

A BASELINE SURVEY OF MINORITY  
CONCENTRATION DISTRICTS OF INDIA

**PAKUR**

(Jharkhand)

**Sponsored by**

Ministry of Minority Affairs

Government of India

and

Indian Council of Social Science Research



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**2008**

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## EXECUTIVE SUMMARY

# DEVELOPMENT GAPS AND PRIORITIES FOR THE MULTI-SECTOR DEVELOPMENT PLAN OF PAKUR DISTRICT OF JHARKHAND

### Background of the Study

- The Ministry of Minority Affairs, Government of India has identified 90 minority concentrated districts in the country by using eight indicators relating to socio-economic development and basic amenities based on the 2001 Population Census. The objective is to improve these indicators for the identified districts through a Multi-Sector Development Plan (MSDP) during the Eleventh Five Year Plan to the level of the national average. Since some changes might have occurred in these indicators since 2001, a baseline survey has been conducted with a view to identify current deficits and priorities for the multi-sector development plan.
- Pakur district of Jharkhand is a minority concentrated district of India. It lags behind the rest of the country in socio-economic as well as basic amenities indicators.

### Brief Profile of Pakur District

- Pakur is a moderately populated district. About 2.5 per cent of the total population of Jharkhand state resides in this district. The sex-ratio in this district is also very low; 957 females per thousand males.
- It is one of the least urbanised districts of Jharkhand, only about 5 per cent of its population lives in urban areas. Despite being least urbanised, the population density of the district is higher than the state average. The density of population of the district is 388 persons per square km while for the state on the whole it is 338.
- About 39 per cent of the population of the district belongs to minority communities. The Muslims constitute about 33 per cent of the population of the district while the share of Christians in the district population is about 6 per cent.
- About 45 per cent of the population of the district is tribal. Santhal is the main tribal group. The district is inhabited by two primitive tribal groups (PTGs), the Mal Paharia and the Sauria Paharia.

- The literacy rate of Pakur is very low. The literates in the district are only 30.65 per cent. It is not only that the literacy rate is very low but the educational attainments of the literates are also poor.
- A little more than two fifths of the population is economically active but very few of them have regular jobs. Only about 13 per cent of the workers have regular jobs, 48 per cent are self-employed and about 39 per cent have casual jobs.

### Survey Results 2008

- The survey findings show that the district lags behind the national average in four out of eight indicators. In the two health related indicators also it lags far behind the national average. The actual gap will be higher for the district as the national figures pertain to the years 2004-05 while our survey data are of 2008.
- During the last eight years, the district has performed well in education, especially in female education.

**Table 1: Development Deficits in Pakur District, Jharkhand**

| Sl. No                            | Indicators  | Survey results 2008 | India rural 2005 | Deficit | Priority rank for the district |
|-----------------------------------|---|---------------------|------------------|---------|--------------------------------|
| <b>Socio-economic indicator</b>   |   |                     |                  |         |                                |
| 1                                 | Rate of literacy                                    | 56.03               | 58.7             | -2.67   | 3                              |
| 2                                 | Rate of female literacy                             | 47.92               | 46.7             | 1.22    | 6                              |
| 3                                 | Work participation rate                             | 41.47               | 41.7             | -0.23   | 4                              |
| 4                                 | Female work participation rate                      | 33.11               | 30.8             | 2.31    | 7                              |
| <b>Basic Amenities indicators</b> |   |                     |                  |         |                                |
| 5                                 | Percentage of households with water closet latrines | 7.86                | 7.1              | 0.76    | 5                              |
| 6                                 | Percentage of households with electricity           | 21.52               | 43.5             | -21.98  | 2                              |
| 7                                 | Percentage of households with <i>pucca</i> walls**  | 19.73               | 46.3             | -26.57  | 1                              |
| 8                                 | Percentage of households with safe drinking water   | 90.45               | 73.2             | 17.25   | 8                              |
| <b>Health Indicators</b>          |   |                     |                  |         |                                |
| 9                                 | Percentage of fully vaccinated children             | 15.29               | 43.5             | -28.21  | -                              |
| 10                                | Percentage deliveries in a health facility          | 13.20               | 38.7             | -25.50  | -                              |

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

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

\*\* This includes semi-pucca houses as well.



## **Development Priorities**

### **Provision of Basic Amenities:**

Provision of basic amenities such as electricity, housing and sanitation clearly need major attention in the planning for development of the district. Our survey results show that only about 22 per cent of the rural households have electricity connection in the district as against the national figure of 43.5 per cent. Only 14 out of 30 sample villages have electricity. There is a need to intensify rural electrification in the villages of the district on a large scale. On the housing front, only one fifth of the rural households have *pucca* walls in the district. Therefore, the housing condition in the district needs to be urgently improved under the Indira Awaas Yojana (IAY). Only 12 per cent of the households have been benefited by IAY and a large up-scaling of the existing programme is necessary. Building of water closet latrines also needs to be given priority in the development plan for the district.

**Education:** Ways to improve literacy levels also requires immediate attention. In fact, it would have widespread impact on improving the pace of overall development of the district. The focus should be on improving the literacy levels through adult literacy as well as Sarva Siksha Abhiyaan (SSA). The SSA seems to have made some improvement in the educational development in the district. Our survey results show that all the surveyed villages have co-education primary schools. Over 80 per cent of the children in the age-group of 5 to 16 years are currently enrolled. The drop-out rate has also been considerably reduced to 5 per cent in this age-group. The strategy should be to ensure 100 per cent enrolment and retention, and improvement in attendance and learning in this age group.

The infrastructural facilities in the existing schools should be improved by making additional class rooms, repairing and maintaining the existing ones and by providing teaching and learning materials for the children. There is, however, some problems relating to availability of institutions of higher learning, particularly ITIs and polytechnics, and institutions meant exclusively for girls. Such institutions should be opened at least for every two blocks under public-private partnership.

**Employment:** The workforce participation rate of the district is almost equal to the national average. The female workforce participation rate of the district is in fact higher than the national average. The higher work participation, however, does not necessarily mean higher income for the households. A large number of workers aspire for better employment to augment their household income. There is a need to strengthen Swarna Jayanti Swarojgar Yojana (SGSY) and other self and wage

employment programmes. The SGSY by providing cheap and collateral free credit to people can help them to start their micro enterprises. There is a need to develop marketing centres for such entrepreneurs so that they can procure inputs and market their produce easily.

**Health:** The district has to make serious efforts to improve health facilities. It is yet to take effective measures to enlarge the coverage of immunisation programmes. Only 15 per cent of the children are fully immunised in the district. Most of the child births have taken place at home with the help of untrained *Dais*. Facilities for safe deliveries and immunisation must be made available by strengthening the central government's Accredited Social Health Activists (ASHA) programme. Campaign for immunisation should also be intensified.

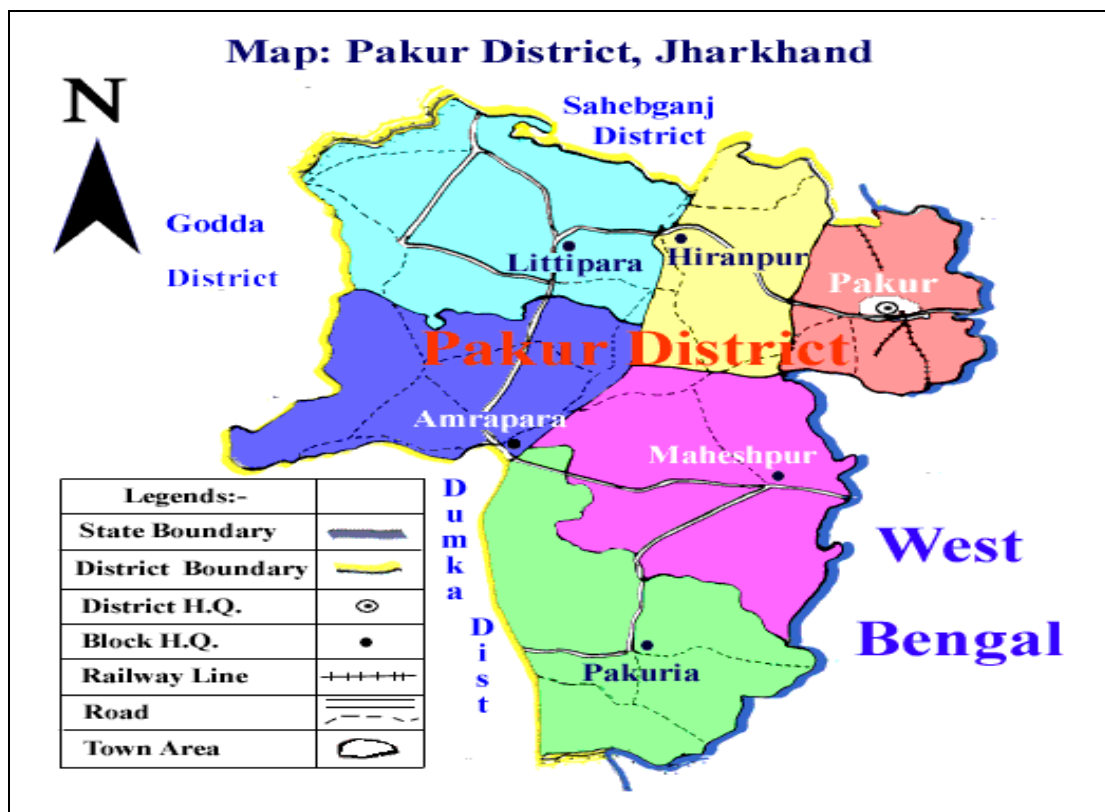
There is a need to strengthen the delivery of government services in the district and ensure transparency and accountability. It is surprising to find that despite a very high percentage of the respondents being below the poverty line (BPL), only around 22 per cent had BPL ration cards and only around 15 per cent were availing PDS facilities. The main reason for not picking the entire eligible quota is the lack of adequate PDS supply.

