Minority Concentration District Project

Cooch Behar,West Bengal

Sponsored by the Ministry of Minority Affairs

Government of India

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Appendices

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 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 Minorites Act, 1992 and includes Muslims, Sikhs, Christians, Buddhists and Zorastrians (Parsis).

Centre for Studies in Social Sciences, Calcutta would 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,

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

Nadia, South 24 Parganas, Brdhaman and Koch Bihar 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 latter is 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 MCD Project

The purpose of this survey is to help the district administration draw an 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 applied. To give a specific example, if a school is built up, then all groups of people would

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[2] Sachar Committee will be written as 'SCR'.

have access to this school irrespective of socio-religious category. Based on the survey report, the MCD proposes to provide support, fiscal and otherwise, to all communities irrespective of religious affiliations.

From a sociological point of view the vision of the MCD project is to open up an in-depth understanding about not just the Muslim community but other minority communities as well, to ensure overall growth and development of the districts--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. 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 addresses the issues relating to Muslim minority community, the MCD makes for provisions to look into other socio-economic aspects common to all poor people and to minorities.

While the Sachar Committee Report 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.[3] Under the circumstance, the MCD project's baseline survey, in a way, acts as a tool[4] 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

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[3] 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.

[4] 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.

reducing developmental deficits, are nonetheless inextricably linked to the overall growth and advancement of the country.[5]

By focusing on the14 districts, extended over 3 states and 1 union territory, viz. 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 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).

The Survey

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.

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 allows 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.

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[5] 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)

Previous research such as the State HDR (West Bengal) did not treat the Muslim community as a separate socio-religious group. While data for SC/STs and on gaps in development exist, the absence of focus on the Muslim community does not bring to the fore 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.

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 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. 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)

Cooch Behar

The district of Cooch Behar as Muslim minority district belongs to category 'A' of the MCD districts with 23.34% Muslim population and religion specific average socio-economic indicator value 40.2 and average basic indicator value 10.49.[6] The district has long international borders with Bangladesh and on the Eastern side of the district is Assam.

Cooch Behar, district headquarter, is very far from Kolkata, some ten hours' journey by train. There are 12 CD Blocks, 128 *Gram Panchayats* and 1703 *Gram Samsads* in the district. The district has 1805 primary schools, 181 secondary and higher secondary schools, 9 degree colleges, 18 professional and technical colleges.

Demography

Of the 18 districts of West Bengal, Cooch Behar ranks 11 th. in terms of Human Development Index (Human Development Report, 2004). The density of population is 732 per square Km. The total population of the district is 2479155 (Census, 2001). Of the total population the rural population is approximately 90.9%. The SC and ST population of the district are 50.1% and 0.58% respectively. The literacy rates of males and females are 75.9% and 56.1% respectively. The rate of work participation is 38.99% and the female work participation rate is 21.22%. Cooch Behar is characterized by humid weather and abundant rain. The economy of the district is agriculture based whence rice is the major agricultural crop with a significant production of jute and other crops. The proportion of landless labourers constitute a very large proportion – 15.18% males and 4.31% females.

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[6] The corresponding national averages are 45.8% and 41.7% respectively as calculated by the Ministry of Minority Affairs.

Selected Villages in Respective Blocks

Sl. #	Block	Village Code	Village Name	Households	Population
1	Dinhata - I	00233900	BARA NACHINA (P)	2711	13365
2		00236500	RUIER KHUTHI	1343	6139
3		00263900	SITALKUCHI	6767	31750
4	Sitalkuchi	00264000	PHULBARI	42	231
5		00265700	BARA GADAIKHORA	927	4319
6		00194300	BHOGDABRI KESHARIBARI	592	2789
7	Cooch Behar - I	00201600	CHHOTA NALANGIBARI	373	1838
8		00201800	HARI BHANGA	1319	6462
9		00244400	DIGHALTARI	546	2621
10	Dinhata - II	00248000	TIADAHA	1045	4931
11		00250100	SAHEBGANJ	1215	5635
12		00147700	DAKSHIN SAMILABAS	108	584
13	Haldibari	00148600	CHHOTA HALDIBARI	497	2394
14		00149300	UTTAR BASARAJBALA	120	599
15		00217000	NATABARI	880	4077
16	Tufanganj - I	00217300	CHHAT RAMPUR DWITIA KHANDA	1117	5183
17		00223200	SANTOSHPUR	605	2991
18	Sitai	00255400	BARA ADABARI	300	1438
19		00257600	NAGARSITAI	254	1047
20		00205300	PUTIMARI BAKSIBAS	415	2341
21		00206100	KALARAYERKUTHI	3371	17240
22		00208600	KUTHIPARA	301	1377
23	Cooch Behar - II	00211100	SALMARA TRITIAKHANDA	248	1224
24		00211600	PASCHIM CHAPAGURI	93	449
25		00215600	BAISGURI	1069	4748
26		00216400	CHAUDANGA	404	1802
27	Mathabhanga - II	00185400	CHHAT PHULBARI DARIBAS	170	828
28		00187700	BARA SIMULGURI	2022	9637
29	Tufanganj - II	00226500	MAHISHKUCHI	1351	6536
30		00229300	DEBGRAM	769	3785

Map of Cooch Behar with Indicative Location of Sample Villages by Blocks

DISTRICT KOCHBIHAR 2001
DISTRIBUTION OF SAMPLE VILLAGES

MEKLIGANJ

Chhat Phulbari Daribas

Putimari Bakaibas

MATHABHANGA - II

COOCH BEHAR - II

TUFANGANJ - II

Bara Simulguri

Kalarayerkuthi

Kuthipara

Jotirani

CRDK

MATHABHANGA - I

Salmara Tritishkhanda

Chaudanga

Mahishkuchi

Paschim Chagbaguri

Balaghri

TUFANGANJ - I

Debgram

Uttar Basanibari

Dakshin Sonardhara

COOCH BEHAR - I

Hari Bhanga

Santoshpur

Sample village

Chhota Haldibari

CRDK- Chhat Rampur Dwitia Khanda

HALDIBARI

Bhogdabri Kecharibari

Chhota Nalangibari

SITALKUCHI

Sitalkuchi

Ruier Khuthi

Digalaltari

Putimbari

Bara Gadaikhora

Bara Nachina

Sahebganj

Bara Adabari

Tiadaha

SITAI

DINHATA - I

DINHATA - II

Naugasitia

Note: 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 Cooch Behar. We systematically provide the district level followed by the village 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 preceded by the district averages computed for 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 Cooch Behar calculated at the level of villages using the household survey data and it includes the types and percentage of houses under Kutcha/ 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 the 43% Muslim households on average have in-house toilet facilities compared to 53.64% for non-Muslim households. This is very poor compared the state scenario as well as for the variation across inter religious groups. However, there is a wide variation across villages. The percentage of in-house toilet facility in Dakshin Samilabasin Haldibari Block is found to be as low as 3.33%, 60% in Chhat Phulbari Daribas in Mathabhanga II Block and 100% in Santoshpur in Tufanganj I Block (Table 2). The percentage of in-house toilet facility is higher in the sample villages which are relatively more close to District Head Quarter or Sub-divisional town and as a result receive more development facilities. Those who have toilet facility inside their premises do have hygienic provision in general. In this connection it may be noted that in our discussion with government officials and Panchayat functionaries this has been emphasized that often it is the case that though a large fund is available for low cost toilet, but people are reluctant to access such benefits even though their contribution is only 10%. So the problem cannot be solved by allocating more funds only, but other measures, such as awareness

Table 1: Basic Amenities of Household – District Averages (%)

Amenities		Muslim	Non Muslim
Percentage of houses electrified		6.31	14.61
Primary source of light if house is not electrified (%)	Oil Lamp	90.75	97.53
	Oil Lantern	8.22	2.47
	Petromax	0.68	0.00
	Others	0.34	0.00
Source of Water (%)	Own Hand Pump/ Tube Well	73.21	74.04
	Public Hand Pump/ Tube Well	16.82	15.16
	Tap water	1.25	1.22
	Public Un-protected dug Well	4.98	5.40
	Public Protected dug Well	0.00	1.05
	Pond/River/Stream	0.62	0.35
	Others	3.12	2.79
Average Distance from source of Water(K.M)		0.20	0.23
Position of Toilet (%)	In House	43.00	53.64
	Outside House	57.00	46.36
Type of Toilet (%)	Septic Tank Latrine	17.36	22.60
	Water Sealed Latrine in House	14.88	14.38
	Pit Latrine	11.57	11.99
	Covered Dry Latrine	12.40	13.70
	Well Water Sealed	40.50	32.19
	Others	76.27	87.92
Primary Source of Fuel (%)	Wood	0.63	0.71
	Coal	2.22	1.95
	Kerosene Oil	12.03	5.33
	Leaves/ Hay	0.32	2.49
	LPG	8.54	1.60
	Others	76.27	87.92
Drainage Facility (%)	% with drainage facility in house	7.77	14.24

Source: Household survey data.

