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Baseline Survey of Minority Concentrated Districts

# District Report

## KOKRAJHAR

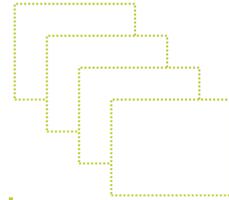
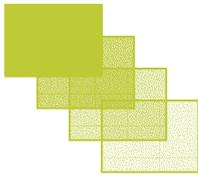
Study Commissioned by  
Ministry of Minority Affairs  
Government of India

Study Conducted by



**Omeo Kumar Das Institute of Social Change and Development: Guwahati**  
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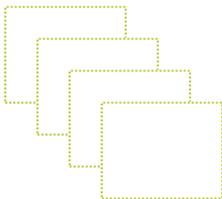


Commissioned by the Ministry of Minority Affairs, this Baseline Survey was planned for 90 minority concentrated districts (MCDs) identified by the Government of India across the country, and the Indian Council of Social Science Research (ICSSR), New Delhi coordinates the entire survey.

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 Kokrajhar district of Assam.

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



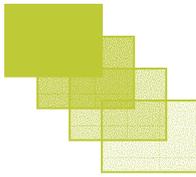
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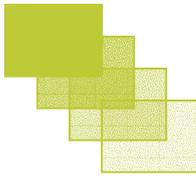


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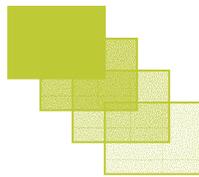
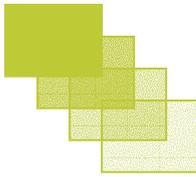


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## BACKGROUND

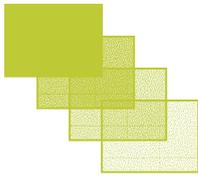
Issues relating to disparities across socio-religious communities have attracted much attention of the government of India of late. There is a growing realization about the relative backwardness of the religious minorities more particularly the Muslim as a religious community in India. The Sachar Committee, 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. Assam is among the four states with large Muslim population where according to the Committee the situation is grave. Therefore, there is a need to generate data to evaluate and address issues of Muslim backwardness in the state.

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 artisanal 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.

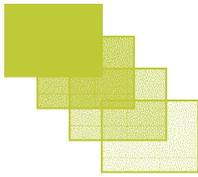
The number of villages surveyed in each stratum was directly proportional to the share of each stratum/group of tehsils (according to population) to the district population, subject to a minimum allocation of 6 villages to each stratum.

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 NSSO<sup>1</sup>. 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 were 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

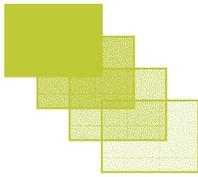
Approximate present population of the village	no. of hamlet-group to be formed
1200 to 1799	3
1800 to 2399	4
2400 to 2999	5
3000 to 3599	6
..... and so on	

Following the above methodology, total 30 villages of the district Kokrajhar 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 KOKRAJHAR

### 2.1 Area and Location

Kokrajhar district can be described as the gateway to the northeastern region of India. Both road and rail touches this district at Srirampur before they go on to other districts in Assam and the other northeast states. The district has a total area of 3,169.22 sq. km. and a total population of 905,764 according to the Census-2001.

Kokrajhar district is located on the north bank of the river Brahmaputra. The district lies roughly between 89.46' E to 90.38' E longitudes and 26.19" N to 26.54" N latitudes. The district is bounded on the north by the Himalayan kingdom of Bhutan, by Dhubri district on the south, Bongaigaon district on the east and the Indian state of West Bengal on the west.

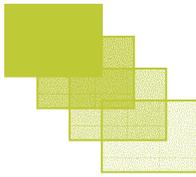
### 2.2 Administrative Division

Kokrajhar was originally a part of undivided Goalpara district. Till 1956, it was merely a small village with a railway station that connected it to the rest of the world. In 1957 a new Civil Sub-division was created after carving out the northern part of Dhubri Sub-division and some parts of Goalpara Sub-division. This new sub-division was called Kokrajhar Sub-division. The area covered by the then Kokrajhar Sub-division consisted of five tracts of the Eastern Dooars, viz., Bijni, Sidli, Chirang, Ripu and Guma with a total area of 4065 square kilometers.

On the 1<sup>st</sup> of July, 1983 the Kokrajhar Sub-division was upgraded into Kokrajhar district with headquarter at Kokrajhar town. There were four police stations in the new district. They were Bijni, Sidli, Kokrajhar and Gossaigaon. The area of the district extended from the Manas river in the east to the Sonkosh on the west

In 1989, there was further reorganization of the districts in the state of Assam and some new districts were created. Thus, about 40 percent of the total geographical area of Kokrajhar district was carved out for inclusion in the new district of Bongaigaon. The area delimited from Kokrajhar district to Bongaigaon covers the entire Bijni Revenue Circle along with 347.50 square kilometres of Sidli Circle. Later on 20 villages of Naikgaon G.P. with a total area 40.22 square km under Chapar Revenue Circle of Dhubri district was transferred to Kokrajhar district. The present geographical area of Kokrajhar district is estimated to be 3,169.22 square km.

The district now has two revenue sub-divisions--- Kokrajhar and Gossaigaon Sub-divisions. The river Gongia which is known as Tipkai in the southern part is the natural boundary of two civil sub-divisions. Gossaigaon town is headquarters of Gossaigaon sub-division.



## **2.3 Resource Base**

### ***2.3.1 Population***

The colourful Bodo community comprises the majority in Kokrajhar district. The district also has a sizeable Rajbongshi and Santhal population.

The total population of the district during 2001 was 905,764 with a decadal growth of 15 percent during 1991-2001, which is lower than the state and national average. However, during the period 1971-1991 the district had shown a growth of 76.8 percent. About 7.1 percent population in the district lives in urban areas, which is lower than the state average of 12.9 percent. There are altogether four towns in the district. The density of population in the district during 2001 was 294, which is lower than the state average of 350.

Altogether 33.7 percent population in the district belongs to various scheduled tribes, mainly the Bodos, and 3.4 percent is from scheduled caste communities. In terms of religion, altogether 65.6 percent population is constituted by the Hindus, 20.36 percent by the Muslims, 13.72 percent by the Christian and negligible proportion of the total population of the district belongs to other religions.

### ***2.3.2 Sex ratio***

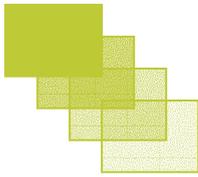
The overall sex ratio in the district during 2001 was 943. Religion wise, sex ratio of the Christian community was better (960) than that of the Muslims (949) and the Hindu community (938) in the district.

### ***2.3.3 Literacy Rate***

Literacy rate of the district (52.55 percent) is lower than that of the state average of 64.28. Literacy rate of women is also low in the district, which is only 42.65 percent. As reflected from the census data of 2001, the Literacy rate of Hindus (56.1 percent) was better than that of the Muslims (40.7 percent) and Christians (44.4 percent) community. Gender discrepancy in literacy was more reflected in the district. The female literacy rates of Muslims (32.6 percent) found to be much lower than the Christian (37.2 percent) and the Hindus (46.3 percent).

### ***2.3.4 Workforce***

The strength of workforce in the district at present is about 37 percent. This proportion is higher than the state average of 35.8 percent. However, marginalization of workforce is more in the district (11 percent) than the state average of 9.1 percent. Religion wise data reflects that Muslims has larger proportion of non-workers than other two major communities. Moreover, relatively smaller proportion of cultivators and larger proportion of agriculture labour among the rural Muslim community reflect that possession of cultivable land in the community is limited.



### Distribution of workers by religious groups in rural areas of Kokrajhar district

	Total workers	Cultivators	Agri workers	Household industry workers	Other workers	Non-workers
All Rural	37.3	45.7	23.9	3.6	26.8	62.7
All Hindus	39.2	46.7	22.4	4.0	26.8	60.8
All Muslims	30.7	37.9	28.9	2.6	30.6	69.3
All Christian	38.7	50.0	24.7	3.0	22.2	61.3

#### 2.3.5 Education and Health

The district has 1080 primary educational institutions, 313 middle schools, 132 high schools and 18 higher secondary schools. However, the pattern of enrolment at different levels indicates that the district has much higher potential for enrollment of students than the state average. Each primary school in the district accommodates 94 students against the state average of 116 students, each middle schools accommodates 130 students while the state average is 171 and each high schools accommodates 113 students against the state average of 133 students. However, performance of students in final school examination under state education board is not satisfactory. The pass percentage in the district during 2006 was just 41.1 percent (ranked 21<sup>st</sup> among the 23 district in the state) compared to the state average of 53.5 percent.

