Minority Concentration District Project

North 24 Parganas, West Bengal

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The Minority Concentrated Districts Project

An Overview

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

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

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

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

Nadia, South 24 Parganas, Brdhaman and 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

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

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

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

While the Sachar Committee Report agrees that the widespread perception of discrimination among the Muslim community needs to be addressed, nonetheless it admits that there are hardly any empirical studies that establish discrimination. (SCR, 239). The term, when associated particularly with the Muslim community, is fraught with negative meanings, imageries, and ideas that may trigger further speculation. It is highly nuanced with multi-layered causalities, and therefore any one to one correlation would make a simplistic argument. Needless to say, initiating a dialogue on the subject of discrimation and deprivation is not easy.[3] Under the circumstance, the MCD project's baseline survey, in a way, acts as a tool[4] to perpetuate wider social awareness, among the minority concentrated districts thereby constructively sustaining ongoing discussions and dialogues on this delicate issue. In doing so, it urges the larger society to think through issues of discrimination and the like such as casteism, groupism, etc—the social hurdles which seemingly appear to play little to no direct role in addressing and reducing

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

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

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

By focusing on the14 districts, extended over 3 states and 1 union territory, viz. West Bengal, Orissa, Sikkim and Andaman and Nicobar Islands respectively, the MCD project headed by the Center for Studies in Social Sciences, Calcutta, aims to gain an in-depth and detailed view of the socio-economic conditions of the communities living in these districts and create socio-economic profiles of the districts by identifying the key developmental deficits viz. health, literacy rate, female work participation etc. that have a significant bearing on the overall growth and expansion of a State. The project is a district level plan that doesn't necessarily target the minority community, and therefore although it will identify the minority community, the funds will be allocated across communities irrespective of socio-religious affiliations. (See ICSSR's Expert Committee Meeting on Baseline Survey of Minority Concentration Districts, p.2)

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

The Survey

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

There is a need to describe developmental deficits in terms of figures and numbers, one has to take cognizance of how the 'social' is intertwined with the economic parameters of human conditions and vice versa. This approach towards research would allows us to gain a holistic perspective while at the same time enabling us to stay focused on certain key aspects of development of the minority concentrated districts.

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

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

Methodology

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

The methodology employs two types of survey instruments – one a rural household questionnaire and second, a village schedule. Household schedule would be used to identify socio-economic parameters, as well as, to understand both the individual and the collective experiences of people living in these areas. The village schedule would be instrumental in collecting the village average data. This data will be collected from the various government offices, such as the office of the District Magistrate, the Block Development Officer, the

Agricultural Department; the office of the Panchayat Pradhan, ICDS centres etc. It will be useful in understanding the nature of the village in terms of availability of infrastructure, access to basic amenities such as health services, education, land and irrigation and the like.

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

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

Introducing West Bengal

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

Previous research on West Bengal has shown that certain districts such as Darjeeling, Jalpaiguri, Koch Behar, Malda, Uttar Dinajpur and Dakshin Dinajpur in the north, Purulia, Bankura, Birbhum in the west and the two 24 Parganas (north and south) stretching across the Sunderbans are relatively more backward socio-economically than the rest of the districts in West Bengal. It is equally worth noting that the concentration of Muslim minority in the state of West Bengal is higher than the national average. (SCR, 30)

North 24 Parganas

The district of North 24 Parganas as Muslim minority district belongs to category 'B' (sub-category B1) of the MCD districts with 24.22% Muslim population and religion specific average socio-economic indicator value 40.9 and average basic indicator value 47.2.[6]

Barasat, district headquarter, is very close to Kolkata, the state capital and well connected by road and railways. There are 22 CD Blocks, 200 *Gram Panchayats* and 2923 *Gram Samsads* in the district. The district has 3799 primary schools, 838 secondary and higher secondary schools, 37 degree colleges, 16 professional and technical colleges and 28 IDS centres.

Demography

Of the 18 districts of West Bengal, North 24 Parganas ranks 3 rd. in terms of Human Development Index (Human Development Report, 2004, p. 219). The density of population is 2182 per square Km. The total population of the district is 8934286 (Census, 2001) with a decadal rate of growth of 22.69 % over 1991 census. Of the total population the rural population is approximately 45.70%. The SC and ST population of the district are 20.6% and 2.23% respectively. The literacy rates of males and females are 89.32% and 71.72% respectively. The rate of work participation is 33.45% and the female work participation rate is 11.33%. The district of North 24 Parganas is characterized by gangetic alluvial soil and rich in rice production. The proportion of landless labourers constitute a very large proportion – 13.9% males and 12.2% females.

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

Selected Villages in Respective Blocks

Sl. #	Block	Village Code	Village Name	House holds	Population
1	Barasat II	01698400	Bahira	792	4208
2		01701200	Kamduni	258	1259
3		01702900	Kola	287	1382
4	Basirhat II	01736900	Gochharati Bhyabla	685	3503
5	Deganga	01705700	Biswanathpur	865	4158
6		01709400	Alipur	1341	6566
7	Baduria	01719800	Gokna	983	4769
8	Haroa	01740700	Salipur	476	2441
9		01743800	Adampur	431	2155
10	Amdanga	01679800	Belu	246	1320
11	Hasnabad	01763300	Sadigachhi	1156	5761
12		01766600	Takipur	669	3173
13	Habra II	01665300	Naduria	224	1186
14		01668000	Kazla	260	1285
15		01670400	Napra	374	1882
16		01672800	Padmapukur	182	870
17	Swarupnagar	01658600	Amudia	451	2209
18	Rajarhat	01749000	Bagdobamachhi Bhanga	695	3850
19	Barrackpur II	01685900	Chhota Kanthalia	480	2152
20	Habra I	01664100	Panchghara	345	1678
21	Sandeshkhali I	01760100	Nityabaria	795	4074
22	Bongaon	01630200	Purbba Ramchandrapur	221	1041
23	Barrackpur I	01681300	Rampur	177	815
24		01616500	Sindrani	1759	8282
25	Bagda	01619500	Kola	410	2041
26		01619800	Hariharpur	373	1676
27	Hingalganj	01774400	Kalitala	1253	6107
28		01644900	Rampur	1365	6263
29	Gaighata	01647700	Chandpara	1391	6410
30		01648700	Chhekati	974	4627

Note: @ indicates the village repeated twice.

Map of North 24 Pgs. with Indicative Location of Sample Villages by Blocks

DISTRICT NORTH 24 PARGANAS, 2001
LOCATION OF SAMPLE VILLAGES BY BLOCKS
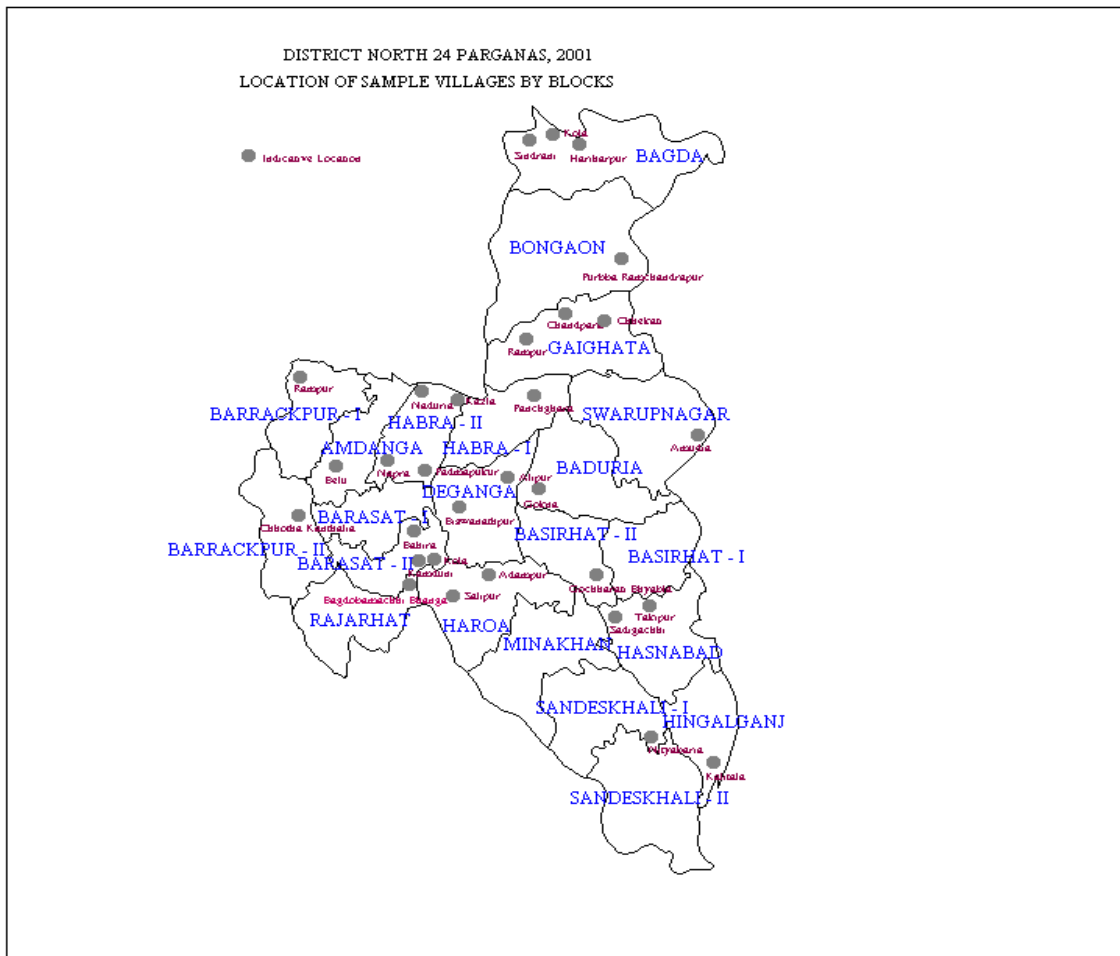
Note: Map not to scale.

