

Minority Concentration District Project

Nadia, West Bengal

Sponsored by the Ministry of Minority Affairs

Government of India

Centre for Studies in Social Sciences, Calcutta

**R1, Baishnabghata Patuli Township
Kolkata 700 094, INDIA.
Tel.: (91) (33) 2462-7252, -5794, -5795
Fax: (91) (33) 24626183
E-mail: info@cssscal.org**

Research Team

Faculty: Prof. Partha Chatterjee, Dr. Pranab Kumar Das, Dr. Sohel Firdos, Dr. Saibal Kar, Dr. Surajit C. Mukhopadhyay, Prof. Sugata Marjit.

Research Associate: Smt. Ruprekha Chowdhury.

Research Assistants: Shri Dhritiman Bhattacharya, Smt. Anindita Chakraborty, Shri Pallab Das, Shri Avik Sankar Moitra, Shri Ganesh Naskar and Shri Abhik Sarkar.

Acknowledgment

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

Content

An Overview.....	4
Significance of the Project.....	5
The Survey	7
Methodology.....	8
Introducing West Bengal.....	9
Nadia.....	10
Demography.....	10
Selected Villages in Respective Blocks.....	11
Map of the District of Nadia.....	12
Findings.....	13
1. Basic Amenities.....	13
2. Education.....	18
3. Occupation.....	28
4. Health.....	33
5. Infrastructure.....	38
6. Awareness about Government Schemes.....	38
7. Other issues.....	41
Recommendations.....	48

Appendices

Table A1: General information.....	52
Table A2: Transport and Communication.....	52
Fig. A 1 Sources of Water.....	53
Fig. A2: Distance to Post-Office.....	53
Fig. A3: Distance of Public Transport.....	54
Fig. A4: Average No. of Banks and Other Financial Institutions.....	55
Fig. A5: Irrigation.....	55
Sampling Methodology.....	56

The Minority Concentrated Districts Project

An Overview

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

The objective of the proposed study has been conducting a baseline survey on religious minority population under the aegis of Indian Council of Social Science Research and funded by the Ministry of Minority Affairs. A total of ninety districts have been selected by the Ministry of Minority Affairs on the basis of three criteria, viz. minority population, religion specific socio economic indicators and basic amenities indicators. The Ministry has classified the districts with substantial minority population on the basis of religion specific socio economic indicators and basic amenities indicators respectively. The four religion specific socio-economic indicators are: (i) literacy rate, (ii) female literacy rate, (iii) work participation rate and (iv) female work participation rate. The four basic amenities are: (i) % of households with *pucca* walls, (ii) % of households with safe drinking water, (iii) % of households with electricity and (iv) % of households with W/C latrines. A total of 53 districts with both sets of indicators below national average were considered more backward and were classified into group 'A' and 37 districts with either of the indicator values below national average were classified into group 'B'. Group B was further classified into two sub-categories – B1 for which religion specific socio-economic indicators are below national average and B2 for which basic amenities indicators are below national average. The minorities are defined on the basis of National Commission of Minorities Act, 1992 and includes Muslims, Sikhs, Christians, Buddhists and Zoroastrians (Parsis).

Centre for Studies in Social Sciences, Calcutta would carry out the survey in 11 districts of West Bengal and one each in the Andaman and Nicobar Islands, Orissa and Sikkim. Of the 11 districts of West Bengal Uttar Dinajpur, Dakshin Dinajpur, Malda, Murshidabad, Birbhum,

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

Nadia, South 24 Parganas, Brdhaman and Kochbihar are in group A while Haora, North 24 Parganas are in group B (sub-category B1). Nicobars in Andaman and Nicobar Island and North Sikkim in Sikkim are in group B (sub-category B2). Gajapati district in Orissa is in group A. It may also be noted that all the 11 districts of West Bengal are marked for Muslim minority category while Gajapati and Nicobars are marked for Christian minority category and North Sikkim for the Buddhist minority category.

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

Before elaborating on the MCD Project, it would be useful to highlight some of the main objectives of the Sachar Committee Report, upon which the latter is envisaged and formulated. The Sachar Committee Report (2006) on the social, economic and educational status of the Muslim community primarily dealt with the question of whether different socio-religious categories in India have had an equal chance to reap the benefits of development with a particular emphasis on Muslims in India. It proposes to identify the key areas of intervention by Government to address relevant issues relating to the socio-economic conditions of the Muslim community (SCR, 3).² Besides indicating the developmental deficits, the report illustrates how the perception among Muslims that they are discriminated against and excluded, is widespread (SCR, 237).

Significance of the MCD Project

The purpose of this survey is to help the district administration draw an action plan for socio economic and infrastructure development of the selected districts for improving the quality of life of the people and reducing the imbalances during the 11 th. Five Year Plan. However, it may be noted that the benefits will accrue all sections of people in the district where intervention is applied. To give a specific example, if a school is built up, then all groups of people would

² Sachar Committee will be written as 'SCR'.

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

From a sociological point of view the vision of the MCD project is to open up an in-depth understanding about not just the Muslim community but other minority communities as well, to ensure overall growth and development of the districts--that the term 'minority' is not restricted or limited to the Muslim community only, thus reinforcing the need for equity and inclusion as proposed in Sachar Report. In the Indian imagination, the term 'minority' is coeval with the Muslim community. The Sachar Report writes of how this particular community imagine themselves and is imagined by other socio-religious communities (SCR, 11) and observes how "the Muslims complained that they are constantly looked upon with a great degree of suspicion not only by certain sections of society but addresses the issues relating to Muslim minority community, the MCD makes for provisions to look into other socio-economic aspects common to all poor people and to minorities.

While the Sachar Committee Report agrees that the widespread perception of discrimination among the Muslim community needs to be addressed, nonetheless it admits that there are hardly any empirical studies that establish discrimination. (SCR, 239). The term, when associated particularly with the Muslim community, is fraught with negative meanings, imageries, and ideas that may trigger further speculation. It is highly nuanced with multi-layered causalities, and therefore any one to one correlation would make a simplistic argument. Needless to say, initiating a dialogue on the subject of discrimination and deprivation is not easy.³ Under the circumstance, the MCD project's baseline survey, in a way, acts as a tool⁴ to perpetuate wider social awareness, among the minority concentrated districts thereby constructively sustaining ongoing discussions and dialogues on this delicate issue. In doing so, it urges the larger society to think through issues of discrimination and the like such as casteism, groupism, etc—the social hurdles which seemingly appear to play little to no direct role in addressing and reducing

³ During the course of our survey, the discussions on 'discrimination' and 'deprivation' were carefully articulated to the respondent. People ranging from Government officials to the people of the community were careful not to use certain terminologies in the conversation.

⁴ It would be useful to look at how survey study itself can be a tool to generate social awareness. This argument calls for further elaboration that is beyond the scope of the present report.

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

By focusing on the 14 districts, extended over 3 states and 1 union territory, viz. West Bengal, Orissa, Sikkim and Andaman and Nicobar Islands respectively, the MCD project headed by the Center for Studies in Social Sciences, Calcutta, aims to gain an in-depth and detailed view of the socio-economic conditions of the communities living in these districts and create socio-economic profiles of the districts by identifying the key developmental deficits viz. health, literacy rate, female work participation etc. that have a significant bearing on the overall growth and expansion of a State. The project is a district level plan that doesn't necessarily target the minority community, and therefore although it will identify the minority community, the funds will be allocated across communities irrespective of socio-religious affiliations. (See ICSSR's Expert Committee Meeting on Baseline Survey of Minority Concentration Districts, p.2)

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

The Survey

The MCD project undertakes a baseline survey to address the socio-economic issues of the district communities. A baseline survey is significant as it creates a rich database, which allows us to interrogate, and provides us with more research options. Also, it allows us to create a benchmark for future survey on the focused areas that need immediate Government intervention. The new data collected and collated by baseline survey will thus build on and supplement the existing data provided by Census and the Sachar Committee.

There is a need to describe developmental deficits in terms of figures and numbers, one has to take cognizance of how the 'social' is intertwined with the economic parameters of human conditions and vice versa. This approach towards research would allow us to gain a holistic

⁵ The Sachar Committee Report notes that the widespread perception of discrimination among the Muslim community needs to be addressed but admits that 'there are hardly any empirical studies that establish discrimination.' (SCR pp.239)

perspective while at the same time enabling us to stay focused on certain key aspects of development of the minority concentrated districts.

Previous research such as the State HDR (West Bengal) did not treat the Muslim community as a separate socio-religious group. While data for SC/STs and on gaps in development exist, the absence of focus on the Muslim community does not bring to the fore their specific socio-economic status. While certain socio-economic conditions would be applicable across communities in terms of literacy, employment, or such like, a specific focus on minorities would also show the relative position vis-à-vis other disadvantaged groups namely the SC/STs. The advantage of focusing on the conditions of minorities in terms of standard socio-economic indices is to clearly highlight their condition, which would have been glossed over if the research were conducted by focusing on the SC/STs only.

Methodology

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

The methodology employs two types of survey instruments – one a rural household questionnaire and second, a village schedule. Household schedule would be used to identify socio-economic parameters, as well as, to understand both the individual and the collective experiences of people living in these areas. The village schedule would be instrumental in

collecting the village average data. This data will be collected from the various government offices, such as the office of the District Magistrate, the Block Development Officer, the Agricultural Department; the office of the Panchayat Pradhan, ICDS centres etc. It will be useful in understanding the nature of the village in terms of availability of infrastructure, access to basic amenities such as health services, education, land and irrigation and the like.

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

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

Introducing West Bengal

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

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

West Bengal is higher than the national average. (SCR, 30)

Nadia

The district of Nadia as Muslim minority district and belongs to category 'A' of the MCD districts with 25.4% Muslim population and religion specific average socio-economic indicator value 35.3 and average basic indicator value 24.⁶

Krishnanagar, district headquarter, is around 110 Kms. from Kolkata, the state capital and well connected by road and railways. There are 17 C.D. blocks, 187 *Gram Panchayats* and 2639 *Gram Sansads* in the district. The district has 2515 primary schools, 135 higher secondary schools, 98 Junior High *Madrashas*, 231 High *Madrashas*, 4 Senior *Madrashas*, 15 degree colleges, 12 professional and technical colleges, 1 university and 1 agricultural university and 171 child education centers.

Demography

Of the 18 districts of West Bengal, Nadia ranks 9th in terms of Human Development Index (Human Development Report, 2004, p. 219). The density of population is 1172.33 per square Km. The total population of the district is 4604827 (Census, 2001) with a decadal rate of growth of 19.51% over 1991 census. Of the total population the rural population is approximately 78.72 %. The SC and ST population of the district are 29.66% and 2.47% respectively. The literacy rates of males and females are 66.14% and 59.58% respectively. The rate of work participation is 33.67% and the female work participation rate is 14.07%. The district of Nadia is characterized by gangetic alluvial soil and rich in rice production. However, proportion of landless labourers constitute a very large proportion – around 24% of the work force and the marginal farmers constitute around 8%.

