

Baseline Survey of Minority Concentrated Districts

District Report

GOALPARA

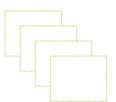
Study Commissioned by Ministry of Minority Affairs Government of India

Study Conducted by



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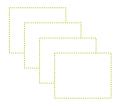


ommissioned by the Ministry of Minority Affairs, this Baseline Survey was planned for 90 minority concentrated districts (MCDs) identified by the Government of India across the country, and the Indian Council of Social Science Research (ICSSR), New Delhi coordinates the entire survey.

Omeo Kumar Das Institute of Social Change and Development, Guwahati has been assigned to carry out the Survey for four states of the Northeast, namely Assam, Arunachal Pradesh, Meghalaya and Manipur.

This report contains the results of the survey for Goalpara district of Assam.

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



Omeo Kumar Das Institute of Social Change and Development is an autonomous research institute of the ICSSR, New delhi and Government of Assam.

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PART I

BACKGROUND

Issues relating to disparities across socio-religious communities have attracted much attention of the government of India of late. There is a growing realization about the relative backwardness of the religious minorities more particularly the Muslim as a religious community in India. The Sachar Committee, which was instituted specifically to look into the relative deprivations of Muslims vis-à-vis other socio religious categories in various dimensions of development, in its report on "Social Economic and Educational Status of the Muslim Community of India", exhibited deficits and deprivations of Muslims in all dimensions of development. Assam is among the four states with large Muslim population where according to the Committee the situation is grave. Therefore, there is a need to generate data to evaluate and address issues of Muslim backwardness in the state.

In order to ensure that the benefits of schemes and programmes of government reach the relatively disadvantaged segments of society districts having a substantial minority population on the basis of backwardness parameters were identified. Based on 2001 Census, using two backwardness parameters, viz., (1) religion specific socio-economic indicators at the district level in terms of literacy rate; female literacy rate; work participation rate; and female work participation rate and (2) basic amenities indicators at the district level in terms of percentage of households with pucca walls, safe drinking water, electricity and w/c latrines, the Ministry of Minority Affairs identified 90 Minority Concentration Districts throughout the country which are falling behind the national average in these parameters. Of these 90 districts, 53 districts have both socio-economic parameters below national average and 16 have basic amenities below national average. The basic idea is to formulate a multi-sectoral programme for the 90 MCDs which envisage for providing beneficiary oriented schemes to minorities and infrastructure development for the entire community in the districts.

Against this backdrop the baseline survey in MCDs was conceived to

- (a) identify how existing programmes are currently targeting these districts and on the basis of the assessment to develop special programmes to provide these facilities and ensure accessibility to them in the most backward areas in a faster way; and
- (b) create socio-economic profiles of the targeted districts, and receive inputs that would help improve literacy rate, especially female literacy rate, and overall work participation rate, especially female work participation rate that have a significant impact on economic development.

The survey would more specifically try to identify the gaps in (1) availability of infrastructure like schools, health centres, ICDE centres and drinking water supply (2) housing and sanitation (3) critical linkages like rural road, ITIs, banking facilities, markets etc. and also (4) identification of artisanal income generating activities in which villagers have comparative advantage.



METHODOLOGY

The present survey has been confined to rural areas. Considering the availability of data Tehsil level information has been used for stratification purpose.

Villages are taken as the first stage units (FSU) for the survey. However, before selection of sample villages, each district under the coverage was stratified first. All tehsils in a district were grouped into three strata in terms of minority population after arranging them in descending order of minority population. The grouping/stratification has been done in such a way so that the first stratum constitutes top 20% of tehsils, the second stratum constitutes middle 50% and the third/last stratum constitutes bottom 30% of tehsils in the arranged frame. The ranges vary in accordance with degree of concentration of minority population in respective districts.

Depending upon the size of the district, 25 or 30 villages were selected from each district. 25 villages were chosen if the rural population of the district is below 5 lacs; otherwise 30 villages were chosen.

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

Required number of sample villages from each stratum have been selected as per the probability proportion to size (PPS) with replacement, size being total population of the village as per Census 2001.

In case of household selection, complete listing of all households (by door to door visit) has been done in case of sample villages with less than 1200 population. However, in case of those villages with population 1200 or more, three or more hamlet-groups (hg's) were formed in the village as per the practice followed by NSSO¹. From among them, a sample of 2 hg's was selected for listing of households. The hg having maximum concentration of minority population was selected with probability 1. From among the remaining hg's, one more hg were selected at random. The listing and sampling of households were independent for each selected hg.

In each selected hg, the listed households were grouped into strata as per the minority status of the household. In other words, all Muslim households formed one second-stage stratum (SSS), all Christian households another SSS, and so on.

About 30 households were selected in all from each sample village for detailed enquiry. These 30 households were allocated over 2 selected hg's (if hg's formed) and among the respective SSS in proportion to total number of households listed in the respective frames. A minimum of 2 households were allocated to an ultimate SSS. The required number of sample households from each SSS was selected by systematic random sampling without replacement (SRSWOR). In case of village having less than 30 households all the households were surveyed.



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

The rule followed by NSSO for forming hamlet-groups is

Following the above methodology, total 30 villages of the district Goalpara were identified and 30 households from each village were selected for the sample survey. The present report is based on the data gathered from the total 900 sample households of the district.

TOOLS USED

Relevant data were collected with the help of (1) Rural Household Schedule and (2) Village Schedule. The rural household schedule tries to capture different dimensions of socio-economic and situational variables like employment, migration and occupation details, land and other assets, ownership of productive and other assets, livestock details, housing status, rural indebtedness, family income and expenditure, current educational status and skill training, aspiration of parents of current students, awareness and participation, local conflicts and loss of life and property, access to media and communication and general aspirations of the people.

The village schedule tries to garner authentic data regarding the village. Information such as basic population data, facilities, village organizations, land use and land transfers, credit facilities, commuting and migration data, job and wage related information, information on individual beneficiary oriented programmes, data on education including physical facilities, health, different development programmes, common property resources, and the public distribution system prevailing in the rural areas.



PART II

A BRIEF PROFILE OF GOALPARA

2.1 Area and Location

The history of Goalpara goes back to several centuries. The original Goalpara district was first created in 1822 A.D. by David Scott, an employee of East India Company, who was the first Commissioner of newly created North East Rangpur district Head Quarter at Rangpur town (now in Bangladesh) and newly created Goalpara district was also tagged with North-East Rangpur district for administration. The erstwhile Bijni Kingdom's area which included the undivided Garo Hills district area also constituted the original Goalpara district area in 1822. In 1866 Garo Hills was separated from Goalpara district area and in the same year a new district named "Greater Koch Behar" was created and the residual portion of Goalpara district was withdrawn from Rangpur and tagged with Koch Behar. In 1874 a new province named Assam Valley Province was created by British Govt. (Successor of East India Company), and Goalpara district area was withdrawn from Koch Behar and tagged with Assam Province. However, the original Goalpara district was further divided into the districts of (i) Goalpara (ii) Dhubri (iii) Kokrajhar and (iv) Bongaigaon.

The district of Goalpara is situated on the South bank of River Brahmaputra, and it covers an area of 1,824 square kilometres and is bounded by West and East Garo Hills districts of Meghalaya on the South, Kamrup District on the East, Dhubri District on the West and, River Brahmaputra all along the North. The geographical location of the district is between 25°53' N to 26°30' N latitude and 90°07' E to 91°05' E longitude.

2.2 Administrative Division

In 1983, Goalpara Civil sub-division was separated from original Goalpara district to form the present Goalpara district. The district thus consists of only one sub division namely Goalpara (sadar) sub-division divided into five revenue circles - Lakhipur, Balijana, Matia, Rangjuli and Dudhnai, and eight development blocks namely Jaleswar, Lakhipur, Kharmuja, Balijana, Krishnai, Matia, Dudhnai and Kushdhowa. There are three towns viz. Goalpara (Municipal Board), Lakhipur (Town Committee) and Kharijapikon (Census town) in the district. The total number of villages in the district is 837, of which, 761 are inhabited. There are 81 Gaon Panchayats in the district.

An Autonomous Council has been constituted under the style - "Rabha Hasong Autonomous Council" with its head quarter at Dudhnai town. The jurisdiction of this council extends up to Rani area of Kamrup district and except some parts of Matia, Balijana and Lakhipur revenue Circles, it embraces almost the entire district of Goalpara. The autonomous council has been created to fulfil the longstanding demands of the Rabha people of the area. However, as the council is constituted only for the Rabhas, the Tribal like the Bodos, the Garos, the Koches, the Rajbongsis and others who constitute more than half of the population of Hasong area have been left out from the benefit of the council. As a result of this, there is a growing demand for autonomous district council comprising of all tribal groups of these areas.



2.3 Resource Base

2.3.1 Population

As per 2001 Census, the total population of the district is 8,22,305 with a decadal growth of 23.03 percent during 1991-2001, which is higher than the state and national average. However, during the period 1971-1991 the district had shown a growth of 54.12 percent. Only about 8.1 percent population in the district lives in urban areas, which is lower than the state average of 12.9 percent. The density of population in the district is 451 per sq. km. which is higher than the state average of 340 per sq. km.

The district Goalpara is the home of large number of ethnic and religious communities. In addition to a sizeable section of the Muslim population, the district is inhabited by the ethnic communities such as the Rabha, the Bodo, the Garo, and the Koch Rajbongsi. Altogether 16.03 percent population in the district belongs to various scheduled tribes and 4.80 percent is from scheduled caste communities. In terms of religion, the Muslims constitute the majority with around 53.71 percent. Around 38.22 percent population is constituted by the Hindus, 7.87 percent by the Christians and a negligible proportion of the total population of the district belongs to other religions.

2.3.2 Sex ratio

An important indicator of gender equality is the number of females per thousand males. As per the census 2001, Goalpara district has sex-ratio of 956 females per 1000 males, which is highest among the districts in the state. It is higher than the state average of 935 females per 1000males.

All religion	Total	956
All religion	Rural	957
Hindus	Total	964
Hindus	Rural	968
Muslims	Total	946
Muslims	Rural	946
Christians	Total	991
Christians	Rural	990
C		

Table 2.1: Sex-ratio by religion for rural	l and total population in	Goalpara district
20		

Source: Census India 2001.

Religion wise, as the table above indicates, the sex-ratio is found more favourable among the Christians than the other two important categories in the district. It is worth noting that the same ratio for the Muslim population of the district is 946 female per 1000 male, the community which is numerically more conspicuous than the others.



As per 2001 Census, the literacy rate in the district (58.03 percent) is lower than that of the state average of 63.32 percent. More significantly, the female literacy rate is lower than male literacy rate in both rural and urban areas. However, the gender differential in literacy rate is higher in rural area in the district.

Place	Population Total			Rural			Urban			
	Total	Men	Women	Total	Men	Women	Total	Men	Women	
Goalpara	58.03	64.86	50.85	56.25	63.15	49.01	76.65	82.44	70.42	
Assam	63.32	71.73	54.28	59.82	68.71	50.37	85.35	89.47	79.25	
Courses Co	and a fl	1: 200	1							

Table 2.2: Literacy Rate by Sex and Area in Goalpara

Source: Census of India, 2001.

