A BASELINE SURVEY OF MINORITY CONCENTRATION DISTRICTS OF INDIA

GUMLA

(Jharkhand)

INSTITUTE FOR HUMAN DEVELOPMENT
NIDM Building, IIPA Campus
I.P. Estate, Mahatma Gandhi Marg, New Delhi-110002
Tel: 23358166, 23321610 / Fax: 23765410
E-mail: ihd@vsnl.com, Website: www. ihdindia.org

2008

A BASELINE SURVEY OF MINORITY CONCENTRATION DISTRICTS OF INDIA

GUMLA

(Jharkhand)

INSTITUTE FOR HUMAN DEVELOPMENT
NIDM Building, IIPA Campus
I.P. Estate, Mahatma Gandhi Marg, New Delhi-110002
Tel: 23358166, 23321610 / Fax: 23765410
E-mail: ihd@vsnl.com, Website: www. ihdindia.org

RESEARCH TEAM

Principal Researchers

Alakh N. Sharma
Ashok K. Pankaj

Data Processing and Tabulation

Balwant Singh Mehta
Sunil Kumar Mishra
Abhay Kumar

Research Associates/Field Supervisors

Ramashray Singh
Ashwani Kumar
Subodh Kumar
M. Poornima

Research Assistant

P.K. Mishra

Secretarial Assistance

Shri Prakash Sharma
Nidhi Sharma
Sindhu Joshi

GUMLA

Principal Authors of the Report

Reshmi Bhaskaran
Fellow
Institute for Human Development

&

Falendra K. Sudan
Visiting Fellow
Institute for Human Development

CONTENTS

LIST OF TABLES

BASELINE SURVEY OF MINORITY CONCENTRATION DISTRICT

Executive Summary of Gumla District (Jharkhand)

Background:

- The Ministry of Minority Affairs (GOI) has identified 90 minority concentrated backward districts using eight indicators of socio-economic development and amenities based on the 2001 Census data. The purpose is to improve all these indicators and bring it to the all India level through Multi-Sector Development Plan (MSDP) under the Eleventh Five Year Plan. Since, it is expected that there must be changes in these indicators after 2001, a baseline survey has been conducted to formulate the multi-sectoral development plan with the latest deficits and priorities.

- Gumla is Category B-1 minority-concentrated districts of India, which lags behind in terms of socio-economic indicators.

District Profile (based on the 2001 Census):

- The total population of Gumla district was 1273025, of which 95 per cent lives in rural areas, which is higher than the State share of rural population. Two thirds of the population is scheduled tribe and 3.25 per cent is scheduled caste.

- With a Minority population of 37 per cent, Gumla is one of the heavily minority concentrated districts of India. Christians were the main minority community (33 per cent), most of them being tribals who have converted to Christianity.

- The literacy rate of Gumla was 52.4 per cent as per the 2001 Census (male literacy rate: 64 per cent and female literacy rate: 41 per cent).

- Work participation rate was 44.3 per cent (48.8 per cent and 39.6 per cent respectively for male and female workers. It was comparatively low for Muslims, as compared to Hindus and Christians. A majority of the workforce were casual labourers (72 per cent), while 17 per cent were engaged as agriculture labourers.

- Nearly 73 per cent of the villages of Gumla district have primary schools. All blocks of the district have better elementary schooling than the state average. The access to middle schools was limited to one-fifth of the villages. Coverage of secondary and higher education was sparse, which is indicative of the prevailing gap in educational institutions facilities above middle school.

- About 15 per cent of the villages have access to primary health centres (PHC) within a 5 km distance, which was below the state average. Similarly, 22 per cent of the villages have mother and child care centres within a 5 km radius. Less than one-fifth of the villages have access to hospital facilities.

- According to the 2001 Census, 21 per cent of the villages in Gumla had paved roads. One-third of the villages have post offices within the village. On an average, the villagers have to travel 3 km to access a post office. Nearly 95 per cent of the villages have no electricity supply. Nearly one-fourth of the villages have commercial banks within a distance of 5 km. The cooperatives are available in 14 per cent of the villages within a 5 km radius.

- Overall, there are wide variations in the availability of various socio-economic infrastructural facilities across the tehsils of Gumla, which need to be bridged on a priority basis.

Survey Findings (2008)

- The present survey is confined to Gumla district of Jharkhand state. The survey reveals that the district lagged behind in four out of eight indicators compared to the all India average. It is also deficient in one more health related indicator, as compared to the all India level. Table 1 below shows the gap between all India and district figures in ten indicators and prioritises the development interventions in eight indicators. The district figure is based on the survey findings (2008) and all India figures are of 2004-05 and 2005-06. The difference from the all India figures may be higher, as all India data are a little dated.

ii

Table 1: Development Gaps and Priorities for the Multi-sector Plan

Sl. No.	Indicators	Gumla 2008	All India 2005	Development Gaps Between All India and District	Development Priority of the District
		(1)	(2)	(3=1-2)	(4)
1	Rate of literacy	72.1	67.3	4.8	5
2	Rate of female literacy	63.3	57.1	6.2	6
3	Work participation rate	44.3	38.0	6.3	7
4	Female work participation rate	39.6	21.5	18.1	8
5	Per cent of households with pucca walls	5.31	59.4	-54.09	1
6	Per cent of households with safe drinking water	78.65	87.9	-9.25	4
7	Per cent of households with electricity	14.6	67.9	-53.3	2
8	Per cent of households with water closet latrines	25.31	39.2	-13.89	3
9	Per cent of fully vaccinated children	50.91	43.5	7.41	-
10	Per cent of child delivery in a health facility	7.12	38.7	-31.58	-

Note: (1) Survey data of the district (Col. 1) pertains to the rural area only, but all India data (Col. 2) pertains to total.

(2) Data in Col 2 from Sl. No. 5 to 8 pertain to year 2005-06 from National Family Health Survey (NFHS)-3 and the rest of the data in Col. 2 pertains to the year 2004-05 from National Sample Survey Organisation (NSSO).

** This includes semi-pucca houses as well.

Development Priorities

Houses with *Pucca* Walls:

Nearly 94 per cent of the households are living in kacha houses. Around 3.93 per cent and 1.38 per cent of them are living in semi-*pucca* and *pucca* houses, respectively. Comparatively, the housing conditions of Christian households are better than that of other sample households, which reflects the poor economic conditions of these households. About 32.55 per cent and 60.82 per cent of the households have two-room and more than two roomed accommodation. Thus, a high proportion of households are living in two roomed accommodation, which ensures privacy.

The number of houses constructed under the IAY, which is not a universal programme, is quite insufficient to fill the gap in the district. Overall, the qualitative and quantitative availability of housing is not satisfactory. This calls for the vigorous implementation of the IAY so as to include more and more beneficiaries under its ambit and to extend the area

of its coverage to include more and more poverty stricken households under the scheme. IAY can be topped up with the multi-sectoral plan.

Electricity:

The status of electrification in Gumla district is quite poor, with just 14.6 per cent of the households having access to electricity. It is many times lower than the national average of 67.9 per cent of rural electrification. Kolebira and Gumla blocks have relatively better access to electricity.

Thus it is evident that electricity must be given due priority in the development planning of the district to speed up the process not only of agriculture and allied activities, but of industrial development. The Rajiv Gandhi Rural Electrification Mission (RGREM) targets universalisation of electricity connection to the rural households by the end of 2009, however, the progress appears nowhere near the target. Thus, the RGREM in the district needs to be strengthened at once.

In-house Toilet Facilities:

A majority of the households (74.69 per cent) are defecating outside in the open, while just 25.31 per cent of the households have in-house toilet facilities. Nearly 79 per cent of Christian households are defecating outside the home in the open. The condition of the drainage is also reportedly very unsatisfactory in sample households. This needs to be checked by providing in-house toilet assistance by the government, which would improve sanitary and environmental conditions of the villages.

All this makes it evident that although the Total Sanitation Campaign (TSC), a centrally sponsored scheme, aiming at universalisation of sanitation facilities has been going on for quite some time with the target of achieving universalisation of sanitation facilities by the end of 2009, the programme has not even made a modest dent on rural sanitation. The existing situation clearly indicates that the district would completely miss the target, which calls for better implementation of the TSC and to also extend its coverage to uncovered villages through the multi-sector development plan.

Drinking Water Facilities:

Nearly 71 per cent of the households use drinking water from public sources, while 7.34 per cent and 21.36 per cent of the households depend on private and other sources, respectively. The dependence on private sources of drinking water by the rural poor households needs to be rectified by the government by providing tap water facilities, for which necessary allocations need to be made on a priority basis.

Literacy, including Female Literacy:

The literacy rate has gone up to 72 per cent, but gender differentials in literacy are noticeable. Female literacy is 63 per cent. The proportion of males and females with educational levels of high school and above is 16.3 and 9.8, respectively. Males and females with technical education (both degree and diploma) is just 1.9 per cent and 1.0 per cent respectively. The educational attainment of Muslim males and females is comparatively worse than that of the other two communities. Comparatively, Christian males and females have better educational attainments. All this needs serious attention by educational planners and decision-makers, along with making the community aware of the advantages of female education. Poor female educational attainment hampers their future labour market prospects. Thus, there is an urgent need to increase the participation of youth, including females, in higher and technical education. To ensure equity in educational attainments, more scholarships need to be given to poor but deserving female students.

Improving Work Participation:

Work participation rate was 44.3 per cent: 48.8 per cent and 39.6 per cent respectively for male and female workers. Gender differentials in work participation are noticeable (48.81 per cent for males and 39.63 per cent for females). This is more or less true across the religious groups, except Muslim households, wherein gender inequity in work participation is sharp. The lower female work participation is a serious issue, which calls for appropriate policy interventions to raise their contribution in economic activities so that they should be empowered and play their role within and outside the family in an effective way.

Casual labour in agriculture is the dominant occupation (65.04 per cent of households) followed by self-employment in agriculture and allied activities (18.83 per cent of

households). The high dependence on agriculture and casual work in agriculture is responsible for the poor economic conditions, which force women to work outside the households in very precarious conditions at very low wages. The casual work in non-agricultural activities is reportedly very low, thus, the government scheme of NREGA needs to be implemented in a big way, so that these poor households may have an opportunity to get assured employment of 100 man-days per household per annum.

Agriculture, forestry and fishing are the dominant activities wherein two-third of the household members are engaged. Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes like SGSY for the rural poor, so that they can be employed on a sustainable basis. This would not only generate employment and supplement family earnings, but would go a long way in empowering women to play their part both within the family and in society.

Improving Employability through Education and Skill Development:

Given the seasonal nature of employment in agriculture and allied activities and the high incidence of unemployment, a well-planned strategy is required to improve the livelihood of the rural population of the district. The level of skill and training of the new entrants to the labour market needs to be improved through need based and area specific, skill development programmes. By promoting vocational and other job oriented courses through the Industrial Training Institutes and other technical training institutes, the skills possessed by the unemployed youth and the training needs in the growing industrial as well as self- employed sector can be channelised.

Educational attainment, particularly among the youth and among females, is low and is a cause for concern. There is an urgent need to increase the participation of the youth, in higher and technical education. This would require imparting short duration job oriented courses in technical institutions to the rural youth, besides providing free-ships and scholarships to needy youth from disadvantaged communities and minorities.

Additional Areas of Intervention:
- Despite the development of public health infrastructure in the recent past, there is a lack of adequate health care facilities for the rural poor population, which is due to

the heavy pressure of the people on these basic services. It is the same story with the availability of medicines, although the situation has gradually improved during the last few years. The availability of doctors, specifically lady doctors at PHCs / hospitals, is a major concern for the rural population. At the same time, the presence of quacks in villages has an adverse impact on the overall healthcare and behaviour of people. They incur heavy expenditures on health without proper care. This needs to be corrected through awareness campaigns to educate the rural poor people about health care.