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 North 24 Parganas. 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 North 24 Parganas calculated at the level of villages using the household survey data and it includes the types and percentage of houses under Kutcha/ Pucca constructions, percentage of electrified houses, the average distance of each house within a specific village from its source of drinking water, the percentage of houses in these villages with access to toilet facilities, and the type of fuel used. It shows that the 83.55% Muslim households on average have in-house toilet facilities compared to 87.43% for non-Muslim households. This is quite good compared the state scenario as well as for the variation across inter religious groups. However, there is a wide variation across villages. The percentage of in-house toilet facility in Kalital in Hingalganj Block is found to be as low as 33%, over 55% in Nityabaria in Sandeshkhali I Block and Sadigachhi in Hasnabad Block and over 69% in Takipur in Hasnabad Block (Table 2). The percentage of in-house toilet facility is higher in the sample villages, such as Belu (6.67%), Kola (3.33%) which are relatively more close to Kolkata and as a result receive more development facilities. Those who have toilet facility inside their premises do have hygienic provision in general. In this connection it may be noted that in our discussion with government officials and Panchayat functionaries this has been emphasized that often it is the case that though a large fund is available for low cost toilet, but people are reluctant to access such benefits even though their contribution is only 10%. So the problem cannot be solved by allocating more funds only, but other measures, such as awareness

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

Amenities		Muslim	Non Muslim
Percentage of houses electrified		49.74	57.82
Primary source of light if house is not electrified (%)	Oil Lamp	90.48	84.47
	Oil Lantern	8.99	15.05
	Petromax	0.00	0.00
	Others	0.53	0.49
Source of Water (%)	Own Hand Pump/ Tube Well	54.26	50.69
	Public Hand Pump/ Tube Well	34.37	37.92
	Tap water	6.72	9.63
	Public Un-protected dug Well	0.00	0.00
	Public Protected dug Well	0.00	0.00
	Pond/River/Stream	0.00	0.00
	Others	4.65	1.77
Average Distance from source of Water(K.M)		0.50	0.40
Position of Toilet (%)	In House	83.55	87.43
	Outside House	16.45	12.57
Type of Toilet (%)	Septic Tank Latrine	33.23	34.38
	Water Sealed Latrine in House	6.77	15.06
	Pit Latrine	11.69	11.01
	Covered Dry Latrine	15.08	19.10
	Well Water Sealed	32.62	20.00
	Others	0.62	0.45
Primary Source of Fuel (%)	Wood	76.80	69.69
	Coal	3.09	3.15
	Kerosene Oil	0.00	2.56
	Leaves/ Hay	16.24	10.43
	LPG	1.55	8.07
	Others	2.32	6.10
Drainage Facility (%)	% with drainage facility in house	76.80	69.69

Source: Household survey data.

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

Name of the Village	Type of Houses			Avg. distance for source of drinking water (Km.)	Electri-fied houses	Households having Septic Tank /water/Sealed/Well-water Latrine	Type of Fuel used						Toilet outside house
	Kutcha	Kutcha-Pucca	Pucca				Wood	Coal	Kerosene Oil	Leaves/Hay	LPG	Others	
BELU	17.86	57.14	25.00	0.52	73.33	57.14	73.33	0.00	0.00	13.33	0.00	13.33	6.67
SINDRANI	27.59	24.14	48.28	0.28	90.00	93.10	66.67	0.00	0.00	10.00	23.33	0.00	3.33
KOLA	89.29	7.14	3.57	0.61	3.33	41.38	96.67	0.00	0.00	3.33	0.00	0.00	3.33
HARIHARPUR	70.00	23.33	6.67	0.20	0.00	26.67	96.67	0.00	0.00	3.33	0.00	0.00	0.00
PURBBA RAMCHANDRAPUR	23.08	30.77	30.77	1.00	43.33	72.41	16.67	0.00	0.00	50.00	10.00	23.33	3.33
RAMPUR	41.38	37.93	20.69	0.23	40.00	30.00	93.33	0.00	0.00	3.33	3.33	0.00	0.00
CHANDPARA	62.07	0.00	34.48	0.04	100.00	70.00	50.00	20.00	0.00	0.00	30.00	0.00	0.00
CHHEKATI	65.52	20.69	13.79	0.20	73.33	44.83	46.67	0.00	0.00	0.00	3.33	43.33	3.33
AMUDIA	44.83	17.24	34.48	0.00	56.67	79.31	3.33	0.00	20.00	76.67	0.00	0.00	3.33
PANCHGHARA	33.33	30.00	16.67	0.34	36.67	85.71	96.67	0.00	3.33	0.00	0.0	0.0	30.00
NADURIA	72.41	20.69	6.90	0.40	40.00	53.33	93.33	3.33	0.00	3.33	0.0	0.0	0.00
KAZLA	21.74	78.26	0.00	0.00	23.33	63.33	83.33	10.0	0.00	0.00	6.6	0.0	0.00
NAPRA	42.86	53.57	3.57	0.00	80.00	96.67	96.67	0.00	0.00	0.00	3.33	0.00	0.00
PADMAPUKUR	36.67	60.00	3.33	0.00	70.00	100.00	93.33	0.00	0.00	0.00	6.67	0.00	0.00
RAMPUR	34.48	27.59	37.93	0.57	70.00	76.67	63.33	3.33	0.00	20.0	10	3.3	0.00
CHHOTHA KANTHALIA	3.45	48.28	48.28	1.25	86.67	53.33	70.00	3.33	0.00	0.00	26.67	0.00	0.00
BAHIRA	28.57	0.00	71.43	0.00	96.67	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
KAMDUNI	30.77	15.38	53.85	0.21	63.33	90.00	80.00	6.67	0.00	0.00	6.67	6.67	33.33
KOLA	30.77	38.46	30.77	0.23	43.33	83.33	46.67	6.67	3.33	33.33	3.33	6.67	40.00
BISWANATHPUR	26.67	46.67	26.67	0.14	63.33	55.17	93.33	0.00	0.00	0.00	6.67	0.00	0.00
ALIPUR	50.00	50.00	0.00	0.00	76.67	65.52	93.33	0.00	0.00	3.33	0.00	0.00	3.33
GOKNA	10.34	75.86	10.34	0.23	63.33	96.55	70.00	30.00	0.00	0.00	0.00	0.00	3.33
GOCHHARATI BHYABLA	58.62	13.79	24.14	1.00	30.00	71.43	23.33	3.33	0.00	73.33	0.00	0.00	53.33
SALIPUR	46.67	36.67	16.67	1.00	63.33	37.93	90.00	0.00	0.00	3.33	6.67	0.00	3.33
ADAMPUR	79.31	0.00	20.69	0.36	3.33	52.94	16.67	0.00	10.00	66.67	0.00	6.67	43.33
BAGDOBAMACHHI BHANGA	33.33	50.00	16.67	0.04	23.33	88.89	93.33	3.33	3.33	0.00	0.0	0.0	10.00
NITYABARIA	26.67	63.33	10.00	0.64	100.00	100.00	93.33	3.33	0.00	0.00	3.33	0.00	43.33
SADIGACHHI	63.33	23.33	13.33	0.29	63.33	100.00	86.67	0.00	3.33	3.33	6.67	0.00	43.33
TAKIPUR	55.17	20.69	24.14	0.50	34.48	100.00	65.52	0.00	0.00	13.79	0.00	20.69	31.03
KALITALA	96.67	0.00	3.33	0.58	0.00	100.00	83.33	0.00	0.00	6.67	0.00	10.00	66.67

Source: Village survey data.

Note: N.A means *not available*

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and campaigning at the level of households is urgently called for. Compared to this, the level of average electrification in the Muslim households is lower at 49.74 % compared to 57.82 % for non-Muslim households. Once again at the village level, Hariharpur and Kalital report zero percentage and Kola and Adampur report 3.33% of electrified households (Table 2) and there are many villages in our sample with quite low level of electrification. For cooking fuel and other households activities, most households are dependent on wood and stray sources, such as gathered leaves and hay and barring a few villages as Sindrani, Chandpara and Chhota Kanthhalia majority have access to LPG or even Kerosene. Most Muslim or non-Muslim households have access to private hand pumps or tube wells or public tube wells or handpumps. Usage of tap water is slightly higher for non-Muslims (9.63%) than Muslims (6.72%). In general the district is well placed in respect of safe drinking water. The average distance traversed for procurement of water is not much and in fact well within half Km. for both Muslims and non-Muslims. All these information is directly available from Tables 1 and 2 and may be used for specific actions.

There is however, scope for immense intervention in the types of houses the respondent and therefore the average person in each village surveyed lives in. There is no village in our sample which has more than 50% households with p*ucca* houses. Proportion of *pucca* or even *kutcha-pucca* houses are more prevalent in the relatively developed or in the areas that are close to district head quarter or sub-divisional town. Not surprisingly therefore, majority of the villages have *kutcha* houses and although 98.7% of Muslim and 96.2% of non-Muslim households own their houses, only 1.04 % of the former and a little higher 2.8% of the latter received it under the IAY (see Table 3). Housing condition appears by and large similar for the Muslim households as compared to non-Muslims, as on average 45.26 % of Muslim compared to 44.05% of non-Muslim houses live in kutcha houses, 37.37% of Muslims and 28.18% of non-Muslims live in *kutcha-pucca* houses. Of the *pucca* houses across villages in North 24 Parganas, 16.58% belong to Muslims and 25.89% 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*

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[7] This is percentage with respect to the general population. The same as the percentage of BPL families for the district as a whole is 2.95%.