Among the religious groups in the rural area of the district, Hindus and Christians have higher literacy rates than that of the Muslims. Nevertheless, the gender differential in literacy is highest among the Hindus followed by the Muslims and the Christians.

Religion	Residence	Literacy rate						
		Person	Male	Female				
Hindus	Rural	72	81	63				
Muslims	Rural	41	47	34				
Christians	Rural	72	76	69				

Table 2.3: Literacy rate by religious groups and place of residence

Source: census India 2001.

The table above indicates that literacy rate of the Muslims is much below the average rural literacy rate of the district. Specifically, the Muslim female literacy rate in rural areas is more deplorable compared to the average female literacy rate of the district as well as the rural females of the other two important religious categories. This low level of literacy and consequent educational attainment has its bearing on the employment and livelihood opportunities of the Muslims. The main reason for educational backwardness of Muslims is poverty, due to which, children are often forced to drop out after the first few classes. This is particularly true for Muslim girls. Little children are expected to provide for their families by working in karkhanas (small workshops), as domestic help or by looking after their siblings while their mothers go to work (Sachar Committee Report, 2006). The opportunity costs involved in sending children to school is also too high for poor and illiterate parents. The community-specific factor for low educational achievement is that Muslims do not see education as necessarily translating into formal employment (Sachar Committee Report, 2006).

2.3.4 Workforce

The workforce distribution of the total population in the district shows that only 33.3% of the population is in the total workforce, while 66.7% of the total population of the district is non workers. The urban work participation rate (30%) is lower than the rural



work participation rate (33.6%). Again of the total workforce of 33.3%, 25.5% is main workers and 7.8% is marginal workers. Among the total rural workforce of Goalpara, the Census 2001 reveals that there are 101107 (36.9%) cultivators, 50105 (18.3%) agricultural labourers, 12879 (4.7%) household industries workers and 109834 (40.1%) other workers. The desegregated figures on gender based work participation rate indicate that female work participation rate is almost one third the rate of males in the district.

District/ State	Total/Rural	Total workers Ma				ain wor	kers	Marginal Workers		
	/Urban	Total	Male	Female	Total	Male	Female	Total	Male	Female
Assam	Total	35.9	49.9	20.8	26.6	42.3	9.7	9.3	7.6	11.1
	Rural	36.4	49.8	22.3	26.2	41.2	9.7	10.3	8.3	12.4
	Urban	32.0	51.0	10.3	29.6	48.3	8.4	2.4	2.8	1.9
Goalpara	Total	33.3	48.2	17.8	25.5	42.4	7.9	7.8	5.8	9.9
	Rural	33.6	48.3	17.5	25.2	42.1	7.6	8.4	-	-
	Urban	30.0	49.8	8.7	27.4	46.6	6.7	2.6	-	-
Courses C	mana of India 7	001								

Table 2.4: Workforce Participation Rate of Goalpara Distric

Source: Census of India, 2001

2.3.5 Education and Health

The district has 945 primary educational institutions, 276 middle schools, 152 high schools and 13 higher secondary schools. On an average, each primary school in the district accommodates 141 students against the state average of 117 students, each middle schools accommodates 141 students while the state average is 171, each high schools accommodates 119 students against the state average of 135 students and each higher secondary school accommodates 122 students against the state average of 221 students. This clearly reflects the incidence of higher drop out in the district than the state averages at different level of education. It has also been observed that performance of students in final school examination under state education board is also not very satisfactory. The pass percentage in the district during 2006 was 50.0 percent (ranked 12th among the 23 districts in the state) compared to the state average of 53.5 percent. The educational attainment of the total literate population in the district as per Census 2001 shows that 1.96 percent is just literate without any attainment level. The educational attainment for pre-primary is as high as 37.91 percent and primary is 24.08 percent. The educational attainment of the district in respect of middle is 17.43 percent and for high school/higher secondary/diploma is 15.68 percent. The corresponding figure for graduation and above is only 2.85 percent.

The male-female enrolment figures are almost the same in the primary level. Female enrolment is slightly lower than male enrolment in middle (female- 48.57 percent) level, while at the high school level, share of female in the total enrolment figure is 47.07 percent. However, female enrolment (22.06 percent) is much lower than male enrolment in higher secondary level. The pattern of enrolment indicates a higher incidence of dropout above the primary level and, it is higher among the girls.



The district Goalpara has one hospital, 17 PHCs, 6 dispensaries and 192 sub-centres. Hospital bed per lakh population in this district is 11, which is much lower than the state average of 27 beds per lakh population.

2.3.6 Human Development Index

In respect of Human Development Index (HDI), Goalpara is one of the lowest ranked districts of Assam. The district ranks 18 in respect of HDI with an index value of 0.308, which is below the state average of 0.407. In terms of income, education and health the district occupies 14th, 18th and 16th places respectively in district wise ranking. The Human Poverty Index calculated in 1999 indicates that 26.30 percent of the population in the district is in poverty. The Gender related Development Index (GDI) for Goalpara is estimated to be 0.413, which is less than the state average of 0.537. The GDI rank of Goalpara which stands at 12 is higher than the HDI rank at 18. The high GDI rank compared to HDI indicates low gender disparity in the district (Assam Human Development Report, 2003).

2.3.7 Natural Resource Base

Among the 15 agro-climatic regions of the country, categorized/identified on the basis of homogeneity in agro-characteristics, Goalpara falls in the Lower Brahmaputra Valley zone. The agro climatic conditions of the district are conducive for various agricultural activities. The topography of the district is characterized by an almost flat plain except for few low forested Hills that break the monotony of the terrain. A significance of the district is the existence of a large number of *Char* (Riverine tracts and sandy River Island) in the River Brahmaputra. The mighty River Brahmaputra flows east to west on the northern boundary of the district and the main tributaries are Rivers Dudhnoi, Krishnai, Jinjiram and Jinari. Dudhnoi and Krishnai Rivers originate from Hills of Meghalaya then join each other on the western part of Matia and flows as River Mornoi up to its confluence with the Brahmaputra. The Rivers are all perennial in nature. Besides, a number of *Beels* (Natural lakes) and several other artificial ponds are also seen. The district has a total of 17 registered *Beels* fisheries and 3 River fisheries.

There are a number of reserve forests and proposed reserve forests in the District. The forest cover in the district is estimated to be 36672 hectares i.e. 20.1 percent of its total geographical area as per the estimates of Forest Statistics of Assam 2005.

The climate in the district is moderate during the winter and in summer it is hot. Rain makes its first appearance in the month of April with occasional and irregular light showers and at times heavy downpour followed by cyclonic storm. The irregular rainfall continues up to the end of May. Monsoon rain normally begins from the early part of June and heavy of very heavy rains occur in the district till the month of October. About 80 percent rainfall is from South West monsoon. The low lying areas along River Brahmaputra and the area adjacent to the beels are prone to floods during monsoons. However, the phenomenon of flash floods is often experienced in October 2004. The areas adjoining Rivers originating from the Garo Hills are prone to sudden inundation due to flash floods.



						(Area ii	n hectare)
Total	Forest	Not	Other	Fallow	Net	Total	Area
area		available	uncultivated	land	area	cropped	sown
		for	land		sown	area	more
		cultivation	excluding				than
			fallow land				once
182400	36602	54941	11407	2048	79264	108467	29203

 Table 2.5: Land Utilization pattern in Goalpara district (2001-02)

Source: Statistical Handbook Assam, 2006.

Agriculture in the district is characterized by over dependence on rainfall, predominance of seasonal crops and traditional methods of cultivation. Agriculture is the predominant economic activity of the district.

2.4 Economy

2.4.1 Agriculture

The economy of Goalpara district is primarily agrarian as 90 percent of the population depends for their livelihood on agriculture. Paddy is the major crop. Other important crops include wheat, maize, oil seeds, pulses, cash crop like jute, vegetables etc. The district is also known for its production of areca nut and banana. A big market of banana has come up at Darangiri to which businessmen from all over India come. The agro climatic conditions of the district are conducive for various agricultural activities. Agriculture in the district is characterized by over dependence on rainfall, predominance of seasonal crops and traditional methods of cultivation. Net cultivated area in the district is 43.5 percent of the total geographical area while the figure for the state as a whole is 35.4 percent. It is found that about 36.8 percent of the net cultivated area in the district is sown more than once which, however, is less than the state average of 43.6 percent.

During 2000-01, the primary sector contributes about 41.6 percent of the total income in the Gross District Domestic Product while secondary sector contributes 22.6 percent. The tertiary sector's contribution is estimated to be 35.8 percent. The per capita Gross District Domestic Product of Goalpara in the above period estimated at Rs.7643 is the fourth lowest among the districts of the state (Statistical Hand Book, Assam, 2006).

2.4.2 Industries

The state of Assam is not an industrially developed state and the position of Goalpara district in industrial scenario of the state is insignificant. The district is industrially backward and there are no existing industries. It was a land locked district with poor transport and communication facilities till the opening of rail cum road bridge, the Narnarayan Setu, over the River Brahmaputra. It is also expected that the proposed Industrial Growth Centre at Matia (near Goalpara town) will give a boost to the development of industries in the district. The district has eight registered factories and about 1500 small scale units. The district has four handloom training centres, four weavers' extension services units and one handloom production centre.



2.4.3 Livestock and veterinary facilities

In the essentially agrarian economy of Assam, livestock is an essential and important contributor to the NSDP. Dairy and poultry farming can augment incomes and increase purchasing power. As indicated earlier, since the economy of Goalpara district is basically agrarian, as such the economic development of the district is highly dependable on agriculture and allied activities. Traditionally, dairy farming is a subsidiary occupation of the farmers of the district. Nevertheless, despite large population of live stock, the milk production in the district is low mainly due to predominance of local cows with a poor genetic make-up.

	(A	as per Livestock Census 2003)
Livestock	Goalpara	Assam
Cattle- Indigenous	184325	7979326
Cattle- Crossed Breed	3659	440321
Buffaloes- Indigenous	6425	617109
Buffaloes- Crossed Breed	504	60560
Sheep	15032	154597
Goats	72166	2986913
Pigs	44751	1543489
Horses and Ponies	831	11642
Fowls	625525	14757979
Ducks	197682	6888679

Table 2.6: Livestock and Poultry population in Goalpara district

Source: Statistical Handbook, Assam, 2006.

Though the district has climatic condition conducive for poultry farming, particularly commercial broilers, the activity has not made any significant progress.

However, the district has good concentration of veterinary facilities. The district has one veterinary hospital, 11 dispensaries, 4 block veterinary dispensaries, one mobile dispensary, 10 artificial immunization centres, one poultry farm, one pig farm and one gosadan (Statistical Hand Book, Assam, 2006).

2.4.4 Sericulture

The agro-climatic condition of the district is suitable for sericulture. The activity is specially practiced by the local people including SC/ST families. Since sericulture mainly involves women in rearing and spinning, it has great potential for creating employment opportunities for them. Around 290 villages in the district are involved in sericulture activities. The present status of development is as follows.



