

Minority Concentration District Project

Dakshin Dinajpur, West Bengal

Sponsored by the Ministry of Minority Affairs

Government of India

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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, Principal 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 Swapan Kumar Chattopadhyay, District Magistrate of Dakshin Dinajpur and other department officials for their generous support and assistance in our work. We are also grateful to Father A. Pathumai and other staff of Social Welfare Institute, Raiganj for their generous help in organising and conducting the survey.

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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 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 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,

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

Nadia, South 24 Parganas, Brdhaman 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 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

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 tool⁴ 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

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.

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

By focusing on the 14 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 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.

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)

Dakshin Dinajpur

The district of Dakshin Dinajpur as Muslim minority district belongs to category 'A' of the MCD districts with 24.02% Muslim population and religion specific average socio-economic indicator value 44.9 and average basic indicator value 11.6.⁶

Balurghat, district headquarter, is quite far from Kolkata, the state capital and is not well connected by road and railways. In fact train services has been started on 30.12.2004 which connects the district by train via Malda. It is via roadways that the district is connected with the rest of West Bengal or other parts of the country. The district has international border on three sides with Bangladesh. There are 8 CD Blocks, 65 *Gram Panchayats* and 929 *Gram Samsads* in the district. The district has 1189 primary schools, 132 secondary and higher secondary schools, 12 senior *madrashas*, 1 junior *madrasha*, 4 degree colleges and 1267 *anganwadi* centres. The district is a no industry district.

Demography

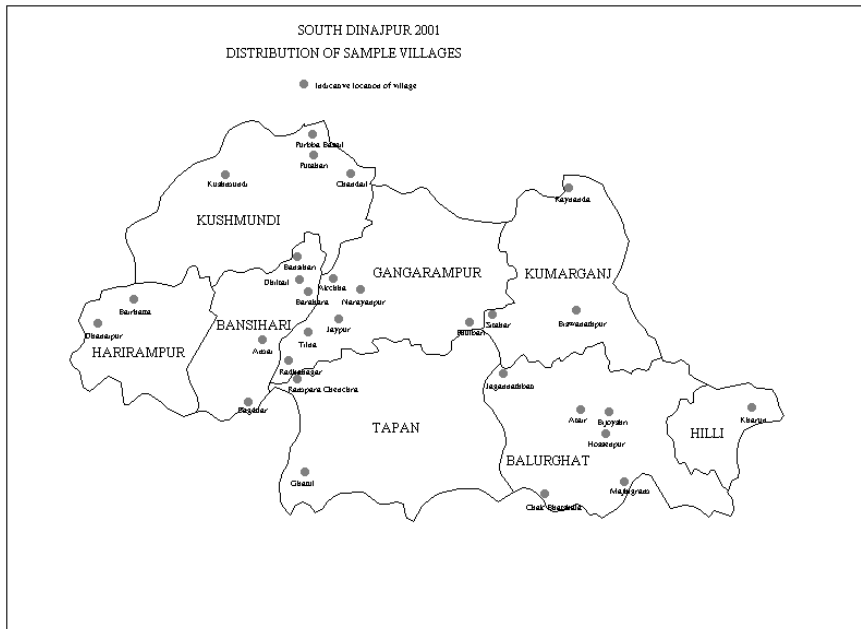
Of the 18 districts of West Bengal, Dakshin Dinajpur Human Development Report (2004) of West Bengal does not provide any rank for the district, but it is one of the very backward districts of the state. The density of population is 677 per square Km. The total population of the district is 1503178 (Census, 2001) with a decadal rate of growth of 22.15 % over 1991 census. Of the total population the rural population is approximately 86.9%. The SC and ST population of the district are 28.78% and 16.12% respectively. The literacy rates of males and females are 73.3% and 55.12% respectively. The rate of work participation is 40.76% and the female work participation rate is 25.14%. The district of Dakshin Dinajpur is characterized by gangetic alluvial soil and rich in rice production. The proportion of landless labourers (11.7%.) constitute a very large segment of population in the district.

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	No. of Hhs	Population
1	Harirampur	00565800	Bairhatta	482	2300
2		00568200	Dhanaipur	398	1864
3		00579800	Fatepur (I)	135	599
4	Kushmundi	00424000	Kushmundi	777	3440
5		00434700	Purbba Basail	271	1183
6		00435000	Putahari	290	1335
7		00438200	Chandail	176	680
8	Gangarampur	00443700	Narayanpur (P)	1042	5001
9		00444300	Akchha	166	754
10		00445700	Radhanagar	411	1811
11		00447700	Tilna	278	1280
12		00448100	Jaypur	1543	7370
13		00459500	Phulbari	369	1719
14	Kumarganj	00462300	Raynanda	307	1383
15		00471500	Sitahar	239	1300
16		00475000	Bishwanathpur	399	1735
17	Tapan	00522400	Rampara Chenchra	288	1267
18		00540300	Ghatul	70	350
19	Bansihari	00558100	Bansihari	168	830
20		00561700	Barahara	183	886
21		00561900	Dhiltail	166	814
22		00563700	Amai	345	1644
23		00565300	Bagduar	917	4314
24		00485300	Kharun	272	1255
25	Balurghat	00491300	Jagannathbati	224	979
26		00498800	Chak Bhatshala	151	674
27		00502800	Majhigram	223	1038
28		00503600	Hossenpur (P)	330	1447
29		00505100	Atair	301	1276
30		00505700	Bijoyshti	194	930

Map of Dakshin Dinajpur with Indicative Location of Sample Villages by Blocks



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 Dakshin Dinajpur. 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 Development Schemes and 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 Dakshin Dinajpur calculated at the district level using the household survey data for the villages 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 12.79% Muslim households on average have in-house toilet facilities compared to 22.41% for non-Muslim households. This is undoubtedly a glaring disparity that needs to be acted upon. There is also a wide variation across villages. The percentage of in-house toilet facility in Chandail in Kushmandi Block, Fatepur in Harirampur Block is found to be as low as 0% and in majority of the villages lower than 80%. On the higher side villages, such as Jagannathbati (68.97%), Hossenpur (66.67%) in Balurghat Block which are relatively more close to the district Head Quarter and shows the urban bias in respect of basic amenities. Those who have toilet facility inside their premises do have hygienic provision in general. Muslim families in this respect are relatively better placed than other communities. 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		33.46	19.55
Primary source of light if house is not electrified (%)	Oil Lamp	92.61	92.38
	Oil Lantern	7.39	5.21
	Petromax	0.00	2.20
	Others	0.00	0.20
Source of Water (%)	Own Hand Pump/ Tube Well	27.17	40.80
	Public Hand Pump/ Tube Well	67.92	58.56
	Tap water	4.91	0.64
	Public Un-protected dug Well	0.00	0.00
	Public Protected dug Well	0.00	0.00
	Pond/River/Stream	0.00	0.00
	Others	0.00	0.00
Average Distance from source of Water (K.M)		0.28	0.33
Position of Toilet (%)	In House	12.79	22.41
	Outside House	87.21	77.59
Type of Toilet (%)	Septic Tank Latrine	46.67	24.00
	Water Sealed Latrine in House	23.33	17.60
	Pit Latrine	3.33	13.60
	Covered Dry Latrine	6.67	13.60
	Well Water Sealed	20.00	22.40
	Others	0.00	8.80
Primary Source of Fuel (%)	Wood	7.14	27.30
	Coal	0.38	0.48
	Kerosene Oil	1.13	4.36
	Leaves/ Hay	86.84	61.71
	LPG	1.13	0.97
	Others	3.38	5.17
Drainage Facility (%)	% with drainage facility in house	53.99	51.40

Source: Household survey data.