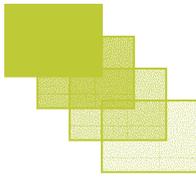
The district has two hospitals (most of the districts in the state has one), 37 PHCs, 7 dispensaries and 198 sub-centers. Hospital bed per lakh population in this district is 42, which is much higher than the state average of 27 per lakh population.

#### 2.3.6 Human Development Index

Kokrajhar is one of the poor performing districts in terms of development in basic human capabilities in three fundamental dimensions, viz., a long and healthy life, knowledge and a decent standard of living, as indicated by its HDI value of 0.354 (15<sup>th</sup> rank), which is below the state average of 0.407. In terms of income, education and health this district occupies 14<sup>th</sup>, 22<sup>nd</sup> and 9<sup>th</sup> places respectively in district wise rankings. The Human Poverty Index calculated in 1999 indicates that 31.5 percent of population in the district are live under poverty and placed in 20<sup>th</sup> rank. The Gender related Development Index the district is placed in 11<sup>th</sup> position in the state and the index 0.354 was lower than the state average of 0.407 (Assam Human Development Report, 2003).

#### 2.3.7 Natural Resource Base

The district is situated in a humid sub-tropical climate, which is the characteristic of the lower Brahmaputra Valley of Assam. There is high rainfall and humidity. The district



also has the largest concentration of forest in the state. The soil in the district is fertile and suitable for paddy cultivation.

The water that flows along natural *dongs* and canals are the main source of irrigation. Rain water flows down from the hill tracts of Bhutan and along the foothills and reserve forests of the district. The Bhutan hills are also the source of a number of rivers that flow through the district and act as tributaries of the mighty Brahmaputra that flows from east to west far from the southern boundary of Kokrajhar district. The important rivers of the district that flow from north to south are the Champamati, the Gaurang, the Tipkai and the Sonkosh. All the rivers and rivulets flowing through the district have their origin in the Bhutan hills.

The soil throughout the district is composed of sand and clay in varying proportion ranging from pure sand in the riverbed to soft clay in different parts. The rocks found in the district are all sedimentary. In the southernmost part of district there are two small hills that are composed of metamorphic rocks.

Forest is one of the most prominent features of Kokrajhar district. The present estimated area under reserved forests is roughly 1,719 sq. km. Though records show that about 55 percent of the total geographical area of the district is under reserved forest, the actual position has dwindled to some extent due to relentless felling of trees by unscrupulous elements and encroachment of reserved forest.

## **2.4 Economy**

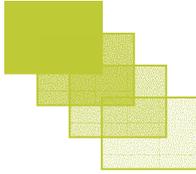
### **2.4.1 Agriculture**

Per capita gross domestic product in the state during 2000-01 was Rs. 11081 and ranked 10<sup>th</sup> in the state. The average for the state of Assam was Rs. 11937 during 2000-01.

In Kokrajhar district, 27.1 percent geographical area is put into agriculture use. This figure for the state as a whole is 35.6 percent. This is found that about 59.7 percent cropped area in this district is sown more than once, which is more than the state average of 43.6 percent. Moreover, more net cropped areas of the district (54.6 percent) are under HYV seeds than the overall net cropped areas in the state (47.5 percent). Consumption of fertilizer per hectare in this district (45.6 kg) is also found to be more than the state as a whole (41.6 kg).

### **2.4.2 Industries**

The state of Assam is not an industrially developed state and the position of Kokrajhar district in industrial scenario of the state is insignificant. The district has 22 registered factories and about 900 small scale units (1.8 percent of the state total). The district has four handloom training centers, three weavers' extension services units and three handloom production centers.



### **2.4.3 Livestock and veterinary facilities**

The district has a good base of livestock and veterinary services. About 4 percent of the state's share of cattle stock, 3.7 percent of buffalo, 3.6 percent of goats and poultry are estimated to be in the district. The district also has good concentration of veterinary facilities. The district has one veterinary hospital, 12 dispensaries, 50 artificial immunization centers and one integrated cattle development programme.

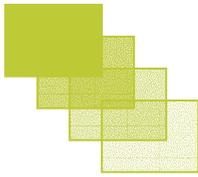
### **2.5 Employment and government programmes**

Registration at employment exchanges shows that as on 2005 altogether 6416 persons has registered seeking employment. This figure is about 2.2 percent of the state's total. As reported by District Rural Development Agency the district has generated 70.8 lakh mandays of jobs under SGSY till 2004-05 which is much higher than any other districts in the state. This may be mentioned here that the second ranked district behind Kokrajhar has able to generate just 48.3 lakh mandays of jobs. The figure for Kokrajhar can be considered high as the district has relatively low population density. This was also reported that DRDA has utilised 85 percent of its allotted money. This figure for the state is 87.5 percent. This was also reported that there is cent percent completion of construction of houses under IAY compared to state average of 90 percent.

### **2.6 Road Infrastructure and Connectivity**

As per the records of 2005-06, the district has 491 km surfaced and 469 km unsurfaced PWD roads. Out of these lengths 128 km falls under state highways, 95 km under major district roads and 721 km is rural roads. Road length per 100 square km in this district is 30 km which is lower than the state average of 48 km.

The overall impression revealed from this brief background that the district could be placed on average category in the development process of the state. The resources and approaches in economic sector primary in the farm sector should reflect a stride in development process. Moreover, the district though has relatively good social sector infrastructures the performance in education sector can not be considered good leading to poor human capital formation. Secondary information indicates good implementation of government sponsored welfare programmes in the district than the state average. Primary information generated from the baseline survey however could help to establish many facets of development process in the district. ■



## PROFILE OF THE SAMPLE VILLAGES

### 3.1 Demographic profile

The size of the sample villages in the Kpkrajhar district varied, some having population of several thousands to a minimum of 335 persons in one village with 41 households (Table 3.1). In the district altogether 33.7 percent population belongs to scheduled tribe communities. In the sample households the survey captures 37 percent households from scheduled tribe community, more than 3 percent from scheduled caste communities, about 10 percent from backwards castes and about 49 percent from general communities. Among the Hindu households the sample survey finds 65 percent households from scheduled tribe communities. Among the sample households of Christian communities too majorities of households (55 percent) were from scheduled tribes and about 30 percent from backward castes.

### 3.2 Sex Ratio

Sex ratio in the sample households in the selected villages overall was 917. However the figure varies across the religion, Muslim households having a lowest of 903 to 918 in Christian households and 931 in the Hindu households. These figures of sex ratio across the religion in the sample households found to be much lower than the average (945) of the district.

### 3.3. Literacy Rate

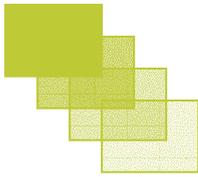
Literacy rate in the sample villages found to be at 58.4 percent which is higher than the district average of 52.5 percent but lower than the state average of 64.3 percent. Literacy rates among the Hindus (61.8 percent) found to be higher than the Christian (60.3 percent) and Muslim households (54.3 percent) in the sample.

### 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 93 percent of the villages in Kokrajhar district have power supply. The results of the sample village survey corroborate the ASEB data where 90 percent of the sample villages have power supply. Of the total 30 villages power supply was not



available in three villages. The village survey data shows that of just about 11.6 percent households in the sample villages have electricity connection. However, one could see huge variation in the proportion of households connected with electricity in the sample villages (Table 3.2). Among the total houses with domestic connection in these villages, about 82 percent are Hindus; the remaining 18 percent households belong to religious minorities. The share of Muslim households in domestic connection is estimated to be about 14 percent while 4 percent households are Christians. In respect of commercial connection, altogether 140 Hindu households in five sample villages had connection. This figure for Muslim households was mere 8 in five sample villages and for Christian 5 connection in two villages (Table 3.2). The average hours of electricity available in the villages has increased to an extent during last ten years. However, there are variations in average hours of electricity available in the sample villages from 9 hours to maximum 21 hours.

