

Minority Concentration District Project

Malda, West Bengal

Sponsored by the Ministry of Minority Affairs

Government of India

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We also acknowledge the research assistance of Smt. Dolly Naskar and Smt. Triparna Sinha of the CSSSC for processing the data and write the report.

Acknowledgment

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

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The Minority Concentrated Districts Project

An Overview

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

The objective of the proposed study has been conducting a baseline survey on religious minority population under the aegis of Indian Council of Social Science Research and funded by the Ministry of Minority Affairs. A total of ninety districts have been selected by the Ministry of Minority Affairs on the basis of three criteria, viz. minority population, religion specific socio economic indicators and basic amenities indicators. The Ministry has classified the districts with substantial minority population on the basis of religion specific socio economic indicators and basic amenities indicators respectively. The four religion specific socio-economic indicators are: (i) literacy rate, (ii) female literacy rate, (iii) work participation rate and (iv) female work participation rate. The four basic amenities are: (i) % of households with *pucca* walls, (ii) % of households with safe drinking water, (iii) % of households with electricity and (iv) % of households with W/C latrines. A total of 53 districts with both sets of indicators below national average were considered more backward and were classified into group 'A' and 37 districts with either of the indicator values below national average were classified into

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

group 'B'. Group B was further classified into two sub-categories – B1 for which religion specific socio-economic indicators are below national average and B2 for which basic amenities indicators are below national average. The minorities are defined on the basis of National Commission of Minorities Act, 1992 and includes Muslims, Sikhs, Christians, Buddhists and Zoroastrians (Parsis).

Centre for Studies in Social Sciences, Calcutta will carry out the survey in 11 districts of West Bengal and one each in the Andaman and Nicobar Islands, Orissa and Sikkim. Of the 11 districts of West Bengal Uttar Dinajpur, Dakshin Dinajpur, Malda, Murshidabad, Birbhum, Nadia, South 24 Parganas, Bardhaman and Kochbihar are in group A while Haora, North 24 Parganas are in group B (sub-category B1). Nicobars in Andaman and Nicobar Island and North Sikkim in Sikkim are in group B (sub-category B2). Gajapati district in Orissa is in group A. It may also be noted that all the 11 districts of West Bengal are marked for Muslim minority category while Gajapati and Nicobars are marked for Christian minority category and North Sikkim for the Buddhist minority category.

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

Before elaborating on the MCD Project, it would be useful to highlight some of the main objectives of the Sachar Committee Report, upon which the former was envisaged and formulated. The Sachar Committee Report (2006) on the social, economic and educational status of the Muslim community primarily dealt with the question of whether different socio-religious categories in India have had an equal chance to reap the benefits of development with a particular emphasis on Muslims in India. It proposes to identify the key areas of intervention by Government to address relevant issues relating to

the socio-economic conditions of the Muslim community (SCR, 3).² Besides indicating the developmental deficits, the report illustrates how the perception among Muslims that they are discriminated against and excluded, is widespread (SCR, 237).

Significance of the Project

In the Indian imagination, the term ‘minority’ is coeval with the Muslim community. The Sachar Report writes of how this particular community imagine themselves and is imagined by other socio-religious communities (SCR, 11) and observes how “the Muslims complained that they are constantly looked upon with a great degree of suspicion not only by certain sections of society but also by public institutions and governance structures. (SCR, 11). While the Sachar Committee specifically addresses the issues relating to Muslim minority community, it makes for provisions to look into other socio-economic aspects common to all poor people and to minorities. (SCR, 4). Thus, the vision of the MCD project is to build on and supplement, wherever necessary, the findings of the Sachar Report to ensure overall growth and development of the districts. Based on the report, the MCD proposes to provide support, fiscal and otherwise, to all communities irrespective of religious affiliations.

Besides addressing the developmental deficits, the MCD project, (by incorporating all socio-religious Communities in its survey research,) in the course of this survey, also attempts to give us a broader understanding of the term ‘minority’--that the term ‘minority’ is not restricted or limited to the Muslim community only, thus reinforcing the need for equity and inclusion as proposed in Sachar Report.

A close reading of the report indicates the committee’s concern for issues of discrimination and deprivation the Muslim community encounter in their everyday existence. The report illustrates how the Muslim identity comes in the way of admitting their children to good educational institutions.³ While the Sachar Committee Report

² Sachar Committee will be written as ‘SCR’.

³ See Sachar Committee Report, p. 3. Also, see footnote 3, p. 3.

agrees that the widespread perception of discrimination among the Muslim community needs to be addressed, nonetheless it admits that there are hardly any empirical studies that establish discrimination. (SCR, 239). The term, when associated particularly with the Muslim community, is fraught with negative meanings, imageries, and ideas that may trigger further speculation. It is highly nuanced with multi-layered causalities, and therefore any one to one correlation would make a simplistic argument. Needless to say, initiating a dialogue on the subject of discrimination and deprivation is not easy.⁴ As one of the drafts rightly points out-- “it is not the absence of physical amenities (only) that are preventing minorities from coming forward, it is also the contextual background.” (See ICSSR’s Expert Committee Meeting on Baseline Survey of Minority Concentration Districts, p.4). Under the circumstance, the MCD project’s baseline survey research, in some way, acts as a tool⁵ to perpetuate wider social awareness, among the minority concentrated districts thereby constructively sustaining ongoing discussions and dialogues on this delicate issue. In doing so, it urges the larger society to think through issues of discrimination and the like such as casteism, groupism, etc—the social hurdles which seemingly appear to play little to no direct role in addressing and reducing developmental deficits, are nonetheless inextricably linked to the overall growth and advancement of the country.⁶

By focusing on the 15 districts, extended over 3 states and 1 union territory such as West Bengal, Orissa, Sikkim and Andaman and Nicobar Islands respectively, the MCD project headed by the Center for Studies in Social Sciences, Calcutta, aims to gain an in-depth and detailed view of the socio-economic conditions of the communities living in these districts and create socio-economic profiles of the districts by identifying the key developmental deficits viz. health, literacy rate, female work participation etc. that have a significant bearing on the overall growth and expansion of a State. The project is a

⁴ During the course of our survey, the discussions on ‘discrimination’ and ‘deprivation’ were carefully articulated to the respondent. People ranging from Government officials to the people of the community were careful not to use certain terminologies in the conversation.

⁵ It would be useful to look at how survey study itself can be a tool to generate social awareness. This argument calls for further elaboration that is beyond the scope of the present report.

⁶ The Sachar Committee Report notes that the widespread perception of discrimination among the Muslim community needs to be addressed but admits that ‘there are hardly any empirical studies that establish discrimination.’ (SCR pp.239)

district level plan that doesn't necessarily target the minority community, and therefore although it will identify the minority community, the funds will be allocated across communities irrespective of socio-religious affiliations. (See ICSSR's Expert Committee Meeting on Baseline Survey of Minority Concentration Districts, p.2)

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

As for instance, in the district of Malda, despite the presence of school, the percentage of boys and girls dropping out of these institutions is fairly significant. The reasons for this may not be entirely indigenous for our sample households agree that regularity of teachers in taking classes, the maintenance of discipline and teaching overall is to the satisfaction of parents in the sample household. On inquiring about the reasons for such high proportion of dropouts, factors endogenous to school and pedagogy were cited as significant constraints in continuing education. Thus, a fairly large number of our respondents felt that the school was too far. This indicates that all weather road connectivity or adequate transport facilities are poor thus discouraging children desirous of accessing school education. Similarly, a fairly large number of children are employed in various jobs to supplement the household income. A very large percentage of boys and girls do not go to school as they are compelled to work and/ or their parents are unable to fund their school education. This supports our understanding of high incidence of poverty as observed by HDR (District Per Capita Income HDR p.79) where they rank Malda 10th out of the 18 districts. Besides the problem of non-implementation as enumerated by SCR, there are significant gaps in the integration of various programmes undertaken by line departments, which affect the outcome in a particular sector.

In the light of growth and development of a state, the social and economics of the socio-economic cannot be taken as hermetically sealed categories as they are constantly addressing, affecting and articulating each other. As for example, in our sample survey,

there is very high incidence of illiteracy in Malda. High illiteracy indicates higher employment in non-skilled sectors such as agricultural labourers or in casual labour work. Consequently, as high proportion of adults are engaged in labour-intensive work, wage-earning would be low giving rise to high incidence of poverty as discussed above.

Therefore, while there is a need to describe developmental deficits in terms of figures and numbers, one has to take cognizance of how the 'social' is intertwined with the economic parameters of human conditions and vice versa. This approach towards research would allow us to gain a holistic perspective while at the same time enabling us to stay focused on certain key aspects of development of the minority concentrated districts.

Previous survey research such as the State HDR (West Bengal) did not recognize the Muslim community as a separate socio-religious group. While data for SC/ST and other castes exist, the absence of focus on the Muslim community did not bring to light their specific socio-economic status. While certain socio-economic conditions would be applicable across communities in terms of literacy, employment, or such like, a specific focus on minorities would also show the relative position vis-à-vis other disadvantaged groups namely the SC/STs. The advantage of focusing on the conditions of minorities in terms of standard socio-economic indices is to clearly highlight their condition, which would have been glossed over if the research were conducted by focusing on the SC/STs only. For example the SCR mentions how in certain areas the Muslims are more disadvantaged in terms of daily earnings when compared to other SRCs. (SCR, 105).

The Survey Report

The MCD project undertakes a baseline survey to address the socio-economic issues of the district communities. A baseline survey is significant as it creates a rich database, which allows us to interrogate, and provides us with more research options. Also, it allows us to create a benchmark for future survey on the focused areas that need

immediate Government intervention. The new data collected and collated by baseline survey will thus build on and supplement the existing data provided by Census and the Sachar Committee.

Methodology

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

The methodology employs two types of survey instruments – one a rural household questionnaire and second, a village schedule. Household schedule would be used to identify socio-economic parameters, as well as, to understand both the individual and the collective experiences of people living in these areas. The village schedule would be instrumental in collecting the village average data. This data will be collected from the various government offices, such as the office of the District Magistrate, the Block Development Officer, the Agricultural Department; the office of the Panchayat Pradhan, ICDS centres etc. It will be useful in understanding the nature of the village in terms of availability of infrastructure, access to basic amenities such as health services, education, land and irrigation and the like.

Besides very few descriptive open-ended questions, the questionnaires primarily

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

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

Introducing West Bengal

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

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

Malda

The district of Malda is marked as Muslim minority district and belongs to category 'A' of the MCD districts with 49.72% Muslim population and religion specific average indicator value 38.2% and average basic indicator value 16.2%.