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

Name of the Village	Type of Houses			Avg. distance for source of drinking water (Km.)	Electri-fied houses	Households having Septic Tank /water/Sealed/Wel l-water Latrine	Type of Fuel used						Toilet outside house
	Kutchha	Kutchha-Pucca	Pucca				Wood	Coal	Kerosene Oil	Leaves/ Hay	LPG	Others	
KUSHMUNDI	80.00	16.67	0.00	0.67	30.00	100.00	16.67	0.00	0.00	83.3	0.0	0.0	74.07
PURBBA BASAIL	100.0	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	100.00	0.0	0.00	96.67
PUTAHARI	87.50	4.17	8.33	0.00	10.00	100.00	3.33	0.00	0.00	96.67	0.0	0.00	90.00
CHANDAIL	96.67	3.33	0.00	0.00	0.00	N.A.	100.00	0.00	0.00	0.00	0.0	0.00	100.0
NARAYANPUR (P)	68.18	9.09	9.09	0.20	26.67	60.00	10.00	0.00	56.67	26.67	0.0	6.67	62.07
AKCHHA	100.0	0.00	0.00	1.00	6.67	0.00	100.00	0.00	0.00	0.00	0.0	0.00	96.43
RADHANAGAR	91.30	0.00	0.00	0.57	0.00	53.85	20.00	0.00	0.00	63.33	0.0	16.67	56.67
TILNA	80.77	7.69	11.54	0.21	24.14	N.A.	0.00	0.00	4.00	88.00	0.0	8.00	100.0
JAYPUR	92.59	3.70	3.70	0.04	6.67	100.00	0.00	0.00	0.00	100.00	0.0	0.00	83.33
RAYNANDA	75.00	10.71	7.14	0.51	6.67	100.00	10.00	0.00	0.00	86.67	3.33	0.00	96.67
PHULBARI	80.77	7.69	11.54	0.24	44.83	100.00	13.79	0.00	0.00	62.07	10.34	13.79	65.52
SITAHAR	92.31	3.85	3.85	0.44	73.33	100.00	3.33	0.00	0.00	76.67	0.00	20.00	96.67
BISHWANATHPUR	96.43	0.00	3.57	0.80	20.69	50.00	35.71	3.57	0.00	57.14	3.57	0.00	82.14
KHARUN	100.0	0.00	0.00	0.70	13.79	66.67	0.00	0.00	3.45	93.1	0.0	3.45	88.89
JAGANNATHBATI	86.67	10.00	3.33	0.23	63.33	60.00	56.67	0.00	0.00	0.00	3.33	40.00	31.03
CHAK BHATSHALA	100.0	0.00	0.00	0.05	6.67	N.A.	0.00	0.00	0.00	100.00	0.00	0.00	93.33
MAJHIGRAM	96.43	0.00	3.57	0.70	10.00	100.00	25.00	0.00	0.00	75.00	0.00	0.00	78.57
HOSSENPUR (P)	93.33	6.67	0.00	0.50	63.33	30.00	76.67	0.00	0.00	16.67	0.00	6.67	33.33
ATAIR	80.00	3.33	16.67	1.00	33.33	83.33	100.00	0.00	0.00	0.00	0.00	0.00	80.00
BIJOYSHRI	96.55	3.45	0.00	0.48	0.00	100.00	0.00	0.00	0.00	96.67	0.00	3.33	80.00
RAMPARA CHENCHRA	90.00	6.67	3.33	0.15	6.67	50.00	44.83	0.00	0.00	48.28	3.45	3.45	68.97
GHATUL	100.0	0.00	0.00	0.06	0.00	100.00	0.00	0.00	3.33	96.67	0.00	0.00	93.33
BANSIHARI	76.92	11.54	11.54	0.78	51.72	80.00	10.34	0.00	13.79	72.41	3.45	0.00	65.52
BARAHARA	93.10	6.90	0.00	0.61	33.33	90.00	0.00	0.00	0.00	96.55	0.00	3.45	66.67
DHILTAIL	85.19	14.81	0.00	0.30	50.00	33.33	3.33	6.67	0.00	90.00	0.00	0.00	90.00
AMAI	90.00	10.00	0.00	0.39	13.33	100.00	0.00	0.00	10.34	89.66	0.00	0.00	93.33
BAIRHATTA	90.00	10.00	0.00	0.50	36.67	75.00	3.33	3.33	10.00	76.67	3.33	3.33	86.21
BAGDUAR	93.10	0.00	0.00	0.25	6.67	N.A.	0.00	0.00	0.00	96.67	0.00	3.33	82.76
DHANAIPUR	89.29	7.14	3.57	0.14	43.33	100.00	0.00	0.00	0.00	93.33	0.00	6.67	89.66
FATEPUR (I)	82.76	17.24	0.00	0.25	30.00	N.A.	0.00	0.00	0.00	100.00	0.00	0.00	100.0

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 close to double (33.46 %) compared to non-Muslim households (19.55 %). Once again at the village level, Purba Basail and Chandail (Kushmandi Block), Radhanagar (Gangarampur Block), Ghatul (Tapan Block) report zero percentage of electrified houses while Putahari (Kushmandi Block) reports 10%, Jaypur (Gangarampur Block) and Raynanda (Kumarganj Block) report 6.67% houses electrified (Table 2) and in general the villages in the sample have quite low level of electrification. Jagannathbati and Hossenpur which have 66.33% of hoses electrified are best of the villages in this respect and clearly shows an urban bias as in the case of toilet facility. For cooking fuel and other households activities, most households are dependent on gathered leaves and hay and barring a few villages as Raynanda, Bishwanathpur, Phulbari, Jagannathbati and few more majority have no access to LPG or even Kerosene. Most Muslim or non-Muslim households have access to public tube wells or hand pumps (67.92% and 58.56% respectively). Percentage of families with hand pump or tube well installed in own house is lower at 27.17% for Muslims than for non-Muslims (40.8%). Usage of tap water is very low in general though higher for Muslims (4.91%) than for non-Muslims (0.64%). In general the district is well placed in respect of safe drinking water though highly dependent on public provision of the facility. The average distance traversed for procurement of water is not much and in fact well within half 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 20% households with *pucca* 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, majority of the villages have *kutcha* houses and although 94.76% of Muslim and 95.0% of non-Muslim households own their houses, only 3.37% of the former and a little higher 3.82% of the latter received it under IAY or other government schemes (see Table 3). Housing condition appears by and large similar for the Muslim households as compared to non-Muslims, as on average 85.02 % of Muslim compared to 91.75% of non-Muslim houses live in *kutcha* houses, 10.93% of Muslims and 3.7% of non-Muslims live in *kutcha-pucca* houses. Of the *pucca* houses across

villages in Dakshin Dinajpur, 3.64% belong to Muslims and 3.04% belong to non-Muslims.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 conditions.*

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

Religion group		Muslim	Non Muslim
Ownership of House (%)	Own	94.76	95.06
	IAY/ Government Provided	3.37	3.82
	Rented	1.87	1.11
Type of House (%)	Kutcha	85.02	91.75
	Kutcha-Pucca	10.93	3.70
	Pucca	3.64	3.03
	Others	0.40	1.52
Land adjoining own residence (%)	Own	45.15	46.62
	Provided By Government	8.44	1.83
	Land Holders Land	33.76	42.60
	Others	12.66	8.96
Average Value of Own House (Rs.)		57786.10	60954.01
Average Rent (Rs.) per month		375.25	316.67

Source: Household survey data

In respect of other amenities and assets, such as for telephones or mobiles it may be noted that there is not much variations across communities. Of the non-Muslim families 1.75% and 14.95% have telephones and mobile phones respectively while the corresponding figures for Muslims are 1.12% and 19.03%. However, percentage of Muslim families owning two wheelers

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 5.34%.

is slightly higher at 4.1% than non-Muslims (2.39%).

Table 4: Other Amenities of Household - District Averages

Religion group		Muslim	Non Muslim
Percentage of people with	Telephone	1.12	1.75
	Mobile	19.03	14.49
Average Price (Rs.)	Telephone	733.33	1709.09
	Mobile	2114.71	2377.47

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	2.24	2.39
	Average Price(Rs)	5166.67	5460.0
Motor cycle/ Scooter/ Mopeds	Percentage of households who own	4.10	2.39
	Average Price (Rs)	22881.82	23400.0

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 25.1% for the male and 31.3% for the female. Of the rest who are deemed literate, the percentage of below primary educated male is 25.86 and female 26.61 and the percentage steadily dwindles as one goes higher up beyond primary level till the secondary level (Male 6.88% and Female 5.74%). The situation is not

slightly better for non-Muslim households, where literacy level is certainly higher, but secondary school going percentage for male is 5.32 and female, 3.43. 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. Over 40% of all dropouts across villages and among all communities in the district 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. Incidence of dropout occurs because of compulsion of work occurs more among males and non-Muslims is a remarkable feature of the district. Despite the fact that distance wise, most Muslim (63.64%) and non Muslims (56.93%) 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 creating parental demand for sending children to 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 Dakshin Dinajpur 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	25.10	31.30	34.77	43.81
Below Primary	25.86	26.61	19.93	18.88
Primary	20.13	19.30	21.10	19.25
Middle	15.80	13.91	13.95	11.94
Vocational/management	0.00	0.00	0.00	0.00
Secondary	6.88	5.74	5.81	3.43
Higher Secondary	2.55	1.57	1.88	1.42
Technical Diploma	0.00	0.17	0.17	0.07
Technical/Professional Degree	0.00	0.00	0.00	0.07
Graduate	2.17	0.87	1.16	0.45
Post Graduate	1.02	0.17	1.05	0.45
Others	0.51	0.35	0.17	0.22

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	1.63	5.28
Level	Below primary education	41.55	27.98
	Primary education	26.32	43.00
	Class Eight	19.67	20.32
	Vocational	0.28	0.44
	Secondary	6.65	4.12
	Higher Secondary	3.60	1.77
Type of school	Government/ Aided School	89.78	93.21
	Private School	4.42	5.32
	Madrasah	5.80	0.30
	Missionary School	0.00	0.74
	Unconventional school	0.00	0.30
	Others	0.00	0.15

Source: Household survey data.