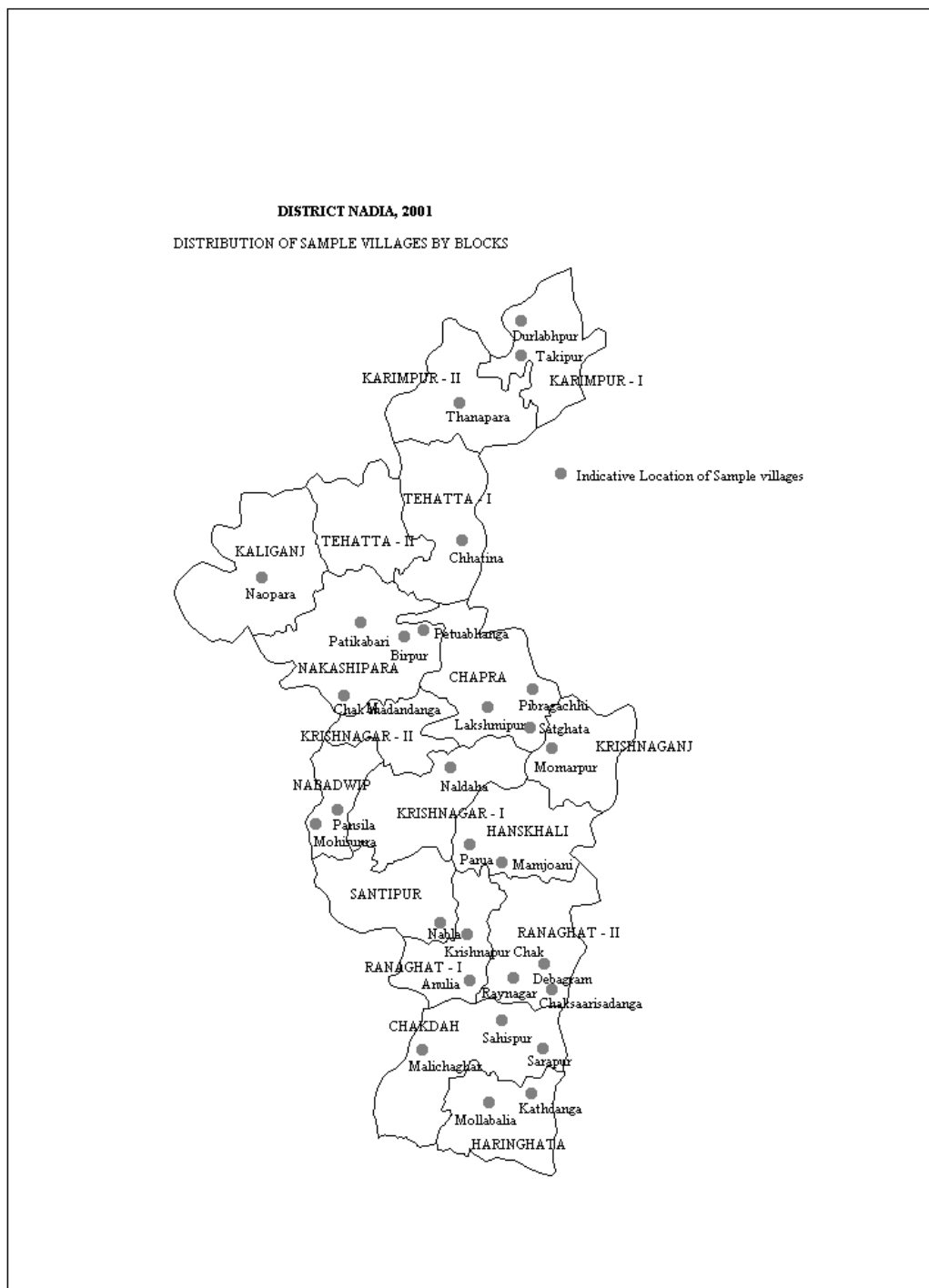
⁶ The corresponding national averages are 45.8% and 41.7% respectively as calculated by the Ministry of Minority Affairs.

Selected Villages in Respective Blocks

Sl. #	Block	Village Code	Village Name	House holds	Population
1	Karimpur-II	01491300	Thanapara	1697	7507
2	Chapra	01535200	Satghata	230	1093
3		01535400	Pibragachhi	548	2746
4		01535500	Lakshmipur	777	3728
5	Kaliganj	01511600	Naopara	236	1057
6	Nakashipara	01520000	Chak Madandanga	54	250
7		01526300	Patikabari	1425	7328
8		01527000	Birpur	2313	11900
9		01527100	Petuabhanga	1013	5558
10	Nabadwip	01544100	Pansila	1489	7008
11		01544600	Mohisunra @	2384	11992
12	Karimpur-I	01482000	Takipur	410	1615
13		01482200	Durlabhpur	1128	4764
14	Tehatta-I	01500900	Chhatina	512	2347
15	Haringhata	01611400	Kathdanga	1365	6611
16		01611800	Mollabalia	1076	5250
17	Chakdah	01594400	Malichaghar	37	195
18		01600900	Sahispur	417	2033
19		01604800	Sarapur	443	2183
20	Krishnanagar-I	01549600	Naldaha	1334	6572
21	Santipur	01573500	Nabla	555	2464
22	Ranaghat-II	01580700	Debagram	1387	6721
23		01581900	Raynagar	915	4451
24		01590300	Chaksaarisadanga	177	871
25	Hanskhali	01563800	Parua	575	2661
26		01564800	Mamjoani	1040	5102
27	Ranaghat-I	01575000	Krishnapur Chak	875	3918
28		01579700	Anulia	938	4477
29	Krishnaganj	01556200	Momar Pur	267	1327

Note: @ indicates the village repeated twice.

Map of Nadia with Indicative Location of Sample Villages by Blocks



Note: Map not to scale.

Findings

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

1. Basic Amenities

We begin with a distribution of the Basic Amenities in the district of Nadia calculated at the level of villages considered under the primary survey and it includes the types and percentage of houses under Kutcha/ Pucca constructions, percentage of electrified houses, the average distance of each house within a specific village from its source of drinking water, the percentage of houses in these villages with access to toilet facilities, and the type of fuel used. It shows that the 47% Muslim households on average have in-house toilet facilities compared to 74 % on non-Muslim households. This is undoubtedly a glaring disparity that needs to be acted upon. Understandably, there is a wide variation across villages, and quite surprisingly, reported percentage of in-house toilet facility in Durlabhpur in northern Nadia Krishnapur Chak report zero percentage of houses with the same (Table 2). However, those who have toilet facility inside their premises do have hygienic provision. In this connection it may be noted that in our discussion with government officials and Panchayat functionaries this has been emphasized that though a large fund is available for low cost toilet, but people are reluctant to access such benefits even though their contribution is only 10%. So the problem cannot be solved by allocating more funds only, but other measures, such as awareness and campaigning at the level of households is urgently called for. Compared to this, the level of average electrification in the Muslim households is appallingly low at 24 % compared to 37 % for non-Muslim households.

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

Amenities		Muslim	Non - Muslim
Percentage of houses electrified		23.27	37.37
Primary source of light if house is not electrified (%)	Oil Lamp	91.25	89.52
	Oil Lantern	8.75	9.63
	Petromax	0.00	0.00
	Others	0.00	0.85
Source of Water (%)	Own Hand Pump/ Tube Well	49.21	65.63
	Public Hand Pump/ Tube Well	41.64	28.50
	Tap water	2.21	1.38
	Public Un-protected dug Well	0.00	0.00
	Public Protected dug Well	0.00	0.35
	Pond/River/Stream	0.00	0.00
	Others	6.94	4.15
Average Distance from source of Water(K.M)		0.41	0.49
Position of Toilet (%)	In House	47.33	73.89
	Outside House	52.67	26.11
Type of Toilet (%)	Septic Tank Latrine	10.00	13.59
	Water Sealed Latrine in House	12.14	13.83
	Pit Latrine	14.29	15.29
	Covered Dry Latrine	33.57	14.08
	Well Water Sealed	30.00	42.23
	Others	0.00	0.97
Primary Source of Fuel (%)	Wood	17.61	26.51
	Coal	3.77	1.38
	Kerosene Oil	4.40	2.24
	Leaves/ Hay	56.29	49.23
	LPG	0.94	2.41
	Others	16.98	18.24
Drainage Facility (%)	% with drainage facility in house	5.38	18.84

Source: Household survey data.

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

Name of the Village	Type of Houses			Avg. distance for source of drinking water (Km.)	Electrified houses	Households having Septic Tank /water/Sealed/Well-water Latrine	Type of Fuel used						Toilet outside house
	Kutcha	Kutcha-Pucca	Pucca				Wood	Coal	Kerosene Oil	Leaves/Hay	LPG	Others	
BIRPUR	85.71	10.71	3.57	0.10	23.33	17.39	6.67	0.00	0.00	93.3	0.0	0.0	23.33
TAKIPUR	65.52	24.14	10.34	0.00	50.00	92.86	6.67	3.33	0.00	76.67	6.67	6.67	46.43
DURLABHPUR	56.00	8.00	36.00	1.00	37.93	32.14	6.90	10.34	24.14	37.9	0.0	20.7	0.00
THANAPARA	53.57	32.14	14.29	0.55	13.33	15.38	0.00	3.33	36.67	56.67	3.33	0.0	51.72
CHHATINA	63.33	23.33	13.33	0.17	23.33	53.33	0.00	0.00	0.00	50.0	13.3	36.7	50.00
NAOPARA	63.33	23.33	13.33	0.09	20.00	41.67	20.00	0.00	0.00	66.7	3.3	10	60.00
CHAK MADANDANGA	65.52	31.03	3.45	1.08	53.57	82.35	0.00	10.0	0.00	80.0	0.0	10	43.33
PATIKABARI	90.00	3.33	6.67	0.00	13.33	45.00	46.67	0.00	0.00	43.3	0.0	10.0	33.33
PETUABHANGA	82.76	10.34	6.90	0.09	10.00	33.33	0.00	0.00	0.00	86.7	3.3	10	80.00
SATGHATA	81.48	14.81	3.70	0.24	0.00	66.67	6.67	0.00	0.00	63.3	0.0	30	60.00
PIBRAGACHHI	89.66	6.90	3.45	0.04	0.00	14.29	0.00	3.33	0.00	80.0	0.0	16.7	76.67
LAKSHMIPUR	58.82	17.65	23.53	1.12	30.00	68.18	33.33	0.00	13.3	23.3	3.3	26.7	26.67
PANSILA	70.00	13.33	16.67	1.00	43.33	27.27	26.67	0.00	0.00	66.67	6.67	0.0	26.67
MOHISUNRA	55.17	41.38	3.45	0.88	30.00	100.00	26.67	16.67	0.00	0.00	0.0	56.7	46.67
NALDAHA	78.57	10.71	10.71	0.19	20.00	57.89	6.67	0.00	0.00	90.0	0.0	3.33	36.67
MAMJOANI	60.00	33.33	6.67	1.05	30.00	57.89	6.67	0.00	0.00	90.0	0.0	3.33	13.64
MOMAR PUR	83.33	10.00	6.67	1.01	0.00	89.66	3.33	0.00	0.00	43.3	0.0	53.3	3.33
PARUA	66.67	16.67	16.67	0.19	76.67	100.00	3.33	0.00	0.00	10.0	0.0	86.7	0.00
NABLA	56.67	26.67	16.67	0.35	33.33	100.00	36.67	0.00	3.33	56.67	3.3	0.0	6.67
ANULIA	75.00	25.00	0.00	0.85	36.67	68.18	76.67	0.00	0.00	20.0	3.3	0.0	15.38
KRISHNAPUR CHAK	66.67	25.00	8.33	1.24	46.67	42.31	100.00	0.00	0.00	0.00	0.0	0.0	0.00
RAYNAGAR	65.52	13.79	20.69	2.00	60.00	87.50	10.00	0.00	0.00	83.3	0.0	6.67	46.67
DEBAGRAM	60.00	36.67	3.33	0.73	40.00	95.00	96.67	0.00	0.00	0.00	0.0	3.33	33.33
CHAKSAARISADANGA	93.33	6.67	0.00	0.68	40.00	93.10	10.00	0.00	0.00	80.0	0.0	10	0.00
MALICHAGHAR	62.96	33.33	3.70	0.12	26.67	35.29	23.33	0.00	0.00	76.67	0.0	0.0	43.33
SARABPUR	75.86	10.34	13.79	0.18	23.33	40.00	6.67	0.00	0.00	90.0	0.0	3.33	13.79
SAHISPUR	70.00	3.33	26.67	0.36	46.67	66.67	36.67	3.33	0.00	30.0	0.0	30	46.43
KATHDANGA	43.33	30.00	13.33	0.10	72.41	100.00	43.33	0.00	0.00	23.3	0.0	33.3	29.41
MOLLABALIA	66.67	13.33	20.00	0.04	43.33	100.00	33.33	0.00	13.3	33.3	10	10	83.33