Table 2: Village wise Basic Amenities of Households (in percentage

Name of the Village	Type of Houses			Avg. dist. for source of Drinking water (Km.)	Electri-fied houses	Households having Septic Tank /water/Sealed/W ell-water Latrine	Type of Fuel used						Toilet outside house
	Kutcha	Kutcha-Pucca	Pucca				Wood	Coal	Kerosene Oil	Leaves/ Hay	LPG	Others	
DAKSHIN SAMILABAS	96.67	3.33	0.00	0.58	0.00	100.00	96.67	0.00	3.33	0.00	0.0	0.0	96.67
CHHOTA HALDIBARI	70.37	29.63	0.00	0.23	0.00	100.00	100.00	0.00	0.00	0.00	0.0	0.0	86.21
UTTAR BASARAJBALA	68.97	31.03	0.00	0.05	3.33	66.67	93.33	3.33	0.00	0.00	3.	0.0 0	88.89
CHHAT PHULBARI DARIBAS	86.67	10.00	3.33	0.14	0.00	88.89	96.67	0.00	3.33	0.00	0.0	0.0	40.00
BARA SIMULGURI	48.15	37.04	14.81	0.18	57.14	75.86	43.33	0.00	43.33	3.33	0.0	10	3.33
BHOGDABRI KESHARIBARI	60.00	40.00	0.00	0.67	3.33	100.00	96.67	0.00	3.33	0.00	0.0	0.0 0	0.00
CHHOTA NALANGIBARI	100.00	0.00	0.00	0.25	6.67	66.67	100.00	0.00	0.00	0.00	0.0	0.0	87.50
HARI BHANGA	100.00	0.00	0.00	0.00	6.90	66.67	100.00	0.00	0.00	0.00	0.0	0.0	76.92
KALARAYERKU THI	72.41	17.24	10.34	0.15	36.67	83.33	96.55	0.00	0.00	0.00	3.5	0.0	76.67
PUTIMARI BAKSIBAS	92.31	0.00	7.69	0.04	0.00	56.25	96.55	0.00	0.00	3.45	0.0	0.0	41.38
KUTHIPARA	66.67	33.33	0.00	0.06	46.67	77.78	91.67	0.00	0.00	4.17	4.2	0.0	36.67
PASCHIM CHAPAGURI	96.67	3.33	0.00	0.50	3.33	0.00	100.00	0.00	0.00	0.00	0.0	0.0	93.33
SALMARA TRITIAKHANDA	96.43	0.00	3.57	0.00	3.33	0.00	100.00	0.00	0.00	0.00	0.0	0.0	33.33
BAISGURI	85.19	14.81	0.00	0.21	26.67	73.91	93.10	0.00	0.00	6.90	0.0	0.0	23.33
CHAUDANGA	93.33	6.67	0.00	0.16	23.33	71.43	93.10	3.45	0.00	0.00	3.5	0.0	76.67
NATABARI	100.00	0.00	0.00	0.83	0.00	50.00	100.00	0.00	0.00	0.00	0.0	0.0	50.00
CHHAT RAMPUR DWITIA KHANDA	89.29	10.71	0.00	0.53	0.00	95.00	73.33	0.00	0.00	26.67	0.0	0.0	26.67
SANTOSHPUR	90.00	10.00	0.00	0.55	0.00	93.33	96.67	0.00	0.00	3.33	0.0	0.0	0.00
MAHISHKUCHI	100.00	0.00	0.00	0.00	0.00	75.86	96.67	3.33	0.00	0.00	0.0	0.0	3.33
DEBGRAM	86.67	10.00	3.33	0.40	6.67	100.00	90.00	6.67	0.00	0.00	3.3	0.0	13.79
BARA NACHINA (P)	90.00	10.00	0.00	0.00	13.33	33.33	86.67	3.33	3.33	3.33	3.3	0.0	30.00
RUIER KHUTHI	100.00	0.00	0.00	0.01	13.33	100.00	100.00	0.00	0.00	0.00	0.0	0.0	82.61
DIGHALTARI	100.00	0.00	Pucca	0.28	3.33	40.00	20.83	0.00	8.33	66.67	0.0	4.2	77.27
TIADAHA	100.00	0.00	0.00	0.60	3.33	20.00	100.00	0.00	0.00	0.00	0.0	0.0	33.33
SAHEBGANJ	93.10	3.45	3.45	1.00	16.67	42.86	65.52	0.00	0.00	31.03	0.0	3.5	66.67
BARA ADABARI	100.00	0.00	0.00	0.00	13.79	100.00	96.67	0.00	0.00	0.00	3.3	0.0	10.00
NAGARSITAI	53.33	40.00	6.67	1.00	62.07	47.83	70.00	0.00	0.00	0.00	26.7	3.3	23.33
SITALKUCHI	100.00	0.00	0.00	0.67	3.33	14.29	68.97	0.00	0.00	27.59	0.0	3.5	76.67
PHULBARI	100.00	0.00	0.00	0.70	0.00	100.00	3.33	0.00	0.00	26.67	0.0	70	89.66
BARA GADAIKHORA	100.00	0.00	0.00	1.00	0.00	0.00	33.33	0.00	0.00	40.00	0.0	26.7	83.33

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

and campaigning at the level of households is urgently called for. Compared to this, the level of average electrification in the Muslim households is lower at 6.31 % compared to 14.61 % for

non-Muslim households. Once again at the village level, Dakshin Samilabas, Bara Gadaikhara and Chhota Haldibari report zero percentage and Uttar Basarajbala, Dighaltari and Sitalkuchi report 3.33% of electrified households (Table 2) and there are many villages in our sample with quite low level of electrification. For cooking fuel and other households activities, most households are dependent on wood and stray sources, such as gathered leaves and hay and barring a few villages as Uttar Basarajbala, Kuthipara or Bara Adabari majority have no access to LPG or even Kerosene. Surprisingly Nagar Sitai has a very high percentage of families with LPG connection (26.7%) which is situated in a relatively backward and inaccessible area. Most Muslim or non-Muslim households have access to private hand pumps or tube wells (around 73% for both the communities) or public tube wells or hand pumps (around 15% for both the communities). Usage of tap water is very low for both the communities, non-Muslims (1.22%) than Muslims (1.25%). In general the district is well placed in respect of safe drinking water. The average distance traversed for procurement of water is not much and in fact well within quarter of a Km. for both Muslims and non-Muslims. All these information is directly available from Tables 1 and 2 and may be used for specific actions.

There is however, scope for immense intervention in the types of houses the respondent and therefore the average person in each village surveyed lives in. There is no village in our sample which has more than 40% households with p*ucca* or *kutcha-pucca* houses. Proportion of *pucca* or even *kutcha-pucca* houses are more prevalent in the relatively developed or in the areas that are close to district head quarter or sub-divisional town. Not surprisingly therefore, while 95.11% of Muslim and 94.59% of non-Muslim households own their houses, 91.38% of the former and 85.79% of the latter live in *kutcha* houses. In respect of *Kutcha-pucca* or *pucca* non-Muslims are slightly better off than the Muslims. A mere 4.89 % of the Muslims and 4.71% of non-Muslims have received government help for construction of houses under different schemes including IAY (see Table 3).[7] *This we believe should be an area where top up facilities may be extended. It is understood that construction and maintenance of better houses require 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 conditio*ns.

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[7] This is percentage with respect to the general population. The same as the percentage of BPL families for the district as a whole is 5.63%.

Table 3: Housing- Ownership, Type and Value - District Averages

Religion group		Muslim	Non Muslim
Ownership of House (%)	Own	95.11	94.59
	IAY/ Government Provided	4.89	4.71
	Rented	0.00	0.70
Type of House (%)	Kutcha	91.38	85.79
	Kutcha-Pucca	7.93	11.81
	Pucca	0.69	2.40
	Others	0.00	0.00
Land adjoining own residence (%)	Own	65.25	68.37
	Provided By Government	10.28	10.98
	Land Holders Land	8.51	4.17
	Others	15.96	16.48
Average Value of Own House (Rs.)		41732.59	48979.05
Average Rent (Rs.) per month		NA	200.00

Source: Household survey data

In respect of other amenities and assets, such as for telephones or mobiles it may be noted that there is no appreciable difference across communities. However, percentage of Muslim families owning two wheelers is lower at 0.93% than non-Muslims (2.78%).

Table 4: Other Amenities of Household - District Averages

Religion group		Muslim	Non Muslim
Percentage of people with	Telephone	N.A.	0.87
	Mobile	10.49	11.46
Average Price (Rs.)	Telephone	NA	NA
	Mobile	N.A.	1840.0

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

Table 5: Non-agricultural Assets – District Averages

		Muslim	Non Muslim
Oxcart	Percentage of household who own	1.23	0.87
	Average Price(Rs)	9000.0	5150.0
Motor cycle/ Scooter/ Mopeds	Percentage of households who own	0.93	2.78
	Average Price (Rs)	15633.33	21146.88

Source: Household survey data
Note: NA means not available.

2.   Education

The household survey on educational conditions offer a plethora of data on both Muslim and non-Muslim households (Table 6). Of the many glaring facts, one should begin with the level of illiteracy among Muslim households that stands at 42.82% for the male and 42.27% for the female. Of the rest who are deemed literate, the percentage of below primary educated male is 20.43 and female 23.03 and the percentage steadily dwindles as one goes higher up till the secondary level (Male 2.61% and Female 2.04%). The situation is not appreciably better for

non-Muslim households, where literacy level is certainly higher, but secondary school going percentage for male is 7.01 and female, 4.91. It seems almost self-selection among those who could continue to the highest possible level of graduation – those who stayed onto the higher secondary level also continued till graduation and at that point the disparity across Muslim and non-Muslim households almost vanishes as does the gender gap across religions.

Table 9 clearly identifies the reasons why the dropout rates have been so high for most school goers. On average 30% to 60% of all dropouts across gender and communities in the villages of Cooch Behar report that the cost of remaining in school is quite high – both the direct cost and the indirect cost of not earning anything while in school. Despite the fact that distance wise, most Muslim (64.2%) and non Muslims (63.02%) households find the school almost in the neighbourhood within a distance of 1 Km, continuation becomes infeasible at a very early stage due to the high opportunity cost (next best alternative to school is go out for work and earn for the family) of being in school. This also, is a potential point of intervention where without stressing on the supply of schools, the emphasis should be on provisions of supplementary resources that could keep them in school. We do not think mid-day meal alone can address this problem successfully, because the respondents clearly voiced their positions on the choice between school and work and the only way they could continue in school is providing the household sending children to school with a subsidy equivalent to the income they would lose by not working during that time. Conversely, if the families that send children to school receive higher income from their existing jobs that may relax the constraint facing these children intending to attend school on a longer term. *We therefore, re-emphasize that* 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 labour. 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 the 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 to retain their children in school. Tables 7-12 categorically identify these features that hinder school attendance among the village children. It is both generic across villages surveyed in Cooch Behar and strongly buttress the argument in favour of subsidiary arrangements to boost school attendance among this mass.