#### Average hours of electricity available in sample villages

Average hours of electricity available	Last year	5 years ago	10 years ago
	17	13	11.5

#### 3.4.2 Drinking water

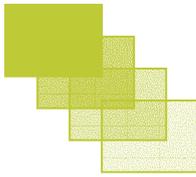
Availability and access to safe drinking water has been the most crucial factor involving serious health concerns in rural areas. All the sample villages have drinking water facility. Public well (56 percent) followed by Private tube well (28 percent) are the major common drinking water source in the sample villages (Table 3.3). Apart from these sources private well, private tube well as well as unprotected sources of Tank and River are major sources of drinking water for all the religious communities in the sample villages (Tables 3.3 to 3.6).

#### 3.4.3 Toilet facility

The sanitation status of the sample villages shows that among the Hindu households 19.4 percent had access to sanitary latrine (11.9 percent had sanitary and 7.5 percent had constructed toilets under TSC; Table 3.7). This figure in the case of Muslim households in the sample villages was 12 percent (9.7 percent had sanitary and 2.3 percent had constructed toilets under TSC; Table 3.8)) and for Christian households it was 26.4 percent (Table 3.9).

#### 3.4.5 Education

The low female literacy rate in the sample villages is attributable to the poor availability of schooling and educational facilities for females. The survey of sample villages reveals that in all categories of schools there are fewer number of exclusive schools for girls. However except one all villages in the sample had at least one primary school within the villages (Table 3.11). However most of the schools are not approachable through pucca approach road.



### Percentage distribution of total educational facilities available in sample villages

Schools	Primary		Middle		High/H Sec.		Tech.	Religious school	Non-formal	Other	Total
	Common	Girls	Boys	Girls	Boys	Girls					
Total	34	1	28	9	28	16	6	16	9	10	154

#### 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 only available sources for cheap curative care. The surveys of sample villages reveal that 25 villages in the sample reported to have access to either a Sub-centre or a PHC (Table 3.13). Sub center is available within five villages in the sample, PHC is available in two villages, two villages have private qualified doctors, one village has maternity and child care center and, nine villages have medicine shops among the sample villages (Table 3.13). The ANM nurses are available in six sample villages in either sub-centres or in PHCs. However, doctors are available in three villages in the primary health centers. Regular check up facilities is available in one village PHC and one PHC has beds (Tables 3.14 to 3.16).

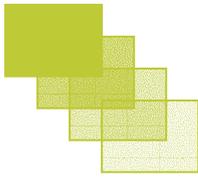
#### 3.4.7 Other facilities

The availability of other facilities in the sample villages reveal that block head quarter and the nearest town from the sample villages are located at an average distance of more than 5 kilometres. The communication facilities in the sample villages as reported during survey, is seen to be rather weak. The nearest bus stop is available within an average distance of 2-5 kilometres while the railway stations and the banking services are available at a distance of more than 5-10 kilometres from the villages as reported. The rest of the facilities like markets and general shops are reported to be within a radius of 2-5 kilometres for the sample villages (Table 3.17 and 3.18).

### 3.5 Village organizations

The organizational activity within the village is an important determinant of overall socio-economic development. Information reveal that there exists number of organisations - marketing cooperatives in 7 villages, farmers organisation in 21 villages, religious and caste organisation in 28 villages, political organisation in all villages, youth organisation in 22 villages, cultural organisation in nine villages, women organisation in 29 villages and village defence organisation in 26 villages. However, except farmers and women's organisation most of the organisations reportedly found to be active in the sample villages (Table 3.19).

The presence of few 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 economy of Kokrajhar is agrarian with paddy as the major crop. The survey results of the sample villages indicate that paddy is the major crop produced in all the villages. The maximum market price fetched for paddy one year before the date of survey as reported is Rs. 1000 per quintal while the minimum price was Rs.600. Yield of paddy found to be varied in the sample villages. Altogether 23 villages showed higher yield of paddy than the state average of 5.8 quintal per acre (Table 3.20). Jute is produced in 23 sample villages and it is found that yield is more than state average of about 7 quintal in two villages. The maximum market price fetched for jute is reported is Rs. 3000 per quintal to minimum 200 per quintal in the sample villages (Table 3.21). Mustard is produced in 14 villages and productivity is reportedly around the state average of 2 quintal in the sample villages. Mustard in the sample villages has fetch Rs. 2500 per quintal to a minimum price is Rs. 900 per quintal (Table 3.22).

### **3.7 Input status for cultivation**

#### ***3.7.1. Current inputs***

This was found that altogether 10 sample villages had canal irrigation facilities. Water supply found to be adequate in four villages, whereas three villages face some shortage during peak cultivation season and one faces acute shortage of water supply. Public tubewell irrigation is available in four villages. Chemical fertilisers and pesticides are being used in 25 sample villages and supplies are found to be adequate (Table 3.24). This district uses 4.4 percent of total fertiliser consumed during the Kharif season in the state.

#### ***3.7.2 Capital inputs***

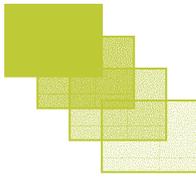
Investment and use of capital inputs along with other current inputs have positive impact in raising farm productivity. The village survey shows that 172 households (about 1.4 percent of the total households in the sample villages) are owning private pump sets and about 5.3 percent households are using pump sets for irrigation purposes. Tractors and power tillers are found to be available in few households but a good number of households found to be using these amenities (Table 3.25).

### **3.8 Credit**

Village level data reveal that credits are required to meet the sudden expenses or to meet the cost of cultivation. Institutions reported to be the main sources of credit for small and marginal farmers in the sample villages. However there are also presence of professional moneylenders and landlords in the villages along with the sources of family and relatives.

### **3.9 Migration and employment and wage income earning**

Village level information reveal that from the sample villages about 4500 people daily commute or have migrated out for works in neighbouring villages, blocks or to district head workers. It was also reported from all villages 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 3.28). This is also revealed that friends and relatives mainly create the passage for the out migrants.

The survey indicated that in as many as 29 sample villages there is rising casualisation of labour. The distressful situation has forced migration to other places in search of livelihood. Also the prevailing wage rates in the villages show high degree of gender disparity. The discrepancy is also prominent in respect of government programme (Table 3.29 to 3.31).

#### **Average wage income from sample villages by kind of work**

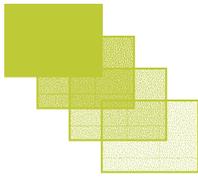
Wage rate	Ploughing land, land preparation	Weeding /interculture	Trans-planting	Harvesting	Threshing	Unskilled labour	Skilled labour	Govt. programme
Male	75	60	48	60	54	65	118	65
Female	-	40	48	53	54	53	65	63
Child	41	37	46	40	36	36		64

The data on access to government jobs reveal that people from Hindu communities have more access to government jobs than other two communities (Table 3.32). This was overall reported that the villages at present now better off than what they were earlier (24 villages in our sample). However in case of two villages it was reported that villages have remained the same in development aspects and in another two villages development has taken the backseats in recent past. The reasons cited for changing status of the villages due betterment of access to roads, social conditions, rise in agriculture productivity and wage rates (Table 3.33).

### **3.10 Rural Development programmes and beneficiaries assisted**

People in most of the sample villages have got assistance under the rural development programmes. SGSY was operation in 27 sample villages, NREGA in 13 and PMGSY in 7 villages (Table 3.35). IAY however has the presence in all sample villages. There is presence of old age pension recipient in all villages in the sample. However since 2002-03 some villages have missed out in the beneficiary list (Table 3.35). Moreover in 14 sample villages there are recipient of widow pensioners (Table 3.36).

This was found that 10 sample villages received sanctions under SGRY, 22 received under NREGA, three under PMGSY and 22 under different development schemes (Table 3.49). In 15 sample villages people have received the job cards and responsiveness of the people from Muslim communities in obtaining the job cards as well as in participation of the employment programmes found to be more than the people from other two communities (Table 3.54 and 3.55). However, it was found that in most of the villages people are unhappy about the progress and usefulness of NREGA programme (Table 3.56).