*all possible conditio*ns.

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

Religion group		Muslim	Non Muslim
Ownership of House (%)	Own	98.70	96.20
	IAY/ Government Provided	1.04	2.80
	Rented	NA	1.00
Type of House (%)	Kutcha	45.26	44.05
	Kutcha-Pucca	37.37	28.18
	Pucca	16.58	25.89
	Others	0.79	1.88
Land adjoining own residence (%)	Own	72.85	62.42
	Provided By Government	9.14	6.79
	Land Holders Land	13.71	19.11
	Others	4.30	11.68
Average Value of Own House (Rs.)		105281.17	137189.16
Average Rent (Rs.) per month		0.00	380.00

Source: Household survey data

In respect of other amenities and assets, such as for telephones or mobiles it may be noted that non-Muslims are at better placed than Muslims. Of the non-Muslim families 5.31% and 34.45% have telephones and mobile phones respectively while the corresponding figures for Muslims are 1.29% and 21.59%. However, percentage of Muslim families owning two wheelers is slightly higher at 6.94% than non-Muslims (5.51%).

Table 4: Other Amenities of Household - District Averages

Religion group		Muslim	Non Muslim
Percentage of people with	Telephone	1.29	5.31
	Mobile	21.59	34.45
Average Price (Rs.)	Telephone	2110.0	2122.22
	Mobile	2341.07	2612.81

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

Table 5: Non-agricultural Assets – District Averages

		Muslim	Non Muslim
Oxcart	Percentage of household who own	2.06	1.38
	Average Price(Rs)	2775.0	3142.86
Motor cycle/ Scooter/ Mopeds	Percentage of households who own	6.94	5.51
	Average Price (Rs)	24270.37	28850.0

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 23.1% for the male and 24.86% for the female. Of the rest who are deemed literate, the percentage of below primary educated male is 25.66 and female 24.29 and the percentage steadily dwindles as one goes higher up beyond primary level till the secondary level (Male 4.13% and Female 4.88%). The situation is not

appreciably better for non-Muslim households, where literacy level is certainly higher, but secondary school going percentage for male is 8.96 and female, 6.48. 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 North 24 Parganas 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 (65.91%) and non Muslims (59%) households find the school almost in the neighbourhood within a distance of 1 km, continuation becomes infeasible at a very early stage due to the high opportunity cost (next best alternative to school is go out for work and earn for the family) of being in school. This also, is a potential point of intervention where without stressing on the supply of schools, the emphasis should be on creating parental demand for sending children to school. We do not think mid-day meal alone can address this problem successfully, because the respondents clearly voiced their positions on the choice between school and work and the only way they could continue in school is providing the household sending children to school with a subsidy equivalent to the income they would lose by not working during that time. Conversely, if the families that send children to school receive higher income from their existing jobs that may relax the constraint facing these children intending to attend school on a longer term. *We therefore, re-emphasize that* this *is an area although well known to both academic and policy-making communities need larger attention. What we propose is that the households that choose to send children to school may be provided with additional income support during the school years so that the student does not drop out and transform into child labour. In fact, provisions of such facilities in kind are already in practice, and include the mid-day meal arrangements although with several problems of mismanagement and corruption among the organizers that the scheme regularly suffers from.* Still it does not take care of the opportunity cost in full, since it is well known that putting children in the work force is essentially a decision taken by one or both parents under the condition that children's leisure is a luxury good under dire necessity of survival for the household. *Thus, we would like to draw attention to policies that can ensure*

such in-school support program for the household instead of creating larger supply of such facilities. This will obviously require targeting of households which have shown positive choice towards sending children to school and those who would also be forthright in withdrawing the same in case of drop in household income levels below a critical level. It is also important to identify if these are also the households, which are more vulnerable than others in terms of health facilities, or parental access to regular work and other demographic features different from those which choose to retain their children in school. Tables 7-12 categorically identify these features that hinder school attendance among the village children. It is both generic across villages surveyed in North 24 Parganas and strongly buttress the argument in favour of subsidiary arrangements to boost school attendance among this mass.

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

Descriptive	Muslim		Non Muslim	
	Male	Female	Male	Female
Illiterate	23.10	24.86	12.53	21.55
Below Primary	25.66	24.29	21.76	24.38
Primary	27.39	27.92	25.61	25.02
Middle	15.18	16.00	18.96	15.98
Vocational/management	0.08	0.00	0.14	0.09
Secondary	4.13	4.88	8.96	6.48
Higher Secondary	2.06	1.25	5.81	3.65
Technical Diploma	0.08	0.00	0.42	0.00
Technical/Professional Degree	0.00	0.00	0.14	0.00
Graduate	1.82	0.68	4.90	2.28
Post Graduate	0.25	0.00	0.14	0.00
Others	0.25	0.11	0.63	0.55

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	2.16	0.55
Level	Below primary education	29.20	27.62
	Primary education	44.82	41.44
	Class Eight	17.32	15.47
	Vocational	0.34	0.00
	Secondary	5.43	11.79
	Higher Secondary	1.70	3.31
Type of school	Government/ Aided School	95.18	95.20
	Private School	3.44	3.87
	Madrasah	1.03	0.00
	Missionary School	0.00	0.55
	Unconventional school	0.34	0.37
	Others	0.00	0.00

Source: Household survey data.

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

Name of Village	Literacy Rate	
	Male	Female
BELU	91.18	74.71
SINDRANI	90.79	86.15
KOLA	54.55	46.67
HARIHARPUR	52.13	50.85
PURBBA RAMCHANDRAPUR	84.76	72.73
RAMPUR	77.22	64.29
CHANDPARA	92.21	82.54
CHHEKATI	89.29	86.54
AMUDIA	91.11	96.77
PANCHGHARA	89.11	86.15
NADURIA	46.15	68.33
KAZLA	93.85	91.38
NAPRA	93.90	87.50
PADMAPUKUR	59.80	64.56
RAMPUR	94.74	85.33
CHHOTHA KANTHALIA	95.24	80.00
BAHIRA	82.28	68.42
KAMDUNI	87.74	76.06
KOLA	83.53	52.00
BISWANATHPUR	91.40	79.49
ALIPUR	86.00	70.83
GOKNA	67.47	81.43
GOCHHARATI BHYABLA	85.42	79.66
SALIPUR	84.76	85.53
ADAMPUR	77.53	71.83
BAGDOBAMACHHI BHANGA	86.59	81.58
NITYABARIA	98.39	100.00
SADIGACHHI	72.84	75.64
TAKIPUR	93.33	86.44
KALITALA	89.77	83.12

Source: Household survey data.

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

	Community	Muslim		Non Muslim	
Distance	Below 1 K.M.	65.91		59.00	
	1-2 K.M.	18.43		25.97	
	2-4 K.M.	12.52		12.24	
	Above 4 K.M.	3.13		2.78	
Instruction	Bengali	98.45		95.20	
	English	0.52		1.48	
	Bengali & English	0.52		3.32	
	Hindi	0.00		0.00	
	Local Language	0.00		0.00	
Goverm-ment Help	Books	79.44		79.10	
	School dress	2.54		1.79	
	Stipend	4.23		10.75	
	Mid-day meal	12.68		6.87	
	Others	1.13		1.49	
Reasons for drop-out		Male	Female	Male	Female
	Distance	6.52	15.38	0.0	0.0
	Not proper teaching	15.56	11.54	0.0	37.5
	Unavailability of water, classroom and toilet	4.44	3.85	0.0	0.0
	Unable to attend because of work	44.90	40.74	30.43	37.5
	It is expensive	73.47	80.77	71.43	88.89

Source: Household survey data.

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

		Muslim		Non Muslim	
Mid-day meal	Regularity	87.24		77.01	
	Taste	57.87		61.50	
	Cleanliness	58.38		62.23	
Book	Availability	73.22		68.25	
Teachers	Regularity	93.31		95.07	
	Discipline	94.88		96.03	
	Teaching	64.31		74.01	
Aspiration of parents		Male	Female	Male	Female
	Vocational	3.60	1.25	2.02	0.41
	Madhyamik	29.86	52.50	18.18	40.57
	H.S	20.50	20.00	19.53	17.62
	Graduate	29.50	17.50	31.65	24.18
	Post-Graduate	6.47	5.42	12.79	9.43
	Professional Courses	5.40	1.67	12.79	6.56
	Others	4.68	1.67	3.03	1.23

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	15.22	30.0	12.0	17.65
<Class Eight	71.74	70.0	76.0	70.59