Activity	No. of Families Involved	Yield of Cocoons (MT)	Production of Yarn (MT)	Area under silk worm food plants (ha)	No.of Reeling units
Eri	1573	22	16.50	472	N.A.
Muga	280	30034*	6.01	703	2
Mulberry	85	Nil	Nil	243	1

Table 2.7: Status of sericulture in Goalpara district

Note: * in '000 nos.

Source: Statistical Handbook, Assam 2006.

2.5 Infrastructure and connectivity

Availability and access to infrastructure are the primary requirements of socio-economic progress of a region. Of all the infrastructure facilities, transport and communication; power and energy; and banking are considered essential sectors.

2.5.1 Transport and communication

The district mostly relies upon road transport. Water transport, mainly *bhootbhooty* (mechanized boat) is also used to some extent. Air transport system has not been developed in Goalpara. Railway connectivity is not sufficient to meet the transport need of the people. Considering road transport, road length (P.W.D) per 100 Sq. km of geographical area is 50 km in the district, which is higher than the State average of 48 km. However, the average share of road length per lakh population is dismally low at 111 km, while the state average is 141 km. As shown in the table below, only about 20 per cent of the PWD roads are surfaced; having 80 per cent of un-surfaced roads in the district. Here, it should be noted that the following table is not showing any information on the non-PWD roads like forest roads and village roads. The district Goalpara has one National Highway (NH- 37) passing through it.

Table 2.8: P. W. D. Roads in Goalpara District(In Km.)							
District/	Total	Surfaced	Unsur -	State	Major	Rural	Urban
State			faced	Highway	District Road	Road	Road
Goalpara	909	188	721	32	76	791	10
Assam	34761	8424	26337	2820	3839	26907	1194

Source: Statistical Handbook, Assam 2006.

In respect of telecommunication, rural coverage of the facilities is low in Goalpara district. Only about 17 percent of the villages in the district have P&T facilities. Although some of the villages have VPT facilities, often, access to VPTS is not available as most of the VPTs are found to be used as personal telephones by the village headman. However, mobile phone facilities now-a-days has been spreading rapidly covering most of the semi-urban and also some rural areas of the district.

2.5.2. Power and energy

Next to transport and communication, power is another basic infrastructure essential for economic growth. Of the total villages in the district 90 percent are reported to have power supply (Census of India, 2001) with domestic connection for lighting available in



all the villages with electric connection. However, consumption of electricity for commercial and industrial purpose is not available while only 0.1 percent of the villages have electricity connection for agricultural use.

2.5.3. Banking

Access to credit and banking facilities is an important indicator for socio-economic development. As on December 2005, the total number of reporting offices of Scheduled Commercial Banks in the district stands at 35. The population coverage of banking services is estimated to be 23,487 persons per bank office as per the number of offices in 2005. The credit - deposit ratio in the district which stands at about 52 percent is lower than the stipulated norm of 60 percent. The existing situation of rural credit in the district reflects further ramifications on credit availability for productive purposes on strategic commitments. Commercial banking is quite poor in the rural areas of Goalpara. Besides, a sizeable amount of fund is transferred from the rural areas for low credit worthiness of the rural people.

2.5.4 Basic Amenities

Besides housing standard of the rural people, the standard of living is also judged based on the availability of certain basic community institutions in the rural locality along with easy assess to these. Safe drinking water, facilities for basic education and health, and social security are some of the important elements of these basic requirements. In respect of amenities in rural areas, there are facility wise variations. With a total household of 146826, Goalpara has 761 inhabited villages. Number of villages with various basic facilities is shown in the following table.

Amenities	Numbers (Percentage)
Total inhabited villages	761
Total Households	146826
Safe Drinking water facilities	759 (99.7%)
Electricity (Power Supply)	689 (90.5%)
Electricity (domestic)	688 (90.4%)
Electricity (Agriculture)	1 (0.13%)
Primary school	723 (95.0%)
Middle schools	311 (40.9%)
Secondary/Sr. Secondary schools	130 (17.1%)
College	13 (1.7%)
Medical facility	243 (31.9%)
Primary Health Centre	18 (2.4%)
Primary Health Sub-Centre	46 (6.0%)
Post, telegraph and telephone facility	134 (17.6%)
Bus services	209 (27.5%)
Paved approach road	165 (21.7%)
Un-paved approach road	720 (94.6%)

Table 2.9: Distribution of Amenities in inhabited villages in Goalpara district

Source: Statistical Handbook, Assam, 2006, Census of India, 2001.



The census data for the district reveal that almost all the villages in the district have access to safe drinking water. The connectivity status of the villages shows that only 27.5 percent of the villages have bus services. The census records on conditions of approach road show that only 21.7 percent of the villages have paved approach road. The infrastructural gaps in the villages have a bearing upon the overall economic status of the population and the employment scenario in the villages.

A causal analysis of the development deficiencies in the rural areas of the district reveals that three major deficits in the rural areas are: connectivity, both physical and telecommunication; education including secondary and vocational educational institutions and access to credit particularly farm credit for investment. It may be noted that demand for investment credit in agriculture is also adversely affected by low level of electricity consumption for agricultural use in the villages. The deficits need critical intervention for synergizing the growth process in the district.



PROFILE OF THE SAMPLE VILLAGES

3.1 Demographic profile

The total population of the sample villages is 73,227 persons with total households of 12,966 as per 2001 census. According to the Census, 2001, the total rural population of the district was 755133 (91.9%) with total rural household of 133755 (91.1%). The average household size of the sample villages (5.6) is almost equal to the district average household size. The share of Scheduled Caste (SC) population is 5.7 percent while Scheduled Tribe (ST) population is 7.4 percent in the total population of the sample villages.

Table 3.1: Total Population distribution in sample villages (2001 census)

Households	Population	Male	Female	S. C. Total	S. T. Total
12966	73227	37783	36129	4180	5440
Source: Census	. 2001.				

3.2 Sex Ratio

The sex ratio for the sample villages as per 2001 Census is estimated to be 956 females per thousand males, which is equal to the Sex ratio of the district as reported in the Census Report, 2001. However, it is higher than the state sex ratio of 935.

3.3. Literacy Rate

An important indicator of human development is the literacy rate. The size and proportion of literate and educated population gender wise has significant bearing on the socio-economic development. While literacy and education in general has direct positive impact on social and economic development of communities, the female literacy rate is more intrinsically linked to health and social development of the child. The literacy rates in the sample villages as seen from the table is much lower than the average literacy in the district as well as the literacy rates in the rural areas of the district. The female literacy rate, which is only about 32percent, speaks about the status of women's education in the sample villages. However, as we will find in the next section (part-III), the sample household survey (2008) indicates a higher literacy rate than the 2001 Census figures for literacy.

Table 3.2: Literacy rate in	sample villages of	Goalpara district	(2001 census)
5	1 0	1	()

Place	Male	Female
District Total	64.86	50.85
Rural Area	63.67	49.50
Sample Villages	44.15	32.25
Source: Census, 2001.		



3.4 Facilities

A definitive way to find out the quality of life in a state, region or dwelling place, whether rural or urban, is to ascertain the presence, accessibility and utility of the social and physical infrastructure by the residents of these spaces. Lack of access can emerge either due to the absence of social and/or physical infrastructure, or through inaccessibility to such facilities even when they are present.

3.4.1 Electricity

Proportion of households using electricity for domestic lighting in rural areas is also indicative of economic status of the households. Of the total villages in the district, 90.5 percent villages are reported to have power supply (Census of India, 2001); however survey showed that only 66.7 percent of the sample villages have power supply.

Type of Connection	Hindu	Muslim	Christian	Total
Domestic	27.4	5.2	20.5	15.1
Agricultural	0	0	0	0
Commercial	8.0	4.2	0	5.3
Others	0	0	0	0

Table 3.3: Percentage of households in sample villages with electricity connection

Source: Sample Village Survey, 2008.

Out of the 20 electrified villages, 27.4 percent Hindu, 5.2 percent Muslim and 20.5 percent Christian households use electricity for different purposes. It is found that only 8 percent of the Hindu and 4.2 percent of the Muslim households use electricity for commercial purposes. The village survey data show that of the total households with domestic as well as commercial connection in these villages, majority are Hindus. No households in the villages have power supply for agricultural use.

The average hours of electricity available in the villages as seen from the table below shows that there has been significant improvement compared to last ten years, while a comparative picture with last five years also shows remarkable improvement in electricity supply in the sample villages.

Table 3.4: Average hours of electricity available in sample villages

Average hours of	Last year	5 years ago	10 years ago		
electricity available	11.4	7.5	8.1		
Courses Courses Village Courses 2009					

Source: Sample Village Survey, 2008.



Availability and access to safe drinking water has been one of the most crucial factors involving serious health concerns in rural areas. All the sample villages have drinking water facility. The availability of drinking water facilities in the sample villages across religious groups shows that majority of the Hindu, Muslim as well as Christian households use tube well as the prime source of water supply. Private tube well (more than 42%) is the major drinking water source in the sample villages. The common facilities for all communities account for about 8 percent of the available sources of drinking water. The availability of drinking water facilities in the sample villages across religious groups show that 32.52 percent of the facilities belong to Hindus while minority religious groups of Muslim households possess 51.26 percent and Christians share 8.30 percent of the facilities available in the villages. The public stand post accounts for just 0.58 percent of the total available sources, while only about 0.5 percent households of the sample villages have tap water inside houses.

3.4.3 Toilet facility

The sanitation status of the sample villages shows that of the total households in the villages about 62 percent are reported to have sanitation facilities. The most common toilet facility among the village households is the pit latrine (45.4%). Only about 7 percent of the households have septic tank sanitary facility. The coverage of TSC in the sample villages is not very good as only about 15 percent of the households are reported to have benefited under it. The use of open space for defecation by about 38 percent of the households speaks about the poor hygiene consciousness among the households in the sample villages.

3.4.4 Education

As revealed from the demographic characteristics, the female literacy rate in the sample villages is significantly low. The survey reveals that of the 30 sample villages, 28 villages have primary schools within village while middle schools are available within the boundary of 17 villages and high/higher secondary schools are available within 8 villages. Five villages reported to have religious schools imparting Islamic education. It is found that the sample villages, within which educational institutions are not available, send their children to nearest educational institutions which are available either within the panchayat or within block, on an average within a distance of 2 to 5kms.

Of the available primary schools for the sample villages, 13.3 percent have kutcha structure, 20 percent have semi pucca structures and 66.7 percent have pucca structures. 13.3 percent schools have only one class room; 6.7 percent schools do not have usable black boards, while sufficient bench and desks for all students are available in only 30 percent of these schools. So far as sanitation and availability of drinking water facilities in the primary schools are concerned, the sample survey shows that drinking water is available in 76.7 percent schools and toilet facilities are available only in 56.7 percent schools. This clearly shows the poor coverage of the total sanitation campaign for primary schools.



3.4.5 Health Facilities

Although private sector has been playing a crucial role in curative health care in urban India, in rural areas government facilities are the only available sources for cheap curative care. The surveys reveal that in 17 villages some kind of medical facilities are available within the villages. Sub centre is available within 11 villages in the sample, PHC is available in two villages, hospital/dispensary is available in two villages, one village has private qualified doctor, and one village has medicine shops.