The district of Malda is known as the part of North Bengal. English Bazar - its district headquarter, is located at a distance of 365 kms from Kolkata, the state capital of West Bengal. Malda, being part of the Gangetic basin with Ganga as the main river touching the northern most point and entering Bangladesh, and its distributaries Bhagirathi, Jalangi, Mahananda and Bhairab flowing south of Malda, is characterized by fertile agricultural land. The river Mahananda divides the district into two regions namely eastern and western region.

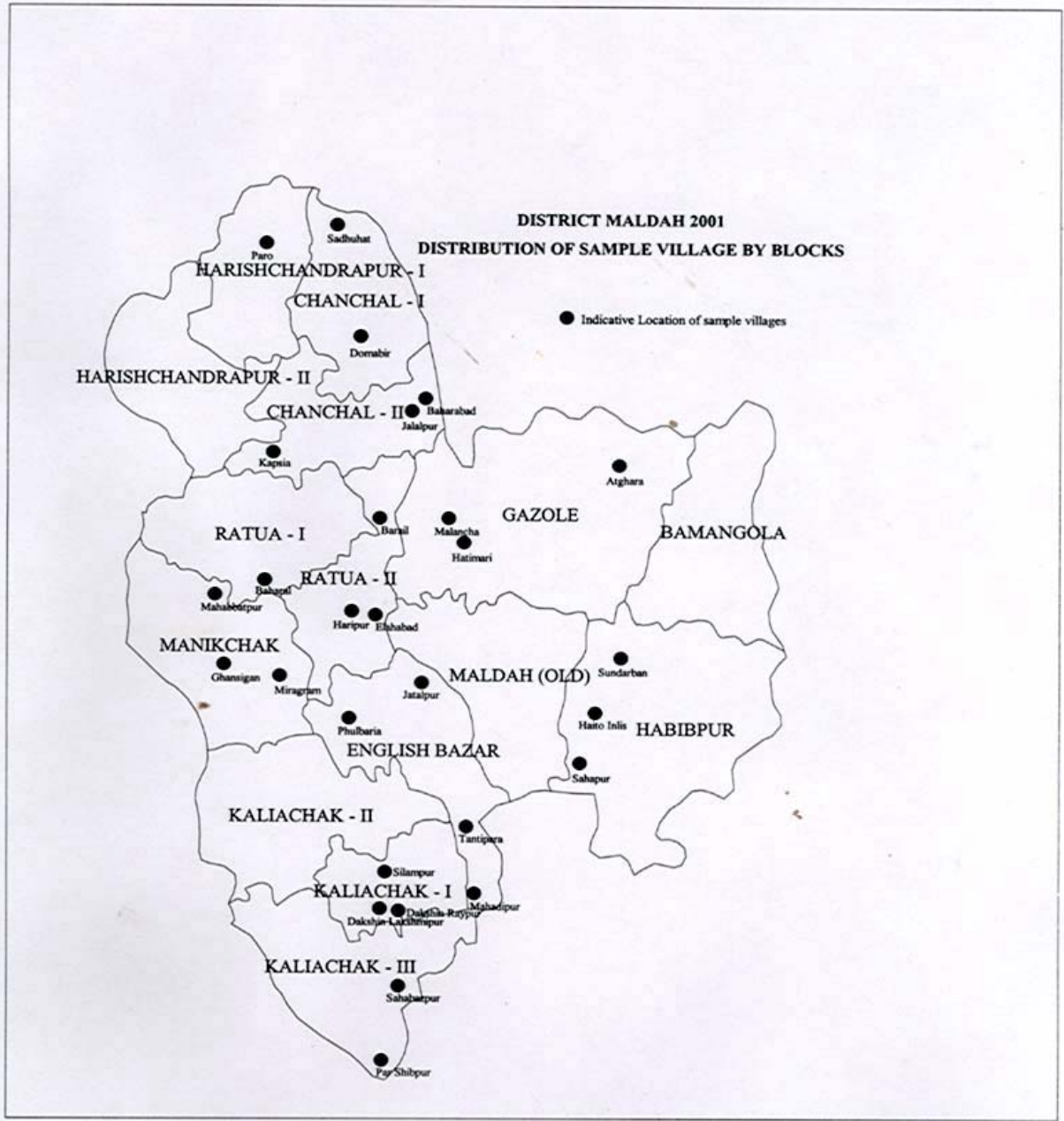
Demography

Of 18 districts in West Bengal, the district of Malda, ranks 17th in terms of Human Development Index. (Human Development Report, 2004, p. 219). The density of population is 881 percent per square kilometer. The percentage of urban population (Census 2001) is 7.32. The total number of rural households is approximately 582117. (Census 2001) The district of Malda accommodates approximately 3290468 of which 49.72% belong to the minority community. The minority population is roughly about 51% while the Hindus constitute 49% of the total population.

Selected Villages in Respective Blocks

Sl.no.	Block	Village
1	Habibpur	Sundarban
2	Habibpur	Haito Inlis
3	Habibpur	Sahapur
4	Gazole	Hatimari
5	Gazole	Malancha
6	Gazole	Atghara
7	Manikchak	Ghansigan
8	Manikchak	Mahabbatpur
9	Manikchak	Miragram
10	Harischandrapur - I	Paro
11	Chanchal - II	Kapsia
12	Chanchal - II	Jalalpur
13	Chanchal - II	Baharabad
14	Chanchal - I	Sadhuhat
15	Chanchal - I	Domabir
16	Ratua - II	Barail @
17	Ratua - II	Haripur
18	Ratua - II	Elahabad
19	Kaliachak - III	Sahabazpur
20	Kaliachak - III	Par Shibpur
21	Ratua - I	Baharal
22	English Bazar	Phulbaria
23	English Bazar	Jatalpur
24	English Bazar	Tantipara
25	English Bazar	Mahadipur
26	Kaliachak - I	Silampur
27	Kaliachak - I	Dakshin Raypur
28	Kaliachak - I	Dakshin Lakshmipur

Note: @ Barail repeated thrice.



Map not to scale

Findings

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

1. Basic Amenities

We begin with a distribution of the Basic Amenities in the district of Malda calculated at the level of villages on the basis of primary survey and it includes the types and percentage of houses under Kutch/ Pucca constructions, percentage of electrified houses, the average distance of each house within a specific village from its source of drinking water, the percentage of houses in these villages with access to toilet facilities, and the type of fuel used. It shows that across all villages an alarmingly large number of households (over 75 percent) of which roughly 5-7 percent qualify as pucca, do not have in-house toilet facilities and that households of only two villages namely, Fulbaria and Hatimari use LPG, though very small fraction, as against other dominating alternatives sources of fuel such as leaves, firewood and hay. The average distance traversed to procure drinking water ranges from very close (Barail) to almost two kilometers (Dakshin Lakshnipur). Undoubtedly, all these features have strong implications for various other activities including education, occupational patterns, particularly across gender types and conditions of health in the villages, which we detail in the following sub-sections.

Table 1: Village wise Basic Amenities of Household (in percentages)

Name of the Village	Type of Houses			Avg. distance for source of drinking water (Km.)	Electrified houses	Households having Septic Tank /water/Sealed/Well-water Latrine	Type of Fuel used						Toilet outside house
	Kutcha	Kutcha-Pucca	Pucca				Wood	Coal	Kerosene Oil	Leaves/Hay	LPG	Others	
PHULBARIA	60.00	40.00	0.00	0.27	39.29	100.00	3.70	0.00	0.00	92.59	3.70	0.00	86.21
JALALPUR	10.71	85.71	3.57	0.16	3.33	N.A.	0.00	0.00	0.00	100.00	0.00	0.00	100.00
JATALPUR	57.14	42.86	0.00	0.50	36.67	72.73	13.33	0.00	0.00	83.33	0.00	3.33	63.33
HATIMARI	77.78	11.11	11.11	0.84	33.33	100.00	3.70	0.00	0.00	70.37	25.93	0.00	57.89
SAHAPUR	92.59	7.41	0.00	0.95	30.00	100.00	0.00	0.00	3.33	96.67	0.00	0.00	96.30
TANTIPARA	23.33	70.00	3.33	0.07	46.67	100.00	0.00	0.00	0.00	100.00	0.00	0.00	72.41
HARIPUR	86.21	13.79	0.00	0.43	40.74	100.00	17.24	0.00	0.00	82.76	0.00	0.00	89.66
MAHADIPUR	30.00	46.67	23.33	1.00	50.00	100.00	96.15	0.00	0.00	0.00	0.00	3.85	73.33
KAPSIA	7.14	92.86	0.00	0.08	6.67	100.00	0.00	0.00	10.00	90.00	0.00	0.00	96.30
GHANSIGAN	100.00	0.00	0.00	0.90	7.41	N.A.	13.79	3.45	44.83	37.93	0.00	0.00	100.00
BARAIL	93.10	3.45	3.45	0.00	31.03	100.00	0.00	0.00	0.00	100.00	0.00	0.00	96.55
HAITO INLIS	93.10	3.45	3.45	0.90	31.03	N.A.	0.00	0.00	0.00	93.33	0.00	6.67	100.00
BAHARAL	39.13	47.83	13.04	1.16	25.93	60.00	55.17	0.00	0.00	31.03	0.00	13.79	60.71
SUNDARBAN	100.00	0.00	0.00	0.80	3.33	N.A.	0.00	0.00	0.00	100.00	0.00	0.00	100.00
MALANCHA	93.33	6.67	0.00	0.77	3.33	N.A.	0.00	0.00	0.00	100.00	0.00	0.00	100.00
BAHARABAD	90.48	9.52	0.00	0.41	7.41	N.A.	0.00	0.00	0.00	100.00	0.00	0.00	100.00
SAHABAZPUR	38.46	61.54	0.00	0.73	19.23	94.44	41.38	41.38	10.34	0.00	0.00	6.90	26.92
SADHUHAT	66.67	22.22	11.11	0.30	33.33	100.00	9.52	0.00	0.00	90.48	0.00	0.00	95.00
PAR SHIBPUR	63.33	36.67	0.00	0.47	0.00	100.00	0.00	0.00	100.00	0.00	0.00	0.00	80.00
DAKSHIN LAKSHMIPUR	22.22	77.78	0.00	2.00	27.59	50.00	86.96	0.00	8.70	0.00	0.00	4.35	90.91
ELAHABAD	92.86	7.14	0.00	0.93	3.45	62.50	82.76	3.45	0.00	10.34	0.00	3.45	65.52
PARO	100.00	0.00	0.00	0.16	6.90	0.00	0.00	0.00	0.00	100.00	0.00	0.00	93.10
MIRAGRAM	68.97	24.14	6.90	1.02	20.69	14.29	32.14	3.57	35.71	25.00	0.00	3.57	75.86
MAHABBATPUR	80.00	10.00	10.00	1.11	10.34	50.00	20.69	3.45	51.72	20.69	0.00	3.45	80.00
DAKSHIN RAYPUR	13.79	82.76	3.45	1.33	60.71	N.A.	100.00	0.00	0.00	0.00	0.00	0.00	100.00
DOMABIR	85.71	14.29	0.00	0.51	32.14	N.A.	0.00	0.00	0.00	100.00	0.00	0.00	100.00
SILAMPUR	23.08	73.08	3.85	2.00	21.43	50.00	100.00	0.00	0.00	0.00	0.00	0.00	87.50
ATGHORA	100.00	0.00	0.00	0.43	10.71	100.00	44.83	3.45	51.72	0.00	0.00	0.00	69.23

Source: Village survey data. Note: N.A means not available.