- Nearly 92 per cent of the last children born in sample households were at home. Thus, the system of institutional deliveries is very poor. The dependence on untrained dais in child delivery assistance is very high (81.49 per cent), which is more in Hindu households (83.08 per cent) than Christian and Muslim households. Nearly 11 per cent of the delivery of children is performed by trained midwife/Accredited Social Health Activist (ASHA), comparatively more in Muslim than Hindu and Christian households. Those children born in institutional care have also received pre and post natal care, although the proportion of such children is comparatively low. Keeping the above in view, there is an urgent need to extend the coverage of institutional deliveries of children, so that better pre and post natal care be provided to them.

- The dependence on private sources for medical treatment is significantly high as compared to government hospitals. Nearly 17 per cent of the households are in debt to meet medical expenditures. The proportion of Christian and Hindu households incurring debts to meet heath treatment expenditure is about 23.29 per cent and 17 per cent respectively. This is attributed to the fact that medical services available at government hospitals are inadequate and of poor quality, which compels them to rely on private sources for medical treatment. Keeping this in view, there is an urgent need to strengthen the National Rural Health Mission (NRHM) so that it may be able to meet the health needs of the poor rural households and curtail their dependency on private sources, which are not only costly but are also beyond the reach of the poor households, thereby forcing them into debt.

- Nearly one-fifth of the sample households and one-third of the Muslim households are reportedly indebted. The proportion of Hindu and Christian households in debt

stood at 23.16 per cent and 14.39 per cent respectively. Non-institutional sources of finance are dominating the rural areas of the district, making it necessary to improve the income levels of rural households. Besides, banks and financial institutions can play a major role by providing credit at cheaper rates, without any collateral, for undertaking productive self-employment to the rural poor.

- Some of the poor households belonging to BPL categories do not have BPL cards, although, they are getting BPL rations. A significant proportion of them are both without BPL cards and not getting BPL rations. The huge difference in falling under the BPL category and holding BPL ration card and availing benefits from PDS is a matter of very serious concern. These gaps need to be plugged at the earliest, so that the poor get their due share. This could also supplement the households' nutrition. There is also a need to rejuvenate the PDS to improve its working and performance as well as coverage.

Chapter - I

INTRODUCTION

BRIEF SOCIO-ECONOMIC PROFILE

Gumla became Sub-division under Ranchi district as early as 1902. The District was carved out of Ranchi District on 18th May 1984 and is situated in the southwest portion of Jharkhand State. Till 30th April 2001, Gumla district consisted of two sub-divisions – Gumla and Simdega. However,after the creation of Jharkhand State, a new district of Simdega was carved out of Gumla district, leaving it only one sub-division i.e., Gumla. The district lies between 22° 35" to 23° 33" north latitude and 84° 40" to 85° 1" east longitude. Gumla is one of the beautiful hilly districts in Jharkhand with many rivers and streams. There are three major rivers, which flow through the Gumla district viz. South Koyel, North Koyel and the Shankh River. There are various streams/ tributaries of the main rivers on which there are some picturesque waterfalls. The forest cover of the district is 1.35 lakh hectares (around round 27 per cent of the total area of the district) out of the total 5.21 lakh hectares of land.

Gumla district enjoys a good climate characterised by a pleasantly cold and temperate weather. The average temperature is about 23 degree Celsius. Earlier the average annual rainfall in the district was 1400-1600 mm. But recent statistics have shown a decline in the average annual rainfall to about 1000-1100 mm. The total area of the district is about 5327 sq. km. The population of the district as per 1991 census is 706489, out of which 355505 is male population and 350984 is female population. There is predominance of tribal population in Gumla district. Since, Gumla district has only one Sub-division, the Sub-divisional headquarter is also located at Gumla district headquarters. Gumla has one municipality and 11 block/ tehshils. It has 159 panchayats and 948 villages.

Important minerals like Bauxite and Laterite (Aluminium ore) are found in abundance in Bishunpur, Chainpur and Ghaghra blocks. Gumla has 21 Bauxite mines. Beside Bauxite, china clay is also found in some parts of the district. Other economic activities like stone crushing and brick kilns are also found in different parts of the district. The major component of soil is Laterite, which comes from abrasion of ancient Lava. In fact, there

are different types of rocks in the whole district. The base rocks of the soil have different physical, chemical and organic properties. The humidity of the soil in the hilly parts of the district is less than that of the plain areas. The higher land is known as ' Tanr ' in the local language, whereas the lower land is known as 'Don'. Gumla district has about 27 per cent of forest area. Important forest products are Saal seeds, Cocoon, Lac, Tendu leaves, Karanj, Chiraunji etc. The major trees are Sal, Gamhar, Kathal, Jamun, Mango, Bamboo, Neem etc. The main economy of the district depends upon agriculture, forest produce, cattle products, mining activities and other commercial activities. The farmers mainly sell paddy, vegetables, pulses and goods based on forest products. Besides these, some other necessary goods such as clothes and some grocery items are imported from different places. Agriculture in Gumla district is backward,due to lack of irrigation facilities, scientific inputs, marketing and other infrastructure. Statistic shows that out of 3.296 lakh hectare of cultivable land only 22056 hectares of land is irrigated. Therefore agriculture is mainly dependent on rain. Though, the district has average rainfall of 1000-1100 mm, it is not utilised effectively.

Map of Gumla

Gumla district is predominantly rural and hilly. It is a scheduled area with a tribal population of 67.24 percent. The major tribes of the district are Oraon, Munda and Kharia. Oraons and Mundas constitute nearly one-third of the district population. Gumla is rich with tribal crafts and culture. Nearly 95 per cent of the population lives in rural areas. Gumla block has some urban characteristics. Two thirds of the population belongs to the scheduled tribes, while the scheduled caste population is 3.25 per cent.

Population and Its Composition

In Jharkhand, two thirds of the population was Hindu, while one-third of the population belongs to minority communities according to the 2001 census. In Gumla, the minority population was comparatively high (37 per cent) indicating that it was one of the heavily minority concentrated districts of India. Christians were the main minority community (33 per cent). Most of them were tribes converted into Christianity.

Table 1.1: Rural Population and Its Composition, 2001

CD Block	Total Rural population	Rural per cent	per cent SC	Per cent ST	per cent Hindu population	per cent Muslim Population	Christian Population	Other Religion & Persuasions	per cent Minority population
Bishunpur	49873	100	1.7	89.3	17.2	0.5	11.7	70.4	82.7
Ghaghra	87309	100	2.2	74.0	29.0	2.2	4.1	64.5	70.8
Sisai	91826	100	1.2	62.4	31.8	10.4	3.4	54.3	68.2
Verno	62098	100	1.5	67.8	27.4	7.3	5.6	59.8	72.6
Kamdara	53964	100	3.7	70.3	33.9	0.5	41.1	24.1	65.8
Basia	69012	100	4.7	63.0	39.6	2.0	31.3	26.8	60.1
Gumla	125747	76	3.7	62.7	37.0	7.1	6.4	49.4	62.9
Chainpur	50837	100	2.1	81.9	15.5	2.7	52.4	29.1	84.3
Dumri	69252	100	3.2	80.3	20.0	3.1	55.8	21.0	79.9
Raidih	62123	100	2.9	63.6	36.9	2.9	32.6	27.5	63.0
Palkot	70645	100	7.7	59.4	47.6	1.2	18.8	32.4	52.4
Simdega	92917	73	10.7	69.2	38.1	1.4	53.6	6.6	61.6
Kurdeg	77025	100	6.4	70.0	30.9	4.7	48.2	16.2	69.1
Bolba	26789	100	7.3	73.6	34.8	1.6	56.3	7.3	65.2
Thethaitangar	76903	100	6.5	81.8	25.0	2.0	65.4	7.4	74.9
Kolebira	60137	100	13.0	63.2	39.5	3.0	45.0	12.3	60.4
Jaldega	74400	100	3.9	83.0	25.9	2.4	45.7	25.9	74.0
Bano	72168	100	8.0	63.0	34.7	2.9	35.8	26.4	65.3
Gumla District	**1273025**	**95**	**5.0**	**70.2**	**31.9**	**3.6**	**31.9**	**32.5**	**68.0**
Jharkhand	*20952088*	*77.8*	*12.4*	*31.0*	*66.5*	*13.3*	*4.4*	*15.6*	*33.3*

Source: Village Level Directory, (Census, 2001).

3

The block-wise distribution of minority community in Gumla indicates an interesting correlation between Christians and the other religions and persuasions. In those blocks where the Christian population was significant, the proportion of population belonging to other religions and persuasions was very low. On the other hand, the blocks where the proportion of population belonging to other religions and persuasion category was very high, the proportion of Christians was very low. This is because tribes are mainly Christians or the followers of other religion and persuasions in this district. In all the blocks, the minority concentration was very high. Its share was very high in Bishnupur (83 per cent), Chainpur (84 per cent), Dumri (80 per cent), Thethaitangar (75 per cent) and Jaldega (74 per cent) blocks.

Work Participation

The work participation rate was 44.3 per cent (48.8 per cent and 39.6 per cent respectively for male and female workers). It was comparatively lower for Muslims, than Hindus and Christians. The majority of the workforce were casual labourers (72 per cent) and 17 per cent were engaged as agriculture labourers.

Table 1.2: Rural Work Force Participation

Sex	Hindu	Muslim	Christian	Others	Total
Male	50.2	43.1	47.9	50.0	48.8
Female	37.7	25.5	41.4	42.7	39.6
Total	44.2	34.4	44.7	46.4	44.3

Source: Survey.

Literacy Levels

According to the 2001 Census, the literacy rate of Gumla was 52.4 per cent (male literacy rate: 64 per cent and female literacy rate: 41 per cent). All these indices were below the national level. In the present study, the literacy rate has gone up to 72 per cent (male literacy rate: 81 per cent and female literacy rate: 63 per cent). However, female literacy is much lower than the male literacy rate. Sarva Siksha Abhiyan (SSA) had played a significant role in improving literacy in the district, but concerted efforts are required to further improve the rural literacy rate of both males and females.

Table 1.3: Literacy Level

	Male	Female	Total
All India	75	54	65
Gumla 2001*	64	41	52
Gumla 2008**	81	63	72

*Source: *Village Level Directory, (Census, 2001).*
** Survey.

Natural Resource Base

Gumla is rich in natural resources. Important minerals like Bauxite and Laterite (Aluminium ore) are found in abundance in Bishunpur, Chainpur and Ghaghra blocks. Gumla has 21 Bauxite mines. Besides, china clay is also found in some parts of the district. Other economic activities like stone crushing and brick kilns are also found in different areas of the district. The major component of the soil is laterite, which comes from abrasion of ancient Lava. In fact, there are different types of rocks in the district. The base rocks of the soil have different physical, chemical and organic properties. The humidity of the soil in the hilly areas is less than that of the plain areas. The district has 27 per cent of forest area. Important forest products are Saal seeds, Cocoon, Lac, Tendu leaves, Karanj, Chiraunji etc. The major trees are Sal, Gamhar, Kathal, Jamun, Mango, Bamboo, Neem etc.

Economic Base and Infrastructure

The main economy of the district depends upon agriculture, forest produce, cattle products, mining activities and other commercial activities. Agriculture is backward due to lack of irrigation facilities, scientific inputs, marketing and other infrastructure. Out of 3.296 lakh hectares of cultivable land, 22056 hectares of land is irrigated. Therefore, agriculture is mainly dependent on rains. The district has average rainfall of 1000-1100 mm, which is not utilised effectively. The farmers mainly produce and sell paddy, vegetables, pulses and forest based products. Besides, some other necessary goods such as clothes and grocery items are imported from different places.

