

# A BASELINE SURVEY OF MINORITY CONCENTRATION DISTRICTS OF INDIA

Katihar

(Bihar)

**Sponsored by**

Ministry of Minority Affairs

Government of India

and

Indian Council of Social Science Research



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2008

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**EXECUTIVE SUMMARY**  
**DEVELOPMENT GAPS AND PRIORITIES FOR THE MULTI-SECTOR**  
**DEVELOPMENT PLAN**

**Background:**

- The Ministry of Minority Affairs, Government of India, (GOI) has identified 90 minority-concentrated backward districts using eight indicators of socio-economic development and amenities based on 2001 census data with a purpose to improve all the eight indicators, and bring it to the all-India level through a multi-sector development plan under the Eleventh Five Year Plan. Since there are changes in those indicators after 2001, a baseline survey has been conducted to inform the Multi-Sector Development Plan (MSDP) with the latest deficits and priorities.
- Katihar, a backward district of Bihar, is situated on the main Grand Cord railway line, and Grand Trunk road. Earlier it was an important centre of jute production. It was also an important centre of trade towards East because of its vicinity to Calcutta.

**District Profile (2001 census based)**

- Like other districts of Purnia Division, Katihar is primarily a rural district. Of the total population, 90.88 percent live in the rural areas. The urban population is found mainly in Katihar (72%), Manihari (14.61%) and Barsai (2.13%) Tehsils of the district
- SCs constitute 8.5 percent and STs 6.3 percent of the total population.
- The district has substantial number of Muslim (minority) population that constitutes 44.8 percent of the total rural population. In five out of 16 tehsils/blocks Muslims constitute more than fifty percent of the total rural population. The largest concentration is in Barsoi Tehsil (72.3%), followed by Azamnagar (55.3%), Balrampur (51.6%) and Kadwa (51.6%). Other minorities constitute merely 0.6 percent of the total rural population.
- The rural literacy rate in Katihar is 31.1 percent as against the state average of 43.9 per cent. Female literacy rate is merely 19.7 per cent against the state average of 29.6 per cent.
- The overall Work Participation Rate (WPR) of the rural population is 38.83 percent in the district, a little higher than the state average of 34.65 percent. Agricultural labourers constitute 64.31 percent of the workers, about 13 points higher than the state average. Cultivators constitute the second largest group and household industrial workers merely 2.46 percent. The trend is uniform across the Tehsils.

- As per the 2001 Census, primary schools are available in 72.6 percent of the villages and middle schools in 21.6 percent of the villages. There are 79 industrial training schools in the district.
- Health facilities are also dismal. Primary Health Centres (PHCs) within a distance of 5 kms are found in 32.7 percent of the villages, while maternity and child welfare centres are available only in 20 per cent of the villages.
- The availability of other village level infrastructural facilities is also poor. Only 37.8 percent of the villages are connected with the paved roads and 36.2 percent have electricity supplies.

### Survey Findings: Socio-economic Conditions and Other Amenities in 2008

- In 2008, Katihar lagged behind all-India level in five out of eight indicators and also in two health indicators. The table below shows the gap between all-India and district level figures vis-à-vis the ten indicators and prioritises the development intervention vis-à-vis the eight indicators. The district level data are based on the survey findings (2008) and all-India data are for 2004-05 and 2005-06. The distance from the all-India data may be less, as the all-India data are a little old.

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

Sl. No.	Indicators	Katihar 2008	All India 2005	Development Gaps Between All India and District	Development Priority of the District
		(1)	(2)	(3=1-2)	(4)
1	Rate of literacy	54.71	67.3	-12.59	4
2	Rate of female literacy	45.44	57.1	-11.66	5
3	Work participation rate	38.72	38.0	+0.72	6
4	Female work participation rate	24.47	21.5	+2.97	7
5	Percentage of households with <i>pucca</i> walls*	18.81*	59.4	-40.59	2
6	Percentage of households with safe drinking water	93.40	87.9	+5.50	8
7	Percentage of households with electricity	3.08	67.9	-64.82	1
8	Percentage of households with water closet latrines	10.15	39.2	-29.05	3
9	Percentage of fully vaccinated children	19.26	43.5	-24.24	-
10	Percentage of child delivery in a health facility	6.17	38.7	-32.53	-

Note: (1) Survey data of the district (Col. 1) pertains to the rural area only, but all India data (Col. 2) pertains to total.  
(2) Data in Col 2 from Sl. No. 5 to 8 pertains to year 2005-06 from National Family Health Survey (NFHS)-3 and the rest of the data in Col. 2 pertain to the year 2004-05 from National Sample Survey Organisation (NSSO).  
\* This includes semi-*pucca* houses.



## Development Priorities as per Eight Indicators

1. **Electricity Connection:** The availability of electricity is the most obvious gap. Against all-India average of 67.9 percent, only 3.08 percent of the rural households in the district have electricity. In terms of inter-community differentials, 5.92 percent of the Hindu but only 1.69 percent of Muslim households have electricity connection.
2. **All-Weather Protected *Pucca* Houses:** Whereas at the all-India level, 59.4 percent of the rural households have all weather protected *pucca* houses, only 18.81 percent of the households in Katihar have the same. About 51% of the households (46% of Hindus, 54% of Muslims) are living in thatched houses.
3. **Water Closet latrines:** Against all-India average of 39.2 percent of the rural households using water closet latrines, only 10.15 percent in the district are using the same. The access to in-house water closet latrines is almost the same for the Hindu and Muslim populations. Low number of households has in-house toilets which indicate the tardy progress of the Total Sanitation Campaign (TSC) in the district. It also appears that the district will fail to meet the target of universal sanitation coverage by 2011-12, the target year of the TSC.
4. **Literacy rate:** Against the all-India rural literacy rate of 67.3 percent, it is only 54.71 percent in the district, a gap of about 12 points. The lowest literacy rate is among Muslims, though the Hindus are only slightly better off.
5. **Female Literacy Rate:** Against the all-India female literacy rate of 57.1 percent, it is 45.4 percent in Katihar, a gap of 11 points. The problem of access to schools and the drop-out ratio is a major reason for low female literacy rate.

### Additional Areas of Intervention:

1. Whereas 43.5 percent of the children are fully vaccinated at the all-India level, only 19% of the children are vaccinated in the district. Similarly, against the all-India institutional delivery of 38.7%, it is only 6.17% in the district. Improvement in health facilities is definitely an important development priority. Though the National Rural Health Mission (NRHM) is quite an ambitious programme, the gap in health facilities that remain uncovered under the NRHM, may be undertaken under the Multi-Sectoral Development Plan (MSDP).
2. **Village Level Infrastructure:** The Prime Minister Gramin Sadak Yojana (PMGSY) and Mukhya Mantri Gramin Sadak Yojana (MMGSY) programmes are both operational in the district. The National Rural Employment Guarantee Act

(NREGA) also gives autonomy to the Panchayati Raj Institutions (PRIs) to take up the schemes of road building. In spite of that, there are a number of villages without all-weather roads. Projects filling critical infrastructural gaps at the village level may also be undertaken under the MSDP.

## Chapter 1 INTRODUCTION

Katihar, earlier a sub-division of Purnia, became a District on October 2, 1973. The district consists of 16 Blocks, 19 police stations and 8 additional police stations. Its geographical area is 3057 sq. kms, of which 3015.80 sq. kms are rural and 41.20 sq. kms urban.

### Map of Katihar



The district Headquarter is located at the main Grand Trunk Cord line and also at the Grand Trunk road. The city was earlier an important centre of trade and business primarily because of its vicinity to Calcutta. Due to its connectivity by rail and road, a number of jute mills were opened during the pre-independence period to tap the raw materials easily available in the adjoining areas.

Like other districts of Purnia Division, Katihar is primarily rural. Out of the total population (23, 92, 639), 90.88 percent lives in the rural areas (Census 2001). The urban

population is concentrated only in Katihar (72%), Manihari (14.61%) and Barsoi (2.13%) Tehsils of the district. The distribution of rural and urban population is given in table 1.1

**Table 1.1: Population Distribution in Rural Katihar District**

Tehsil	Total Rural population	% Rural	%SC	%ST	% Hindu Population	% Muslim Population	% Minority Population
Falka	121588	100.00	11.7	7.8	72.5	27.2	27.4
Korha	210656	100.00	14.2	9.1	62.0	37.3	37.9
Hasanganj	42886	100.00	6.0	16.0	64.2	34.9	35.8
Kadwa	268917	100.00	8.1	2.2	48.3	51.6	51.7
Balrampur	122541	100.00	7.3	4.0	47.4	52.4	52.5
Barsoi	256801	97.87	6.9	0.5	27.6	72.3	72.4
Azamnagar	247002	100.00	5.7	3.7	44.6	55.3	55.3
Pranpur	112607	100.00	8.0	7.7	63.7	36.0	36.3
Dandkhora	54172	100.00	7.8	16.0	86.7	12.0	13.3
Katihar	73843	27.90	10.2	10.2	55.4	43.0	44.6
Mansahi	62581	100.00	11.5	12.8	57.5	40.2	42.5
Barari	220955	100.00	8.5	5.2	55.1	44.0	44.8
Sameli	67261	100.00	11.1	1.4	92.2	5.3	7.8
Kursela	52997	100.00	8.9	1.4	93.2	16.4	6.8
Manihari	127447	85.39	9.2	16.2	64.1	35.3	35.8
Amdabad	132107	100.00	3.2	9.8	49.5	50.4	50.5
<b>Katihar District</b>	<b>2174361</b>	<b>90.88</b>	<b>8.5</b>	<b>6.3</b>	<b>54.8</b>	<b>44.8</b>	<b>45.2</b>
<b>Bihar</b>	<b>74316709</b>	<b>89.50</b>	<b>16.4</b>	<b>1.0</b>	<b>83.6</b>	<b>16.17</b>	<b>16.3</b>

Source: Village Level Directory (Census 2001).