The following tables show the same features as discussed above now aggregated at the district level and averaged for all the households surveyed in each of these villages. The same variables disaggregated to the level of Muslim and non-Muslim households clearly identify that there are several areas in which the Muslim households fall behind the non-Muslim households although that may not necessarily be below the village average given the high concentration of Muslim population in the same. Still, in terms of the dependence on the use of wood and non-LPG as fuel, in-house toilet facilities, and ownership of assets and appliances other than houses, the percentage of Muslim population display poor access. The household level distribution of distance to sources of drinking water and the distribution of houses by types, however display similarities across minority and non-minority population and any intervention in this regard should be aimed at the village level as a whole. For example, despite the fact that almost 95 per cent of all households, whether by Muslims or non-Muslims, are ‘owned’ the conditions are usually below any reasonable standard and easily susceptible to all kinds of environmental disorders. *Moreover, pucca houses provided under the IAY, is roughly 2 percent across the population classified by religion.⁷ This we believe should be an area where top up facilities may be extended on the basis of a further survey, which reveals more concretely the conditions of those households whose capability of upgrading is low and the conditions not suitable for human existence. It is understood that construction and maintenance of better houses requires large investments from the residents, which if channeled into provision of education and health facilities among the children and women shall serve a better purpose under all possible conditions.*

⁷ This is percentage of the general population. The same as the percentage of BPL families for the district as a whole is 4.03%.

Table 2: Basic Amenities of Households (District Average)

		Non Muslim	Muslim
Percentage of houses electrified		23.41	23.41
Primary source of light if no electricity is available (%)	Oil Lamp	98.23	92.71
	Oil Lantern	1.77	6.99
	Petromax	0.0	0.30
	Others	0.0	0.0
Source of Water (%)	Own Hand Pump/ Tube well	16.5	23.45
	Public Hand Pump / Tube well	32.75	59.73
	Tap	2.5	4.87
	Public Unprotected / dug well	15.0	3.76
	Public protected dug well	32.25	0.22
	Pond/River/Stream	0.0	6.19
	Others	1.0	1.77
Average Distance from source of Water (Km)		0.76	0.55
Toilet facilities (%)	Inside House	21.60	14.49
	Outside/ house	78.40	85.51
Types of Toilet (%)	Septic Tank Latrine	31.75	22.03
	Water- Sealed Latrine in house	34.92	11.86
	Pit Latrine	1.59	10.17
	Covered Dry Latrine	6.35	8.47
	Well Water Sealed	22.22	37.29
	Others	0.0	8.47
Primary Sources of Fuel (%)	Wood	12.18	29.59
	Coal	2.54	1.61
	Kerosene Oil	10.15	11.93
	Leaves/ Hay	68.02	55.05
	LPG	5.33	0.23
	Others	1.78	1.61
Drainage Facilities (%)	Proportion of people with drainage facility in house	13.51	13.87

Source: Household survey data.

Table 3: Housing- Ownership, Type and Value - District Average (%)

Religion group		Non Muslim	Muslim
Ownership of House (%)	Own	98.02	95.53
	IAY/ Government Provided	1.49	2.98
	Rented	0.50	1.49
Type of House (%)	Kutcha	73.42	59.3
	Kutcha-Pucca	20.76	38.53
	Pucca	5.57	2.16
	Others	0.00	0.00
Land adjoining own residence (%)	Own	38.02	53.76
	Provided By Government	34.73	13.0
	Land Holders Land	10.78	23.7
	Others	16.47	9.54
Average Value of Own House (Rs.)		35510.02	40754.55
Average Rent (Rs.)		200.00	650.00

Source: Household survey data

Table 4: Other Amenities of Household - District Average (%)

Religion group		Non Muslim	Muslim
Percentage of people with	Telephone	9.11	0.83
	Mobile	6.33	4.99
	Scooter/Moped/Motorcycle	5.06	2.08
Average Price (Rs.)	Telephone	555.33	N.A
	Mobile	2681.82	1840.0
	Scooter/Moped/Motorcycle	27805.0	15260.0

Source: Household survey data

Note: N.A means not available.

2. Education

The household survey on educational conditions offer a plethora of data on both Muslim and non-Muslim household and not unexpectedly, under all categories whether primary education, middle school or secondary levels participation of the Muslims is below the village average and is appallingly low for the women population in this category. Once again, since religious education or the Madrasah is not an option here, one must look deeper into both the demand the supply of education in these villages. In most of the villages of our sample there is at least one primary school and most of the students receive free books. But number of teachers per primary school is extremely low (viz. 2.73 per school); in fact it is not possible to run all the four classes in a school on an average. Also there are very few secondary schools in the sample villages. Thus there are strong supply side constraints for school education. However, as is revealed by data, the largest percentage of students drop out owing to the high opportunity cost of attending schools. In other words, the village community is still not in a position to simultaneously attend schools and make provisions for daily livelihood, in which case the former must

suffer. *This is an area although well known to both academic and policy-making communities need larger attention. What we propose is that the households that choose to send children to school may be provided with additional income support during the school years so that the student does not drop out and transform into child labor. In fact, provisions of such facilities in kind are already in practice, and include the mid-day meal arrangements although with several problems of mismanagement and corruption among the organizers that such a scheme regularly suffers from.* Still it does not take care of the opportunity cost in full, since it is well known that putting children in the work force is essentially a decision taken by one or both parents under the condition that children's leisure is a luxury good under dire necessity of survival for the household. *Thus, we would like to draw attention to policies that can ensure such in-school support program for the household instead of creating larger supply of such facilities. This will obviously require targeting of households which have shown positive choice towards sending children to school and those who would also be forthright in withdrawing the same in case of drop in household income levels below a critical level.* It is also important to identify if these are also the households which are more vulnerable than others in terms of health facilities, or parental access to regular work and other demographic features different from those which choose (25 per cent) to retain their children in school. It is also worth mentioning that the dropout rates are actually higher for non-Muslims and women (95 per cent) once they reach the eighth standard. The entire communities suffer from almost irreversible psychological slavery to the concepts from early marriages for girls and the general uselessness of higher education among the same group of people. *One reason could perhaps be pushing more and more for awareness against early marriages and need for education, but it can hardly be accomplished as long as the target groups do not observe and believe in the benefits that education can impart not only on them but to the entire community via large scale externalities. The examples from successful peer groups and information about potential careers outside of agriculture need regular emphasis in the public policy dialogues meant for the beneficiaries.* The lack of awareness and aspirations is clearly reflected in the responses made whereby only 2-3 percent of the parents prefer higher education for the girl child.

The district average is strongly corroborated by the household survey on all aspects including the demand for vocational training, school dropouts etc. as can be seen from the tables below.

Table 5: Village wise State of Education – General Population (%)

Name of the Village	Literacy Rate	
	Male	Female
PHULBARIA	59.09	69.57
JALALPUR	28.57	29.21
JATALPUR	57.89	56.94
HATIMARI	57.14	46.48
SAHAPUR	48.24	44.26
TANTIPARA	65.38	55.93
HARIPUR	59.57	62.12
MAHADIPUR	80.49	77.03
KAPSIA	29.52	19.18
GHANSIGAN	56.34	39.34
BARAIL	47.87	52.44
HAITO INLIS	50.00	28.85
BAHARAL	64.71	53.62
SUNDARBAN	58.54	37.74
MALANCHA	36.63	28.00
BAHARABAD	73.85	62.50
SAHABAZPUR	31.96	36.07
SADHUHAT	89.66	57.78
PAR SHIBPUR	8.40	17.35
DAKSHIN LAKSHMIPUR	50.52	35.53
ELAHABAD	55.56	57.35
PARO	63.95	60.00
MIRAGRAM	70.67	50.00
MAHABBATPUR	70.93	45.45
DAKSHIN RAYPUR	28.17	26.32
DOMABIR	60.00	54.55
SILAMPUR	48.04	36.23
ATGHORA	17.07	24.49

Source: Village survey data.