Source: Village survey data.

Note: N.A means *not available*

Once again at the village level, Satghata and Pibragachhi (Table 2) report zero percentage of electrified households and except for Kathdanga (72%) and Parua (76%) hardly any other village have even 50% of the households covered by electricity. For cooking fuel and other households activities, most households are dependent on stray sources, such as gathered leaves and hay and barring a few villages as Mollabalia (10%), Pansila (7%), etc. none other have access to LPG or even Kerosene. Interestingly, villages, which use Kerosene, also have some access to LPG implying that the development has been both narrow and localized. Most non-Muslim households (about 65%) have access to private hand pumps or tube wells, while the percentage for Muslim households is roughly 50. More Muslim households than their non-Muslim counterparts use the publicly provided tube wells or hand pumps. Thus the average distance traversed for procurement of water is not much and goes up to 1 km or little more than that for villages like Mohisunra and Krishnapur Chak, which nonetheless needs to be taken care of since this pulls the average distance for Muslim households close to 0.4 km and for non Muslim households to 0.5 km. All these information is directly available from Tables 1 and 2 and may be used for specific actions.

There is however, scope for immense intervention in the types of houses the respondent and therefore the average person in each village surveyed lives in. There is no village in the entire district of Nadia which has even 45% of all households built under Kutch-Pucca arrangement. Most such houses are in the village of Mohisunra (41%). Not surprisingly therefore, majority of the villages have kutch houses and although 92% of Muslim and 97% of non-Muslim households own their houses, only 6.65 % of the former and a meager 1.55% of the latter received it under the IAY (see Table 3). Housing condition appears less grim for the Muslim households, as on average 21.65 % of Muslim compared to 19% of non-Muslim houses are under kutch-pucca construction. Of the pucca houses across villages in Nadia, 8.93% belong to Muslims and 11.72% belong to non-Muslims.⁷ *This we believe should be an area where top up facilities may be extended. It is understood that construction and maintenance of better houses require large investments from the residents, which if channeled into provision of education and health facilities among the children and women shall serve a better purpose under all possible conditions.*

⁷ This is percentage with respect to the general population. The same as the percentage of BPL families for the district as a whole is 5.88%.

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

Religion group		Muslim	Non-Muslim
Ownership of House (%)	Own	92.09	97.24
	IAY/ Government Provided	6.65	1.55
	Rented	1.27	1.21
Type of House (%)	Kutchha	69.42	68.56
	Kutchha-Pucca	21.65	19.01
	Pucca	8.93	11.72
	Others	0.00	0.71
Land adjoining own residence (%)	Own	91.67	72.17
	Provided By Government	2.43	7.05
	Land Holders Land	0.00	14.10
	Others	5.90	6.68
Average Value of Own House (Rs.)		47894.57	64749.74
Average Rent (Rs.) per month		N.A.	250.00

Source: Household survey data

Table 4: Other Amenities of Household - District Averages

Religion group		Muslim	Non-Muslim
Percentage of people with	Telephone	1.89	1.62
	Mobile	10.09	15.44
	Scooter/Moped/Motorcycle	N.A.	N.A.
Average Price (Rs.)	Telephone	383.33	1338.89
	Mobile	1829.38	2056.19
	Scooter/Moped/Motorcycle	N.A.	N.A.

Source: Household survey data

Note: N.A means not available.

Table 5: Non-agricultural Assets – District Averages

		Muslim	Non-Muslim
Oxcart	Percentage of household who own	0.95	2.79
	Average Price(Rs)	2666.67	3936.84
Motor cycle/ Scooter/ Mopeds	Percentage of households who own	3.79	3.53
	Average Price (Rs)	28391.67	25450.0

Source: Household survey data

Note: NA means not available.

2. Education

The household survey on educational conditions offer a plethora of data on both Muslim and non-Muslim households (Table 6). Of the many glaring facts, one should begin with the level of illiteracy among Muslim households that stands at 44% for the male and 45% for the female. Of the rest who are deemed literate, the percentage of below primary educated male is

22.65 and female 21.56 and the percentage steadily dwindles as one goes higher up till the secondary level (Male 3.06% and Female 1.53%). The situation is not appreciably better for non-Muslim households, where literacy level is certainly higher, but secondary school going percentage for male is 6.88 and female, 4.06. It seems almost self-selection among those who could continue to the highest possible level of graduation – those who stayed onto the higher secondary level also continued till graduation and at that point the disparity across Muslim and non-Muslim households almost vanishes as does the gender gap across religions.

Table 9 clearly identifies the reasons why the dropout rates have been so high for most school goers. On average 40% of all dropouts across villages in the district of Nadia report that the cost of remaining in school is quite high – both the direct cost and the indirect cost of not earning anything while in school. Despite the fact that distance wise, most Muslim (70%) and non Muslims (55%) households find the school almost in the neighborhood within a distance of 1 km, continuation becomes infeasible at a very early stage due to the high opportunity cost (next best alternative to school is go out for work and earn for the family) of being in school. This also, is a potential point of intervention where without stressing on the supply of schools, the emphasis should be on provisions of supplementary resources that could keep them in school. We do not think, mid-day meal alone can address this problem successfully, because the respondents clearly voiced their positions on the choice between school and work and the only way they could continue in school is providing the household sending children to school with a subsidy equivalent to the income they would lose by not working during that time. Conversely, if the families that send children to school receive higher income from their existing jobs that may relax the constraint facing these children intending to attend school on a longer term. *We therefore, re-emphasize that this is an area although well known to both academic and policy-making communities need larger attention. What we propose is that the households that choose to send children to school may be provided with additional income support during the school years so that the student does not drop out and transform into child labor. In fact, provisions of such facilities in kind are already in practice, and include the mid-day meal arrangements although with several problems of mismanagement and corruption among the organizers that the scheme regularly suffers from.* Still it does not take care of the opportunity cost in full, since it is well known that putting children in the work force is essentially a decision taken by one or both parents under the condition that children's leisure is a luxury good under dire necessity of

survival for the household. *Thus, we would like to draw attention to policies that can ensure such in-school support program for the household instead of creating larger supply of such facilities. This will obviously require targeting of households which have shown positive choice towards sending children to school and those who would also be forthright in withdrawing the same in case of drop in household income levels below a critical level.* It is also important to identify if these are also the households, which are more vulnerable than others in terms of health facilities, or parental access to regular work and other demographic features different from those which choose to retain their children in school. Tables 7-12 categorically identify these features that hinder school attendance among the village children. It is both generic across villages surveyed in Nadia and strongly buttress the argument in favor of subsidiary arrangements to boost school attendance among this mass.

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

Descriptive	Muslim		Non-Muslim	
	Male	Female	Male	Female
Illiterate	43.94	45.48	21.70	28.83
Below Primary	22.65	21.56	22.14	22.06
Primary	18.91	23.23	27.58	26.80
Middle	6.46	5.98	14.88	15.05
Vocational/management	0.00	0.00	0.13	0.00
Secondary	3.06	1.53	6.88	4.06
Higher Secondary	2.49	0.83	3.63	1.86
Technical Diploma	0.00	0.00	0.06	0.00
Technical/Professional Degree	0.11	0.00	0.00	0.00
Graduate	1.36	0.14	1.81	0.51
Post Graduate	0.45	0.14	0.56	0.51
Others	0.57	1.11	0.63	0.34

Source: Household survey data.

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

		Muslim	Non-Muslim
Condition	Not admitted to school	12.00	3.04
Level	Below primary education	39.64	26.31
	Primary education	46.24	46.28
	Class Eight	10.48	20.92
	Vocational	0.00	0.16
	Secondary	2.73	4.28
	Higher Secondary	0.23	1.58
Type of school	Government/ Aided School	97.03	96.34
	Private School	0.92	1.75
	Madrasah	0.23	0.00
	Missionary School	0.00	0.48
	Unconventional school	1.83	1.43
	Others	0.00	0.00

Source: Household survey data.

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

Name of the Village	Literacy Rate	
	Male	Female
BIRPUR	50.68	56.58
TAKIPUR	82.50	72.88
DURLABHPUR	70.42	61.36
THANAPARA	36.00	56.14
CHHATINA	70.10	67.19
NAOPARA	42.17	60.61
CHAK MADANDANGA	72.62	61.29
PATIKABARI	67.86	70.15
PETUABHANGA	51.19	34.43
SATGHATA	66.20	73.85
PIBRAGACHHI	52.87	52.54
LAKSHMIPUR	75.32	60.71
PANSILA	80.77	66.67
MOHISUNRA	62.50	48.19
NALDAHA	75.34	80.65
MAMJOANI	66.25	63.33
MOMAR PUR	79.55	67.61
PARUA	89.89	77.27
NABLA	70.00	53.85
ANULIA	82.80	71.01
KRISHNAPUR CHAK	96.20	85.45
RAYNAGAR	75.79	69.62
DEBAGRAM	87.06	71.70
CHAKSAARISADANGA	87.18	95.00
MALICHAGHAR	62.22	62.69
SARABPUR	72.04	66.10
SAHISPUR	80.49	69.23
KATHDANGA	74.36	68.12
MOLLABALIA	65.75	62.71

Source: Household survey data.