The community-wise distribution of rural population indicates a substantial number of Muslim (minority) population (45.4%). Against the state average of 16% percent, Muslims constitute 44.8 per cent of the total rural population of the district. Moreover, Muslims constitute a majority in Amdabad, Azamnagar, Barsoi, Balrampur and Kadwa Tehsils. Except for Kursela, Sameli, Dandkhora, Muslims constitute more than 20 percent of the rural population in other Tehsils. Caste category-wise distribution of population indicates that SCs constitute merely 8.5 percent against the state average of 16.4 percent, and STs constitute 6.3 percent, which is higher than the state average of one percent. The largest number of SC population is in Korha, Falka, Manihari, Mansahi and Katihar Tehsils. Similarly ST population is largest in Hasanganj, Dandkhora, Mansahi, Manihari and Katihar Tehsils, as shown in Table 1.1

The rural literacy rate, both male and female, is low in the district. Against the state's average literacy rate of 43.9 percent, it is only 31.1 percent in the district. Similarly, against the state's average male literacy rate of 57.1 percent, it is merely 41.4 percent in the district. The worst is female literacy rate; only 19.7 percent of the rural females are

literate. The pattern of literacy across Tehsils indicates that except for Kursela, it is less than 40 percent in all the remaining 15 Tehsils. Also, the rural female literacy rate is less than 25 percent in all the Tehsils of the district.

**Table 1.2: Tehsil-wise Male Female Rural Literacy Rate in Rural Katihar District**

<b>Tehsils</b>	<b>Rural (total)</b>	<b>Male</b>	<b>Female</b>
Falka	33.9	44.2	22.8
Korha	30.8	40.3	20.3
Hasanganj	32.7	44.9	19.9
Kadwa	30.4	41.5	18.4
Balrampur	26.9	38.5	14.1
Barsoi	26.8	36.2	16.8
Azamnagar	27.3	37.8	16.0
Pranpur	32.8	43.7	20.9
Dandkhora	36.9	50.7	21.8
katihar	37.3	48.4	24.9
Mansahi	32.7	42.6	21.6
Barari	32.0	41.2	21.7
Sameli	34.9	45.9	22.7
Kursela	41.6	53.4	28.0
Manihari	34.9	45.5	23.0
Amdabad	28.7	37.4	19.3
<b>District Total</b>	<b>31.1</b>	<b>41.4</b>	<b>19.7</b>

Source: Village Level Directory (Census 2001).

The overall Work Participation Rate (WPR) of the rural population is 38.83 percent that is a little higher than the state average of 34.65 percent. The distribution of workers shows that agriculture labourers constitute 64.31 percent, 13 points higher than the state average; cultivators constitute 23.69 percent of the workers, making it the second largest group; and household industries workers merely 2.46 percent. Other workers constitute 9.53 percent of the work force.

Apart from poor demographic characteristics, the district is backward in terms of infrastructural development. The basic infrastructural amenities like all weather roads, electricity, etc are lacking in the rural areas of the district.

**Table 1.3: Percentage Distribution of Working Population in Rural Katihar District**

Block	Total Rural Pop. (%)	WPR (%)	Cultivator (%)	Agricultural Labourers (%)	Household Industries Workers (%)	Others (%)
Falka	121588	48.20	22.33	64.61	5.24	7.83
Korha	210656	37.00	22.01	67.52	1.83	8.64
Hasanganj	42886	43.37	28.67	62.40	2.66	6.27
Kadwa	268917	35.90	22.80	64.34	2.38	10.48
Balrampur	122541	36.23	24.15	65.16	4.10	6.59
Barsoi	256801	39.18	25.31	66.24	1.63	6.82
Azamnagar	247002	44.22	28.23	64.13	1.37	6.28
Pranpur	112607	36.60	26.42	62.43	2.35	8.80
Dandkhora	54172	41.98	29.43	63.43	1.54	5.59
katihar	73843	34.41	15.69	52.98	2.61	28.72
Mansahi	62581	35.01	21.93	65.60	2.00	10.47
Barari	220955	36.82	23.42	63.99	2.54	10.04
Sameli	67261	42.16	24.67	62.85	3.74	8.74
Kursela	52997	38.38	13.22	68.06	2.72	16.01
Manihari	127447	34.28	20.32	66.08	2.42	11.18
Amdabad	132107	40.34	21.45	60.99	2.61	14.95
<b>Total District</b>	<b>2174361</b>	<b>38.83</b>	<b>23.69</b>	<b>64.31</b>	<b>2.46</b>	<b>9.53</b>
<b>BIHAR</b>	<b>74316709</b>	<b>34.65</b>	<b>31.36</b>	<b>51.05</b>	<b>3.71</b>	<b>13.89</b>

Source: Village Level Directory (Census 2001).

## Methodology

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

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

population of Tehsils to that stratum to the total population of the district. For example, if the total population of all the Tehsils under stratum constitutes 20 percent of the total population, then 6 villages have been selected from that stratum. It has also been ensured that at least 6 villages are selected from each stratum.

In villages with less than 1200 population, all the households were listed first. However, in case of villages having more than 1200 population, three or more hamlet-groups were formed as per the practice followed by NSSO<sup>1</sup> 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 1.4: 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

In the first part of this chapter, explanation has been given based on the village level infrastructural deficits calculated from the village level directory of Census 2001. Latter part of this chapter deals with the status in the 30 surveyed villages. The purpose is to estimate the gaps of some basic amenities at the village level.

Table 2.1 indicates village level infrastructural gaps in terms of all weather road connectivity, electricity supply and irrigated land as percentage of total land. As per the 2001 census, out of the total villages, only 24.5 percent are connected with paved roads, 13.3 points less than the state average. The status of road connectivity is relatively better in Mansahi, Barari, Kursela and Dandkhhera Tehsils. It is the worst in Bahampur (9.1%), Azamnagar (9.5%) and Ambabad (11.6%). The very low coverage of all weather *pucca* roads makes the life of rural population much more difficult especially during floods, which is almost a regular phenomenon in the district.

**Table 2.1: Village Facilities in Katihar District**

Tahsil	% villages having paved road	Percentage of villages having power supply	Percentage of unirrigated land out of total land cultivable
Falka	43.6	61.8	47.4
Korha	39.2	79.7	50.0
Hasanganj	35.9	10.3	57.5
Kadwa	16.0	9.8	65.4
Balrampur	9.1	2.3	55.1
Barsoi	10.1	8.8	59.5
Azamnagar	9.5	4.7	57.0
Pranpur	38.2	22.4	75.3
Dandkhora	58.1	58.1	32.2
katihar	57.1	39.3	39.2
Mansahi	80.8	65.4	71.9
Barari	64.0	42.0	32.8
Sameli	40.9	45.5	68.4
Kursela	66.7	44.4	81.1
Manihari	40.0	45.0	48.7
Amdabad	11.6	7.0	72.2
<b>District Total</b>	<b>24.5</b>	<b>21.5</b>	<b>55.9</b>
<b>Bihar</b>	<b>37.8</b>	<b>36.2</b>	<b>41.3</b>

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

Apart from low level of rural connectivity, the number of villages with electricity supply is also quite low. Against the state average of 36.2 percent of villages with electricity supply, only 21.5 percent of them have electricity connection. The level of connectivity is worst in Kadwa (9.8%), Balrampur (2.3%), Azamnagar (4.7%), Amdabad (7.0%) and Barsoi (8.8%).

Though the majority of the population is dependent on agriculture, the irrigated land constitutes merely 44.1 percent of the total cultivable land. Of course, the area of irrigated land is greater than the state average. The irony of the situation is that the district is a flood affected area and a number of rivers and rivulets criss-cross the district. Nevertheless 45 per cent of the cultivable land is unirrigated. It suggests that the district is unable to tap the water resources for irrigation and other utilities.