Table 6: Village wise Demand for Technical/Vocational Education (in %)

Name of the Village	People interested in training	People willing to bear the cost	Tailoring	Sericulture	Automobile Labour	Computer Training	Electronics & Electrical	Motor Driving	Handicraft	Apprentice	Family Education	Others
PHULBARIA	29.63	100	100	0.00	0.00	0.00	0.00	0.00	0	0	0	0
JALALPUR	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
JATALPUR	75.00	42.86	0.00	0.00	0.00	0.00	0.00	0.00	80.95	4.76	14.29	0
HATIMARI	41.38	58.33	8.33	8.33	16.67	41.67	8.33	0.00	0.00	0.00	16.67	0
SAHAPUR	40.00	75.00	0.00	0.00	0.00	0.00	0.00	8.33	50.00	0.00	16.67	25
TANTIPARA	35.71	100	90.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0
HARIPUR	92.86	0.00	3.85	0.00	0.00	15.38	7.69	3.85	19.23	19.23	30.77	0
MAHADIPUR	47.62	0.00	50.00	0.00	0.00	0.00	0.00	0.00	20.00	0.00	0.00	30
KAPSIA	3.45	N.A.	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0
GHANSIGAN	96.43	48.15	3.70	3.70	18.52	25.93	0.00	7.41	33.33	3.70	0.00	3.70
BARAIL	93.10	0.00	0.00	0.00	3.70	29.63	18.52	0.00	11.11	3.70	33.33	0.00
HAITO INLIS	37.93	54.55	0.00	0.00	9.09	27.27	9.09	0.00	27.27	0.00	27.27	0.00
BAHARAL	21.74	100	40.00	0.00	0.00	40.00	0.00	0.00	20.00	0.00	0.00	0.00
SUNDARBAN	65.52	29.41	0.00	5.56	0.00	0.00	0.00	0.00	72.22	0.00	16.67	5.56
MALANCHA	40.00	16.67	25.00	0.00	25.00	33.33	0.00	8.33	8.33	0.00	0.00	0.00
BAHARABAD	20.00	100	16.67	16.67	0.00	50.00	16.67	0.00	0.00	0.00	0.00	0.00
SAHABAZPUR	4.00	100	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
SADHUHAT	85.71	100	0.00	0.00	0.00	72.22	27.78	0.00	0.00	0.00	0.00	0.00
PAR SHIBPUR	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
DAKSHIN LAKSHMIPUR	80.77	60.00	16.67	0.00	0.00	0.00	0.00	0.00	75.00	0.00	0.00	8.33
ELAHABAD	3.45	100	0.00	0.00	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00
PARO	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
MIRAGRAM	91.67	45.45	0.00	0.00	9.09	59.09	0.00	0.00	27.27	4.55	0.00	0.00
MAHABBATPUR	89.66	25.00	0.00	0.00	4.00	24.00	0.00	4.00	60.00	4.00	4.00	0.00
DAKSHIN RAYPUR	89.66	53.85	0.00	0.00	8.33	0.00	8.33	8.33	58.33	0.00	16.67	0.00
DOMABIR	90.00	100	3.85	0.00	0.00	65.38	30.77	0.00	0.00	0.00	0.00	0.00
SILAMPUR	96.55	78.57	0.00	0.00	0.00	0.00	0.00	16.67	83.33	0.00	0.00	0.00
ATGHORA	23.08	0.00	0.00	0.00	0.00	0.00	83.33	0.00	0	0	0	16.67

Source: Village survey data

Note: N.A means *not available*

Table 7: Reason For Drop Out in the villages (in %)

Name of the Village	Male					Female				
	Distance	Absence of any teaching in school	No Drinking water	Labour	Expenditure	Distance	Absence of any teaching in school	No Drinking water	Labour	Expenditure
PHULBARIA	0	0	0	0	0	0	0	0	0	0
JALALPUR	100	N.A.	N.A.	100	100	100	N.A.	N.A.	100	100
JATALPUR	0	0	0	100	100	0	0	0	100	100
HATIMARI	N.A.	100	N.A.	100	100	N.A.	100	N.A.	N.A.	100
SAHAPUR	0	0	0	75	100	0	0	0	66.67	66.67
TANTIPARA	80	80	100	100	100	N.A.	N.A.	N.A.	N.A.	N.A.
HARIPUR	N.A.	N.A.	N.A.	100	N.A.	50	0	0	100	100
MAHADIPUR	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
KAPSIA	N.A.	N.A.	N.A.	100	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
GHANSIGAN	100	50	50	100	100	N.A.	100	N.A.	N.A.	100
BARAIL	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
HAITO INLIS	50	0	0	0	50	50	0	0	0	0
BAHARAL	25	0	0	100	50	33.33	0.00	0.00	0.00	100
SUNDARBAN	0	0	0	100	100	0	0	0	100	100
MALANCHA	N.A.	N.A.	N.A.	N.A.	100	N.A.	N.A.	N.A.	N.A.	100
BAHARABAD	33.33	0.00	0.00	100	100	N.A.	N.A.	N.A.	N.A.	N.A.
SAHABAZPUR	66.67	0.00	0.00	100	80.00	66.67	0.00	0.00	100	66.67
SADHUHAT	0	0	0	50	50	0	0	0	50	66.67
PARSHIBPUR	100	N.A.	N.A.	100	100	100	N.A.	N.A.	100	100
DAKSHIN LAKSHMIPUR	N.A.	N.A.	N.A.	0	60	N.A.	N.A.	N.A.	0	100
ELAHABAD	0	0	0	0	66.67	0.00	0.00	0.00	0.00	0.00
PARO	0	100	0	100	100	0	100	0	100	100
MIRAGRAM	0	16.67	16.67	50.00	100	0.00	0.00	0.00	75.00	100
MAHABBATPUR	75	50	50	75	80	50	40	20	80	80
DAKSHIN RAYPUR	N.A.	N.A.	N.A.	100	100	N.A.	N.A.	N.A.	100	100
DOMABIR	0	0	0	100	66.67	N.A.	N.A.	N.A.	N.A.	0.00
SILAMPUR	100	N.A.	N.A.	100	100	100	N.A.	N.A.	100	100
ATGHORA	100	N.A.	N.A.	100	100	100	N.A.	N.A.	100	100

Source: Village survey data

Note: N.A means *not available*

Table 8: Level of Education of General Population – District Average (%)

	Muslim		Non-Muslim	
	Male	Female	Male	Female
Illiterate	50.29	53.55	47.46	57.91
Below Primary	14.45	12.92	14.45	11.58
Primary	17.60	18.56	15.52	17.71
Middle	10.37	11.98	11.51	6.79
Vocational/Management	0.0	0.0	0.45	0.0
Secondary	5.08	2.14	4.55	3.56
Higher Secondary	1.29	0.43	1.96	1.34
Technical Diploma	0.0	0.08	0.09	0.0
Technical/Professional Degree	0.0	0.0	0.09	0.0
Graduate	0.57	0.17	2.14	0.89
Post Graduate	0.21	0.0	1.43	0.22
Others	0.14	0.17	0.36	0.0

Source: Household survey data

Table 9: State of Education for 5 to 18 age group – District Averages (%)

		Muslim	Non-Muslim
Condition	Not admitted to school	16.36	11.98
	Below primary education	25.25	25.53
Level	Primary education	53.05	53.42
	Class Eight	14.92	16.05
	Vocational	0.51	0.26
	Secondary education	2.20	2.11
	Higher Secondary education	0.51	0.26
	Government/ Aided School	98.84	91.84
Type of school	Private School	4.10	5.26
	Madrasah	0.51	0.0
	Missionary School	0.17	1.05
	Unconventional school	0.0	0.8
	Others	0.17	0.0

Source: Household survey data

Table 10: Education – Infrastructure facilities (District Averages in %)

Distance		Muslim	Non-Muslim		
	Below 1 K.M.	71.78	55.91		
	1-2 K.M.	20.38	21.24		
	2-4 K.M.	4.70	12.90		
	Above 4 K.M.	3.14	8.87		
Medium of instruction in school	Bengali	84.80	94.07		
	English	0.35	1.08		
	Bengali & English	14.51	3.50		
	Hindi	0.0	1.08		
	Local Language	0.0	0.27		
Government help in	Availability of books	84.96	76.30		
	School dress	0.44	0.74		
	Stipend	0.0	11.11		
	Mid-day meal	7.30	1.85		
	Others	7.30	10.0		
Reasons for drop-out		Male	Female	Male	Female
	Distance from home	32.5	40.0	39.13	27.78
	Absence of any teaching in school	10.71	10.53	37.04	28.57
	Insufficient availability of water, classroom and toilet	3.57	0.0	27.27	5.88
	Unable to attend because of work	76.36	74.29	86.21	78.95
	It is expensive	87.69	87.5	91.11	82.14

Source: Household survey data

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

Dropout	Muslim		Non-Muslim	
	Male	Female	Male	Female
Below Primary	33.33	33.33	51.43	65.22
Below Class Eight	77.78	60.0	85.71	95.65

Source: Household Survey Data

**Table 12: Education - Infrastructure and Aspirations (%)
(Community wise District Averages)**

		Muslim		Non-Muslim	
Mid-day meal	Regularity	54.58		59.38	
	Taste	58.92		61.64	
	Cleanliness	60.58		66.04	
Book	Availability	51.87		39.62	
Teachers	Regularity	82.38		80.0	
	Discipline	80.46		76.67	
	Teaching	70.50		67.76	
Aspiration of parents		Male	Female	Male	Female
	Vocational	19.61	14.69	5.29	2.33
	Madhyamik	29.80	51.36	34.13	45.35
	H.S	9.41	11.28	9.62	12.79
	Graduate	30.59	17.90	26.44	19.77
	Post-Graduate	4.31	1.95	14.90	13.37
	Others	6.27	2.72	9.62	6.40

Source: Household survey data

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

		Muslim	Non-Muslim
Courses offered	Tailoring	6.67	0.0
	Computer Trained	6.67	0.0
	Electronic & Electrical	0.0	0.0
	Driving Training	6.67	0.0
	Handicraft	73.33	75.0
	Apprentices	0.0	0.0
	Family Education	0.0	0.0
	Other	6.67	25.0
	Institution	Government Institution.	0.0
Expert Worker		20.0	75.0
Apprentices Training		0.0	0.0
Diploma Certificate	Number of people who hold	14.29	0.0
	Useful (whether)	100.0	100.0
Vocational Institution (%)		0.41	1.57
Average. Duration of training (in days)		65.57	227.0
Average Expenditure for training (Rs.)		5450.0	2000.0

Source: Household survey data.

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

	Muslim	Non-Muslim
People Interested in Training	49.77	47.06
Technical Education	Tailoring	10.80
	Sericulture	2.84
	Automobile Labour	9.09
	Computer Training	25.0
	Electronics & Electrical	7.39
	Motor Driving Training	3.41
	Handicraft	27.27
	Apprentice	1.70
	Family Education	9.09
Others	3.41	
Willing to bear the cost	51.15	50.56

Source: Household survey data

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

3. Occupation

While we have briefly discussed the major occupational characteristics of the village communities across religious sub groups, here we present a more graphic elaboration of the prevalent occupational patterns. *Since most residents are not cultivators themselves, the largest employment is generated in the villages, as seen from the district average, as land less agricultural labourer. It hardly needs to be mentioned that these jobs are very much seasonal in nature and low paying.*

Table 15: Work participation – Community wise District Averages (%)

	Muslim		Non-Muslim	
	Male	Female	Male	Female
Agriculture	16.40	2.35	22.19	3.37
Agricultural Labour	17.69	2.66	20.02	5.62
Family Business	1.62	0.20	3.02	0.0
Salaried Employee (Government)	0.97	0.72	2.55	1.0
Salaried Employee (Private)	0.81	0.10	2.64	0.37
Casual Labour	25.28	7.97	15.96	2.62
Only domestic Work	1.53	41.47	1.89	39.45
Retirees, Pensioners, Remittance Recipient	0.40	0.31	0.94	0.12
Unable to work (Child/ Elderly)	24.64	30.34	20.49	24.97
Unorganized Employee	0.08	0.0	0.28	0.0
Others	3.96	9.19	3.78	18.23
Unemployed	6.62	4.70	6.23	4.24

Source: Household survey data

However, there is large variation in the occupational pattern across villages as well as across gender categories. However, on an average the female population of the district is mostly engaged in household work.