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
BELU	50.00	N.A.	50.00	50.00	100.0	50.00	N.A.	0.00	50.00	100.0
SINDRANI	0.00	N.A.	0.00	0.00	33.33	0.00	N.A.	0.00	0.00	100.0
KOLA	0.00	N.A.	0.00	0.00	50.00	N.A.	N.A.	N.A.	N.A.	N.A.
HARIHARPUR	0.00	N.A.	0.00	0.00	100.0	N.A.	N.A.	N.A.	N.A.	N.A.
PURBBA RAMCHANDRAPUR	0.00	N.A.	0.00	100.0	100.0	0.00	N.A.	0.00	0.00	100.0
RAMPUR	0.00	N.A.	0.00	25.00	50.00	0.00	N.A.	0.00	25.00	50.00
CHANDPARA	0.00	N.A.	0.00	100.0	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
CHHEKATI	0.00	N.A.	0.00	0.00	50.00	0.00	N.A.	0.00	100.0	100.0
AMUDIA	0.00	N.A.	0.00	100.0	50.00	0.00	N.A.	0.00	0.00	0.00
PANCHGHARA	0.00	N.A.	0.00	100.0	100.0	0.00	N.A.	0.00	0.00	100.0
NADURIA	0.00	N.A.	0.00	66.67	66.67	0.00	N.A.	0.00	100.0	100.0
KAZLA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
NAPRA	0.00	N.A.	0.00	100.0	0.00	0.00	N.A.	0.00	100.0	0.00
PADMAPUKUR	0.00	N.A.	0.00	0.00	0.00	0.00	N.A.	0.00	100.0	100.0
RAMPUR	0.00	N.A.	0.00	0.00	100.0	0.00	N.A.	0.00	0.00	100.0
CHHOTHA KANTHALIA	0.00	N.A.	0.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
BAHIRA	0.00	N.A.	0.00	14.29	100.0	0.00	N.A.	0.00	25.00	66.67
KAMDUNI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
KOLA	0.00	N.A.	33.33	66.67	66.67	0.00	N.A.	33.33	66.67	100.0
BISWANATHPUR	0.00	N.A.	0.00	100.0	100.0	N.A.	N.A.	N.A.	N.A.	N.A.
ALIPUR	0.00	N.A.	0.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
GOKNA	33.33	N.A.	0.00	0.00	100.0	50.00	N.A.	0.00	75.00	100.0
GOCHHARATI BHYABLA	0.00	N.A.	0.00	66.67	71.43	0.00	N.A.	0.00	33.33	66.67
SALIPUR	0.00	N.A.	0.00	100.0	100.0	0.00	N.A.	0.00	100.0	100.0
ADAMPUR	100.0	N.A.	N.A.	N.A.	100.0	100.00	N.A.	N.A.	N.A.	100.0
BAGDOBAMACHHI BHANGA	0.00	N.A.	0.00	0.00	80.00	0.00	N.A.	0.00	0.00	100.00
NITYABARIA	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
SADIGACHHI	0.00	N.A.	0.00	50.00	75.00	0.00	N.A.	0.00	0.00	50.00
TAKIPUR	0.00	N.A.	0.00	0.00	100.0	0.00	N.A.	0.00	0.00	100.0
KALITALA	0.00	N.A.	0.00	50.00	100.0	0.00	N.A.	0.00	0.00	100.0

Source: Village survey data.

Note: N.A means *not available.*

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

		Muslim	Non Muslim
Courses	Tailoring	56.41	11.90
	Computer Trained	2.56	14.29
	Electronic & Electrical	2.56	9.52
	Driving Training	0.00	2.38
	Handicraft	0.00	19.05
	Apprentices	0.00	2.38
	Family Education	5.13	7.14
	Other	33.33	33.33
Institution	Government Institution.	5.13	10.53
	Expert Worker	41.03	47.37
	Apprentices Training	10.26	13.16
Diploma Certificate	Number of people who hold	17.95	16.67
	Whether useful	57.14	50.00
Average. Duration of training (in days)		17.46	11.22
Average Expenditure for training (Rs.)		11244.00	21823.53

Source: Household survey data.

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

Religion		Muslim	Non Muslim
People Interested in Training		46.61	41.53
Type of Training	Tailoring	40.45	10.29
	Sericulture	1.12	1.96
	Automobile Labour	3.93	3.43
	Computer	19.66	44.61
	Electronics & Electrical	8.99	12.75
	Motor Driving Training	3.37	3.43
	Handicraft	17.98	19.61
	Apprentice	0.56	0.49
	Family Education	1.12	1.47
	Others	2.81	1.96
Cost (Rs.)	Willing to bear the cost	59.55	80.88

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
BELU	60.00	72.22	27.78	5.56	5.56	22.22	0.00	5.56	16.67	0.00	16.67	0.00
SINDRANI	40.00	83.33	16.67	0.00	8.33	58.33	0.00	0.00	8.33	0.00	0.00	8.33
KOLA	63.33	89.47	0.00	0.00	5.26	78.95	0.00	10.53	0.00	0.00	0.00	5.26
HARIHARPUR	10.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
PURBBA RAMCHANDRAPUR	50.00	93.33	21.43	7.14	0.00	7.14	28.57	0.00	21.43	7.14	7.14	0.00
RAMPUR	26.67	25.00	0.00	0.00	0.00	75.00	0.00	0.00	25.00	0.00	0.00	0.00
CHANDPARA	66.67	90.00	10.00	0.00	0.00	65.00	10.00	5.00	10.00	0.00	0.00	0.00
CHHEKATI	3.33	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AMUDIA	45.83	30.00	10.00	0.00	20.00	50.00	20.00	0.00	0.00	0.00	0.00	0.00
PANCHGHARA	93.33	100.00	3.57	0.00	0.00	32.14	3.57	0.00	57.14	3.57	0.00	0.00
NADURIA	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
KAZLA	39.29	80.00	9.09	9.09	0.00	54.55	9.09	0.00	18.18	0.00	0.00	0.00
NAPRA	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
PADMAPUKUR	23.33	28.57	14.29	0.00	0.00	57.14	14.29	14.29	0.00	0.00	0.00	0.00
RAMPUR	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
CHHOTHA KANTHALIA	56.67	100.00	11.76	5.88	0.00	41.18	11.76	11.76	17.65	0.00	0.00	0.00
BAHIRA	81.48	59.09	0.00	0.00	0.00	31.82	68.18	0.00	0.00	0.00	0.00	0.00
KAMDUNI	31.03	88.89	0.00	0.00	0.00	33.33	55.56	0.00	11.11	0.00	0.00	0.00
KOLA	61.54	80.00	6.25	0.00	0.00	62.50	0.00	0.00	31.25	0.00	0.00	0.00
BISWANATHPUR	46.67	92.86	21.43	0.00	7.14	42.86	0.00	7.14	14.29	0.00	7.14	0.00
ALIPUR	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
GOKNA	82.14	17.39	73.91	0.00	0.00	8.70	0.00	0.00	13.04	0.00	0.00	4.35
GOCHHARATI BHYABLA	70.00	42.86	61.90	0.00	4.76	9.52	0.00	0.00	19.05	0.00	0.00	4.76
SALIPUR	26.67	87.50	12.50	12.50	0.00	37.50	25.00	0.00	12.50	0.00	0.00	0.00
ADAMPUR	10.00	66.67	50.00	0.00	0.00	0.00	0.00	0.00	50.00	0.00	0.00	0.00
BAGDOBAMACHHI BHANGA	100.00	13.33	66.67	3.33	0.00	3.33	6.67	3.33	16.67	0.00	0.00	0.00
NITYABARIA	55.17	100.00	50.00	0.00	18.75	18.75	0.00	12.50	0.00	0.00	0.00	0.00
SADIGACHHI	43.33	84.62	46.15	0.00	0.00	15.38	15.38	7.69	15.38	0.00	0.00	0.00
TAKIPUR	62.07	88.89	5.56	0.00	5.56	27.78	0.00	5.56	27.78	0.00	0.00	27.78
KALITALA	73.33	90.91	13.64	0.00	13.64	9.09	13.64	0.00	50.00	0.00	0.00	0.00

Source: Village survey data

Note: N.A means *not available*

The demand for technical and vocational training also reflects the significant gap that exists between agricultural and non-agricultural work participation in the villages surveyed. 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 (among the non-Muslims while Muslims have highest demand for tailoring) epitomizes the awareness, even if incomplete, of the beckoning possibilities in this new era of electronics and information technologies. While a higher literacy rate is a definite precursor for even partial awareness in this regard, the need for technical education is a certain emphasis among the potential workforce that should not be downplayed under any circumstances. The public funds must be allocated towards provision of such facilities in the areas covered in this study.

3.   Occupation

It is readily revealed by the tables below (Tables 16 through 19) that agriculture is the major source of livelihood for both the communities, either as cultivator or as landless agricultural labourers. Interestingly like many other districts of West Bengal, Muslim participation in government jobs is lower to other communities in this district, though the percentage of such employees is quite small. More impoverished villages are also the ones with largest participation in casual agricultural work. However, across communities there is very little female participation in work although there is a sizable share in both Muslim and non-Muslim communities who do not classify as either in full time or casual jobs or purely engaged in household maintenance. Given the fact that major source of occupation is agriculture it only reflects disguised unemployment in agriculture leading to effectively low productivity. The share of migrant workers is quite sizable (Table 17) and about 4% of all migrant workers even work abroad. Across religion there is heterogeneity in the type of occupation the migrant workers get involved in, but there is homogeneity across religious groups in respect of locations (about 50% 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	19.18	0.56	18.82	1.37
Agricultural Labour	17.46	1.35	12.95	1.37
Family Business	5.25	0.00	5.32	0.36
Salaried Employee (Govt.)	0.25	0.00	3.36	4.11
Salaried Employee (Private)	2.87	0.34	3.92	0.36
Casual Labour	3.93	0.00	5.88	1.00
Domestic and related work	0.82	55.47	1.26	49.45
Retirees, Pensioners, Remittance Recipient	0.33	0.23	0.77	0.46
Unable to work (Child/ Elderly)	8.28	9.58	8.54	11.59
Unorganised Employee	11.80	1.35	10.22	2.28
Student	23.61	28.97	22.60	24.27
Others	2.70	0.34	3.01	2.10
Unemployed	3.52	1.80	3.36	1.28