Of the 22 villages reporting accessing services from the nearest sub-centre, the total number of ANMs posted in these centres is 25, but no doctors and other facilities are available in any sub-centres as reported during the survey. The survey also reveals that of the 27 villages reporting accessing services from the nearest PHCs, the total number of ANMs posted in these PHCs is 66, total number of doctors is 46, while only 4 PHCs have regular check-up facilities and medicines are available only in two PHCs.

Туре	Within village	Outside village but within panchayat	Outside panchayat but within block	Outside block but in the district
Sub centre	11	9	2	
РНС	2	5	15	5
Hospital/Dispensary	2		3	24
Pvt. qualified allopathic doctor	1			
Chemist/medicine Shop	1			
Total	17	14	20	29

Table 3.5: Number of sample villages reporting some medical facilities
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Source: Sample Village Survey, 2008.

3.4.6 Other facilities

The availability of other facilities in the sample villages reveal that block head quarter and the nearest town from the sample villages are located at an average distance of 2 - 5 kilometres. The communication facilities in the sample villages as reported during survey, is seen to be rather weak. The nearest bus stop is available within a distance of 1 to 10 kilometres. The distance to railway stations, banking and veterinary services from the villages ranges from 2 km to more than 10 km. The rest of the facilities like markets, general shops, post office, etc. are reported to be within a radius of 1-5 kilometres for the sample villages.



Type	Up to 2 KM	2 to 5 KM	5 to 10 KM	Above 10 KM	Total
Block HQ		7	16	7	30
Nearest Town	2	5	13	9	29
Nearest Bus Stop	11	8	4		23
Regular market	12	8	3		23
Rail station	1	5	7	11	24
Post office	10	10			20
Bank	4	7	10	2	23
Gram Panchayat	11	9	1		21
FP Shop	2	3			5
Mandi		1			1
Veterinary	5	11	7	1	24

Table 3.6: No. of sample villages reporting distance to other facilities

Source: Sample Village survey, 2008

3.5 Village organizations and Common Property Resources

The organizational activity within the village is an important determinant of overall socio-economic development. Information reveal that there exist number of organisations – marketing cooperatives in one village, voluntary organisation in two villages, political organisation in 28 villages, cultural organisation in 7 villages, youth organisation in 26 villages, women organisation in 15 villages and flood relief village security force in only one village. However, the survey reveals that except the presence of cooperative marketing in one village, other types of cooperative organisations and workers organisations/unions and farmers organisations are virtually absent in the sample villages. Besides, no caste panchayat or any other type of non-formal panchayat was found during the survey in the sample villages. Again, most of the village organisations reportedly found to be fairly active in the sample villages. The presence of fairly active village organizations therefore has the potential for capacity building of pressure groups within villages for ensuring proper governance at the grassroots level.

The survey shows that most frequently used common property resource in the villages is school lawn, which is reported to be used in 29 villages, while other types of government building are found to be used in 6 villages. Other common property resources found to be used in the sample villages are- village ponds in 4 villages, pasture in 4 villages, Govt. land in 4 villages and reserve forest in only one village. In respect of availability of facilities, ICDS centres are available in 28 villages. However, as reported 22 centres are found to be in good condition while 5 are in average workable condition. Only one ICDS centre is reported to be in bad shape.

3.6 Handicraft

Handicraft and artisan works provide sizeable amount of additional income source to the village economy. In a number of cases, such activities become mainstay of the households. In the surveyed villages also, a good number of households are found being engaged in handicraft and other artisan works. In 5 of the 30 villages under study, handicraft works are simultaneously done with agricultural works. Altogether, 378 households are found engaged in artisan works. As reported, most of the products in this segment are sold local as well as outside markets. However, insufficiency of raw materials is a serious problem for the artisans.



3.7 Crop productivity status

The economy of Goalpara is agrarian with paddy as the major crop. The survey results of the sample villages indicate that paddy is the major crop produced in all the villages. The maximum market price fetched for paddy one year before the date of survey as reported is Rs. 1000 per quintal while the minimum price was Rs.500. Yield of paddy found to be varied in the sample villages. Almost all the villages showed higher yield of paddy than the state average of 5.8 quintal per acre. Jute is produced in 6 sample villages and it is found that yield is more than state average of about 7 quintal all the six villages. The maximum market price fetched for jute is reported to be Rs. 1500 per quintal to a minimum of Rs. 600 per quintal in the sample villages.

3.8 Input status for cultivation

3.8.1. Current inputs

As reported, the sample villages have 2390 cultivators using various current inputs for cultivation. Only 25 cultivators in two villages are reported using HYV paddy seeds while 105 cultivators from two villages use canal irrigation. Of the total cultivators reporting use of some current inputs, 94 percent (in 17 villages) use pesticides and chemical fertilizer, and the supply of these inputs are found to be adequate in most of the villages.

3.8.2 Capital inputs

Investment and use of capital inputs along with other current inputs have positive impact in raising farm productivity. The village survey shows that 871 households in 24 villages (about 6.7 percent of the total households in the sample villages) own private pump sets and 2174 (about 16.8 percent) households are using pump sets for irrigation purposes. Tractors are owned by 10 households in five villages and are reported to be used by about 370 households. Power tillers are found to be available in 15 villages in 38 households and total number of households found to be using this input is 1230, while seed drill is found to be owned by 7 households in one village and is reported to be used by 200 households.

3.9 Credit

Purpose wise distribution of credit requirement among sample villages showed that meeting sudden expenses and current cultivation costs were the major factor availing credit. Of the four different types of households, rural labour households from 29 villages incurred debts for this purpose. The meagre income earning has been the main reason for increasing rural indebtedness across the country as per the NSS 55th Round (1999-2000) data. Demand for credit for meeting sudden expenses and current cultivation costs (crop loan) was highest among small as well as medium/large cultivator households in the sample villages, while the artisan households were found to be incurred debt for multiple purposes.



Access and availability of timely institutional credit has been a foregone conclusion for relieving the distressed farmers from their indebtedness. The survey findings indicate that almost all the four categories of borrowers avail credit mostly from friends/relatives, mostly for meeting sudden expense and current cultivation cost. However, a few farmer households have also availed credit from institutional sources as reported in about 17 percent of the sample villages during the survey. The often repeated findings of various credit surveys that the accessibility of institutional credit is concentrated in the large and medium farmers is found to be incorrect in respect of the sample villages of the district. For artisans and other business households also, non-institutional credit is the major source for financing their investment in machinery.

Notwithstanding the fact that concessional credit and priority sector lending over the years has increased the financial accessibility of rural households, the marginal farmers and the labourers have remained outside the ambit of this financial inclusion process.

3.10 Migration, employment and wage income earning

The survey showed that people from all the 30 sample villages move out looking for work on daily basis. The survey results indicate that approximately 3427 people daily went outside their villages during last one year looking for work. Majority of these people (61%) go to neighbouring villages, block and district headquarters, while the rest (39%) of the workers goes to neighbouring villages only. On an average 114 persons from the sample villages daily go to various places outside the village for work. The monthly income of the daily commuting labourers ranges from Rs. 1200 to Rs. 11500.

The survey indicates that in all the sample villages casualisation of labour has increased. Distressful situation often force the villagers to migration to other places in search of livelihood. The survey reveals that during last one year a total of 5424 workers from the 30 sample villages migrated outside the villages for a period of 3 to 8 months in search of work. As reported, about 89 percent of these people migrated both within and outside the state in search of work. Most of the migrant workers (98%) were reported to be organised through friends and relatives. The monthly earning of the migrant workers reported to be in the range of Rs. 2000 – Rs. 12000.

There is evidence of high wage rate differentials prevalent for male, female and child workers in the rural areas of the district. Seven out of thirty villages have reported the presence of child labourers, mostly engaged in agricultural activities. Except for govt. works where there is no wage differentials between males and females, in all other activities; female and child labourers' wage rate are found much lower than the male wage rate. On an average the male wage rate is about 25 percent higher than the female wage rate for different types of work.

3.11 Rural Development programmes and beneficiaries assisted

The survey of the sample villages shows that in 27 villages, government sponsored educational programmes are being implemented, while in 24 villages government programmes on health/nutrition are in progress. In 26 villages government programmes on providing drinking water facilities have been taken up and programmes of MP/MLA fund are also in progress. In 25 villages government programmes on providing transport



facilities are being implemented, while in 8 villages family planning programmes of the government are going on. The implementation of scheme based government programmes reveals that of the sample villages, in two villages only SGRY have been implemented over the past 12 months, NREGA is being implemented in 12 villages and PMGSY in 5 villages.

So far government jobs are concerned; 29 of the total 30 sample villages reported the presence of community wise government job holders in their villages. Religious groups wise government jobs across sample villages show that of the total job holders in the sample villages 53 percent are Hindus, 33 percent are Muslims and only 0.77 percent are Christians. The backward class (SC and ST) comprises 13 percent of government job workers in the sample villages.

In respect of implementation of beneficiary oriented programmes in the course of last three years, the results of the villages survey shows that majority of the beneficiaries were assisted under NREGA. The religion wise break-up of beneficiary status across various programmes reveals that majority of the beneficiaries is Muslims. However, in respect of IAY, the Hindu households from the sample villages have a higher coverage. As reported by 17 of the 30 sample villages, the flow of these schemes has remained the same over the last five years, while 12 villages have reported that the flow of these schemes has increased and the flow has decreased as reported in one village.

Religion	Programmes					
	SGSY	NREGA	PMGSY	IAY		
Hindu	30.0	27.4	16.7	40.3		
Muslim	33.3	53.0	83.3	35.2		
Christian	3.3	2.8	-	2.2		
SC	25.6	4.7	-	9.1		
ST	7.8	12.1	-	13.2		
Total	100.0	100.0	100.0	100.0		

Table 3.7: Percentage of beneficiaries by religion under four major programmes

Source: Sample Village survey, 2008

Total number of persons assisted under old age pension scheme is 1171 while widow pension holders in the sample villages are 63 as reported during survey.

Schemes	Total	Assisted since 2002-03	Assisted last year		
Old Age Pension	1171	1042	129		
Widow pension	63	58	5		
Source: Sample Village survey, 2008					

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The survey results on the performance of NREGA scheme in the 29 sample villages show that in 20 villages works taken up under the scheme have been completed while in 9 villages the works are yet to be completed. The distribution of job card holders and beneficiaries of NREGA is shown in the following table. It is clear from the table that about 49 percent of the total Hindu job card holders got employment under the programme since its inception. The same ratio for the Muslim and Christian job card holders is 84.10 percent and 79.31 percent respectively.