The infrastructure facilities in the district are very poor. Among various indicators, access to electricity is a major issue. Out of 948 revenue villages, 416 revenue villages have electricity and out of 11 blocks, 2 blocks (Chainpur and Dumri) do not have proper electrification. The district has no power generation facility and non-conventional energy sources are also not available.

METHODOLOGY

The survey was conducted in the rural areas and, hence, all the figures and variables used pertain only to the rural areas and population. The Census 2001 data have been used for sampling. Since the religion-wise population data are available only up to the Tehsil level, stratification has been confined to that level.

First of all, all the tehsils of the districts were arranged in descending order on the basis of minority population. In other words, they were arranged in such a manner that the Tehsils with the highest concentration of minority population was placed at the top position and Tehsils with the lowest concentration of minority population at the bottom. Thereafter all the Tehsils were stratified into three strata: the first one consists of the upper 20 per cent of Tehsils arranged according to population; the second consists of the middle 50 per cent; and the bottom consists of the last 30 per cent. The selection of villages has been done following the PPS (Probability Proportionate to Size) method. A total of 30 villages (25 villages have been chosen in the districts having rural population of less than 5 lakh) have been selected from all the three strata by the method of PPS. The number of villages selected from each stratum depends on the ratio of the total population of Tehsils to that stratum to the total population of the district. For example, if the total population of all the Tehsils under stratum constitutes 20 per cent of the total population, then 6 villages have been selected from that stratum. It has also been ensured that at least 6 villages are selected from each stratum.

In villages with less than 1200 population, all the households were listed first. However, in case of villages having more than 1200 population, three or more hamlet-groups were formed as per the practice followed by NSSO[1] and then a sample of two hamlets was selected. The hamlet with maximum concentration of minority population was selected with probability one. From the remaining hamlets another one was selected randomly. The listing and sampling of households were done separately in each hamlet.

In each selected hamlet, 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 Buddhist households another SSS; and so on.

About 30 households were selected in all from each sample village. In all 900 sample households were selected for the detailed survey in Gumla district. These 30 households

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

The rule followed by NSSO for forming hamlet-groups is as per the following:

Table 1.4: The Criteria for Forming Hamlets

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

Clarification about Data: Weight & Multiplier Procedure

The district level estimate has been prepared using the technique of multilevel multiplier. In the first stage, the multiplier has been applied at the household level to estimate the number of households of different religious communities in the village.

Formula:

$$Y_i = \sum_{i=1}^{n} R_i$$

Where R= (D/d)*(d/H)*(H/h)

D= Total households in the village

d=Total households listed in the village

H=Total selected sample households in the village

h=Total households selected from different religious groups

n= Number of religious group in the village

In the second stage, the village level multiplier has been applied to estimate population data at stratum level (all tehsils in a district have been grouped into three strata for sample selection).

Formula:

$$Y_j = \sum_{i=1}^{n} \sum_{j=1}^{3} Y_i S_j$$

Where S= ((SP)/ (M*VP))

SP= Total population of the strata

M=Total number of villages selected in the strata

VP=Population of the sample village

j=Number of stratum

n= Number of religious groups in the village

Finally at the third stage, a stratum level multiplier has been used to estimate data at the district level.

Formula:

$$Y_k = \sum_{j=1}^{n} \sum_{k=1}^{3} Y_j D_k$$

Where D= (DP/ (M*TP))

DP= Total population of district

M=Total number of selected Tehsil in the strata

TP=Population of selected Tehsil

k=number of stratum

n= number of religious groups in the village

  Thus, district level data are estimate based on survey.

Chapters: The introductory chapter explains the basic profile of the district. This includes Tehsil-wise concentration of minority population and their demographic and other characteristics, based on the 2001 Census.

Chapter II explains village level gaps in terms of health and educational institutions and basic infrastructure.

Chapter III explains findings of the household survey that analyses demographic, educational, health, economic and other deprivations. This part also explains demands and aspirations of the households, their perception about the state and the nature of civic and community life.

Chapter IV analyses delivery of public services and some important development programmes.

The last chapter sums up the findings.

Chapter - II

VILLAGE LEVEL DEFICITS

The state of Jharkhand is deficient in major development indicators. It is the same with regard to Gumla district, as far as infrastructure development is concerned (primary schools, health facilities, roads, electricity, banks).

Education Facilities

Census Results, 2005

Nearly 73 per cent of the villages of Gumla district have primary schools. Rajdih, Kurdeg, Bolba and Kilebira tehshils have better accessibility to primary education than the state and district average. Interestingly, all blocks of the district have better elementary schooling than the state average. The access to middle schools is limited to one-fifth of the villages. Coverage of secondary and higher education is sparse, which is indicative of the prevailing gap in educational institutions facilities above middle school. The condition of vocational and other training infrastructure in the district is also very poor and needs attention from policy planners for the long term and sustainable development of the district.

Table 2.1: School Status

Tehsil	Percentage of villages having prim- school	Percentage of villages having mid-school	Number of Secondary school	Number of industrial school	Number of training school
Bishunpur	72.1	19.1	7	0	1
Ghaghra	64.2	12.5	7	0	0
Sisai	81.6	25.3	7	0	0
Verno	75.4	20.3	6	0	0
Kamdara	71.2	21.9	5	0	0
Basia	70.5	18.2	9	1	2
Gumla	76.9	21.3	6	0	0
Chainpur	55.4	15.7	6	0	0
Dumri	64.0	15.8	13	0	0
Raidih	91.8	24.6	4	0	0
Palkot	74.0	19.2	6	0	0
Simdega	68.5	21.7	10	1	1
Kurdeg	86.7	35.6	9	0	0
Bolba	80.8	34.6	3	0	0
Thethaitangar	75.4	29.5	8	0	0
Kolebira	90.6	32.1	9	0	0
Jaldega	74.7	24.1	8	0	0
Bano	68.8	12.9	7	0	0
Gumla District	**72.9**	**20.8**	**130**	**2**	**4**
Jharkhand	*55.4*	*12.4*	*682*	*33*	*32*

Source: Village Level Directory, (Census, 2001).

Survey Results (2008)

As per the present survey, 63.3 percent of the villages have primary schools within one kilometre. Middle school education has shown encouraging results, with accessibility to more than one-half of the villages. The status of secondary education is still a major issue with negligible improvement, if any. Nearly 7 per cent of the villages have access to secondary schools within an average distance of 7 kilometres. There are no technical schools or institutes in the region, indicating a major development gap. The status of girl specific education in Gumla district is also very poor.

Table 2.2: Educational Facilities, 2008

Type of School	Per cent of villages having	Mean Distance*
Primary School (Boys/Co-ed)	63.3	0.1
Primary School (Girls)	0.0	9.0
Middle School (Boys/Co-ed)	53.3	1.8
Middle School (Girls)	3.3	9.4
High/Higher Secondary School (Boys)	6.7	7.1
High/Higher Secondary School (Girls)	0.0	12.9
Inter College	0.0	14.9
ITI	0.0	103.8
Polytechnic	0.0	104.1
Other Training School	0.0	48.8
Religious School	16.7	9.2
Non Formal	6.7	6.7
Other Educational Facilities	3.3	0.0

*For villages not having the educational facility.
Source: Survey.

The condition of school infra-structure reveals a relatively good picture. More than 90 per cent of the schools have *pucca* buildings with an average 5.7 class rooms and 4 teachers. Similarly, 90 per cent and 82 per cent of schools have drinking water facility and toilet facility respectively. All the schools have useable blackboards, but very few have desks. Though the schools have buildings, it does not have sufficient number of teachers and other facilities like desks.

Health Infrastructure

Census Results, 2005

The availability of health infrastructure indicates a dismal picture. Nearly 15 per cent of the villages have access to primary health centre (PHC) within a distance of 5 kms, which is below the state average of 25 per cent villages. In the blocks of Ghaghra,

11

Jaldega, Palkot and Bano less than one-tenth of the villages have access to PHC within a 5 km distance. Similarly, 22 per cent of the villages have Mother and Child Care Centres within 5 km area distance, while less than one-fifth of the villages have access to hospital facilities.

Table 2.3: Access to Health Facility in Tehsils

Tehsil	Percentage of Villages with PHCs within 5KM	Percentage of villages with MCW Centre within 5KM	Percentage of villages with Allopathic hospital <5KM	Allopathic hospital per lakh population	Tap Per lakh population	Tube-well per lakh population	Hand pump per lakh population
Bishunpur	22.1	17.6	26.5	8.0	0	0	128
Ghaghra	7.5	11.7	5.0	2.3	2	11	119
Sisai	16.1	13.8	12.6	2.2	3	0	94
Verno	11.6	14.5	11.6	1.6	2	6	103
Kamdara	11.0	31.5	11.0	5.6	0	0	98
Basia	13.6	76.1	22.7	4.3	3	0	122
Gumla	17.6	21.3	18.5	0.8	1	3	72
Chainpur	37.3	30.1	37.3	9.8	4	0	114
Dumri	17.5	5.3	28.9	5.8	0	0	149
Raidih	24.6	19.7	27.9	16.1	3	0	80
Palkot	5.5	4.1	8.2	1.4	1	0	88
Simdega	13.0	6.5	8.7	0.0	3	1	81
Kurdeg	28.9	20.0	20.0	2.6	0	1	56
Bolba	19.2	19.2	19.2	3.7	0	0	97
Thethaitangar	21.3	3.3	18.0	2.6	0	0	68
Kolebira	13.2	11.3	20.8	8.3	2	0	78
Jaldega	5.1	2.5	0.0	0.0	0	0	95
Bano	7.5	4.3	11.8	5.5	1	1	122
Gumla District	**15.5**	**17.3**	**16.7**	**3.9**	**1**	**2**	**96**
Jharkhand	*22.4*	*14.2*	*16.2*	*2.1*	*4*	*7*	*114*

Source: Village Level Directory, (Census, 2001).

Survey Results (2008)

Over the period, health infrastructure in the district has shown some improvement. Nearly 47 per cent and 90 per cent of the villages have access to sub-centres and maternity care centres respectively. However, there is urgent need to improve health infrastructure in the district.

Table 2.4: Access to Health Facility, 2008

Type	per cent of villages with	Mean distance*
PHCs	6.7	1.3
Primary Health Sub Centre	46.7	1.0
CHCs	0.0	1.0
Hospital/Dispensary	3.3	1.0
Private Qualified Allopathic Doctors	3.3	1.0
Maternity Child care Centre	90.0	0.2
Ayurvedic Hospitals	0.0	1.1
Ayurvedic Doctors	0.0	1.1
Homeopathic Hospitals	0.0	1.1
Homeopathic Doctors	0.0	1.1
Quacks	43.3	0.4
Family Planning Clinics	6.7	1.1
Chemists/ Medicine Shops	6.7	1.1

*For villages not having such educational facilities
Source: Survey.

Village Connectivity

Infrastructure development in the villages of Gumla district reveals a very pathetic condition, which is discussed in the following paragraphs.

Road/ Transportation facility: Nearly 13 per cent of the surveyed villages have bus stops and are connected with good roads. The average distance to a bus stop is quite high (18 km). , which is very far off. According to Census 2001, 21 per cent of the villages in Gumla had paved roads. This shows a very negligible difference in road development, with all the blocks, having similar status. Besides, Gumla does not have access to a railway line.