Source: Household survey data

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

		Muslim	Non Muslim
Duration	Short Term	37.93	46.34
	Long Term	62.07	51.22
Place of work	Within District (Village)	3.45	0.00
	Within District (Town)	6.90	2.44
	Within State (Village)	6.90	7.32
	Within State (Town)	27.59	31.71
	Outside State (Village)	0.00	2.44
	Outside State (Town)	51.72	51.22
	Abroad	3.45	4.88
Reasons for migration	Professional Work	27.59	17.07
	Administrative Work	3.45	21.95
	Clerical Work	3.45	2.44
	Sales Work	10.34	2.44
	Farmer	0.00	2.44
	Transport and labourers	37.93	39.02
	Student	3.45	7.32
	Others	13.79	7.32
Repatriation	Household	77.78	83.78

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)
BELU	26.42	19.81	3.77	0.94	0.94	1.89
SINDRANI	6.49	10.39	14.29	5.19	10.39	0.00
KOLA	30.68	10.23	0.00	1.14	0.00	3.41
HARIHARPUR	45.74	15.96	10.64	0.00	0.00	0.00
PURBBA RAMCHANDRAPUR	55.24	14.29	3.81	5.71	0.00	1.90
RAMPUR	10.13	22.78	2.53	5.06	1.27	1.27
CHANDPARA	3.90	0.00	0.00	5.19	3.90	1.30
CHHEKATI	7.23	0.00	10.84	1.20	8.43	26.51
AMUDIA	28.89	11.11	3.33	1.11	3.33	4.44
PANCHGHARA	2.97	40.59	5.94	0.99	0.00	0.00
NADURIA	46.15	14.10	5.13	0.00	0.00	0.00
KAZLA	6.06	18.18	4.55	0.00	12.12	21.21
NAPRA	13.79	14.94	5.75	0.00	4.60	0.00
PADMAPUKUR	41.18	16.67	0.00	1.96	0.98	0.00
RAMPUR	1.04	27.08	8.33	8.33	4.17	3.13
CHHOTHA KANTHALIA	0.00	1.19	13.10	3.57	22.62	7.14
BAHIRA	20.25	18.99	0.00	3.80	5.06	11.39
KAMDUNI	16.82	14.02	10.28	0.93	0.00	2.80
KOLA	19.05	14.29	5.95	1.19	0.00	11.90
BISWANATHPUR	12.90	3.23	9.68	3.23	4.30	19.35
ALIPUR	35.05	3.09	0.00	0.00	0.00	19.59
GOKNA	3.61	27.71	8.43	0.00	1.20	0.00
GOCHHARATI BHYABLA	5.10	24.49	2.04	0.00	6.12	2.04
SALIPUR	23.81	29.52	3.81	0.95	4.76	1.90
ADAMPUR	29.55	9.09	5.68	2.27	0.00	7.95
BAGDOBAMACHHI BHANGA	2.44	4.88	14.63	0.00	0.00	1.22
NITYABARIA	9.68	29.03	4.84	1.61	4.84	1.61
SADIGACHHI	13.58	11.11	0.00	1.23	7.41	0.00
TAKIPUR	12.22	6.67	2.22	2.22	0.00	2.22
KALITALA	18.39	11.49	0.00	0.00	3.45	0.00

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)
BELU	1.18	0.00	0.00	0.00	2.35	0.00
SINDRANI	0.00	0.00	0.00	1.56	0.00	0.00
KOLA	0.00	0.00	0.00	0.00	0.00	0.00
HARIHARPUR	0.00	1.69	3.39	0.00	0.00	0.00
PURBBA RAMCHANDRAPUR	1.30	2.60	0.00	0.00	0.00	0.00
RAMPUR	0.00	1.79	0.00	0.00	0.00	0.00
CHANDPARA	0.00	0.00	0.00	6.35	0.00	0.00
CHHEKATI	1.92	0.00	0.00	0.00	3.85	0.00
AMUDIA	0.00	0.00	0.00	0.00	0.00	3.13
PANCHGHARA	0.00	4.62	0.00	0.00	0.00	0.00
NADURIA	5.00	0.00	0.00	0.00	0.00	0.00
KAZLA	1.67	13.33	0.00	0.00	1.67	0.00
NAPRA	0.00	0.00	0.00	1.47	0.00	0.00
PADMAPUKUR	0.00	1.27	0.00	0.00	0.00	0.00
RAMPUR	5.33	1.33	0.00	0.00	0.00	0.00
CHHOTHA KANTHALIA	0.00	0.00	3.64	0.00	0.00	1.82
BAHIRA	0.00	0.00	0.00	0.00	0.00	3.51
KAMDUNI	0.00	0.00	0.00	53.52	0.00	0.00
KOLA	4.00	0.00	0.00	0.00	0.00	0.00
BISWANATHPUR	1.28	1.28	0.00	1.28	0.00	2.56
ALIPUR	0.00	0.00	0.00	0.00	0.00	0.00
GOKNA	1.43	5.71	0.00	0.00	0.00	0.00
GOCHHARATI BHYABLA	0.00	4.76	0.00	0.00	0.00	0.00
SALIPUR	2.63	1.32	0.00	0.00	1.32	0.00
ADAMPUR	0.00	1.41	0.00	0.00	0.00	5.63
BAGDOBAMACHHI BHANGA	0.00	0.00	0.00	0.00	0.00	0.00
NITYABARIA	0.00	0.00	0.00	0.00	0.00	0.00
SADIGACHHI	0.00	0.00	0.00	0.00	1.28	0.00
TAKIPUR	3.45	0.00	0.00	0.00	0.00	0.00
KALITALA	0.00	0.00	0.00	0.00	0.00	0.00

Source: Village survey data

4.   Health

The data reveals that people are more dependent on government health centers or hospitals for accessing health facilities. However, both the communities also go to the quacks. In terms of infrastructure out of thirty villages surveyed only six villages have PHC and only one (Chhekati) boast of having a government hospital within its *panchayat* limits. It is often the case that sub-PHCs are not available within respective *panchayats*. The consequence of this inaccessibility is strongly reflected in the high average incidence of childbirth at home (61.78% of Muslim households and 29.73% of non-Muslim households) with the aid of trained and largely untrained midwives. *Most of the public hospitals are not located in close proximities, and hardly any is located in the neighbourhood of the village or even within the Panchayat. There is hardly any ambulance available for pregnant women to take them to hospitals, people mainly depend upon rented cars. The survey reports that the most dominating reason, around 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 over 80 percent of families over the religious divide. In fact the Muslim community shows no less participation compared to other communities. Regarding vaccination of children under the age of five, over 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)		7693.41	8965.97
Access to health facilities (%) @	Government	94.59	85.04
	Private	17.17	17.83
	Quack	32.61	28.72

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
BELU	6157.18	96.67	20.69	83.33	100.00	100.0	92.3	92.3	N.A.	N.A.	N.A.
SINDRANI	12510.53	90.00	63.33	3.45	100.00	100.0	100.00	100.00	N.A.	N.A.	N.A.
KOLA	21000.00	93.33	26.67	6.67	100.00	84.62	84.62	84.62	100.00	0.00	0.00
HARIHARPUR	4320.00	66.67	0.00	33.33	100.00	100.0	100.0	100.00	N.A.	N.A.	N.A.
PURBBA RAMCHANDRAPUR	3852.94	90.00	3.70	0.00	92.86	78.57	92.86	78.57	0.00	0.00	100
RAMPUR	4525.00	100.0	0.00	6.90	100.00	0.00	0.00	10.0	N.A.	N.A.	N.A.
CHANDPARA	3600.00	16.67	0.00	33.33	100.00	100.0	100.0	100.00	N.A.	N.A.	N.A.
CHHEKATI	11138.10	83.33	10.00	3.33	66.67	100.0	100.0	100.00	100.00	0.00	0.00
AMUDIA	6666.67	100.0	6.67	3.33	83.33	100.0	100.00	100.00	N.A.	N.A.	N.A.
PANCHGHARA	9888.89	90.00	3.33	0.00	100.00	100.0	100.0	100.00	0.00	0.00	100
NADURIA	17800.00	90.00	3.33	10.00	100.00	100.0	100.0	100.00	N.A.	N.A.	N.A.
KAZLA	3533.33	100.0	3.57	73.33	100.00	100.0	100.0	75.00	0.00	0.00	100
NAPRA	24500.00	100.0	N.A.	N.A.	100.00	100.0	100.00	100.00	100.00	0.00	0.00
PADMAPUKUR	2477.78	100.0	0.00	0.00	100.00	100.0	100.0	100.00	N.A.	N.A.	N.A.
RAMPUR	4966.67	96.67	12.00	64.29	100.00	100.0	0.00	100.00	N.A.	N.A.	N.A.
CHHOTHA KANTHALIA	6653.85	100.0	40.00	20.00	100.00	100.0	75.0	75.0	N.A.	N.A.	N.A.
BAHIRA	14416.67	86.67	33.33	46.67	100.00	100.0	100.0	100.00	100.00	0.00	0.00
KAMDUNI	35060.00	70.00	6.67	3.33	100.00	100.0	100.0	93.33	0.00	0.00	100
KOLA	13708.33	50.00	16.67	65.52	100.00	100.0	100	100	N.A.	N.A.	N.A.
BISWANATHPUR	8538.46	100.0	86.67	20.00	100.00	100.0	92.3	92.3	N.A.	N.A.	N.A.
ALIPUR	2983.33	100.0	60.00	13.33	100.00	100.0	83.33	50.00	N.A.	N.A.	N.A.
GOKNA	7800.00	100.0	0.00	83.33	100.00	100.0	100.0	100.00	100.00	0.00	0.00
GOCHHARATI BHYABLA	5660.87	93.33	6.67	6.67	100.00	100.0	100.0	88.24	N.A.	N.A.	N.A.
SALIPUR	12375.00	100.0	60.00	16.67	100.00	100.0	100.0	100.00	N.A.	N.A.	N.A.
ADAMPUR	4416.00	100.0	0.00	96.67	100.00	92.86	92.86	100.00	N.A.	N.A.	N.A.
BAGDOBAMACHHI BHANGA	3726.09	93.33	3.33	3.33	100.00	100.0	100	84.2	100.00	0.00	0.00
NITYABARIA	993.33	100.0	33.33	63.33	100.00	100.0	75.0	100	100.00	0.00	0.00
SADIGACHHI	5318.75	96.67	0.00	16.67	100.00	66.67	77.78	77.78	33.33	0.00	66.6
TAKIPUR	8044.00	89.29	0.00	17.86	100.00	0.00	33.3	0.00	100.00	0.00	0.00
KALITALA	9692.11	83.33	3.45	83.33	87.50	75.00	75.0	87.5	N.A.	N.A.	N.A.