Table 6: Level of Education of General Population – District Average (%)

Descriptive	Muslim		Non Muslim	
	Male	Female	Male	Female
Illiterate	42.82	42.27	27.21	35.84
Below Primary	20.43	23.03	21.45	20.38
Primary	19.31	21.43	22.04	22.50
Middle	12.69	9.91	17.47	13.91
Vocational/management	0.37	0.15	0.48	0.16
Secondary	2.61	2.04	7.01	4.91
Higher Secondary	1.03	0.44	2.67	1.72
Technical Diploma	0.00	0.00	0.12	0.00
Technical/Professional Degree	0.00	0.00	0.00	0.00
Graduate	0.65	0.29	1.07	0.33
Post Graduate	0.09	0.29	0.24	0.16
Others	0.00	0.15	0.24	0.08

 Source: Household survey data.

Table 7: State of Education for 5 to 18 age group – District Averages (%)

		Muslim	Non Muslim
Condition	Not admitted to school	5.53	4.52
Level	Below primary education	33.33	23.97
	Primary education	38.06	40.48
	Class Eight	17.02	25.24
	Vocational	0.00	0.00
	Secondary	8.04	7.78
	Higher Secondary	1.89	2.54
Type of school	Government/ Aided School	97.58	98.08
	Private School	0.00	1.44
	Madrasah	1.21	0.16
	Missionary School	0.00	0.32
	Unconventional school	0.73	0.00
	Others	0.48	0.00

Source: Household survey data.

Table 8: Village wise State of Education – General Population (%)

Name of Village	Literacy Rate	
	Male	Female
DAKSHIN SAMILABAS	67.47	50.00
CHHOTA HALDIBARI	63.16	54.84
UTTAR BASARAJBALA	66.28	63.04
CHHAT PHULBARI DARIBAS	67.37	51.32
BARA SIMULGURI	58.54	66.67
BHOGDABRI KESHARIBARI	69.47	71.70
CHHOTA NALANGIBARI	46.74	64.71
HARI BHANGA	79.12	61.29
KALARAYERKUTHI	68.42	64.71
PUTIMARI BAKSIBAS	76.09	59.21
KUTHIPARA	67.11	67.61
PASCHIM CHAPAGURI	82.61	71.05
SALMARA TRITIAKHANDA	67.44	73.85
BAISGURI	65.33	68.85
CHAUDANGA	69.05	65.00
NATABARI	63.95	50.68
CHHAT RAMPUR DWITIA KHANDA	64.89	57.45
SANTOSHPUR	53.85	52.24
MAHISHKUCHI	41.82	46.00
DEBGRAM	89.81	79.17
BARA NACHINA (P)	71.25	67.65
RUIER KHUTHI	80.49	60.26
DIGHALTARI	70.53	56.72
TIADAHA	65.66	51.56
SAHEBGANJ	47.92	47.69
BARA ADABARI	67.68	64.71
NAGARSITAI	83.54	87.14
SITALKUCHI	63.04	58.46
PHULBARI	55.77	54.24
BARA GADAIKHORA	73.12	60.32

Source: Household survey data.

Table 9: Education – Infrastructure facilities
(District Averages in %)

	Community	Muslim		Non Muslim	
Distance	Below 1 K.M.	64.20		63.02	
	1-2 K.M.	20.99		20.26	
	2-4 K.M.	7.16		9.16	
	Above 4 K.M.	7.65		7.56	
Instruction	Bengali	84.91		85.44	
	English	0.24		0.64	
	Bengali & English	13.87		13.92	
	Hindi	0.00		0.00	
	Local Language	0.00		0.00	
Government Help	Books	82.33		76.10	
	School dress	1.61		2.47	
	Stipend	0.00		4.40	
	Mid-day meal	14.06		16.21	
	Others	2.01		0.82	
Reasons for drop-out		Male	Female	Male	Female
	Distance	48.48	26.92	12.5	10.53
	Not proper teaching	38.71	28.0	20.0	5.56
	Unavailability of water, classroom and toilet	16.13	12.0	12.5	5.56
	Unable to attend because of work	30.0	28.0	64.29	42.11
	It is expensive	65.71	61.54	84.62	86.36

Source: Household survey data.

Table 10: Education - Infrastructure and Aspirations (%)
(Community wise District Averages)

		Muslim		Non Muslim	
Mid-day meal	Regularity	85.82		90.15	
	Taste	47.14		60.85	
	Cleanliness	51.06		52.13	
Book	Availability	71.51		63.77	
Teachers	Regularity	82.02		93.46	
	Discipline	84.27		94.41	
	Teaching	59.55		43.32	
Aspiration of parents		Male	Female	Male	Female
	Vocational	1.75	1.37	5.52	1.68
	Madhyamik	42.69	60.27	20.34	38.66
	H.S	15.79	13.01	19.31	21.43
	Graduate	23.98	17.81	33.79	23.95
	Post-Graduate	7.60	3.42	14.83	7.98
	Professional Courses	5.85	2.74	1.72	2.52
	Others	2.34	1.37	4.48	3.78

Source: Household survey data.

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

	Muslim		Non Muslim	
Level of dropout	Male	Female	Male	Female
< Primary	27.27	14.29	21.05	27.27
<Class Eight	81.82	71.43	73.68	81.82

Source: Household Survey Data

Table 12: Reason For Drop Out – Village wise (%)

Name of the Village	Male					Female				
	Distance	Absence of any teac...	No Drinking wate...	Labour	Expenditure	Distance	Absence of any teaching	No Drinking wate...	Labour	Expenditure
DAKSHIN SAMILABAS	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
CHHOTA HALDIBARI	0.00	N.A.	0.00	100.0	100.0	25.00	N.A.	0.00	75.00	100.0
UTTAR BASARAJBALA	N.A.	N.A.	N.A.	N.A.	100.0	N.A.	N.A.	N.A.	N.A.	N.A.
CHHAT PHULBARI DARIBAS	0.00	N.A.	0.00	0.00	100.0	0.00	N.A.	0.00	0.00	100.0
BARA SIMULGURI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
BHOGDABRI KESHARIBARI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
CHHOTA NALANGIBARI	25.00	N.A.	0.00	25.00	50.00	0.00	N.A.	0.00	33.33	33.33
HARI BHANGA	50.00	N.A.	0.00	0.00	100.0	0.00	N.A.	0.00	0.00	100.0
KALARAYERKUTHI	0.00	N.A.	0.00	0.00	100.0	0.00	N.A.	0.00	0.00	100.0
PUTIMARI BAKSIBAS	0.00	N.A.	0.00	50.00	100.0	0.00	N.A.	0.00	100.0	0.00
KUTHIPARA	N.A.	N.A.	N.A.	100.0	100.0	0.00	N.A.	0.00	0.00	100.0
PASCHIM CHAPAGURI	100.00	N.A.	0.00	0.00	100.0	100.00	N.A.	0.00	0.00	100.0
SALMARA TRITIAKHANDA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
BAISGURI	0.00	N.A.	0.00	33.33	80.00	N.A.	N.A.	N.A.	N.A.	N.A.
CHAUDANGA	N.A.	N.A.	N.A.	100.0	100.0	N.A.	N.A.	N.A.	N.A.	100.0
NATABARI	0.00	N.A.	0.00	100.0	100.0	0.00	N.A.	0.00	100.0	100.0
CHHAT RAMPUR DWITIA KHANDA	50.00	N.A.	33.33	75.00	0.00	0.00	N.A.	50.00	50.00	0.00
SANTOSHPUR	0.00	N.A.	0.00	0.00	100.0	0.00	N.A.	0.00	0.00	50.00
MAHISHKUCHI	0.00	N.A.	0.00	100.0	100.0	0.00	N.A.	0.00	100.0	100.0
DEBGRAM	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
BARA NACHINA (P)	0.00	N.A.	0.00	0.00	100.0	25.00	N.A.	0.00	0.00	100.0
RUIER KHUTHI	N.A.	N.A.	N.A.	N.A.	N.A.	0.00	N.A.	0.00	0.00	100.0
DIGHALTARI	100.00	N.A.	75.00	100.0	75.00	N.A.	N.A.	N.A.	N.A.	N.A.
TIADAHA	N.A.	N.A.	N.A.	N.A.	100.0	0.00	N.A.	0.00	0.00	100.0
SAHEBGANJ	50.00	N.A.	33.33	33.33	25.00	50.00	N.A.	50.00	50.00	50.00
BARA ADABARI	0.00	N.A.	0.00	0.00	0.00	0.00	N.A.	0.00	0.00	0.00
NAGARSITAI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
SITALKUCHI	0.00	N.A.	0.00	66.67	100.0	0.00	N.A.	0.00	50.00	75.00
PHULBARI	75.00	N.A.	12.50	28.57	50.00	71.43	N.A.	28.57	14.29	42.86
BARA GADAIKHORA	25.00	N.A.	40.00	60.00	60.00	0.00	N.A.	0.00	50.00	100.0

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

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

		Muslim	Non Muslim
	Tailoring	0	7.69
	Computer Trained	0	7.69
	Electronic & Electrical	0	0
Courses	Driving Training	28.57	7.69
	Handicraft	42.86	38.46
	Apprentices	0.00	7.69
	Family Education	0.00	0.00
	Other	28.57	30.77
Institution	Government Institution.	28.57	15.38
	Expert Worker	28.57	30.77
	Apprentices Training	0.00	0.00
Diploma Certificate	Number of people who hold	57.14	27.27
	Whether useful	100.00	66.67
Average. Duration of training (in days)		26.71	23.50
Average Expenditure for training (Rs.)		1360.00	11620.00

Source: Household survey data.

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

Religion		Muslim	Non Muslim
People Interested in Training		33.02	25.57
	Tailoring	11.65	11.19
	Sericulture	2.91	6.29
	Automobile Labour	14.56	13.29
	Computer	26.21	23.08
Type of Training	Electronics & Electrical	7.77	9.09
	Motor Driving Training	9.71	10.49
	Handicraft	21.36	23.78
	Apprentice	0.97	1.40
	Family Education	2.91	0.70
	Others	1.94	0.70
Cost (Rs.)	Willing to bear the cost	51.46	36.30

Source: Household survey data.