Post Office/ Public Telephone facility: One-third of the villages have post offices within the village. On an average, the other villagers have to travel 3 km to access a post office. The public telephone facility is available in 3 per cent of villages. Thus, rural tele-density is far below the desired level, which is hampering speedy and safe inflow of information and communications. The limited access to post office and telecommunication facilities can restrict the development impact of the migrants from the district.

Table 2.5: Access to Infrastructural Facilities, 2008

Type	per cent of villages with	Mean distance* Km
Nearest Bus Stop	13.3	17.6
Nearest Regular Market	3.3	31.4
Nearest Rail Station	0.0	77.4
Nearest Post Office	33.3	3.1
Public Telephone Connection	3.3	0.0
Commercial Bank	6.7	8.6
Rural Bank	10.0	8.3
Co-operative Bank	6.7	7.9
Anganwadi Centre	83.3	0.2
Fair Price Shop	0.0	32.9
Fertilizer shop	6.7	19.4
Pesticide Shop	6.7	12.9
Cold Storage	0.0	103.6
Other General Shops	6.7	11.0
Nearest Mandi	0.0	42.2
Veterinary (Centre/Sub-Centre)	6.7	10.9

*For villages not having such educational facilities
Source: Survey.

Status of Electricity supply:

The villages of Gumla district have little access to electricity as nearly 95 per cent of the villages have no electricity supply. Even the blocks with some kind of urban features lack electrification, which needs serious attention in development policy and planning.

Market

Market facilities in all villages of the district are very limited, especially with respect to the agricultural marketing such as fertilizers seeds, pesticides and other general goods and services.

Banking facility

Banking facilities are available through commercial banks, regional rural banks (RRBs), cooperative banks and credit cooperatives. Nearly one-fourth of the villages have commercial banks within a distance of 5 kms. The cooperatives are available in 14 per cent of the villages within a 5 km radius. The lack of sufficient density of financial institutions has a direct impact on the formal sector of credit delivery. In three blocks

(Bishnupur, Gumla and Dumri), the ratio of accessibility to banking facilities is at par with the state level, while the rest of the blocks have lower formal credit accessibility.

Table 2.6: Banking and Other Facilities

Tehsil	Percentage of villages with paved road	Percentage of villages with power Supply	Percentage of villages with PACs within 5KM	Percentage of villages with Co-op bank within 5KM	Co-operative bank per lakh population	Percentage of villages with Commercial bank within 5KM	Commercial bank per lakh population	Post office per lakh population	Percentage irrigated land to total land
Bishunpur	17.6	10.3	39.7	22.1	2.0	39.7	10.0	28.1	94.2
Ghaghra	8.3	10.0	0.8	7.5	4.6	14.2	4.6	20.6	96.3
Sisai	20.7	4.6	18.4	9.2	1.1	21.8	2.2	17.4	98.4
Verno	21.7	2.9	15.9	13.0	1.6	5.8	0.0	20.9	88.1
Kamdara	20.5	8.2	19.2	11.0	1.9	15.1	5.6	31.5	94.7
Basia	14.8	12.5	29.5	18.2	7.2	37.5	10.1	20.3	96.1
Gumla	31.5	19.4	35.2	13.0	0.0	35.2	3.2	13.5	62.9
Chainpur	13.3	0.0	15.7	20.5	11.8	21.7	5.9	19.7	97.2
Dumri	20.2	0.0	35.1	21.9	1.4	39.5	2.9	27.4	96.1
Raidih	14.8	1.6	9.8	8.2	1.6	16.4	4.8	19.3	75.5
Palkot	9.6	6.8	11.0	6.8	4.2	12.3	4.2	19.8	90.6
Simdega	21.7	2.2	29.3	7.6	0.0	28.3	3.2	20.4	93.8
Kurdeg	40.0	0.0	51.1	17.8	1.3	37.8	3.9	27.3	56.3
Bolba	42.3	0.0	26.9	15.4	3.7	19.2	3.7	29.9	95.2
Thethaitangar	27.9	13.1	14.8	9.8	2.6	23.0	5.2	19.5	90.8
Kolebira	34.0	24.5	18.9	3.8	1.7	18.9	10.0	15.0	97.9
Jaldega	25.3	0.0	10.1	2.5	2.7	11.4	9.4	18.8	96.3
Bano	17.2	0.0	18.3	19.4	4.2	10.8	4.2	15.2	95.9
Gumla District	**20.6**	**6.6**	**21.6**	**12.8**	**2.7**	**23.1**	**4.9**	**20.5**	**88.7**
Jharkhand	*21.2*	*15.6*	*31.3*	*13.0*	*1.4*	*38.1*	*4.5*	*13.0*	*82.3*

Source: Village Level Directory, (Census, 2001).

In sum, there are wide variations in availability of various socio-economic infrastructural facilities across the blocks of Gumla, which needs to be bridged on a priority basis.

15

Chapter - III

SOCIO-ECONOMIC CONDITIONS OF THE POPULATION/HOUSEHOLDS

DEMOGRAPHIC CHARACTERISTICS

Hindus are the dominant population group (63.59 per cent), followed by Christians (27.35 per cent) and Muslims (9.06 per cent). The average household size is 6.3 persons, lowest for Hindus (6.1) and highest for Muslims (7.1). The overall dependency is reportedly high (1.25), which is comparatively higher among Christians (1.43) followed by Hindus (1.21). The average sex ratio is 953, which is comparatively higher for Muslims (981) and low for Hindus (939). The high sex ratio among Muslims reflects a comparatively better female status in the community, which is in contrast to the predominance of traditional practices and prejudices against women and a preference for sons in the community. This situation may be attributed to better educational status and women empowerment in the community as compared to Christians and Hindus (see table 3.1).

Table 3.1: Demographic Characteristics of Sample Households (%)

Religion	Sample population (%)	Average HH size	Sex R atio	Dependency ratio
Hindu	63.59	6.1	939	1.21
Muslim	9.06	7.1	981	1.08
Christian	27.35	6.7	973	1.43
Total	100.00	6.3	953	1.25

Source: Survey.

Nearly 38 per cent of the population is in the child age group of 0-14 years. This is more or less the same across the communities, except for Muslims, who have a comparatively high proportion of the population in the school going age group. Therefore, educational needs of the sample households are high, especially in Muslim households. Gender equity in child sex ratio is noticed in Hindu households more than in other communities. One-fifth of the population is in the youthful age group of 15-24 years. This implies that they supply more labour force and likely unemployment is more in these communities. Gender equity is noticed in almost all age groups.

Table 3.2: Age-Sex Distribution of Population

Age group	Hindu			Muslim			Christian			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	12.27	12.32	12.29	11.55	9.06	10.33	10.06	7.79	8.94	11.57	10.66	11.13
5-14	26.27	27.87	27.04	34.23	34.25	34.24	25.42	24.84	25.13	26.82	27.63	27.22
15-24	19.30	18.80	19.06	19.74	21.08	20.40	20.46	23.78	22.10	19.68	20.49	20.07
25-29	7.70	5.33	6.56	6.18	6.10	6.14	7.96	7.79	7.88	7.63	6.13	6.90
30-44	16.27	20.02	18.08	13.46	17.26	15.32	15.89	17.06	16.46	15.88	18.87	17.33
45-59	12.19	9.85	11.06	10.70	9.55	10.13	12.64	12.08	12.36	12.17	10.47	11.34
60+	6.00	5.82	5.91	4.14	2.71	3.44	7.57	6.66	7.12	6.26	5.75	6.01
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey.

Life expectancy is reportedly very low and only 6 per cent of population is found in the age group above 60 years. Comparatively, less Muslim (both male and female) are surviving beyond 60 years. On the whole, a high concentration of population in the child and youthful age groups, calls for rigorous educational and manpower planning and opening of more technical and vocational institutions. More self-employment opportunities in agro-based and service sector must be created, given the stagnant public sector and shrinking private industrial sector due to recession.

QUALITY OF HUMAN RESOURCE

Literacy Rate

The literacy level of the persons aged 7 years and above is higher among males than females across all religious groups (see table 3.3). Female literacy is lowest among Hindus and highest among Christians. The overall literacy is highest among the Christians, followed by Muslims and Hindus. Overall, gender differentials in literacy are noticeable. This needs attention by educational planners and decision-makers, besides making the community aware of the advantages of female education.

Table 3.3 : Literacy Rates

Sex	Hindu	Muslim	Christian	Total
Male	76.08	79.17	89.93	80.53
Female	55.53	60.37	78.47	63.26
Persons	66.23	69.75	84.21	72.11

Source: Survey.

17

Enrolment Status of Children

The enrolment status of children and adolescents in the age-group 5-16 years is presented in table 3.4. Nearly 70 per cent of the children are enrolled in government-run educational institutions. Nearly 3 per cent of Muslim and 16.41 per cent of Christian children, respectively, are attending informal and other schools. Overall, the presence of SSA in the rural areas of the Gumla district is inadequate. Still, 15 per cent of the children are enrolled in private schools. Nearly one-third of the Christian children are attending private schools, which may be attributed to high levels of awareness in the community. However, the target of 'education for all' is still a distant dream and the quality of education being imparted in schools need to be improved on priority. Thus, the gap in the process of human capital formation, both in terms of different communities as well as genders, needs to be bridged on priority, by following community as well as gender sensitive educational programmes and schemes.

Table 3.4: Enrolment Status of 6-16 Years Population
(a) Enrolled and Attending Schools

Attending School	Hindu	Muslim	Christian	Total
Going to government school	77.89	81.62	47.42	70.82
Going to private School	10.99	1.37	32.26	14.99
Going to Informal School	0.31	3.31	0.18	0.68
Others	4.95	5.05	16.41	7.81
Total	100.00	100.00	100.00	100.00

(b) Never Enrolled and Drop Out

Status	Hindu	Muslim	Christian	Total
Never enrolled	2.46	3.37	0.62	2.13
Left after enrolment	3.10	4.71	3.12	3.32
Enrolled but does not go to school	0.30	0.57	0.00	0.26

Source: Survey.

The data on the incidence of non-enrolment as well as drop out rate is given in table 3.4b. The proportion of children who have never enrolled, and left after enrolment, is small. However, this too needs to be checked. Thus, there is need to speed up the government's efforts of ensuring cent per cent enrolment of children in the school going age group with zero drop outs, which would be possible through improving the quality of education and expanding school infrastructure.

Reasons for Dropout

Although, the enrolment and retention rates are high in the sample villages, an attempt has to be made to find out the reasons for drop outs, although the numbers are very low. The main reasons cited for dropping out are the need to earn (38.79 per cent), not interested in studying (6.30 per cent), besides other reasons (46 per cent) (see table 3.5).

Table 3.5: Reasons for Dropout

Reasons	Hindu	Muslim	Christian	Total
Work at home	2.21	0.00	0.00	1.29
Need to earn	43.83	21.71	40.70	38.79
Lack of facility in school	2.69	0.00	7.93	3.29
Fee or expenditure not afford	7.18	0.00	0.00	4.21
Not interesting in reading	3.55	21.42	0.00	6.30
Others	40.54	56.88	51.38	46.10
Total	100.00	100.00	100.00	100.00

Source: Survey.

Thus, child labour is rampant in the sample households, which is due to the high incidence of poverty. Parents have to be convinced about the benefits of education and livelihood opportunities need to be provided to the rural poor to eliminate the incidence of child labour. Besides, elementary education should be made interesting to pupils, while teachers should be trained to motivate and retain them in the school system.