The average 30 percent presence of long-term migrant workforce in outside towns is also an evidence of the fact that the workforce typically self-select themselves to serve in occupations that are missing or insufficiently labor absorbing in the locality (and regional townships). *That 77% of Muslims migrants chose to work in other provinces, and that about 18 percent of them are in professional activities imply that a better*

provision of training facilities and occupations that can sustain the migrants at home is probably the first best from the point of view of the regional economy.

Table 16: Migration for Work – Community wise District Averages (%)

		Muslim	Non-Muslim
Duration	Short Term	79.28	66.20
	Long Term	20.72	33.80
Place of work	Within District (Village)	0.89	4.05
	Within District (Town)	3.57	5.41
	Within State (Village)	1.79	0.0
	Within State (Town)	5.36	5.41
	Outside State (Village)	10.71	5.41
	Outside State (Town)	76.79	79.73
	Abroad	0.89	0.0
Reasons for migration	Professional Work	17.70	10.81
	Administrative Work	2.65	6.76
	Clerical Work	0.0	1.35
	Sales Work	0.88	4.05
	Farmer	1.77	0.0
	Transport and labourers	74.34	64.86
	Student	0.88	0.0
	Others	1.77	12.16
Repatriation	Household	87.16	85.51

Source: Household survey data

Table 17: Village wise Occupational pattern among the Male (in percentage)

Name of the Village	Male					
	Cultivator	Agricultural Labour	Business	Salaried Employee (Govt.)	Salaried Employee (Pvt.)	Casual Labour (Non-Agriculture)
PHULBARIA	0.00	7.69	12.82	0.00	2.56	61.54
JALALPUR	10.20	40.82	0.00	0.00	0.00	8.16
JATALPUR	0.00	5.41	4.05	0.00	0.00	35.14
HATIMARI	27.63	0.00	9.21	6.58	7.89	5.26
SAHAPUR	0.00	53.75	2.50	0.00	1.25	6.25
TANTIPARA	7.02	43.86	3.51	0.00	0.00	28.07
HARIPUR	22.83	28.26	0.00	0.00	0.00	0.00
MAHADIPUR	3.61	16.87	8.43	1.20	0.00	7.23
KAPSIA	1.90	57.14	0.00	0.00	0.00	3.81
GHANSIGAN	0.00	10.94	0.00	0.00	0.00	43.75
BARAIL	19.19	39.39	0.00	2.02	0.00	0.00
HAITO INLIS	61.64	2.74	0.00	0.00	0.00	6.85
BAHARAL	0.00	0.00	1.20	2.41	3.61	42.17
SUNDARBAN	3.70	66.67	0.00	0.00	0.00	1.23
MALANCHA	51.55	1.03	0.00	2.06	0.00	18.56
BAHARABAD	9.52	36.51	3.17	4.76	3.17	4.76
SAHABAZPUR	72.00	10.67	0.00	0.00	2.67	5.33
SADHUHAT	8.62	13.79	8.62	5.17	0.00	13.79
PAR SHIBPUR	85.48	6.45	0.00	0.00	0.00	4.84
DAKSHIN LAKSHMIPUR	4.76	0.00	4.76	0.00	1.59	68.25
ELAHABAD	0.00	12.35	0.00	0.00	0.00	35.80
PARO	12.79	23.26	1.16	0.00	3.49	23.26
MIRAGRAM	0.00	0.00	0.00	5.33	0.00	42.67
MAHABBATPUR	6.02	2.41	0.00	7.23	0.00	55.42
DAKSHIN RAYPUR	10.94	0.00	0.00	1.56	3.13	67.19
DOMABIR	10.00	45.00	0.00	0.00	3.75	7.50
SILAMPUR	8.86	0.00	0.00	0.00	2.53	62.03
ATGHORA	78.67	2.67	0.00	0.00	0.00	10.67

Source: Village survey data

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

Name of the Village	Female					
	Cultivator	Agricultural Labour	Business	Salaried Employee (Govt.)	Salaried Employee (Pvt.)	Casual Labour (Non-Agriculture)
PHULBARIA	0.00	8.33	0.00	0.00	0.00	8.33
JALALPUR	0.00	0.00	0.00	0.00	0.00	0.00
JATALPUR	1.37	1.37	2.74	5.48	0.00	1.37
HATIMARI	2.99	0.00	0.00	1.49	1.49	0.00
SAHAPUR	0.00	11.67	0.00	0.00	0.00	0.00
TANTIPARA	0.00	46.67	0.00	6.67	0.00	13.33
HARIPUR	0.00	0.00	0.00	0.00	1.56	1.56
MAHADIPUR	0.00	0.00	0.00	1.35	0.00	4.05
KAPSIA	0.00	17.81	0.00	0.00	0.00	2.74
GHANSIGAN	0.00	0.00	0.00	0.00	0.00	7.55
BARAIL	2.38	4.76	0.00	0.00	0.00	0.00
HAITO INLIS	3.85	0.00	0.00	5.77	0.00	1.92
BAHARAL	0.00	1.49	0.00	1.49	0.00	0.00
SUNDARBAN	0.00	11.11	0.00	0.00	0.00	0.00
MALANCHA	8.33	0.00	0.00	0.00	0.00	5.21
BAHARABAD	0.00	3.03	0.00	0.00	0.00	1.52
SAHABAZPUR	15.91	2.27	0.00	0.00	0.00	0.00
SADHUHAT	0.00	6.67	0.00	0.00	0.00	0.00
PAR SHIBPUR	2.56	0.00	0.00	0.00	0.00	0.00
DAKSHIN LAKSHMIPUR	2.13	0.00	0.00	0.00	0.00	36.17
ELAHABAD	0.00	8.70	0.00	0.00	0.00	0.00
PARO	0.00	7.46	0.00	0.00	0.00	13.43
MIRAGRAM	0.00	0.00	0.00	1.79	0.00	5.36
MAHABBATPUR	7.35	0.00	0.00	0.00	0.00	7.35
DAKSHIN RAYPUR	12.70	0.00	0.00	0.00	0.00	34.92
DOMABIR	0.00	21.21	0.00	1.52	0.00	0.00
SILAMPUR	14.29	0.00	0.00	0.00	0.00	44.90
ATGHORA	5.88	0.00	0.00	0.00	0.00	0.00

Source: Village survey data

4. Health

The gaps that exist in educational and occupational categories, however, appear small when compared to the conditions of health facilities available in these villages within the district of Malda. The data reveals that there exists suitable access to government health centers and the recent drives to implement the vaccination among the children have been quite pervading across communities. *However, the health centers, and it is perhaps well-known, are inadequate in handling cases such as child birth and this is clearly reflected in the high percentage of child-birth at home (on an average, 70 percent). Most of the public hospitals are not located in close proximities, and hardly any is located in the neighborhood of the village or even within the Panchayat. The survey reports that the most dominating reason, accounting up to 100 percent, for not visiting a government hospital is the distance one needs to cover.* Regarding vaccination of children under the age of five, about 80 per cent of all communities have been covered, while those who did not participate in the program, is mainly owing to lack of awareness.

Table 19: Health – Village-wise Averages

Name of the Village	Average expenditure on health (Rs.)	Access to health centers (%)			Vaccination (%)				Problem of Vaccination (%)		
		Government	Private	Quack	Polio	BCG	DPT	Measles	Unaware of the program	Problem of distance	Others
PHULBARIA	2263.64	100.00	96.15	0.00	100	95.2	95.2	90.48	N.A.	N.A.	N.A.
JALALPUR	3062.50	96.67	0.00	0.00	100	100	100	87.50	33.33	66.67	0.00
JATALPUR	9486.21	100.00	0.00	10.71	58.33	25.0	25	33.33	N.A.	N.A.	N.A.
HATIMARI	12138.46	96.67	0.00	0.00	93.55	93.5	93.5	74.19	N.A.	N.A.	N.A.
SAHAPUR	5600.00	100.00	0.00	0.00	100	85.7	85.7	71.43	100	0.00	0.00
TANTIPARA	2975.00	100.00	92.86	0.00	100	100	100	100	N.A.	N.A.	N.A.
HARIPUR	4515.38	100.00	0.00	75.00	96.55	89.7	89.7	96.55	N.A.	N.A.	N.A.
MAHADIPUR	12593.75	61.90	20.00	0.00	100	100	100	100	N.A.	N.A.	N.A.
KAPSIA	10166.67	100.00	0.00	3.57	77.78	100	100	44.44	N.A.	N.A.	N.A.
GHANSIGAN	3611.76	52.63	10.00	66.67	72.73	18.2	18.2	27.27	100	0.00	0.00
BARAIL	7106.67	100.00	N.A.	100	100	100	100	100	N.A.	N.A.	N.A.
HAITO INLIS	2166.25	100.00	N.A.	N.A.	55.56	44.4	44.4	44.44	N.A.	N.A.	N.A.
BAHARAL	3307.69	72.41	0.00	91.67	100	77.8	77.8	72.22	N.A.	N.A.	N.A.
SUNDARBAN	4706.90	96.67	5.56	20.00	100	100	100	100	N.A.	N.A.	N.A.
MALANCHA	2350.00	100.00	N.A.	N.A.	80	80	80	72.00	100	0.00	0.00
BAHARABAD	5736.25	43.33	7.41	14.81	100	100	100	66.67	N.A.	N.A.	N.A.
SAHABAZPUR	775.00	100.00	0.00	0.00	66.67	0.00	0.00	0.00	100	0.00	0.00
SADHUHAT	1900.00	20.00	5.00	9.52	100	100	100	100	N.A.	N.A.	N.A.
PARSHIBPUR	0.00	100.00	N.A.	0.00	100	7.69	7.69	7.69	N.A.	N.A.	N.A.
DAKSHIN LAKSHMIPUR	10868.42	95.65	0.00	0.00	100	44.4	44.4	11.11	N.A.	N.A.	N.A.
ELAHABAD	1163.64	50.00	0.00	100	100	82.6	82.6	95.65	N.A.	N.A.	N.A.
PARO	4536.00	53.57	0.00	42.86	100	100	100	25.00	N.A.	N.A.	N.A.
MIRAGRAM	7350.00	53.57	11.54	50.00	100	58.3	58.3	66.67	N.A.	N.A.	N.A.
MAHABBATPUR	3922.22	33.33	7.41	45.45	80	75.0	75.0	40.00	N.A.	N.A.	N.A.
DAKSHIN RAYPUR	6369.57	100.00	N.A.	N.A.	96.43	17.9	17.9	0.00	0.00	0.00	100
DOMABIR	2016.67	32.14	0.00	6.90	94.44	94.4	94.4	83.33	50.00	50.00	0.00
SILAMPUR	5089.29	100.00	N.A.	N.A.	100	13.6	13.6	9.09	N.A.	N.A.	N.A.
ATGHORA	1162.50	100.00	0.00	0.00	66.67	0.00	0.00	0.00	N.A.	N.A.	N.A.