Table 15: 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
DAKSHIN SAMILABAS	13.33	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0	0	0	0
CHHOTA HALDIBARI	17.24	0.00	0.00	20.00	0.00	0.00	20.00	0.00	60	0	0	0
UTTAR BASARAJBALA	20.69	0.00	0.00	0.00	50.00	0.00	0.00	16.67	33.33	0	0	0
CHHAT PHULBARI DARIBAS	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
BARA SIMULGURI	3.45	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0
BHOGDABRI KESHARIBARI	28.57	0.00	12.50	0.00	12.50	12.50	62.50	0.00	0	0	0	0
CHHOTA NALANGIBARI	20.00	66.67	0.00	0.00	0.00	33.33	0.00	0.00	50	0	0	16.67
HARI BHANGA	26.67	25.00	0.00	0.00	0.00	62.50	25.00	0.00	12.5	0	0	0
KALARAYERKUTHI	3.33	100.00	0.00	0.00	0.00	0.00	100.00	0.00	0	0	0	0
PUTIMARI BAKSIBAS	53.33	81.25	18.75	6.25	12.50	18.75	12.50	12.50	6.25	0	0	12.5
KUTHIPARA	3.33	100.00	0.00	0.00	0.00	0.00	100.00	0.00	0	0	0	0
PASCHIM CHAPAGURI	30.00	0.00	22.22	0.00	11.11	0.00	0.00	22.22	44.44	0	0	0
SALMARA TRITIAKHANDA	3.33	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0	0	0	0
BAISGURI	6.90	100.00	0.00	0.00	0.00	0.00	50.00	50.00	0	0	0	0
CHAUDANGA	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
NATABARI	3.45	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0	0	0	0
CHHAT RAMPUR DWITIA KHANDA	71.43	10.00	0.00	5.26	36.84	42.11	5.26	0.00	10.53	0	0	0
SANTOSHPUR	53.33	0.00	12.50	6.25	18.75	18.75	6.25	0.00	31.25	6.25	0	0
MAHISHKUCHI	31.03	22.22	22.22	0.00	22.22	33.33	11.11	11.11	0	0	0	0
DEBGRAM	10.00	0.00	0.00	0.00	0.00	66.67	0.00	0.00	33.33	0	0	0
BARA NACHINA (P)	57.14	37.50	0.00	0.00	0.00	6.67	0.00	6.67	73.33	6.67	6.67	0
RUIER KHUTHI	76.67	0.00	0.00	4.35	17.39	0.00	8.70	4.35	65.22	0	0	0
DIGHALTARI	83.33	96.00	4.00	0.00	8.00	40.00	4.00	24.00	12	4	4	0
TIADAHA	66.67	85.00	20.00	25.00	5.00	30.00	0.00	20.00	0	0	0	0
SAHEBGANJ	63.33	83.33	21.05	5.26	31.58	21.05	0.00	5.26	10.53	0	5.26	0
BARA ADABARI	3.33	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0	0	0	0
NAGARSITAI	43.33	30.77	53.85	7.69	7.69	23.08	0.00	7.69	0	0	0	0
SITALKUCHI	26.67	62.50	0.00	0.00	0.00	28.57	14.29	42.86	14.29	0	0	0
PHULBARI	20.69	66.67	0.00	0.00	16.67	16.67	16.67	0.00	33.33	0	16.67	0
BARA GADAIKHORA	6.90	100.00	50.00	0.00	0.00	50.00	0.00	0.00	0	0	0	0

Source: Village survey data

Note: N.A means *not available*

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

It is readily revealed by the tables below (Tables 16 through 19) that agriculture is the major source of livelihood for both the communities, either as cultivator or as landless agricultural labourers. Interestingly like many other districts of West Bengal, Muslim participation in government jobs is lower compared to other communities in this district, though the percentage of such employees is quite small. More impoverished villages are also the ones with largest participation in casual agricultural work. However, across communities there is very little female participation in work although there is a sizable share in both Muslim and non-Muslim communities who do not classify as either in full time or casual jobs or purely engaged in household maintenance. Given the fact that major source of occupation is agriculture it only reflects disguised unemployment in agriculture leading to effectively low productivity. The share of migrant workers is quite sizable (Table 17) and about 14.67% Muslim and 9.68% of non-Muslim migrant workers even work abroad. On our field survey it was revealed to us that a sizable section of the work force go to work in Nepal and Bhutan for which no passport or visa is required. Across religion there is a strong homogeneity in the type of occupation the migrant workers get involved in as also the locations; about 64% of Muslims and 56.45% of non

Muslims migrate to towns outside the province of West Bengal and 73.33% of the former and 60.66% of the latter are engaged in transport sector mostly as labourers. These systematically indicate the lack of opportunities in the province and that even traditional migrant pullers like the city of Kolkata has become less attractive to job seekers from the villages.

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

	Muslim		Non Muslim	
	Male	Female	Male	Female
Agriculture	18.44	2.04	14.45	3.07
Agricultural Labour	35.75	13.68	39.03	9.28
Family Business	1.03	0.44	2.10	0.33
Salaried Employee (Govt.)	0.38	0.44	1.26	0.50
Salaried Employee (Private)	1.41	0.15	2.16	0.41
Casual Labour	7.81	1.75	7.73	1.91
Domestic and related work	0.94	41.78	0.96	49.88
Retirees, Pensioners, Remittance Recipient	0.19	0.15	0.36	0.17
Unable to work (Child/ Elderly)	5.93	10.33	6.06	7.46
Unorganised Employee	1.88	0.73	1.14	0.33
Student	19.00	23.14	19.36	23.70
Others	0.75	0.29	2.70	0.75
Unemployed	6.49	5.09	2.70	2.24

Source: Household survey data

Table 17: Migration for Work – Community wise District Averages (%)

		Muslim	Non Muslim
Duration	Short Term	43.42	44.44
	Long Term	56.58	55.56
Place of work	Within District (Village)	4.00	3.23
	Within District (Town)	8.00	4.84
	Within State (Village)	0.00	6.45
	Within State (Town)	4.00	9.68
	Outside State (Village)	5.33	9.68
	Outside State (Town)	64.00	56.45
	Abroad	14.67	9.68
Reasons for migration	Professional Work	5.33	9.84
	Administrative Work	9.33	6.56
	Clerical Work	0.00	1.64
	Sales Work	1.33	0.00
	Farmer	6.67	9.84
	Transport and labourers	73.33	60.66
	Student	1.33	3.28
	Others	2.67	8.20
Repatriation	Household	61.64	66.13

Source: Household survey data

Table 18: 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)
DAKSHIN SAMILABAS	0.00	67.47	0.00	0.00	0.00	13.25
CHHOTA HALDIBARI	0.00	60.00	0.00	0.00	0.00	16.84
UTTAR BASARAJBALA	9.30	47.67	2.33	2.33	0.00	15.12
CHHAT PHULBARI DARIBAS	42.11	7.37	0.00	0.00	1.05	9.47
BARA SIMULGURI	15.85	34.15	2.44	2.44	0.00	7.32
BHOGDABRI KESHARIBARI	14.77	60.23	0.00	0.00	0.00	4.55
CHHOTA NALANGIBARI	31.87	0.00	2.20	2.20	3.30	16.48
HARI BHANGA	26.67	26.67	0.00	0.00	0.00	2.22
KALARAYERKUTHI	10.53	28.95	1.32	3.95	6.58	1.32
PUTIMARI BAKSIBAS	26.09	8.70	3.26	1.09	6.52	0.00
KUTHIPARA	6.49	20.78	9.09	3.90	18.18	2.60
PASCHIM CHAPAGURI	0.00	58.26	0.00	0.00	0.00	1.74
SALMARA TRITIAKHANDA	10.47	46.51	0.00	0.00	0.00	5.81
BAISGURI	12.33	6.85	0.00	2.74	10.96	1.37
CHAUDANGA	5.00	38.75	0.00	1.25	2.50	13.75
NATABARI	18.60	38.37	0.00	1.16	0.00	4.65
CHHAT RAMPUR DWITIA KHANDA	15.46	53.61	0.00	0.00	1.03	2.06
SANTOSHPUR	3.42	62.39	0.00	0.00	0.00	0.00
MAHISHKUCHI	1.82	71.82	0.00	0.00	5.45	0.00
DEBGRAM	9.26	62.96	0.00	0.00	0.00	1.85
BARA NACHINA (P)	8.75	15.00	3.75	0.00	5.00	33.75
RUIER KHUTHI	52.44	9.76	0.00	0.00	1.22	4.88
DIGHALTARI	4.17	58.33	0.00	0.00	0.00	7.29
TIADAHA	5.43	54.35	0.00	0.00	0.00	3.26
SAHEBGANJ	5.21	56.25	0.00	0.00	0.00	9.38
BARA ADABARI	50.51	8.08	0.00	3.03	0.00	6.06
NAGARSITAI	12.66	17.72	26.58	2.53	0.00	5.06
SITALKUCHI	41.11	18.89	3.33	2.22	0.00	8.89
PHULBARI	33.98	20.39	1.94	0.00	0.00	7.77
BARA GADAIKHORA	8.99	35.96	0.00	1.12	0.00	33.71