### 3.11 Common resource and facility uses

All the villages in the sample have primary schools within the villages. However in eight villages there are schools which are of katcha structure (Table 3.37). Further it was found that in 16 villages there are schools which have mud flooring (Table 3.38). Out of the 43 schools present in the sample villages 23 operate from one room (Table 3.39). Moreover physical structures of desk and benches are not available at all in 10 schools and in 26 schools desk and benches are found to be not adequate for all students (Table 3.40). This was also found that 9 schools out of the 43 run with one teacher and 17 run with two teachers (Table 3.41). Toilets were available in 15 schools and drinking water in 30 schools out of the 43 schools (Table 4.42). Altogether 37 schools in the sample villages have mid day meal provision and it is reported that in most of the schools quality of the food is average and reasonably regular in 23 schools (Table 3.43 and 3.44). Text and note books found to be provided in 29 schools out of the 43 schools in the sample villages and in 28 schools books are available with most of the students. In most of the villages (38 villages) people perceive the quality of teachers are average to good (Table 3.46).

This was reported in nine villages that doctors and lady health visitors visit the villages occasionally. ANMs presence is there in all the villages, most of the villages getting their services at least once in a month and some villages are receiving their services during most part of the year. Vaccinators' presence is felt in 16 sample villages for at least once in a month and presence of ASHA is there in all the sample villages through out the year (Table 4.48).

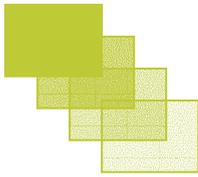
Utilisation of ICDS centers in the sample villages found to be good where on average 40 students are utilising the centers and level of satisfaction of the villagers found to be average.

This is estimated that in all the sample villages more than one third of the households have the PDS cards (Table 3.53).

### 3.12 Summary

Overall poor development process in the sample villages reflected by poor sex ratio and literacy, particularly among the religious minority communities. Electricity is though available in 90 percent of the sample villages insignificant households connections overall and 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 regards to common facilities the educational institutions in the villages too show poor quality of infrastructures.

On economic front as reported most of the sample villages shows higher yield of paddy than the state average. This could be linked with the state government information that in Kokrajhar district consumption of fertiliser per hectare is much more than the state average. However institutional constraints in the agriculture development process in the villages are reflected by poor mechanisation and presence of professional moneylenders. 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. ■



## RESULT OF THE BASELINE SURVEY

### 4.1 Religion and Caste Composition

Out of the total 900 sample households of 30 surveyed villages in Kokrajhar district, 47.4 per cent (427) were Hindu households, 41.6 per cent (374) were Muslim and 11 per cent (99) were Christian households. The details are given in Table 4.1. Among the Hindu households more than 65 percent (278) were from scheduled tribe communities, 6.3 percent (27) were from scheduled caste communities and 13.6 percent (58) were from backward caste communities.

### 4.2 Mother Tongue

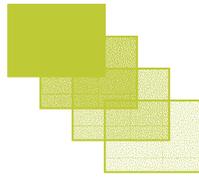
Mother tongue wise, altogether 51 per cent of the sample households reported Bengali as their mother tongue, and 44.7 per cent have reported *Others* (mainly Bodo) as their mother tongue. A mere 4.1 percent household reported Assamese as their mother tongue (Table 4.2). Religion wise, *Others* (mainly Bodo) is the mother tongue in more than 70 percent the Hindu households followed by Bengali in more than 20 percent in Hindu households. As reported, Bengali is the mother tongue for about 99 percent Muslim households. Almost entire households belonging to Christian faith reported *Others* (mainly Bodo) as their mother tongue.

### 4.3 Age and Sex

The total population in the 900 sample households of the district is 4474, of them 52.2 per cent is male and 47.8 per cent is female. The details of age group and sex wise distribution of the sample population are shown in Table 4.3. As the table shows, 12.4 per cent and 24.6 per cent of the sample population is constituted by the children up to the age of 5 and 6-14 years of age group respectively. A little more than five per cent of the total population is of more than 60 years. Considering the two major religious communities i.e. the Hindus and the Muslims separately, a couple of features are found striking. For the Hindu households together, the children up to the age 5 constitute 10.2 per cent of the total population while the same ratio for the Muslim households is 15.2 and for Christian households it is 10.2. Similarly, the children between the age 6 and 14 constitute 20.8 per cent of the Hindu sample households while the same ratio for the Muslim households has been a little more than 29 per cent. For the old aged group i.e. the people above 60, the ratio is 6.1 per cent for the Hindu households and 4.4 per cent for the Muslims and 4 percent for Christian households. Notwithstanding a small data base, these differences probably indicate relatively a higher fertility and mortality rate among the Muslims than their Hindu and Christian counterpart (Table 4.3).

### 4.4 Household Size

More than 63 per cent of the sample households are found with up to five members and 35.7 percent with six to ten members. Religion wise higher proportion of Muslim



households (43.9 percent) has family of more than 6 members compared to 29.5 percent Hindu households and 39.4 percent Christian households (Table 4.4).

#### **4.5 Marital Status**

Indicating incidence of early marriage, especially of the females, as Table 4.5 indicates, 0.03 per cent Hindu, 0.2 per cent Muslim in the sample population of the age group of below 15 years are found married. Similarly, 0.2 percent people in the Hindu households and 1.4 percent in the Muslim and 0.7 percent in Christian households in the age groups of 15-18 years found to be married. Incidence of separation and divorce is found to be more in Muslim households (0.7 percent) than Hindu Households (0.2percent).

#### **4.6 Educational Status**

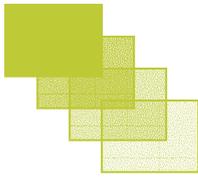
The literacy rate of the sample population is 61.8 percent among the Hindu population, 54.3 for the Muslim and 60.3 percent for the Christians; which are higher than the district average of 52.5 percent during 2001. Nevertheless, educational attainment for 43.1 percent Hindu population, 44.7 percent Muslim population and 44.8 percent Christian population is just up to the middle level indicating that just 18.7 percent total population of Hindu, 9.6 percent of Muslim and 15.5 percent of Christian have able to go beyond middle schools. It is reflected in the sample households that 11 percent Hindu, 4.1 percent Muslim and 10.8 percent Christian population have able to complete high school level of education (Table 4.6). Male Female disparity in educational attainment level is more apparent. It has been found that 21.9 percent women in Hindu families, 24.1 percent in Muslim families and 21.9 percent in Christian families are uneducated. The survey has also revealed that 4.2 percent women from Hindu families, 1.3 percent from Christian families and 5.3 percent in Christian families have able to complete school level education.

#### **4.7 Occupation and Employment**

##### ***4.7.1 Occupation and Industry***

The survey has reflected that farming is the main occupation for 39.7 percent Hindu workforce, 21.9 percent Muslim and 50.6 percent Christian workforce. Altogether 22.5 percent Hindu workforce, 28.7 percent Muslim and 7.1 percent Christian workforce are found to be engaged in production related works. It has also been noted that more Hindus (4.8 percent) are engaged in professional and related works than Muslim (3.9 percent) and Christians (1.9 percent) in the district. However, in clerical jobs, more Christians (6.5 percent) are engaged than Hindus (5.1 percent) and Muslims (2.3 percent). This is also revealed that activities of 27.7 percent Muslim workforce, 23.4 percent Christian and 17.3 percent Hindus are not defined adequately. 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.

This is found that women constitute 17.6 percent of the main workforce (5 percent in farming, 3.9 percent in production related works and in 4.9 percent case activities could not be defined) in Hindu families, 15.5 percent in the Muslim families (1.3 percent in



farming, 3.9 percent in production related works and in case of 7.6 percent activities could not be defined) and 18.2 percent in the Christian families (3.9 percent in farming, 1.3 percent in production related works and in case of 9.1 percent activities could not be defined).

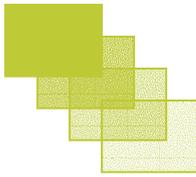
Coming to the context of secondary occupation, Hindu women constitute larger proportion of workforce (11.1 percent) than the women of the Muslim (3.3 percent) and Christian communities (8 percent). However, women's activities are either not captured or reported in the job market even in the context of secondary activities (Table 4.7 and 4.8).

Industry wise distribution of the people with main occupation (Table 4.9) shows that 32.7 percent Hindu, 22.9 percent Muslim and 49.4 percent Christian are engaged in cultivation. However, taking into account of all primary farm sector activities, about 40 percent Hindu, 24.6 percent Muslim and 52.4 percent Christian population are engaged in cultivation, livestock, horticulture, forestry and fishing related activities. This is seen that a significantly larger proportion of Hindus (4.4 percent) is involved in horticulture than other two major religious communities of the district. On the other hand, engagement of people from Muslim community in non-agriculture manufacturing (11.6 percent) is more than that of the Hindus (7.6 percent) and the Christians (2.6 percent). The same is true in the industrial category of construction, wholesale and retail trades (Table 4.9), where involvement of people from the Muslim community is found more. One could however, see involvement of the same proportion of people in transport and communication; community, social and personnel services in the three communities. Like the overall trend in the country next to cultivation, whole sale and retail trade has emerged as the important source of livelihood of population in the sample villages of the district.