Source: Village survey data

Table 20 : Types of Medical Facilities in the Villages

Name of the Villages	Government Hospitals		PHC		Sub-PHC	
	Within village	Within Panchayat	Within village	Within Panchayat	Within village	Within Panchayat
ATGHARA	no	no	no	yes	no	yes
BAHARABAD	no	no	N.A	N.A	no	yes
BAHARAL	N.A	N.A	no	no	yes	-
BARAIL	no	no	no	no	no	yes
DAKSHIN LAKSHMIPUR	no	no	N.A	N.A	yes	-
DAKSHIN RAYPUR	no	no	yes	-	N.A	N.A
DOMABIR	no	no	no	no	no	yes
ELAHABAD	no	no	no	yes	yes	-
GHANSIGAN	no	yes	no	yes	no	yes
HAITO INLIS	no	no	no	no	N.A	N.A
HARIPUR	no	no	no	no	no	yes
HATIMARI	yes	-	N.A	N.A	N.A	N.A
JALAPUR	no	no	no	no	no	yes
JATALPUR	N.A	N.A	N.A	N.A	yes	-
KAPSIA	no	no	no	no	no	yes
MAHABBATPUR	no	no	no	no	no	yes
MAHADIPUR	N.A	N.A	N.A	N.A	yes	-
MALANCHA	no	yes	N.A	N.A	N.A	N.A
MIRAGRAM	no	no	yes	-	yes	-
PAR SHIBPUR	no	no	no	no	yes	-
PARO	no	no	N.A	N.A	yes	-
PHULBARIA	no	yes	N.A	N.A	yes	-
SADHUHAT	no	no	no	no	no	yes
SAHABAZPUR	N.A	N.A	N.A	N.A	yes	-
SAHAPUR	no	yes	no	yes	N.A	N.A
SILAMPUR	no	no	no	yes	yes	-
SUNDARBAN	N.A	N.A	N.A	N.A	no	yes
TANTIPARA	no	no	N.A	N.A	no	yes

Source: Village survey data

Note: N.A means *not available*

Table 21: Information on Child Birth – Village-wise (%)

Name of villages	Place of birth				Reasons for not visiting Government places				
	At home	Government Hospital	Private Hospital	Others	Problem of distance	Un-cleanliness	Inefficient services by	No female doctors	Others
PHULBARIA	75.00	25.00	0.00	0.00	11.11	0.00	0.00	0.00	88.89
JALALPUR	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
JATALPUR	30.77	69.23	0.00	0.00	33.33	0.00	0.00	0.00	66.67
HATIMARI	66.67	33.33	0.00	0.00	0.00	0.00	0.00	100.00	0.00
SAHAPUR	42.86	57.14	0.00	0.00	28.57	0.00	0.00	0.00	71.43
TANTIPARA	85.71	0.00	14.29	0.00	0.00	40.00	0.00	0.00	60.00
HARIPUR	93.10	6.90	0.00	0.00	25.00	0.00	0.00	0.00	75.00
MAHADIPUR	6.67	93.33	0.00	0.00	100.00	0.00	0.00	0.00	0.00
KAPSIA	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
GHANSIGAN	83.33	16.67	0.00	0.00	90.00	0.00	0.00	0.00	10.00
BARAIL	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
HAITO INLIS	88.89	11.11	0.00	0.00	100.00	0.00	0.00	0.00	0.00
BAHARAL	78.95	10.53	0.00	10.53	93.33	6.67	0.00	0.00	0.00
SUNDARBAN	60.00	20.00	20.00	0.00	0.00	0.00	0.00	0.00	100.00
MALANCHA	92.00	8.00	0.00	0.00	54.55	0.00	0.00	45.45	0.00
BAHARABAD	78.57	7.14	14.29	0.00	100.00	0.00	0.00	0.00	0.00
SAHABAZPUR	8.33	91.67	0.00	0.00	0.00	0.00	0.00	0.00	100.00
SADHUHAT	100.00	0.00	0.00	0.00	50.00	0.00	0.00	0.00	50.00
PAR SHIBPUR	19.44	80.56	0.00	0.00	100.00	0.00	0.00	0.00	0.00
DAKSHIN LAKSHMIPUR	47.06	52.94	0.00	0.00	100.00	0.00	0.00	0.00	0.00
ELAHABAD	100.00	0.00	0.00	0.00	91.30	0.00	0.00	0.00	8.70
PARO	75.00	25.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
MIRAGRAM	72.73	27.27	0.00	0.00	100.00	0.00	0.00	0.00	0.00
MAHABBATPUR	93.75	6.25	0.00	0.00	100.00	0.00	0.00	0.00	0.00
DAKSHIN RAYPUR	57.69	42.31	0.00	0.00	0.00	14.29	42.86	0.00	42.86
DOMABIR	94.44	5.56	0.00	0.00	92.31	7.69	0.00	0.00	0.00
SILAMPUR	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
ATGHORA	14.29	85.71	0.00	0.00	0.00	0.00	0.00	0.00	100.00

Source: Village survey data

Table 22: Vaccination of Under Five-Year Children (%)
(Community wise District Averages)

Vaccination	Muslim			Non-Muslim		
Polio (pulse)	96.12			87.26		
DTP	67.05			78.98		
BCG	65.12			77.71		
Measles	56.59			66.24		
Organization	Government		Private	Government		Private
	100.0		0.0	100.0		0.0
Reasons for non participation	Unaware	Problem of distance	Others	Unaware	Problem of distance	Others
	40.0	40.0	20.0	80.0	20.0	0.0

Source: Household survey data.

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

		Muslim	Non-Muslim
Place of birth	In house	68.56	69.40
	Hospital	30.43	28.42
	Private hospital	1.00	1.09
	Others	0.0	1.09
Help during child birth	Doctor	23.73	16.94
	Nurse	1.36	6.01
	Trained midwife	17.29	36.61
	Non trained midwife	57.63	39.89
	Others/Don't know	0.0	0.55
Transport	Own car	8.03	0.81
	Rented car	79.56	36.29
	No vehicle	10.22	61.29
	Ambulance	2.19	1.61
Reason for not availing Government. Hospital facilities	Long distance	79.13	60.91
	Unhygienic Government hospital	1.74	2.73
	Below grade service	2.61	0.0
	No female doctor	0.0	22.73
	Others	16.52	13.64

Source: Household survey data.

5. Infrastructure

Almost all the villages have at least one primary school within the village. Absence of secondary school in almost all the villages is prevalent. Number of commercial banks and co-operatives are very few within the district though there are some credit societies situated in the district. From the village directory data it can be observed that the district and villages within it, is not well connected by bus routes and rail station.

6. Awareness About Government Schemes

It is easily understood that success of government sponsored development schemes strongly depend on the level of awareness and hence participation in using such facilities. *The cross-village data clearly displays that the level of awareness is appallingly low and in some cases completely absent (for example, Mahadipur, Miragram, Domabir). It has also been reported that in some cases the Panchyat responsible did not share any relevant information. The district average computed over these villages reveals an even more serious problem, whereby the beneficiaries paid a commission of up to 50 percent on the assistance obtained under the schemes.* It is interesting that non-Muslims are both more aware and more benefited out of these schemes compared to their religious counterpart. The major source of information in cases of profitable job opportunities have come from the Panchayat Pradhan himself/herself or from the GP office, and there is no report of the fact that NGOs have been of significant help in this connection.

Table 24: Awareness and Efficacy of Government Schemes – Village-wise

Name of the Villages	Percentage of people aware	Percentage of people benefited	Number of people having job cards	Number of people who have got job
PHULBARIA	12.5	12.5	352	281
JALALPUR	23.28	1.5	919	660
JATALPUR	37.89	0.45	92	73
HATIMARI	37.5	9.09	272	200
SAHAPUR	54.91	10.52	133	88
TANTIPARA	10.45	N.A.	206	1
HARIPUR	41.17	6.54	426	400
MAHADIPUR	0	N.A.	875	N.A
KAPSIA	21.67	4.72	561	450
GHANSIGAN	12.07	N.A.	15	15
BARAIL	40.95	0	864	600
HAITO INLIS	14.5	24.07	210	21
BAHARAL	57.37	1.72	Panchayat did not provide information.	Panchayat did not provide information.
SUNDARBAN	49.10	12.51	67	50
MALANCHA	37.5	24.07	177	146
BAHARABAD	17.92	25	351	17
SAHABAZPUR	13.86	N.A.	1800	N.A
SADHUHAT	4.55	25	16	13
PAR SHIBPUR	11.67	N.A.	54	N.A
DAKSHIN LAKSHMIPUR	N.A.	N.A.	N.A	N.A
ELAHABAD	50.83	3.45	203	170
PARO	25	5.56	277	201
MIRAGRAM	0	N.A.	11	11
MAHABBATPUR	5.42	N.A.	150	110
DAKSHIN RAYPUR	N.A.	N.A.	N.A	N.A
DOMABIR	0	N.A.	98	86
SILAMPUR	0.96	12.5	N.A	N.A
ATGHORA	22.11	0	126	0

Source: Village survey data & Household survey data

Note: N.A means *not available*

Table 25: Awareness and Efficacy of the Government Sponsored Development Programmes – District Average for Muslims (%)

Programme	Awareness of people	Beneficiary	Help received from					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	38.95	1.92	50.0	0.0	0.0	0.0	50.0	50.0
NREGS	77.84	21.54	84.78	13.04	0.0	0.0	2.17	48.89
IAY	58.06	4.90	100.0	0.0	0.0	0.0	0.0	28.57
Old Pension	28.51	0.0	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Swajal dhara	1.28	0.0	N.A	N.A	N.A	N.A	N.A	N.A.
Irrigation	2.56	16.67	N.A	N.A	N.A	N.A	N.A	N.A.
ARWSP	5.17	0.0	N.A	N.A	N.A	N.A	N.A	N.A.
SSA	9.79	21.74	50.0	0.0	0.0	50.0	0.0	0.0
TSS/SSUP	0.45	0.0	N.A	N.A	N.A	N.A	N.A	N.A