Educational Levels

The educational status of the sample households is poor. Nearly 13 per cent of population is educated (with educational levels of high school and above) in the rural areas of Gumla district. The proportion of males and females with educational levels of high school is 16.3 per cent and 9.8 per cent respectively. Male and female population with technical education (both degree and diploma) is just 1.9 per cent and 1.0 per cent respectively (Table 3.6). The educational attainment of Muslim males and females is comparatively lower than that of the other two communities. Comparatively, Christian males and females have better educational attainments. Thus, disparities are noticeable across the communities and genders in educational attainment at various levels, which need to be plugged. In order to ensure educational equity, scholarships may be given to poor but deserving students from rural areas. Concrete steps need to be taken to

19

increase the enrolment of the population beyond high school in general, and technical institutes, in particular.

Table 3.6 : Educational Levels

Level of education	Hindu	Muslim	Christian	Total
Male				
Educated (High School and above)	15.5	7.0	20.6	16.3
Degree and above	1.5	0.8	3.0	1.9
Technical degree/ diploma	0.2	0.0	0.6	0.3
Female				
Educated (High School and above)	7.7	4.7	16.4	9.8
Degree and above	0.5	0.0	1.5	1.0
Technical degree/ diploma	0.1	0.0	1.4	0.5
Person				
Educated (High School and above)	11.6	5.9	18.4	13.3
Degree and above	1.0	0.4	2.0	1.6
Technical degree/ diploma	0.1	0.1	0.5	0.4

Source: Survey.

Educational Levels of Youth

The educational status of youth is presented in table 3.7. The data clearly reveals that one-third of them are illiterate (38.7 per cent of Hindus, 34.4 per cent of Muslims and 22.5 per cent of Christians). A very small proportion of the rural youth (28 per cent) are educated below primary or informal level, while 13.5 per cent and 11.8 per cent of them have education up to primary and middle levels respectively. Nearly 8 per cent and 3.3 per cent of the youth have educational attainments up to secondary and higher secondary level respectively. Christian youth have comparatively better educational attainments up to secondary and higher secondary level. Educational attainment up to graduation and post graduation is very low among sample households. A very small proportion of youth have technical or vocational training. Due to lower educational attainments, including vocational and technical education, rural youth of Gumla district have lesser prospects in the labour market.

Table 3.7: Educational Levels of Youth (15-25 Years)

Educational category	Hindu	Muslim	Christian	Total
Illiterate	38.7	34.4	22.5	33.6
Below primary or informal education	27.3	33.7	27.4	28.0
Primary	11.5	17.9	16.3	13.5
Middle	10.8	8.1	15.1	11.8
Management or commercial school course (vocational)	0.0	0.0	0.2	0.1
Secondary	7.2	4.2	10.5	7.9
Higher Secondary	3.3	1.2	4.2	3.3
Technical diploma or certificate below degree	0.1	0.1	1.0	0.4
Technical or professional degree	0.0	0.0	0.5	0.2
Graduate degree	1.0	0.4	1.7	1.2
Post-graduate degree	0.0	0.0	0.3	0.1
Others	0.0	0.0	0.2	0.1
Total	100.00	100.00	100.00	100.00

Source: Survey.

Overall, the educational attainment, particularly among youth and among females, is modest and needs improvement. Poor educational attainment hampers their future labour market prospects. Thus, there is an urgent need to increase the participation of rural youth in education above the secondary level. This would also require imparting short duration job oriented courses in technical institutions to the rural youth, besides providing free-ships and scholarships to needy youth from disadvantaged groups and minorities.

Per Capita Expenditure on Education

The average per capita expenditure on education is low (Rs.249), although, significant differentials exist among communities. For example, Christian households are expending more on education (Rs.306) than Muslim and Hindu households. The SSA in the district needs to be strengthened and its coverage extended, which may provide some educational relief to the rural poor.

Government Assistance

The government is providing assistance in the form of books, uniforms, scholarships, mid-day meals, etc. to students for universal enrolment and retention in the educational system. Scholarships are given to students belonging to minority groups under a special scheme in every state. However, this scheme has not been effectively implemented in Gumla district. Less than two-thirds of the students in the age group of 5-16 years are

getting assistance in the form of books. Midday meals are being provided to about 45.45 per cent of the students (see table 3.8). Educational assistance such as uniforms and scholarships are being provided to just a small proportion of students. In order to increase enrolment and retention of students, there is a need to enhance the quantum of educational assistance in the district. Poor and deserving students must be provided with scholarships and uniforms and there is a need to operationalise free elementary education among the rural poor of the district to ease the economic burden on parents.

Table 3.8: Government Assistance (%)

	Hindu	Muslim	Christian	Total
Books	66.64	62.35	70.87	63.63
Dress	7.17	2.20	6.80	3.32
Scholarship	10.55	7.90	7.18	8.28
Midday meal	41.18	45.24	43.37	44.45
Cycle	1.04	1.04	0.00	0.97
Others	0.86	0.00	0.83	0.20
Total	100.00	100.00	100.00	100.00
% of students receiving assistance	62.52	54.39	73.71	56.61

Source: Survey.

ASSETS BASE OF HOUSEHOLDS

Land

Landlessness is comparatively less among rural households of Gumla district (18.15 per cent). However, Muslim households have more landlessness (nearly 60 per cent) than the other two communities. The average size of landholdings is quite small. Landlessness and the small size of landholdings possessed by sample households not only reduces their livelihood options but also makes them vulnerable by working on low wage levels, which traps the landless households into poverty.

Livestock

The per capita value of livestock owned by the sample households is quite high and stood at Rs.11853, which is comparatively lower in the case of Muslims (Rs.3034) as compared to Christians (Rs.12960) and Hindus (Rs.12634). On the whole, the quality of livestock possessed by Muslim households seems to be poor, given the lower value of the livestock. The possession of livestock by rural households provides them with draught power as well as milch animals, meat and other products depending upon the types of livestock owned and maintained. Thus, in order to improve their livelihood

22

conditions, including nutritional standards, livestock and dairy development programmes need to be strengthened.

Productive Assets

The mean value of productive assets possessed by the sample households is Rs.21828 (see table 3.9). As in the case of land, Muslim households have comparatively lower value of productive assets per household. The productive assets possessed by Hindu households are comparatively higher and stood at Rs.23809, which is many times higher than the productive assets possessed by Muslim households.

Table 3.9 : Mean Value of Assets per Households (Rs.)

Type of household	Productive other than land	Modern household
Hindu	23809	5254
Muslim	8679	5304
Christian	21582	3178
Total	21828	4691

Source: Survey.

Other assets

Muslim and Hindu households possessed comparatively more modern household assets. The mean value of assets possessed by Muslim and Hindu households stood at Rs.5304 and Rs.5254 respectively (see table 3.9). Overall, the sample households possessed lower productive and modern household assets, as compared to their urban counterparts, which reflect the poor socio-economic conditions of the households.

EMPLOYMENT AND INCOME

Work Participation

The work participation rate is reportedly modest (44.33 per cent), which is low among Muslim households (34.37 per cent) and high among Hindu households (45.61 per cent). Gender differentials in work participation are noticeable (48.81 per cent for males and 39.63 per cent for females). This is more or less true across the religious groups, except Muslim households wherein gender inequity in work participation is sharp. Overall, low female work participation is reported across communities, which needs to be improved by providing work opportunities through NREGA. Low female work participation also calls for appropriate policy interventions, so as to raise their contribution in economic

activities. This will empower them to play their role within and outside the family in an effective way.

Nature of Employment

The occupational status of the members of sample households is presented in table 3.10. A perusal of the table makes it evident that casual labour in agriculture is the dominant occupation (65.04 per cent of households) followed by self-employment in agriculture and allied activities (18.83 per cent of households). However, there are significant variations in occupational status of the sample households across the religious groups and genders. Nearly 80 per cent of the Hindus are self-employed in agriculture and allied activities, while one-half of the Muslim households are self-employed in agriculture and allied activities. Only a small proportion of the sample household is self-employed in the non-agriculture sector and in regular salaried occupations. None of the Muslim and Christian households are self-employed in the non-agricultural sector. Muslim females are comparatively less in regular salaried work, whereas one-tenth of Christian females are regular salaried workers. Comparatively more Muslims males and females are casual wage labourers in agriculture, while a small proportion of households are engaged as casual wage labour in non-agriculture sectors. The high dependence on agriculture and casual wage labour in agriculture reflects the poor economic conditions of the households.

All this force the women to work outside the households in very precarious conditions at very low wages. Since casual work in non-agricultural activities is reportedly very low (9.39 per cent), the government scheme of NREGA needs to be implemented in a big way, so that these poor households have an opportunity to get assured employment of 100 man-days per household per annum. Besides, the self-employment scheme of SGSY needs to be implemented more widely in the district, so that the poor households may earn a sustainable living. Moreover, it may also empower them socially and politically, as the programme is being operationalised through self help groups (SHGs).

Table 3.10: Nature of Employment

Employment Status	Hindu			Muslim			Christian			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed in Agriculture and allied activities	77.98	82.91	80.42	50.31	53.43	51.76	77.84	82.89	80.43	18.12	41.00	18.83
Self-employed in non-agricultural sector	1.28	0.90	1.09	-	-	-	-	-	-	1.73	-	1.67
Regular salaried	10.26	5.37	7.83	18.09	4.34	11.67	15.07	12.44	13.72	4.90	10.30	5.07
Casual wage labour in Agriculture	7.00	9.03	8.01	28.35	42.23	34.84	5.61	3.02	4.28	65.76	42.37	65.04
Casual wage labour in non-Agriculture	3.48	1.80	2.65	3.25	-	1.73	1.48	1.66	1.57	9.48	6.33	9.39
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: Survey.

25

Sector of Employment

The industry-wise distribution of main workers in sample villages across the selected religious groups is given in table 3.11. Agriculture, forestry and fishing are the dominant activities, wherein two-thirds of the household members are engaged. More than one-tenth of them are engaged in construction related activities. A very small proportion of the households are engaged in manufacturing, trade, hotel and restaurants, mining and quarrying, transport and communication, finance, real estate and business, public administration, education, health and other sectors. Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes like SGSY for the rural poor, so that they could be employed on a sustainable basis. This would not only generate employment and supplement family earnings, but would go a long way in empowering the women to play their part within the family and society.

Table 3.11: Workers by their Sectors of Employment

Sectors	Hindu	Muslim	Christian	Total
Agriculture, Forestry & Fishing	67.0	45.7	71.0	66.4
Mining & Quarrying	1.9	0.9	0.7	1.5
Manufacturing	2.8	6.5	2.4	3.0
Electricity	0.1	0.0	0.0	0.1
Construction	13.7	20.1	12.7	13.9
Trade, Hotels & Restaurants	3.3	10.1	0.4	3.1
Transport, Storage & Communication	2.7	6.2	0.9	2.4
Finance, Real Estate & Business	1.4	4.2	0.0	1.2
Pub Administration, Education, Health & Others	7.1	6.3	11.9	8.4
Total	100.00	100.00	100.00	100.00

Source: Survey.

The low proportion of the workers engaged in modern sectors of employment is mainly due to lack of infrastructure for industrial development. A large proportion of the population of the district is deriving their livelihoods from agriculture and allied activities, which is responsible for their poverty and deprivation. There is a lack of required trained and skilled manpower in the district, which needs to be attended to on a priority by opening more industrial training institutes and other technical institutes, which could help local trained and skilled manpower in getting employment in the industrial sector.

Unemployment and Search for Additional Employment

Unemployment and underemployment is quite alarming among the communities. The search for additional employment for augmenting households' income and status is very high. However, due to lack of training and skills, their employability is comparatively low. Thus, their skill needs to be improved through short term vocational and job-oriented courses.