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

Name of Village	Literacy Rate	
	Male	Female
KUSHMUNDI	76.24	73.91
PURBBA BASAIL	42.55	36.51
PUTAHARI	57.43	50.82
CHANDAIL	55.95	45.90
NARAYANPUR (P)	81.40	74.63
AKCHHA	48.00	30.56
RADHANAGAR	75.86	65.52
TILNA	58.89	58.62
JAYPUR	67.09	54.79
RAYNANDA	63.64	64.71
PHULBARI	82.09	72.73
SITAHAR	77.22	61.02
BISHWANATHPUR	61.90	60.94
KHARUN	81.11	73.21
JAGANNATHBATI	73.61	71.19
CHAK BHATSHALA	72.50	56.72
MAJHIGRAM	99.00	100.00
HOSSENPUR (P)	89.16	79.73
ATAIR	76.74	66.67
BIJOYSHRI	46.94	50.00
RAMPARA CHENCHRA	64.71	50.68
GHATUL	47.37	52.17
BANSIHARI	89.80	87.72
BARAHARA	58.33	53.03
DHILTAIL	81.00	72.46
AMAI	47.56	41.54
BAIRHATTA	61.84	37.31
BAGDUAR	60.00	43.94
DHANAIPUR	73.97	63.08
FATEPUR (I)	75.32	68.06

Source: Household survey data.

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

Distance	Community	Muslim		Non Muslim	
	Below 1 K.M.	63.64		56.93	
	1-2 K.M.	17.05		15.20	
	2-4 K.M.	6.25		13.26	
	Above 4 K.M.	13.07		14.61	
Instruction	Bengali	66.76		78.55	
	English	0.55		0.89	
	Bengali & English	30.75		20.56	
	Hindi	0.83		0.00	
	Local Language	0.00		0.00	
Govern- ment Help	Books	81.10		75.80	
	School dress	0.00		3.46	
	Stipend	1.83		11.85	
	Mid-day meal	12.20		4.94	
	Others	4.88		3.95	
Reasons for drop-out		Male	Female	Male	Female
	Distance	11.11	28.57	25.53	22.22
	Not proper teaching	17.65	66.67	53.49	45.71
	Unavailability of water, classroom and toilet	5.88	33.33	6.97	14.29
	Unable to attend because of work	41.18	16.67	77.78	51.43
	Expensive	76.47	66.67	76.09	62.86

Source: Household survey data.

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

		Muslim		Non Muslim	
Mid-day meal	Regularity	89.92		94.76	
	Taste	60.48		43.43	
	Cleanliness	59.35		41.67	
Book	Availability	33.94		60.38	
Teachers	Regularity	95.60		90.64	
	Discipline	96.15		89.41	
	Teaching	69.78		56.80	
Aspiration of parents		Male	Female	Male	Female
	Vocational	1.09	1.75	4.93	4.34
	Madhyamik	22.95	40.94	29.80	42.77
	H.S	13.11	13.45	15.52	19.36
	Graduate	20.77	25.73	28.08	19.94
	Post-Graduate	20.22	15.79	13.55	10.98
	Professional Courses	16.68	2.09	7.08	1.43
	Others	5.18	0.25	1.05	1.17

Source: Household survey data.

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

Level of dropout	Muslim		Non Muslim	
	Male	Female	Male	Female
< Primary	43.75	66.67	27.5	25.0
<Class Eight	87.5	66.67	65.0	66.67

Source: Household Survey Data

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

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
KUSHMUNDI	0.00	N.A.	0.00	85.71	85.7	N.A.	N.A.	N.A.	N.A.	N.A.
PURBBA BASAIL	33.33	N.A.	0.00	100.0	100.	0.00	N.A.	0.00	66.67	100.0
PUTAHARI	100.0	N.A.	0.00	0.00	100.	N.A.	N.A.	N.A.	N.A.	N.A.
CHANDAIL	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
NARAYANPUR (P)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
AKCHHA	0.00	N.A.	0.00	50.00	100.	0.00	N.A.	0.00	0.00	50.00
RADHANAGAR	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
TILNA	50.00	N.A.	N.A.	100.0	100.	50.00	N.A.	N.A.	100.0	100.0
JAYPUR	16.67	N.A.	20.00	60.00	80.0	0.00	N.A.	33.33	40.00	40.00
RAYNANDA	N.A.	N.A.	N.A.	100.0	100	N.A.	N.A.	N.A.	0.00	0.00
PHULBARI	0.00	N.A.	0.00	100.0	100.	0.00	N.A.	0.00	100.0	100.0
SITAHAR	0.00	N.A.	0.00	100.0	100.	0.00	N.A.	100.00	0.00	0.00
BISHWANATHPUR	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
KHARUN	0.00	N.A.	0.00	50.00	50.0	N.A.	N.A.	N.A.	N.A.	N.A.
JAGANNATHBATI	0.00	N.A.	0.00	0.00	100.	N.A.	N.A.	N.A.	N.A.	N.A.
CHAK BHATSHALA	40.00	N.A.	20.00	100.0	100	50.00	N.A.	0.00	50.00	50.00
MAJHIGRAM	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
HOSSENPUR (P)	N.A.	N.A.	N.A.	N.A.	N.A.	100.0	N.A.	100.00	N.A.	N.A.
ATAIR	100.0	N.A.	0.00	0.00	50.0	50.00	N.A.	0.00	50.00	0.00
BIJOYSHRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
RAMPARA CHENCHRA	0.00	N.A.	0.00	100.0	100	0.00	N.A.	0.00	0.00	33.33
GHATUL	N.A.	N.A.	N.A.	N.A.	N.A.	0.00	N.A.	0.00	50.00	50.00
BANSIHARI	100.0	N.A.	N.A.	N.A.	N.A.	100.0	N.A.	N.A.	N.A.	N.A.
BARAHARA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
DHILTAIL	0.00	N.A.	0.00	0.00	66.6	0.00	N.A.	0.00	0.00	0.00
AMAI	0.00	N.A.	0.00	0.00	0.0	N.A.	N.A.	N.A.	N.A.	N.A.
BAIRHATTA	25.00	N.A.	6.25	62.50	62.5	27.27	N.A.	27.27	54.55	90.91
BAGDUAR	16.67	N.A.	16.67	83.33	50.0	50.00	N.A.	0.00	100.0	100.0
DHANAIPUR	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
FATEPUR (I)	0.00	N.A.	0.00	0.00	100.	0.00	N.A.	0.00	0.00	100.0

Source: Village survey data.

Note: N.A means *not available*.

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

		Muslim	Non Muslim
Courses	Tailoring	17.24	6.08
	Computer Trained	0.00	2.76
	Electronic & Electrical	13.79	4.97
	Driving Training	10.34	1.10
	Handicraft	24.14	13.26
	Apprentices	3.45	0.00
	Family Education	0.00	16.02
	Other	31.03	55.80
Institution	Government Institution.	21.43	3.91
	Expert Worker	42.86	59.78
	Apprentices Training	0.00	0.56
Diploma Certificate	Number of people who hold	30.77	10.96
	Whether useful	62.50	46.67
Average. Duration of training (in days)		8.81	7.46
Average Expenditure for training (Rs.)		19081.25	1382.85

Source: Household survey data.