At the family level the people feel that employment, housing, education and health are their major deprivations. A large number of Muslims feel deprivation of land as well. At the village level, they feel that lack of clean drinking water and health facilities, electricity supply and paved roads are major development bottlenecks which need to be overcome.

## Chapter - I

### INTRODUCTION

Pakur district is situated in the northeastern part of Jharkhand State. It has an area of 696.21 square kilo-metres. Earlier, it was part of Santhal Pargana district and when Sahibganj became a separate district it became one of its sub-divisions. It became a district on 28<sup>th</sup> January, 1994. Its boundary is shared by Sahibganj district in the north, Birbhum District of West Bengal in the south, Murshidabad and a part of Birbhum district of West Bengal in the east and Dumka and Godda Districts in the West. It exists between 23<sup>o</sup> 40' and 25<sup>o</sup> 18' north latitude and between 86<sup>o</sup> 28' and 87<sup>o</sup> 57' east longitudes. It has six blocks -- Litipara, Hiranpur and Pakur in the north, Amrapara and Maheshpur in centre and Pakuria in the south.



The authentic history of this area before the medieval period is very little known. During Mughal period the area was governed by two petty estates known as Pakur Raj and Maheshpur Raj. After the battle of Plassey the victorious British developed their administrative network to control these areas through the Birbhum district of West Bengal. It was later administered from the Rajmahal hills during the British period.

## Population and Its Composition

According to 2001 census, the total population of district is 6,65,635, which is only 2.5 per cent of the total population of Jharkhand state (26,945,829). During the last decade (1991-2001) the growth rate of the population of the district was 24.34 per cent. The sex ratio in this district is 957 females per thousand male. It is one of the least urbanised districts of Jharkhand, as only 5 per cent of its population lives in the urban areas. This is far below the state average of about 22.24 per cent. The density of population of the district is 388 per square km, while for the state it is 338. The Muslims constitute around 33 per cent of the population of the district and the share of the Christians is about 6 per cent. Around 45 per cent of the population of the district is tribal. Santhal is the main tribal group and constitutes around 38 per cent of the total population and 85 per cent of the total tribal population of the district. Besides the Santhal, the district is inhabited by two primitive tribal groups (PTGs) -- the Mal Paharia and the Sauria Paharia, constituting around 4 and 1 per cent of its population respectively. Some of the tribal groups are Christians. Some of the non-Christian tribal groups consider themselves Hindus while others call themselves followers of Sarna/ Adi Dharma and have been categorised as other religion in the census. Gradually, a larger percentage of non-convert tribals are calling themselves as the follower of Sanatan/Adi Dharma.

**Table 1.1: Social Composition of Population (2001)**

| Religion/Social Category     | Population | Percentage of Total population |
|------------------------------|------------|--------------------------------|
| <b>Religion</b>              |            |                                |
| Hindu                        | 295878     | 44.45                          |
| Muslims                      | 217962     | 32.74                          |
| Christians                   | 40000      | 6.01                           |
| Others                       | 109943     | 16.52                          |
| Sikh/ Budhist/ Jain          | 327        | 0.05                           |
| Religion not stated          | 1525       | 0.23                           |
| <b>Tribe/Social Category</b> |            |                                |
| Scheduled Tribes             | 312838     | 46.64                          |
| Santhal                      | 266066     | 37.92                          |
| Mal Paharia                  | 29083      | 4.14                           |
| Sauria Paharia               | 8252       | 1.18                           |
| Scheduled Castes             | 22919      | 3.13                           |

Source: Village Level Directory (Census 2001) and Jharkhand a Statistical Profile – 2006

The Muslims are concentrated in the Pakur Block of the district. In the district on the whole the Muslims constitute around one-third of the total population but in Pakur Block they constitute around two thirds of the population. About 15 per cent of the population of Littipara Block are Christians. In Pakur block the Christians constitute

only about 2 per cent of the total population. In all other blocks they constitute between 5 to 7 per cent of their population.

**Table1.2: Social Composition of Population in the Blocks of Pakur District**

| Blocks           | Hindu        | Muslim       | Christian   | Sikh/<br>Budhist/<br>Jain | Others       |
|------------------|--------------|--------------|-------------|---------------------------|--------------|
| Litipara         | 47.79        | 10.98        | 14.90       | 0.01                      | 26.03        |
| Amrapara         | 64.59        | 3.01         | 7.20        | 0.07                      | 24.80        |
| Hiranpur         | 57.22        | 25.09        | 6.35        | 0.04                      | 11.13        |
| Pakur            | 22.32        | 67.04        | 2.10        | 0.03                      | 8.30         |
| Maheshpur        | 55.48        | 25.87        | 5.19        | 0.08                      | 13.22        |
| Pakuria          | 47.15        | 15.16        | 6.50        | 0.06                      | 30.78        |
| <b>Pakur *</b>   | <b>44.45</b> | <b>32.74</b> | <b>6.01</b> | <b>0.05</b>               | <b>16.52</b> |
| <i>Jharkhand</i> | <i>68.57</i> | <i>13.85</i> | <i>4.06</i> | <i>0.39</i>               | <i>13.04</i> |

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

### Literacy Rate

The literacy rate of Pakur is very low. As per the Census 2001, the literacy rate in the district is only 30.65 per cent (40.23 per cent among male and 20.61 per cent among female). It is the second most backward district of India after Dantewada of Chhattisgarh in this respect. It is not only that the literacy rate is very low but the educational attainments of the literates are also very poor. Only around 14 per cent of the literates are matriculate/higher secondary/diploma holder and just around 4 per cent (3.88 per cent) are educated up to graduation and above (Census 2001). There is therefore problem in getting educated personnel (Teachers, Para teachers, BRPs and CRPs) for imparting education at the local levels in this district. Literacy rate is very low in Littipara and Amrapara blocks of the district. Though the female literacy is very low in the district and its blocks, Kasturba Gandhi Balika Vidyalaya could not be set up. This is mainly because the male literacy is equally low in this district and therefore the district failed to satisfy the gender gap criteria, which is necessary for setting up of a Kasturba Gandhi Balika Vidyalaya.

**Table1.3: Number of Literates and Literacy Rate of Pakur District (1991 and 2001)**

| Year | No of Literate Population |        |        | Percentage |        |       |
|------|---------------------------|--------|--------|------------|--------|-------|
|      | Male                      | Female | Total  | Male       | Female | Total |
| 1991 | 76456                     | 29845  | 106301 | 26.48      | 10.83  | 18.84 |
| 2001 | 114765                    | 56166  | 170931 | 37.95      | 18.14  | 28.25 |

*Source: Census of India, 1991 and 2001.*

## **The Natural Resource Base and Economic Activities**

Pakur is predominantly a hilly district with a few pockets of plain land. Topographically, it is divided into three parts i.e. the hilly area, the rolling area and the alluvial area. The hilly area includes the whole of Damini-i-koh (a Persian term meaning 'Skirt of the hill') from North corner of the district up to the southwest touching the border of Birbhum district of West Bengal. A narrow continuous strip of alluvial soil which lies between the Ganga feeder canal and the loop line of Eastern Railway is very fertile. Rest of the parts covers the Rolling areas, which is less conducive for agricultural operations.

There are three main rivers in this district, namely Bansloi, Torai & Brahmini. Bansloi and Torai rivers flow in the middle while Brahmini flows in the southern part of the district. Owing to natural drainage a large part of the district is free from floods. However, Torai River, which drains through Pakur block, causes flooding of part of the area in its tail reaches mainly from back flow of the Ganga. As a result the portion of the district lying between the Ganga feeder canal and loop line of Eastern Railway remains water logged, part of the year especially during the rainy season. The water logged area has been used for Jute cultivation by the inhabitants of the area.