Income and Expenditure

The per capita income and expenditure reveals that the rural economy of Gumla is a surplus one. There have been significant gaps in income and expenditure. However, the gaps in income and expenditure in Christian households is more than that of Hindu and Muslim households (see table 3.12). Higher income is reported in those households which have more physical and human capital. Significant differentials are noticed in income-expenditure across the communities. On the whole, a high proportion of poor households are deriving their livelihood on a day-to-day basis by working as self-employed in agriculture and allied activities. Casual labourers in the agriculture sector live in a situation of hand-to-mouth.

Table 3.12 : Average Per Capita Income and Expenditure (Rs.)

Income/Expenditure	Hindu	Muslim	Christian	otal
Expenditure (Rs.)	3833	3407	3085	3573
Income (Rs.)	5105	4085	4896	4942
Income-expenditure ratio	1.33	1.20	1.58	1.38

Source: Survey.

The data related to household expenditure by various sources is shown in table 3.13. Food is the dominant source of household expenditure followed by other items, social ceremonies, health and education. As the per capita income of the majority of sample households is low, it is not surprising that the per capita expenditure is also low. However, one can notice that even at a very low level of income per capita, there is a tendency on the part of the sample households to save something, which is clear from the difference between the per capita income and expenditure, though not very significant.

27

Table 3.13: Item-wise Per Capita Expenditure (Rs.)

Item	Hindu	Muslim	Christian	Total
Food	1930	1843	1620	1832
Education	245	111	306	249
Health	311	452	153	280
Social Ceremonies	341	298	194	294
Interest/Loan	18	7	4	13
Others	987	695	808	906
Total	3833	3407	3085	3573

Source: Survey.

The situation of the households can be mitigated to an extent by the government by providing better basic health and educational facilities. This would reduce the poor households' dependence on private services, which took away a large part of their income. Their savings could then be utilised for meeting other basic needs of the households.

HOUSING AND OTHER BASIC AMENITIES

Type of Housing

The housing status of the sample households is presented in table 3.14, which reveals that 93.95 per cent of the households are living in kacha houses. Around 3.93 per cent and 1.38 per cent of them are living in semi-*pucca* and *pucca* houses, respectively. Comparatively, the housing conditions of Christian households are better than other sample households, which reflect the poor economic conditions of these households.

Table 3.14: Type of Houses

Type of house	Hindu	Muslim	Christian	Total
Thatched	0.45	3.44	0.20	0.65
Kacha	94.46	87.53	94.88	93.95
Semi Pucca	3.68	9.02	2.83	3.93
Pucca	1.26	0.00	2.09	1.38
Others	0.14	0.00	0.00	0.09
Total	100.00	100.00	100.00	100.00

Source: Survey.

A small proportion of the sample households are living in single room accommodation. About 32.55 per cent and 60.82 per cent of them have two rooms and more than two-room accommodation (see table 3.15). Thus, a high proportion of households are living in two-room accommodation, which ensures privacy. On the whole, housing conditions

of these households is not satisfactory and calls for urgent attention by the government. The IAY needs to be implemented with fresh vigour in the district, so as to improve the housing conditions of poor households.

Table 3.15: Number of Rooms per Household

Number of rooms	Hindu	Muslim	Christian	Total
Single Room	7.58	9.59	3.42	6.63
Two Room	32.73	43.15	28.65	32.55
More than two room	59.69	47.26	67.93	60.82
Total	100.00	100.00	100.00	100.00

Source: Survey.

Drinking Water

The condition of drinking water facilities in the district is unsatisfactory. Nearly 71 per cent of the households use drinking water from public sources and 7.34 per cent and 21.36 per cent of the households are depending upon private and other sources respectively (see table 3.16). The dependence on private and other sources of drinking water by the rural poor households is a serious concern, which needs to be rectified by providing tap water facilities by the government. Necessary allocations for this must be made on a priority basis.

Table 3.16: Drinking Water

Source	Hindu	Muslim	Christian	Total
Public	69.41	89.29	69.74	71.31
Private	6.48	3.18	10.72	7.34
Others	24.11	7.53	19.54	21.36

Source: Survey.

Toilets

A majority of the households (74.69 per cent) are defecating outside in open, which is totally unhygienic. Just 25.31 per cent of the households have in-house toilet facilities. Nearly 79 per cent of Christian households are defecating outside the home in the open. The condition of the drainage in the sampled households is also very unsatisfactory. The practice of open defecating needs to be curbed and the government should provide assistance to make in-house toilets. This would help to improve the sanitary and environmental conditions in the villages.

HEALTH AND FAMILY WELFARE

The data and information on health and family welfare is provided in following paragraphs, which reveals more or less unsatisfactory conditions. The utilisation of health care facilities by the households depend on the knowledge and awareness about the existence of these facilities, for which field workers needs to be trained to motivate and make the rural poor aware of available facilities.

Place of Child Birth

Nearly 92 per cent of the last children born in the sample households were at home. However, there are minor variations across communities. For example, a high proportion of children of Hindu households (93.79 per cent) were born at home, as compared to 3.83 per cent and 2.38 per cent of the births in government and private hospitals respectively. Thus, the system of institutional deliveries is very poor (see table 3.17).

Assistance in Child Birth

The dependence on untrained dais in child delivery assistance is very high (81.49 per cent), which is more in Hindu households (83.08 per cent) than Christian and Muslim households. Nearly 11 per cent of the delivery of children is performed by trained midwife/ASHA, comparatively more in Muslim than in Hindu and Christian households. Those children born in institutional care received pre and post natal care, although the proportion of such children is comparatively low. Keeping the above in view, there is an urgent need to extend the coverage of institutional deliveries of children, so that better pre and post natal care be provided to them.

Table 3.17: Place of Child Birth and Help Received

	Hindu	Muslim	Christian	Total
Place				
Government hospital	3.83	0.00	3.45	3.37
Private hospital	2.38	7.34	6.01	3.75
At Home	93.79	92.66	90.55	92.88
Help in Child delivery				
Doctor	4.93	11.02	12.65	7.43
Trained Dai	11.99	19.83	5.18	11.08
Untrained Dai	83.08	69.16	82.18	81.49

Source: Survey.

Immunisation

The data relating to the status of immunisation of children against Polio, DPT and BCG show encouraging results. Almost all children have been given Polio drops. Similarly, almost all children below the age of 5 years have been immunised against at least one type of disease. However, the proportion of children fully immunised is comparatively very low (50.91 per cent) (see table 3.18). Thus, the NRHM needs to be strengthened in Gumla district, for which more allocations must be made on a priority basis. The outreach and coverage of the programme must be widened.

Table 3.18: Immunisation Status of Children

	Hindu	Muslim	Christian	Total
Any Type of doze	98.99	100.00	100.00	99.32
Fully Immunised	47.53	69.68	52.83	50.91

Source: Survey.

Morbidity

Malaria, fever and diarrhea are the most common health problems faced by 22.62 per cent, 16.94 per cent and 8.22 per cent of sample households, respectively. Similarly, 7.10 per cent, 4.38 per cent and 4.21 per cent of them have suffered from complications in pregnancy and child birth, cough and cold and arthritis respectively. On an average, Rs.280 has been incurred per household on meeting health related expenditure, comparatively more by Muslim households (Rs.452) than Christian households (Rs.153). Nearly 59 per cent of the households are depending on private medical practitioners for health treatment. The dependence on government hospitals for medical treatment is low (15.37 per cent). Nearly 13 per cent of the households are also depending upon quacks, which need to be eliminated by raising health awareness among the rural population of the district.

On the whole, the dependence on private sources for medical treatment is significantly high as compared to government hospitals. Nearly 17 per cent of the households are in debt to meet medical expenditures and the proportion of Christian and Hindu households incurring debts to meet heath treatment expenditure is about 23.29 per cent and 17 per cent respectively. This is attributed to the fact that medical services available at government hospitals are inadequate and poor in quality, which compels people to rely on private sources of medical treatment. Keeping the above in view, there is urgent need

to strengthen the National Rural Health Mission in a big way, so that it may be able to meet the health needs of the poor rural households and curtail their dependence on private sources which are not only costly in nature, but most of the time are beyond the reach of the poor households forcing them into debt.

INDEBTEDNESS

Incidence of Indebtedness

Nearly one-fifth of the sample households and one-third of the Muslim households are reportedly indebted. The proportion of Hindu and Christian households in debt stood at 23.16 per cent and 14.39 per cent (see table 3.19). The average amount of loans raised is modest (Rs.10457). Muslim households are more indebted (Rs.12530) than Christian (Rs.7443) and Hindu (Rs.10844) households.

Table 3.19: Incidence of Indebtedness and Average Debt

	Hindu	Muslim	Christian	Total
Average (Rs.)	10844	12530	7443	10457
% Indebted households	23.16	32.82	14.39	21.63

Source: Survey.

Source of Debt

Non-institutional sources of finance dominate the rural areas of the district. The dependence on friends/relatives is high (41.87 per cent), followed by traders for raising finance to meet productive, as well as unproductive, needs. The SHG/NGO, Gramin banks and commercial banks are also playing a significant role in providing credit to the rural poor with their combined share standing at 34.31 per cent. Keeping in view the wider prevalence of non-institutional sources of credit, it is necessary to open more branches of rural banks in the district, so that more poor people could avail of such facilities. This would minimise their exploitation in the hands of traders.

Table 3.20 : Sources of Debt

Source	Hindu	Muslim	Christian	Total
Government	2.78	6.76	2.86	3.35
Commercial Bank	9.31	11.93	14.63	10.57
Gramin Bank (RRB)	15.48	0.00	6.73	11.86
Co-op Bank/Societies	1.02	0.00	0.00	0.70
Insurance	0.00	0.00	0.92	0.16
SHG/NGO	14.05	0.00	12.70	11.88
Traders	17.00	10.34	23.29	17.14
Professional money lender	1.63	0.00	0.92	1.28
Money lender	0.00	0.00	1.65	0.28
Friends/Relatives	38.20	70.96	33.04	41.87
Other	0.53	0.00	3.25	0.92

Source: Survey.

Use of Loans

Loans have been raised by the sample households for varied purposes. The purchase of animals is the most dominant reason for raising loans (41.87 per cent), followed by medical treatment (17.14 per cent), education (11.88 per cent), purchase of land/house (11.86 per cent), and capital expenditure in non-farm business (10.57 per cent). Christian, Hindu and Muslim households are in debt to the tune of 23.29 per cent, 17 per cent and 10.34 per cent respectively to meet medical expenses, which could be minimised if the government-run health facilities are available (see table 3.20). Similarly debts raised for education could be minimised by providing government-run educational facilities. The raising of loans for productive purposes such as non-farm business by 14.63 per cent, 11.93 per cent and 9.31 per cent of Christian, Muslim and Hindu households, is very encouraging and more credit facilities through institutional mechanisms need to be provided to improve rural livelihood opportunities.

Table 3.20: Purpose of Loans

Purpose	Hindu	Muslim	Christian	All
Capital expenditure in farm business	2.78	6.76	2.86	3.35
Capital expenditure in non-farm business	9.31	11.93	14.63	10.57
Purchase of land/house	15.48	0.00	6.73	11.86
Renovation of house	1.02	0.00	0.00	0.70
Festivals	0.00	0.00	0.92	0.16
For education	14.05	0.00	12.70	11.88
Medical treatment	17.00	10.34	23.29	17.14
Repayment of Old debt	1.63	0.00	0.92	1.28
Other household expenditure	0.00	0.00	1.65	0.28
Purchase of animal	38.20	70.96	33.04	41.87
Financial investment	0.53	0.00	3.25	0.92
Total	100.00	100.00	100.00	100.00

Source: Survey.