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

Distance	Community	Muslim		Non-Muslim	
	Below 1 K.M.	70.86		54.58	
	1-2 K.M.	16.05		21.90	
	2-4 K.M.	7.41		14.38	
	Above 4 K.M.	5.68		9.15	
Instruction	Bengali	99.31		98.73	
	English	0.69		0.95	
	Bengali & English	0.00		0.32	
	Hindi	0.00		0.00	
	Local Language	0.00		0.00	
Govern- ment Help	Books	77.25		55.56	
	School dress	1.72		0.27	
	Stipend	0.00		18.16	
	Mid-day meal	20.60		17.34	
	Others	0.43		8.67	
Reasons for drop-out		Male	Female	Male	Female
	Distance	3.16	1.47	1.30	1.72
	Not proper teaching	4.30	1.47	1.32	5.08
	Unavailability of water, classroom and toilet	0.0	0.0	0.0	1.69
	Unable to attend because of work	27.66	10.29	24.36	8.33
	It is expensive	41.94	39.71	42.50	35.48

Source: Household survey data.

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

		Muslim		Non-Muslim	
Mid-day meal	Regularity	75.45		88.74	
	Taste	59.88		69.26	
	Cleanliness	56.89		71.86	
Book	Availability	63.87		50.61	
Teachers	Regularity	92.04		96.65	
	Discipline	94.53		96.37	
	Teaching	63.18		79.33	
Aspiration of parents		Male	Female	Male	Female
	Vocational	6.74	1.76	7.23	2.04
	Madhyamik	43.01	66.47	23.90	47.35
	H.S	16.06	15.29	10.38	12.24
	Graduate	21.24	10.59	29.87	18.37
	Post-Graduate	6.22	2.94	15.72	8.16
	Others	6.74	2.94	12.89	11.84

Source: Household survey data.

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

	Muslim		Non-Muslim	
Level of dropout	Male	Female	Male	Female
< Primary	36.17	27.27	20.0	21.74
<Class Eight	87.23	95.45	82.5	43.48

Source: Household Survey Data

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

Name of the Village	Male					Female				
	Distance	Absence of any teaching in school	No Drinking water	Labour	Expenditure	Distance	Absence of any teaching in school	No Drinking water	Labour	Expenditure
BIRPUR	0.00	N.A.	0.00	100.0	100.0	0.00	N.A.	0.00	0.00	100.0
TAKIPUR	50.00	N.A.	0.00	50.00	50.00	0.00	N.A.	0.00	0.00	0.00
DURLABHPUR	0.00	N.A.	0.00	0.00	16.67	0.00	N.A.	0.00	0.00	0.00
THANAPARA	0.00	N.A.	0.00	100.0	100.0	N.A.	N.A.	N.A.	N.A.	N.A.
CHHATINA	0.00	N.A.	0.00	100.0	100.0	0.00	N.A.	0.00	0.00	33.33
NAOPARA	0.00	N.A.	0.00	50.00	66.67	50.00	N.A.	0.00	50.00	0.00
CHAK MADANDANGA	0.00	N.A.	0.00	18.75	6.25	0.00	N.A.	0.00	0.00	0.00
PATIKABARI	0.00	N.A.	0.00	20.00	100.0 0	0.00	N.A.	0.00	0.00	100.00
PETUABHANGA	0.00	N.A.	0.00	25.00	25.00	0.00	N.A.	0.00	50.00	50.00
SATGHATA	0.00	N.A.	0.00	0.00	50.00	0.00	N.A.	0.00	0.00	0.00
PIBRAGACHHI	0.00	N.A.	0.00	62.50	50.00	0.00	N.A.	0.00	50.00	50.00
LAKSHMIPUR	0.00	N.A.	0.00	0.00	0.00	0.00	N.A.	0.00	0.00	0.00
PANSILA	0.00	N.A.	0.00	75.00	50.00	0.00	N.A.	0.00	33.33	0.00
MOHISUNRA	0.00	N.A.	0.00	10.00	20.00	0.00	N.A.	0.00	4.76	38.10
NALDAHA	0.00	N.A.	0.00	33.33	0.00	0.00	N.A.	0.00	0.00	100.00
MAMJOANI	0.00	N.A.	0.00	83.33	100.0	0.00	N.A.	33.33	0.00	66.67
MOMAR PUR	N.A.	N.A.	N.A.	100.0	100.0	0.00	N.A.	0.00	0.00	100.00
PARUA	0.00	N.A.	0.00	100.0	0.00	50.00	N.A.	0.00	50.00	50.00
NABLA	0.00	N.A.	0.00	0.00	20.00	0.00	N.A.	0.00	0.00	40.00
ANULIA	0.00	N.A.	0.00	0.00	20.00	0.00	N.A.	0.00	0.00	42.86
KRISHNAPUR CHAK	0.00	N.A.	0.00	0.00	80.00	0.00	N.A.	0.00	0.00	100.00
RAYNAGAR	0.00	N.A.	0.00	0.00	66.67	0.00	N.A.	0.00	50.00	66.67
DEBAGRAM	33.33	N.A.	0.00	100.0	100.0	N.A.	N.A.	N.A.	N.A.	N.A.
CHAKSAARISADA NGA	0.00	N.A.	0.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
MALICHAGHAR	16.67	N.A.	0.00	0.00	100.0 0	0.00	N.A.	0.00	0.00	100.00
SARABPUR	25.00	N.A.	0.00	0.00	25.00	0.00	N.A.	0.00	0.00	100.00
SAHISPUR	0.00	N.A.	0.00	50.00	83.33	0.00	N.A.	0.00	60.00	100.00
KATHDANGA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
MOLLABALIA	0.00	N.A.	0.00	0.00	100.0	0.00	N.A.	0.00	0.00	100.00

Source: Village survey data.

Note: N.A means *not available*.

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

		Muslim	Non-Muslim
Courses	Tailoring	0.00	12.50
	Computer Trained	0.00	12.50
	Electronic & Electrical	0.00	0.00
	Driving Training	3.70	12.50
	Handicraft	3.70	12.50
	Apprentices	0.00	0.00
	Family Education	0.00	0.00
	Other	92.59	50.00
	Institution	Government Institution.	0.00
Expert Worker		25.93	12.50
Apprentices Training		0.00	0.00
Diploma Certificate	Number of people who hold	0.00	0.00
	Whether useful	N.A.	N.A.
Average. Duration of training (in days)		15.70	16.63
Average Expenditure for training (Rs.)		500.00	950.00

Source: Household survey data.

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

Religion		Muslim	Non-Muslim
People Interested in Training		38.73	49.30
Type of Training	Tailoring	15.57	22.30
	Sericulture	10.66	2.52
	Automobile Labour	4.10	5.04
	Computer	18.03	25.54
	Electronics & Electrical	7.38	5.40
	Motor Driving Training	5.74	5.76
	Handicraft	34.43	28.42
	Apprentice	0.82	1.08
	Family Education	0.00	0.36
	Others	3.28	3.60
Cost (Rs.)	Willing to bear the cost	54.10	71.79

Source: Household survey data.

Table 15: Village wise Demand for Technical/Vocational Education (in %)

Name of the Village	People interested in training	People willing to bear the cost	Tailoring	Sericulture	Automobile Labour	Computer Training	Electronics & Electrical	Motor Driving	Handicraft	Apprentice	Family Education	Others
BIRPUR	80.00	91.67	62.50	20.83	0.00	4.17	0.00	0.00	12.50	0	0	0
TAKIPUR	82.14	60.87	13.04	0.00	21.74	47.83	4.35	8.70	4.35	0	0	0
DURLABHPUR	16.00	50.00	0.00	0.00	0.00	25.00	0.00	50.00	0.00	0	0	25
THANAPARA	30.00	11.11	22.22	0.00	0.00	0.00	11.11	0.00	66.67	0	0	0
CHHATINA	48.28	92.86	14.29	0.00	0.00	50.00	7.14	21.43	7.14	0	0	0
NAOPARA	20.00	66.67	16.67	0.00	0.00	66.67	0.00	0.00	16.67	0	0	0
CHAK MADANDANGA	73.33	36.36	22.73	13.64	9.09	0.00	0.00	4.55	45.45	0	4.55	0
PATIKABARI	6.67	100	0.00	0.00	0.00	100	0.00	0.00	0.00	0	0	0
PETUABHANGA	3.33	0.00	0.00	0.00	0.00	100	0.00	0.00	0.00	0	0	0
SATGHATA	23.33	71.43	28.57	14.29	14.29	28.57	0.00	0.00	14.29	0	0	0
PIBRAGACHHI	16.67	80.00	20.00	20.00	20.00	0.00	0.00	40.00	0.00	0	0	0
LAKSHMIPUR	10.00	33.33	0.00	0.00	0.00	0.00	33.33	33.33	33.33	0	0	0
PANSILA	6.67	50.00	0.00	0.00	0.00	50.00	50.00	0.00	0.00	0	0	0
MOHISUNRA	50.00	40.00	0.00	20.00	0.00	0.00	0.00	0.00	66.67	0	0	13.33
NALDAHA	62.07	50.00	0.00	0.00	0.00	38.89	0.00	0.00	61.11	0	0	0
MAMJOANI	73.08	94.74	15.79	0.00	5.26	26.32	36.84	0.00	15.79	0	0	0
MOMAR PUR	56.67	47.06	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	50
PARUA	73.33	90.91	0.00	0.00	0.00	45.45	0.00	0.00	50.00	4.55	0	0
NABLA	21.43	100	0.00	0.00	0.00	66.67	0.00	0.00	33.33	0.00	0	0
ANULIA	73.33	63.64	68.18	0.00	0.00	4.55	4.55	13.64	9.09	0	0	0
KRISHNAPUR CHAK	60.00	44.44	38.89	0.00	11.11	33.33	0.00	11.11	5.56	0	0	0
RAYNAGAR	50.00	66.67	28.57	0.00	7.14	0.00	0.00	0.00	64.29	0	0	0
DEBAGRAM	63.33	89.47	15.79	10.53	21.05	15.79	15.79	21.05	0.00	0	0	0
CHAKSAARISADAN GA	53.33	100	0.00	0.00	0.00	18.75	0.00	0.00	81.25	0	0	0
MALICHAGHAR	31.03	88.89	11.11	11.11	22.22	22.22	22.22	0.00	11.11	0	0	0
SARABPUR	53.33	100	0.00	0.00	0.00	75.00	6.25	0.00	6.25	6.25	0	6.25
SAHISPUR	83.33	60.00	4.00	0.00	0.00	24.00	0.00	12.00	60.00	0	0	0
KATHDANGA	46.67	85.71	35.71	0.00	0.00	28.57	35.71	0.00	0.00	0	0	0
MOLLABALIA	48.28	7.14	21.43	7.14	0.00	0.00	0.00	0.00	57.14	14.29	0	0

Source: Village survey data

Note: N.A means *not available*

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

3. Occupation

It is readily revealed by the tables below (Tables 16 through 19) that agriculture is the major source of livelihood for both the communities, either as cultivator or as landless agricultural labourers. Interestingly unlike many other districts of West Bengal, Muslim participation in government jobs is similar to other communities in this district, though the percentage of such employees is quite small. More impoverished villages are also the ones with largest participation in casual agricultural work. However, across communities there is very little female participation in work although there is a sizable share in both Muslim and non-Muslim communities (27 to 28 %) who do not classify as either in full time or casual jobs or purely engaged in household maintenance. Given the fact that major source of occupation is agriculture it only reflects disguised unemployment in agriculture leading to effectively low productivity. The share of migrant workers is quite sizable (Table 17) and about 5% of all migrant workers even work abroad. Across religion there is a strong homogeneity in the type of occupation the migrant workers get involved in as also the locations (about 60% of Muslims and non Muslims migrate to towns outside the province of West Bengal). These systematically indicate the lack of opportunities in the province and that even traditional migrant pullers like the city of Kolkata has become less attractive to job seekers from the villages.