The district is predominantly agricultural in character. The main occupation of the people is cultivation. Kharif and Rabi are the main agricultural season. The net sown area of the district is around 32 per cent of the total geographical area but only 6.5 per cent of the net sown area is irrigated and only 9 per cent of the net sown area is cultivated more than once. Per capita cultivable landholding is 1.45 hectares. The soil is red, sedentary and suitable for paddy and rabbi crops such as kurthi, Arhar, and Barbatti. It is also suitable for maize, wheat, gram, Masoor, Mustard, rapeseed and vegetables. Commercial crops such as jute, sugarcane, onion and potato are also grown. Orchards are also maintained for the production of fruits such as mango, papaya, guava, and jackfruits.

The district experiences three main seasons in a year -- summer, rainy and winter. Summer starts from March and extends up to mid June with maximum temperature around 44 degrees Centigrade. The rainy season starts from 2nd week of June and extends up to September with low to moderate rainfall throughout the monsoon period. The annual average rainfall of the district is 135.46cm. Lack of rains in non-monsoon periods and consequent decline in groundwater table and water flow in the river and rivulets makes the district drought prone. The district is mainly mono-cropped. The cropping intensity is only 107 against 114 for the state as a whole. The

productivity of major crops in the district is very low; the productivity of maize and wheat is even lower than the state average, which in itself is much less than the average productivity of the country. The productivity of pulses in the district is higher than the state and national averages.

**Table 1.4: Productivity of Major Crops in Pakur, Jharkhand and India**  
Productivity (kg per hectare) in Year 2003-04

| <b>Crops</b>   | <b>Pakur</b> | <b>Jharkhand</b> | <b>India*</b> |
|----------------|--------------|------------------|---------------|
| Paddy (Kharif) | 1847         | 1522             | 2004          |
| Maize (Kharif) | 918          | 1389             | 2041          |
| Wheat (Rabi)   | 1299         | 1396             | 2713          |
| Gram           | 1269         | 964              | 811           |

*Source: Jharkhand a Statistical Profile – 2005.*

*\*Economic Survey-2007-08.*

Though Pakur -- unlike some other parts of Jharkhand-- is not rich in minerals, yet minerals such as coal, china clay, fire clay, quartz, silica sand and glass sand are found here. Industrially the district, however, is not developed. But in respect of mines, Pakur is famous for stone industry. Approximately 585 mines and 800 crushers are in operation where around one lakh labourers are engaged. The stone industry is paying eight to nine crore rupees per year as royalty to Government in addition to commercial taxes. The quality of Pakur black stone chips is excellent for construction activities. Black stones of Pakur are also exported to other South Asian countries. In the absence of major industries and employment opportunities, the economic options are limited to agriculture. Stone chips, rice milling, biri rolling, manufacturing gur from sugarcane and date (Khajur), forest produce such as Mahua, Sabai grass, tasser, and bamboo are the sources of income generation for a significant proportion of the people of the district. Barbatti is also good source of income for the Paharia tribe. Poultry farming, piggery, animal husbandry and fisheries also provide supplementary income. The quality of livestock, however, is very poor. The cows are of local variety and the average milk yield is low. As a result, their contribution to the family income is almost insignificant but there is a scope for enhancing income from animal husbandry.

### **Amenities and Infrastructural Facilities**

The district is deficient in public amenities and infrastructural facilities. Out of 1128 inhabited villages, power supply is available in only 70 (around 6 per cent) villages and only 17 per cent of the villages are connected by paved road. As shown in table below they are deficient in terms of other facilities also.

**Table 1.5: Availability of Amenities and Infrastructural Facilities**

| <b>Amenities and Infrastructural Facilities</b> | <b>Number of villages</b> | <b>As a percentage of total villages</b> |
|---|---------------------------|--|
| Power supply                                    | 70                        | 6.21                                     |
| Primary School                                  | 596                       | 52.84                                    |
| Middle School                                   | 82                        | 7.27                                     |
| Secondary/ Sr. Secondary School                 | 12                        | 1.06                                     |
| College   | 1                         | 0.09                                     |
| PHC   | 13                        | 1.15                                     |
| PHC Sub Centers                                 | 47                        | 4.17                                     |
| Paved Approach Road                             | 198                       | 17.55                                    |
| Mud Approach Road                               | 801                       | 71.01                                    |
| Total Inhabited Villages                        | 1128                      | 100                                      |

*Source: Census of India, 2001.*

## **METHODOLOGY**

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

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

In villages with less than 1200 population, all the households were listed first. However, in case of villages having more than 1200 population, three or more hamlet-groups were formed as per the practice followed by NSSO and then a sample



of two hamlets was selected. The hamlet with maximum concentration of minority population was selected with probability one. From the remaining hamlets another one was selected randomly. The listing and sampling of households were done separately in each hamlet.

In each selected hamlet, the listed households were grouped into strata as per the minority status of the household. In other words, all Muslim households formed one Second-Stage Stratum (SSS); all Buddhist households another SSS; and so on.

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

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

**Table 1.6: The Criteria for Forming Hamlets**

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

**Multiplier Procedure**

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

Formula:

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

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

D= Total households in the village

d=Total households listed in the village

H=Total selected sample households in the village

h=Total households selected from different religious groups

n= Number of religious group in the village

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

Formula:

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

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

SP= Total population of the strata

M=Total number of villages selected in the strata

VP=Population of the sample village

j=Number of stratum

n= Number of religious groups in the village

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

Formula:

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

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

DP= Total population of district

M=Total number of selected Tehsil in the strata

TP=Population of selected Tehsil

k=number of stratum

n= number of religious groups in the village

Thus, district level data are estimate based on survey.

**Chapters:** The introductory chapter explains some basic profile of the district. This includes Tehsil-wise concentration of minority population and their demographic and other characteristics based on the 2001 Census. Chapter II explains village level gaps in terms of health and educational institutions and basic infrastructure. Chapter III explains findings of the household survey that analyses demographic, educational, health, economic and other deprivations. This part also explains demands and aspirations of the households, their perception about the state and the nature of civic and community life. Chapter IV analyses delivery of public services and some important development programmes. And the last chapter sums up the findings.

## Chapter II

### VILLAGE LEVEL DEFICITS

Pakur is a relatively backward district. The district lags behind the state average in terms of most of the basic infrastructural facilities. Only about 18 per cent of its villages have paved roads, 6 per cent have power supply and only 5 per cent have cooperative banks within 5 kilometres. The status of the district in terms of commercial banks and post offices is slightly better than the other facilities. The figures for these two facilities are almost equal to the state average.

There is variation in availability of the basic infrastructure within the district. Littipara block has very poor rural connectivity. Only 11 per cent of the villages have paved roads in this block while about 30 per cent of the villages of Hiranpur block have been connected by paved roads. Hiranpur block also had a good presence of banks and post offices. About 64 per cent of the villages had commercial banks within 5 km. It had about 21 post offices per lakh population while there were 11 for the district on the whole and 13 for Jharkhand state.

**Table 2.1: Availability of Basic Infrastructure**

| Tehsil                | % villages having paved road | Percentage of villages having power supply | agricultural co-operative societies within 5 KM | Co-operative bank within 5 KM Range | Co-operative bank per lakh population | % villages having commercial banks within 5 KM Range | Commercial banks per lakh population | Post offices per lakh population | % of un-irrigated land to total land |
|-----------------------|------------------------------|--|---|-------------------------------------|---------------------------------------|--|--------------------------------------|----------------------------------|--------------------------------------|
| Litipara              | 11.1                         | 3.0  | 18.9  | 4.4                                 | 2.3                                   | 39.6   | 10.3                                 | 10.3                             | 99.1                                 |
| Amrapara              | 21.5                         | 3.3  | 1.7   | 0.8                                 | 1.9                                   | 1.7  | 3.8                                  | 11.3                             | 97.8                                 |
| Hiranpur              | 29.7                         | 14.4                                       | 66.9  | 4.2                                 | 1.5                                   | 63.6   | 4.4                                  | 20.6                             | 94.0                                 |
| Pakaur                | 19.4                         | 15.5                                       | 38.1  | 17.4                                | 0.0                                   | 38.1   | 3.0                                  | 6.1                              | 94.3                                 |
| Maheshpur             | 14.2                         | 5.4  | 35.4  | 1.3                                 | 0.0                                   | 43.0   | 4.7                                  | 10.6                             | 93.5                                 |
| Pakuria               | 21.6                         | 0.0  | 36.5  | 6.1                                 | 0.0                                   | 39.9   | 4.5                                  | 15.7                             | 85.5                                 |
| <b>Pakur District</b> | 17.6                         | 6.2  | 31.6  | 5.1                                 | 0.6                                   | 38.8   | 4.8                                  | 11.0                             | 93.8                                 |
| <i>Jharkhand</i>      | 21.2                         | 15.6                                       | 31.3  | 13.0                                | 1.4                                   | 38.1   | 4.5                                  | 13.0                             | 82.3                                 |

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

## Education Facilities

### **Census Results, 2001**

The cause of high level of illiteracy in this district seems to be the poor presence of educational institutions. Only around 53 per cent of the villages had primary schools and 7 per cent had middle schools (census 2001). The district was deprived of all other educational facilities. There were only 8 secondary schools in the whole of the district, while three of the 6 blocks had none. None of the blocks had industrial training institutes or any other training institute.