Source: Village survey data

Table 19: 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)
DAKSHIN SAMILABAS	0.00	2.94	2.94	0.00	0.00	0.00
CHHOTA HALDIBARI	0.00	4.84	0.00	0.00	0.00	0.00
UTTAR BASARAJBALA	0.00	8.89	0.00	0.00	0.00	4.44
CHHAT PHULBARI DARIBAS	3.95	5.26	0.00	0.00	0.00	2.63
BARA SIMULGURI	3.70	9.88	0.00	1.23	0.00	1.23
BHOGDABRI KESHARIBARI	0.00	0.00	0.00	0.00	0.00	0.00
CHHOTA NALANGIBARI	4.29	2.86	0.00	0.00	0.00	4.29
HARI BHANGA	0.00	0.00	0.00	1.67	0.00	0.00
KALARAYERKUTHI	0.00	0.00	0.00	0.00	2.94	0.00
PUTIMARI BAKSIBAS	1.32	18.42	1.32	0.00	0.00	0.00
KUTHIPARA	2.86	2.86	0.00	0.00	0.00	0.00
PASCHIM CHAPAGURI	0.00	0.00	0.00	0.00	0.00	0.00
SALMARA TRITIAKHANDA	0.00	3.08	0.00	0.00	1.54	0.00
BAISGURI	0.00	0.00	0.00	0.00	0.00	0.00
CHAUDANGA	0.00	1.72	0.00	1.72	0.00	0.00
NATABARI	9.59	10.96	0.00	0.00	0.00	4.11
CHHAT RAMPUR DWITIA KHANDA	13.04	23.91	0.00	0.00	0.00	0.00
SANTOSHPUR	0.00	5.97	0.00	0.00	0.00	1.49
MAHISHKUCHI	0.00	18.00	2.00	0.00	0.00	0.00
DEBGRAM	2.08	6.25	0.00	0.00	0.00	0.00
BARA NACHINA (P)	1.45	13.04	4.35	0.00	0.00	4.35
RUIER KHUTHI	7.69	2.56	0.00	0.00	0.00	10.26
DIGHALTARI	1.49	53.73	0.00	0.00	0.00	5.97
TIADAHA	9.52	58.73	0.00	0.00	0.00	0.00
SAHEBGANJ	4.62	38.46	1.54	0.00	0.00	4.62
BARA ADABARI	1.47	0.00	0.00	1.47	0.00	0.00
NAGARSITAI	0.00	10.00	0.00	0.00	2.86	0.00
SITALKUCHI	7.58	4.55	0.00	7.58	1.52	1.52
PHULBARI	1.72	12.07	0.00	0.00	0.00	1.72
BARA GADAIKHORA	1.72	6.90	0.00	0.00	0.00	5.17

Source: Village survey data

4. Health

The data reveals that people are more dependent on government health centres or hospitals for accessing health facilities. However, both the communities also go to the quacks. In terms of infrastructure the thirty villages that were surveyed have access to PHC or sub-PHC at least within the p*anchayat* if not within the village, only one (Santoshpur) boasts of having a government hospital within its *panchayat* limits. The consequence of this inaccessibility is strongly reflected in the high average incidence of childbirth at home (60.33% of Muslim households and 46.85% of non-Muslim households) with the aid of trained and largely untrained midwives. *Most of the public hospitals are not located in close proximities, and hardly any is located in the neighbourhood of the village or even within the Panchayat. There is hardly any ambulance available for pregnant women to take them to the hospitals, people mainly depend upon rented cars. The survey reports that the most dominating reason (46.48% for Muslims and 70.11% for non-Muslims) for not visiting a government hospital is the distance one needs to cover.* It is to be noted that, the vaccination programmes have not done very well compared to other districts in West Bengal. However, while pulse polio programme has done better in terms of coverage for non-Muslims (91.16%) than Muslims (88.03%), other conventional vaccination programmes have been more successful among the Muslims. Major reasons for non participation in vaccination programmes turn out to be distance of hospitals or health centres and that people are unaware.

Table 20: Health – Expenditure and Facilities
(Community wise averages for the District)

		Muslim	**Non-Muslim**
Annual Average Expenditure for Health per family (Rs)		5273.68	3421.00
Access to health facilities (%) @	Government	89.56	94.43
	Private	19.61	9.32
	Quack	4.84	9.86

Source: Household survey data.
Note: @ % values may exceed 100 as families access more than one facility.

Table 21: Health – Village-wise Averages

Name of the Village	Average expenditure on health (Rs.)	Access to health centers (%)			Vaccination (%)				Problem of Vaccination (%)		
		Govern-ment	Private	Quack	Polio	BCG	DPT	Measles	Unaware	distance	Others
DAKSHIN SAMILABAS	782.50	100.0	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
CHHOTA HALDIBARI	1918.85	100.0	0.00	0.00	100.0	0.00	25.0	0.00	100.00	0.00	0.00
UTTAR BASARAJBALA	1574.17	100.0	0.00	0.00	100.0	100.0	100	100.0	N.A.	N.A.	N.A.
CHHAT PHULBARI DARIBAS	2272.73	96.67	3.33	0.00	100.0	50.00	64.3	28.57	N.A.	N.A.	N.A.
BARA SIMULGURI	4720.00	100.0	70.0	0.00	91.67	50.00	41.7	41.67	25.00	75.00	0.00
BHOGDABRI KESHARIBARI	1532.96	100.0	0.00	5.26	100.0	0.00	0.00	0.00	N.A.	N.A.	N.A.
CHHOTA NALANGIBARI	4916.67	85.71	23.1	4.00	93.75	100.0	100.00	100.0	N.A.	N.A.	N.A.
HARI BHANGA	10500.00	100.0	0.00	0.00	91.67	91.67	91.7	91.67	N.A.	N.A.	N.A.
KALARAYERKUTHI	1325.00	100.0	11.5	33.3	100.0	50.00	50.0	75.00	N.A.	N.A.	N.A.
PUTIMARI BAKSIBAS	11212.50	93.33	56.7	6.67	94.44	94.44	94.4	94.44	0.00	0.00	100
KUTHIPARA	2214.29	93.33	20.0	30.0	100.0	0.00	0.00	0.00	N.A.	N.A.	N.A.
PASCHIM CHAPAGURI	600.00	96.67	0.00	0.00	15.38	92.31	23.1	15.38	0.00	100.00	0.00
SALMARA TRITIAKHANDA	544.44	100.0	0.00	0.00	0.00	80.00	80.0	100.0	60.00	40.00	0.00
BAISGURI	1440.00	96.67	7.14	29.6	100.0	22.22	22.2	55.56	N.A.	N.A.	N.A.
CHAUDANGA	1350.00	73.33	0.00	60.0	100.0	0.00	0.00	0.00	N.A.	N.A.	N.A.
NATABARI	4535.29	90.00	13.8	0.00	100.0	16.67	100	66.67	N.A.	N.A.	N.A.
CHHAT RAMPUR DWITIA KHANDA	2833.33	90.00	0.00	10.0	100.0	12.50	12.5	12.50	N.A.	N.A.	N.A.
SANTOSHPUR	2144.64	100.0	0.00	0.00	25.00	25.00	0.00	25.00	0.00	100.00	0.00
MAHISHKUCHI	1737.50	100.0	0.00	0.00	100.0	100.0	100	100.0	N.A.	N.A.	N.A.
DEBGRAM	2139.29	100.0	0.00	0.00	0.00	100.0	0.00	100.0	N.A.	N.A.	N.A.
BARA NACHINA (P)	4252.00	92.59	11.5	15.4	100.0	37.50	25.0	25.00	N.A.	N.A.	N.A.
RUIER KHUTHI	1148.00	93.33	0.00	3.33	88.89	77.78	55.6	11.11	N.A.	N.A.	N.A.
DIGHALTARI	9754.55	46.67	0.00	6.67	100.0	100.0	100	100.0	N.A.	N.A.	N.A.
TIADAHA	1614.29	100.0	0.00	0.00	100.0	0.00	0.00	100.0	100.0	0.00	0.00
SAHEBGANJ	7560.00	63.33	0.00	6.67	100.0	100.0	100	100.0	N.A.	N.A.	N.A.
BARA ADABARI	5321.43	96.67	30.0	3.45	100.0	75.00	100	0.00	N.A.	N.A.	N.A.
NAGARSITAI	15830.00	93.33	0.00	0.00	100.0	55.56	88.9	33.33	N.A.	N.A.	N.A.
SITALKUCHI	7300.00	96.67	63.3	0.00	100.0	86.36	86.4	81.82	100.0	0.00	0.00
PHULBARI	8687.50	86.21	55.2	17.3	60.00	20.00	20.0	20.00	50.00	50.00	0.00
BARA GADAIKHORA	6129.41	96.67	24.1	10.3	100.0	83.33	83.3	72.22	100.0	0.00	0.00

Source: Village survey data.

Table 22: Types of Medical Facilities –Village wise

Name of the Villages	Government Hospitals		PHC		Sub-PHC	
	Within village	Within Panchayat	Within village	Within Panchayat	Within village	Within Panchayat
BAISGURI	N	N	NA	NA	N	Y
BARA ADABARI	NA	NA	N	Y	NA	NA
BARA GADAIKHORA	N	N	N	N	Y	-
BARA NACHINA	N	N	NA	NA	N	Y
BARA SIMULGURI	Y	-	Y	-	Y	-
BHOGDABRI KESHARIBARI	N	N	NA	NA	NA	NA
CHAUDANGA	NA	NA	N	Y	N	Y
CHHAT PHULBARI DARIBAS	N	N	N	Y	NA	NA
CHHAT RAMPUR DWITIA KHANDA	N	N	NA	NA	Y	-
CHHOTA HALDIBARI	N	N	NA	NA	NA	NA
CHHOTA NALANGIBARI	NA	NA	NA	NA	Y	-
DAKSHIN SAMILABAS	NA	NA	NA	NA	Y	-
DEBGRAM	N	N	Y	-	NA	NA
DIGHALTARI	N	N	N	N	Y	-
HARI BHANGA	N	N	N	N	N	Y
KALARAYERKUTHI	NA	NA	N	Y	NA	NA
KUTHIPARA	NA	NA	NA	NA	NA	NA
MAHISHKUCHI	N	N	NA	NA	N	Y
NAGAR SITAI	NA	NA	Y	-	NA	NA
NATABARI	N	N	N	Y	N	Y
PASCHIM CHAPAGURI	NA	NA	NA	NA	NA	NA
PHULBARI	N	N	N	N	N	Y
PUTIMARI BAKSIBAS	N	N	N	N	Y	-
RUIER KUTHI	NA	NA	NA	NA	Y	-
SAHEBGANJ	NA	NA	Y	-	N	N
SALMARA TRITIAKHANDA	N	N	N	N	Y	-
SANTOSHPUR	N	Y	N	Y	N	Y
SITALKUCHI	N	N	N	Y	Y	-
TIADAHA	N	N	N	Y	Y	-
UTTAR BASARAJBALA	N	N	NA	NA	Y	-

Source: Village survey data.