Table 3.9: Distribution of job card holders and beneficiaries by religion and caste

Card / Beneficiary	Hindu	Muslim	Christian	SC	ST	
Job card holders	5607	8168	290	1480	1220	
NREGA beneficiaries	2743	6869	230	415	875	
Source: Sample Village survey 2008						

Source: Sample Village survey, 2008

3.12 Public Distribution System (PDS)

It is found that 24 out of the 30 sample villages under study possess PDS facilities within the village, while six villages do not have the same within the village boundary. The households from these six villages avail the benefits under PDS from the shops located in neighbouring villages within a radius of 1 to 3 km. The total number of PDS outlets in the 24 villages as reported during the survey is 70. Scheme wise, the PDS includes schemes like Annapurna, Antyodaya, BPL and APL. A brief account of the scheme wise beneficiaries is given in the following Table:

Schemes	Total	Hindu	Muslim	Christian	SC/ST
Annapurna	85	36	37	4	8
Antyodaya	1775	688	895	32	160
BPL	4491	1752	2380	359	474
APL	5974	2407	2217	400	1014
Total	12325	4883	5529	795	1656

Table 3.10: Beneficiaries under PDS

Source: Sample Village survey, 2008

Most of the households reported to be comfortable with the distance of the outlets as well as the behaviour of the dealers. However, mixed responses are found regarding quality of supply, allotment of quota per family, regularity of supply, honesty in measurement and pricing, quality of grains etc. From this, it may be concluded that the operating mechanism of PDS might have some definite flaws which needs urgent attention.



Functioning in terms of	Good*	Satisfactory*	Average*	Bad*
Availability of goods	3	11	12	2
Get full quota	5	10	10	3
Regularity	5	9	12	2
Honesty in measurement	3	12	13	-
Honesty in price	3	14	11	-
Quality of grains	3	13	12	-
Behaviour of the dealer	3	18	7	-
Note:* No of willages reporting				

Table 3.11: PDS functioning as reported in sample villages

Note:* No. of villages reporting

Source: Sample Village survey, 2008

3.13 Summary

The village survey findings reveal that the sample villages of the district suffer from serious deprivation relating to public health, education, and other social sectors. The low female literacy rate in the sample villages caused primarily by non availability of separate educational institutions for girls, has adversely impacted the female educational attainment especially among the Muslims. Electricity is though available in 67 percent of the sample villages insignificant households connections overall and more particularly in Muslim and ST households reveals poor purchasing power of the rural households to get the electricity connection. Poor provisioning of sanitary toilets is another poor facet of development in the sample villages.

On economic front as reported most of the sample villages shows higher yield of paddy than the state average. This could be linked with more consumption of fertiliser per hectare. However institutional constraints in the agriculture development process in the villages are reflected by poor mechanisation and lack of institutional farm credit. Casualisation of workforce in all sample villages is reported and shows the evidences to explain that out migration helps the people to earn a decent income.



PART IV

RESULT OF THE BASELINE SURVEY

4.1 Religion and Caste Composition

Out of the total 900 sample households of 30 identified villages in Goalpara district, 38.9 per cent (350) were Hindu households, 53.0 per cent (477) were Muslim and 8.1 per cent (73) were Christian households. The details are given in Table 4.1. Among the Hindu households 9.1 percent (82) were from scheduled caste communities, 14.0 percent (126) were from scheduled tribe communities, 7.3 percent (66) were from backward caste communities and 8.4 percent (76) were from general caste category. All the Christian households were from scheduled tribe communities, while all the Muslim households surveyed belong to general caste.

4.2 Mother Tongue

For majority of the sample households (41.9%), Bengali is reported as the mother tongue while for 37.3 percent of the households Assamese is reported as mother tongue (Table 4.2). 20.8 percent of the sample households reported *Others* (mainly Bodo and Rabha) as their mother tongue. Of the total Bengali speaking households more than 90 percent are Muslims and rest 10 percent are Hindus, while of the total Assamese speaking households, about 59 percent are Hindus and rest are Muslims. The Christian households reported mainly *Others* as their mother tongue.

4.3 Age and Sex

The total population in the 900 sample households of the district is 4685, of them 51.6 per cent is male and 48.4 per cent is female, giving a sex ratio of about 939 females per 1000 males, which is lower than the secondary data of about 956 for the sample villages. The details of age group and sex wise distribution of the sample population are shown in Table 4.3. As the table shows, 13.3 per cent and 25.4 per cent of the sample population is constituted by the children up to the age of 5 and 6-14 years of age groups respectively. About 4.5 per cent of the total population is of above 60 years of age. Considering the three religious communities i.e. the Hindus, the Muslims and the Christians separately, a couple of features are found striking. For the Hindu population together, the children up to the age of 5 years constitute 7.9 per cent while the same ratio for the Muslim is 16.2 percent and for Christian it is 15.8 percent. Similarly, the children between the age 6 and 14 constitute 19.8 per cent of the Hindu sample population while the same ratio for the Muslim has been 28.7 per cent and it is 26.1 percent for the Christians. For the old aged group i.e. the people above 60, the ratio is 5.9 per cent for the Hindu, 3.8 per cent for the Muslims and 3.2 percent for Christian population. Notwithstanding a small data base, these differences probably indicate relatively a higher fertility and mortality rate among the Muslims and Christians than their Hindu counterpart (Table 4.3).



4.4 Household Size

The average household size for the sample households is estimated to be 5.2, a little lower than the 2001 Census figure of 5.6 for the sample villages. A little more than 59 per cent of the sample households are found with up to five members, 37.7 percent with six to ten members and only 3.2 percent with more than ten members. Religion wise break up of families with size class shows that 70.7 percent of Hindus, 50.8 percent of Muslims and 57.5 percent of Christians fall in the family size class of up to 5 members. 45.4 percent of Muslims, 27.4 percent of Hindus and 37.0 percent of Christians have family sizes of 6-10 members. Moreover, 2.0 percent of Hindus, 3.8 percent of Muslims and 5.5 percent of Christians have household size of more than ten members (Table 4.4).

4.5 Marital Status

Indicating incidence of early marriage, especially of the females, as Table 4.5 indicates, 0.5 per cent Hindu, 1.7 per cent Muslim and 0.6 percent Christians in the sample population of the age group of 15-18 years are found married. The proportion of married population across religious groups shows that 47.2 percent of Hindu sample population is unmarried against 46.9 percent and 47.4 percent respectively for Muslims and Christians. The proportion married population in the Muslims is 52.8 percent while the corresponding figures for Hindus and Christians is 53.1 percent and 52.6 percent respectively. Again in the total married households, 5.2 percent of the Hindu and 3.4 percent of the Muslim and 2.6 percent of the Christian households are reported to be widow/widowers (Table 4.5).

4.6 Educational Status

The present sample survey reveals that 70 per cent of the rural population (above six years) of the district is literate. The same ratio for the male population is 74.95 while for female it is 64.84 per cent. These estimates are higher than what was found in Census 2001. This indicates gradual improvement in the rural literacy scenario in the district on one hand and persisting gender discrimination in sending children to the schools on the other.

In respect of educational attainment of sample population across religious groups, the survey revealed that about 20 percent of Hindus were illiterate while the same for Muslims and Christians were 38.4 percent and 25 percent respectively. Percentages of female illiterates were high across all religious groups compared to the male members, with the highest female illiteracy recorded for Muslim females (43.8%). The survey showed 8.8 percent of the Hindu, 16 percent of the Muslim and 16.2 percent of the Christian population obtained education below primary level. However, the educational attainment for middle and high school level for Hindus was higher than the Muslims and the Christians. While only about 8 percent of the Muslim population in the sample completed their class **X** education, the corresponding figures for Hindus and Christians were 24 percent and 20 percent respectively. In the higher levels of education, the proportion of attainment is higher among the Hindus than the other two religious groups (Table 4.6).



4.7 Occupation and Employment

4.7.1 Occupation and Industry

The baseline survey recorded that total 53.68 per cent of the total sample population of the active age group is engaged in different income generating activities, reportedly the main occupation. In other words, the work participation ratio for rural Goalpara is 53.68 per cent. For male, the ratio is as high as 91.91 per cent, which is possible in a predominantly agrarian society marked by high incidence of school drop out. Nevertheless, the female work participation ratio is found as only 14.52 per cent. This probably indicates that a large part of female work force engaged in agriculture in the peak season does not report it as occupation.

The survey has reflected that production and related work, is the main occupation for 31.8 percent Hindu workforce, 28.5 percent Muslim and 31 percent Christian workforce. Altogether 27.3 percent Hindu workforce, 25.7 percent Muslim and 23.3 percent Christian workforce are found to be engaged in farming and related works. It has also been noted that more Muslims (13.4 percent) are engaged in sales/business works than Hindus (12.5 percent) and Christians (5.4 percent) in the district. 4.3 percent of the Hindu, 2.4 percent of the Muslim and 2.3 percent of the Christian workforce are found to be engaged in professional, technical and related works. In clerical jobs also, more Hindus (4.5 percent) are engaged than Muslims (3.2 percent) and Christians (3.1 percent). It is also revealed that activities of 31 percent Christian workforce, 24.8 percent Muslims and 13.6 percent Hindus are not defined adequately (Table 4.7). This probably indicates that landlessness and livelihood crisis is more apparent among the rural Christians and Muslims forcing them to get engaged in different kinds of jobs.

The male work participation rate for the sample population is estimated to be higher (51.4 percent) than the Census 2001 estimate which stands at 48.3 percent in the rural areas of the district. However, the female work participation rate among the sample population (8.9 percent) is lower than the Census 2001 estimate of 17.5 percent for the rural areas of the district. This shows that economic independence of females in the sample population is significantly lower. The survey reveals that women constitute 16.2 percent of the main workforce (5.9 percent in production and related works, 1.7 percent in farming and related works, 1.1 percent in clerical jobs and in 3.5 percent case activities could not be defined) in Hindu families, 11.6 percent in the Muslim families (2.1 percent in farming, 1.9 percent in production related works, 1.2 percent in sales/business works and in case of 4.1 percent activities could not be defined) and 20.2 percent in the Christian families (2.3 percent in farming, 6.2 percent in production related works, 1.6 percent in sales/business works and in case of 9.3 percent activities could not be defined, Table 4.7). One of the reasons for lower participation rates of Muslim women may be higher dependency rates due to relatively higher share of younger population in the community, resulting in women staying at home.

Coming to the context of secondary occupation, 73.4 percent of the sample Hindu workforce, 71.1 percent of the Muslims and 70.5 percent of the Christians have no secondary occupation (Table 4.8). In case of secondary occupation also the share of women workforce across religious groups is similar to that of main occupation.



However, women's activities are either not captured or reported in the job market even in the context of secondary activities.

Industry wise distribution of the people with main occupation (Table 4.9) shows that 28.8 percent Hindu, 25 percent Muslim and 27.1 percent Christian are engaged in cultivation. However, taking into account of all primary farm sector activities, about 31 percent Hindu, 28.5 percent Muslim and 31 percent Christian population are engaged in cultivation, livestock, horticulture, forestry, fishing and poultry related activities. Engagement of people from Christian community in non-agriculture manufacturing (7.8 percent) is more than that of the Hindus (6.5 percent) and the Muslims (2.1 percent). The same is true in the industrial category of mining and quarrying, where involvement of people from the Christian community is found more, while involvement of the Muslims in construction activities is found more than the Hindus and Christians. However, in case of wholesale and retail trades, transport, storage and community is found more than the other two communities (Table 4.9). Like the overall trend in the country, next to cultivation whole sale and retail trade has emerged as the important source of livelihood of population in the sample villages of the district.

It is evident from Table 4.10 that 30.5 percent Hindu main workers, 26.2 percent Muslim and 35.2 percent Christian main workers do work less than or equal to 180 days in a year. This reflects high prevalence of underemployment among all the three major religious communities. In addition to this, 34 percent Hindu main workers, 45 percent Muslims and 49.2 percent Christian main workers work in between 181 to 260 days in a year. These figures are also reflective of underemployment among all communities of people in the district.