The status of Amrapara, Hiranpur and Pakuria was slightly better than the other blocks of the district. About two-thirds of the villages of these blocks had primary schools. Though very few of the villages of these blocks had middle schools, these blocks were better off than the other blocks or the district as a whole.

**Table 2.2: School Status in Pakur District**

| <b>Tehsil</b>         | <b>% villages having primary school</b> | <b>% villages having Middle school</b> | <b>Number of Secondary school</b> | <b>Population per Secondary school</b> | <b>Number of Industrial school</b> | <b>Number of training school</b> |
|-----------------------|---|--|-----------------------------------|--|------------------------------------|----------------------------------|
| Litipara              | 40.0                                    | 4.1                                    | 0                                 |  | 0                                  | 0                                |
| Amrapara              | 69.4                                    | 10.7                                   | 2                                 | 26662                                  | 0                                  | 0                                |
| Hiranpur              | 67.8                                    | 13.6                                   | 0                                 |  | 0                                  | 0                                |
| Pakaur                | 49.7                                    | 6.5                                    | 0                                 |  | 0                                  | 0                                |
| Maheshpur             | 47.2                                    | 6.0                                    | 3                                 | 56862                                  | 0                                  | 0                                |
| Pakuria               | 66.2                                    | 8.8                                    | 3                                 | 29754                                  | 0                                  | 0                                |
| <b>Pakur District</b> | <b>52.8</b>                             | <b>7.3</b>                             | <b>8</b>                          | <b>83204</b>                           | <b>0</b>                           | <b>0</b>                         |
| <i>Jharkhand</i>      | <i>55.4</i>                             | <i>12.4</i>                            | <i>682</i>                        | <i>30722</i>                           | <i>33</i>                          | <i>32</i>                        |

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

### **Survey Results (2008)**

Our survey results show that some improvement has taken place in education in the seven years since the census of 2001. All the sample villages now have primary schools. Forty-three per cent of them have boys/co-ed middle schools, about 3 per cent have middle schools exclusively for girls, 10 per cent have boys/co-ed High/Higher Secondary schools and 3 per cent have such schools exclusively for girls. The villages are however deprived of other types of educational facilities. Inter college, ITI, Polytechnic or other training schools were absent in all the villages. The mean distance for ITIs, Polytechnics or other types of training institutes is excessively high (Table 2.3). This indicates that though some improvement has taken place in school education, a lot of efforts need to be taken in post school or higher education.

**Table 2.3: Access to Educational Facility in Surveyed Villages in Pakur District**

| Type of School                     | Per cent of villages Having Schools | Mean Distance* |
|------------------------------------|-------------------------------------|----------------|
| Primary School (boys/Co-ed)        | 100.0                               |                |
| Primary School (Girls)             | 0.0                                 | 8.5            |
| Middle School (boys/Co-ed)         | 43.3                                | 2.3            |
| Middle School (Girls)              | 3.3                                 | 5.9            |
| High/Higher Secondary (Boys/co-ed) | 10.0                                | 6.2            |
| High/Higher Secondary (Girls)      | 3.3                                 | 8.4            |
| Inter College                      | 0.0                                 | 14.5           |
| ITI                                | 0.0                                 | 72.9           |
| Polytechnic                        | 0.0                                 | 115.6          |
| Other Training School              | 0.0                                 | 50.7           |

\*For villages not having the educational facility.

Source: Survey.

## Health Infrastructure

### Census Results, 2001

The district had poor health facilities as per the 2001 Census. Only 17 per cent of villages had primary health centre (PHC) within 5 km. Just 6 per cent villages had maternal and child care centres at a distance of 5 km and 17 per cent villages had allopathic hospitals at a distance of 5 km. Data reveals that on an average, there are less than 2 allopathic hospitals per lakh population in the district, which is less than the state average.

**Table 2.4: Health and Drinking Water Facilities in Pakur District**

| Tehsil                | % of Villages having PHCs within 5 KM | % of Villages having MCW Centre within 5 KM | % of villages having Allopathic hospital <5KM Range | Allopathic hospital per lakh population | Tap Per lakh population | Hand-pumps per lakh population |
|-----------------------|---------------------------------------|---|---|---|-------------------------|--------------------------------|
| Litipara              | 16.3                                  | 2.2   | 16.7  | 4.6                                     | 1                       | 154                            |
| Amrapara              | 4.1                                   | 0.0   | 2.5   | 3.8                                     | 4                       | 135                            |
| Hiranpur              | 16.1                                  | 5.1   | 15.3  | 1.5                                     | 7                       | 167                            |
| Pakaur                | 18.7                                  | 16.8  | 18.7  | 0.0                                     | 1                       | 60                             |
| Maheshpur             | 19.9                                  | 6.6   | 25.6  | 2.3                                     | 1                       | 92                             |
| Pakuria               | 18.2                                  | 3.4   | 12.2  | 1.1                                     | 1                       | 148                            |
| <b>Pakur District</b> | 16.6                                  | 5.7   | 17.2  | 1.8                                     | 2                       | 109                            |
| <i>Jharkhand</i>      | 22.4                                  | 14.2  | 16.2  | 2.1                                     | 4                       | 114                            |

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

Due to the availability of health facilities at very few places, the incidence of disease is very high in the district. A large percentage of the population suffers from water borne diseases because of non-availability of safe drinking water. There are only two taps and 109 hand pumps per lakh population in the district.

### **Survey Results (2008)**

Not much improvement has taken place in health infrastructure in the last seven years (Table 2.5). About the same percentage of villages have Primary Health Centres (PHCs) as were found in census 2001. Survey results indicate PHC sub-centres in 30 per cent of villages, community health centres in 43 per cent and Hospitals/Dispensaries in 13 per cent of the villages of Pakur district. Only about 7 per cent of the villages have qualified allopathic doctors and about 3 per cent of the villages have family planning centres/clinics. The villagers are mostly dependent on Quacks or Homeopathic and Ayurvedic doctors. About 63 per cent of the villages have Ayurvedic doctors, 40 per cent have Homeopathic doctors and 80 per cent have quacks.

**Table 2.5: Health Facilities in Pakur District, 2008**

| <b>Health Facilities</b>             | <b>Percentage of villages</b> | <b>Mean Distance in km*</b> |
|--------------------------------------|-------------------------------|-----------------------------|
| Primary Health Centre                | 16.67                         | 7.6                         |
| Primary Health Sub-Centre            | 30.00                         | 6.4                         |
| Community Health Centre              | 43.33                         | 8.5                         |
| Hospital/Dispensary                  | 13.33                         | 17.7                        |
| Private Qualified Allopathic Doctors | 6.67                          | 17.6                        |
| Maternity Child Care Centre          | 23.33                         | 12.8                        |
| Ayurvedic Doctors                    | 63.33                         | 60.0                        |
| Homeopathic Doctor                   | 40.00                         | 40.6                        |
| Quacks                               | 80.00                         | 29.2                        |
| Family Planning /clinic              | 3.33                          | 19.7                        |
| Medical Shop                         | 23.33                         | 3.8                         |

\*For villages not having the health facility.

Source: Survey

### **Village Connectivity**

Road, rail and other connectivity to important facilities are important for stimulating growth in any area. Very few of the villages have such growth stimulating factors in its neighbourhood. In the other villages the mean distance to these facilities is very long.

Only about 3 per cent of the villages are located near town. The other villages are located at an average distance of about 13 km. Most of the facilities/services are centred in and near the urban areas. The long distance from the urban centres works as a constraint for the development of the villages of the district.

Only 10 per cent of the villages have a bus stop in nearby places. For other villages, the average distance to be travelled to reach a bus stop is about 9 km. The average distance to the railway station is about 14 km. About one-third of the villages have

telephone connection. For the rest it is available at an average distance of about 6 km. Thus, it seems that the villages of this district are not well connected. Improvement in connectivity will improve the pace of their development.