It is evident from Table 4.10 that 28.5 percent Hindu main workers, 25.9 percent Muslim and 29.8 percent Christian main workers do work less than 180 days in a year. This reflects high prevalence of underemployment among all the three major religious communities. In addition to this, 35.9 percent Hindu main workers, 39.8 percent Muslims and 41.6 percent Christian main workers work in between 181 to 260 days in a year. On the other hand, more than 67 percent Hindus, 54.7 percent Muslims and 67.4 percent Christians work less than 100 days in a year as secondary activity workers. These figures are also reflective of underemployment among all communities of people in the district.

#### ***4.7.2 Self-Employment Scenario***

Table 4.9 indicates that about 17.8 percent Hindu workers, 16.2 percent Muslim workers and 7.5 percent Christian workers are engaged in different self employed activities such as poultry, horticulture, livestock, fishing, agricultural and non-agricultural based manufacturing. Among them, about 9 percent reported that they face serious problems in their entrepreneurship ventures in the form of credit, market, raw materials electricity, lack of working place etc. (Table 4.12).



### ***4.7.3 Additional Employment and Preference***

Although a sizeable section of the main labour force is engaged in agriculture, which has neither been adequately remunerative nor can generate substantial employment days through out the year for a various reasons. The overall employment scenario supplemented by the figures given in Table 4.13 indicates the phenomenon of underemployment. In 487 sample households out of the 900 households reporting need for additional employment, it was found that 517 Hindu persons, 420 Muslims and 126 Christians are looking for additional employment. The preferred option for self-employment (66.9 percent) is found to be more among the underemployed and unemployed. This is followed by salaried jobs (16.5 percent), manual labour (12.1 percent) and services (2.9 percent). The preferences across the religion are found to be uniform in the sample households.

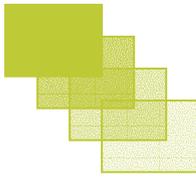
### ***4.7.4 Migrant Workers***

This is found that altogether 174 members (of which 30 are women) from the sample households in the villages have migrated out for jobs. The ratio of migrations per Hindu households in the sample is one migrant in every 5.3 households. On the other hand one person migrates out from every 4.8 Muslim households and one Christian is moving out from every 7.1 households. This indicates that people from the Muslim households show more tendency to move out for jobs. The Muslims are moving out mostly for production related works (74.4 percent), whereas Hindus (32.5 percent) and Christians (81.3) are moving out for works which were not defined adequately (Table 4.14). This is seen that more people from Hindu families are moving out for services related jobs than other two communities. This is seen that movement of people from Hindu (72.6 percent) and Muslim communities (80.8 percent) are mostly to urban areas for jobs, whereas for the Christian communities (62.6 percent) the movement is more to rural areas, the movement mostly confined to the district itself. It has also been found that a significant proportion (57.7) of people among the Muslim community is migrating out to urban areas outside the state for jobs (Table 4.15). The proportion of long duration migrant among the Hindu people (73.8 percent) is found to be more than the people from Muslim (51.3 percent) and Christians (68.8 percent; Table 4.16).

## **4.8 Land and other Assets**

### ***4.8.1 Cultivated Land: Ownership and Operational Holding***

Table 4.17 indicates that landlessness is more prominent among the Muslims households (11.2 percent) than the Hindu (6.1 percent) or the Christian (8.0 percent). Moreover, 34.1 percent sample Hindu households have no cultivable land compared to 45.3 percent Muslim households and 31.8 percent Christian households. The figure of rural households without cultivable land in Assam is about 36 percent. Table 4.18 shows that 60.8 percent Hindu households, 52 percent Muslim and 60.2 percent Christian households in the sample are small and marginal farmers.



As Table 4.19 reveals, in terms of operational holding, about 53 per cent of the households of Hindu community, 65 percent from Muslim community and 46 percent from Christian community belong to the category of Marginal farmer, and another 37 percent Hindu families, 27 percent Muslim and 37 percent Christian families belong to the category of small farmers. Therefore, the agricultural sector of the district like the overall scenario of the state is marked by predominance of marginal and small farmers.

Needless to say that the differences in terms of ownership and operational cultivated land holding are mainly due the complex processes of leasing in and leasing out and also mortgage of cultivated land. The leasing out and in phenomena are found to be more prominent among the marginal and small farmers (Table 4.21). This is found that among the sample households altogether 156 households (17.3 percent) have leased in land. This figure for Hindu households is 18.5 percent, for Muslim 15 percent and Christian 21.2 percent. Altogether 15.4 percent households in the sample has leased out land and this figure for Hindu household is 15.2 percent, Muslim 15.2 percent and Christian 17.2 percent. In the sample altogether 70 households (7.8 percent) found to have mortgaged out land. This figure for Hindu household is 6.8 percent, for Muslim households 9.4 percent and for Christian households 6 percent. Altogether 3.3percent households have mortgaged in land and two third of these households found to be from Hindu community. The figure of mortgaged land reveals that the households from Muslim community found to be in more adverse position.

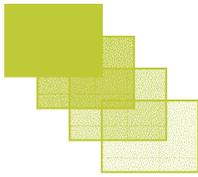
#### **4.9 Livestock**

This was found that altogether 39.8 percent households in the sample keep 1-2 milch animals. Hindu families with milch animal (41.5 percent) found to be more than Christian (33.3 percent) and Muslim families (38.5 percent). Likewise, there are more Christian families (47.5 percent) than Hindu (41.7 percent) and Muslim families (25.1 percent) with draught animal. The landlessness factor could be the explanation for a smaller proportion of Muslim families with draught animals. On the other hand it is reflected that more Muslim families are keeping goats and sheep and poultry than families of the other two religious communities (Table 4.24). Considering the number of livestock kept by the families 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 (42.2 percent households have it). Among the Hindu households 45.7 percent, Muslim 32.4 percent and 64.6 percent Christian households have the plough. Fodder cutter (possessed by 5.3 percent sample households), spaying machine (possessed by 5.1 percent) and pump set (4.5 percent) are other agriculture implements possessed by the sample households. This is found that pump sets are more prominent in Muslim households than in the households of other communities. In the sample households altogether 27 Muslim households had pump sets whereas this was the case in 12 Hindu and 2 Christian households (Table 4.25). Tractors was found in two Hindu households in



the sample and power tiller in three Hindu and one Christian households. The figures however clearly indicate lack of modernization of the agricultural sector in the district.

#### ***4.10.2 Transport***

Along with bicycles, motorized two wheelers are emerging as major mode of communication in the villages. Bicycles are found in more than 70 percent Hindu households, about 67 percent Muslim households and 72 percent Christian households. Two wheelers are found in 18 Hindu, 16 Muslim and 10 Christian households. Few households in the sample have 4 wheelers.

#### ***4.10.3 Non-agricultural Machinery Implements***

Rice mill is found in four Hindu and one Muslim household, Handlooms in 121 Hindu and 25 Christian households, Sewing machines in 12 Hindu and 5 Christian households among the sample households in the district. This is surprising that none of the Muslim households in the sample have handlooms even to weave their own home requirements.

#### ***4.10.4 Modern Household Assets***

Among the modern households assets, electric fan is found in 16 percent Hindu, 10 percent Muslim and 8 percent Christian households; television is found in 18 percent Hindu, 11 percent Muslim and 11 percent Christian households; compact disc player is found in 9 percent Hindu, 3 percent Muslim and 5 percent Christian households; and mobile phone is found in 11 percent Hindu, 3 percent Muslim and 13 percent Christian households. This is seen that mobile phones are being more preferred in the rural households than the land line phones. Overall the Hindu households have better access to modern household gadgets than other two communities reflecting wellbeing to an extent.