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
Admpur	NA	NA	Y	-	NA	NA
Amudia	N	N	N	N	N	Y
BAHIRA	N	N	N	N	Y	-
Biswanaqthpur	N	N	N	Y	Y	-
Chhekati	Y	-	Y	-	Y	-
Gochharati Bhyabla	N	N	N	N	Y	-
Hariharpur	N	N	N	N	N	N
Kamudia	N	N	N	N	N	Y
Kola	N	N	N	N	N	Y
Naduria	N	N	N	N	Y	-
Nityaberia	N	N	N	N	N	N
Panchghara	N	N	N	N	N	Y
Rampur	N	N	N	Y	N	Y
Sadigachhi	N	N	N	N	Y	-
Sindrani	N	N	Y	-	Y	-
Alipur	N	N	N	N	N	Y
Bogdobamachhi Bhanga	NA	NA	N	N	NA	NA
Belu	N	N	N	N	N	Y
Chandpara	N	N	N	N	N	Y
Chhotha Kathalia	N	N	N	N	N	Y
Gokna	N	N	N	Y	N	N
Kalitala	N	N	N	N	Y	-
Kazla	N	N	Y	-	N	N
Kolka	N	N	Y	-	NA	NA
Napra	N	N	NA	NA	Y	-
Padmapukur	N	N	N	N	N	Y
Purbba Ramchandrapur	N	N	N	N	N	Y
Rampur	N	N	N	N	N	N
Salipur	N	N	N	N	N	Y
Takipur	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	61.78	29.73
	Hospital	36.31	64.19
	Private hospital	1.91	6.08
	Others	0.00	0.00
Support during child birth	Doctor	29.94	58.78
	Nurse	7.64	13.51
	Trained midwife	15.29	8.11
	Non trained midwife	43.95	19.59
	Others/Don't know	3.18	0.00
Transport	Own car	3.13	3.60
	Rented car	81.25	86.49
	No vehicle	10.94	5.41
	Ambulance	4.69	4.50
Reason for not going to Govt. Hospital	Long distance	43.42	59.09
	Unhygienic Govt. hospital	2.63	0.00
	Below grade service	10.53	6.82
	No female doctor	10.53	4.55
	Others	32.89	29.55

Source: Household survey data.

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

Name of villages	Place of birth				Reasons for not visiting Government places				
	At home	Govern-ment Hospital	Private Hospital	Others	Problem of distance	Un-cleanliness	Inefficient services by	No female doctors	Others
BELU	45.45	54.55	0.00	0.00	66.67	0.00	0.00	0.00	33.33
SINDRANI	25.00	50.00	25.00	0.00	0.00	0.00	11.11	44.44	44.44
KOLA	41.18	52.94	5.88	0.00	0.00	0.00	0.00	0.00	100.00
HARIHARPUR	90.00	10.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
PURBBA RAMCHANDRAPUR	41.67	50.00	8.33	0.00	50.00	0.00	0.00	0.00	50.00
RAMPUR	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
CHANDPARA	0.00	75.00	25.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
CHHEKATI	33.33	55.56	11.11	0.00	100.00	0.00	0.00	0.00	0.00
AMUDIA	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
PANCHGHARA	38.46	61.54	0.00	0.00	66.67	0.00	0.00	0.00	33.33
NADURIA	53.85	46.15	0.00	0.00	14.29	0.00	0.00	0.00	85.71
KAZLA	0.00	100.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
NAPRA	63.64	36.36	0.00	0.00	0.00	0.00	0.00	0.00	100.00
PADMAPUKUR	27.27	72.73	0.00	0.00	0.00	50.00	50.00	0.00	0.00
RAMPUR	20.00	80.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
CHHOTHA KANTHALIA	12.50	87.50	0.00	0.00	0.00	0.00	0.00	0.00	100.00
BAHIRA	28.57	57.14	14.29	0.00	100.00	0.00	0.00	0.00	0.00
KAMDUNI	8.33	91.67	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
KOLA	83.33	16.67	0.00	0.00	75.00	0.00	0.00	0.00	25.00
BISWANATHPUR	17.65	58.82	23.53	0.00	0.00	0.00	42.86	0.00	57.14
ALIPUR	14.29	85.71	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
GOKNA	40.00	60.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
GOCHHARATI BHYABLA	75.00	25.00	0.00	0.00	0.00	0.00	36.36	54.55	9.09
SALIPUR	85.71	14.29	0.00	0.00	66.67	0.00	33.33	0.00	0.00
ADAMPUR	78.57	21.43	0.00	0.00	0.00	0.00	0.00	0.00	100.00
BAGDOBAMACHHI BHANGA	84.21	15.79	0.00	0.00	100.00	0.00	0.00	0.00	0.00
NITYABARIA	0.00	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
SADIGACHHI	75.00	25.00	0.00	0.00	83.33	0.00	0.00	0.00	16.67
TAKIPUR	60.00	40.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.
KALITALA	75.00	25.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00

Source: Household survey data.

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

Vaccination	Muslim			Non Muslim		
Polio (pulse)	98.76			97.24		
DTP	93.17			82.07		
BCG	94.41			85.52		
Measles	88.20			84.83		
Organization	Government		Private	Government		Private
	100.0		0.0	99.30		0.70
Reasons for non	Unaware	Distance	Others	Unaware	Distance	Others
participation	88.89	0.0	11.11	53.85	0.0	46.15

Source: Household survey data.

5.   Infrastructure

Almost all the villages have at least one primary school within the village. But only a few villages have secondary schools, in fact the district average of number of secondary and higher secondary schools per village is 0.49. Around 83.33% of the villages are connected through bus routes with a bus stop within 5 Kms of the village, while over 46.67% villages are connected through train routes with rail stations more than 5 Kms. from the village. Around 53.8% of the villages have commercial banks and 63.16% have agricultural credit societies within 5 Kms while percentage of co-operative banks within 5 Kms. is 21.43%. Of the sample villages 43.33% have post offices 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 0.37 % (Naduria) to 84.81% (Salipur). The interesting thing about the government programmes is that most of the people*

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

Programme	% of people aware	% of benefici iary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	39.59	5.84	66.67	0.0	0.0	11.11	22.22	0.0
NREGS	86.89	29.29	74.22	18.56	2.06	4.12	1.03	1.01
IAY	61.18	7.14	94.12	5.88	0.0	0.0	0.0	0.0
Old age pension	51.16	3.52	57.14	28.57	0.0	14.29	20.0	0.0
Swajal dhara	27.51	23.36	78.26	8.70	4.35	0.0	8.70	4.04
Irrigation	21.34	10.84	0.0	50.0	0.0	50.0	0.0	0.0
ARWSP	25.71	43.48	43.48	0.0	17.4	2.17	36.96	12.0
SSA	71.21	40.07	26.26	7.07	0.0	7.07	59.60	1.80
TSC/SSUP	12.34	4.17	3.33	40.0	23.33	0.0	33.33	0.0

Source: Household survey data.

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

Programme	% of people aware	% of benefici ary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	51.76	12.5	66.67	12.12	0.0	3.03	21.1	3.03
NREGS	88.43	35.92	75.32	18.35	0.0	3.16	3.16	1.23
IAY	77.84	8.56	81.82	18.18	0.0	0.0	0.0	2.94
Old age pension	69.80	2.53	85.71	0.0	0.0	0.0	14.29	0.0
Swajal dhara	35.49	35.36	89.66	3.45	0.0	0.0	6.90	1.56
Irrigation	33.73	23.26	14.29	0.0	0.0	71.43	14.3	2.5
ARWSP	29.22	39.61	60.0	14.55	0.0	0.0	25.45	26.17
SSA	74.51	26.84	36.49	17.57	0.0	10.81	35.14	0.0
TSC /SSUP	11.37	10.34	0.0	62.5	12.5	0.0	25.0	0.0