**Table 2.6: Percentage of Villages having Other Facilities in the Villages**

| Sl. No. | Type of Facility            | Percentage of Villages having | Mean Distance |
|---------|-----------------------------|-------------------------------|---------------|
| 2       | Nearest Town                | 3.57                          | 13.6          |
| 3       | Nearest Bus Stop            | 10.34                         | 8.8           |
| 4       | Nearest Regular Market      | 0.00                          | 8.4           |
| 5       | Nearest Railway Station     | 0.00                          | 14.1          |
| 6       | Nearest Post Office         | 24.14                         | 2.7           |
| 7       | Public Telephone Connection | 35.00                         | 6.2           |
| 8       | Commercial Bank             | 13.79                         | 7.2           |
| 9       | Rural Bank                  | 3.33                          | 9.7           |
| 11      | Anganwadi                   | 60.00                         | 3.3           |
| 12      | Fair Price Shop             | 73.33                         | 2.4           |
| 13      | Fertilizer Shop             | 10.00                         | 9.6           |
| 14      | Seeds Storage               | 0.00                          | 10.0          |
| 15      | Pesticide Shop              | 5.00                          | 34.2          |
| 16      | Cold Storage                | 0.00                          | 18.0          |
| 17      | Other General Shop          | 9.09                          | 13.0          |
| 18      | Nearest Mandi               | 0.00                          | 55.0          |

Source: Survey

### **Market**

Most of the villages (about three-fourths) have fair price shops and those that do not have the proximity, have them at an average distance of about two and half km. But very few of the villages have general shops or shops for buying agricultural inputs such as seeds, fertilizers and pesticides. For others these facilities are located at a pretty long distance. The villages of this district do not have facilities for storage or marketing of their products. In none of the villages we found cold storage or Mandi and these facilities were located at an average distance of 18 to 55 kilometres away respectively.

### **Banks and Post Office**

A mere one-fourth of the villages have post-offices and for the others they are located at an average distance of 3 km. Only about 14 per cent of the villages have commercial banks and only 3 per cent have Regional Rural Banks. Such facilities are located at an average distance of about 7 to 9 km for other villages.



**Drainage**

The drainage and sanitation system in a majority of villages requires immediate attention. The drainage system is particularly very poor in Muslim and SC concentrated localities in the villages. There is a need for initiating an intensive cleanliness drive through awareness generation programmes such as the Total Sanitation Campaign.

**ICDS Centres**

About 60 per cent of the villages have an Anganwadi (ICDS) centre and for the rest of the villages it is located at an average distance of about 3 km. But, three km is a long distance for the pre-school kids to travel!

Provision of basic facilities like those of health, education, transport and communication will not only improve the quality of life of the people of the district but also promote growth of its economy.

## Chapter-III

### SOCIO-ECONOMIC CONDITIONS OF THE HOUSEHOLDS

Socio-economic condition of a locality is both a result of the nature and extent of its development and a resource for its future development. The health, education and economic condition of the population are not only the result of the type and pace of development efforts undertaken there but also indicate the type of development which is required and can be undertaken. This chapter therefore discusses the socio-economic profile of the households of the district.

#### DEMOGRAPHIC FEATURES OF THE SAMPLE HOUSEHOLDS

Out of the total sample of 900 households around 58 per cent are Hindus, 36 per cent are Muslims and about 6 per cent are Christians. On an average, there are 5.6 members per household. The average size of Muslim households is slightly larger than that of other religious groups. There are 6.7 members per household for the Muslims whereas Hindus have 5 and Christians 5.5 members per household. The dependency ratio of the district is 1.16. It is highest among Hindus and lowest among the Muslims. The sex ratio is 917 female per thousand male. Sex ratio, which is an indication of the status of women in the society, is highest among the Christians and lowest among the Muslims.

The Hindus include the other backward castes (OBCs), scheduled castes (SCs) and scheduled tribes (STs). Some of the STs who have not got converted to Christianity consider themselves as Hindus while others think that they have a separate religion called *Sanatan Dharma* or *Sarna* or indigenous religion. Since this religion is not yet recognised in the census it has been categorised as others in it and in the survey that was made, they were clubbed with the Hindu category.

The literacy rate in the district has improved a lot since the census 2001. This may be because of the initiatives taken by *Sarva Siksha Abhiyaan* (SSA), which was launched in the district and Jharkhand State in 2002. Through its enrolment drive (*School Chalo Abhiyaan*), and measures to improve the quality of education, retention of students and absenteeism of the students and teachers, the State has succeeded in increasing the literacy rate. About 56 per cent of the population of 7 years and above are literate. Literacy is found to be high among the Muslims and Christians and low among the Hindus. The female literacy is less than the males in all social groups. The gender gap is little more than 16 per cent among Muslims and

slightly less than 16 per cent among Christians. It is least among the Hindus, about 15 per cent.

**Table 3. 1: Demographic Features of the Households surveyed (%)**

| Community | %      | Dependency Ratio | Sex Ratio | Average HH Size | Literacy 7 and above |        |         |                          |
|-----------|--------|------------------|-----------|-----------------|----------------------|--------|---------|--------------------------|
|           |        |                  |           |                 | Male                 | Female | Persons | Gender Gap (male-Female) |
| Hindu     | 57.74  | 1.33             | 920       | 5.0             | 57.49                | 42.61  | 50.37   | 14.88                    |
| Muslim    | 36.39  | 1.01             | 910       | 6.7             | 69.66                | 53.31  | 61.82   | 16.35                    |
| Christian | 5.86   | 1.11             | 931       | 5.5             | 66.67                | 50.82  | 58.99   | 15.85                    |
| All       | 100.00 | 1.16             | 917       | 5.6             | 63.50                | 47.92  | 56.03   | 15.58                    |

Source: Survey

## QUALITY OF HUMAN RESOURCE

### Education

#### Enrolment Status of Children (5-16 years)

SSA seems to have made significant improvement in the educational status of the children aged 5-16 years. It has caused improvement in enrolment and attendance, and reduced the drop-out rate. More than 84 per cent of the children aged 5-16 years are enrolled and attend government schools regularly. About 5 per cent of children are never enrolled, another 5 per cent drop out and a negligible proportion of them (less than half per cent) are found to be enrolled but not attending school. Among the Muslims, about 12 per cent of the children do not go to school, 5 per cent are never enrolled and 7 per cent are drop outs. Majority of the Muslim children (86 per cent) go to government schools. The educational status of Christian children is very good. Less than half per cent of them are never enrolled and none of them have dropped out.

**Table 3.2: Current Educational Status of children in the age group of 5-16 years (per cent)**

| Status                                 | Hindu      | Muslim     | Christian  | All        |
|--|------------|------------|------------|------------|
| Never Enrolled                         | 5.62       | 5.20       | 0.40       | 5.14       |
| Left after enrolment                   | 3.43       | 7.47       | 0.00       | 5.28       |
| Enrolled but does not go to school     | 1.07       | 0.00       | 0.00       | 0.48       |
| Goes to informal institution           | 0.73       | 0.02       | 2.37       | 0.46       |
| Enrolled in govt school and is regular | 84.92      | 86.10      | 94.89      | 86.03      |
| Goes to private school                 | 2.30       | 1.21       | 1.18       | 1.69       |
| Others                                 | 1.94       | 0.00       | 1.16       | 0.93       |
| <b>Total</b>                           | <b>100</b> | <b>100</b> | <b>100</b> | <b>100</b> |

Source: Survey

In the rural areas, children mostly attend Government Schools. A few private schools have come up in the villages of this district. Some of the parents think that these

schools take more care of their children and provide better education than the government schools and therefore they send their children to such schools. About 8 per cent of the Christian children go to private schools. But only about 1 per cent of the Muslim and 3 per cent of Hindu children are attending such schools. A large percentage of Christians attend non-formal centres. So, 95 per cent of the Hindus, 98 per cent of the Muslims, and 83 per cent of the Christians attend Government schools. Very few of the Muslims (less than 0.1 per cent) go to Madarasas.

**Table 3.3: Type of schools Attended (per cent)**

| <b>Types</b> | <b>Hindu</b> | <b>Muslim</b> | <b>Christian</b> | <b>Total</b> |
|--------------|--------------|---------------|------------------|--------------|
| Government   | 94.90        | 98.24         | 83.33            | 95.88        |
| Private      | 3.06         | 1.48          | 7.89             | 2.56         |
| Madarasa     | 0.00         | 0.09          | 0.00             | 0.09         |
| Non formal   | 2.00         | 0.18          | 8.78             | 1.49         |
| Total        | 100.00       | 100.00        | 100.00           | 100.00       |

*Source: Survey*

### **Reasons for Drop Out**

As stated in table 3.2 more than 5 per cent of the children have dropped out of school. Though none of the Christian children have dropped out, around 7 per cent of Muslim and 3 per cent of Hindu children were found to have dropped out of school after enrolment. They drop out because of a variety of reasons. Around one fourth of them have dropped out because they could not develop interest in studies and around one fourth because they had to work at home. The need to earn, inability to pay fee or meet expenditure on education and the distance to schools are some other reasons for which the children drop out of school. Among the Muslims, the children mainly dropped out because of lack of interest in studies; about 31 per cent of the children of this community have dropped out for this reason. Only 14 per cent of the Hindus have dropped out because of this reason. Around one fourth of Muslim children also dropped out because they had to work to earn money. These were important reasons of drop out for the Hindus also. But while none of the Hindus had dropped out because of inability to pay fee or meet expenditure on education; about 5 per cent of the Muslims had to do so because of this reason. Similarly, while less than 1 per cent of the Hindus dropped out because of the distance factor; about 4 per cent of the Muslims had to do so for this reason. It seems that the Muslims do not consider it safe to send their children to far off schools.