**Educational Institutions:**

Whereas 72.6 percent of the villages have primary schools at the state level, it is only 60.9 percent at the district level. But again, there are some Tehsils, where the percentage of villages having primary school is quite low. Similarly, the number of villages having middle schools is also very low. Against the state average of 21.6 percent of the villages having middle schools, it is only 14.2 percent in the district. Also, the number of secondary schools per one lakh population is low in the district, in keeping with the state average which is also low. The number of industrial and other training schools is also quite low compared to some other states.

**Table 2.2: Educational Institutions in Katihar District**

Tahsil	% Villages having primary school	% Villages having middle school	Number of Secondary school	Population per Secondary school	Number of industrial school	Population per industrial school	Number of training school	Population per training school
Falka	67.3	18.2	6	20265	0	-	0	
Korha	83.8	25.7	0	-	0	-	4	52664
Hasanganj	71.8	20.5	0	-	0	-	0	
Kadwa	48.0	9.8	8	33615	0	-	0	
Balrampur	44.7	6.1	2	61271	0	-	0	
Barsoi	48.4	5.5	4	64200	0	-	0	
Azamnagar	58.3	8.5	5	49400	0	-	0	
Pranpur	72.4	15.8	2	56304	0	-	0	
Dandkhora	69.8	18.6	4	13543	0	-	0	
Katihar	85.7	25.0	2	36922	0	-	0	
Mansahi	96.2	26.9	2	31291	0	-	0	
Barari	80.0	34.0	9	24551	0	-	6	36826
Sameli	77.3	31.8	2	49192	0	-	0	
Kursela	77.8	33.3	0		0	-	0	
Manihari	72.5	25.0	3	42482	0	-	0	
Amdabad	83.7	34.9	6	22018	0	-	0	
<b>Total</b>	<b>60.9</b>	<b>14.2</b>	<b>55</b>	<b>39534</b>	<b>0</b>	<b>-</b>	<b>10</b>	<b>217436</b>
<b>Bihar</b>	<b>72.6</b>	<b>21.6</b>	<b>2257</b>	<b>32927</b>	<b>79</b>	<b>940718</b>	<b>79</b>	<b>940718</b>

Source: Village Level Directory (Census 2001).

#### **Health and Drinking Water Facilities:**

Against the state average of 32.7 percent of the villages having access to primary health centres within five kms of distance, 22 percent of the villages in the districts have access to such centres within five kms. However, the prevalence of Primary Health Centre (PHC) within 5 kms of distance is not uniform across Tehsils. For example, the villages having PHC within 5 kms is less than 10 percent in Mansahi, Azamnagar and Falka Tehsils. Similarly, the percentage of villages having Maternity and Child Welfare centre within 5 kms of distance is quite low, merely 17.8 percent, which is lower than the state average of 20.1 percent. The availability of drinking water is relatively better primarily due to availability of hand pumps. Tapped water is almost negligible.

**Table 2.3: Health and Drinking Water Facilities**

Tahsil	% Villages having PHCs within 5 KM	% Villages having MCW Centre within 5 KM	% villages having Allopathic hospital <5KM Range	Allopathic hospital per lakh population	Tap Per lakh population	Tubewell per lakh population	Handpump per lakh population
Falka	1.8	0.0	1.8	0.8	0.0	28.0	37.0
Korha	24.3	12.2	16.2	0.0	1.9	10.4	32.3
Hasanganj	41.0	5.1	0.0	0.0	18.7	81.6	9.3
Kadwa	22.7	9.8	31.6	2.2	1.9	62.1	21.9
Balrampur	46.2	56.8	57.6	0.8	13.1	74.3	74.3
Barsoi	18.0	24.0	17.1	1.9	1.2	60.4	32.7
Azamnagar	6.2	1.9	5.7	0.8	0.4	68.4	25.9
Pranpur	14.5	1.3	22.4	2.7	5.3	33.7	48.8
Dandkhora	14.0	2.3	4.7	1.8	1.8	75.7	16.6
Katihar	25.0	25.0	28.6	1.4	0.0	24.4	36.6
Mansahi	0.0	34.6	0.0	0.0	1.6	24.0	32.0
Barari	50.0	56.0	48.0	0.5	0.0	6.8	22.6
Sameli	13.6	45.5	31.8	1.0	1.0	8.1	20.3
Kursela	44.4	0.0	44.4	0.0	0.0	9.1	41.1
Manihari	15.0	10.0	30.0	3.1	0.8	29.0	28.2
Amdabad	53.5	11.6	58.1	2.3	0.0	2.3	29.5
Total	22.0	17.8	23.9	1.3	2.2	39.1	31.3
<b>Bihar</b>	<b>32.7</b>	<b>20.1</b>	<b>27.5</b>	<b>1.3</b>	<b>1.7</b>	<b>9.4</b>	<b>48.2</b>

Source: Village Level Directory of Census 2001

### **Banking and Credit Institutions:**

The presence of banking and other financial institutions is also very low in the district. The number of commercial banks per one lakh population is 3.4 and the number of post-offices per one lakh population is only 8.3. Undoubtedly, the coverage per lakh population is even less at the state level. Apart from commercial banks and post-offices, the coverage of population and villages with agricultural cooperative societies and cooperative banks is also very low in the district.

### **Village Level Deficits based on Survey**

The analysis given above is based on the 2001 census and the gap in the above facilities must have come down over the period because of some interventions by the government. For example, the coverage of villages with the primary and middle level schools has increased significantly since the Census 2001 due to the Sarva Siksha Abhiyan (SSA). To assess the changes over the period and also to map the existing gaps, village level infrastructural facilities have been mapped through a sample survey of 30 villages. The description in the following section is based on the survey findings.

**Table 2.4: Access to Banking and other Financial Institutions**

Tahsil	% Villages having agricultural co-operative societies within 5 KM	% Villages having Co-operative bank within 5 KM Range	Co-operative bank per lakh population	% Villages having commercial bank within 5 KM Range	Commercial bank per lakh population	Post office per lakh population	Percentage irrigated land to total land
Falka	7.3	5.5	1.6	18.2	3.3	6.6	47.4
Korha	50.0	21.6	1.9	37.8	3.8	9.5	50.0
Hasanganj	12.8	35.9	4.7	59.0	4.7	16.3	57.5
Kadwa	20.9	16.4	1.1	27.1	4.1	7.4	65.4
Balrampur	16.7	27.3	0.0	34.1	2.4	11.4	55.1
Barsoi	24.4	12.0	0.0	34.6	3.1	6.2	59.5
Azamnagar	22.7	6.2	2.0	18.0	4.5	7.7	57.0
Pranpur	50.0	15.8	0.9	53.9	1.8	13.3	75.3
Dandkhora	11.6	37.2	12.9	34.9	5.5	22.2	32.2
Katihar	21.4	25.0	1.4	25.0	2.7	6.8	39.2
Mansahi	0.0	0.0	0.0	19.2	3.2	3.2	71.9
Barari	26.0	44.0	0.9	68.0	3.6	8.1	32.8
Sameli	4.5	22.7	0.0	54.5	3.0	6.1	68.4
Kursela	88.9	0.0	0.0	55.6	4.6	4.6	81.1
Manihari	62.5	30.0	0.8	67.5	3.1	7.8	48.7
Amdabad	81.4	7.0	0.0	46.5	2.3	6.1	72.2
Total	26.9	17.2	1.3	34.6	3.4	8.3	55.9
<b>Bihar</b>	47.0	23.3	0.9	53.4	3.4	10.9	41.3

Source: Village Level Directory (Census 2001).

**1. Educational Institutions and Access:** The percentage of villages with primary schools increased from 60.9 percent in 2001 to 86.67 percent in 2008. Similarly, the percentage of middle schools increased from 14.2 percent in 2001 to 43.33 percent in 2008. It is to be noted that a number of primary schools has been upgraded to the middle standard level leading to better coverage of middle schools by now. Nevertheless, there are some gaps in terms of access and availability.

Moreover, the number of industrial training schools is quite low in the district. There has been hardly any improvement in the situation over the years. Table 2.5 shows the level of access to educational facilities in 30 selected villages.

**Table 2.5: Access to Educational Facility (30 Surveyed Villages)**

Type of School	% of villages having	Villages not having the facilities (Mean distance* km)
Primary School (Boys/Co-ed)	86.67	0.00
Primary School (Girls)	0.00	0.00
Middle School (Boys/Co-ed)	43.33	1.69
Middle School (Girls)	3.33	5.10
High/Higher Secondary School (Boys)	6.67	7.02
High/Higher Secondary School (Girls)	6.67	9.71
Inter College	3.33	18.04
ITI	0.00	38.14
Polytechnic	0.00	48.74
Other Training School	0.00	28.96
Religious School	30.00	4.61
Non Formal	66.67	0.18
Other Educational Facilities	6.67	0.00

\*For villages not having the educational facility

Source: Survey

2. **Access to Health:** Access to health facilities is very poor. PHCs are available in 10 percent of the villages and primary health sub-centres in mere 30 percent of the villages. Table 2.6 also shows the mean distance of these facilities in case of villages without these facilities.