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

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

Name of the Villages	Percentage of people aware (all schemes)	Percentage of people benefited (all schemes)	Number of people who have job cards for NREGS	Number of people who have got job under NREGS
Admpur	15.56	79.89	170	170
Amudia	45.59	30.19	350	0
Bahira	27.41	8	451	451
Biswanaqthpur	52.38	9.41	350	320
Chhekati	55.07	55.07	300	300
Gochharati Bhyabla	49.16	11.11	110	82
Hariharpur	44.07	9.56	217	217
Kamudia	88.25	28.04	295	295
Kola	41.44	10.7	485	217
Naduria	0.37	0	244	472 #
Nityaberia	73.33	11.49	1500	700
Panchghara	20	37.11	80	0
Rampur	45.98	4.52	10	3
Sadigachhi	30	14.49	450	300
Sindrani	71.85	10.28	309	221
Alipur	62.66	17.9	400	350
Bogdobamachhi Bhanga	33.7	42.01	100	50
Belu	48.93	4.3	102	0
Chandpara	75.09	8.77	0	0
Chhotha Kathalia	79.78	8.15	306	67
Gokna	60.6	21.93	125	25
Kalitala	41.12	27.87	600	462
Kazla	77.28	49.69	90	90
Kola	41.44	10.7	240	240
Napra	51.15	17.3	222	150
Padmapukur	20.03	2.3	190	190
Purbba Ramchandrapur	68.81	17.97	130	50
Rampur	45.98	4.52	415	170
Salipur	84.81	10.74	385	365
Takipur	29.35	5.95	1000	650

Source: Village survey data & Household survey data

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

across *communities, i.e. over 80% are aware about the NREGS but a moderate section of that (around 30%) have benefited. Next, for IAY (over 61.18% among Muslims and around 77.84% 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 very few respondents have heard of. These include: old age and widow pension, SSA, SGSY, AWRP, TSC and Swajaldhara. Apparently, the popularity of the NREGS with ready source of income and cash flow seems to receive the highest attention despite longer-term benefits associated with many others already in operation.* At this stage, we are not convinced that adding more programmes would be beneficial, unless interest and participation in the existing ones can be maximized with due emphasis on the awareness part of the schemes which could run equally well for all communities. The major source of information in cases of profitable job opportunities have come from the *Panchayat Pradhan* himself/herself or from the GP office, and there is no report of the fact that NGOs have been of significant help in this connection.

7. Other Issues

We use Tables 29-32 to reflect on a score of other features that are no less important in understanding the reasons behind the acute underdevelopment in these communities, compared to the more well known indicators often invoked for the purpose. These are as follows. About 0.26% percent of the Muslim and 1.77% percent non-Muslim respondent families have health insurance and there is around 8% 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 22.11% for the Muslims and 28.35% for the non-Muslims, with a higher average deposit value for the latter. Among the Muslim households the relatively affluent ones also hold 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 35% 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-third 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, 21.91%; non-Muslims 21.31%) is taken for covering medical expenses. Of the families surveyed around a third of both the Muslims and non-Muslims have BPL ration card (Table 33). More than 65% of the Muslims and over 60% 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, 18.77%; non- Muslims, 19.68%; Table 33). On the whole therefore, the assessment re-opens the possibilities of improving upon the lacunae that have been plaguing the district for long enough.

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

		Muslim	Non Muslim
Health Insurance	Percentage of households who have	0.26	1.77
	Average Value (Rs)	3480.0	2632.22
Life Insurance	Percentage of households who have	31.62	39.57
	Average Value (Rs)	2488.26	4233.25
Crop Insurance	Percentage of households who have	0.26	0.20
	Average Value(Rs)	1000.0	1500.0
Bank Deposit	Percentage of households who have	22.11	28.35
	Average Value(Rs)	11976.86	19576.53
Fixed Deposit	Percentage of households who have	1.29	3.15
	Average Value (Rs)	21000.0	42396.5

Source: Household survey data.

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

			Muslim	Non Muslim
Percentage of households indebted			44.73	35.88
Average Interest Rate			34.40	33.26
Sources of availing loans (%)		Government	7.47	1.65
		Commercial Bank	8.62	4.40
		Rural Bank	4.02	7.69
		Co-operative Bank	5.75	4.95
		Self Help Group/Non Governmental Organization	6.32	5.49
		Moneylender	36.78	43.41
		Big landowner/Jotedar	2.30	1.65
		Relative	23.56	24.18
		Others	5.17	6.59
Conditions & Terms of Loan (%)		Only Interest	75.30	81.77
		Physical labour	3.61	4.42
		Land mortgage	4.82	4.42
		Ornament mortgage	4.82	1.66

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	6.36	10.93
	Purchase of agricultural equipment	21.39	12.02
	Purchase of land/home	6.36	4.37
	Repairing of house	13.87	22.40
	Marriage/other social function	7.51	7.10
	Medical expenditure	21.97	21.31
	Purchase of cattle	2.89	1.09
	Investment	5.20	5.46
	Others	14.45	15.30
Terms – Cash only		95.38	96.13

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	35.26	33.16	0.00	0.68
	Pond	64.75	58.70	3.66	1.96
	Field	58.46	64.89	0.00	0.33
	Cattle-pen	25.16	11.68	0.00	0.00
	School ground	30.87	25.08	0.00	1.13
	Other Govt. buildings	2.08	8.02	0.00	0.00
	Others	NA	4.17	0.00	0.00
		Muslim		Non Muslim	
Categories of people who interfere (%)	Powerful people	NA		NA	
	Big landlords	NA		NA	
	Each household	NA		NA	

Source: Household survey data.

Table 33: Public Distribution System – Community wise District Averages

		Muslim	Non Muslim
APL Card	% of families with APL ration cards	77.87	74.42
BPL Card	% of families with BPL/ Antodaya/ Annapurna card.	30.18	31.26
Sufficiency	% of families with sufficient product	49.05	53.99
Quantity	Rice – Kg. per family per month	8.43	8.23
	Wheat – Kg. per family per month	7.31	6.24
Problem (%)	Inadequate	22.51	20.40
	Inferior quality	16.23	7.07
	Less in amount	9.95	11.11
	Not available in time	11.78	13.94
	Irregular	4.45	4.24
	Others	3.40	3.43
	No problem	31.68	39.80
Purchase	% of families who can purchase all goods	29.09	42.54
Reason for problems of purchase (%)	Monetary constraint	40.43	24.04
	Insufficiency of ration	33.94	42.86
	Unwillingness to sell off by the dealers	18.77	19.86
	Others	6.86	13.24

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 (%)	79.65	67.3	-12.35	6
2	Female Literacy (%)	76.37	57.1	-19.27	7
3	Work Participation (%)	37.92	38.0	0.08	4
4	Female Work Participation (%)	7.61	21.5	13.89	1
II. Basic Amenities Indicators					
5	Houses with Pucca Walls (%)	54.65	59.4	4.75	3
6	Safe Drinking Water (%)	99.22	87.9	-11.32	5
7	Electricity in Houses (%)	54.33	67.9	13.57	2
8	W/C Toilet (%)	60.69	39.2	-21.49	8
III. Health Indicators					
9	Full Vaccination of Children (%)	80.39	43.5	-36.89	-
10	Institutional Delivery (%)	53.77	38.7	-15.07	-

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 female work participation followed by electrified houses, houses with *pucca* walls and 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 2.95%, the district authority should pay adequate attention in the provision of *pucca* houses for the BPL families. However, it may also be noted that the district averages and the deficits are not uniform across the district, there are large variations across the villages. A comparison may be made consulting the relevant tables for the village level averages. In this way one can find out the priority ranking for the villages separately. Given the representative nature of the sample one can treat those villages or the

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

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

- Though *pucca* walled house receives a rank of 3, percentage of BPL families covered under IAY is extremely poor, 2.95 %. So we think it is an important area where the district administration should top up.

- The average number of primary schools per village is 1.45 which sounds reasonably good. But the district average of the number of primary teachers per school (3.57 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 – 0.49 secondary and higher secondary schools per village. This also needs intervention.

- Apparently the district performs very poor in terms of health related infrastructure. So looking at only vaccination or institutional delivery is inadequate. A mere 3.57% of villages have government hospitals in its vicinity, 28.38 % 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 14.82 Km., average distance of private hospital or nursing home is 14.34 Km. A large percentage of families – 32.61% Muslims and 28.72% non-Muslims go to quacks for treatment though some of them also go to government hospitals or private practitioners. For taking pregnant women to hospitals for delivery the major means is rented cars, there is hardly any ambulance available for this purpose in the villages. This is an important area where the policy makers should think of providing at least one ambulance per village.

- For the ICDS centers only 48.28 % are housed in government building while 32.25 % have good quality building and average number of visits of ICDS employees is only 5.61 days in a year.

- In addition to the above specific developmental gap of the district it may be noted that intra district variation of the development indicators is very high. The blocks far off from the district head quarter or sub-divisional towns are extremely backward, the fruits of development have benefited mainly the areas that are close to urban conglomerates. Care should be given to intra district variation of backwardness when drawing up multi sector development plan.

Appendices

Table A 1: General information

| Area	District average	Average of the sample villages
Area of the village	220.30 hectares	247.24 hectares
Household size	5.05 persons	4.91 persons
Area of irrigated land out of total cultivable area	43.07 %	47.84 %
Number of post offices	0.30	0.43
Number of phone connection	3.07	2.43

Source: Village Directory, Census 2001.

Table A 2: Transport and Communications

Nature of Approach Roads	Paved Road		Mud Road		Footpath	
	Available	Not Available	Available	Not Available	Available	Not Available
Average for the district	81.81 %	18.19 %	96.37 %	3.63 %	14.06%	85.94 %
Average for sample villages	83.33 %	16.67 %	93.33 %	6.67 %	13.33 %	86.67 %

Source: Village Directory, Census 2001.