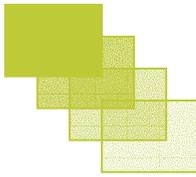
#### ***4.10.5 Financial Assets***

Altogether 547 (more than 60 percent) of the sample households have reported to have different kind of financial assets including gold and silver ornament. Nearly 50 per cent of the sample households have reported to have gold and silver ornaments, more than 9 percent per cent has savings in bank and only one per cent has fixed deposit. Table 4.26 shows distribution of financial assets is more among the Hindu households (64.5 percent have it) than the Muslim (58.6 percent) and the Christian households (43.4 percent).

### **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 4.27) reveals that about 90 percent Hindu households, 92 percent Muslim households and about 95 percent Christian households have their own house. This is reflected that more Hindu households (8.4 percent), majority belonging to scheduled



caste category (5.9 percent), have benefited under IAY. However, this is also reflected that religious minority (Muslim 7.5 percent and Christian 4 percent) too have availed the benefits under the IAY to an extent (Table 4.27).

The data on type of house (Table 4.28) shows that 71 percent Hindu households live in kutcha houses. The figure is, however, much higher from the Muslim (81.7 percent) and the Christian communities (79.8 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 4.28) indicates that more Muslim families (24.3 percent) live in one room accommodation than Christian (17.2 percent) and Hindu (15.7 percent) families. However, majorities of families in our sample (Hindu 59.7 percent, Muslim 58.3 percent and Christian 60.6 percent) live in 2-3 room accommodation (Table 4.29).

#### ***4.11.2 Domestic lighting and fuel use***

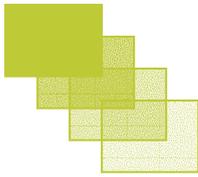
The village survey reveals that 90 percent of the sample villages in the district have power supply. The findings from the household survey (Table 4.30) show that about 28 percent Hindu households, 13.1 percent Muslim households and 16.1 percent Christian households have electricity in their house.

In the non-electrified houses (Table 4.31), the survey reveals that about 96 percent Hindu households, 97.5 percent Muslim households and about cent percent Christian households using oil lamps and some other unspecified sources for lighting of their homes. The use of lantern as the only source of lighting is reported by 3.2 percent Hindu and 1.8 percent Muslim households. The negligible use of lanterns and petromax among sample households indicates that kerosene which is also used as a medium of cooking by rural households is sparingly used as a source of lighting.

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 19 percent Hindu households, 12.8 percent Muslim households and 24.2 percent Christian households are using LPG along with kerosene and wood for cooking (Table 4.34).

#### ***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 71 percent Hindu households, about 72 percent Muslim and 65 percent Christian households have access to safe source of drinking water (Table 4.32) from tube wells own and public and protected dug wells both private and public. This is found that about 36 percent sample households (35 percent Hindu, 40 percent Christian and 27 percent Christian) have access to drinking water within 10 meter distance from their home.



In respect of unsafe sources of water, the data show that sources are mostly from unprotected private and public dug well. Overall, one can not see much variation in access to safe drinking water among the communities.

#### **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 4.33) indicate that 14.4 percent Hindu families, 7.8 percent Muslim and 10.1 percent Christian families have access to sanitary latrine. It was found that 3.7 percent Hindu, 1.1 percent Muslim and 2 percent Christian families have in house toilet facilities. The sanitary practices among the households reveal that 63.5 percent Hindu family, 64.2 percent Muslim and 66.7 percent Christian families use open field for defecation. The rest have access to insanitary latrines in the form of pit latrines. All reveal poor sanitation practices in the village across all the communities.

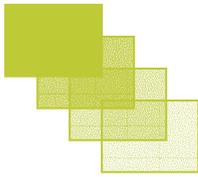
An important determinant of hygienic living condition is availability, access and use of drainage facility. The absence of civic amenities like drainage is one of the major problems for maintaining a clean environment. The survey findings (Table 4.35) show that availability of drainage facility in the sample villages is marginal.

#### **4.12 Indebtedness of rural households**

The incidences of indebtedness among the sample households show that 14.4 percent Hindu households, 27.5 percent Muslim households and 19.4 percent Christian households are currently indebted (Table 4.36). Among the indebted households it is found that 13.2 percent Hindu households and about 9 percent Muslim households have two loans (Table 4.37).

Among the indebted households of the Hindu community 47.5 percent have loans of less than Rs. 5 thousand, about 30 percent have loan of in between Rs. 5 to 10 thousand, 13 percent have loan in between 10 to 20 thousand and about 10 percent have loan of more than 20 thousands (Table 4.38 a). One could, however, see some variation in the size of loan being taken by the minority communities. Survey reveals that 51.5 percent Muslim households have loan of less than Rs. 5 thousand and about 15 percent had loan of more than Rs. 20 thousands (Table 4.38 b). On the other hand the majority of indebted households of Christian communities have loan less than Rs. 5 thousand (Table 4.38c).

Source wise incidence (Tables 4.38 a,b &c) of the indebtedness reveals that institutional agencies like government, commercial and cooperative banks/societies have not been a major source of loan for the sample households (source for 26 percent Hindu, 12.6 percent Muslim and 10 percent Christian households). Professional and non-institutional money lenders are major source of loans for Muslim (44.6 percent) and Hindu families (36.2 percent). Friends and relative have been the major source of loans in the Christian communities (50 percent) in the district. This is also seen that friends and relatives also have constituted a major source of loans in Muslim (26.2 percent) and Hindu community (23 percent). All reveal poor access of institutional finance among all communities, particularly for minority communities in the district. This, however, to an extent is



compensated by prevalence of relatively strong social capital among the minority communities.

Medical expenditure is found to be the main purpose for obtaining loan among the Hindu (36.1 percent) and Muslim (28.2 percent) indebted households. This is followed by marriage and social ceremonies, sundry household expenditure in all the communities (Table 4.39). Against these unproductive loans endeavour for productive loans is reflected more among the Muslim communities (32 percent indebted household) in the form of capital expenditure in farm and non-farm activities, purchase of land, house repair and purchase of livestock than Hindu (18 percent) and Christian communities (10 percent). However it is not seen that minority communities have taken loan for education purpose.

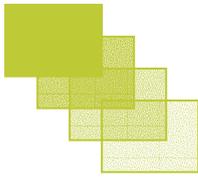
#### **4.13 Income and Expenditure**

Income of the majority households (Hindu 41.5 percent, Muslim 44.8 percent and Christian 55.6 percent) across religions during the last one year falls below than Rs.19200.00. Another 11.7 percent Hindu, 9.1 percent Muslim and 8.1 percent Christian live with household 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 proportion of households living below the poverty line comes to about 55 percent which is much higher than the state average of 19.7 percent to the present Planning Commission estimate. The situation across the religion though does not vary significantly the Christian households found to be more poverty stricken. It has been observed that only 9.1 percent Hindu household, 6.2 percent Muslim and 8.1 percent Christian households are living comfortably with a monthly income of Rs. 6000 or more (Table 4.40).

Agriculture found to be the main source of income for about 60 percent sample households of the district. Religion wise, this is seen that less proportion of Muslim households (47 percent) are depending on agriculture than Hindu (64 percent) and Christian households (84 percent). Landlessness is the reason that pushes more Muslim households in the sample to derive income from trade (about 19 percent) and non-agriculture wage earning (about 48 percent) activities exclusively or to supplement farm income by some family members. The proportion of households deriving income from salaried jobs in Muslim households (13 percent) found to be lower than Hindu (18 percent) and Christian households (14 percent).

##### **4.13.1 Family Expenditure**

The estimated family expenditure in the sample households reflects that 21.3 percent Hindu and 18.4 percent Muslim and 26.3 percent Christian households spend less than Indian average family spending of Rs. 7200/ on cereal and pulses. The figures rises higher to 33.2 for Hindu families and 26.7 for Muslim families and 36.4 percent for Christian families considering the average family expenditure on cereal and pulses of Rs. 9000/ in the rural areas of Assam (Table 4.41). In the case of vegetables and protein foods it was found that 82.2 percent Hindu families, 78.3 percent Muslim families and 76.8



percent Christian Families spend less than what average Rural India and Assam spends (Table 4.42). Spending on Education is also lower in the district than the state average of Rs. 850 in the case of 78.9 percent Hindu households and 79.4 percent Muslim households. However it was found that 42.2 percent Christian households spends more than the state average on education in the district (Table 4.44). On health 44.3 percent Hindu, 35 percent Muslim and 51.5 percent Christian households in the sample did not incur any cost during last year (Table 4.45). This was found that majorities of sample households did not spent on telephone (85.7 percent), Hindu, 87.2 percent Muslim and 87.9 percent Christian) and electricity, gas and water (42.2 percent Hindus, 51.3 percent Muslim and 69.7 percent Christian). This is also found that most of the households need to keep aside a significant proportion of the budget for festival and ceremonies (Table 4.46).