4.7.2 Additional Employment and Preference

Although a sizeable section of the main labour force is engaged in agriculture, which has neither been adequately remunerative nor can generate substantial employment days through out the year for various reasons. The overall employment scenario supplemented by the figures given in Table 4.13 indicates the phenomenon of underemployment. The sample survey indicated that about 50 percent of the households were looking for additional employment. Religion wise distribution of households looking for more employment indicates that 49.7 percent of the Hindus, 50.1 percent of the Muslims and 45.2 percent of the Christian households are seeking additional employment.

The preferred option for self-employment (74.4%) is found to be more among the underemployed and unemployed. This is followed by salaried jobs (15.9%), manual labour (9.6%) and services (0.2%). The preferences across the religion show that 70.7 percent Hindu, 78.2 percent Muslim and 65.4 percent Christian prefer self-employment. 7.6 percent Hindu, 10.3 percent Muslim and 13.5 percent Christian households have shown their preference for manual labour, while 21.7 percent Hindus, 11.2 percent Muslims and 21.2 percent Christians reported their preference for salaried jobs (Table 4.14).



With growing incidence of casualisation of labour in the sample villages, which is akin to the general trend witnessed in rural area, migration to urban areas is on the rise. This is found that altogether 105 members from the sample households in the villages have migrated out for different works. Of these 105 members, number of Muslims is 65 and that of Hindus and Christians are 31 and 9 respectively (Table 4.14). Among the religious communities migration to urban areas is particularly high among the Hindus (6.5% district, 54.8% within the state, 12.9% outside the state) as indicated by the survey results (Table 4.15). Proportion of the Muslims migrating to urban areas within district is 16.9 percent, within the state is 40 percent and to urban areas outside the state is 6.2 percent. 44.4 percent of the Christian migrants reported their migration to urban areas within state and 33.3% outside the state.

Occupational distribution (Table 4.14) of migrants indicates that production and related works engages majority of the migrant work force from the sample households for Hindus (51.6%), Muslims (76.9%) and Christians (22.2%). Occupation of 12.9 percent Hindu, 16.9 percent Muslim and 44.4 percent of the Christian migrating members are not adequately defined. Most of the migrants go out for long duration (above 8 months) and data indicates (Table 4.16) higher proportions of Christians (66.7%) compared to Hindus (51.6%) and Muslims (36.9%) migrate for long duration. Alternatively more Muslims (63.1%) migrate for short term than the Hindus (48.4%) and the Christians (33.3%).

4.8 Land and other Assets

4.8.1 Cultivated Land: Ownership and Operational Holding

The survey shows that marginal land owners are more prominent among all religious groups in the sample population. As shown in Table 4.17, 16.9 percent of the Hindus, 6.7 percent of the Muslims and 12.3 percent of the Christians have small holdings, while 4.3 percent Hindu and 4.6 percent Muslim households have semi-medium holdings and only 1.4 percent of the Hindus have medium size holdings. Landlessness is found only among 1.5 percent Muslim and 0.3 percent Hindu households. Regarding own cultivable land, 55.7 percent sample Hindu households have no cultivable land compared to 54.7 percent Muslim households and 45.2 percent Christian households. The figure of rural households without cultivable land in Assam is about 36 percent. Table 4.18 shows that 32.6 percent Hindu households, 37.1 percent Muslim and 47.9 percent Christian households in the sample are marginal farmers. 8.3 percent Hindu, 6.1 percent Muslim and 6.8 percent Hindu households are small farmers, while only 2.3 percent Hindu and 2.1 percent Muslim households are found to be semi-medium farmers.

As Table 4.21 reveals, in terms of operational holdings, about 68 per cent of the households of Hindu community, 81 percent from Muslim community and 85 percent from Christian community belong to the category of Marginal farmer, and another 23.3 percent Hindu families, 14.8 percent Muslim and 15 percent Christian families belong to the category of small farmers. The table also shows that 6.4 percent Hindu and 4.3 percent Muslim households belong to the category of semi-medium and only 2.3 percent Hindu households are medium farmers. Therefore, the agricultural sector of the district like the overall scenario of the state is marked by predominance of marginal and small farmers.



Needless to say that the differences in terms of ownership and operational cultivated land holding are mainly due the complex processes of leasing in and leasing out and also mortgage of cultivated land. The leasing out and leasing in phenomena are found to be more prominent among the marginal and small farmers. This is found that among the sample households altogether 66 households (7.3 percent) have leased in land, of which 25 Hindu households, 40 Muslim and one Christian households (Table 4.19A). Altogether 31 (3.4percent) households in the sample has leased out land, and religion wise break up is 22 Hindu households, 8 Muslims and only one Christian household (Table 4.19B). In the sample altogether 39 households (4.3 percent) found to have mortgaged in land. This figure for Hindu household is 10, for Muslim households 28 and only one Christian household (Table 4.20A). Altogether 21 (2.3percent) households in the sample have mortgaged out land of which, 8 Hindu and 12 Muslim households and only one Christian household (Table 4.20B).

4.9 Livestock

In respect of livestock possession, the survey indicates that comparatively a higher proportion of the Muslim households possess some types of livestock than the Hindus and the Christians. Poultry, young cattle, draught animals, and milch animals are the major livestock possessed by the Muslim households besides goats and sheep. Among the Hindu household poultry, milch animal young cattle and pigs are the major livestock possessed, while among the Christian household pig rearing and poultry is the major livestock possession besides milch animal and young cattle (Table 4.22).

4.10 Ownership of Productive and other Assets

4.10.1 Agricultural Implements

The important agricultural implements among the sample households are plough (21.2 percent households have it). Among the Hindu households 23.7 percent, Muslim 21.6 percent and 6.8 percent Christian households have the plough. Fodder cutter (possessed by 5.2 percent sample households), pump set (3.2 percent) spraying machine (possessed by 0.9 percent) and power tiller (0.8 percent) are other agricultural implements possessed by the sample households. This is found that fodder cutter, sprayer and pump sets are more prominent in Muslim households than in the households of other communities. In the sample households altogether 18 Muslim households had pump sets whereas this was the case in 10 Hindu and 1 Christian household (Table 4.23). Fodder cutter was found in 30 Muslim and 16 Hindu households and in one Christian household. Of the sample households, sprayer was found in 6 Muslim and 2 Hindu households. Altogether power tiller was found in 4 Hindu and 3 Muslim households in the sample. The figures however clearly indicate lack of modernization of the agricultural sector in the district.

4.10.2 Transport

Along with bicycles, motorized two wheelers are emerging as major mode of communication in the villages in present days. Bicycles are found in more than 70 percent Hindu households, about 63 percent Muslim households and 78 percent Christian households. Two wheelers are found in 9 Hindu and 10 Muslim households. Only five households in the sample have 4 wheelers (Table 4.24).



4.10.3 Modern Household Assets

Among the modern households assets, electric fan is found in 14 percent Hindu, 1.3 percent Muslim and 5.5 percent Christian households; television is found in 24.6 percent Hindu, 4.2 percent Muslim and in about 11 percent Christian households; compact disc player is found in 11.7 percent Hindu, 1.5 percent Muslim and 5.5 percent Christian households; LPG stove is found in 11.1 percent Hindu, 1 percent Muslim and 4 percent Christian households; stand mobile phone is found in 12.8 percent Hindu, 3.6 percent Muslim and 4.1 percent Christian households. This is seen that mobile phones are being more preferred in the rural households than the land line phones. Overall the Hindu households have better access to modern household gadgets than other two communities reflecting wellbeing to an extent (Table 4.25).

4.10.4 Financial Assets

Altogether 406 (more than 45 percent) of the sample households have reported to have different kind of financial assets including gold ornament. About 42 per cent of the sample households have reported to have gold and silver ornaments. Only 23 households have savings in bank and only 3 households have fixed deposit. Table 4.26 shows distribution of financial assets is more among the Hindu households than the Muslim and the Christian households.

4.11 Housing Status

4.11.1 House type and availability of living space

An important indicator of the economic status of a household is the type of house and the facilities available. The base line survey indicates that 17.78 per cent of the sample households have been benefited under IAY. Considering all such houses as pucca (though all such houses should be considered as semi-pucca), the households with pucca houses constitute only 21.89 per cent of the sample households.

The distribution of housing status among the sample households (Table 4.27) reveals that about 73 percent Hindu households, 89 percent Muslim households and 74 percent Christian households have their own house. This is reflected that more Hindu households (more than 27 percent), majority belonging to scheduled caste category (12.3 percent), have benefited under IAY. However, this is also reflected that religious minority (Christian 26 percent and Muslim 9.6 percent) too have availed the benefits under the IAY to an extent (Table 4.27).

The data on type of house (Table 4.28) shows that 58.3 percent Hindu households live in kutcha houses. The figure is, however, much higher from the Muslim (81.3 percent) and the Christian communities (72.2 percent). The high incidence of living in kutcha houses also has its impact on the health status of the Muslim households.

The availability of living space for sample households (Table 4.29) indicates that more Muslim families (18.2 percent) live in one room accommodation than Christian (12.3 percent) and Hindu (11.7 percent) families. However, majorities of families in our sample (Hindu 64 percent, Muslim 67.3 percent and Christian 69.9 percent) live in 2-3 room accommodation (Table 4.29).



4.11.2 Domestic lighting and fuel use

The village survey revealed that about 67 percent of the sample villages in the district have power supply and further household survey showed that only 15.11 percent of the sample households from the sample villages have domestic electricity connection. The findings from the household survey (Table 4.30) show that about 27.4 percent Hindu households, 5.2 percent Muslim households and 20.5 percent Christian households have electricity in their house. Thus although the secondary data on rural electrification reveals that more than 90 percent of villages in the district have domestic power connection however, in terms of household coverage the achievement is very low.

In the non-electrified houses (Table 4.31), the survey reveals that about 70.5 percent Hindu households, 61.3 percent Muslim households and about 60.3 percent Christian households use oil lamps for lighting of their homes. The use of oil lamp and lantern as the source of lighting is reported by 27.6 percent Hindu, 37.6 percent Muslim and 36.2 percent Christian households.

Clean fuel for cooking is important for health. It is a serious consideration for women who, in most cases, are burdened with the task of cooking. As per Census 2001 data, just about 60 percent of all rural households in the country do not use any of the modern fuels such as LPG, electricity or even kerosene. The household survey reveals that 7.2 percent Hindu household and 1.6 percent Muslim households using LPG along with coal and wood for cooking, while the figure for Christian is nil (Table 4.32). For more than 70 percent of the sample households' wood is the only fuel used for cooking and among the religious groups higher proportion of Christian households use wood for cooking, while the rest of the households from all communities use wood along with hay/leaves, Cowdung cake, agricultural waste etc. for cooking (Table 4.32).