**Table 2.6: Access to Health Facility (30 Surveyed Villages)**

Type	% of villages having health facility	Villages not having these facilities (Mean distance* km)
PHCs	10.00	10.58
Primary Health Sub Centre	30.00	3.75
CHCs	10.00	9.62
Hospital/Dispensary	3.33	11.86
Private Qualified Allopathic Doctors	10.00	10.39
Maternity Child Care Centre	3.33	12.46
Ayurvedic Hospitals	0.00	25.60
Ayurvedic Doctors	3.33	23.87
Homeopathic Hospitals	3.33	32.50
Homeopathic Doctors	10.00	18.89
Quacks**	76.67	0.36
Family Planning Clinics	6.67	12.56
Chemists/ Medicine Shops	23.33	5.61

\*For villages not having such health facilities

\*\* Though quacks are not considered medical practitioners proper (health facilities), it has been retained here as a large number of people in the villages consult quacks for immediate medical relief.

Source: Survey

**Other Infrastructure:** Table 2.7 shows the availability of other infrastructural facilities such as access to regular markets, public telephones, cooperatives and commercial banks, seed and fertilizer shops, milk mandi, veterinary centre, etc., at the village level. Village infrastructure facilities play a critical role in the overall development of the village and therefore of its population.

**Table 2.7: Percentage of Villages having Other Facilities (30 Surveyed Villages)**

Type	% of villages having	Village Not having these facilities (Mean distance* km)
Nearest Bus Stop	23.33	9.35
Nearest Regular Market	16.67	8.59
Nearest Rail Station	10.00	8.46
Nearest Post Office	46.67	1.71
Public Telephone Connection	56.67	1.88
Commercial Bank	13.33	6.36
Rural Bank	6.67	9.82
Co-operatve Bank	86.67	0.07
Anganwadi Centre	50.00	1.42
GP Office	73.33	0.57
Fair Price Shop	40.00	4.50
Fertilizer shop	16.67	11.19
Seed Storage	20.00	7.50
Pesticide Shop	3.33	27.96
Cold Storage	93.33	0.00
Other General Shops	16.67	12.50
Nearest Mandi	0.00	21.53
Milk Mandi	13.33	8.04
Veterinary (Centre/Sub-Centre)	3.33	0.00

Source: Survey

**Physical Structure and Facilities at the School:** The physical infrastructure in the schools, and anganwadi centres in the 30 surveyed villages were examined. Apart from that, people were enquired about the quality of mid-day meals, punctuality of staffs, teachers, etc. The availability of materials such as books, notebooks, etc., in the schools was also examined.

It has been found that most of the schools now have basic infrastructure facilities such as class rooms, blackboards, desks, etc. However, there is lack of drinking water, toilet, and cemented floor in some schools. Also the supply of reading materials is not sufficient.



Enquiry was made about the quality of mid-day meals, punctuality of teachers and it was found that people generally rated them as good. In other words, people did not have much complaint about the quality of mid-day meals, punctuality of teachers, etc.

## Chapter - III

### SOCIO-ECONOMIC CONDITIONS OF THE POPULATION/HOUSEHOLDS

#### Sample Distribution:

The sample consists of 534 Muslims, 355 Hindu, 08 Sikh and 02 Christian and one other household. Since the number of Sikh, Christian and other households are too small they have not been included as a category in the sample.

#### Demographic Characteristics:

The demographic characteristics of the population/households have been shown in terms of average size of the household, sex ratio, dependency ratio, male and female literacy rate and male and female work participation rate.

**Table 3.1: Demographic Features of the Households surveyed (%)**

Community	Distribution of Sample Population	Dependency Ratio	Sex Ratio	Average HH Size	Literacy Rate in % (7 and above)		
					Male	Female	Total
Hindu	33.29	1.05	875	5.5	67.00	39.07	54.07
Muslim	65.80	1.04	882	5.9	60.12	48.27	54.61
All	100.00	1.04	880	5.8	62.74	45.44	54.71

Source: Survey

The average size of the household is 5.8, and the size is marginally larger in Muslim than in Hindu households. The dependency ratio is 1.04, which is almost the same in Hindu and Muslim households. However, the sex ratio is relatively higher among Muslims than among Hindus. Also the overall sex ratio is low, which is lower than the state and national average. Similarly, the overall literacy rate is low and is lower than the national average by 12.5 points. Though inter-community differential is negligible, yet there is a sharp gap between the male and female literacy rates among both Hindus than in Muslims. Further, the male-female difference is higher for Hindus than Muslims. The overall work participation rate is 38.72 percent. However, the WPR is higher for Hindus than Muslims with regard to male and female population.

**Table 3.2: Age-wise Distribution of Male and Female Population of Katihar (%)**

Age Group	Hindu			Muslim			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0 - 4	15.47	16.88	16.13	15.58	15.33	15.46	15.44	15.87	15.64
5 - 14	27.79	29.88	28.77	27.99	32.54	30.12	27.84	31.56	29.58
15 - 24	17.27	11.57	14.61	19.52	14.34	17.09	18.90	13.53	16.39
25 - 29	7.46	6.66	7.09	5.37	6.62	5.96	6.01	6.63	6.30
30 - 44	17.16	20.74	18.83	16.27	18.85	17.48	16.58	19.32	17.86
45 - 59	10.86	10.64	10.76	10.66	10.02	10.36	10.62	10.29	10.46
60	3.99	3.63	3.82	4.61	2.30	3.53	4.61	2.80	3.76
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey

Age-wise distribution of male and female population (Table 3.2) shows that about one-third of the population is in the age-group of 5-14 and another 16 percent in the age group of 0-4; both of them constitute the non-working population. Another 16 percent of the population is in the age-group of 15-24 years. It seems that a large number of population is about to join the labour force in the near future. This will further increase pressure on agriculture unless suitable strategy is adopted to provide employment to them in the non-farm sector.

**Table 3.3: Work Participation Rate (%)**

	Hindu	Muslim	Total
Male	48.66	52.32	51.25
Female	36.20	19.16	24.47
Total	42.85	36.78	38.72

Source: Survey

### Land and Assets:

Katihar is primarily a rural district. Most of the population is dependent on agriculture and allied activities. Nevertheless, the landowning pattern in the district is skewed: the landless constitute about 62 percent of the total households and marginal farmers another 29 percent. The number of small and medium farmers is quite low. Moreover, the average size of the holding is also very small. Interestingly, the land-owning pattern appears to be similar for both Hindu and Muslim households.

**Table 3.4: Land Distribution (%)**

Land Category	Hindu	Muslim	All
Landless	65.91	61.12	62.72
Marginal	29.09	29.60	29.19
Small	3.83	6.83	5.93
Medium	1.17	2.45	2.16
Large	0.00	0.00	0.00
Average Land (acres)	1.47	1.68	1.65

Source: Survey

The average size of the holding of a marginal farmer is 0.85 acre and it is a little larger for Hindu households. The average size of holding of a small farmer is 3.68 acres and medium farmer, 6.97 acres. The average size of holdings of small and medium farmers is a little larger for Muslim households.

**Table3.5: Average Land category (in acres)**

Land Category	Hindu	Muslim	Total
Marginal	0.95	0.80	0.85
Small	3.54	3.72	3.68
Medium	7.64	6.71	6.97
Large*	-	-	-

\* Incidentally there is no large farmer in the sample

Source: Survey

The average asset of a household, excluding the value of land and house, is merely 13,948 rupees. This is marginally higher for Muslim than Hindu households.

**Table 3.6: Distribution of Land and Other Assets per Household across Different Categories**

	Hindu	Muslim	Total
<i>% share</i>			
Livestock	31.71	25.84	27.51
Agricultural Asset	7.05	12.18	10.65
Transport Asset	13.66	9.18	10.49
Non-Agricultural Asset	0.57	0.58	0.57
Consumer durables	10.60	10.33	10.48
Financial Asset	36.41	41.89	40.30
Total	100.00	100.00	100.00
<i>Per Household</i>	(Value in Rs.)		
Livestock	3869	3862	3837
Agricultural Asset	860	1821	1485
Transport Asset	1667	1372	1463
Non-Agricultural Asset	70	86	80
Consumer Asset	1293	1544	1461
Financial Asset	4442	6262	5621
Total	12201	14947	13948

Source: Survey

The distribution of assets suggests that livestock and agricultural assets constitute a major part of the total asset base of the households. Apart from livestock and agricultural instruments, transport related items, consumer durables and financial instruments also constitute a significant part of the total asset base. There appears to be a similarity in the pattern of asset holding across Hindus and Muslims.

