisage a pro-active role from the people at the grassroots for successful democratic decentralisation, which in turn accelerates the process of growth and development. The 73rd and 74th amendments of the Constitution further the scope of democratic decentralisation in the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

The baseline indicates that the level of political participation is quite high among the sample households at all levels (Table 4.63). Religion wise too there is not much variations.

4.18.3 Conflict, insecurity and access to media and communication

Problems and losses related to conflicts, communal or otherwise and the sense of insecurity is found to be few in this district (Table 4.64). Those who confront with conflicts are found to be communal and land related in nature. There is however no reported loss of family members in the conflicts.

As far as the access to media and communication is concerned, the baseline indicates an overall low level of access to media across the communities. This was found that just about 17 percent Hindu and 10 percent Muslim households read newspapers, about 30



percent Hindu and 27 percent Muslim households listen to radio and 23 percent Hindu and 8 percent Muslim households watch TV (Table 4.65).

4.19 Aspirations of the Communities as reflected from the Survey

4.19.1 Most important facilities lacking in the villages

Majority of the Hindu respondents feel that road communication, water supply and health facilities are the most important facilities lacking in their villages. The Muslim communities also placed priorities on these three facilities (Table 4.66). Education also emerges as an important priority as perceived by the Hindu households.

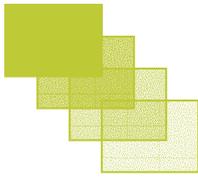
4.19.2 Most important deprivation in the families

Most of the Hindu families perceive that land followed by employment and skills are the most important deprivations in their families. The Muslim families place housing, employment and health as their important deprivation (Table 4.67). Housing and health also reported as important deprivation in second and third options by the Hindu households. On the other hand land and skill emerge as important deprivation in Muslim households in second and third option.

4.19.3 Perceived priorities for the welfare of minority communities

The Hindu respondents feel that education, employment opportunities and health should be the first priorities for the welfare of the minority communities. The Muslim households perceive in the same way (Table 4.68).

It is overall reflects that road communication, water supply, health, skill development and employment are the major concerns of the people in the villages of Karimganj district. ■



DEVELOPMENT DEFICITS

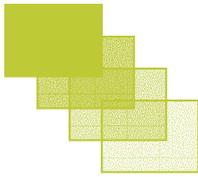
The overall analysis reveals that Karimganj has been a lagging district in most of the facets of development. Except immunization coverage of children and attainment of literacy, the district has performed miserably in all other development sectors. The success of immunization coverage of children and literacy could be explained by the programme-based approaches on immunization drives and total literacy campaigns. Work participation rates of both men and women reveal that employment sectors of this district is severely constrained to accommodate additional people. A relatively high level income revealed from household survey fails to interpret the poor provisioning of other basic services in the district. The baseline survey points out some areas of development deficits requiring effective attentions.

Development Deficits in Karimganj District and MsDP Plan Priority

SI No	Indicators	Survey Results	India	Deficit	Priority assigned
<i>Socio-economic indicators</i>					
1	Rate of literacy	77.01	67.30	9.71	8
2	Rate of female literacy	71.98	57.10	14.88	9
3	Work participation rate	31.83	38.00	-6.17	7
4	Female work participation rate	3.99	21.50	-17.51	5
<i>Basic amenities indicators</i>					
5	Percentage of pucca houses	8.44	59.40	-50.96	2
6	Percentage of households with access to safe drinking water	20.33	87.90	-67.57	1
7	Percentage of households with sanitation facilities	22.40	39.20	-16.80	6
8	Percentage of electrified households	23.88	67.90	-44.02	3
<i>Health indicators</i>					
9	Percentage of fully vaccinated children	64.60	43.50	21.1	10
10	Percentage of institutional delivery	9.69	38.70	-29.01	4

■ There is need for institutional reforms in certain sectors of the district to usher the development process. The district is plagued by poor infrastructure facilities; particularly power and road communication to initiate any sustainable self employment initiatives. This district closer to the international boundary has bright prospects for trade under the open policy regime. There is need to stress more on self-employment initiatives more particularly in households as well as and non-households industries which could lead to growth process of the district.

■ The space for agriculture activities in this densely populated district is constrained. There is probability that agriculture sector needs attention for high value crops and



modernization to derive higher income. This however, will require hosts of institutional supports to the peasantry. The household survey reveals poor level of agriculture modernization in the district.

■ Drinking water and sanitation facilities are in bad state in the villages of the district. There is need for making more provisioning of basic infrastructure, water and sanitation services through state interventions in the villages.

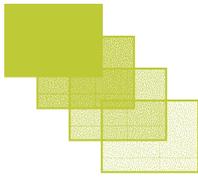
■ Decent housing for the poor is another important aspect that needs attention. Pucca houses are in very few proportions in the sample villages. Moreover, poor percentage of households having electricity connections reveals poor purchasing power even when the electricity supply is available in the villages.

■ The survey reveals missing access to government health facilities in most of the sample households. Poor presence and infrequent visits of health personnel in the villages costs the villagers dearly. It is also found that awareness level of people is poor in health and sanitation programmes than other government programmes of education or employment.

■ Reproductive health requires serious attention in the villages of the district. In most of the cases child delivery takes place at home. Similarly very few women are found receiving pre and post natal care.

■ Literacy though shows a reasonably good rate, what concerns more is the level of educational attainment more particularly among the religious minority community. Information also reveals that the basic infrastructure and provisioning in the schools such as teachers, other physical and sanitary facilities are limited and constrained. Economic reason is the major cause of school dropout of students in the district.

■ In terms of relative deprivation, common perceptions of people point at road communications, water supply and health as the important facilities lacking in the villages of the district. Land, employment, skill formation for livelihood sustainability, health and housing are the important deprivation faced at the household level as revealed by the survey.



LIST OF SURVEYED VILLAGES

Sl. No.	VILLAGE
1	Brahman Sasan - 1
2	Sunadori
3	Kanisail - 1
4	Dimpur
5	Alomkhani-1
6	Farampasha II
7	Srinagar
8	Hasempur
9	Khagkandi
10	Bedrong - 1
11	Umarpur Pt-III
12	Uttar Chagalmarbond
13	Dargarbond
14	Bhurunga
15	Kachu Khauri
16	Uttar Gopalpur
17	Lalkhira Sonakhira
18	Kitte Kachimpur
19	Galla Sail
20	Durlavpur Pt-III
21	Patiala T.S.
22	Beelbari
23	Patha Khauri
24	Fatepur
25	Eral - III (Binodini)
26	Dargarbond - II
27	Jhum - 5
28	Chunaligul
29	Lamajuar - I
30	Shibarchak