4.11.3 Drinking water facilities

Availability and access to safe drinking water has been one of the basic objectives under ARWSP. The results of the household survey reveal that 70.22 per cent of the sample households have access to the sources of safe drinking water, primarily own hand pump. Religion wise, 66.2 percent Hindu households and 82.3 percent Muslim have access to safe source of drinking water (Table 4.33) from tube wells own and public and protected dug wells both private and public, with only 1.1 percent Hindu households having tap in dwelling. However, as the survey reveals, only 10.9 percent of the Christian households have access to safe drinking water.

Among the unsafe sources, un-protected dug well is the most commonly used source. It is found that households from scheduled tribe community (Table 4.33) both from Hindu and Christian religious groups accounts the largest share of those who use unsafe drinking water sources, the fact which need urgent attention. The survey showed that 62.3 percent of the Hindu and 60.2 percent of Muslim and 76.7 percent of the Christian households fetch drinking water from a distance of less than 10 meters, while 30 percent Hindu, 32.3 percent Muslim and 19.2 percent Christian households have access to drinking water at a distance of 10-50 meters from their home (Table 4.34).



4.11.4 Sanitation and drainage facility

An important requirement for sanitation is the presence of toilet facilities. The present survey reveals that only 16.33 per cent of the sample households have sanitary latrine. Religion wise, almost half the Muslim households in India lack access to toilets; this proportion is higher in rural areas. The sample results (Table 4.35) indicate that 13.7 percent Hindu families, only 2.5 percent Muslim and 1.4 percent Christian families have access to sanitary latrine. It was found that 8 percent Hindu9.4 percent Muslim and 13.7 percent Christian families have covered dry latrine. The sanitary practices among the households reveal that 20.9 percent Hindu family, 49.9 percent Muslim and 45.2 percent Christian families use open field for defecation. The rest have access to unsanitary latrines in the form of pit latrines. All reveal poor sanitation practices in the village across all the communities.

An important determinant of hygienic living condition is availability, access and use of drainage facility. The absence of civic amenities like drainage is one of the major problems for maintaining a clean environment. The survey findings (Table 4.36) shows that availability of drainage facility in the sample households is almost nil with only 1.4 percent Hindu and 1.7 percent Muslim households have drainage facility in their house.

4.12 Indebtedness of rural households

The survey findings on the incidence of indebtedness among sample households show that 96.4% of the households are currently not indebted (Table 4.37). The incidence of indebtedness among Muslim and Hindu households as seen from the survey is only 5.1% and 2.9% respectively. Among the indebted households, religion wise break up shows that all the Muslim households have one loan while except for one household all the Hindu households currently have one loan outstanding (Table 4.38).

While 25% of the indebted households have loan sizes up to Rs.5000, 31.2% of the households have loan sizes from Rs.5001-10000, 15.6% of the households have loan sizes from Rs.10001-20000 and 28.1% of the households have loan sizes above Rs.20000. Agency wise indebtedness among households show that cooperatives (21.9%) and friends/relatives (53.1%) account for major sources of loan for both Hindu and Muslim indebted households. The accessibility of bank credit continues to be low for all religious groups (nil in case of Muslims) across the sample households (Table 4.39).

Purpose wise borrowings of households show that 43.7% of the indebted households contracted a debt for consumption purpose/household expenditure, while 12.5% of the households incurred a debt each for purchase of land/house and marriage & other social ceremonies and only 9.4% households incurred debt for medical treatment (Table 4.40).

4.13 Income and Expenditure

4.13.1 Family Income

The family income data for sample household shows that income of 27.4 percent Hindu, 27.9 percent Muslim and 24.7 percent Christian households during the last one year falls below Rs.19,200. Another 8 percent Hindu, 10.7 percent Muslim and 19.2 percent Christian live with household income of in between Rs.19,2001 to Rs.22,800. Both the



categories constitute the size of population living below the poverty line and the figure is based on per capita poverty line expenditure estimate of Rs. 388/ per month. Overall proportion of sample households living below the poverty line comes to about 38 percent which is much higher than the state average of 19.7 percent to the present Planning Commission estimate. The situation across the religion though does not vary significantly, the Christian households found to be more poverty stricken. It has been observed that only 20.9 percent Hindu household, 10.2 percent Muslim and 13.6 percent Christian households are living comfortably with a monthly income of Rs. 4,000 or more (Table 4.41).

4.13.2 Family Expenditure

As per the NSS 62^{nd} Round (2005-06), the average consumer expenditure per capita on cereals and pulses for Assam is estimated to be Rs.135 while the national average is Rs.106. The estimated family expenditure in the sample households reflects that 29.2 percent Hindu, 23.1 percent Muslim and 28.8 percent Christian households spend less than state average family spending of Rs. 135 on cereal and pulses (Table 4.43). In the case of vegetables and protein foods it was found that 88.3 percent Hindu families, 91 percent Muslim families and 91.8 percent Christian Families spend up to Rs. 750 monthly (Table 4.44). The survey shows that 44 percent Hindu, 48.2 percent Muslim and 41.1 percent Christian households spent up to Rs. 1800, while 33.7 percent Hindu, 32.1 percent Muslim and 35.6 percent Christian households spent Rs. 1801- Rs. 2690 and 22.3 percent Hindu, 19.7 percent Muslim and 23.3 percent Christian households spent more than Rs. 2691 on cloths, footwear and bedding during the last year (Table 4.45). Spending on Education is also lower in the district than the state average of Rs. 850 as shown in Table 4.46. However it was found that 38.9 percent Hindu, 34.6 percent Muslim and 57.5 percent Christian households spends more than the state average on education in the district (Table 4.46). On health 49.7 percent Hindu, 50.1 percent Muslim and 65.8 percent Christian households in the sample did not incur any cost during last year (Table 4.47). This was found that majorities of sample households did not spent on telephone (91.4 percent Hindu, 98.3 percent Muslim and 95.9 percent Christian), house repairing (72.3 percent Hindu, 66.9 percent Muslim and 68.5 percent Christian), recreation (94.9 percent Hindu, 98.7 percent Muslim and cent percent Christian) and, marriage and other social ceremonies (92.6 percent Hindu, 94.1 percent Muslim and 98.6 percent Christian). (Tables 4.50, 4.51, 4.53 and 4.54). This is also found that most of the households need to keep aside a significant proportion of the budget for festival and ceremonies, electricity, gas and fuel wood and, beedi, cigarette etc. (Tables 4.48, 4.49 and 4.52).

4.14 Current Educational Status, Skill Training

4.14.1 Current educational status of children

The data of current educational status of the sample population in the age group of 5 to 25 years reflect that in this age group, altogether 2.4 percent Hindus, 8 percent Muslims and 4.5 percent Christians were never enrolled in school. Further 12.9 percent Hindu, 8.8 percent Muslim and 6.5 percent Christian left education after enrolment. Overall it is seen that in this age group 84.6 percent Hindu, 82.3 percent Muslims and 88.9 percent Christians are attending formal educational institutions (Table 4.55). Gender wise we see a little variation in schooling status among the communities.



4.14.2 Educational attainment by religion and gender

Looking at educational level of the population in the sample households in the age group of 5 to 25 years, it is reflected that among the literates 13.5 percent Hindu, 79.3 percent Muslim and 7.2 percent Christians. The survey reveals that altogether 26.6 percent Hindu, 33.6 percent Muslim and 33.1 percent Christian children have completed primary school education, while 23.9 percent Hindu, 18.5 percent Muslim and 18.8 percent Christian children have completed middle school level education. In these levels, gender wise we do not see any significant variation among the communities. It is seen that altogether 19.3 percent Hindu, 5.8 percent Muslim and 11.7 percent Christian have completed the high school level of education. This figure for females in the Hindu community is 8.1 percent, Muslim 3 percent and Christian 4.5 percent (Table 4.56). All are reflective of poor human capital formation among the young population in the district.

The data reflects that 95.6 percent children from Hindu community, 96.7 percent from Muslim community and 87.6 percent from Christian community presently attending government school. Attendance in private school is more among the Christian community children (8.8 percent), than Hindu (3.2 percent) and Muslim (1.0 percent) children. This is found that 3.6 percent Christian children and 0.6 percent Muslim children in the age group of 5 to 25 years are attending Missionary and Madrasa schools respectively (Table 4.57).

4.14.3 Drop out among sample population of 5-25 years by reasons

As mentioned above, the drop out rate in the age group of 5-25 years by religious groups show that Hindus have comparative high drop out rate (12.9%) then the Muslims (8.8%) and Christians (6.5%). Gender segregated data shows that male drop out rate is higher than the females across all religious groups (Table 4.55). The primary reason for drop out is the need to earn for family and 43.4 percent of the drop outs among the Hindus attributed this to be the main reason while the corresponding figures for Muslims and Christians are 35.5 percent and 40 percent respectively. The drop out rate due to necessity of earning is more pronounced among the male children than the females. It is found that 15.8 percent Hindu children, 22.6 percent Muslim and 20 percent Christian children have been dropped out as they are not interested in reading and this the second most important reason for drop out. 11.8 percent Hindu, 18.3 percent Muslim and 20 percent Christian children are reported to have been dropped out because they have to work at home or help in house chores (Table 4.58).

4.14.4 Aspiration of Parents on their Children

Altogether 40 percent parents in Hindu households aspire that their boys should attain education at least to intermediate level. This figure in Muslim households is 51.5 percent and in Christian households is 48.8 percent. It is found that 45.4 percent parents in Hindu households, 15.2 percent Muslim and 25.6 percent Christian parents aspire their boys should attain education up to graduation level (Table 4.59). In the case of girl students, altogether 50.9 percent Hindu, 63 percent Muslim and 46.3 percent Christian parents aspire that their girls should attain education at least to intermediate level. Again, 34.6 percent Hindu, 7.9 percent Muslim and 22 percent Christian parents aspire



that their girls should read at least up to graduation level (Table 4.60). The survey reveals that attitude towards education among households across religious groups is biased in favour of male children.

4.14.5 Attitude and Approaches in Skill development training

Interactions in the sample households reveal that in very few household (Hindu 8.9 percent, Muslim 6.5 percent and Christian 1.4 percent) family members are interested to take up skill development training (Table 4.61). The reason for this may be two – first, non availability of any skill based livelihood opportunity in the villages, and second, lack of information on the market demand of types of skill requirement and livelihood opportunities. Among the interested people, training on computer operation is mostly preferred by Hindu households (56.7 percent), while apprenticeship training is most preferred by the Muslim households (38.7 percent) and training on electronics by the Christian (cent percent) household. 22.6 percent of the Muslim households are also found interested in computer operation training (Table 4.62). It is found that 16.7 percent Hindu and 12.9 percent Muslim households are interested in on the job training.

4.15 Present Health Scenario

The survey reveals that only about 6.5 percent members in the sample households across the religion suffered from some kind of diseases in the past one year. Incidence of diseases found to be marginally more in the case of Hindu households than the Muslims and Christians. Malaria and fever found to be the most commonly reported diseases. The incidence of malaria was found more among the Christians, while incidence of fever was found more among the Muslims (Table 4.63). Apart from malaria and fevers, cough and cold, stomach pain, pregnancy related problems and other diseases were also reported by a few sample households.

Hospitalisation was the case for 17.6 percent Hindu, about 10.6 percent Muslim and 30.8 percent Christian households in the sample (Table 4.64). This could indicate that the capacity and alertness of Christian households where we see relatively low prevalence of diseases is more than other two communities. However, the seriousness of the diseases requiring hospitalization was not captured in the study.