Note: N = absent, Y = present and NA means *not available.*

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

		Muslim	Non-Muslim
Place of birth	In house	60.33	46.85
	Hospital	38.02	48.95
	Private hospital	1.65	4.20
	Others	0.00	0.00
Support during child birth	Doctor	24.17	33.57
	Nurse	16.67	19.58
	Trained midwife	16.67	16.78
	Non trained midwife	40.83	28.67
	Others/Don't know	1.67	1.40
Transport	Own car	4.05	7.29
	Rented car	58.11	67.71
	No vehicle	35.14	21.88
	Ambulance	0.00	3.13
Reason for not going to Govt. Hospital	Long distance	46.48	70.11
	Unhygienic Govt. hospital	2.82	8.05
	Below grade service	4.23	5.75
	No female doctor	9.86	2.30
	Others	36.62	13.79

Source: Household survey data.

Table 24: Information on Child Birth – Village-wise (%)

Name of villages	Place of birth				Reasons for not visiting Government places				
	At home	Govern-ment Hospital	Private Hospital	Others	Problem of distance	Un-cleanliness	Inefficient services	No female doctors	Others
DAKSHIN SAMILABAS	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
CHHOTA HALDIBARI	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
UTTAR BASARAJBALA	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
CHHAT PHULBARI DARIBAS	66.67	33.33	0.00	0.00	100.00	0.00	0.00	0.00	0.00
BARA SIMULGURI	16.67	83.33	0.00	0.00	85.71	14.29	0.00	0.00	0.00
BHOGDABRI KESHARIBARI	42.86	57.14	0.00	0.00	66.67	33.33	0.00	0.00	0.00
CHHOTA NALANGIBARI	75.00	25.00	0.00	0.00	15.38	7.69	0.00	0.00	76.92
HARI BHANGA	66.67	33.33	0.00	0.00	25.00	0.00	0.00	0.00	75.00
KALARAYERKUTHI	50.00	50.00	0.00	0.00	25.00	0.00	0.00	0.00	75.00
PUTIMARI BAKSIBAS	64.71	23.53	11.76	0.00	50.00	0.00	0.00	0.00	50.00
KUTHIPARA	50.00	25.00	25.00	0.00	0.00	0.00	33.33	0.00	66.67
PASCHIM CHAPAGURI	41.18	58.82	0.00	0.00	100.00	0.00	0.00	0.00	0.00
SALMARA TRITIAKHANDA	60.00	40.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
BAISGURI	33.33	66.67	0.00	0.00	100.00	0.00	0.00	0.00	0.00
CHAUDANGA	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
NATABARI	50.00	41.67	8.33	0.00	85.71	0.00	0.00	14.29	0.00
CHHAT RAMPUR DWITIA KHANDA	25.00	75.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
SANTOSHPUR	75.00	25.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
MAHISHKUCHI	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00
DEBGRAM	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
BARA NACHINA (P)	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
RUIER KHUTHI	71.43	14.29	14.29	0.00	60.00	0.00	40.00	0.00	0.00
DIGHALTARI	28.57	71.43	0.00	0.00	0.00	0.00	100.00	0.00	0.00
TIADAHA	90.91	9.09	0.00	0.00	100.00	0.00	0.00	0.00	0.00
SAHEBGANJ	63.64	36.36	0.00	0.00	75.00	25.00	0.00	0.00	0.00
BARA ADABARI	66.67	33.33	0.00	0.00	22.22	11.11	0.00	66.67	0.00
NAGARSITAI	0.00	66.67	33.33	0.00	0.00	60.00	20.00	0.00	20.00
SITALKUCHI	45.45	54.55	0.00	0.00	10.00	0.00	20.00	10.00	60.00
PHULBARI	66.67	33.33	0.00	0.00	75.00	0.00	25.00	0.00	0.00
BARA GADAIKHORA	100.00	0.00	0.00	0.00	76.47	0.00	0.00	0.00	23.53

Source: Household survey data.

Table 25: Vaccination of Under Five-Year Children (%)
(Community wise District Averages)

Vaccination	Muslim			Non Muslim		
Polio (pulse)	88.03			91.16		
DTP	69.23			59.86		
BCG	70.94			55.78		
Measles	63.25			54.42		
Organization	Government		Private	Government		Private
	97.32		2.68	99.31		0.69
Reasons for non participation	Unaware	Distance	Others	Unaware	Distance	Others
	33.33	55.56	11.11	58.82	41.18	0.0

Source: Household survey data.

5. Infrastructure

Almost all the villages have at least one primary school within the village with an average of 2.07 for the district though the average number of teachers per primary school is 2.52. But only a few villages have secondary schools, in fact the district average of number of secondary schools per village is 0.17. Around 50% of the villages are connected through bus routes with a bus stop within 5 Kms. of the village and for the residual 50% the bust stop is within 10 Km., while over 57.14% villages are connected through train routes with rail stations more than 10 Kms. from the village. Around 45.83% of the villages have commercial banks and 47.37% have agricultural credit societies within 5 Kms. and 80% villages have post offices within respective villages or within 5 Kms.

6. Awareness about Government Programmes

It is easily understood that the success of government sponsored development schemes strongly depend on the level of awareness and hence the participation in using such facilities. *The cross-village data clearly displays that the level of awareness is widely scattered across villages for all the programmes taken together ranging from 3.29% (Bara Nachina) to 71.32%*

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

Programme	% of people aware	% of benefic iary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	30.64	37.36	44.12	17.65	0.0	0.0	38.25	10.0
NREGS	85.62	68.34	56.4	36.63	0.0	4.07	2.91	25.16
IAY	69.07	22.89	73.33	24.44	0.0	2.22	0.0	15.56
Old age pension	52.48	4.76	14.29	71.43	0.0	0.0	14.29	33.33
Swajal dhara	12.81	5.56	100.0	0.0	0.0	0.0	0.0	N.A.
Irri gation	20.21	30.91	0.0	50.0	0.0	50.0	0.0	0.0
ARWSP	6.76	0.0	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
SSA	31.45	26.74	77.27	0.0	0.0	22.73	0.0	5.88
TSC/SSUP	11.76	0.0	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Source: Household survey data.

Table 27: Awareness and Efficacy of the Government Sponsored Development Programmes – District Average for non-Muslims (%)

Programme	% of people aware	% of benefici ary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	43.2	39.06	33.33	16.67	0.0	0.0	50.0	10.98
NREGS	69.45	63.57	66.39	29.83	0.0	1.68	2.10	33.17
IAY	55.53	27.37	64.0	33.33	0.0	1.33	1.33	20.27
Old age pension	36.68	5.95	50.0	50.0	0.0	0.0	0.0	0.0
Swajal dhara	9.63	2.08	N.A.	N.A.	N.A.	N.A.	N.A.	0.0
Irrigation	13.98	24.29	14.29	0.0	0.0	71.43	14.3	0.0
ARWSP	8.45	9.52	60.0	14.55	0.0	0.0	25.45	0.0
Sarba siksha	24.61	15.83	80.0	6.67	0.0	6.67	6.67	0.0
TSC /SSUP	16.06	14.49	0.0	62.5	12.5	0.0	25.0	0.0

Source: Household Survey Data.
Note: NA means *not available*.

Table 28: Awareness and Efficacy of Government Schemes – Village-wise

Name of the Villages	Percentage of people aware (all schemes)	Percentage of people benefited (all schemes)	Number of people who have job cards for NREGS	Number of people who have got job under NREGS
BAISGURI	25.56	21.50	350	350
BARA ADABARI	13.21	39.32	476	476
BARA GADAIKHORA	8.64	47.92	765	450
BARA NACHINA	3.97	90.00	874	NA
BARA SIMULGURI	3.29	100.00	3968	2258
BHOGDABRI KESHARIBARI	40.74	80.51	390	60
CHAUDANGA	30.35	14.80	171	82
CHHAT PHULBARI DARIBAS	71.32	11.39	350	350
CHHAT RAMPUR DWITIA KHANDA	69.25	9.23	300	200
CHHOTA HALDIBARI	41.19	17.94	302	0
CHHOTA NALANGIBARI	62.96	5.98	505	450
DAKSHIN SAMILABAS	65.90	50.00	534	0
DEBGRAM	14.94	31.11	100	100
DIGHALTARI	55.90	12.25	882	150
HARI BHANGA	45.98	21.35	1552	1300
KALARAYERKUTHI	19.22	71.98	2033	1755
KUTHIPARA	21.83	93.33	162	77
MAHISHKUCHI	6.13	33.33	100	100
NAGAR SITAI	14.95	88.33	178	178
NATABARI	11.11	98.15	374	335
PASCHIM CHAPAGURI	9.13	25.00	186	114
PHULBARI	16.58	44.97	45	42
PUTIMARI BAKSIBAS	43.41	3.13	239	151
RUIER KUTHI	34.07	19.06	3232	2395
SAHEBGANJ	39.39	18.38	382	382
SALMARA TRITIAKHANDA	42.59	21.96	224	216
SANTOSHPUR	38.89	15.36	150	150
SITALKUCHI	14.81	32.30	5500	5500
TIADAHA	32.11	12.26	900	NA
UTTAR BASARAJBALA	37.66	16.38	350	0

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

(Chhat Phulbari Daribas). The interesting thing about the government programmes is that awarness about NREGS is the highest among all the communities in the district as a whole (85.62% Muslims and 69.45% non-Muslims) among all the government programmes, but the Muslims have benefited relatively less among those who are aware compared to non-Muslims, though percentage of benefit is similar across communities. Next, for IAY (69.07% among Muslims and around 55.53% among non-Muslims) are aware, but the percentage of beneficiaries as we have also seen witnessed previously under the section on housing facilities that, is pretty low (222 to 27%). There are many other facilities and schemes that the central government have been running for quite some time and very few the respondents have heard of. These include: old age and widow pension, SSA, SGSY, AWRP, TSC and Swajaldhara. Apparently, the popularity of the NREGS with ready source of income and cash flow seems to receive the highest attention despite longer-term benefits associated with many others already in operation. At this stage, we are not convinced that adding more programmes would be beneficial, unless interest and participation in the existing ones can be maximized with due emphasis on the awareness part of the schemes which could run equally well for all communities. 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.