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

Programme	Awareness of people	Beneficiary	Help received from					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	47.68	4.17	33.33	33.33	0.0	0.0	33.33	0.0
NREGS	89.76	58.45	37.5	62.5	0.0	0.0	0.0	9.28
IAY	63.27	8.70	57.14	42.86	0.0	0.0	0.0	0.0
Old Pension	37.69	6.52	66.67	33.33	0.0	0.0	0.0	0.0
Swajal dhara	4.81	0.0	N.A	N.A	N.A	N.A	N.A	N.A.
Irrigation	2.86	0.0	N.A	N.A	N.A	N.A	N.A	N.A.
ARWSP	3.88	0.0	N.A	N.A	N.A	N.A	N.A	N.A.
SSA	7.77	0.0	N.A	N.A	N.A	N.A	N.A	N.A.
TSS /SSUP	1.10	0.0	N.A	N.A	N.A	N.A	N.A	N.A

Source: Household Survey Data

Note: NA means *not available*

7. Other Issues

About 12 percent of the Non Muslim respondent have life insurance whereas only 6.6% of the Muslim respondents are having life insurance. Banking habit of both Muslim and Non Muslim respondent is very poor. About 20 percent of Non Muslim and 26 percent of Muslim households are indebted and main sources of availing loans are rural banks and moneylenders. Loan is mainly taken for medical expenditure not for capital expenditure as a few percentage of the respondent reported to have taken loans for capital expenditure.

Table 27: Non-agricultural Assets – District Averages

		Non Muslim	Muslim
Oxcart	Percentage of household who own	1.27	1.87
	Average Price(Rs)	4250.0	3183.33
Car	Percentage of households who own	0.25	0.21
	Average Price (Rs)	N.A	N.A

Source: Household survey data

Note: NA means not available.

Table 27. Insurance and Financial Assets – Community wise District Averages

		Non Muslim	Muslim
Health Insurance	Percentage of households who have	1.01	N.A.
	Average Value (Rs)	801.0	N.A.
Life Insurance	Percentage of households who have	12.41	6.65
	Average Value (Rs)	120161.11	79882.35
Crop Insurance	Percentage of households who have	0.25	N.A.
	Average Value(Rs)	9000.0	N.A.
Bank Deposit	Percentage of households who have	1.01	N.A.
	Average Value(Rs)	80000.0	N.A.
Fixed Deposit	Percentage of households who have	N.A.	0.21
	Average Value (Rs)	N.A.	18000

Source: Household survey data.

**Table 28: Indebtedness - Sources and Conditions of Loan
(Community wise District Averages)**

		Non Muslim	Muslim
Percentage of people having loan		19.72	26.32
Average Interest Rate		10.04	10.35
Sources of availing loans (%)	Government	1.27	7.45
	Commercial Bank	16.46	11.70
	Rural Bank	39.24	15.96
	Co-operative Bank	0.0	2.13
	Self Help Group/Non Governmental Organization	2.53	3.19
	Moneylender	34.18	39.36
	Big landowner/Jotedar	0.0	5.32
	Relative	6.33	12.77
	Others	0.0	2.13
Conditions & Terms of Loan (%)	Willing to pay interest	33.80	72.15
	On physical labour	15.49	7.59
	On land mortgage	32.39	2.53
	On ornament mortgage	7.04	6.33

Source: Household survey data

**Table 29: Indebtedness - Reasons and Nature of Loan
(Community wise District Averages)**

		Non Muslim	Muslim
Nature of loan	Capital related expenditure	1.25	5.94
	Purchase of agricultural equipment	22.5	15.84
Reasons of Loan	Purchase of land/home	15.0	4.95
	Repairing of house	3.75	3.96
	Marriage/other social function	3.75	7.92
	Medical expenditure	32.5	40.59
	Purchase of cattle	2.5	4.95
	Investment	5.0	6.93
	Others	13.75	8.91
Loan (in terms of Cash)		100.0	96.81

Source: Household survey data

Table 30: Common Property Resources – Household Response of Uses and Interference – District Averages

		Percentage of User		Percentage of Interference	
		Non-Muslim	Muslim	Non-Muslim	Muslim
Uses and Interference	Forest	50.84	22.65	0.00	0.00
	Pond	86.71	48.72	4	0.00
	Field	83.07	66.41	0.91	0.49
	Cattle-pen	7.04	2.11	0.00	0.00
	School ground	2.94	2.76	0.00	0.00
	Other Government Buildings	1.47	2.08	0.00	0.00
	Others	1.61	0.77	0.00	0.00
		Non-Muslim		Muslim	
Categories of people who interfere	Higher class people	0.00		0.00	
	Big landlords	8.82		0.00	
	Each household	91.18		0.00	

Source: Household survey data

Table 32: Public Distribution System – Community wise District Averages

		Muslim	Non-Muslim
APL Card	% of families with APL ration cards	73.65	65.23
BPL Card	% of families with BPL/ Antodaya/ Annapurna card.	30.11	36.57
Sufficiency	% of families with sufficient product	76.33	79.36
Quantity	Rice: kg per family per month	6.12	9.97
	Wheat: kg per family per month	4.87	6.49
Problem (%)	Inadequate	35.73	11.11
	Inferior quality	3.97	7.22
	Less in amount	16.63	8.33
	Not available in time	15.14	30.56
	Irregular	4.22	4.44
	Others	0.25	0.83
	No problem	24.07	37.5
Purchase	% of families who can purchase all goods	30.59	35.71
Reason of purchase problem (%)	Monetary constraint	33.33	46.30
	Insufficiency of ration	31.03	11.67
	Unwillingness to sell off by the dealers	28.74	32.30
	Others	6.90	9.73

Source: Household survey data.

Recommendations

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

The above analysis is very broad in nature and requires intervention at a very larger scale and change in the attitude of the process of policy planning. Since the approach of the Multi-sector Development Plan funded by the Ministry of Minority Affairs is supplementary in nature and does not intend to change the very nature of plan process, it is suggested that the district administration may start working on priority basis with the additional fund in the areas where the deficit can very easily be identified at the district level or at the village or in the pockets of the district. Hence we provide the deficit of the district for the religion specific socio-economic indicators and the basic amenities indicators where deficits have been calculated as the deviation of the survey averages from the corresponding values based on NSSO, 2005 for socio-economic indicators and NFHS-3 for the basic amenities indicators in Table 33 below.

Table 33: Priority Ranking of Facilities Based on Deficits of District Averages and National Averages

Sl. No.	Indicator	District Average	National Average	Deficit	Priority Rank
I. Socio-economic Indicators					
1	Literacy (%)	50.12	67.3	17.18	4
2	Female Literacy (%)	44.29	57.1	12.81	6
3	Work Participation (%)	46.18	38.0	-8.18	8
4	Female Work Participation (%)	16.95	21.5	4.55	7
II. Basic Amenities Indicators					
5	Houses with Pucca Walls (%)	34.87	59.4	24.53	2
6	Safe Drinking Water (%)	70.77	87.9	17.13	5
7	Electricity in Houses (%)	23.38	67.9	44.52	1
8	W/C Toilet (%)	16.71	39.2	22.49	3
III. Health Indicators					
9	Full Vaccination of Children (%)	54.00	43.5	-10.5	-
10	Institutional Delivery (%)	31.02	38.7	7.68	-

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

It is clear from the above table that the district averages perform very poorly compared to the corresponding national averages in every case except for (i) work participation and (ii) full vaccination of children. Accordingly the district administration is expected to draw up their development plan funded by the Ministry of Minority Affairs based on the priority ranking of the facilities. However, it may also be noted that the district averages and the deficits are not uniform across the district, there are large variations across the villages. A comparison may be made consulting the relevant tables for the village level averages. In this way one can find out the priority ranking for the villages separately. Given the representative nature of the sample one can treat those villages or the blocks where they are situated as the pockets of relative backwardness in

terms of the above indicators. We draw the attention of the district administration to be cautious when drawing plan for the district.

In addition to the above priority ranking of facilities we also like to point out that there are some findings that the study team of the CSSSC thinks very important from the standpoint of the development of the district. These are given below.

- Though *pucca* house receives a rank of 4, percentage of BPL families covered under IAY is extremely poor, 4.03 %. So we think it is an important area where the district administration should top up.
- The district average of the number of primary teachers per school is very close to the national average, the national average itself is very poor. It means on an average all the four classes in a primary school cannot be held. So though the district average is not so poor in this case the district administration should pay attention to this.
- So far secondary schools are concerned, the performance of the district is very poor – 0.4 secondary and higher secondary schools per village. This also needs intervention.
- Apparently the district performs reasonably good for health related indicators, on closer scrutiny one is not satisfied just by any absolute standard. For example, only 12% of villages have government hospitals in its vicinity, 29.55 % of villages have primary health centers or sub-centres situated within the village, average distance of primary health center or sub-centres is 1.9 Km., average distance of government hospital is 19 Km., average distance of private hospital or

nursing home is 15.5 Km. For the ICDS centers only 24.14 % are housed in government building while only 10.34% have good quality building and average number of visits of ICDS employees is only 7.21 days in a year. These are by no means can be considered good whether they exceed national average or not, though in most of the cases they are lower than national average.