The incidence of indebtedness in sample households is largely due to low income levels, which are inadequate to meet consumption and other social needs, including investment needs. Thus, income levels of rural households must increase by generating more employment opportunities. Banks and financial institutions can play a major role by providing credit at cheaper rates without any collateral for undertaking productive self-employment to the rural poor. In this connection, the government sponsored micro credit scheme under SGSY needs to be promoted more extensively, so that poor villagers may invest in farm and non-farm activities including dairy development to increase their income. This would go a long way in mitigating poverty and empowering them, both economically and socially.

Chapter - V

DELIVERY OF PUBLIC SERVICES/DEVELOPMENT PROGRAMMES

Public Distribution System

A high proportion (89.35 per cent) of the sample population is living below the poverty line (BPL) However, 28.14 per cent of the sample households have BPL ration cards and 21.10 per cent of them were availing the PDS facility (see table 4.1). This implies that some of the non-BPL HH have BPL card and some of the non-BPL card holders are also getting BPL rations. Community-wise, 94.42 per cent of Muslim households are BPL households and one-third of them have BPL cards. However, 31.39 per cent of them are getting BPL rations. The same is true of Hindu and Christian households with minor modifications. It is significant to note that a very small proportion of the sample BPL households are getting PDS rations. Thus, some of the poor households belonging to BPL category do not have BPL cards, and not all of those who have BPL cards, are getting BPL rations.

Table 4.1 : PDS Coverage

	Hindu	Muslim	Christian	Total
BPL HHs	89.63	94.42	87.01	89.35
BPL HH getting ration	23.50	31.39	12.11	21.10
Having BPL card	30.11	33.35	21.76	28.14

Source: Survey.

More than two-thirds of the sample population have complained about non-availability of time, followed by insufficient quantity (63.28 per cent), irregular supply of PDS rations (56.26 per cent), dishonesty in measurement (15.48 per cent) and bad quality (8.62 per cent). Significant differentials have been noticed in problems faced by rural households in availing the PDS facility (see table 4.2).

Table 4.2: Problems being faced with the PDS

	Hindu	Muslim	Christian	Total
Insufficient quantity	68.67	73.35	39.32	63.28
Bad quality	7.50	2.58	15.98	8.62
Dishonesty in measurement	13.98	29.04	12.38	15.48
Non Availability of time	73.42	67.80	46.44	67.27
Irregular supply	64.39	63.08	39.89	59.26
Others	17.87	5.17	42.42	21.31

Note: Based on multiple responses
Source: Survey.

The huge difference in falling under the BPL category, holding BPL ration cards and availing benefits from the PDS is a matter of very serious concern. The gaps need to be plugged at the earliest, so that the poor get their due share, which would also supplement the households' nutrition. There is also a need to rejuvenate the PDS by improving its working, performance as well as coverage, and making it corruption free.

Access, Use and Quality of Public Health Service

The district lacks basic public health infrastructure. There is a lack of adequate health care facilities for the rural poor populace, which is also due to the heavy pressure of population on these basic services. The situation with regard to the availability of medicines is similiar, although it has marginally improved during the last few years. The availability of doctors, specifically lady doctors at PHCs / hospitals, is a major concern for the rural population. At the same time, the presence of quacks in villages has an adverse impact on the overall healthcare and behaviour of people, as they incur heavy expenditure on their health care without proper results. This needs to be corrected through awareness campaigns to educate rural poor people about their health and the available government programmes for their benefit.

Education

Like public health services, the availability and accessibility of educational institutions is hampering educational development and attainments. The condition of schools is far from satisfactory in terms of average number of rooms per school, toilet facility and drinking water, punctuality of teachers, books and above all teacher-pupil ratio. Although the Mid-day meal scheme is in operation in all government schools, its quality and regularity is not assured. It is ironical to note, that just to avail of more assistance under the mid-day meal programme, multiple enrolments have been reported in many schools, which should be checked and strictly monitored.

A high proportion of children enrolled in government schools belong to relatively poor households. The better-off households send their children to English medium private schools. This kind of dualism has marginalised the government aided schooling system. There is hardly any voice raised for improving the quality and accountability of

elementary education since better–off households tend to remain indifferent, since they are hardly affected by such education.

For quality teaching, there is a need to strengthen the training of teachers in new teaching and learning methods and pedagogy. Efforts also need to be made to promote extra curricular activities in schools, in order to make the learning process attractive for children.

Awareness

The level of awareness about various government programmes operational in the rural areas of the district is given in table 4.3. NREGA, IAY, ICDS and old age or widow pension are the schemes, which are known to all of the sample households. Awareness regarding other schemes like SSA, ARWSP is also almost universal. SGSY and maternity benefit schemes are the least known schemes to the rural households. Thus, there is a need to increase awareness about the lesser known schemes, so that the rural poor can avail of those services.

Table 4.3 : Level of Awareness of Government Programmes

	Hindu	Muslim	Christian	Total
SGSY	54.949	8.0	25.3	88.2
NREGA	62.933	9.2	27.9	100.0
Indira Awas Yojana	62.746	9.4	27.9	100.0
TSC Swajaldhara	57.901	9.4	23.1	90.4
ARWSP (Drinking Water)	61.004	9.6	28.2	98.8
Sarvasikhsa	62.633	9.3	27.9	99.8
ICDS or Anganwadi	62.993	9.3	27.7	100.0
Old Age or Widow Pension	62.507	9.4	28.1	100.0
Maternity Benefit scheme	47.385	8.8	19.4	75.6

Source: Survey.

Aspirations

The provisioning of educational facilities followed by employment opportunities and housing facilities are three top aspirations relating to development. Irrigation is the fourth important development priority. Health is also looked upon as a development need by the households. However, different communities have ranked the development priorities differently, except for employment and education (see table 4.4).

37

Table 4.4: Aspirations of Respondents in Order of Their Ranks

Facilities	Hindu		Muslims		Christian	
	%	Rank	%	Rank	%	Rank
Employment	46.26	2	28.88	2	37.67	2
Educational Facilities	50.36	1	30.95	1	40.85	1
Irrigation	9.45	5	5.58	3	10.01	4
Housing	22.34	3	5.33	4	16.35	3
Health	9.53	4	2.13	5	9.80	5

Source: Survey.

The rural population of the district has participated in state assembly and parliamentary elections, which reflect very high levels of political participation on their part. However, only an insignificant proportion of them are members of self help groups (SHG). All the households' members are also member of religious organisation. Thus, the level of social participation is also very high, which may be attributed to the high penetration of religious organisations and the presence of non-governmental organisations (NGOs) in the rural areas of the district.

Chapter - V

KEY FINDINGS AND POLICY ISSUES

- The total population of Gumla district is 1273025, of which 95 per cent lives in rural areas, which is higher than the State's share of rural population. Two thirds of the population is scheduled tribes, while the scheduled caste population is 3.25 per cent.

- The minority population is 37 per cent, indicating that it is one of the heavily minority concentrated districts of India. Christians are the main minority community (33 per cent). Most of them are tribes converted into Christianity.

- In the survey, Hindus are the dominant population group (63.59 per cent), followed by Christians (27.35 per cent) and Muslims (9.06 per cent). The average household size is 6.3 persons, lowest for Hindus (6.1) and highest for Muslims (7.1). The overall dependency is reportedly high (1.25), which is highest among Christians (1.43) followed by Hindus (1.21).

- The average sex ratio is 953, which is comparatively high for Muslims (981) and low for Hindus (939). The high sex ratio in Muslims reflects a comparatively better female status and women empowerment in the community, as compared to Christians and Hindus.

- Nearly 38 per cent of the population is in the child age group of 0-14 years. This is more or less the same across communities, except Muslims. Therefore, educational needs of the sample households are high, especially in Muslim households. Gender equity in child sex ratio is noticed more in Hindu households than in other communities.

- One-fifth of the population is in the youthful age group of 15-24 years. This implies that they form the labour force and likely unemployment is more in this group.

- Life expectancy is reportedly very low and just 6 per cent of the population is found in the age group above 60 years. Comparatively, less Muslim (both male and female) survive beyond 60 years.

- The literacy level of the persons aged 7 years and above is higher among males than females across religious groups. Female literacy is lowest among Hindus and highest among the Christians. The overall literacy is highest among the Christians followed by Muslims and Hindus. Overall, gender differentials in literacy are noticeable. This needs attention by educational planners and decision-makers, besides making the community aware of the advantages of female education.

- The enrolment status of children and adolescents in the age-group 5-16 years is presented in table 3.4. Nearly 70 per cent of the children are enrolled in government-run educational institutions. The proportion of children who have never enrolled, and left after enrolment, is small. However, this needs to be checked.

- Nearly 13 per cent of population is educated (with educational levels of high school and above) in the rural areas of Gumla district. The proportion of males and females with educational levels of high school and above is 16.3 per cent and 9.8 per cent respectively. Male and female population with technical education (both degree and diploma) is just 1.9 per cent and 1.0 per cent respectively. The educational attainment of Muslim males and females is comparatively lower than the other two communities. Comparatively, Christian males and females have better educational attainment, as compared to Muslims.

- The average per capita expenditure on education is low (Rs.249), although significant differentials exist among communities. Less than two-thirds of the students in the age group of 5-16 years are getting assistance in the form of books. Midday meals are being provided to about 45.45 per cent of the students. Educational assistance in the form of uniforms and scholarships are being provided to a very small proportion of students.

- Although landlessness among rural households of Gumla district is small (18.15 per cent), Muslim households have more landlessness (nearly 60 per cent) than the other two communities. The average size of landholdings is quite small.

Thus, landlessness and small size of landholdings possessed by sample households, not only reduces livelihood options, but also makes them vulnerable by working for low wages, which traps the landless households into poverty.

- The per capita value of livestock owned by the sample households is quite high and stood at Rs.11853, which is comparatively lower in the case of Muslims (Rs.3034) than Christians (Rs.12960) and Hindus (Rs.12634). On the whole, the quality of livestock possessed by Muslim households also seems to be poor, given the lower value of livestock.

- The mean value of productive assets possessed by the sample households is Rs.21828. Muslim households have comparatively lower value of productive assets per household. The productive assets possessed by Hindu households are comparatively higher and stood at Rs.23809, which is many times higher than the productive assets possessed by Muslim households.

- The work participation rate is reportedly modest (44.33 per cent). It is low among Muslim households (34.37 per cent) and high among Hindu households (45.61 per cent). Gender differentials in work participation are noticeable (48.81 per cent for males and 39.63 per cent for females). This is more or less true across the religious groups, except Muslim households, where gender inequity in work participation is sharp.

- Casual labour in agriculture is the dominant occupation (65.04 per cent of households) followed by self-employment in agriculture and allied activities (18.83 per cent of households). However, there are significant variations in the occupational status of the sample households across the religious groups and genders. Nearly 80 per cent of the Hindus are self-employed in agriculture and allied activities. Half the Muslim households are self-employed in agriculture and allied activities. A small proportion of the sample households are self-employed in the non-agriculture sector and in regular salaried occupations. None of the Muslim and Christian households are self-employed in the non-agricultural sector. Muslim females are comparatively fewer in regular salaried work, whereas one-tenth of Christian females are regular salaried workers. Comparatively, more Muslim males and females are casual wage labourers in agriculture, while a lesser proportion of households are engaged as casual wage labour in the non-agricultural sector. The high dependence on agriculture and

41

casual wage labour in agriculture reflects the poor economic conditions of the households.

- Agriculture, forestry and fishing are the dominant activities wherein two-thirds of the households' members are engaged. More than one-tenth of them are engaged in construction related activities. A very small proportion of the households are engaged in manufacturing, trade, hotel and restaurants, mining and quarrying, transport and communication, finance, real estate and business, public administration, education, health and other sectors.