**Table 3.4: Reasons for Drop Out of Student by Religion**

| <b>Reasons</b>                | <b>Hindu</b> | <b>Muslim</b> | <b>Christian</b> | <b>Total</b> |
|-------------------------------|--------------|---------------|------------------|--------------|
| Work at home                  | 37.92        | 12.54         | 0.00             | 21.82        |
| Need to earn                  | 6.66         | 13.29         | 0.00             | 10.87        |
| Distance of school            | 0.83         | 4.42          | 0.00             | 3.11         |
| Fee or expenditure not afford | 0.00         | 4.78          | 0.00             | 3.03         |
| Not interested in studies     | 13.52        | 30.90         | 0.00             | 24.55        |
| Others                        | 41.07        | 34.06         | 0.00             | 36.62        |
| Total                         | 100.00       | 100.00        | 0.00             | 100.00       |

*Source: Primary Data*

So, it can be concluded that by making school education interesting and by improving earning of the families the drop-out rate can be substantially reduced. For retaining the students in school, the content of education should be made relevant and interesting and the method of teaching joyful. Efforts should also be made to improve employment and income opportunities in the district so that parents can spare their children for attending schools. Parents should also be made aware of the need for educating their children.

#### **Educational Status of Households**

A large proportion of people of this district are still illiterate. But those who are educated have dropped schooling at the lower grades. Most of the people, irrespective of their social categories, are educated up to primary or below primary level. Not more than 20 per cent of the people in this district, irrespective of social categories, are educated above primary level. Less than 1 per cent of the people of this district are either graduate or post graduate. None of the Muslims have been found to be post graduates and none of its women are found to be even graduates. Though none of the Christians are post graduates nearly 2 per cent of them are graduates.

Development of higher education is necessary for the development of school education and for improvement in the income and employment opportunities of the people.

**Table 3.5: Educational Status of Households members (%)**

|   | Hindu        |              |              | Muslim       |              |              | Christian    |              |              | Total        |              |              |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|   | Male         | Female       | Total        | Male         | Female       | Total        | Male         | Female       | Total        | Male         | Female       | Total        |
| Illiterate  | 31.4         | 51.1         | 40.8         | 27.8         | 42.0         | 34.6         | 30.6         | 45.5         | 37.5         | 29.8         | 46.9         | 37.9         |
| Below Primary or informal education                 | 30.7         | 23.4         | 27.2         | 41.1         | 40.8         | 41.0         | 30.2         | 32.9         | 31.5         | 35.2         | 31.4         | 33.4         |
| Primary   | 16.4         | 11.5         | 14.1         | 13.3         | 10.8         | 12.1         | 10.6         | 9.3          | 10.0         | 14.7         | 11.0         | 13.0         |
| Middle  | 10.0         | 7.8          | 9.0          | 9.8          | 4.3          | 7.2          | 8.8          | 4.6          | 6.8          | 9.8          | 6.1          | 8.1          |
| Management or commercial school course (vocational) | 1.7          | 0.6          | 1.2          | 0.7          | 0.4          | 0.6          | 0.1          | 0.2          | 0.2          | 1.1          | 0.5          | 0.8          |
| Secondary   | 5.6          | 3.6          | 4.6          | 3.7          | 0.7          | 2.3          | 7.7          | 2.9          | 5.5          | 4.9          | 2.3          | 3.7          |
| Higher Secondary                                    | 3.0          | 1.0          | 2.1          | 2.1          | 0.9          | 1.5          | 10.0         | 2.1          | 6.3          | 3.0          | 1.0          | 2.1          |
| Technical diploma or certificate below degree       | 0.3          | 0.0          | 0.2          | 0.3          | 0.0          | 0.2          | 0.0          | 0.0          | 0.0          | 0.3          | 0.0          | 0.2          |
| Technical or professional degree                    | 0.0          | 0.0          | 0.0          | 0.3          | 0.0          | 0.1          | 0.0          | 0.0          | 0.0          | 0.1          | 0.0          | 0.1          |
| Graduate degree                                     | 0.6          | 0.7          | 0.7          | 0.9          | 0.0          | 0.5          | 2.0          | 2.3          | 2.1          | 0.8          | 0.5          | 0.7          |
| Post Graduate degree                                | <b>0.3</b>   | <b>0.2</b>   | <b>0.3</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.2</b>   | <b>0.1</b>   | <b>0.1</b>   |
| <b>Total</b>  | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> |

Source: Survey

Since almost all the villages have a boys/Co-ed primary school and most of them have a middle school (boys/Co-ed), more than 80 per cent of the children of school going age group are attending schools that are within one kilometre from their locality. In the Muslim community, the proportion is much higher. It seems that they do not wish to send their children to schools that are at a distance; as a result about 90 per cent of their children attend schools which are at a distance of less than one kilometre from their locality and about 8 per cent of them go to schools which are at the distance of one to two kilometres. About 2 per cent of their children go to schools which are at a distance of more than two kilometres. The Christians and other religious groups, unlike the Muslims, do not hesitate to send their children to schools located at longer distances. About 15 per cent of the Christian and 10 per cent of Hindu children attend schools which are beyond four kilometres from their residence.

**Table 3.6: Distance of School**

| <b>Distance</b> | <b>Hindu</b> | <b>Muslim</b> | <b>Christian</b> | <b>Total</b> |
|-----------------|--------------|---------------|------------------|--------------|
| Within 1 km     | 76.58        | 89.90         | 65.00            | 82.48        |
| 1-2 km          | 11.20        | 8.28          | 18.86            | 10.20        |
| 2-4 kms         | 2.52         | 0.19          | 1.51             | 1.31         |
| above 4         | 9.71         | 1.63          | 14.63            | 6.01         |
| Total           | 100.00       | 100.00        | 100.00           | 100.00       |

*Source: Survey*

## **Health and Family Welfare**

### **Place of Child Birth and Assistance in Child Birth**

Institutional child delivery is rare in this district. More than 80 per cent of child births have taken place at home. Deliveries have mostly been assisted by untrained Dais. They have helped in more than three fourths of the deliveries over the previous five years. The trained midwives or Accredited Social Health Activists (ASHA) have assisted in only about eight per cent of the deliveries in the last five years while 12 per cent deliveries have taken place in government hospitals. Christians seems to be more aware than the other communities in this regard. About 16 per cent of the deliveries in Christian families have taken place in private hospitals and about 28 per cent of the deliveries have been assisted by trained midwives or ASHA. Only in about half of the cases pre and post natal care were available.

**Table 3.7: Detail of Delivery in the Household during the Last five years**

| Variables                    |                      | Hindu | Muslim | Christian | Total |
|------------------------------|----------------------|-------|--------|-----------|-------|
| Where last child born        | Govt hospital        | 9.05  | 4.87   | 1.20      | 6.76  |
|                              | Private hospital     | 3.72  | 8.24   | 16.40     | 6.44  |
|                              | Home                 | 87.23 | 86.89  | 82.40     | 86.80 |
| Who assisted in the delivery | Govt hospital        | 12.10 | 12.17  | 9.69      | 11.99 |
|                              | Trained midwife/ASHA | 7.50  | 5.56   | 28.07     | 7.86  |
|                              | Untrained <i>Dai</i> | 76.59 | 81.17  | 62.24     | 77.74 |
|                              | Others               | 3.81  | 1.10   | 0.00      | 2.40  |
| Pre and Post natal care      |                      | 43.96 | 55.82  | 46.30     | 49.31 |

Source: Survey

### Anganwadi /ICDS Benefits

Very few households have received benefits from Integrated Child Development Scheme (ICDS) centres. In more than three-fourths of the cases, the children and women did not receive any benefit from Anganwadi/ICDS. Non-eligibility of the family member has remained the most important reason for not availing the benefit of Anganwadi/ICDS. About 74 per cent of the households did not receive any benefit from this programme because of this reason. About 17 per cent of the households did not receive its benefit because of the inaccessibility of the location of the centres. About 10 per cent of the Muslims and 8 per cent of the Hindus could not avail the benefit of this programme because of discrimination.