Overall this is observed that Muslim households spend more on food items than other heads of household expenditures. In Education Christian households are spending more than other two communities, but here we do not see a positive association of spending on education and spending on electricity in the Christian community. Overall expenditure on different heads in the households reflects poor purchasing power of all the communities.

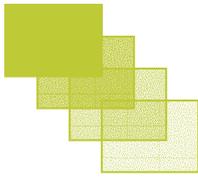
#### **4.14 Current Educational Status, Skill Training**

##### ***4.14.1 Educational attainment by religion and gender***

It has been noted earlier that illiteracy among the religious minorities is more than the Hindu community. 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 in this age group altogether 11.3 percent Hindu, 18.4 percent Muslims and 9.3 percent Christian were never enrolled in school. Further 17.8 percent Hindu, 20.5 percent Muslim and 19 percent Christian left education after enrolment. Overall it is seen that in this age group 68.2 percent Hindu, 57.3 percent Muslims and 65.3 percent Christian are attending formal educational institutions. There were some in all the religion currently attending informal institutions (Table 4.50). Gender wise we do not see significant variation in schooling status among the communities.

##### ***4.14.2 Current Educational Status of Children***

Looking at educational level of the population in the sample households it is reflected that among the literates 78.1 percent Hindu, 87.3 percent Muslim and 77.9 percent Christian have not been able to complete the high school level of education. It is seen that altogether 21 percent Hindu, 8.8 percent Muslim and 16.5 percent Christian have completed the high school level of education. This figure for females in the Hindu community is 19.4 percent, Muslim 7 percent and Christian 19.6 percent (Table 4.51). All are reflective of poor human capital formation among the young population in the district and more particularly for women in the Muslim community.



The data reflects that about 86 percent children from Hindu community, 80 percent from Muslim community and 79 percent from Christian community presently attending government school. Attendance in private school is more among the Christian community children (17.1 percent), than Muslim (9.8 percent) and Hindu (8.7 percent) children. This is found that 4 percent children in the age group of 5 to 25 years are attending Madrasa school.

#### ***4.14.3 Access and facilities in education***

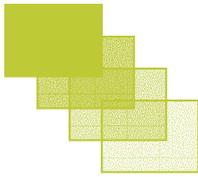
This is revealed that more than 80 percent students of the sample villages are required to travel less than 2 km to attend their school. This proportion in the case of Muslim students is 90 percent. In case of 54 percent students the medium of instruction found to be regional language and for 41 percent it is specified by others (mainly Bodo). English found to be medium of instruction in case of 3.4 percent students. This is found the Muslim students (about 75 percent) are undergoing education through instructions in regional language (mainly Assamese) and Hindu and Christian students (both about 56 percent) by other language. English found to be medium of instruction for 17 percent Christian students which outweighs the other two communities.

This is revealed that about 80 percent students (Hindu 77 percent, Muslim 87 percent, and Christian 66 percent) in the sample households have received free books from government. This is also reported that about 45 percent students (Hindu 39 percent, Muslim 49 percent and Christian 33 percent) receive mid day meal at schools.

A good proportion of students have been dropped out in the sample households (Table 4.50). Major reasons cited for this by the Hindu households are failure in examination (20.5 percent), marriage (19.9 percent), non-affordability of educational expenses (17.1 percent), non-interest in education (15.8 percent) and work at home (11 percent). However, non-interest in reading (28.6 percent), non affordability of fees (24.1 percent), marriage (17.6 percent), needs of earning income (12.1 percent) are the main reasons for dropouts as cited by the Muslim households. For the Christian households non-interest in studies, marriage and examination failures account for two third of the explanation for dropout. One could see number of factors - economic crisis and non-congenial environment along with marriage in the context of the girls students among all religions in the district (Table 4.53).

#### ***4.14.4 Aspiration of Parents on their Children***

Altogether 56 percent parents in Hindu households aspire that their boys should attain educational at least to graduation level. This figure in Muslim households is 41.9 percent and in Christian households is about 70 percent. In the case of girl students the figures are 43 percent, 28 percent, 54 percent respectively in Hindu, Muslim and Christian households. All reveal that attitude towards education among Christian households is much liberal that other two communities (Table 4.54 and 4.55).



#### **4.14.5 Attitude and Approaches in Skill development training**

Interactions in the sample households reveal that in very few household (Hindu 9.8 percent, Muslim 8 percent and Christian 11 percent) family members are interested to take up skill development training (Table 4.56). Among the interested people computer operation (46 percent) is the most preferred trade in Hindu and Christian (54 percent) households. In Muslim households tailoring (42 percent) followed by computer operation (33 percent) are the preferred trades for skill development training. Weaving (in 23 percent Christian and 13 percent Hindu households) and driving (15 percent Christian, 11 percent Muslim and about 10 percent Hindu households) are also preferred trades in skill development training as revealed by the sample households (Table 4.57).

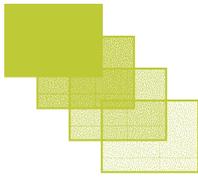
#### **4.15 Present Health Scenario**

The survey reveals that about 11 percent male members in the sample households across the religion suffered from some kind of diseases in the past one year. This figure for women is found to be 15.2 percent. Incidences of diseases found to be marginally more in the case of Muslim households where 12.3 percent male members and 15.5 percent female members reported some form of diseases. Malaria and fever found to be the most commonly reported diseases reported by the male members in the sample households and one finds no variations across the religions. Apart from malaria and fevers, cough and cold women members particularly in the Hindu and Muslim households have reported stomach pain, women related diseases and pregnancy related problems. Hospitalisation was the case for 22.5 percent Hindu, about 17 percent Muslim and 23.5 percent Christian households in the sample (Table 4.60). This could indicate that the capacity and alertness of Muslim households where we see relatively high prevalence of diseases is less than other two communities. However, the seriousness of the diseases requiring hospitalization was not captured in the study.

This is found that 57 percent Hindu households, 63 percent Muslim and 58 percent Christian households solely approach government hospital for treatments. Private medical practitioners too major source of treatments in 10 percent Hindu, 14 percent Muslim and 20 percent Christian households. However, it is found that more Hindu families (about 15 percent) go for traditional medicine practitioners than Muslim (about 12 percent) and Christian households (14 percent). There are a considerable section of households in the sample without much variation in the sample using multiple sources for medical treatment (Table 4.59).

#### **4.16 Maternal and Child Health**

This is found that immunization coverage is found much poorer among Christian children and this is more particularly for girl children. This is found that just 22 percent girls below 5 year in Christian community are fully immunized. This proportion is about 38 percent in the case of girls below 5 years from both Hindu and Christian households. In the case of boys below 5 years more than 40 percent in all three religions got fully immunized (Table 4.61). In the doses of BCG, DPTs, OPVs and Measles one could see alarming gender differences in administration of doses across all their religion. Moreover among the fully immunized children just 10.8 percent Hindu, 6.3 percent Muslims and



3.7 percent Christian children received the doses on time (Table 4.62). This reflects clearly that there are lacuna in awareness and administrative part to run the immunization programme of the children effectively. Unawareness is found to be major reasons for non immunization of the children in the households in the sample (Hindu 50.6 percent, Muslim 62.1 percent and Christian 90 percent) (Table 4.63).

The survey reflects that Muslim and Christian women have less access to government and institutional facilities for delivery of child. Just about 7.9 percent Muslim women used government or private facilities for delivery as against 30.2 percent by the Hindu and 19.2 percent by Christian women (Table 4.64). More than 61 percent Hindu women, 87 percent Muslim women and 75 percent Christian women delivered their babies at home assisted by untrained dais or other family members (Table 4.65).