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

Religion		Muslim	Non Muslim
People Interested in Training		51.52	57.72
Type of Training	Tailoring	25.74	13.76
	Sericulture	2.94	6.46
	Automobile Labour	6.62	4.49
	Computer	33.09	25.56
	Electronics & Electrical	8.82	6.46
	Motor Driving Training	3.68	2.25
	Handicraft	13.97	21.91
	Apprentice	0.00	1.12
	Family Education	5.15	14.33
	Others	0.00	3.65
Cost (Rs.)	Willing to bear the cost	75.56	66.29

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
KUSHMUNDI	13.79	100.0	25.00	0.00	0.00	0.00	25.00	0.00	0	0	50	0
PURBBA BASAIL	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
PUTAHARI	90.00	100.0	7.41	3.70	25.93	33.33	25.93	0.00	3.70	0.00	0.00	0.00
CHANDAIL	66.67	100.0	0.00	0.00	5.00	0.00	0.00	0.00	95.00	0.00	0.00	0.00
NARAYANPUR (P)	89.29	100.0	8.00	0.00	0.00	64.00	0.00	0.00	28.00	0.00	0.00	0.00
AKCHHA	93.33	100.0	3.57	7.14	0.00	0.00	0.00	0.00	82.14	3.57	3.57	0.00
RADHANAGAR	44.44	75.00	0.00	16.67	0.00	75.00	0.00	0.00	0.00	0.00	8.33	0.00
TILNA	16.67	100.0	20.00	60.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.00
JAYPUR	92.86	0.00	11.54	38.46	3.85	11.54	0.00	0.00	11.54	0.00	11.54	11.54
RAYNANDA	44.83	61.54	23.08	0.00	15.38	38.46	7.69	15.38	0.00	0.00	0.00	0.00
PHULBARI	86.67	100.0	19.23	0.00	0.00	38.46	0.00	0.00	42.31	0.00	0.00	0.00
SITAHAR	46.67	100.0	35.71	0.00	0.00	35.71	0.00	14.29	14.29	0.00	0.00	0.00
BISHWANATHPUR	55.56	6.67	6.67	6.67	13.33	40.00	0.00	6.67	26.67	0.00	0.00	0.00
KHARUN	41.38	75.00	8.33	0.00	8.33	66.67	0.00	0.00	8.33	0.00	0.00	8.33
JAGANNATHBATI	53.33	100.0	37.50	0.00	6.25	43.75	0.00	6.25	6.25	0.00	0.00	0.00
CHAK BHATSHALA	96.67	96.55	3.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96.55	0.00
MAJHIGRAM	100.00	63.33	3.33	3.33	0.00	26.67	3.33	3.33	3.33	0.00	56.67	0.00
HOSSENPUR (P)	86.67	0.00	24.00	0.00	16.00	40.00	4.00	0.00	12.00	0.00	0.00	4.00
ATAIR	3.33	100.0	0.00	0.00	0.00	0.00	100.0	0.00	0.00	0.00	0.00	0.00
BIJOYSHRI	36.67	0.00	22.22	0.00	0.00	22.22	33.33	0.00	0.00	22.22	0.00	0.00
RAMPARA CHENCHRA	60.00	55.56	11.11	16.67	0.00	27.78	5.56	16.67	22.22	0.00	0.00	0.00
GHATUL	36.67	27.27	27.27	0.00	0.00	27.27	36.36	0.00	9.09	0.00	0.00	0.00
BANSIHARI	82.76	100.0	91.67	0.00	0.00	4.17	4.17	0.00	0.00	0.00	0.00	0.00
BARAHARA	10.00	66.67	66.67	0.00	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
DHILTAIL	40.00	41.67	8.33	8.33	0.00	41.67	25.00	0.00	16.67	0.00	0.00	0.00
AMAI	13.33	50.00	25.00	0.00	25.00	0.00	0.00	0.00	25.00	0.00	0.00	25.00
BAIRHATTA	70.00	76.19	9.52	0.00	0.00	33.33	19.05	0.00	0.00	4.76	4.76	28.57
BAGDUAR	90.00	74.07	25.93	7.41	7.41	11.11	11.11	7.41	22.22	0.00	7.41	0.00
DHANAIPUR	66.67	50.00	5.00	0.00	10.00	35.00	20.00	0.00	20.00	0.00	10.00	0.00
FATEPUR (I)	50.00	53.33	13.33	6.67	6.67	40.00	0.00	6.67	20.00	0.00	6.67	0.00

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. Over 50% of respondents want for their family members training in some kind of vocational trade while 75.56% of Muslim and 66.29% of non-Muslims are willing to pay training fees. The predominance of casual workforce in agriculture and allied occupations among the working population clearly displays the lack of skill in both the 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 (among the non-Muslims while Muslims have highest demand for tailoring) 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 should 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. However, prevalence of landless labourers is more among the non-Muslims than among the Muslims though relatively larger proportions of the Muslims depend upon agriculture for livelihood. It is also readily revealed by Table 16 that among the women of the district landless labourers are more prevalent among non-Muslims. All these point to the fact that Muslims are better placed than non-Muslims in the districts. A very high proportion of tribal population (16.12%, as per 2001 Census) in the district coupled with the fact that they are very poor explain the above observation. This is also reflected in the fact that non-Muslims enjoy poorer facilities for basic amenities in the district as well as poor educational achievements for the non-Muslims than Muslims. Interestingly like many other districts of West Bengal, Muslim participation in government jobs is lower than 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. 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 long term migrant workers is quite sizable (Table 17) and major proportion from both Muslims and non-Muslims go to towns of other states for work. Across religious groups there is homogeneity in the type of occupation the migrant workers get involved in – mostly as transport workers and labourers. A large part from both groups also goes outside villages as professional worker. 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	26.69	2.44	21.62	6.15
Agricultural Labour	19.54	2.44	23.30	10.88
Family Business	1.40	0.17	3.46	0.38
Salaried Employee (Govt.)	0.77	0.35	0.95	0.45
Salaried Employee (Private)	1.79	0.17	0.56	0.60
Casual Labour	7.92	1.05	8.49	2.55
Domestic and related work	0.77	42.33	2.01	32.86
Retirees, Pensioners, Remittance Recipient	0.51	0.35	0.50	0.30
Unable to work (Child/ Elderly)	7.28	10.80	9.39	14.03
Unorganised Employee	1.28	0.52	3.41	0.30
Student	25.21	35.13	21.84	26.67
Others	1.23	1.11	1.74	1.54
Unemployed	5.62	3.14	2.74	3.30

Source: Household survey data

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

		Muslim	Non Muslim
Duration	Short Term	46.94	54.55
	Long Term	53.06	45.45
Place of work	Within District (Village)	0.00	7.58
	Within District (Town)	2.04	7.58
	Within State (Village)	4.08	6.06
	Within State (Town)	8.16	13.64
	Outside State (Village)	8.16	6.06
	Outside State (Town)	77.55	57.58
	Abroad	0.00	1.52
Reasons for migration	Professional Work	18.37	25.76
	Administrative Work	2.04	7.58
	Clerical Work	0.00	1.52
	Sales Work	2.04	1.52
	Farmer	10.20	3.03
	Transport and labourers	53.06	45.45
	Student	10.20	7.58
	Others	4.08	7.58
Repatriation	Household	56.25	71.88

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)
KUSHMUNDI	36.63	8.91	1.98	0.00	2.97	6.93
PURBBA BASAIL	42.55	25.53	0.00	0.00	1.06	3.19
PUTAHARI	47.47	20.20	0.00	0.00	3.03	0.00
CHANDAIL	63.10	2.38	0.00	0.00	0.00	0.00
NARAYANPUR (P)	13.95	10.47	10.47	0.00	1.16	10.47
AKCHHA	1.00	60.00	0.00	0.00	0.00	0.00
RADHANAGAR	16.09	12.64	4.60	2.30	0.00	10.34
TILNA	24.44	32.22	0.00	4.44	0.00	2.22
JAYPUR	8.86	41.77	0.00	0.00	0.00	7.59
RAYNANDA	10.39	37.66	3.90	0.00	0.00	3.90
PHULBARI	12.31	29.23	13.85	1.54	1.54	12.31
SITAHAR	32.91	20.25	0.00	1.27	1.27	2.53
BISHWANATHPUR	14.46	34.94	1.20	0.00	1.20	20.48
KHARUN	17.78	31.11	0.00	0.00	0.00	12.22
JAGANNATHBATI	51.39	1.39	0.00	6.94	1.39	0.00
CHAK BHATSHALA	15.00	42.50	3.75	1.25	0.00	0.00
MAJHIGRAM	34.78	28.26	0.00	0.00	2.17	0.00
HOSSENPUR (P)	0.00	3.61	14.46	0.00	1.20	2.41
ATAIR	24.42	22.09	10.47	0.00	1.16	6.98
BIJOYSHRI	3.06	8.16	0.00	0.00	0.00	41.84
RAMPARA CHENCHRA	24.10	25.30	7.23	0.00	0.00	4.82
GHATUL	38.96	28.57	2.60	0.00	0.00	3.90
BANSIHARI	33.33	6.67	5.56	4.44	2.22	22.22
BARAHARA	11.46	19.79	3.13	0.00	0.00	7.29
DHILTAL	26.00	21.00	3.00	0.00	0.00	8.00
AMAI	8.54	9.76	0.00	2.44	0.00	7.32
BAIRHATTA	36.36	16.88	1.30	2.60	0.00	3.90
BAGDUAR	9.68	38.71	0.00	0.00	0.00	13.98
DHANAIPUR	6.85	5.48	0.00	0.00	4.11	26.03
FATEPUR (I)	28.57	14.29	1.30	1.30	3.90	6.49