**Table 3.8: Benefits from ICDS (per cent)**

|   |  | Hindu  | Muslim | Christian | All    |
|---|--|--------|--------|-----------|--------|
| Children/women from any family benefit from Aganwadi/ICDS |  | 19.35  | 28.58  | 28.19     | 23.33  |
| Reasons for not availing ICDS                             | No eligible member in family           | 74.77  | 71.22  | 84.37     | 73.96  |
|   | Location of the centre in inaccessible | 16.92  | 18.72  | 14.69     | 17.46  |
|   | Discrimination                         | 8.31   | 10.05  | 0.94      | 8.58   |
|   | Total                                  | 100.00 | 100.00 | 100.00    | 100.00 |

Source: Survey

### Immunisation

For the last few years, the government has carried out immunisation campaign on a massive scale. As a result a large number of children of less than five years of age have got immunised in the district. About 96 per cent of the Christian, 73 per cent of the Muslim and 66 per cent of Hindu children of below 5 years age have received at



least one vaccine. But very few of them have been fully immunised. Only 25 per cent of Christian, 15 per cent of Muslim and 14 per cent of Hindu children of below five years age have been fully immunised.

**Table 3.9: Immunisation of Children below 5 years**

| <b>Immunisation</b> | <b>Hindu</b> | <b>Muslim</b> | <b>Christian</b> | <b>Total</b> |
|---------------------|--------------|---------------|------------------|--------------|
| Any type            | 66.30        | 73.34         | 95.76            | 71.10        |
| Full Immunised      | 14.16        | 15.34         | 25.01            | 15.29        |

*Source: Survey*

About 99 per cent of the children have been immunised with the aid of government agencies. A very negligible percentage of Hindu children, about 1 per cent of Muslim Children and 6 per cent of Christian children have been vaccinated by private centres.

**Table 3.10: Agency of Immunisation**

| <b>Agency</b>  | <b>Hindu</b> | <b>Muslim</b> | <b>Christian</b> | <b>Total</b> |
|----------------|--------------|---------------|------------------|--------------|
| Govt Agency    | 99.79        | 98.97         | 93.86            | 98.97        |
| Private Agency | 0.21         | 1.03          | 6.14             | 1.03         |
| Total          | 100.00       | 100.00        | 100.00           | 100.00       |

*Source: Survey*

### **Incidence of Disease and its Treatment**

The people of Pakur district were found to have suffered from a variety of diseases in the 6 months prior to the Survey. The incidence of diarrhoea (about 6 per cent cases were reported), dysentery (about 4 per cent cases were reported), and Malaria (16 per cent) is very high. The people of this district suffer from these diseases in large numbers because of poor access to safe drinking water and non-availability/affordability of medication and mosquito-nets. Poor sanitation, the lack of awareness regarding cleanliness, weak immunity, inability to properly protect themselves from vagaries of weather were some other reasons for the high incidence of disease among them. If the sanitation and housing conditions are improved, the villagers get safe drinking water and medicated mosquito net and they are made aware about hygienic behaviour, most of the health problems could be overcome. Through provision of effective preventive care many of the communicable diseases can also be prevented.

**Table 3.11: Types of Diseases Prevalent in the Households (per cent)**

| Types of Diseases                         | Hindu  | Muslim | Christian | All    |
|---|--------|--------|-----------|--------|
| Diarrhea                                  | 4.77   | 6.77   | 12.21     | 5.99   |
| Dysentery                                 | 5.91   | 1.50   | 5.22      | 4.47   |
| Cough and Cold                            | 6.61   | 5.62   | 8.93      | 6.48   |
| Fever                                     | 9.25   | 10.22  | 21.83     | 10.56  |
| Malaria                                   | 16.27  | 18.34  | 11.28     | 16.52  |
| Typhoid                                   | 1.04   | 5.46   | 0.00      | 2.35   |
| Kalazar                                   | 3.26   | 0.21   | 0.37      | 2.07   |
| Pneumonia                                 | 1.56   | 5.73   | 6.84      | 3.29   |
| Vomiting                                  | 0.11   | 0.66   | 0.00      | 0.27   |
| Ear discharge                             | 0.05   | 0.00   | 0.63      | 0.08   |
| Night blindness                           | 0.71   | 0.00   | 0.38      | 0.46   |
| Conjunctivitis                            | 2.69   | 0.00   | 0.00      | 1.63   |
| Skin Disease                              | 1.38   | 0.11   | 3.11      | 1.12   |
| Chicken pox                               | 1.01   | 0.02   | 0.00      | 0.62   |
| Worms                                     | 0.03   | 0.38   | 0.00      | 0.14   |
| Problem in teeth                          | 3.04   | 0.18   | 1.59      | 2.03   |
| Pain in stomach                           | 5.80   | 3.33   | 2.72      | 4.78   |
| Fracture                                  | 2.01   | 3.10   | 0.00      | 2.19   |
| Women related disease                     | 3.40   | 2.63   | 0.00      | 2.89   |
| Complication in Pregnancy and child birth | 2.77   | 8.13   | 0.92      | 4.31   |
| Problems of New Born Baby                 | 0.08   | 0.61   | 0.00      | 0.24   |
| TB  | 5.00   | 4.67   | 5.57      | 4.94   |
| Filaria                                   | 2.19   | 0.56   | 0.00      | 1.50   |
| Leprosy                                   | 0.44   | 0.00   | 0.00      | 0.27   |
| Jaundice                                  | 1.90   | 0.09   | 0.19      | 1.20   |
| Arthritis                                 | 12.41  | 2.85   | 5.05      | 8.81   |
| Polio                                     | 1.20   | 0.00   | 0.00      | 0.73   |
| Other                                     | 5.11   | 18.81  | 13.16     | 10.06  |
| Total                                     | 100.00 | 100.00 | 100.00    | 100.00 |

Source: Survey

About half of the patients approach private medical practitioners and about one fifth go to the quacks for treatment; less than one-fifth visit government hospitals. This is a reflection of both the availability and quality of government medical facility in the district. A very large number of Muslims consult private medical practitioners while a very large number of Christians go to the quacks for treatment of their disease. While about 41 per cent of the Hindus and 33 per cent of the Christians get treatment from the private medical practitioners as high as 70 per cent of the Muslims do so. Similarly while only 21 per cent of the Hindus and 14 per cent of the Muslims go to the quacks as high as 43 per cent of the Christians approach them for treatment.

**Table 3.12: Sources of Medical Treatment (per cent)**

|                           | Hindu | Muslim | Christian | All   |
|---------------------------|-------|--------|-----------|-------|
| Govt. Hospital            | 24.39 | 7.04   | 14.31     | 18.13 |
| Pvt. medical practitioner | 40.64 | 70.43  | 33.08     | 49.41 |
| Govt. and pvt. both       | 7.04  | 3.45   | 6.89      | 5.90  |
| Unani                     | 2.51  | 2.06   | 0.78      | 2.23  |
| Homeopath                 | 3.31  | 3.05   | 1.59      | 3.09  |
| Home                      | 0.31  | 0.00   | 0.00      | 0.19  |
| Quack                     | 20.85 | 13.96  | 43.36     | 20.48 |
| Others                    | 0.95  | 0.00   | 0.00      | 0.58  |

Source: Primary Data

## **Economic Characteristics of the Households**

### ***Labour Market Condition: Work, Wage Employment and Migration***

#### **Work Participation Rate**

About two-fifths of the surveyed population has been found to be economically active. There is both a gender and community wise variation in work participation rate (WPR). The work participation rate is high among the Hindus and Christians, low among the Muslims. About 37 per cent of the Muslims are economically active whereas the work participation rate among the Hindus and Christians is about 44 per cent. The work participation rate is higher among the male than the female in all religious groups. The gender gap in work participation is as high as 16 percentage points among the Muslims and Hindus and 12 percentage points among Christians.

**Table 3.13: Work Participation Rate (per cent)**

|        | Hindu | Muslim | Christian | Total |
|--------|-------|--------|-----------|-------|
| Male   | 52.43 | 45.26  | 50.20     | 49.14 |
| Female | 35.75 | 28.99  | 38.16     | 33.11 |
| Person | 44.44 | 37.51  | 44.40     | 41.47 |

Source: Survey

#### **Nature of Employment**

Very few of the workers have regular jobs. They are mostly self-employed or casual workers. Only about 13 per cent of the workers have regular jobs, 48 per cent are self-employed and about 39 per cent has casual jobs. In comparison to the Hindu community, the incidence of regular employment is high among the two minority communities, but there is a difference in the status of employment of the Muslims and Christians. Percentage of casual workers is highest among the Muslims (63 per cent) and lowest among the Christians (16 per cent). Among the Muslims, casual workers are mostly employed in non-agriculture sector while among the Christians it is in the agriculture sector. The Christians are mostly self-employed in agriculture.

Only a negligible percentage of them are self employed in the non-agriculture sector. A large number of self employed Muslims on the other hand are engaged in the non-agriculture sector. Different strategies are therefore required for improving the economic condition and employment opportunities of the Muslims and the Christians. Improvement in the productivity of agriculture sector will improve the economic condition of the Christians and training and skill development can improve the employment opportunities of the Muslims. The economic conditions of the Muslims can also be improved by providing them facilities for developing their own micro-enterprises.