APPENDICES

Table A 1: General information

	District averages	Average of the sample villages
Area of the village	202.91sq. k.m.	237.36 sq. k.m.
Household size	5 persons	5 persons
Area of irrigated land out of total cultivable area (%)	36.70	53.95

Source: Village Directory, Census 2001

Table A 2: Transport and Communication

	District average	Average of the sample villages
Number of post offices	0.17	0.37
Number of phone connection	2.57	4.43
Number of bus routes	1.62	1.73
Number of rail station	1.81	2.00

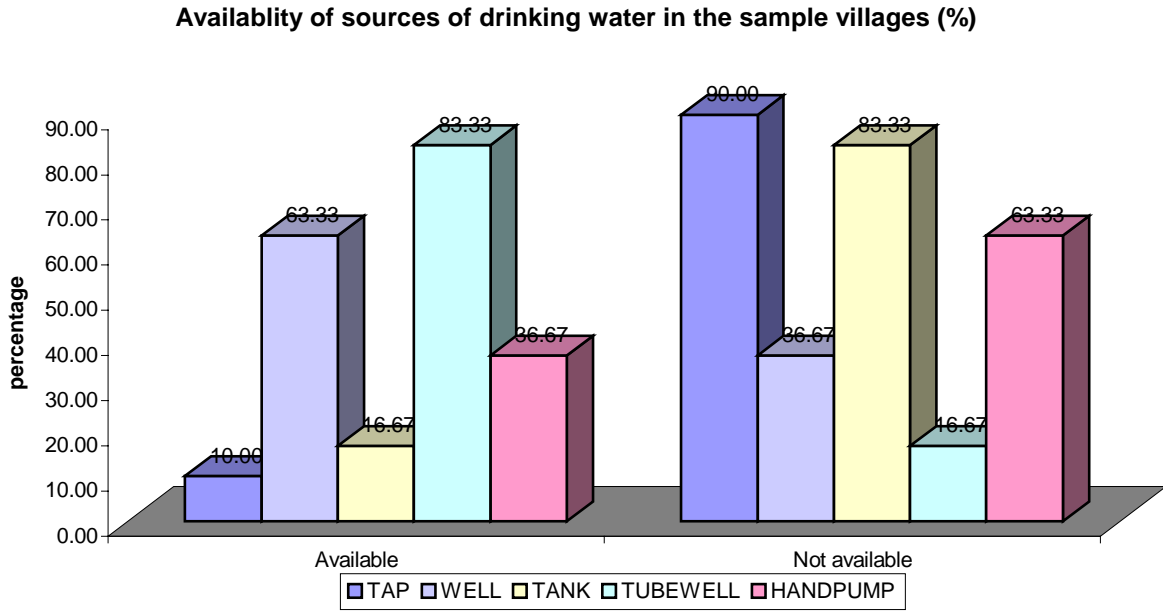
Source: Village Directory, Census 2001

**Table A 3: Banks and Other Financial Institutions –
Averages for the District**

Number of Commercial Banks	Number of Co-operative banks	Number of credit societies	Number of agricultural credit society
0.036	0.016	1.72	0.08
0.10	0.00	1.90	0.07

Source: Village Directory, Census 2001

Fig. A 1 Sources of Water



Source: Village Directory, Census 2001

Fig. A2: Distance to Post-Office and Tele-communication

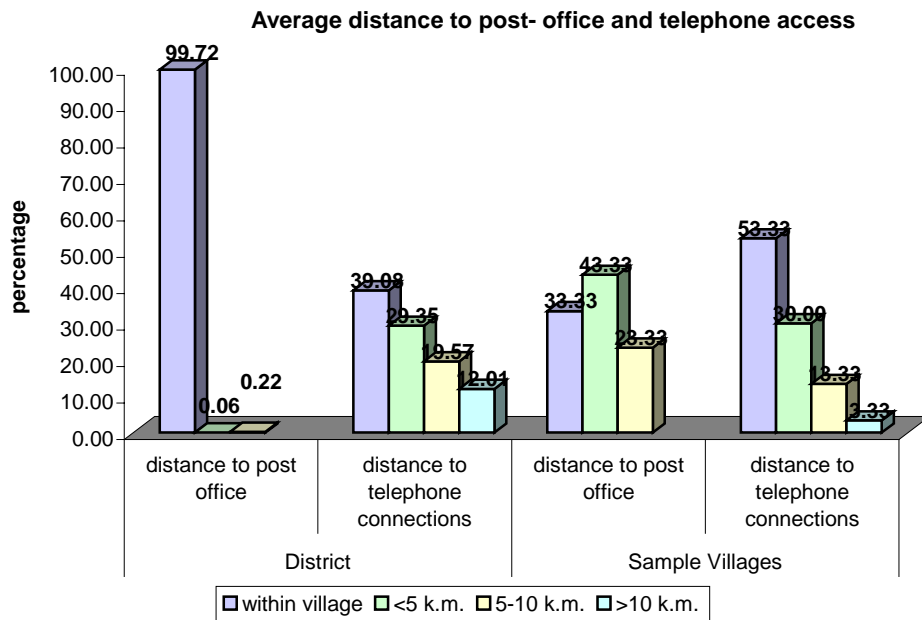
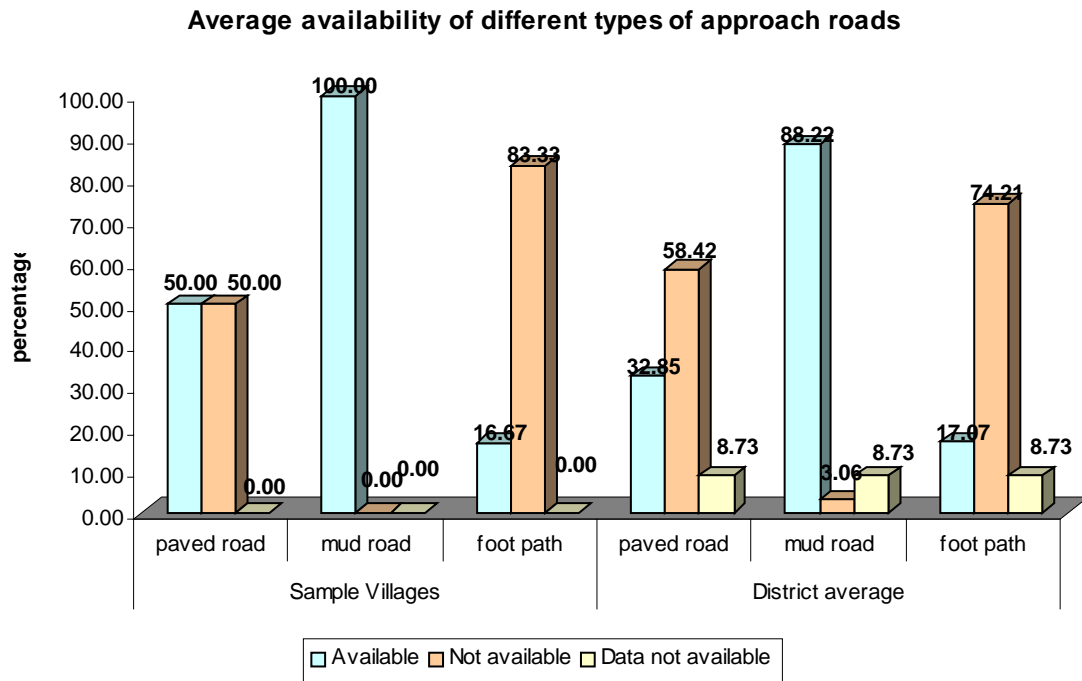
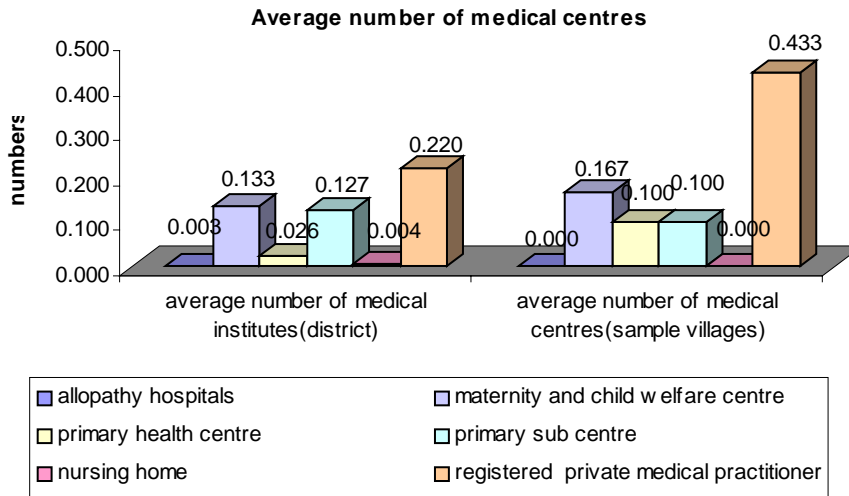


Fig. A3: Availability to approach roads



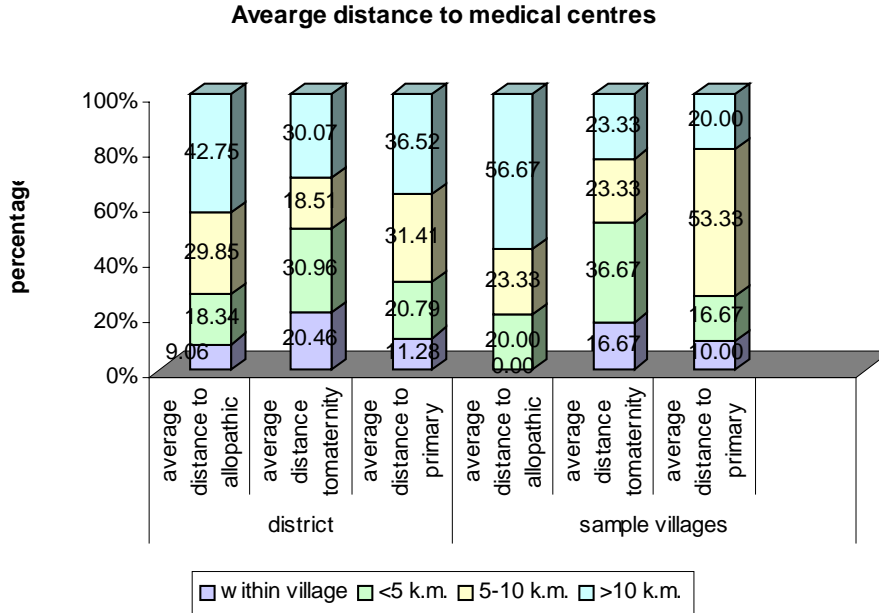
Source: Village Directory, Census 2001

Fig. A4: Average number of Medical centers



Source: Village Directory, Census 2001

Fig. A5: Average distance to Medical centers



Source: Village Directory, Census 2001

A4: Sampling Methodology

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

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

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

subject to a minimum of 6 villages in each stratum.

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

After the sample villages are chosen by the method described above the next task is to choose the sample of households for each village. If population of the sample village is less than or equal to 1200 all households will be listed. If population of the village is more than 1200, 3 or more hamlet groups will be chosen. For this purpose one may

exactly follow the methodology of NSSO for hamlet group formation. A total of two hamlet groups will be chosen from these hamlet groups. Out of these two, one hamlet group will be the one with highest minority population (for the district). Another hamlet group will be chosen randomly from the remaining hamlet groups. The households of chosen hamlet groups will be listed. While listing the households their minority status will also be collected as auxiliary information.

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

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

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