#### **4.17 Poor and the PDS Support**

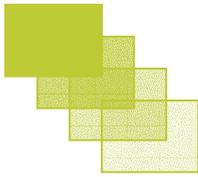
About 39 percent Hindu households, 36 percent Muslim and 26 percent Christian household reported that they belong to BPL category. This is reported that about 39 percent Hindu, 36 percent Muslim and 26 percent Christian families possess BPL ration card (Tables 4.66 and 4.67). This means that few BPL households do not have their BPL cards. It is found that 87 percent Hindu household, 89 percent Muslim and 88 percent Christian families avail rice from PDS shops. Kerosene, however, is found to be availed from PDS by fewer proportions of households in the sample (53 percent Hindu, 49 percent Muslim and 42 percent Christian families, Table 4.69). This is found that more than 43 percent families availing rations from PDS face difficulties for the reasons of lack of money (29 percent), lack of adequate quantity of supply (about 37 percent) and for some other unspecified reasons. However, across the religions there are not much variation in this context (Table 4.70).

#### **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 programmes. At the same time, any leakages in the process are to be properly identified for designing effective implementation.

The present baseline clearly indicates that people who are aware of various schemes also get benefit from them. So far the level of awareness at the community level is concerned, Muslim households, on the whole found to be little ahead of the Hindu and the Christian households in the district (Table 4.71). It could also be seen that in terms of benefits, however, the Muslims got more benefits under the NREGA but less in the case of IAY (Table 4.72). This is true that the nature of these two programmes is different, one requiring to work to get the benefits, reflects overall more responsiveness to the government programme by the people from Muslim households.

In case of selection of beneficiaries for most of the schemes, GP Secretary and Block Development officials are found overwhelmingly prominent. So far as the commission is



concerned mixed responses are observed. In the perception of the people NREGA and SGSY emerged as the two most useful schemes.

#### ***4.18.1 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 73<sup>rd</sup> and 74<sup>th</sup> 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 shows that the level of political participation is quite high among the sample households at all levels more particularly in the state assembly and parliamentary elections (Table 4.73). Religion wise there are not much differentiations but it has been found that Muslims participated less in the panchayat elections in the district. This is found that more than 90 percent of the households are members of social or religious organizations. However, about 10 percent households found to be part of Self Help Groups where involvement of Muslim households found to be less than other two communities (Table 4.74).

#### ***4.18.2 Conflict, insecurity and access to media and communication***

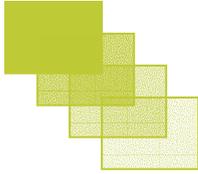
Problems and losses related to conflicts, communal or otherwise and the sense of insecurity is found to be more in this conflict ridden district where about 25 percent sample households got trapped in the past (Table 4.75). The conflicts are mostly found to be communal in nature. This is found that more families from Muslim community have lost family members and property in the conflicts in recent past. They are followed by members of Christian community (Table 4.75). Lost of property is found to be major in most of the households. This is found that about 19 percent sample households in the district feel insecure due to communal feeling and this feeling found to be more among the Christian households.

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 is found that just about 14 percent sample households listen to radio, 12 percent watch TV and less than four percent read newspapers. Religion wise there was not much variation but Hindus were found to be marginally ahead in all aspects (Table 4.76).

### **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 electricity, communication and drinking water supply are the most important facilities lacking in their villages. The Muslim communities also placed priorities on these three facilities but placed road communication ahead of electricity and drinking water. However, in the perception of



Christian community agriculture and related services also assume priority in their villages after electricity and road communication (Table 4.77).

#### ***4.19.2 Most important deprivation in the families***

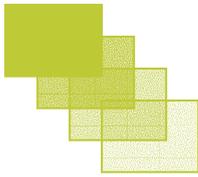
Most of the Hindu families perceive that land followed by housing and employments are the most important deprivations in their families. The Muslim and Christian families also think in the same way like the Hindu families (Table 4.78).

#### ***4.19.3 Perceived priorities for the welfare of minority communities***

The Hindu respondents feel that education, road communication and employment opportunities should be the first priorities for the welfare of the minority communities.

The Muslim and Christian households perceive the same way but also places agriculture and related services as some of the major priorities (Table 4.79).

It has, however, been observed that road communication, electricity, water supply, agriculture related services and livelihood security are the major concerns of the people in the villages of Kokrajhar district. ■



## DEVELOPMENT DEFICITS

Overall analysis reveals that Kokrajhar is not a performing district in many facets of development. This was also reflected by the state human development report (2003), which places the district at 15<sup>th</sup> rank in the state and the indices found to be lower than the state averages. The baseline survey points out many areas of development deficits requiring effective attentions.

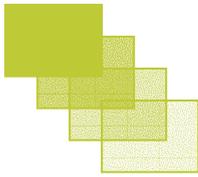
■ High fertility and mortality rates in the district, particularly among the Muslim community reflect that benefits of development yet to reach the community. This is mainly responsible for poor human capital formation. Poor school enrolments, high dropout and poor level of educational attainment are explained by not only poor economic conditions of the families but primarily by motivational factor. This need to be addressed why students in this minority concentrated district lack incentive to carry forwards their study. The baseline provides some explanations on this by pointing out poor physical infrastructure in educational institutions and on quality of teachers in the village schools.

■ Since landlessness factor is more prominent among the Muslim community, this requires more attention. Emphasis should be on generation of non-farm avenues. There is high prevalence of underemployment in the district and these needs to be addressed by effective job generation programme. This is true that as per records of the government this district has generated more man days of jobs under the employment guarantee programmes, the effectiveness needs to be evaluated. Preference for self-employment among the underemployed or unemployed is more prevalent than salaried jobs in the sample villages. This means that government needs to create more facilities for skill development training and make provisions of real services to keep the enthusiasm level high for the people in self-employment endeavour, which is grossly missing in most of the state departments in the state.

■ There is also need of making provisions of institutionalising finance as a large section of people are relying on borrowing from professional moneylenders. This is true that in many households the land factor and absence of permanent salaried job prohibit to obtain a loan from formal institutions.

■ In Agricultural sector people in the district seems to be responsive with relatively high use of HYV seeds and fertilisers. However, with support in farm mechanisation process and irrigation through improvements of the natural streams and existing canals (location of the district in Himalayan foothills has made it advantageous) could be more cost effective in agrarian transformation in the district.

■ The overall condition of the housing in this district found to be quite unsatisfactory. Besides having a large number of Kuchha houses, the living space for a sizeable section of the households has also been found to be insufficient particularly in the Muslim community. Although IAY has contributed to certain extent the larger section of the



people living below the poverty line has not yet been covered by any housing programme.

- The baseline survey indicates meagre proportion of households having access to sanitary toilets. There is need of providing drive for universal provisioning of low cost sanitation facilities in the district.

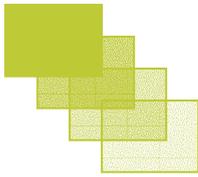
- The state need to address the issue of access to electricity more effectively. Electricity is though available in most of the villages what concerns more is the access of individual households. This is true that installation cost often prohibits the poor households to get the access. The need is to look at the issue of raising access to electricity in the households and of an effective electricity pricing mechanism for poor households and measure the cost of benefits of electricity provisioning in the poor households.

- The present baseline survey indicates that percentage of children fully immunised is marginal. The survey also indicates considerably lower rated vaccination for girls. The quality service delivery and administration of vaccination is found poor. In most of the cases the parents are not aware of the second and third doses of vaccines. Immunization therefore, should be adequately emphasized through existing programme of National Rural Health Mission.

- In most of the cases child delivery takes place at home. Similarly very few women are found receiving pre and post natal care.

- Insecurity feeling among the communities in this conflict ridden district is widely prevalent. This has affect in accessing livelihood and ensuring decent living of the community members.

- In terms of relative deprivation, common perception of the people across the religion is that that electricity, road communication, drinking water and agriculture services now require more attentions in the district. Along with these, education, housing and livelihood assurance are also major concerns. ■



## LIST OF SURVEYED VILLAGES

Sl. No.	VILLAGE
1	Pakriguri FV
2	Howriapet 2
3	Sri Rampur No. 1
4	Matiapara - 1
5	Bosabil
6	Ramdeo FV
7	Simultapu-2
8	Dhauliguri
9	Owabari
10	Aminpara FV
11	Nichinapara
12	Ramfalbil
13	Shyamthaibari
14	Bhumka
15	Hangsabil
16	Mowamari
17	Asharikandi
18	Kachukata
19	Rimijhimighopa
20	Kumguri
21	Singimari
22	Maligaon FV
23	Rodaldhaya (Kodaldhuwa)
24	Chautaki Pt-1
25	Magurmari
26	Amguri Forest
27	Balagaon
28	Madarpur
29	Amteka F.V
30	Haripur