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

	Muslim		Non-Muslim	
	Male	Female	Male	Female
Agriculture	11.77	1.11	17.04	1.50
Agricultural Labour	33.97	1.11	22.61	0.91
Family Business	5.49	0.55	4.40	0.08
Salaried Employee (Govt.)	1.35	0.00	1.86	0.58
Salaried Employee (Private)	0.11	0.00	2.23	0.17
Casual Labour	11.66	6.79	11.65	2.58
Only domestic Work	0.11	48.89	0.68	51.12
Retirees, Pensioners, Remittance Recipient	0.00	0.00	0.62	0.33
Unable to work (Child/ Elderly)	7.74	11.50	9.36	11.31
Unorganized Employee	1.23	0.14	2.66	1.00
Others	23.32	28.53	22.86	27.93
Unemployed	3.25	1.39	4.03	2.49

Source: Household survey data

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

		Muslim	Non-Muslim
Duration	Short Term	50.00	49.52
	Long Term	50.00	50.48
Place of work	Within District (Village)	11.36	1.94
	Within District (Town)	6.82	12.62
	Within State (Village)	4.55	4.85
	Within State (Town)	6.82	15.53
	Outside State (Village)	4.55	5.83
	Outside State (Town)	61.36	53.40
	Abroad	4.55	5.83
Reasons for migration	Professional Work	6.82	12.75
	Administrative Work	9.09	7.84
	Clerical Work	0.00	1.96
	Sales Work	0.00	0.98
	Farmer	2.27	6.86
	Transport and labourers	65.91	52.94
	Student	9.09	5.88
	Others	6.82	10.78
Repatriation	Household	63.64	75.24

Source: Household survey data

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

Name of the Village	Male					
	Cultivator	Agricultural Labour	Business	Salaried Employee (Govt.)	Salaried Employee (Pvt.)	Casual Labour (Non-Agriculture)
BIRPUR	9.59	15.07	32.88	0.00	2.74	6.85
TAKIPUR	11.25	40.00	2.50	5.00	2.50	6.25
DURLABHPUR	25.33	25.33	5.33	2.67	0.00	0.00
THANAPARA	31.08	35.14	1.35	1.35	0.00	0.00
CHHATINA	11.22	35.71	5.10	2.04	8.16	0.00
NAOPARA	4.88	50.00	0.00	8.54	0.00	2.44
CHAK MADANDANGA	27.91	23.26	0.00	0.00	0.00	6.98
PATIKABARI	0.00	53.57	0.00	3.57	0.00	9.52
PETUABHANGA	5.95	28.57	9.52	1.19	0.00	3.57
SATGHATA	26.32	21.05	2.63	1.32	0.00	10.53
PIBRAGACHHI	24.14	44.83	0.00	0.00	0.00	2.30
LAKSHMIPUR	15.66	33.73	4.82	1.20	0.00	4.82
PANSILA	15.38	10.26	2.56	3.85	0.00	14.10
MOHISUNRA	9.28	12.37	12.37	0.00	0.00	38.14
NALDAHA	41.10	13.70	0.00	1.37	2.74	9.59
MAMJOANI	6.10	31.71	3.66	1.22	0.00	7.32
MOMAR PUR	12.36	19.10	1.12	1.12	1.12	17.98
PARUA	24.72	17.98	2.25	6.74	2.25	12.36
NABLA	24.29	4.29	8.57	0.00	2.86	18.57
ANULIA	0.00	27.96	2.15	0.00	8.60	20.43
KRISHNAPUR CHAK	0.00	0.00	1.23	2.47	0.00	56.79
RAYNAGAR	16.84	11.58	14.74	2.11	1.05	10.53
DEBAGRAM	21.18	28.24	0.00	0.00	1.18	20.00
CHAKSAARISADANGA	14.10	33.33	2.56	0.00	5.13	2.56
MALICHAGHAR	8.89	43.33	0.00	0.00	0.00	5.56
SARABPUR	12.90	38.71	2.15	1.08	0.00	3.23
SAHISPUR	15.66	22.89	8.43	1.20	4.82	0.00
KATHDANGA	29.49	29.49	5.13	0.00	0.00	0.00
MOLLABALIA	10.96	32.88	0.00	2.74	0.00	12.33

Source: Village survey data

Table 19: Village wise Occupational pattern among the Female (in percentage)

Name of the Village	Female					
	Cultivator	Agricultural Labour	Business	Salaried Employee (Govt.)	Salaried Employee (Pvt.)	Casual Labour (Non-Agriculture)
BIRPUR	0.00	0.00	2.63	2.63	0.00	3.95
TAKIPUR	0.00	0.00	0.00	0.00	0.00	3.39
DURLABHPUR	0.00	0.00	0.00	2.27	0.00	0.00
THANAPARA	7.02	0.00	0.00	0.00	0.00	0.00
CHHATINA	0.00	0.00	0.00	0.00	0.00	0.00
NAOPARA	0.00	1.52	1.52	0.00	0.00	0.00
CHAK MADANDANGA	19.05	17.46	0.00	0.00	0.00	0.00
PATIKABARI	0.00	0.00	0.00	0.00	0.00	0.00
PETUABHANGA	3.28	1.64	0.00	0.00	0.00	6.56
SATGHATA	5.56	0.00	0.00	0.00	0.00	1.39
PIBRAGACHHI	3.33	1.67	0.00	0.00	0.00	3.33
LAKSHMIPUR	0.00	0.00	0.00	4.92	0.00	0.00
PANSILA	0.00	0.00	0.00	0.00	0.00	21.82
MOHISUNRA	0.00	0.00	0.00	0.00	0.00	22.89
NALDAHA	0.00	3.23	0.00	0.00	0.00	3.23
MAMJOANI	0.00	0.00	1.67	0.00	0.00	3.33
MOMAR PUR	1.41	0.00	0.00	0.00	0.00	4.23
PARUA	0.00	0.00	0.00	0.00	0.00	0.00
NABLA	0.00	0.00	0.00	0.00	0.00	0.00
ANULIA	0.00	0.00	0.00	0.00	0.00	0.00
KRISHNAPUR CHAK	0.00	0.00	0.00	0.00	0.00	1.72
RAYNAGAR	0.00	2.53	0.00	1.27	0.00	0.00
DEBAGRAM	0.00	0.00	1.89	0.00	0.00	9.43
CHAKSAARISADAN GA	0.00	0.00	0.00	0.00	3.33	1.67
MALICHAGHAR	0.00	0.00	0.00	0.00	0.00	0.00
SARABPUR	0.00	0.00	0.00	0.00	0.00	0.00
SAHISPUR	1.59	0.00	0.00	0.00	0.00	1.59
KATHDANGA	0.00	1.45	0.00	0.00	0.00	0.00
MOLLABALIA	0.00	0.00	0.00	0.00	0.00	5.08

Source: Village survey data

4. Health

The data reveals that people are more dependent on government health centers or hospitals for accessing health facilities. However, both the communities also go to the quacks. In terms of infrastructure out of twenty-nine villages surveyed only three villages have PHC and only one (Momarpur) boast of having a government hospital within its Panchayat limits. Generally, sub-PHCs are available within respective panchayats. The consequence of this inaccessibility is strongly reflected in the high average incidence of childbirth at home (69% of Muslim households and 23% of non-Muslim households) with the aid of trained and largely untrained midwives. *Most of the public hospitals are not located in close proximities, and hardly any is located in the neighborhood of the village or even within the Panchayat. There is hardly any ambulance available for pregnant women to take them to the hospitals, people mainly depend upon rented cars. The survey reports that the most dominating reason, around 50 percent, for not visiting a government hospital is the distance one needs to cover.* It is to be noted that, the vaccination programmes have run rather successfully and cover almost 100 percent of families over the religious divide. In fact the Muslim community shows greater participation compared to other communities. Regarding vaccination of children under the age of five, over 80 per cent of all communities have been covered, while those who did not participate in the program, is mainly owing to lack of awareness.

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

		Muslim	Non-Muslim
Annual Average Expenditure for Health per family (Rs)		5648.10	5436.80
Access to health facilities (%) @	Government	76.03	82.84
	Private	12.74	19.01
	Quack	50.48	33.22

Source: Household survey data.

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

Table 21: Health – Village-wise Averages

Name of the Village	Average expenditure on health (Rs.)	Access to health centers (%)			Vaccination (%)				Problem of Vaccination (%)		
		Government	Private	Quack	Polio	BCG	DPT	Measles	Unaware of the program	Problem of distance	Others
BIRPUR	6791.67	100	86.67	3.33	100.00	100	100.0	100.00	N.A.	N.A.	N.A.
TAKIPUR	12545.45	86.67	3.45	0.00	100.00	20.00	100.0	100.00	N.A.	N.A.	N.A.
DURLABHPUR	8000.00	100	79.31	0.00	100.00	90.00	10.00	90.00	100.00	0.00	0.00
THANAPARA	3790.00	100	20.00	3.33	100.00	100	100.0	100.00	N.A.	N.A.	N.A.
CHHATINA	6769.23	100	76.67	3.33	100.00	94.12	100.0	76.47	25.00	0.00	75
NAOPARA	2976.00	73.33	6.67	26.67	100.00	93.33	93.33	86.67	N.A.	N.A.	N.A.
CHAK MADANDANGA	4949.15	90.00	3.33	0.00	100.00	100	100	54.55	N.A.	N.A.	N.A.
PATIKABARI	4125.00	93.33	13.79	56.67	100.00	100	100	80.00	0.00	0.00	100
PETUABHANGA	6337.50	0.00	0.00	100	100.00	90.48	90.48	95.24	75.00	0.00	25
SATGHATA	5600.00	85.19	3.85	83.33	100.00	100	100.0	100.00	N.A.	N.A.	N.A.
PIBRAGACHHI	2825.00	93.33	6.67	100.00	100.00	100	100.0	100.00	N.A.	N.A.	N.A.
LAKSHMIPUR	5250.00	72.41	0.00	83.33	91.67	91.67	91.67	83.33	0.00	0.00	100
PANSILA	9500.00	16.67	0.00	6.67	100.00	88.89	100.0	77.78	33.33	0.00	66.7
MOHISUNRA	5933.33	70.00	13.33	86.67	100.00	59.09	63.64	27.27	100.00	0.00	0.00
NALDAHA	4250.00	83.33	17.24	0.00	100.00	81.82	90.91	72.73	100.00	0.00	0.00
MAMJOANI	6733.33	100	20.00	6.67	88.89	66.67	88.89	88.89	N.A.	N.A.	N.A.
MOMAR PUR	5051.79	63.33	6.67	23.33	85.71	71.43	85.71	57.14	75.00	25.00	0.00
PARUA	3385.71	83.33	0.00	63.33	80.00	100	80.00	80.00	0.00	0.00	100
NABLA	1581.48	90.00	3.33	13.33	100.00	100	75.00	100.00	N.A.	N.A.	N.A.
ANULIA	1877.78	83.33	0.00	16.67	100.00	100	92.31	92.31	N.A.	N.A.	N.A.
KRISHNAPUR CHAK	7509.09	100	20.00	0.00	100.00	100	100.0	100.00	N.A.	N.A.	N.A.
RAYNAGAR	6831.03	100	66.67	96.67	100.00	100	100.0	100.00	N.A.	N.A.	N.A.
DEBAGRAM	5230.77	96.67	4.17	16.00	100.00	100	100.0	100.00	N.A.	N.A.	N.A.
CHAKSAARISAD ANGA	5016.67	56.67	10.00	86.67	100.00	77.78	77.78	100.00	N.A.	N.A.	N.A.
MALICHAGHAR	7641.18	100	3.57	57.14	100.00	100	100.0	100.00	100.00	0.00	0.00
SARABPUR	5896.43	62.07	16.67	96.67	100.00	100	100.0	80.00	N.A.	N.A.	N.A.
SAHISPUR	6814.71	66.67	3.45	17.24	100.00	100	88.89	88.89	0.00	0.00	100.0
KATHDANGA	9973.68	96.67	0.00	6.67	100.00	100	100.0	100.00	N.A.	N.A.	N.A.
MOLLABALIA	1378.95	80.00	0.00	30.00	100.00	20.00	0.00	40.00	100.00	0.00	0.00

Source: Village survey data.