This is found that about 74 percent Hindu households, 69 percent Muslim and 85 percent Christian households solely approach government hospital for treatments. 9.2 percent Hindu, 16.3 percent Muslim and 7.7 percent Christian households reported that they approached private medical practitioners for treatments. There are a considerable section of households in the sample using multiple sources for medical treatment (Table 4.65).

4.16 Maternal and Child Health

A child is considered to be fully immunized if she/he has received one dose each of BCG and measles and three doses each of DPT and Polio (excluding the polio dose 0 given at birth). The survey looked into the immunization coverage of children between 0-5 years which revealed that 50.3percent of the children in the sample population were fully immunized, 8.5 percent had received no immunization and 41.2 percent received partial immunization. Religion wise desegregated data (Table 4.66) shows that higher proportions of Hindu children (78%) have been fully immunized compared to Muslims



(43.8%) and Christians (41.1%). Gender wise immunization status of the sample children does not show any significant variation across religions except the Christians (Table 4.67). The coverage by the government agency is found to be 100 percent of the total immunized children. The survey indicates that parents not being aware of the need to immunize their children has been the major reason for children either not immunized at all or receiving any dose of immunization but not completing the schedule (Table 4.69).

The survey reflects that Muslim and Christian women have less access to government and institutional facilities for delivery of child. The present survey recorded only 15.02 per cent as institutional delivery. Just about 9 percent Muslim women used government or private facilities for delivery as against 31.5 percent by the Hindu and 15 percent by Christian women. More than 68 percent Hindu women, 91 percent Muslim women and 81 percent Christian women delivered their babies at home assisted by untrained dais or other family members (Tables 4.70A & 4.70B).

4.17 Poverty and the Public Distribution System (PDS)

About 82 percent Hindu households, 92 percent Muslim and 86 percent Christian household reported that they belong to BPL category. Of the households who reported to belong to BPL category, it was found that about 45 percent Hindu, 53 percent Muslim and 42 percent Christian families posses BPL ration card (Tables 4.71 and 4.72). This means that more than 50 percent BPL households do not have their BPL cards. The survey reveals that of the total sample households about 84 percent avail PDS ration. Within the religious groups, percentage of households using PDS facilities, the proportion was highest for the Hindus (86.8 percent), followed by Christians (86.3 percent) and Muslims (81.3 percent). (Tables 4.73 and 4.74). This is found that 25.6 percent families availing rations from PDS face difficulties for the reasons of lack of money (about 47 percent), lack of adequate PDS supply (47 percent) and for some other unspecified reasons (about 6 percent). (Tables 4.75 and 4.76).

4.18 Awareness and Participation

It has been argued for long that level of awareness and participation are two important aspects of development approach. The Government of India has been initiating several specific programmes targeting the poor. The benefits of these programmes to a large extent depend on the level of awareness of the people about the programmes. At the same time, any leakages in the process are to be properly identified for designing effective implementation.

So far the level of awareness at the community level is concerned, Muslim households, on the whole found to be ahead of the Hindu and the Christian households in the district (Table 4.77). It could also be seen that in terms of benefits, however, the Muslims got more benefits than the Hindus and Christians under NREGA, SSA, ICDS, Old age/widow pension, and maternity schemes, while the Hindus got more benefits than the Muslims in case of SGSY, IAY, TSC and ARWSP (Table 4.78). This is true that the nature of these programmes is different, one require to work to get the benefits in some of the programmes, reflects overall more responsiveness to the government programmes by the people from Muslim households. It is found that the



religious minority - Christians are lagging behind in both in terms of awareness of and benefits from various government programmes in the district.

4.18.1 Participation in the socio-political affairs

Recent development debates envisage a pro-active role from the people at the grassroots for successful democratic decentralisation, which in turn accelerates the process of growth and development. The 73rd and 74th amendments of the Constitution further the scope of democratic decentralisation in the country by putting local governance Institutions at the centre-stage. The process of democratic decentralisation can be most potent source of ushering development, particularly in rural areas, when people participate in the process.

The participation of the sample households in political and social affairs has been indicated by their voting behaviour and membership in local Panchayat, SHG and religious and social organizations. The survey shows that the level of political participation is quite high among the sample households at all levels except panchayat election (Table 4.79). Religion wise there are not many differentiations. The reason for no participation in the last panchayat election before survey is that the last panchayat election was not held in the district due to some problems. It has been observed that only a few of the sample households have membership of either Panchayat office bearer or SHG or religious/social organization (Table 4.80).

4.18.2 Conflict, insecurity and access to media and communication

The survey findings shows that only 16 (1.8 percent) of the sample households have suffered from conflicts- caste, communal or otherwise and majority of the households are Muslims (Table 4.81). The households suffered from conflicts, however, have not reported any asset loss- life or property in the conflicts.

As far as the access to media and communication is concerned, the baseline indicates an overall low level of access to media across the communities. This is found that just about 13 percent sample households listen to radio, about 9 percent watch TV and 5 percent read newspapers. Religion wise Hindus were found to be ahead in all aspects (Table 4.82).

4.19 Aspirations of the Communities as reflected from the Survey

4.19.1 Most important facilities lacking in the villages

Majority of the respondents feel that transport & communication, drinking water supply and health facilities are the most important facilities lacking in their villages. However, the households across all religious groups placed road communication and drinking water supply ahead of health facilities (Tables 4.83A – 4.83C).

4.19.2 Most important deprivation in the families

Majority of the households across all religious groups identified land, house and employment opportunities as their major deprivations (Tables 4.84A – 4.84C).



4.19.3 Perceived priorities for the welfare of minority communities

The major priorities for their welfare as stated by the minority community are transport & communication, education, health and generation of employment opportunities. It has, however, been observed that health and education facilities and livelihood security are the major concerns of the people in the villages of Goalpara district (Tables 4.85A – 4.85C).



DEVELOPMENT DEFICITS

The Assam Human Development Report (AHDR), 2003 states that Goalpara is one of the lowest ranked districts of Assam. The district ranks 18 in respect of HDI with an index value of 0.308 which is below the state average of 0.407. In terms of income, education and health this district occupies 14th, 18th and 16th places respectively in district wise rankings. The Human Poverty Index calculated in 1999 indicates that 26.30 percent of the population in the district is in poverty. The Gender related Development Index (GDI) for Goalpara is estimated to be 0.413, which is less than the state average of 0.537. The development deficits of the district along with prioritization of the required development interventions are summarized below.

S1. No	Indicators	Survey Result	Estimate for India	Deficit	Priority Ranking attached
Socio-economic indicators					
1	Rate of literacy	70.00	67.30	2.70	7
2	Rate of female literacy	64.84	57.10	7.74	9
3	Work participation rate	53.68	38.00	15.68	10
4	Female work participation rate	14.52	21.50	-6.98	6
Basic amenities indicators					
5	Percentage of pucca houses	21.89	59.40	-37.51	2
6	Percentage of households with access to safe drinking water	70.22	87.90	-17.68	5
7	Percentage of households with sanitation facilities	16.33	39.20	-22.87	4
8	Percentage of electrified households	15.11	67.90	-52.79	1
Health indicators					
9	Percentage of fully vaccinated children	50.30	43.50	6.80	8
10	Percentage of institutional delivery	15.02	38.70	-23.68	3

Developmental deficits in Dhubri district and their priority ranking

• Taking cognizance of the development deficits pointed out above, the first priority of the multi sector development plan for rural Goalpara should be expansion of rural electrification. As the present survey has clearly pointed out, nearly one third of the villages in the district are yet to be provided with electricity connection. In addition, poverty is a factor to restrict a large section of the households from availing the facility in the villages having electricity connection.



• Compared to the national scenario, the second priority area for an effective development intervention in the district should be rural housing, making provision for pucca houses for the rural poor of the district under the existing centrally sponsored housing programme. As pointed out in the table above, the difference between the existing scenario of the district and the national average is quite prominent.

• The present sample survey has reflected that majority of the rural households have access to the government health service providers; although the access is not always easy primarily because of poor road connectivity, the issue of child delivery deserves adequate attention on priority basis. This issue, besides access to the services, involves behavioural change, especially of the predominant religious minority community of the district. Therefore, multi sector development plan for the district must address this sensitive dimension in a gradual process.

Sanitation and Access to safe drinking water are still two major problems in the rural areas of Goalpara, and therefore, the multi-sector development plan for the district may adequately emphasize on these two important issues.

Enhancement of Female work participation rate in the district is to be the fourth priority of the multi-sector development plan for Goalpara. The present baseline survey provides sufficient insights for effective planning for grater female work participation in the district. For instance, besides highlighting the problems of self-employed people in the district, the baseline survey has clearly pointed out the kind of skill sought by the people.

Although the literacy rate in the district is found a little above the national average, the present baseline survey has reflected that the rural areas are highly deprived of required education infrastructure leading to a relatively poor rate of illiteracy. The requirements are better education infrastructure, scholarship etc. In addition to incentives, the religious minority along side the ST & SC population should be sensitized. While aiming at promotion of literacy in the district, special emphasis should be on girls in order to address the issue of female literacy.

• The immunization status of the surveyed population shows that only about 50% of the children in the age group of 0-5 years have been fully immunized which needs to be addressed with serious concern. The quality service delivery and administration of vaccination is found poor. In most of the cases the parents are not aware of the second and third doses of vaccines. Immunization therefore, should be adequately emphasized through existing programme of National Rural Health Mission.

• The survey indicates that more than 87% of the families are reported to be BPL but only a little more than 55% of them have BPL ration card. Although the PDS has good coverage in the district, however more than 25% of the rural population who usually purchase from PDS cannot regularly avail PDS ration due to shortage of cash money or lack of adequate PDS supply.

• Further, with more than 54% households without cultivable land, casualisation of labour has been increasing. Approximately 79% of the households with cultivable land are marginal farmers. Use of HYV seeds by the cultivators in the sample villages is also



negligible. Mechanized farm practices in the sample villages are low which shows that agricultural practices in the district are still traditional. Preference for self-employment among the underemployed or unemployed is more prevalent than salaried jobs in the sample villages. This means that government needs to create more facilities for skill development training and make provisions of real services to keep the enthusiasm level high for the people in self-employment endeavour, which is grossly missing in most of the state departments in the state.

Sl. No.	VILLAGE
1	Mornoi
2	No.2 Baladmari char
3	Budlung Pahar
4	Gosaibori
5	Birsing Halangchar Pt-II
6	Chandmari Sat baini
7	Dubapara
8	Pachim Dairang
9	Patpara Pt-I
10	Saldhowa
11	Barbari
12	Barvita
13	Mowamari
14	Tarapara
15	Bhalukdubi
16	Tarangapur
17	Dighali Pt-III
18	Dighali
19	Khongkhal
20	Telipara
21	Kongair Pubpar
22	Ronua
23	Nalanga
24	Bapurvita Pt-I
25	Morichbari Reserve
26	Jaybhum
27	Fofonga Pt-III
28	Kushdhowa Chesapani
29	Takimari Reserve
30	Adatoli

LIST OF SURVEYED VILLAGES