### Housing and Other Amenities

Most of the households have their own houses. However, a large number of them are living in either thatched or *Katcha* houses. Moreover, the dwelling unit is very small. Only 14 per cent the households have houses consisting of 2 plus rooms.

**Table 3. 7: Housing Status of the Households (%)**

Community	Own HH	IAY/Government provided	Others	Type Of House					No of Rooms		
				Thatched	<i>Katcha</i>	Semi-Pucca	Pucca	Others	1	2	2+
Hindu	70.40	29.31	0.29	45.58	20.81	21.11	11.58	0.92	41.9	50.4	7.65
Muslim	89.32	10.60	0.07	53.99	31.35	8.28	3.47	2.91	31.7	51.6	16.67
All	83.11	16.75	0.14	50.95	28.03	12.66	6.15	2.22	34.9	51.1	13.98

Source: Survey

About 83 percent of the households have houses on their own land. But still a significant number has constructed houses either on government land or the landlord's land. These are the households who are vulnerable to eviction, harassment, and exploitation either by government agency or by the landlords.

**Table 3.8: Homestead Land (%)**

Community	Own	Provided by government	Government land without paper	Government land with paper	Landlord land	Others
Hindu	77.22	4.80	14.41	0.72	2.43	0.42
Muslim	83.95	9.70	5.74	0.00	0.54	0.07
All	<b>80.99</b>	<b>8.60</b>	<b>8.82</b>	<b>0.24</b>	<b>1.16</b>	<b>0.19</b>

Source: Survey

Four basic amenities in the households were examined and it was found that except for drinking water supply, a majority of them lack electricity, as well as in-house toilet and drainage facilities. Out of the total, only three percent of the households have access to electricity, only 10 percent have in-house toilet facilities, and 14 per cent have drainage facilities.

**Table 3.9: Basic Amenities in the Households**

Community	Electrified	Non Electrified Sources				Drinking Water			Toilet	Drainage	
		Oil lamp	Lantern	Petromax	Others	Public	Private	Others	In house	Outside	
Hindu	<b>5.92</b>	100.03	89.74	0.00	0.47	<b>36.17</b>	<b>65.8</b>	<b>5.42</b>	<b>9.02</b>	<b>90.98</b>	<b>13.54</b>
Muslim	<b>1.69</b>	99.22	91.99	0.29	0.79	<b>26.92</b>	<b>50.00</b>	<b>7.29</b>	<b>10.36</b>	<b>89.64</b>	<b>14.04</b>
All	<b>3.08</b>	99.50	91.31	0.19	0.68	<b>29.88</b>	<b>98.5</b>	<b>6.60</b>	<b>10.15</b>	<b>89.85</b>	<b>14.06</b>

Source: Survey

The conditions of Hindu and Muslim households are not much different. However, relatively more Hindu households have access to electricity but relatively more Muslim households have access to in-house toilet and drainage facilities.

There is a heavy dependence on hay/leaves and cow-dung cake for domestic fuel. People also use wood and other agricultural wastes. The use of non-polluting energy like electricity and LPG is almost negligible in the rural areas of the district.

**Table 3.10: Type of Fuel Used by the Households (%)**

Type of Fuel	Hindu	Muslim	All
Wood	6.76	8.60	8.38
Coal	1.18	0.78	0.90
Hay/leaves	62.33	57.10	58.56
Cow-dung cake	21.23	27.36	25.27
Agriculture waste	8.08	6.17	6.74
Liquid petroleum gas	0.43	0.00	0.14
Total	100.00	100.00	100.00

Source: Survey

### Income and Expenditure

The per-capita average annual income of the rural population is Rupees 4,742, which is nearly the same for Hindus and Muslims.

**Table 3.11: Contribution of Different Sources to total Income of the Household (%)**

<b>Distribution (in %)</b>			
Source	Hindu	Muslim	Total
Agriculture	15.00	16.30	15.91
Animal Husbandry	4.56	4.16	4.25
Wage Labour	40.97	27.62	31.70
Salaried Jobs	7.91	4.51	5.53
Trade	9.84	8.64	9.05
Remittances	17.01	35.15	29.63
Others	4.72	3.61	3.94
Total	100.00	100.00	100.00
<b>Per Capita Income (in Rs.)</b>			
Agriculture	711	773	754
Animal Husbandry	216	197	201
Wage Labour	1,941	1,309	1,503
Salaried Jobs	375	214	262
Trade	466	410	429
Remittances	806	1,666	1,405
Others	224	171	187
Total	4,739	4,740	4,742

Source: Survey

Income from agriculture, wage labour and remittances are the three main sources of income of an individual/household. Earnings from the wage labour constitute about 32 percent and earnings from remittances about 30 percent. The income from agriculture constitutes about 16 percent. Among other sources of income, animal husbandry, petty business/trade is important. The trend is similar for both Hindu and Muslim households. However, Muslim households earn more from remittances and wage labour than their Hindu counterparts.

The predominance of earnings from wage labour and remittances suggest that a large part of the workforce is wage earners. There is a lack of diverse sources of income, and the trend is found uniformly across the Hindu and Muslim populations.

Food and daily consumption items account for the major portion of household expenditure. People also have to spend a significant amount on health and social ceremonies. Education is another important component of expenditure.

**Table 3.12: Distribution of Expenditure of the Household**

Item	Distribution (in %)		
	Hindu	Muslim	Total
Food	58.54	52.67	54.59
Education	2.76	3.12	3.01
Health	8.77	12.36	11.22
Social Cermonies	10.37	9.64	9.84
Interest/Loan	1.37	1.47	1.46
Others	18.18	20.73	19.88
Total	100.00	100.00	100.00
Per Capita (in Rs.)			
Food	2175	1969	2034
Education	103	117	112
Health	326	462	418
Social Cermonies	385	361	367
Interest/Loan	51	55	54
Others	675	775	741
Total	3714	3739	3727

Source: Survey

The distribution of expenditure on various items suggests a similar trend across Hindus and Muslims. This is perhaps because of the fact that socio-economic conditions of the rural households cutting across communities are not much different.

### Employment and Occupational Status

About three-fourth of the total working population is engaged in casual labour and about one-fourth is self-employed. The percentage of regularly employed population is very low, i.e., only 3.8 percent.

**Table 3.13: Status of Employment (%)**

Types of employment	Hindu			Muslim			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed	26.2	14.0	21.4	22.2	17.9	21.2	23.4	16.0	21.2
Regular	3.2	2.2	2.8	3.8	4.0	3.8	4.0	3.1	3.8
Casual	70.7	83.7	75.8	74.0	78.1	75.0	72.6	80.8	75.0
Total	100	100	100	100	100	100	100	100	100

Source: Survey

People engaged in casual labour constitute about two-thirds of both Hindu and Muslim working population. Similarly, the self-employed constitute about one-fourth of the total working population of both Hindus and Muslims. Though there is hardly any difference in employment status of the Hindu and Muslim population, yet there is a gap between the male and female populations. For example, 83.7 per cent of Hindu female and 78 per



cent of Muslim female population are engaged in casual labour in comparison to 70 per cent of Hindu male and 74 per cent of Muslim male population.

Further, distribution in terms of casual labour in agriculture and non-agriculture, and self-employed in agriculture and non-agriculture shows that casual labour in agriculture, and self-employed in agriculture out number the casual labour in non-agriculture and self-employed in non-agriculture.

**Table 3.14: Occupational Status (%)**

Occupations Status	Hindu			Muslim		
	Male	Female	Total	Male	Female	Total
Self Employed in Agriculture	7.07	11.07	14.70	15.94	14.17	15.51
Self Employed in Non-Agri	9.09	2.98	6.68	6.28	3.70	5.65
Salaried	.17	2.21	.79	3.76	4.01	3.82
Casual labour in Agriculture	41.28	82.49	57.52	27.61	69.16	37.76
Casual labour in Non-Agri	9.39	1.25	8.30	46.40	8.96	7.26
Total	100	100	100	100	100	100

Source: Survey

Sectoral distribution of employment suggests that about 61 per cent are employed in the primary sector; another 29 per cent in the secondary sector; and the rest in the tertiary sector. The predominance of employment in the agriculture sector in spite of the majority households either being landless or marginal farmers and very low size of the landholding indicates the lack of alternative employment opportunities and the people simply fall back on the agriculture sector. It also suggests that a large number of the working population can be easily moved out from the agriculture sector if alternatives can be provided.