Table 22: Types of Medical Facilities –Village wise

Name of the Villages	Government Hospitals		PHC		Sub-PHC	
	Within village	Within Panchayat	Within village	Within Panchayat	Within village	Within Panchayat
BIRPUR	N	N	Y	-	Y	-
TAKIPUR	N	N	N	Y	N	Y
DURLABHPUR	N	Y	N	N	Y	-
THANAPARA	N	N	Y	-	Y	-
CHHATINA	N	N	N	N	N	N
NAOPARA	N	N	N	Y	N	N
CHAK MADANDANGA	N	N	N	N	N	Y
PATIKABARI	N	N	N	Y	N	Y
PETUABHANGA	N	N	N	N	Y	-
SATGHATA	N	N	N	N	N	Y
PIBRAGACHHI	N	N	N	N	N	Y
LAKSHMIPUR	N	N	N	N	N	Y
PANSILA	N	N	N	N	Y	-
MOHISUNRA	N	N	NA	NA	N	Y
NALDAHA	N	N	N	N	N	Y
MAMJOANI	N	N	N	N	Y	-
MOMAR PUR	N	Y	N	N	N	Y
PARUA	N	N	N	N	N	Y
NABLA	N	N	NA	NA	N	Y
ANULIA	N	N	N	Y	N	Y
KRISHNAPUR CHAK	N	N	N	Y	N	Y
RAYNAGAR	N	N	N	N	N	Y
DEBAGRAM	N	N	N	Y	Y	-
CHAKSAARISADANGA	N	N	N	Y	N	Y
MALICHAGHAR	N	N	NA	NA	N	Y
SARABPUR	N	N	N	N	N	Y
SAHISPUR	N	N	N	N	N	Y
KASTHDANGA	NA	NA	Y	-	Y	-
MOLLABALIA	N	N	Y	-	Y	-

Source: Village survey data.

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

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

		Muslim	Non-Muslim
Place of birth	In house	68.79	23.08
	Hospital	31.21	71.98
	Private hospital	0.00	4.95
	Others	0.00	0.00
Help during child birth	Doctor	35.03	65.00
	Nurse	3.82	11.11
	Trained midwife	14.65	11.11
	Non trained midwife	44.59	12.78
	Others/Don't know	1.91	0.00
Transport	Own car	0.00	1.37
	Rented car	92.21	88.36
	No vehicle	6.49	8.90
	Ambulance	1.30	1.37
Reason for not availing Government. Hospital facilities	Long distance	67.54	48.00
	Unhygienic condition	7.89	10.00
	Poor service quality	0.88	2.00
	No female doctor	2.63	2.00
	Others	21.05	38.00

Source: Household survey data.

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

Name of villages	Place of birth				Reasons for not visiting Government places				
	At home	Government Hospital	Private Hospital	Others	Problem of distance	Un-cleanliness	Inefficient services by	No female doctors	Others
BIRPUR	76.47	17.65	5.88	0.00	100.00	0.00	0.00	0.00	0.00
TAKIPUR	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00
DURLABHPUR	0.00	90.00	10.00	0.00	0.00	0.00	0.00	0.00	100.00
THANAPARA	25.00	75.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
CHHATINA	5.56	94.44	0.00	0.00	100.00	0.00	0.00	0.00	0.00
NAOPARA	80.00	20.00	0.00	0.00	30.00	40.00	0.00	10.00	20.00
CHAK MADANDANGA	44.44	55.56	0.00	0.00	0.00	0.00	0.00	0.00	100.00
PATIKABARI	60.00	40.00	0.00	0.00	0.00	0.00	0.00	11.11	88.89
PETUABHANGA	95.24	4.76	0.00	0.00	47.37	0.00	5.26	0.00	47.37
SATGHATA	29.41	64.71	5.88	0.00	100.00	0.00	0.00	0.00	0.00
PIBRAGACHHI	88.89	11.11	0.00	0.00	100.00	0.00	0.00	0.00	0.00
LAKSHMIPUR	66.67	25.00	8.33	0.00	62.50	0.00	0.00	25.00	12.50
PANSILA	11.11	66.67	22.22	0.00	0.00	50.00	0.00	0.00	50.00
MOHISUNRA	76.19	23.81	0.00	0.00	88.89	11.11	0.00	0.00	0.00
NALDAHA	11.11	88.89	0.00	0.00	0.00	0.00	0.00	0.00	100.00
MAMJOANI	33.33	55.56	11.11	0.00	25.00	25.00	0.00	0.00	50.00
MOMAR PUR	28.57	71.43	0.00	0.00	0.00	0.00	0.00	0.00	100.00
PARUA	22.22	77.78	0.00	0.00	50.00	0.00	0.00	0.00	50.00
NABLA	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
ANULIA	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
KRISHNAPUR CHAK	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
RAYNAGAR	0.00	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
DEBAGRAM	22.22	77.78	0.00	0.00	0.00	50.00	50.00	0.00	0.00
CHAKSAARISADANGA	55.56	44.44	0.00	0.00	80.00	0.00	0.00	0.00	20.00
MALICHAGHAR	61.54	38.46	0.00	0.00	88.89	11.11	0.00	0.00	0.00
SARABPUR	20.00	60.00	20.00	0.00	0.00	0.00	0.00	0.00	100.00
SAHISPUR	40.00	50.00	10.00	0.00	20.00	20.00	0.00	0.00	60.00
KATHDANGA	42.86	57.14	0.00	0.00	0.00	0.00	0.00	0.00	100.00
MOLLABALIA	66.67	33.33	0.00	0.00	50.00	0.00	0.00	0.00	50.00

Source: Household survey data.

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

Vaccination	Muslim			Non-Muslim		
Polio (pulse)	99.36			97.86		
DTP	83.97			89.30		
BCG	82.05			92.51		
Measles	72.44			87.70		
Organization	Government		Private	Government		Private
	100.0		0.0	100.00		0.0
Reasons for non participation	Unaware	Distance	Others	Unaware	Distance	Others
	88.1	0.0	11.9	50.0	5.56	44.44

Source: Household survey data.

5. Infrastructure

Almost all the villages have at least one primary school within the village. But only a few villages have secondary schools, in fact the district average of number of secondary schools per village is 0.21. Around 80% of the villages are connected through bus routes with a bus stop within 5 Kms of the village, while over 83% villages are connected through train routes with rail stations more than 5 Kms from the village. Around 43% of the villages have commercial banks and 67% have agricultural credit societies within 5 Kms and over 80% villages have post offices within respective villages or within 5 Kms.

6. Awareness about Government Programmes

It is easily understood that the success of government sponsored development schemes strongly depend on the level of awareness and hence the participation in using such facilities. *The cross-village data clearly displays that the level of awareness is widely scattered across villages for all the programmes taken together ranging from 7 % (Petuabhaga) to 79% (Anulia). The interesting thing about the government programmes is that most of the people across*

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

Programme	% of people aware	% of beneficiary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	26.56	22.22	77.78	5.56	0.0	16.67	0.0	0.0
NREGS	88.22	57.76	73.86	15.03	0.0	7.19	3.92	0.65
IAY	42.35	10.0	69.23	23.08	0.0	7.69	0.0	7.69
Old age pension	32.79	5.0	50.0	25.0	0.0	0.0	25.0	25.0
Swajal dhara	15.74	60.42	39.29	32.14	0.0	3.57	25.0	3.45
Irri gation	11.18	20.59	50.0	0.0	0.0	25.0	25.0	16.67
ARWSP	17.55	69.81	55.56	16.67	0.0	2.78	25.0	3.33
SSA	27.24	24.39	23.53	17.65	5.88	5.88	47.06	5.88
TSC/SSUP	6.64	5.26	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Source: Household survey data.

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

Programme	% of people aware	% of beneficiary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	32.59	14.77	56.0	24.0	4.0	4.0	12.0	8.70
NREGS	89.65	40.12	66.83	21.11	0.5	8.54	3.02	8.95
IAY	70.69	8.10	67.74	19.35	0.0	3.23	9.68	6.25
Old age pension	66.97	3.04	54.55	27.27	0.0	0.0	18.18	0.0
Swajal dhara	24.42	35.2	53.49	23.26	0.0	0.0	23.26	2.5
Irrigation	19.45	18.18	5.88	0.0	0.0	64.71	29.41	12.5
ARWSP	35.50	60.0	47.96	34.69	1.02	0.0	16.33	0.0
Sarba siksha	50.0	23.05	18.60	11.63	6.98	9.30	53.49	0.0
TSC /SSUP	6.58	0.0	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Source: Household Survey Data.

Note: NA means *not available*.