- There have been significant gaps in income and expenditure. However, the gaps in income and expenditure in Christian households is more than that of Hindu and Muslim households. Higher income is reported in those households which have more physical and human capital. Significant differentials are noticed in income-expenditure across the communities. On the whole, a high proportion of poor households are deriving their livelihood on day to day basis by working as self-employed in agriculture and allied activities. Those who work as casual labour in the agriculture sector, live a hand-to-mouth existence.

- Nearly 94 per cent of the households are living in *kacha* houses. 3.93 per cent and 1.38 per cent of them are living in semi-*pucca* and *pucca* houses, respectively. Comparatively, the housing conditions of Christian households are better than other sample households, which reflect the poor economic conditions of these households. About 32.55 per cent and 60.82 per cent of them have two rooms and more than two-room accommodation. Thus, a high proportion of households are living in two-room accommodation, which ensures privacy.

- Nearly 71 per cent of the households use drinking water from public sources and 7.34 per cent and 21.36 per cent of the households are depending upon private and other sources respectively. A majority of the households (74.69 per cent) are defecating outside in open, which is totally unhygienic. Only 25.31 per cent of the households have in-house toilet facilities. Nearly 79 per cent of Christian households are defecating outside the home in the open. The condition of the drainage in the sample households is also reportedly very unsatisfactory.

- Nearly 92 per cent of the last children born in sample households were at home. However, there are minor variations across the communities. For example, a high proportion of children of Hindu households (93.79 per cent) were born at home, as compared to 3.83 per cent and 2.38 per cent of the births in government and private hospitals respectively. Thus, the system of institutional deliveries is very poor. The dependence on untrained dais in child delivery assistance is very high (81.49 per cent), which is more in Hindu households (83.08 per cent) than in Christian and Muslim households. Nearly 11 per cent of the delivery of children is performed by trained midwife/ASHA, comparatively more in Muslim than Hindu and Christian households. Those children born in institutional care have also received pre and post natal care, although the proportion of such children is comparatively low.

- Immunisation of children against Polio, DPT and BCG show encouraging results. Almost all children have been given Polio drops. Similarly, almost all children below the age of 5 years have been vaccinated against at least one type of disease. However, the proportion of children who have been fully immunised is comparatively low (50.91 per cent).

- Malaria, fever and diarrhea are the most common health problems faced by 22.62 per cent, 16.94 per cent and 8.22 per cent of sample households respectively. Similarly, 7.10 per cent, 4.38 per cent and 4.21 per cent of them have suffered from complications in pregnancy and child birth, cough and cold and arthritis respectively. On an average, Rs.280 has been incurred per household on meeting health related expenditure, comparatively more by Muslim households (Rs.452) than Christian households (Rs.153).

- The dependence on private sources for medical treatment is significantly high as compared to government hospitals. Nearly 17 per cent of the households are in debt to meet medical expenditures. The proportion of Christian and Hindu households incurring debts to meet heath treatment expenditure is about 23.29 per cent and 17 per cent.

- Nearly one-fifths of the sample households and one-third of the Muslim households are reportedly indebted. The proportion of Hindu and Christian households in debt stood at 23.16 per cent and 14.39 per cent respectively (see table 3.19). The average amount of loan raised is modest (Rs.10457). Muslim

households are more indebted (Rs.12530) than Christian (Rs.7443) and Hindu (Rs.10844) households. Non-institutional sources of finance are dominating the rural areas of the district. The dependence on friends/relatives is high (41.87 per cent) followed by traders for raising finance to meet productive as well as unproductive needs. The SHG/NGO, Gramin banks and commercial banks are also playing a significant role in providing credit to the rural poor. Their combined share stood at 34.31 per cent.

- A high proportion (89.35 per cent) of the sample population is living below poverty line (BPL). However, 28.14 per cent of sample households had BPL ration cards and 21.10 per cent of them are availing of the PDS facility. This implies that some of the non-BPL households have BPL cards and some of the non-BPL card holders are also getting BPL rations.

- More than two-thirds of the sample population have complained about non-availability of time followed by insufficient quantity (63.28 per cent), irregular supply of PDS rations (56.26 per cent), dishonesty in measurement (15.48 per cent) and bad quality (8.62 per cent). Significant differentials have been noticed in problems faced by rural households in availing the PDS facility.

- NREGA, IAY, ICDS and old age or widow pension are the schemes, which are known to all of the sample households. The awareness regarding other schemes like SSA, ARWSP (water supply) is also almost universal. SGSY and maternity benefit schemes are the least known schemes to the rural households.

- The provisioning of educational facilities followed by employment opportunities and housing facilities are three top aspirations relating to development. Irrigation is the fourth important development priority. Health is also aspired as development need by the households. However, different communities have ranked the development priorities differently, except for employment and education.

- The rural population of the district has participated in state assembly and parliamentary elections, which reflect a very high level of political participation on their part. However, a very insignificant proportion of them are members of self help groups (SHG). All the household members are also member of religious organisations. Thus, the level of social participation is also very high, which may

be attributed to the high penetration of religious organisations and the presence of non-governmental organisations (NGOs) in the rural areas of the district.

Policy Issues

- The high concentration of population in the child and youthful age groups, calls for rigorous educational and manpower planning and opening of more technical and vocational institutions. More self-employment opportunities in agro and horticulture-based sectors, as well as in tourism must be created, given the stagnant public sector and shrinking private industrial sector due to recession.

- Educational attainment, particularly among youth and that too among females, is modest and needs improvement. Poor educational attainment hampers their future labour market prospects. Thus, there is an urgent need to increase the participation of the youth, in higher and technical education. This would also require imparting short duration job oriented courses in technical institutions to the rural youth, besides providing free-ships and scholarships to those who are needy and from disadvantaged groups and minorities.

- Gender differentials in literacy are noticeable in both communities. This needs attention by educational planners and decision-makers, besides making the community aware of the advantages of female education.

- SSA is making its presence felt in the rural areas of the district, though at a slower pace, which is evident from the fact that a significant proportion of children are still enrolled in private schools. This may also reflect the relatively better socio-economic conditions of the households, which enable them to depend on private schools for getting knowledge and education. However, the target of 'education for all' is still a distant dream. There is a need to speed up the efforts of government in ensuring cent per cent enrolment of children in the school going age group, with zero drop outs, which would be possible through improving the quality of education and expanding the school infrastructure. Thus, the gap in the process of human capital formation in the case of both communities as well as genders needs to be bridged on a priority by following community and gender sensitive educational programmes and schemes.

- The main reason cited for dropping out is 'work at home'. Thus, there is a need to make the parents aware of the benefits of education. The educational system needs to be improved to make it more interesting for the children, and livelihood opportunities need to be provided to the rural poor, to eliminate the incidence of child labour.

- Low educational attainments in both the communities and genders at various levels, needs to be improved. For this purpose, more scholarships must be given to poor but deserving students from rural areas. Concrete steps need to be taken to increase the enrolment of students beyond high school in general, and technical institutes, in particular.

- In order to increase enrolment and retention of students, the quantum of educational assistance in the district must be enhanced. Poor and deserving students must be provided with scholarships and uniform assistance. There is a need to operationalise free elementary education among the rural poor of the district to ease the economic burden on the parents.

- The possession of livestock by rural households provide them with draught power as well as milch animals, meat and other products depending upon the types of livestock owned and maintained. Thus, in order to improve their livelihood conditions including nutritional standards, livestock and dairy development programmes need to be strengthened.

- Low female work participation is a serious issue, which calls for appropriate policy interventions in order to raise their contribution in economic activities. This would empower them to play their role within and outside the family in an effective manner.

- The government scheme of NREGA needs to be implemented in a big way so that these poor households may have an opportunity to get assured employment of 100 man-days per household per annum. Besides, the self-employment scheme of SGSY needs to be implemented more widely in the district, so that the poor households may earn a sustainable living. As the programme is being operationalised through SHGs, it may also empower them socially and politically.

- Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes like SGSY for the rural poor, so that they could be employed on a sustainable basis. This would not only generate employment and supplement family earnings, but would go a long way in empowering the women to play their part within the family and society.

- The low proportion of workers engaged in modern sectors of employment is mainly due to the lack of infrastructure for industrial development. A large proportion of the population of the district is deriving their livelihoods from agriculture and allied activities, which is responsible for their poverty and deprivation. There is lack of required trained and skilled manpower in the district, which needs to be attended to on a priority by opening more industrial training institutes and other technical institutes. This would facilitate locally trained and skilled manpower in getting employment in the industrial sector.

- Unemployment and underemployment is quite alarming across all communities. As the search for additional employment for augmenting households' income and status is very high, the lack of training and skills make their employability very low. Thus, their skill needs to be improved through short term vocational and job-oriented courses.

- The economic conditions of the households can be improved if the government provides better basic health and educational facilities. This would reduce their dependence on private services, which takes away a substantial part of their income which could then be utilised for meeting other basic needs of the households.

- The dependence on private sources of drinking water by the rural poor households needs to be rectified. Government needs to provide tap water facilities, for which necessary allocations must be made on a priority basis.

- The practice of open defecating, though on a lower scale, needs to be checked by providing in-house toilet assistance by the government. This would help to improve the sanitary and environmental conditions in the villages.

- The system of institutional deliveries is presenting an encouraging picture of rural reproductive and child health care system in the district. This needs to be strengthened further to ensure cent per cent institutional birth and child care.

- There is a need to strengthen the National Rural Health Mission so that it may be able to meet the health needs of the poor rural households and curtail their dependence on private sources, which are not only expensive but most of the time these are beyond the reach of the poor households, forcing them into debt. Thus, more allocations should be made for NRHM on priority to extend the outreach and coverage of the programme.

- Banks and financial institutions can play a major role by providing credit at cheaper rates, without any collateral, for undertaking productive self-employment. In this connection, the government sponsored micro credit scheme, under SGSY, needs to be promoted so that poor villagers may invest in farm and non-farm activities, including dairy development, to increase their income. This would go a long way in mitigating poverty and empowering them, both economically and socially.

- The huge difference in falling under the BPL category, holding BPL ration card and availing benefits from the PDS is a matter of very serious concern. The gaps need to be plugged at the earliest, so that the poor get their due share, which would also supplement the households' nutrition. There is also a need to rejuvenate the PDS, to improve its working and performance, as well as coverage.

Annexure I: List of Sample Selected villages in Gumla District

Block	Gram Panchayat	Village
bishunpur	Narma	Narma
Ghaghra	Ruki	Shivshereng
Sisai	Shivvnathpur	Shivnathpur
Dumri	Sisikaramtdli	Bhavmtel
Dumri	Sisikaramtoli	Sisikaramtoli
Ghaghra	Kugaon	Pathakpur
Dumri	Dumri	Chotakatra
Dumri	Jairagi	Jaioragi
Cfhainpur	Barway Nagar	Bishunpur
Chainpur	Bendora	Bamhani
Sisai	Bargaon	Makunda
Sisai	Murmu	Nagfeni
Sisai	Sisai	Sisai
Sisai	Bargaon	Bargaon
Sisai	Pandaria	Bishrampur
Kamdara	Sarita	Buruhatu
Kamdara	Shaligattu	Garai
Raidih	Nawagarh	Nawagarh
Raidih	Kepur	Aranda
Gumla	Katri	patgachha
Palkot	Bagesara	Bagesara
Basia	Morang	Kindrikela
Basia	Pokta	Pokta
Gumla	Ghatgaon	Soso
Palkot	Kulukera	Kulukera
Palkot	Kulukera	Kumharia
Palkot	Dohupani	Kesidih
Gumla	Asni	Chandali
Gumla	Ghatgaon	Ghatgaon
Gumla	Kharka	Kharka