**Table 3.15: Industry-wise Employment (%)**

Type of Industry	Hindu			Muslim		
	Male	Female	Total	Male	Female	Total
Agriculture, Forestry & Fishing	58.7	93.6	72.4	43.8	83.8	53.6
Mining & Quarrying	0.6	0.0	0.3	0.0	0.0	0.0
Manufacturing	6.1	0.1	3.8	17.5	7.7	15.1
Electricity	0.2	0.2	0.2	0.0	0.0	0.0
Construction	18.7	2.0	12.1	27.6	0.4	21.0
Trade, Hotels & Restaurants	4.0	1.3	2.9	4.8	1.6	4.1
Transport, Storage & Communication	4.6	0.0	2.8	2.1	0.0	1.6
Finance, Real Estate & Business	2.9	0.8	2.1	1.3	0.9	1.2
Pub Administration, Education, Health & Others	4.3	2.0	3.4	2.7	5.5	3.4

Source: Survey

### Educational Status of Households' Members

Apart from low literacy rate, there is a lack of education above higher secondary level and there is a lack of vocational and technical education. Out of the total population, 40 per cent are illiterate; 35 per cent are below primary, 10 per cent are middle; 3.5 per cent are secondary; and 2.0 per cent are higher secondary level educated. The gap if any, is pronounced more in case of male-female than Hindu-Muslim populations.

**Table 3.16: Current Educational Status of children (5-16 years) (%)**

Status	Hindu	Muslim	All
Never Enrolled	12.66	13.54	13.20
Left after enrolment	1.33	4.64	3.61
Enrolled but does not go to school	-	0.24	0.17
Goes to informal institution	2.93	10.84	8.39
Enrolled in government school and is regular	81.90	67.09	71.74
Goes to private school	1.18	3.62	2.86
Others	-	0.03	0.04

Source: Survey

In the following section, the schooling status of the children between 5-16 years of age has been examined. It has been found that though the number of out of school children is not nil, yet it is low. Moreover, the number of children who have dropped out is also low at 3.82 per cent. There are some who attend informal educational institutions (non-formal Madarsa). But the overwhelming number of children attends government schools.

**Table 3.17: Type of Schools Attended (%)**

Type of school	Hindu	Muslim	All
Government	98.06	81.22	86.47
Private Madarsa	1.56	3.89	3.17
	0.00	14.48	9.95
Non formal	0.00	0.27	0.20
Government & Madarsa	0.09	0.00	0.03
Others	0.30	0.14	0.19

Source: Survey

Poverty related factors such as pressure to earn or to work at home are the main reasons for drop-outs. Though there are some children who are out of schools because of non-availability of schools, their number is quite low.

**Table 3.18: Reasons for Dropouts (%)**

Persons	Hindu	Muslim	All
Work at home	0.00	33.80	30.21
Need to earn	48.95	39.69	40.67
Far distance of school	0.00	2.84	2.54
Lack of facilities in school	0.00	2.84	2.54
Fee or expenditure not afford	0.00	0.20	0.18
Not interesting in reading	20.78	3.37	5.22
Others	30.28	17.26	18.64

Source: Survey

Though the gap between the male and the female literacy rate has declined over the period, yet there is a gap in parents' aspiration about the education of the male and female child.

**Table 3.19: Parents' Aspirations about Male Child Education (%)**

Level of Education	Hindu	Muslim	All
High School	44.15	43.43	43.48
Intermediate	27.53	28.62	27.98
Pre graduation	3.38	17.92	13.75
Bachelor's degree	20.07	8.34	12.07
Post graduate degree	2.46	1.08	1.51
Technical degree	2.41	0.62	1.21

Source: Survey

**Table 3.20: Parents Aspiration about Female Child Education (%)**

Level of Education	Hindu	Muslim	All
High School	68.78	77.40	74.05
Intermediate	18.50	17.31	17.49
Pre graduation	1.58	2.41	2.93
Bachelor's degree	8.94	2.19	4.35
Post graduate degree	1.33	0.33	0.65
Technical degree	0.87	0.35	0.53

Source: Survey

Whereas 74 per cent of the parents aspire for at least matriculation level education for their male child, only 43 per cent of the parents aspire the same for their female child. Against 12 per cent of the parents' aspiring degree level education for their male child, only 04 per cent of the parents aspire the same for their girl child.

### **Health and immunisation**

Health related expenditure constitutes an important component of household expenditure in the district. However, the expenditure is generally not on health related facilities and consumption but on medicines and diseases. To examine the types of

diseases prevalent among the people, they were asked about the prevalence of disease in the family. Table 3.21 shows the type of diseases prevalent in the district.

**Table 3.21: Type of Diseases Prevalent in the Households (%)**

Type of Disease	Hindu	Muslim	All
Diarrhoea	4.71	6.55	5.77
Dysentery	3.58	6.20	5.12
Cough and Cold	25.68	9.78	16.32
Fever	20.14	16.62	17.93
Malaria	3.01	5.95	4.74
Typhoid	1.35	2.26	1.88
Kalazar	0.99	1.32	1.18
Pneumonia	4.72	5.46	5.12
Vomiting	0.37	0.00	0.14
Ear discharge	1.01	1.10	1.05
Night blindness	0.00	0.00	0.00
Conjunctivitis	0.93	1.70	1.38
Skin Disease	0.65	0.89	0.79
Chicken pox	0.17	0.75	0.52
Worms	0.13	0.38	0.28
Problem in teeth	0.08	0.61	0.40
Pain in stomach	2.68	2.02	2.26
Fracture	0.99	3.44	2.45
Women related disease	3.10	5.52	4.62
complication in Pregnancy and child birth	3.48	3.97	3.85
New Born Baby problem	1.92	0.90	1.29
TB	2.14	2.65	2.44
Filaria	0.89	1.18	1.16
Leprosy	0.30	0.05	0.15
Jaundice	0.71	0.81	0.76
Arthritis	4.50	3.82	4.06
Polio	0.26	0.17	0.21
Other	11.51	15.89	14.13
Total	100.00	100.00	100.00

Source: Survey

It has been found that bacteria and virus borne (infections) diseases are most common. This also reflects on the poor conditions of cleanliness and hygiene. It has been shown in the previous sections that most of the households are without in-house toilet and drainage facilities, even though access to safe drinking water is relatively better. In the absence of hygienic conditions in the houses, water becomes carrier of diseases. Also the quality of water is not quite good in the context of flood and water logging in some pockets of the district. Access to government medical facilities is low. Most of the people depend either on private medical practitioners or quacks. High dependence on the

private medical practitioners and quacks is also one of the reasons that the medical expenses constitute an important part of the family's basket of expenditure.

**Table 3.22: Sources of Medical Treatment (%)**

	Hindu	Muslim	All
Government Hospital	2.10	4.96	4.03
Private Medical Practitioner	62.68	62.53	62.70
Government and Private both	1.88	1.92	1.89
Traditional	0.00	0.44	0.26
Homeopath	1.65	2.82	2.34
Local Government Health Workers	0.00	0.00	0.00
NGO Health Worker	0.00	0.00	0.00
Home Treatment	0.00	0.12	0.07
Quacks	30.82	27.21	28.37
Others	0.87	0.00	0.34
Total	100.00	100.00	100.00

Source: Survey

Table 3.22 shows the types of medical facilities available to the people. More than 62 percent of the people consult private medical practitioners and another 28 percent consult quacks available in a majority of the villages. The percentage of people visiting government hospital is only 4. This shows the poor medical support provided by the government. Even when there are government hospitals, people prefer to visit private medical practitioners and not the former.

**Table 3.23: Status of Immunisation of Children below 5 Years (%)**

Type	Hindu	Muslim	All
Any Type	99.30	99.93	99.72
Fully Immunised	17.82	20.21	19.26

Source: Survey

One of the reasons for the prevalence of a large number of diseases is the low level of immunisation of the children. Though the awareness about immunisation has increased over the period, yet the percentage of fully immunised children is only one-fifth of the total. The level of immunisation is almost the same across Hindus and Muslims.

**Table 3.24: Immunisation Agencies (%)**

Agency	Hindu	Muslim	All
Government Agency	99.69	99.71	99.70
Private Agency	0.31	0.29	0.30

Source: Survey

The government agencies are the main sources of immunisation though some people also prefer private agencies. Primarily, not only because of lack of facilities, but also

because of the low level of awareness, non-institutional deliveries are about 94 per cent of the total. (This data relates to the last child born in the families).

**Table 3.25: Institutional and Non-institutional Deliveries of Children (%)**

		Hindu	Muslim	All
Where the last child born	Government hospital	2.64	2.11	2.54
	Private hospital	4.29	3.27	3.63
	Home	93.07	94.62	93.83
Who assisted in the delivery	Government hospital	11.43	7.24	8.90
	Trained midwife/ASHA	4.75	3.09	3.62
	Untrained Dai	82.68	88.84	86.55
	Others	1.14	0.83	0.93
Pre and Post natal care		55.82	68.50	64.08

Source: Survey

There appears to be little access to the Anganwadi centre/facilities. Only 27 per cent of the households replied that women and children from their families are able to access Anganwadi centres. The reasons for not being able to avail these facilities relate primarily to the inaccessibility and poor functioning of the centres.