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

Name of the Villages	Percentage of people aware (all schemes)	Percentage of people benefited (all schemes)	Number of people who have job cards for NREGS	Number of people who have got job under NREGS
BIRPUR	33.70	18.24	750	500
TAKIPUR	57.00	12.03	475	475
DURLABHPUR	41.85	8.22	800	600
THANAPARA	28.40	32.76	1883	1883
CHHATINA	26.30	19.98	518	317
NAOPARA	22.84	5.95	450	325
CHAK MADANDANGA	22.77	30.99	86	86
PATIKABARI	37.73	8.71	735	535
PETUABHANGA	7.41	10.00	1050	1050
SATGHATA	17.07	13.13	178	0
PIBRAGACHHI	18.31	36.76	600	600
LAKSHMIPUR	14.54	69.09	600	650 #
PANSILA	37.96	6.48	217	180
MOHISUNRA	12.22	64.44	1200	1150
NALDAHA	79.74	22.07	78	37
MAMJOANI	79.85	42.08	550	450
MOMAR PUR	66.73	0.40	128	53
PARUA	61.49	15.64	298	NA
NABLA	47.86	16.21	314	314
ANULIA	79.71	8.47	143	122
KRISHNAPUR CHAK	49.26	33.70	474	181
RAYNAGAR	32.61	7.94	300	100
DEBAGRAM	74.81	20.26	484	41
CHAKSAARISADANGA	23.14	23.40	600	1000 #
MALICHAGHAR	30.83	10.00	250	90
SARABPUR	41.64	44.53	340	164
SAHISPUR	44.44	8.20	570	161
KATHDANGA	62.61	37.80	1116	1116
MOLLABALIA	14.18	7.14	2700	2220

Source: Village survey data & Household survey data

Note: N.A means *not available*. # : Data furnished by the *Gram Panchayat* seems to be incorrect.

communities, i.e. over 90% are aware about the NREGS but a moderate section of that (40%) have benefited. Next, for IAY (over 43% among Muslims and around 70% among non-Muslims) are aware, but the percentage of beneficiaries as we have also seen witnessed previously under the section on housing facilities that, is pretty low (not more than 10%). There are many other facilities and schemes that the central government have been running for quite some time and which the respondents have not even heard of. These include: old age and widow pension, SSA, SGSY, AWRP, TSC and Swajaldhara. Apparently, the popularity of the NREGS with ready source of income and cash flow seems to receive the highest attention despite longer-term benefits associated with many others already in operation. At this stage, we are not convinced that adding more programmes would be beneficial, unless interest and participation in the existing ones can be maximized with due emphasis on the awareness part of the schemes which could run equally well for all communities. The major source of information in cases of profitable job opportunities have come from the Panchayat Pradhan himself/herself or from the GP office, and there is no report of the fact that NGOs have been of significant help in this connection.

7. Other Issues

We use Tables 29-32 to reflect on a score of other features that are no less important in understanding the reasons behind the acute underdevelopment in these communities, compared to the more well known indicators often invoked for the purpose. These are as follows. About 1% percent of the Muslim and 1.62% percent non-Muslim respondent families have health insurance and there is around 7% disparity between non-Muslim and Muslim households with regard to purchase of life insurance. Percentage of people buying crop insurance is negligible, and those who deposit money with the bank vary between 12% for the Muslims and 22% for the non-Muslims, with a higher average deposit value for the former. Among the Muslim households the relatively affluent ones also engage in term deposits and that value there also exceeds that by the non-Muslim families. And yet, the level of indebtedness is

high among both communities exceeding 50% of the households surveyed. The average interest rate paid (see Table 30) clearly indicates that the source is still the traditional moneylenders and more than one-fourth of respondents in either community have used this source at some point. The meager percentage of people approaching the commercial banks or other government provided sources is rather negligible and once again reflects on the issue of lack of awareness and sometimes even lack of trust with such institutions. It is also the breakdown of the reasons of indebtedness (vide Table 31) that ties the borrowers with informal moneylenders, since a large part of the loan (Muslims, 31%; non-Muslims 24%) is taken for covering medical expenses. Finally, the use of common property resources is similar across religious communities, of which 50% of the Muslims are classified under the BPL category compared to 58% of the non-Muslims in the same league. More than 50% of the non-Muslims report the public distribution system to be inefficient, either in terms of inadequacy, inferior quality, less in amount, irregularity and so on. Added to it is the unwillingness of the dealers to sell the commodities (reported by Muslims, 15%; non- Muslims, 22.61%; Table 33). On the whole therefore, the assessment re-opens the possibilities of improving upon the lacunas that have been plaguing the district for long enough.

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

		Muslim	Non-Muslim
Health Insurance	Percentage of households who have	0.94	1.62
	Average Value (Rs)	2426.67	2634.09
Life Insurance	Percentage of households who have	21.77	28.68
	Average Value (Rs)	3869.08	4506.94
Crop Insurance	Percentage of households who have	N.A.	0.29
	Average Value(Rs)	N.A.	2500.0
Bank Deposit	Percentage of households who have	12.93	22.21
	Average Value(Rs)	26358.54	17192.79
Fixed Deposit	Percentage of households who have	2.84	3.53
	Average Value (Rs)	11777.78	7796.46

Source: Household survey data.

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

		Muslim	Non-Muslim
Percentage of households indebted		52.83	56.06
Average Interest Rate		50.79	32.74
Sources of availing loans (%)	Government	1.08	1.44
	Commercial Bank	4.32	7.49
	Rural Bank	8.11	12.10
	Co-operative Bank	9.19	6.92
	Self Help Group/Non Governmental Organization	11.89	12.68
	Moneylender	36.22	21.61
	Big landowner/Jotedar	3.24	10.37
	Relative	20.00	23.05
	Others	5.95	4.32
Conditions & Terms of Loan (%)	Only Interest	79.67	80.72
	Physical labour	6.59	4.52
	Land mortgage	7.69	7.83
	Ornament mortgage	2.20	2.71

Source: Household survey data.

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

		Muslim	Non-Muslim
Reasons of Loan	Capital related expenditure	6.49	7.49
	Purchase of agricultural equipment	11.89	19.02
	Purchase of land/home	5.41	2.88
	Repairing of house	9.19	9.51
	Marriage/other social function	9.19	8.65
	Medical expenditure	31.35	24.21
	Purchase of cattle	1.62	1.44
	Investment	7.03	7.78
	Others	17.84	19.02
Terms – Cash only		97.30	95.91

Source: Household survey data.

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

		Percentage of User		Percentage of Interference	
		Muslim	Non-Muslim	Muslim	Non-Muslim
Uses and Interference	Forest	12.89	8.15	0.00	2.31
	Pond	11.96	21.01	0.48	2.14
	Field	26.77	31.77	2.03	8.73
	Cattle-pen	0.00	0.00	0.00	0.00
	School ground	8.48	32.24	0.00	3.84
	Other Govt. buildings	7.96	6.25	0.00	0.29
	Others	0.59	0.65	0.00	0.00
		Muslim		Non-Muslim	
Categories of people who interfere (%)	Powerful people	0.00		2.60	
	Big landlords	98.83		10.39	
	Each household	1.17		87.01	

Source: Household survey data.

Table 33: Public Distribution System – Community wise District Averages

		Muslim	Non-Muslim
APL Card	% of families with APL ration cards	50.68	58.32
BPL Card	% of families with BPL/ Antodaya/ Annapurna card.	49.51	42.10
Sufficiency	% of families with sufficient product	55.99	61.02
Quantity	Rice – Kg. per family per month	7.39	8.17
	Wheat – Kg. per family per month	6.04	6.92
Problem (%)	Inadequate	15.14	15.09
	Inferior quality	5.99	13.86
	Less in amount	6.34	7.19
	Not available in time	10.92	8.07
	Irregular	5.99	5.26
	Others	1.41	1.58
	No problem	54.23	48.95
Purchase	% of families who can purchase all goods	25.89	33.16
Reason for problems of purchase (%)	Monetary constraint	40.57	46.98
	Insufficiency of ration	41.80	22.86
	Unwillingness to sell off by the dealers	15.57	22.61
	Others	2.05	7.54

Source: Household survey data.

Recommendations

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

The above analysis is very broad in nature and requires intervention at a very larger scale and change in the attitude of the process of policy planning. Since the approach of the Multi-sector Development Plan funded by the Ministry of Minority Affairs is supplementary in nature and does not intend to change the very nature of the plan process, it is suggested that the district administration may start working on priority basis with the additional fund in the areas where the deficit can very easily be identified at the district level or at the village or in the pockets of the district. Hence we provide the deficit of the district for the religion specific socio-economic indicators and the basic amenities indicators where the deficit has been calculated as the deviation of the survey averages from national averages provided by the NSSO 2005 and NHFS-3 in Table 34 below. In addition to these indicators we have also discussed about some of the indicators, which in our opinion are extremely important for the development of the district.

Table 34: Priority Ranking of Facilities Based on Deficits of District Averages and National Averages

Sl. No.	Indicator	District Average	National Average	Deficit	Priority Rank
I. Socio-economic Indicators					
1	Literacy (%)	67.91	67.3	-0.61	4
2	Female Literacy (%)	64.80	57.1	-7.7	8
3	Work Participation (%)	40.46	38.0	-2.46	5
4	Female Work Participation (%)	8.29	21.5	13.21	3
II. Basic Amenities Indicators					
5	Houses with Pucca Walls (%)	30.89	59.4	28.51	2
6	Safe Drinking Water (%)	94.54	87.9	-6.64	7
7	Electricity in Houses (%)	32.22	67.9	35.68	1
8	W/C Toilet (%)	44.78	39.2	-5.58	6
III. Health Indicators					
9	Full Vaccination of Children (%)	72.89	43.5	-29.39	-
10	Institutional Delivery (%)	55.75	38.7	-17.05	-

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

It is clear from the above table that the district averages perform worst for electrified houses followed by houses with pucca walls and female work participation. In all other cases district averages are higher than the corresponding national averages. Accordingly the district administration is expected to draw up their development plan funded by the Ministry of Minority Affairs based on the priority ranking of the facilities as listed above. However, coverage of IAY for BPL families being only 5.88%, the district authority should pay adequate attention in the provision of pucca houses for the BPL families. However, it may also be noted that the district averages and the deficits are not uniform across the district, there are large variations across the villages. A comparison may be made consulting the relevant tables for the village level averages. In this way one can find out the priority ranking for the villages separately. Given the representative nature of the sample one can treat those villages or the blocks where they are

situated as the pockets of relative backwardness in terms of the above indicators. We draw the attention of the district administration to be cautious when drawing plan for the district.

In addition to the above priority ranking of facilities we also like to point out that there are some findings that the study team of the CSSSC thinks very important from the standpoint of the development of the district. This is specially so where district averages are higher than the corresponding national averages. In such cases it makes better sense to concentrate the efforts of the district administration areas other than the above ten indicators as suggested by the Ministry. These are given below.

- The district average of the number of primary teachers per school (3.04 per school) is in fact higher than the national average (2.84 per school based on Census 2001), but the national average itself is very poor. It means that on an average all the four classes in a primary school cannot be held. So though the district average is better than the national average, the district administration should pay attention to this.
- So far secondary schools are concerned, the performance of the district is very poor – 0.17 secondary and higher secondary schools per village. This also needs intervention.
- Apparently the district performs very poor in terms of health related infrastructure. So looking at only vaccination or institutional delivery is inadequate. A mere 0.01% of villages have government hospitals in its vicinity, 22.03 % of villages have primary health centers or sub-centres situated within the village, average distance of primary health center or sub-centres is 3.48 Km., average distance of government hospital is 10.36 Km., average distance of private hospital or nursing home is 15.75 Km. A large percentage of families – 50.48% Muslims and 33.22% non-Muslims go to quacks for treatment though some of them also go to government hospitals or private practitioners.

For taking pregnant women to hospitals for delivery the major means is rented cars, there is hardly any ambulance available for this purpose in the villages. This is an important area where the policy makers should think of providing at least one ambulance per village.

By no means these can be considered good whether they exceed national average or not, though in many cases they are lower than the national averages.