Fig. A 1 Sources of Water

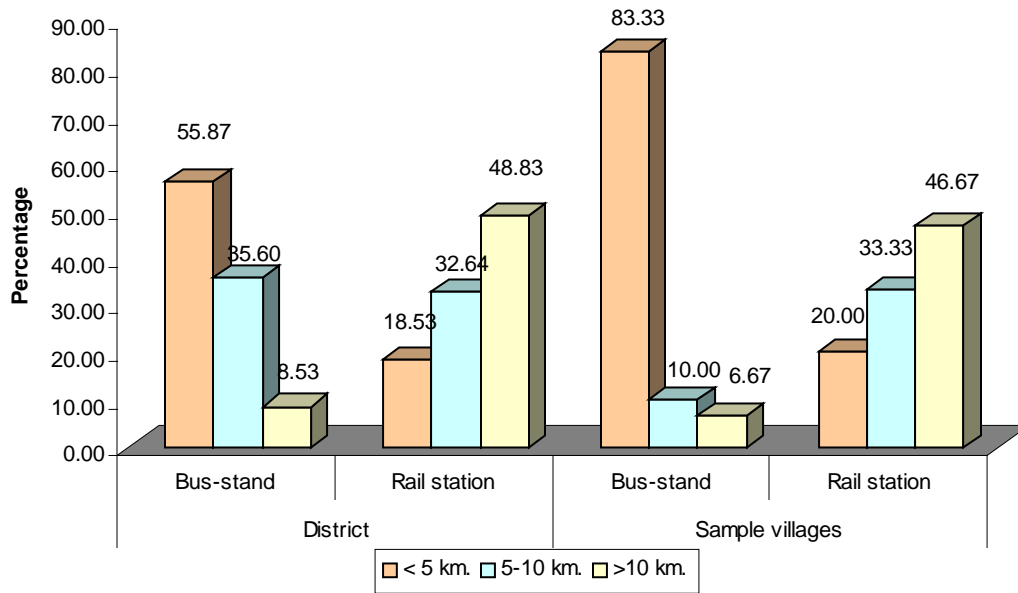## Average availability of sources of drinking water (%)
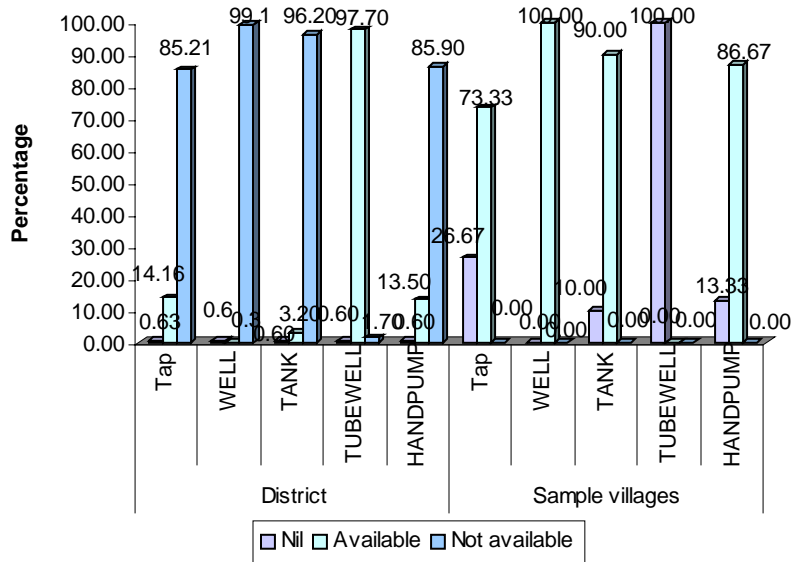
Source: Village Directory, Census 2001

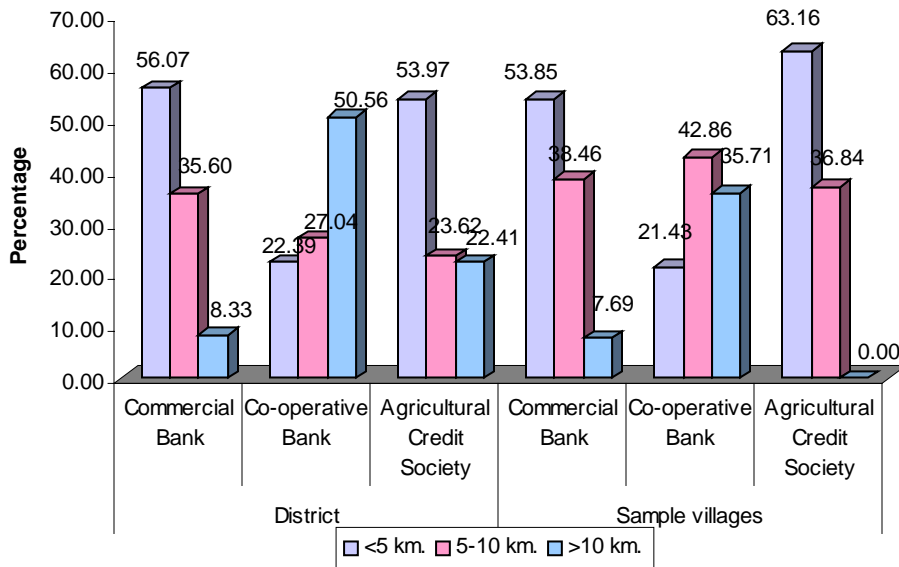## Fig. A2: Distance to Post- Office
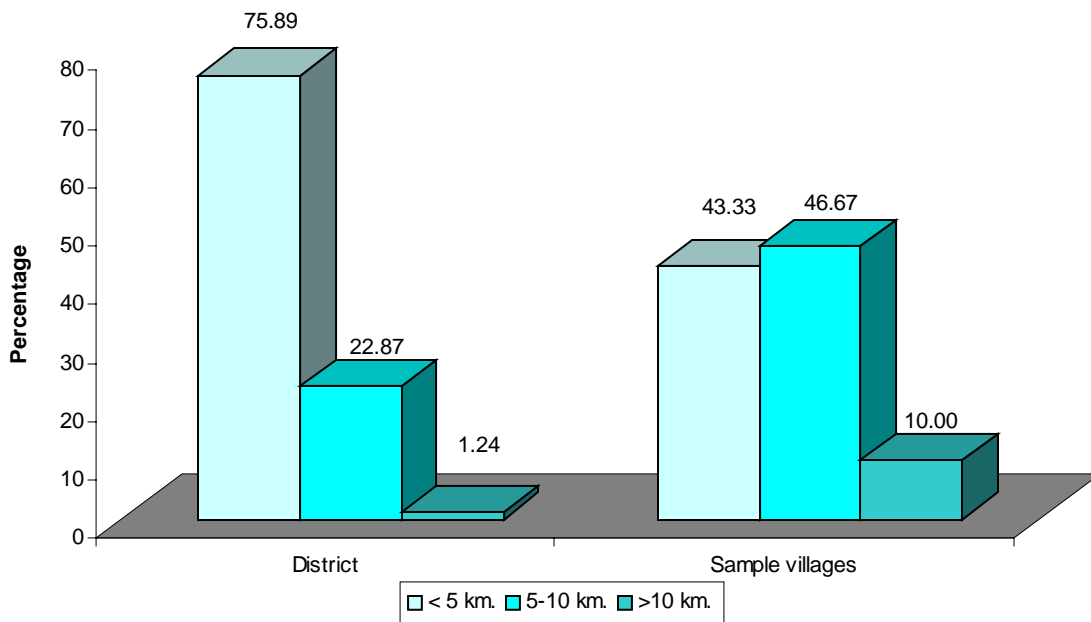
Source: Village Directory, Census 2001

Fig. A3: Distance of Public Transport: Distance from Transport Points
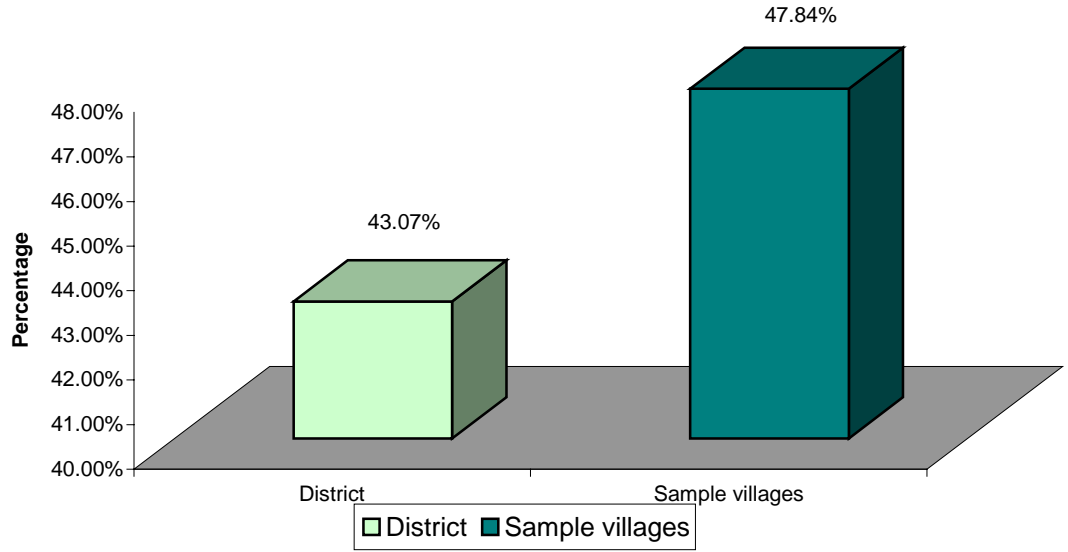

Source: Village Directory, Census 2001

**Fig. A4: Distance of Banks and Other Financial Institutions
Distance from Villages**

Source: Village Directory, Census 2001

Fig. A5: Irrigation

Area of irrigated cultivable land

Source: Village Directory, Census 2001.

Sampling Methodology

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

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

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

subject to a minimum of 6 villages in each stratum.

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

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

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

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

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

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