**Table 3.26: Benefits from ICDS (%)**

		Hindu	Muslim	All
Children/women from any family who has benefited from Anganwadi/ICDS		29.88	25.78	27.19
Reasons for not availing ICDS	No eligible member in family	74.77	70.52	71.93
	Location of the centre is inaccessible	20.41	18.75	19.30
	Discrimination	4.82	10.73	8.77

Source: Survey

## Indebtedness and Migration

### Indebtedness

Even though the average amount of indebtedness is not very high, yet relatively large number of rural households across communities – Hindus and Muslims—are indebted. Moreover, the ratio of indebted households is almost the same across Hindus and Muslims.

**Table 3.27: Indebtedness of the Households (%)**

Community	% of Household Indebted	Average amount
Hindu	36.18	9154
Muslim	39.21	9756
Christian	0.00	0
Sikh	24.72	70746
All	38.01	9792

Source: Survey

About 88 per cent of the total indebtedness is through non-institutional sources, and only 12 per cent through institutional sources. It appears that Hindus have relatively better access to institutional sources of credit than Muslims. For example, against 18 per cent of Hindu households' indebtedness to institutional sources only eight per cent of Muslim households are indebted to institutional sources.

**Table 3.28: Indebtedness of the Households (%)**

Sources											
Government	Commercial banks	Gramin bank (RRB)	Cooperative banks/Societies	Provident fund	SHG/NGO	Traders	Professional money lenders	Agriculturist money lender	Landlord/employer	Friends/relatives	Others (specify)
6.24	5.29	5.63	0.67	0.35	0.31	55.31	0.93	0.33	0.53	21.62	2.80
1.16	4.38	2.61	0.55	0.00	0.00	64.09	2.17	0.49	0.00	24.02	0.54
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	93.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.26
2.75	4.65	3.89	0.58	0.11	0.10	61.09	1.77	0.44	0.17	23.18	1.27

Source: Survey

Though people borrow money for a number of reasons, such as medical expenditure, marriage and social ceremony related expenditure, capital expenditure in agriculture and other household expenditure are the main reasons for household indebtedness. The trend is almost uniform across Hindus and Muslims. Borrowing money for capital expenditure in agriculture, marriages and social ceremonies and household expenditure is a general trend across rural India. But what is a matter of concern is that a large number of households (42%) are borrowing money primarily for meeting medical expenditure.

**Table 3.29: Main Purposes of the Loan (%)**

Purpose	Hindu	Muslim	All
Capital expenditure in farm business	14.28	11.85	12.94
Capital expenditure in non-farm business	1.34	3.13	2.56
Purchase of land/house	4.24	2.87	3.29
Renovation of house	5.02	2.44	3.24
Marriage and other social ceremonies	12.50	12.42	12.40
Festivals	0.00	0.00	0.00
For education	2.07	0.15	0.75
Medical treatment	37.53	44.19	41.93
Repayment of Old debt	1.47	1.15	1.25
Other household expenditure	14.61	11.30	12.30
Purchase of consumer durables	0.31	4.91	3.44
Purchase of animal	1.36	0.15	0.53
Financial investment	2.14	2.01	2.05
Others	3.13	3.43	3.32

Source: Survey

## Migration

More than fifty percent of the households have reported migration in search of jobs and livelihood. The ratio of migrant households is almost one and a half times higher in Muslim than in Hindu households. Though most of the households report migration of only one member, about 14 per cent of the households report migration of more than one member. Again this is higher for Muslim than Hindu households.

**Table 3.30: The Trend in Migration (%)**

Community	Atleast One Migrant Household	More than One Migrant Household	Migrated Households	Short term	Long term
Hindu	29.52	7.91	37.43	75.76	24.24
Muslim	44.54	17.04	61.58	62.52	37.48
Christian	0.00	50.00	50.00	100.00	0.00
Sikh	23.17	46.35	69.52	33.33	66.67
All	39.29	14.28	53.57	65.13	34.87

Source: Survey

Another important trend is the destination and duration of migration. About 97 per cent of the migration are out-state; 98.54 per cent in case of Muslims and 95 per cent in case of Hindus. Most of the migration is cyclical, i.e., short term (3-6 months).

**Table 3.31: Destination of Migration (%)**

	Hindu	Muslim	All
Within district	2.34	1.16	2.03
Within state	1.63	0.30	0.57
Outside state	94.92	98.54	97.16
Outside country	1.12	0.00	0.24

Source: Survey

## Deprivations, Aspirations and Perceptions

Enquiries were made about the deprivations of the households. The response suggests that most of the households feel deprived of employment, housing, land, education, in-house toilet and other amenities. Interestingly, both Hindus and Muslims feel deprived of the above needs and almost in the same order.



**Table 3.32: Households' Perception about Deprivations (%)**

	Hindu	Muslim	All
Employment	86.98	81.76	83.30
Housing	68.97	80.66	76.78
Land	49.27	36.64	41.29
Education	28.33	46.36	40.17
Other facilities	19.28	23.35	21.94
Toilet	16.78	12.43	13.75
Drinking Water	4.08	4.45	4.40
Health Centre	4.42	2.79	3.30
Social Respect	4.87	2.17	3.08
Ration Card	5.09	1.70	2.81
PDS Ration	2.06	1.97	1.98
Electricity	2.81	1.36	1.83
Bridge	1.05	0.89	0.94
Reservation in Employment	0.95	0.49	0.64
Loan	1.52	0.07	0.56
Business	1.01	0.23	0.49
Drainage	0.65	0.20	0.34
School	0.47	0.07	0.20
Irrigation	0.00	0.25	0.17
Pitch Road	0.00	0.24	0.16
Welfare facilities	0.15	0.00	0.05
Community Centre	0.13	0.00	0.04

Source: Survey

When asked about expectations from the government, people said they expect employment, education and other basic amenities, facilities of family planning, housing, and loan facilities from the government. What is interesting to note is that the people did not expect something from the government which it cannot provide. For example, though people feel deprived of land, yet they do not expect the government to provide land to all of them.

### **Participation in Social and Political Affairs**

There is a very high level of participation in political but not so in social affairs. Though there is a very thin line between the political and the social, yet distinction can be made on the basis of the purpose of and affairs of the organisations.

**Table 3.33: Expectations from the Government (%)**

	Hindu	Muslim	All
Employment	73.40	56.75	61.99
Education	48.78	40.44	43.10
Other facilities	19.83	43.27	36.22
Family Planning	43.34	10.20	20.94
Housing	24.33	17.60	19.64
Reservation in Employment	11.58	19.05	17.30
Loan	15.18	18.08	16.97
Reservation in Education	6.41	16.78	13.23
Madarsa	3.06	16.26	11.78
Reservation in Both	3.80	11.16	8.65
Industries	4.30	8.79	7.55
Land	2.93	6.62	5.35
PDS Ration	4.31	5.02	4.75
Ration Card	2.50	4.06	3.51
School	2.79	3.02	2.91
Electricity	2.22	2.42	2.33
Health Centre	2.20	2.10	2.11
Pitch Road	0.82	1.86	1.50
Toilet	0.59	1.23	1.01

Source: Survey

**Table 3.34: Participation in Social and Political Affairs (%)**

	Hindu	Muslim	Total
Panchayat Election	100.00	99.47	99.65
State Assembly Election	100.00	99.47	99.65
Parliamentary Election	100.00	98.97	99.31
Office Bearer of Panchayat	0.31	0.36	0.34
Member of SHG	0.14	0.30	0.25
Member of Religious Organisation	0.00	0.44	0.45

Table 3.34 shows that cent per cent of the Hindu households participate in parliamentary, assembly and panchayat elections, which is a very high level of participation. On the other hand, their participation in social organisations is almost nil. This is also because of very low number of social organisations.

There is a high level of participation in political affairs/democratic elections in spite of low level of access to the modern media. Only 3.48 per cent of the households read newspaper; 1.92 per cent watch television; and 21.82 per cent listen to radio. Prima-facie, they depend on word of mouth and informed villagers for information and knowledge.

**Table 3.35: Local Conflicts/Clashes and Loss of Life and Property (%)**

		<b>Hindu</b>	<b>Muslim</b>	<b>All</b>
Suffered family member because of conflict	%	0.39	0.33	0.35
	Communal	62.72	0.00	38.82
	Land and property related	24.81	78.39	45.23
	Others	12.46	21.61	15.95

*Source: Survey*

We also examined the nature of conflicts in the rural society and found that land and property related conflicts, and communal conflicts, are the dominant types.

## Chapter IV

### DELIVERY OF PUBLIC SERVICES/DEVELOPMENT PROGRAMMES

Awareness about the welfare programmes of the government and delivery of services is a key to access. But in spite of the fact that most of the programmes, excluding the latest National Rural Employment Guarantee Scheme, are supply based, people have moderate to high level of awareness about them. Table 4.1 shows the level of awareness about some important programmes of the government. It shows that except for the Total Sanitation Campaign/Swajaldhara and Swarna Jayanti Gram Swarojgar Yojana, people have high level of awareness about some other programmes of the government.