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)
KUSHMUNDI	0.00	0.00	0.00	0.00	0.00	0.00
PURBBA BASAIL	0.00	0.00	0.00	0.00	0.00	0.00
PUTAHARI	1.64	0.00	0.00	1.64	0.00	0.00
CHANDAIL	54.10	1.64	0.00	0.00	0.00	0.00
NARAYANPUR (P)	0.00	0.00	0.00	0.00	0.00	1.49
AKCHHA	2.78	19.44	0.00	0.00	0.00	0.00
RADHANAGAR	0.00	0.00	0.00	0.00	0.00	0.00
TILNA	3.45	8.62	0.00	1.72	0.00	1.72
JAYPUR	1.37	34.25	0.00	0.00	0.00	0.00
RAYNANDA	5.88	21.57	0.00	0.00	0.00	1.96
PHULBARI	1.67	6.67	0.00	0.00	3.33	0.00
SITAHAR	15.25	1.69	0.00	0.00	0.00	0.00
BISHWANATHPUR	6.25	0.00	0.00	0.00	0.00	0.00
KHARUN	0.00	8.93	0.00	0.00	1.79	1.79
JAGANNATHBATI	3.39	1.69	0.00	0.00	3.39	0.00
CHAK BHATSHALA	0.00	19.40	1.49	0.00	0.00	0.00
MAJHIGRAM	11.63	2.33	4.65	0.00	0.00	0.00
HOSSENPUR (P)	0.00	4.05	2.70	1.35	0.00	0.00
ATAIR	0.00	14.81	0.00	0.00	0.00	0.00
BIJOYSHRI	0.00	1.47	0.00	0.00	0.00	20.59
RAMPARA CHENCHRA	5.56	22.22	0.00	4.17	2.78	0.00
GHATUL	20.00	17.14	0.00	1.43	1.43	0.00
BANSIHARI	0.00	0.00	0.00	0.00	0.00	17.31
BARAHARA	3.03	1.52	0.00	0.00	0.00	1.52
DHILTAL	1.45	1.45	0.00	1.45	0.00	0.00
AMAI	1.56	7.81	0.00	0.00	0.00	9.38
BAIRHATTA	13.89	27.78	0.00	0.00	0.00	5.56
BAGDUAR	1.47	16.18	0.00	0.00	1.47	2.94
DHANAIPUR	0.00	0.00	1.54	0.00	0.00	0.00
FATEPUR (I)	0.00	0.00	0.00	0.00	0.00	0.00

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 out of twenty four villages for which survey data are available only three villages have PHC and only one out of twenty eight (Kushmundi) boasts of having a government hospital within its *panchayat* limits. Eight villages have PHC within its *panchayat* limits out of twenty four for which survey data are available. It is often the case that sub-PHCs are not available within respective *panchayats*. The consequence of this inaccessibility is strongly reflected in the high average incidence of childbirth at home (67.44% of Muslim households and 68.16% 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 hospitals, people mainly depend upon rented cars. The survey reports that the most dominating reason, around 70 percent, for not visiting a government hospital is the distance one needs to cover.* It is to be noted that, the vaccination programmes have run rather successfully and over 90 percent of families over the religious divide. In fact the Muslim community shows no less participation compared to other communities. Regarding vaccination of children under the age of five, over 90 per cent of all communities have been covered, while those who did not participate in the program, is mainly owing to lack of awareness. However, this lack of awareness is higher among the Muslim families than the non-Muslims.

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

		Muslim	Non-Muslim
Annual Average Expenditure for Health per family (Rs)		8634.24	10437.28
Access to health facilities (%) @	Government	88.93	92.15
	Private	27.83	15.46
	Quack	20.87	32.28

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 (%)		
		Government	Private	Quack	Polio	BCG	DPT	Measles	Unaware of the	Problem of distance	Others
KUSHMUNDI	19492.31	83.33	79.31	20.00	85.71	100.0	85.7	100.00	N.A	N.A.	N.A.
PURBBA BASAIL	N.A.	100.0	85.71	76.67	88.89	100.0	77.78	77.78	N.A	N.A.	N.A.
PUTAHARI	5957.14	96.67	4.55	66.67	91.67	91.67	91.67	100.00	N.A	N.A.	N.A.
CHANDAIL	7571.43	100.0	7.14	100.0	100.00	8.33	8.33	8.33	0.0	100.00	0.00
NARAYANPUR (P)	13258.33	100.0	20.69	80.00	100.00	81.82	100.00	63.64	0.0	100.00	0.00
AKCHHA	1884.62	96.67	23.33	62.07	100.00	100.0	100.00	100.00	N.A	N.A.	N.A.
RADHANAGAR	26727.27	60.00	33.33	0.00	100.00	100.0	100.00	100.00	N.A	N.A.	N.A.
TILNA	13495.24	77.78	8.33	0.00	87.50	93.75	93.75	93.75	N.A	N.A.	N.A.
JAYPUR	3193.33	100.0	0.00	86.67	100.00	92.59	100.00	88.89	100	0.00	0.00
RAYNANDA	5783.33	96.67	3.45	0.00	100.00	90.91	100.00	90.91	N.A	N.A.	N.A.
PHULBARI	4090.91	96.67	13.33	90.00	100.00	100.0	100.00	92.31	N.A	N.A.	N.A.
SITAHAR	10906.25	100.0	3.85	85.71	100.00	90.00	90.00	90.00	100	0.00	0.00
BISHWANATHPUR	7833.33	89.66	37.04	48.00	100.00	100.0	100.00	50.00	N.A	N.A.	N.A.
KHARUN	3424.14	100.0	50.00	50.00	100.00	100.0	91.67	75.00	0.0	33.33	66.7
JAGANNATHBATI	15277.78	83.33	3.33	6.67	100.00	100.0	100.00	88.89	N.A	N.A.	N.A.
CHAK BHATSHALA	7375.00	93.33	0.00	0.00	100.00	100.0	100.00	100.00	N.A	N.A.	N.A.
MAJHIGRAM	3333.33	100.0	0.00	0.00	100.00	100.0	100.00	100.00	N.A	N.A.	N.A.
HOSSENPUR (P)	19750.00	100.0	20.00	0.00	100.00	100.0	100.00	100.00	100	0.00	0.00
ATAIR	7900.00	100.0	6.67	6.67	92.86	92.86	92.86	92.86	0.0	0.00	100
BIJOYSHRI	10277.27	86.67	10.00	3.33	100.00	100.0	100.00	100.00	N.A	N.A.	N.A.
RAMPARA CHENCHRA	6040.00	100.0	0.00	0.00	100.00	100.0	100.00	100.00	N.A	N.A.	N.A.
GHATUL	6312.50	100.0	0.00	0.00	100.00	100.0	100.00	100.00	N.A	N.A.	N.A.
BANSIHARI	11857.14	100.0	4.00	4.00	84.21	84.21	84.2	68.42	N.A	N.A.	N.A.
BARAHARA	107142.86	76.67	46.67	3.33	100.00	100.0	100.00	100.00	N.A	N.A.	N.A.
DHILTAIL	6685.00	93.33	3.33	3.33	100.00	100.0	100.00	100.00	N.A	N.A.	N.A.
AMAI	3453.85	100.0	3.45	3.45	100.00	80.00	80.00	40.00	100	0.00	0.00
BAIRHATTA	6156.47	56.67	28.57	63.33	100.00	100.0	100.00	83.33	0.0	0.00	100
BAGDUAR	4650.10	96.55	4.35	0.00	93.33	93.33	93.33	80.00	N.A	N.A.	N.A.
DHANAIPUR	8215.79	66.67	13.33	10.00	100.00	85.71	100.00	85.71	100	0.00	0.00
FATEPUR (I)	6530.95	85.19	77.78	8.00	100.00	90.48	80.95	100.00	100	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
AKCHHA	N	N	N	Y	N	N
AMAI	N	N	N	Y	N	Y
ATAIR	N	N	N	Y	N	Y
BAGDUAR	N	N	N	N	Y	-
BAIRHATTA	N	N	N	Y	Y	-
BANSIHARI	N	N	Y	-	Y	-
BARAHARA	N	N	N	N	Y	-
BIJOYSHRI	N	N	N	N	Y	-
BISHWANATHPUR	NA	NA	NA	NA	NA	NA
CHAKBHATSALA	N	N	N	N	N	Y
CHANDAIL	N	N	Y	-	N	Y
DHANAIPUR	N	N	N	N	N	N
DHILTAIL	N	N	N	Y	N	N
FATEPUR	N	N	N	Y	N	Y
GHATUL	N	N	N	N	N	Y
HOSSENPUR	N	N	N	N	Y	-
JAGANNATHBATI	N	N	N	N	Y	-
JAYPUR	N	N	N	N	Y	-
KHARUN	N	N	NA	NA	Y	-
KUSHMUNDI	Y	-	N	N	Y	-
MAJHIGRAM	N	N	Y	-	N	Y
NARAYANPUR	N	N	N	N	N	Y
PHULBARI	NA	NA	NA	NA	NA	NA
PURBBABASAIL	N	N	N	N	N	Y
PUTAHARI	N	N	N	N	Y	-
RADHANAGAR	N	N	NA	NA	NA	NA
RAMPARACHENCHRA	N	N	N	N	Y	-
RAYNANDA	N	N	NA	NA	Y	-
SITAHAR	N	N	N	N	Y	-
TILNA	N	NA	NA	NA	N	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	67.44	68.16
	Hospital	27.13	28.46
	Private hospital	5.43	3.37
	Others	0.00	0.00
Support during child birth	Doctor	22.48	36.33
	Nurse	15.50	4.87
	Trained midwife	17.83	26.22
	Non trained midwife	41.86	31.46
	Others/Don't know	2.33	1.12
Transport	Own car	5.88	3.11
	Rented car	58.82	53.42
	No vehicle	33.82	39.75
	Ambulance	1.47	3.73
Reason for not going to Govt. Hospital	Long distance	72.15	63.16
	Unhygienic Govt. hospital	5.06	1.32
	Below grade service	3.80	16.45
	No female doctor	10.13	4.61
	Others	8.86	14.47