7. Other Issues

We use Tables 29-32 to reflect on a score of other features that are no less important in understanding the reasons behind the acute underdevelopment in these communities, compared to the more well known indicators often invoked for the purpose. These are as follows. About 0.93 percent of the Muslim and 3.13 percent non-Muslim respondent families have health insurance and there is around 6% disparity between non-Muslim and Muslim households with regard to purchase of life insurance. Percentage of people buying crop insurance is negligible across communities, and those who deposit money with the bank vary between 7.41% for the Muslims and 11.28% for the non-Muslims, with a higher average deposit value for the latter. Among the Muslim and non-Muslims households the relatively affluent ones also engage in term deposits. Table 29 clearly shows very little penetration of banking and

financial institutions in the villages of Cooch Behar. The level of indebtedness is high among both communities exceeding 25% of the households surveyed and in fact more among the Muslims. The average interest rate paid (see Table 30) clearly indicates that the source is still the traditional moneylenders and around 20% of indebted households in either community have used this source at some point. The meagre percentage of people approaching the commercial banks or other government provided sources is rather negligible and once again reflects on the issue of lack of awareness and sometimes even lack of trust with such institutions. It is also the breakdown of the reasons of indebtedness (vide Table 31) that ties the borrowers with informal moneylenders, since the larger part of the loan (Muslims, 28.4%; non-Muslims 22.5%) is taken for covering medical expenses. Finally, the use of common property resources is similar across religious communities, though the use is not very high. A well above 40% of families among the Muslims and 55.9% among the non-Muslims are reported to have BPL ration card. More than 60% of the respondents from all communities report the public distribution system to be inefficient, either because of inadequacy, inferior quality, less in amount, irregularity and so on. Added to it is the unwillingness of the dealers to sell the commodities (reported by Muslims, 38.16%; non- Muslims, 26.46%; Table 33). On the whole therefore, the assessment re-opens the possibilities of improving upon the lacunas that have been plaguing the district for long enough.

Table 29. Insurance and Financial Assets – Community wise District Averages

		Muslim	Non Muslim
Health Insurance	Percentage of households who have	0.93	3.13
	Average Value (Rs)	18047.33	8277.56
Life Insurance	Percentage of households who have	9.57	15.28
	Average Value (Rs)	4460.84	5883.70
Crop Insurance	Percentage of households who have	0.93	0.35
	Average Value(Rs)	18166.67	25250.0
Bank Deposit	Percentage of households who have	7.41	11.28
	Average Value(Rs)	3565.83	16509.28
Fixed Deposit	Percentage of households who have	4.94	4.86
	Average Value (Rs)	30262.5	18035.71

Source: Household survey data.

Table 30: Indebtedness - Sources and Conditions of Loan
(Community wise District Averages)

		Muslim	Non Muslim
Percentage of households indebted		36.45	24.70
Average Interest Rate		37.23	21.36
Sources of availing loans (%)	Government	9.48	6.34
	Commercial Bank	6.03	6.34
	Rural Bank	7.76	11.27
	Co-operative Bank	1.72	1.41
	Self Help Group/Non Governmental Organization	6.03	11.97
	Moneylender	24.14	17.61
	Big landowner/Jotedar	2.59	2.11
	Relative	38.79	38.03
	Others	3.45	4.93
Conditions & Terms of Loan (%)	Only Interest	73.91	63.78
	Physical labour	2.61	3.15
	Land mortgage	16.52	18.11
	Ornament mortgage	1.74	3.94

Source: Household survey data.

Table 31: Indebtedness - Reasons and Nature of Loan
(Community wise District Averages)

		Muslim	Non Muslim
Reasons of Loan	Capital related expenditure	6.0	4.9
	Purchase of agricultural equipment	17.2	11.3
	Purchase of land/home	5.2	2.8
	Repairing of house	5.2	14.8
	Marriage/other social function	13.8	10.6
	Medical expenditure	28.4	22.5
	Purchase of cattle	1.7	6.3
	Investment	6.9	2.1
	Others	15.5	24.6
Terms – Cash only		97.4	94.9

Source: Household survey data.

Table 32: Common Property Resources – Household Response
of Uses and Interference (District Averages)

		Percentage of User		Percentage of Interference	
		Muslim	Non Muslim	Muslim	Non Muslim
Uses and Interference	Forest	1.65	3.73	0.36	1.16
	Pond	9.51	13.43	1.08	0.23
	Field	11.07	21.41	1.42	0.23
	Cattle-pen	9.03	5.18	0.37	0.47
	School ground	6.02	11.25	0.00	0.00
	Other Govt. buildings	3.37	4.58	0.00	0.00
	Others	0.00	1.23	0.00	0.00

Source: Household survey data.

Table 33: Public Distribution System – Community wise District Averages

		Muslim	Non Muslim
APL Card	% of families with APL ration cards	59.03	47.86
BPL Card	% of families with BPL/ Antodaya/ Annapurna card.	40.95	55.90
Sufficiency	% of families with sufficient product	36.42	42.63
Quantity	Rice – Kg. per family per month	8.30	7.27
	Wheat – Kg. per family per month	6.44	5.87
Problem (%)	Inadequate	36.10	37.11
	Inferior quality	7.99	4.01
	Less in amount	13.42	7.49
	Not available in time	5.75	7.14
	Irregular	1.92	4.18
	Others	0.00	0.70
	No problem	34.82	39.37
Purchase	% of families who can purchase all goods	28.12	29.04
Reason for problems of purchase (%)	Monetary constraint	35.09	35.83
	Insufficiency of ration	21.49	21.31
	Unwillingness to sell off by the dealers	38.16	26.46
	Others	5.26	16.39

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 the 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 the deficit has been calculated as the deviation of the survey averages from national averages provided by the NSSO 2005 and NHFS-3 in Table 34 below. In addition to these indicators we have also discussed about some of the indicators, which in our opinion are extremely important for the development of the district.

It is clear from the table that the district averages perform worst for electrified houses, followed by houses with *pucca* walls, literacy and W/C toilet. In all other cases district averages are higher than the corresponding national averages. 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 as listed above. However, one should be careful to interpret the results with caution. For example, work participation or female work participation is higher than the respective national averages. But a careful examination of work participation will reveal the nature of work engagements of which landless labourers is the most important category. Hence it is recommended that the district administration should pay

Table 34: 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 (%)	64.7	67.3	2.6	3
2	Female Literacy (%)	62.29	57.1	-5.19	6
3	Work Participation (%)	48.14	38.0	-10.14	7
4	Female Work Participation (%)	41.06	21.5	-19.56	8
II. Basic Amenities Indicators					
5	Houses with Pucca Walls (%)	12.88	59.4	46.52	2
6	Safe Drinking Water (%)	91.07	87.9	-3.17	5
7	Electricity in Houses (%)	11.65	67.9	56.25	1
8	W/C Toilet (%)	39.33	39.2	-0.13	4
III. Health Indicators					
9	Full Vaccination of Children (%)	44.9	43.5	-	-
10	Institutional Delivery (%)	47.35	38.7	-	-

Note: District averages are based on 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.

adequate attention towards the provision of training facilities in vocational education as well as creation of employment opportunities. Of course the fund from Ministry of Minority Affairs is not enough for the latter, but part of a larger planning process. However, coverage of IAY for BPL families being only 5.63%, the district authority should pay adequate attention in the provision of *pucca* houses for the BPL families. 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. This is specially so where district averages are higher than the corresponding national averages. In such cases it makes better sense to concentrate the efforts of the district administration areas other than the above ten indicators as suggested by the Ministry. These are given below.

- Though *pucca* walled house receives a rank of 3, percentage of BPL families covered under IAY is extremely poor, 5.63 %. So we think it is an important area where the district administration should top up.

- The average number of primary schools per village is 2.07 which sounds reasonably good. But the district average of the number of primary teachers per school (2.52 per school) is in fact lower than the national average (2.84 per school based on Census 2001), but the national average itself is very poor. It means that on an average all the four classes in a primary school cannot be held. So though the district average is better than the national average, the district administration should pay attention to this.

- So far secondary schools are concerned, the performance of the district is very poor – 0.17 secondary and higher secondary schools per village. This also needs intervention.

- Apparently the district performs very poor in terms of health related infrastructure. So looking at only vaccination or institutional delivery is inadequate. A mere 5% of villages have government hospitals in its vicinity, 44.44 % of villages have primary health centres or sub-centres situated within the village, average distance of primary health centre or sub-centres is 1.43 Km., average distance of government hospital is 7.77 Km., average distance of private hospital or nursing home is 5.57 Km. A large percentage of families – 4.84% Muslims and 9.86% non-Muslims go to quacks for treatment though some of them also go to government hospitals or private practitioners. For taking pregnant women to hospitals for delivery the major means is rented cars, there is hardly any ambulance available for this purpose in the villages. This is an important area where the policy makers should think of providing at least one ambulance per village.