**Table 4.1: Awareness about Governments' Programmes (%)**

	Hindu	Muslim	Total
SGSY	64.8	29.7	44.8
NREGA	98.4	96.0	96.9
Indira Awas Yojana	99.1	99.8	99.6
TSC Swajaldhara	78.9	71.3	74.5
ARWSP (Drinking Water)	92.6	89.9	90.9
Sarva Shikhsa Abhiyan	98.7	94.3	95.8
ICDS or Anganwadi	100.0	100.0	100.0
Old Age or Widow Pension	99.1	99.1	99.1
Maternity Benefit scheme	94.3	85.4	88.7

Source: Survey

Notwithstanding the high level of awareness, people are unable to benefit much from these programmes. To have an idea about the level of access and satisfaction, the functioning of the Public Distribution System (PDS) in the district was examined.

**Table 4.2: Public Distribution System (%)**

	Hindu	Muslim	All
Avail from PDS	45.31	48.93	47.73
BPL Ration card	44.83	44.41	44.60

Source: Survey

It shows that less than fifty per cent of the households are able to avail ration facilities from the PDS. In terms of communities, about 45 percent of Hindus and 49 percent of Muslims have access to the PDS.

**Table 4.3: Difficulty Regarding PDS (%)**

	Hindu	Muslim	All
Insufficient quantity	83.12	81.64	81.91
Bad quality	27.35	23.95	24.90
Dishonesty in measurement	41.50	48.39	46.00
Non Availability of time	59.53	56.59	57.99
Irregular supply	72.17	61.24	65.27
Others	2.31	0.49	1.09

*Source: Survey*

The reasons for low level of benefits and satisfaction range from insufficient quantity, bad quality, cheating in measurement, non-availability on time and irregular supply. Table 4.3 shows the various reasons for the low level of satisfaction about the PDS.

### **Functioning of the Public Distribution system**

Public Distribution System (PDS) has been designed as a major instrument to address food security at the grass-root level. However, its functioning is not satisfactory. For example, against 44.60 percent of the households having BPL ration card, 47.73 percent have access to PDS facilities. This clearly indicates leaks in the system.

Though the access to PDS is below the desirable level, it is also essential to understand the quality of service provided by the PDS. About 81.91 percent of the households that have access to PDS mentioned that the quality of goods supplied is not good. There is hardly any difference between Hindus and Muslims in this regard. The other complaints such as bad quality (9.48%), cheating in measurement (6.61%), non-availability on time (5.17%), irregular supply (8.05%), etc. have also been reported.

A lot has to be done to address this issue, especially to ensure that all eligible households have access to PDS and the goods supplied are sufficient and have good quality to meet their requirements.

The level of access to PDS and the quality of delivery indicate that these are critical areas where the existing programmes can be strengthened. Due to the presence of a significant number of BPL families and their vulnerability to food insecurity, strengthening of PDS would be an important step in this regard.

## Chapter V

### KEY FINDINGS

- Katihar district, which has a substantial concentration of Muslim (minority) population (44.4% of the total rural population), is one of the minority concentrated districts of India. The Grand Trunk Cord line of Indian Railways and the Grand Trunk road criss-cross the district. Earlier, it was an important centre of jute production and also an important junction for trade moving towards the east.
- It is primarily a rural district with 90.88% of the total population living in the villages. SCs constitute 8.5 percent and STs 6.3 percent of the total population. Urban population is concentrated mainly in Katihar, Manihari and Barsoi sub-divisional towns. Urban population is nil in the rest of the Blocks (Census 2001).
- Sex ratio and literacy rate are lower than the state and national averages. But the female literacy rate is much lower than the male literacy rate and the state and national level averages.
- About 24 percent of the workers are cultivators; 64 percent agriculture labourers; and two per cent is engaged in cottage industrial work; and the rest in other activities. Whereas agricultural labourers are 64 percent of Bihari and 33 percent of all India worker force, they constitute 65 percent of the worker force in Katihar. (Census 2001).
- The average length of road and railways per one lakh population is much lower than the national level and also lower than the state average. The district, however, has the advantage of the railway line and Grand Trunk Road that runs through the district.
- In spite of having plenty of rivers that bring floodwaters to the district during the rainy season 56 percent of the total cultivable land is un-irrigated. Moreover, the intensity of agriculture activities is quite low as it is able to provide jobs to agricultural workers for less than 180 days per annum on an average.
- Against the state average of 32.7 percent of the villages having access to PHCs within 5 km of distance, only 22 percent of the villages in Katihar have such access.

- A large number of the villages lack electricity facilities and about 55 percent of the villages lack post office and public telephone facilities. The facilities for marketing of agricultural and allied products, ware housings, seeds and fertilizer storage, and banks – rural or commercial, are poor.
- The existing educational and health institutions lack some basic facilities. Moreover, other public institutions are ill-equipped to promote the welfare of the community.

### **Micro Level Deprivations**

- The micro level deprivations are much more acute vis-a-vis land and other assets, earnings and expenditure levels; access to education and health and basic living amenities in households. These deprivations are uniform across Hindu and Muslim households, except for the marginal gap between the conditions of the two communities, as the deprivations of Muslim households are in some cases a little more severe than that of Hindu households.
- About 63 percent of the total households, 61% of Muslims and 65% of Hindus, are landless. Another 29 percent are only marginal farmers. Moreover, the average size of the land holding of Hindu households is 1.47 acres and of Muslims 1.68 acres. Similarly, the average asset base of both Hindu and Muslim households are quite low in the district.
- There is also low level of housing and other amenities. Only 6.15 percent of the households are living in *Pucca* houses (Hindus 11.58 percent and Muslims 3.47 percent). The rest are living either in thatched, *Kacha* and *semi-pucca* houses.
- About 35 percent of the households are living in single room houses and another 51 percent in two room houses.
- Only 80 per cent of the households (77 per cent of Hindus and 84 percent of Muslims) are living in the houses constructed on their own land. The rest are living either on the government land or on the land provided by the landlords.
- Only 3.08 percent of the houses are electrified (5.92 percent of Hindus and 1.69 percent of Muslims). In-house toilet facilities are available only to 10.15 percent of households (9.02 percent Hindus and 10.36 percent Muslims). This reflects on the poor (failure) coverage of TSC, a programme at universalisation of sanitation facilities. Kerosene based lamps are the main source of lighting and traditional sources of fuel dominate fuel consumption.

- About 38 percent of the households are indebted (Hindus 36 % and Muslims 39 %). But 88 percent of the borrowings are from traditional sources (Hindus 92% and Muslims 91%).
- Expenditure on medicine and disease is the major reasons for indebtedness. People also borrow for marriages, other social ceremonies and also for meeting their consumption needs.
- Apart from the poor health conditions, the level of immunisation of children and the coverage of maternity care, pre-natal and post-natal care, is also very low.
- Most of the population is dependent on private medical practitioners, including quacks, for treatment and about 94 percent of the deliveries still take place at home without proper medical care.
- Access to PDS/ICDS and other Government programmes are not only low but the level of satisfaction among the people is also low. There are also complaints of paying commission for getting benefits from the programme.
- Access to modern means of communication is low, particularly of print media and television. The level of awareness about the government's programmes is high in some cases but low in some others.
- Civic and community life appears to be cordial and the level of participation in the political activities is generally very high.
- People have certain aspirations and goals and, in fact, they are very articulate about their demands and deprivations.



**Annexure I: List of Selected village sample in Katihar District**

Block	GP	Vill
Barsoi	Bibhor	Baha Nagar
Barsoi	Abadhpur	Abadhpur
Barsoi	Belwa	Belwa
Barsoi	Belwadangi	Haripur
Barsoi	Karripur	Lodhana
Ajamnagar	Shingol	Rohia
Ajamnagar	Arihana	Gogra
Ajamnagar	Malikpur	Malikpur
Ajamnagar	Amansinghpur	Raghaul
Kadwa	Kursail	Kachora
Kadwa	Sekhpura	Sekhpura
Kadwa	Chandhar	Baghnwa
Kadwa	Chandhar	Chandhar
Kadwa	Unasopach Gachhi	Unasopach Gachhi
Barari	Bisanpur	Bisanpur
Barari	Bareta	Aminabad
Barari	Vais Dira	Vais Dira
Barari	North Bhandar tal	Baidanda
Barari	Gurmaila	Gurmaila
Korha	Bisanpur	Bisanpur
Korha	Korha	Korha
Korha	Makhadampur	Mirzapur
Manihari	Kantakosh	Kantakosh
Falka	Maghelly	Chatar
Falka	Sotha	Sotha
Falka	Pothia	Pothia
Dand Khora	Soriya	Soriya
Dand Khora	Dand Khora	Dand Khora
Kursaila	Jarlahi	Madheli
Kursaila	Muradpur	Muradpur