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	Government Hospital	Private Hospital	Others	Problem of distance	Un-cleanlines	Inefficient services by Doctor/	No female doctors	Others
KUSHMUNDI	92.86	7.14	0.00	0.00	38.46	7.69	0.00	38.46	15.38
PURBBA BASAIL	81.82	18.18	0.00	0.00	66.67	0.00	0.00	0.00	33.33
PUTAHARI	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
CHANDAIL	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
NARAYANPUR (P)	16.67	83.33	0.00	0.00	0.00	0.00	0.00	0.00	100.00
AKCHHA	100.00	0.00	0.00	0.00	91.67	0.00	0.00	0.00	8.33
RADHANAGAR	69.23	0.00	30.77	0.00	0.00	0.00	100.00	0.00	0.00
TILNA	94.12	5.88	0.00	0.00	100.00	0.00	0.00	0.00	0.00
JAYPUR	88.00	12.00	0.00	0.00	4.76	0.00	95.24	0.00	0.00
RAYNANDA	70.00	30.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
PHULBARI	75.00	0.00	25.00	0.00	50.00	0.00	0.00	50.00	0.00
SITAHAR	80.00	20.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
BISHWANATHPUR	0.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
KHARUN	75.00	25.00	0.00	0.00	87.50	0.00	0.00	12.50	0.00
JAGANNATHBATI	11.11	77.78	11.11	0.00	0.00	50.00	0.00	0.00	50.00
CHAK BHATSHALA	55.56	44.44	0.00	0.00	100.00	0.00	0.00	0.00	0.00
MAJHIGRAM	50.00	50.00	0.00	0.00	60.00	0.00	40.00	0.00	0.00
HOSSENPUR (P)	50.00	50.00	0.00	0.00	50.00	0.00	0.00	0.00	50.00
ATAIR	21.43	78.57	0.00	0.00	N.A	N.A	N.A	N.A	N.A
BIJOYSHRI	58.33	41.67	0.00	0.00	37.50	0.00	0.00	0.00	62.50
RAMPARA CHENCHRA	55.56	44.44	0.00	0.00	40.00	0.00	0.00	20.00	40.00
GHATUL	81.82	18.18	0.00	0.00	90.00	0.00	0.00	10.00	0.00
BANSIHARI	50.00	50.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00
BARAHARA	62.50	37.50	0.00	0.00	0.00	0.00	0.00	0.00	100.00
DHILTAIL	56.25	37.50	6.25	0.00	30.00	30.00	0.00	40.00	0.00
AMAI	80.00	20.00	0.00	0.00	50.00	12.50	0.00	12.50	25.00
BAIRHATTA	58.33	8.33	33.33	0.00	30.00	0.00	10.00	0.00	60.00
BAGDUAR	87.50	6.25	6.25	0.00	83.33	0.00	8.33	0.00	8.33
DHANAIPUR	35.71	64.29	0.00	0.00	0.00	0.00	50.00	0.00	50.00
FATEPUR (I)	65.00	35.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00

Source: Household survey data.

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

Vaccination	Muslim			Non Muslim		
Polio (pulse)	94.74			98.50		
DTP	90.98			93.26		
BCG	93.98			91.76		
Measles	90.98			86.14		
Organization	Government		Private	Government		Private
	97.32		2.68	99.31		0.69
Reasons for non participation	Unaware	Distance	Others	Unaware	Distance	Others
	75.0	12.5	12.5	50.0	28.57	21.43

Source: Household survey data.

5. Infrastructure

Almost all the villages have at least one primary school within the village. But only a few villages have secondary schools, in fact the district average of number of secondary and higher secondary schools per village is 0.93. Around 70% of the villages are connected through bus routes with a bus stop from 5 to 10 Kms from the village, while over 90% villages are connected through train routes with rail stations more than 10 Kms. from the village. Around 72% of the villages have commercial banks and 77.27% have agricultural credit societies at a distance of 5 to 10 Kms. from the village while percentage of co-operative banks at a distance more than 10 Kms. is 58.42%. Of the sample villages 66/67% have post offices within 5 to 10 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 7.96% (Tilna) to 67.72% (Putahari). The latter is in fact much lower than the corresponding average for other districts.*

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

Programme	% of people aware	% of beneficiary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	50.79	11.85	66.67	0.0	19.05	0.0	14.29	0.0
NREGS	83.72	38.86	75.32	20.78	0.0	3.90	0.0	3.23
IAY	79.77	18.27	97.14	0.0	2.86	0.0	0.0	6.25
Old age pension	74.42	15.17	88.89	11.11	0.0	0.0	0.0	3.85
Swajal dhara	14.17	3.33	100.0	0.0	0.0	0.0	0.0	0.0
Irrigation	27.27	6.90	0.0	0.0	0.0	100.0	0.0	0.0
ARWSP	19.33	2.44	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
SSA	41.25	18.48	63.63	18.18	0.0	9.09	9.09	0.0
TSC/SSUP	19.74	42.5	11.76	0.0	0.0	88.24	0.0	0.0

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 beneficiary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	71.95	28.81	45.37	6.48	19.4	12.04	16.7	3.09
NREGS	81.7	39.71	75.57	20.45	0.0	3.41	0.57	2.8
IAY	74.21	9.65	100.0	0.0	0.0	0.0	0.0	10.26
Old age pension	62.63	9.25	93.10	6.90	0.0	0.0	0.0	3.45
Swajal dhara	12.06	4.84	N.A.	N.A.	N.A.	N.A.	N.A.	0.0
Irrigation	27.73	11.84	37.5	6.25	6.25	43.75	6.25	0.0
ARWSP	13.99	8.33	60.0	14.55	0.0	0.0	25.45	0.0
SSA	41.61	24.0	68.18	22.73	0.0	9.09	0.0	0.0
TSC /SSUP	3.28	28.57	0.0	33.33	0.0	66.67	0.0	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
AKCHHA	38.89	0.62	114	26
AMAI	62.66	23.9	112	0
ATAIR	61.85	0.56	325	36
BAGDUAR	72.38	7.15	725	100
BAIRHATTA	42.75	31.38	164	84
BANSIHARI	11.79	29.46	75	60
BARAHARA	54.56	5.57	105	67
BIJOYSHRI	27.96	23.8	207	35
BISHWANATHPUR	36.35	6.88	248	108
CHAKBHATSALA	15.17	23.56	162	132
CHANDAIL	33.33	1.67	200	200
DHANAIPUR	33.38	0	1237	216
DHILTAIL	56.68	1.23	130	55
FATEPUR	41.31	8.95	17	0
GHATUL	41.11	26.89	87	79
HOSSENPUR	47.77	20.7	265	265
JAGANNATHBATI	52.01	27.81	85	45
JAYPUR	41.9	32.82	956	330
KHARUN	53.12	13.63	301	183
KUSHMUNDI	50	7.98	370	0
MAJHIGRAM	57.57	17.73	520	709
NARAYANPUR	60.74	25.74	700	550
PHULBARI	33.12	99.2	104	55
PURBBABASAIL	51.12	4.73	315	250
PUTAHARI	67.72	13.08	270	180
RADHANAGAR	9.26	80.56	224	124
RAMPARACHENCHRA	49.34	0.43	0	0
RAYNANDA	35.65	20.6	220	62
SITAHAR	43.59	80.67	280	100
TILNA	7.96	65	234	193

Source: Village survey data & Household survey data

Note: N.A means *not available*.