- For the ICDS centres only 57% are housed in government building while 30 % have good quality building and average number of visits of ICDS employees is only 17.23 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	278.45 Hectares	640.94 Hectares
Household size	4.55 persons	4.83 persons
Area of irrigated land out of total cultivable area	15.59 %	11.19 %
Number of post offices	0.22	0.57
Number of phone connection	1.34	7.23

Source: Village Directory, Census 2001

Table A 2: Approach Roads to the villages

Nature of Approach Roads	Paved Road		Mud Road		Footpath	
	Available	Not Available	Available	Not Available	Available	Not Available
Average for the district	45.69 %	54.31 %	92.61 %	7.39 %	32.19 %	67.81 %
Average for sample villages	60.00 %	40.00 %	90.00 %	10.00 %	40.00 %	60.00 %

Source: Village Directory, Census 2001

Fig. A 1 Sources of Water

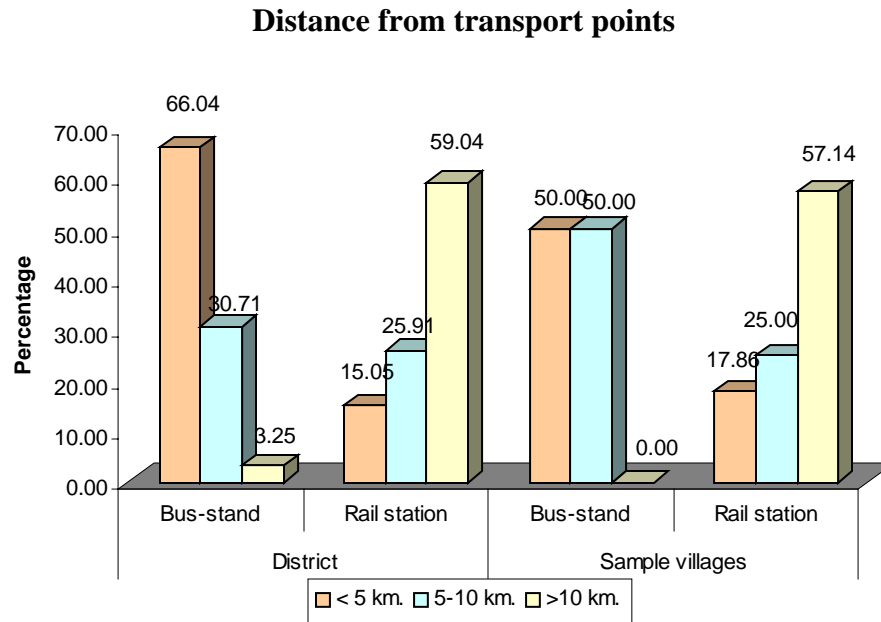## Average availability of sources of drinking water (%)
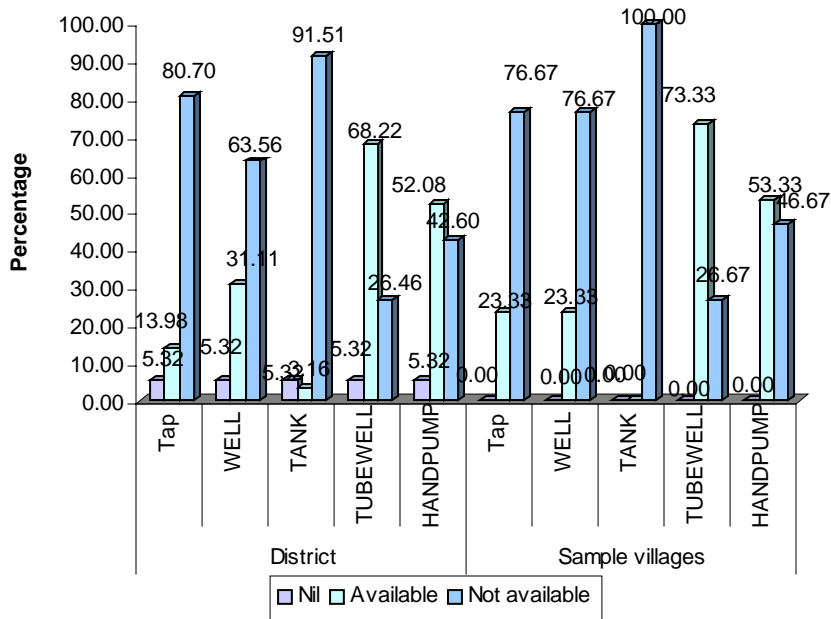
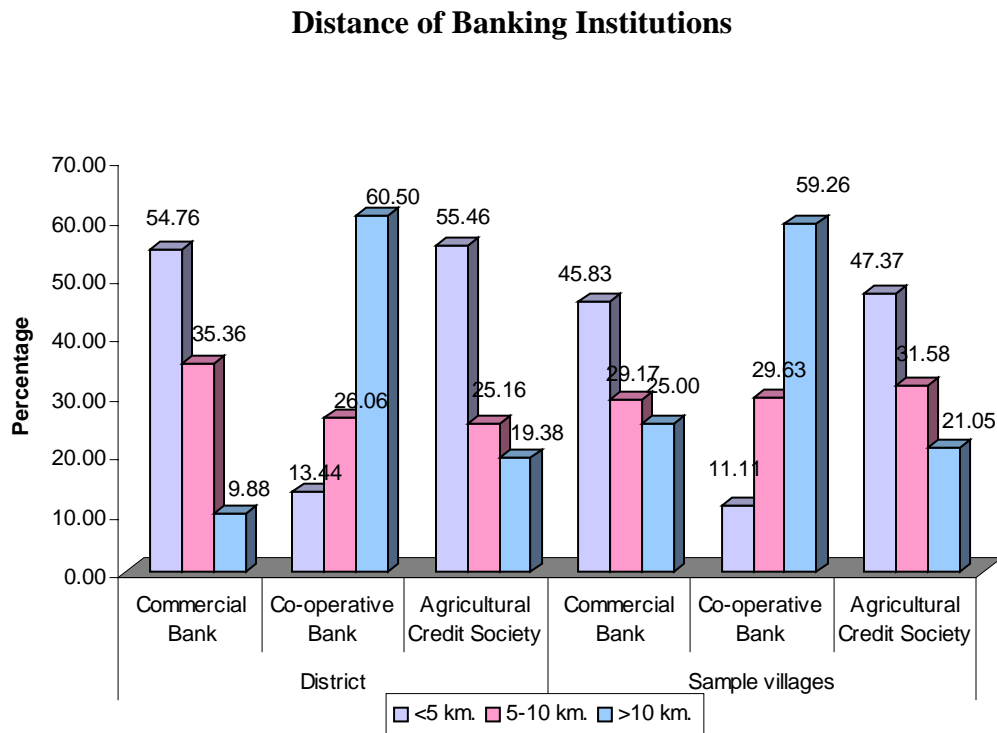**Source:** Village Directory, Census 2001

Fig. A2: Distance to post-office
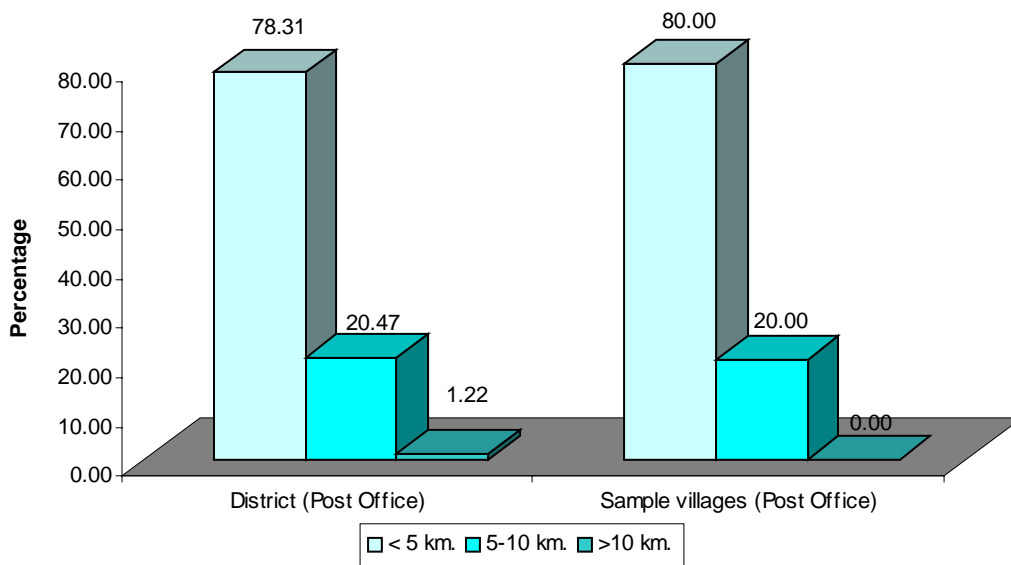
Source: Village Directory, Census 2001

Fig. A3: Distance to Public Transport

Distance from transport points

Source: Village Directory, Census 2001

Fig. A4: Distance of Bank and Other Financial Institutions

Distance of Banking Institutions

Source: Village Directory, Census 2001

Fig. A5: Irrigation

Area of irrigated land out of total cultivable area
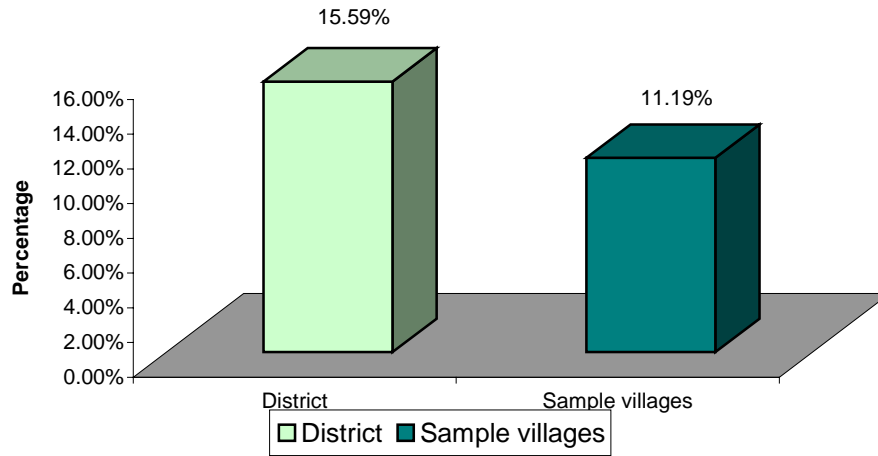
Source: Village Directory, Census 2001

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,…..,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

$n_i = (P_i)$ 25,   if the district population is less than equal to 0.5 million

$\quad = (P_i)$ 30,   if the district population is greater than 0.5 million,

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	