Appendices

Table A 1: General information

Area	District average	Average of the sample villages
Area of the village	277.43 hectares	469.72 hectares
Household size	4.52 persons	4.89 persons
Area of irrigated land out of total cultivable area	60.72 %	59.53 %
Number of post offices	0.27	0.57
Number of phone connection	4.11	16.67

Source: Village Directory, Census 2001.

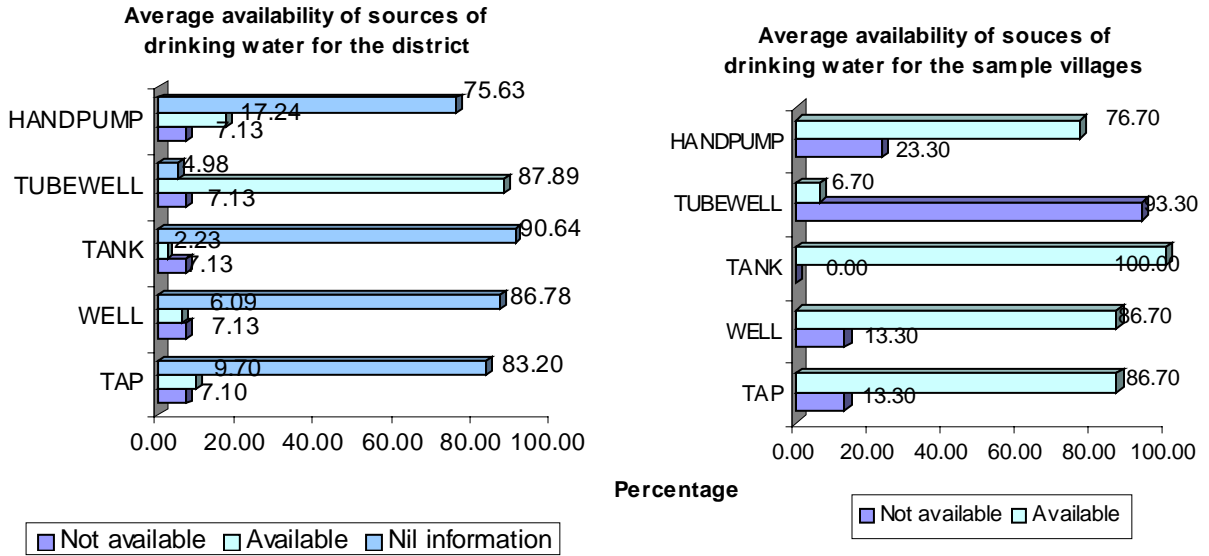
Table A 2: Transport and Communications

Nature of Approach Roads	Paved Road		Mud Road		Footpath		Navigable river	
	Avail-able	Not Avail-able	Avail-able	Not Avail-able	Avail-able	Not Avail-able	Avail-able	Not Avail-able
Average for the district	62.80 %	37.20 %	96.40 %	3.60 %	21.76 %	78.24 %	3.20 %	96.80 %
Average for sample villages	70.00 %	30.00 %	93.33 %	6.66 %	46.66 %	53.33 %	3.33 %	96.66 %

Source: Village Directory, Census 2001.

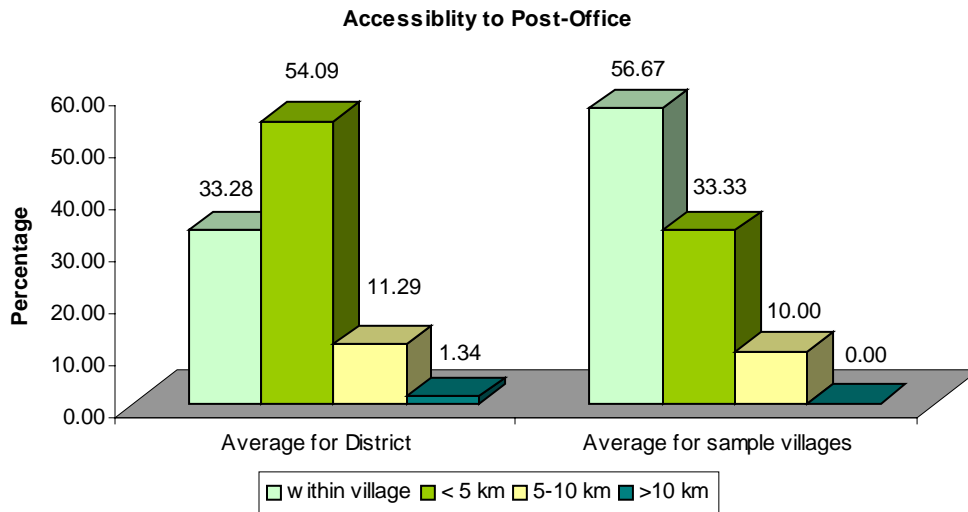
Fig. A 1 Sources of Water

Average availability of sources of drinking water (%)



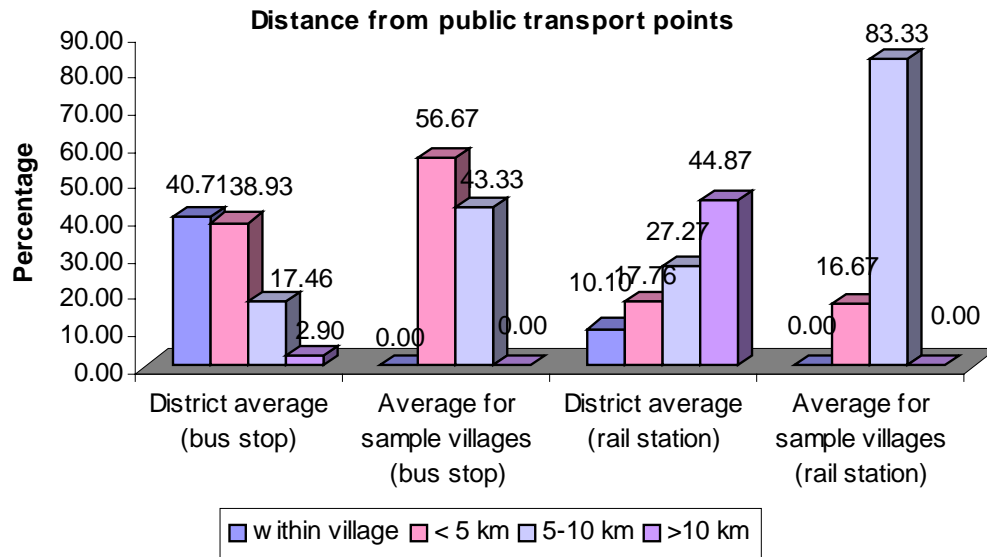
Source: Village Directory, Census 2001

Fig. A2: Distance to Post- Office



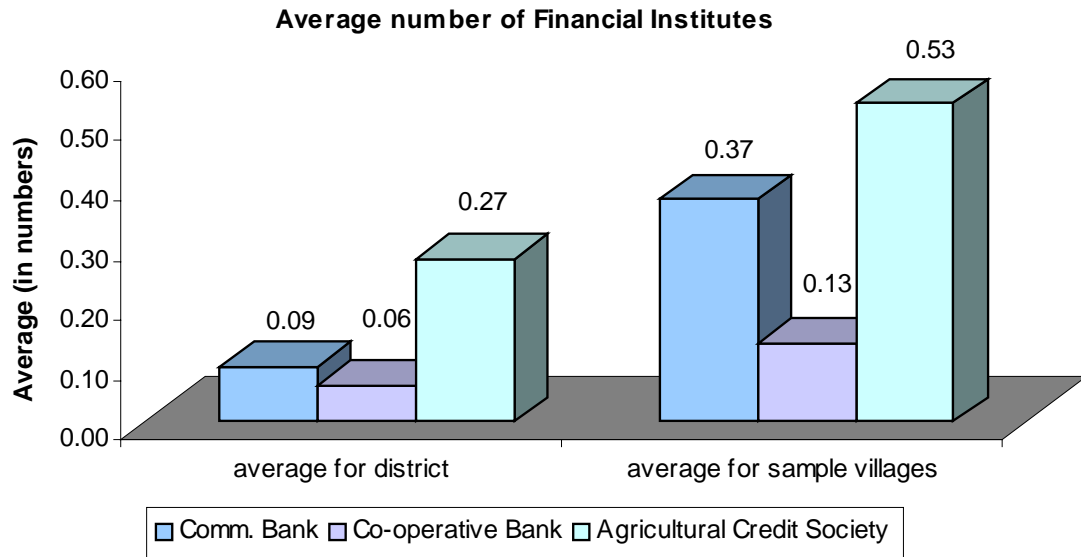
Source: Village Directory, Census 2001

Fig. A3: Distance of Public Transport



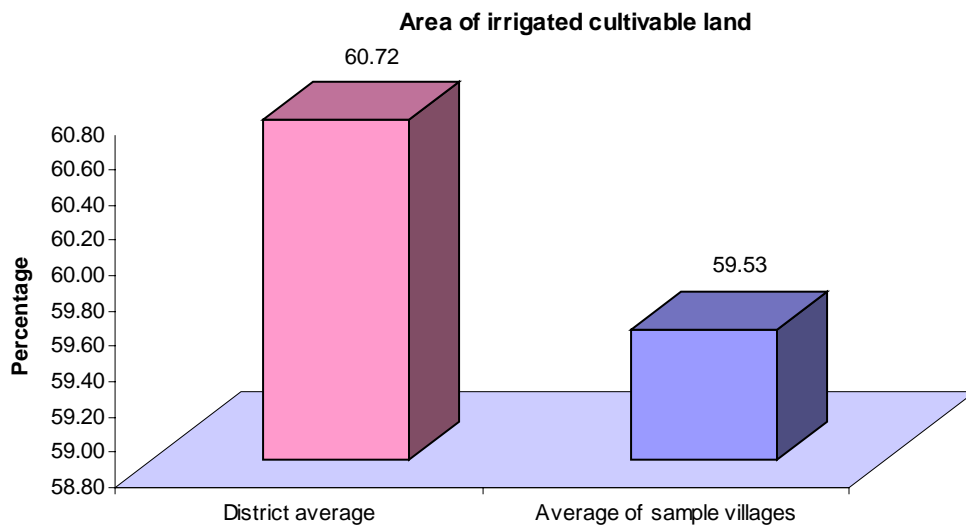
Source: Village Directory, Census 2001

Fig. A4: Average No. of Bank and Other Financial Institutions



Source: Village Directory, Census 2001

Fig. A5: Irrigation



Source: Village Directory, Census 2001

Sampling Methodology

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

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

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

subject to a minimum of 6 villages in each stratum.

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

After the sample villages are chosen by the method described above the next task is to choose the sample of households for each village. If population of the sample village is less than or equal to 1200 all households will be listed. If population of the village is more than 1200, 3 or more hamlet groups will be chosen. For this purpose one may exactly follow the methodology of NSSO for hamlet group formation. A total of two hamlet groups will be chosen from these hamlet groups. Out of these two, one hamlet group will be the one with highest minority population (for the district). Another hamlet group will be chosen randomly from the remaining hamlet groups. The households of chosen hamlet groups will be listed. While listing the

households their minority status will also be collected as auxiliary information.

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

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

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