The interesting thing about the government programmes is that most of the people across communities, i.e. over 80% are aware about the NREGS but a moderate section of that (close to 40%) have benefited. Next, for IAY (79.77% among Muslims and 74.21% 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 (18.27% among Muslims and 9.65% among non-Muslims). Awareness about old age pension and SSA is also very high compared to that in other districts of West Bengal though proportion of beneficiaries is quite low among both the groups. As income generating scheme SGSY performs quite well in terms of awareness but percentage of beneficiaries among those who are aware is remarkably low. There are many other facilities and schemes that the central government have been running for quite some time and which very few respondents have heard of. These include widow pension, 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 1.12% percent of the Muslim and 1.11% percent non-Muslim respondent families have health insurance and there is remarkably good proportion of families who have life insurance compared to what we have observed in other districts of the state. Data on percentage of people buying crop insurance for Muslims is negligible while the same for non-Muslims is very low, and those who deposit money with the bank is very low for Muslims 3.73% ofr savings deposits and 0.75% for time deposits for the Muslims and 11.31% and 2.55% for the non-

Muslims. However, though percentage of depositors is low the average value of deposits for both savings and time deposits are higher for Muslims than non-Muslims. And yet, the level of indebtedness is high for both communities, and higher among Muslims (42.38%) than non-Muslims (27.61%). The average interest rate paid (see Table 30) clearly indicates that the source is still the traditional moneylenders and more than 30% of the Muslim families and around 20% of non-Muslim families 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 a large part of the loan (Muslims, 29.82%; non-Muslims, 14.62%) is taken for covering medical expenses though purchase of agricultural implements or repairing of houses are also two significant reasons for taking loans. Of the families surveyed around 40% of both the Muslims and non-Muslims have BPL ration card (Table 33). More than 50% of the Muslims and over 30% of the non-Muslims report the public distribution system to be inefficient, either in terms 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, 23%; non-Muslims, 22.7%; Table 33). On the whole therefore, the assessment re-opens the possibilities of improving upon the lacunae 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	1.12	1.11
	Average Value (Rs)	1166.67	1814.29
Life Insurance	Percentage of households who have	20.52	16.08
	Average Value (Rs)	10841.05	10625.65
Crop Insurance	Percentage of households who have	N.A.	0.32
	Average Value(Rs)	N.A.	1583.0
Bank Deposit	Percentage of households who have	3.73	11.31
	Average Value(Rs)	371580.0	8015.51
Fixed Deposit	Percentage of households who have	0.75	2.55
	Average Value (Rs)	48000.0	12412.5

Source: Household survey data.

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

		Muslim	Non Muslim
Percentage of households indebted		42.38	27.61
Average Interest Rate		29.09	25.42
Sources of availing loans (%)	Government	8.77	10.40
	Commercial Bank	9.65	16.76
	Rural Bank	4.39	10.98
	Co-operative Bank	9.65	4.05
	Self Help Group/Non Governmental Organization	14.04	20.81
	Moneylender	32.46	19.08
	Big landowner/Jotedar	1.75	0.58
	Relative	14.04	13.87
	Others	5.26	3.47
Conditions & Terms of Loan (%)	Only Interest	83.49	63.58
	Physical labour	5.50	5.30
	Land mortgage	8.26	20.53
	Ornament mortgage	0.92	1.99

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	6.14	2.34
	Purchase of agricultural equipment	14.91	18.13
	Purchase of land/home	0.88	6.43
	Repairing of house	11.40	18.13
	Marriage/other social function	10.53	8.19
	Medical expenditure	29.82	14.62
	Purchase of cattle	4.39	6.43
	Investment	7.02	14.04
	Others	14.91	11.70
Terms – Cash only		96.40	94.74

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	20.51	22.83	1.43	0.47
	Pond	94.35	74.63	16.10	1.74
	Field	63.27	57.45	0.73	1.05
	Cattle-pen	7.46	37.74	0.00	0.47
	School ground	24.82	17.89	0.00	0.54
	Other Govt. buildings	31.52	21.59	0.00	0.65
	Others	1.82	7.88	0.00	0.00
		Muslim		Non Muslim	
Categories of people who interfere (%)	Powerful people	23.14		14.56	
	Big landlords	0.00		1.23	
	Each household	68.32		56.39	

Source: Household survey data.

Table 33: Public Distribution System – Community wise District Averages

		Muslim	Non Muslim
APL Card	% of families with APL ration cards	67.36	54.29
BPL Card	% of families with BPL/ Antodaya/ Annapurna card.	41.46	48.20
Sufficiency	% of families with sufficient product	52.08	44.77
Quantity	Rice – Kg. per family per month	10.69	9.41
	Wheat – Kg. per family per month	8.86	8.72
Problem (%)	Inadequate	29.28	37.21
	Inferior quality	4.18	8.69
	Less in amount	5.70	10.98
	Not available in time	5.70	6.89
	Irregular	1.52	1.31
	Others	1.90	0.98
	No problem	51.71	33.93
Purchase	% of families who can purchase all goods	21.51	17.62
Reason for problems of purchase (%)	Monetary constraint	35.50	45.01
	Insufficiency of ration	22.00	14.48
	Unwillingness to sell off by the dealers	23.00	22.70
	Others	19.50	17.81

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 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 houses with *pucca* walls, followed by electrified houses, W/C toilet, and female work participation work participation. General literacy situation is marginally lower than national average. However, female literacy is higher than national average. In the 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, coverage of IAY for BPL families being only 5.34%, 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

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 (%)	64.6	67.3	2.7	5
2	Female Literacy (%)	59.9	57.1	-2.8	6
3	Work Participation (%)	44.4	38.0	-6.4	7
4	Female Work Participation (%)	18.3	21.5	3.2	4
II. Basic Amenities Indicators					
5	Houses with Pucca Walls (%)	9.6	59.4	49.8	1
6	Safe Drinking Water (%)	99.0	87.9	-11.1	8
7	Electricity in Houses (%)	23.6	67.9	44.3	2
8	W/C Toilet (%)	13.0	39.2	26.2	3
III. Health Indicators					
9	Full Vaccination of Children (%)	84.2	43.5	-40.7	-
10	Institutional Delivery (%)	32.0	38.7	6.7	-

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.

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 1 and the percentage of BPL families covered under IAY is better than some of the other districts in West Bengal but by absolute standard is quite poor, 5.34 %. So we think it is an important area where the district administration should top up.
- The average number of primary schools per village is 1.29 which sounds reasonably

good. But the district average of the number of primary teachers per school (2.43 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 – 0.93 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 3.57% of villages have government hospitals in its vicinity, 32.18 % of villages have primary health centres or sub-centres situated within the village, average distance of primary health centre or sub-centres is 3.83 Km., average distance of government hospital is 11.3 Km., average distance of private hospital or nursing home is 14.93 Km. A large percentage of families – 20.87% Muslims and 32.28% 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 27.59 % are housed in government building while 20.69 % have good quality building and average number of visits of ICDS employees is only 9.41 days in a year.
- In addition to the above specific developmental gap of the district it may be noted that intra district variation of the development indicators is very high. The blocks far off from the district head quarter or sub-divisional towns are extremely backward, the fruits of development have benefited mainly the areas that are close to urban conglomerates. Care should be given to intra district variation of backwardness when drawing up multi sector development plan.

Appendices

Table A 1: General information

Area	District average	Average of the sample villages
Area of the village	136.02 Hectares	232.55 Hectares
Household size	4.54 persons	4.61 persons
Area of irrigated land out of total cultivable area	29.64 %	24.42 %
Number of post offices	0.09	0.20
Number of phone connection	1.39	1.53

Source: Village Directory, Census 2001.

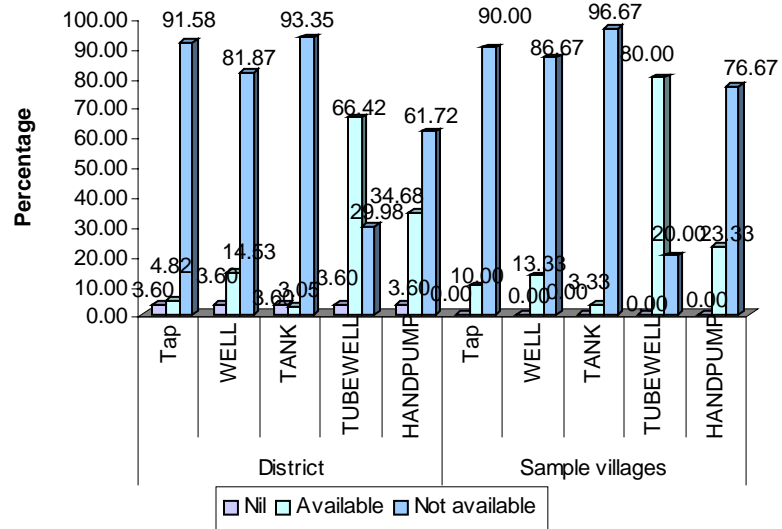
Table A 2: Transport and Communications

Nature of Approach Roads	Paved Road		Mud Road		Footpath	
	Avail-able	Not Avail-able	Avail-able	Not Avail-able	Avail-able	Not Avail-able
Average for the district	23.43 %	76.57 %	98.04 %	1.96 %	43.19 %	56.81 %
Average for sample villages	40.00 %	60.00 %	100.00 %	0.00 %	56.67 %	43.33 %

Source: Village Directory, Census 2001.

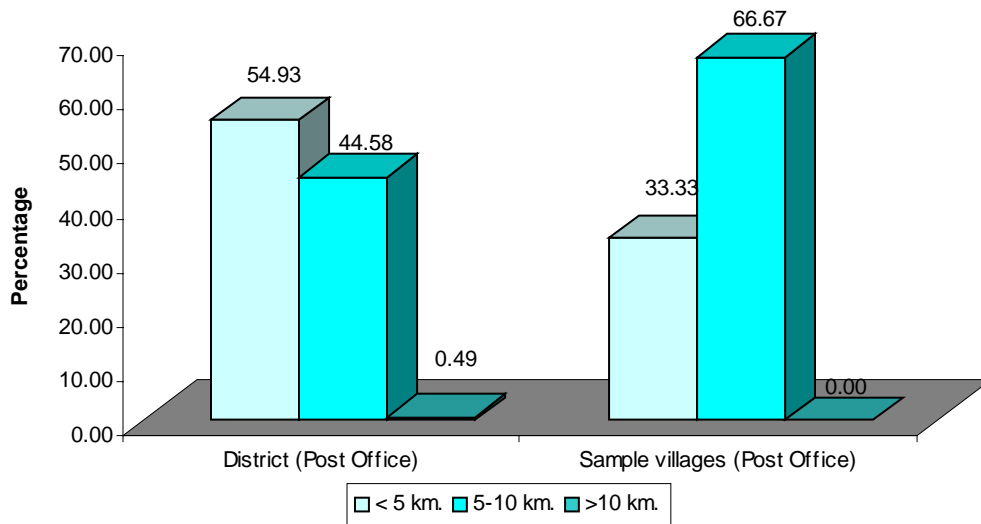
Fig. A 1 Sources of Water

Average availability of sources of drinking water (%)



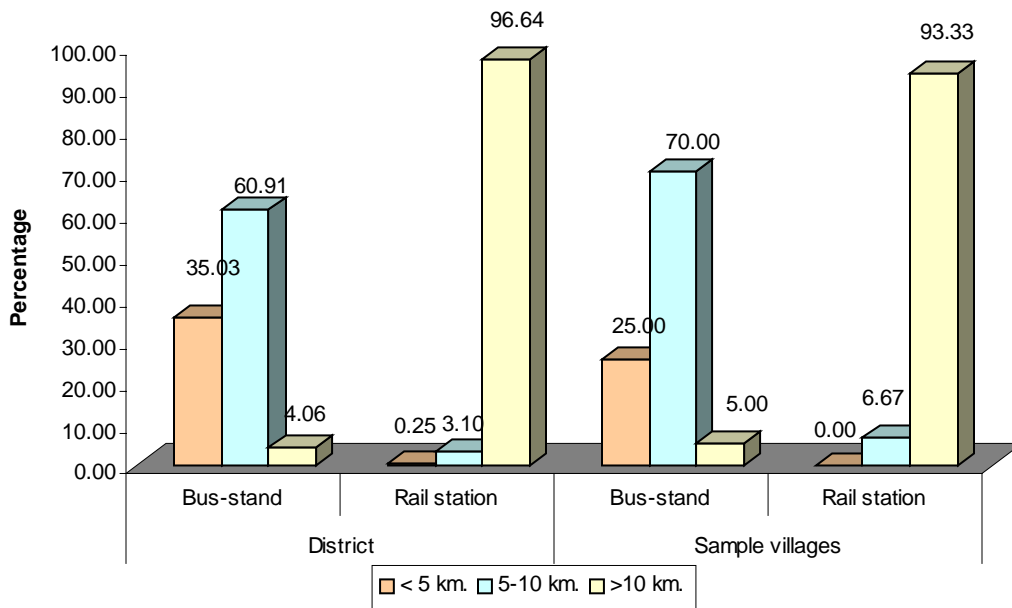
Source: Village Directory, Census 2001

Fig. A2: Distance to post-office



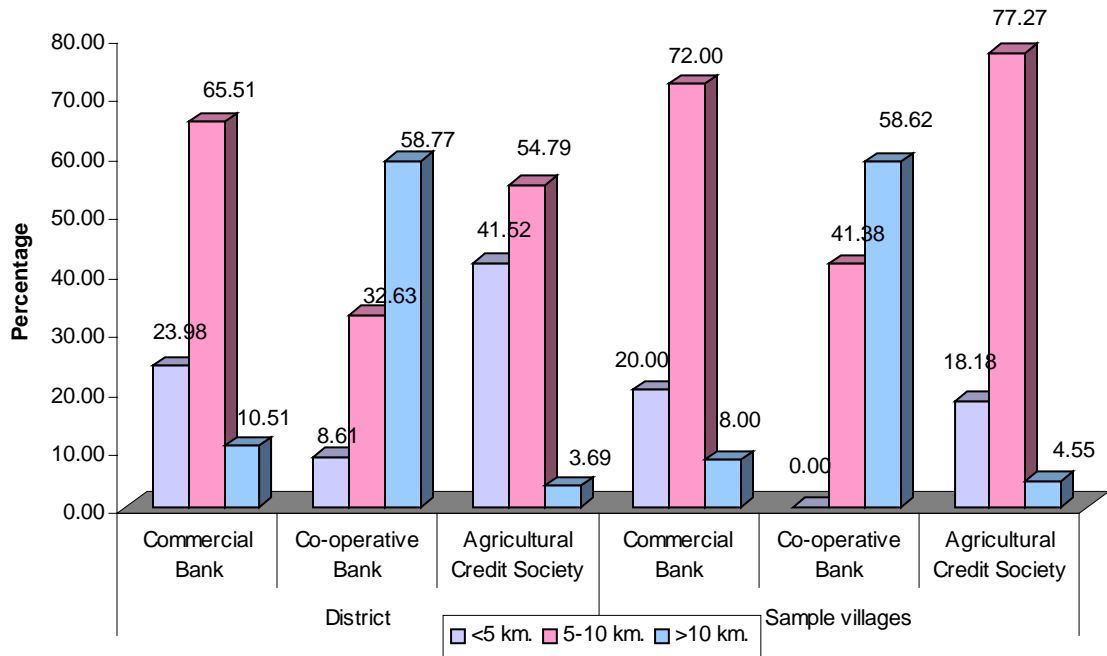
Source: Village Directory, Census 2001

Fig. A3: Distance to Public Transport



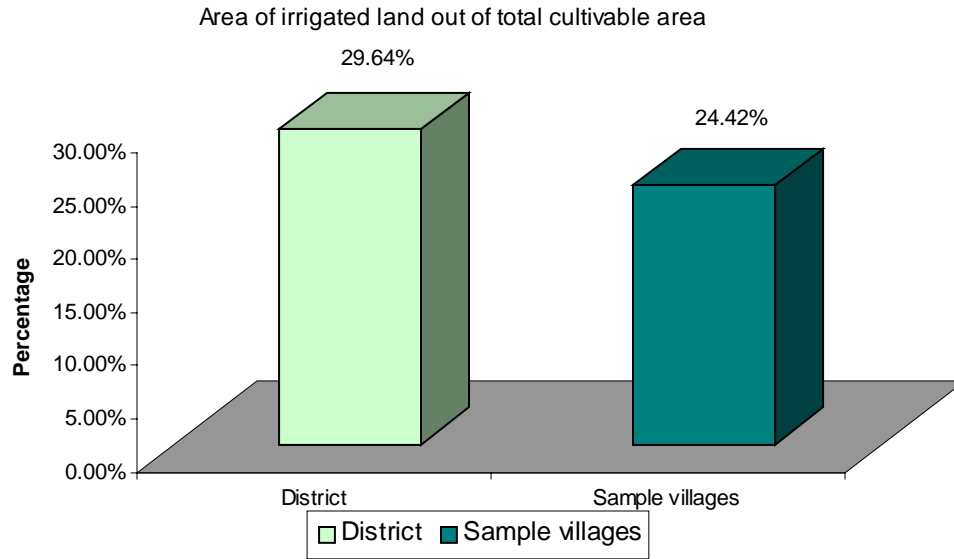
Source: Village Directory, Census 2001

Fig. A4: Distance of Bank and Other Financial Institutions



Source: Village Directory, Census 2001

Fig. A5: Irrigation



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 ($j=1,\dots,N$) 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	