**Table 3.14: Status of Employment (per cent)**

|               | Hindu |        |       | Muslim |        |       | Christian |        |       | Total |        |       |
|---------------|-------|--------|-------|--------|--------|-------|-----------|--------|-------|-------|--------|-------|
|               | Male  | Female | Total | Male   | Female | Total | Male      | Female | Total | Male  | Female | Total |
| Self Employed | 54.3  | 65.9   | 58.5  | 17.1   | 21.4   | 17.3  | 67.2      | 56.4   | 62.4  | 42.2  | 62.2   | 48.0  |
| Regular       | 11.0  | 4.6    | 8.7   | 19.0   | 27.1   | 19.5  | 17.1      | 28.2   | 22.0  | 14.2  | 8.8    | 12.6  |
| Casual        | 34.7  | 29.5   | 32.8  | 63.9   | 51.6   | 63.1  | 15.7      | 15.5   | 15.6  | 43.7  | 29.0   | 39.4  |
| Total         | 100   | 100    | 100   | 100    | 100    | 100   | 100       | 100    | 100   | 100   | 100    | 100   |

Source: Survey

A large number of Muslims are engaged in the manufacturing sector. About 88 per cent of women and 16 per cent of the male are engaged in it. Biri rolling is the main activity of these workers and mainly the women are engaged in it. The workers involved in this activity get the materials from the contractors, roll the biris at their home in spare time and deliver the finished products to the same contractors who pay them on a piece meal basis. Very

**Table 3.15: Occupational Status (%)**

|                                  | Hindu |        |       | Muslim |        |       | Christian |        |       | Total |        |       |
|----------------------------------|-------|--------|-------|--------|--------|-------|-----------|--------|-------|-------|--------|-------|
|                                  | Male  | Female | Total | Male   | Female | Total | Male      | Female | Total | Male  | Female | Total |
| Self Employed in Agriculture     | 53.73 | 65.58  | 58.04 | 11.11  | 20.38  | 11.70 | 67.05     | 54.72  | 61.56 | 39.78 | 61.69  | 46.17 |
| Self Employed in Non-Agriculture | 0.54  | 0.31   | 0.45  | 5.96   | 0.99   | 5.64  | 0.14      | 1.64   | 0.81  | 2.39  | 0.51   | 1.84  |
| Salaried                         | 10.99 | 4.65   | 8.68  | 19.03  | 27.07  | 19.54 | 17.11     | 28.18  | 22.04 | 14.15 | 8.77   | 12.58 |
| Casual labour in Agriculture     | 9.96  | 24.00  | 15.07 | 18.08  | 35.22  | 19.17 | 5.57      | 15.28  | 9.89  | 12.50 | 23.59  | 15.74 |
| Casual labour in Non-Agriculture | 24.79 | 5.46   | 17.75 | 45.82  | 16.34  | 43.95 | 10.13     | 0.18   | 5.70  | 31.17 | 5.44   | 23.67 |
| Total                            | 100   | 100    | 100   | 100    | 100    | 100   | 100       | 100    | 100   | 100   | 100    | 100   |

Source: Survey

few of the Hindu and Christian women are engaged in manufacturing in general and biri rolling in particular; they are mostly involved in agriculture and related activities. Very few of the women of any religion are involved in mining and quarrying. This sector is however an important employment provider to Muslim and Hindu males. Very few of the Hindus and Muslims work in public administration, education, health and other service sector jobs while 24 per cent of Christians have such jobs.

**Table 3.16: Industry wise Employment (per cent)**

|                                    | Hindu |        |       | Muslim |        |       | Christian |        |       | Total |        |       |
|------------------------------------|-------|--------|-------|--------|--------|-------|-----------|--------|-------|-------|--------|-------|
|                                    | Male  | Female | Total | Male   | Female | Total | Male      | Female | Total | Male  | Female | Total |
| Agriculture, Forestry & Fishing    | 51.9  | 78.0   | 61.7  | 19.4   | 6.8    | 15.0  | 67.5      | 61.7   | 64.8  | 39.8  | 51.2   | 44.0  |
| Mining & Quarrying                 | 22.4  | 4.3    | 15.5  | 26.6   | 1.8    | 17.9  | 10.8      | 1.5    | 6.6   | 23.4  | 3.2    | 15.9  |
| Manufacturing                      | 4.8   | 11.7   | 7.4   | 16.4   | 87.9   | 41.3  | 1.4       | 2.0    | 1.7   | 9.2   | 38.4   | 20.1  |
| Electricity                        | 0.3   | 0.0    | 0.2   | 0.0    | 0.0    | 0.0   | 0.0       | 0.0    | 0.0   | 0.2   | 0.0    | 0.1   |
| Construction                       | 5.5   | 1.5    | 4.0   | 11.0   | 0.1    | 7.2   | 0.4       | 3.9    | 2.0   | 7.4   | 1.2    | 5.1   |
| Trade, Hotels & Restaurants        | 5.7   | 0.2    | 3.6   | 8.2    | 0.0    | 5.4   | 0.6       | 0.0    | 0.3   | 6.4   | 0.1    | 4.1   |
| Transport, Storage & Communication | 3.0   | 0.0    | 1.9   | 5.3    | 0.1    | 3.5   | 1.3       | 0.0    | 0.7   | 3.8   | 0.0    | 2.4   |
| Finace., Real Est. & Business      | 1.6   | 1.1    | 1.4   | 5.1    | 0.9    | 3.6   | 0.0       | 0.2    | 0.1   | 2.9   | 0.9    | 2.2   |
| Pub Admn.,Edu.,Health & Others     | 4.9   | 3.1    | 4.3   | 8.0    | 2.4    | 6.0   | 18.0      | 30.6   | 23.8  | 6.8   | 4.9    | 6.1   |

Source: Primary Data

### **Wage Rate**

The average wage rate is very low and the unskilled workers fail to get even minimum wage. As a result a large number of workers remain poor despite being employed. Payment for the activities in which women are employed is less than the activities which are mainly performed by male workers. The skilled workers and those who are working in government programmes, however, get higher wage than the rest of the workers.

**Table 3.17: Mean Wage Rate Prevailing in the Villages**

| Type of Activity     | Wage in Rs |
|----------------------|------------|
| Ploughing            | 57         |
| Weeding              | 47         |
| Transplanting        | 52         |
| Harvesting           | 56         |
| Threshing            | 47         |
| Unskilled Labour     | 64         |
| Skilled Labour       | 110        |
| Government Programme | 78         |

Source: Survey

### **Preference for Economic Activities**

Since the wage rate is very low, a large number of the people of this district want to have alternative employment opportunity. Most of them want to be self-employed mainly in cultivation, dairy and poultry. More than half of the households expressed their preference for self-employment, one-fifth was prepared for manual labour and slightly more than one-tenth wanted salaried jobs. A larger percentage of Muslims have shown their preference for poultry farming than the other two communities. While about 13 per cent of Muslims have expressed their preference for poultry, only 6 per cent of Hindus and about 10 per cent of Christians expressed such a preference. On the other hand, a smaller percentage of Muslims have shown their preference for cultivation than the other religious groups. This may be due to high incidence of landlessness among them in comparison to other religious groups. Very few of the respondents have shown their preference for service related activities and none for caste based activities.

**Table 3.18: Types of Activities Preferred by the Households (per cent)**

|                        | <b>Hindu</b> | <b>Muslim</b> | <b>Christian</b> | <b>All</b> |
|------------------------|--------------|---------------|------------------|------------|
| 1. Self employed in:   | 58.52        | 53.18         | 61.42            | 56.98      |
| Cultivation            | 21.74        | 18.98         | 21.42            | 20.82      |
| Dairy                  | 12.66        | 10.39         | 7.61             | 11.56      |
| Poultry                | 6.52         | 13.39         | 9.82             | 9.00       |
| Piggery                | 6.57         | 0.65          | 6.52             | 4.63       |
| Sheep/Goat             | 6.32         | 4.78          | 7.59             | 5.90       |
| Fisheries              | 4.72         | 4.99          | 8.45             | 5.07       |
| Business               | 0.00         | 0.00          | 0.00             | 0.00       |
| 2. Manual Labour       | 16.58        | 23.67         | 12.56            | 18.62      |
| 3. Salaried Jobs       | 12.17        | 11.46         | 9.75             | 11.77      |
| 4. Services            | 8.99         | 7.18          | 13.36            | 8.70       |
| Repair service         | 8.99         | 7.18          | 13.36            | 8.70       |
| Maintenance service    | 0.00         | 0.00          | 0.00             | 0.00       |
| Caste based occupation | 0.00         | 0.00          | 0.00             | 0.00       |
| Others                 | 3.74         | 4.51          | 2.90             | 3.93       |
| Total                  | 100.00       | 100.00        | 100.00           | 100.00     |

Source: Survey

### **Migration Status**

Because of low wage rate and scarcity of employment opportunities especially in agriculturally lean season, some of the members of the households migrate seasonally or for a longer duration.

## Trend and Duration of Migration

Around 12 per cent of the households have reported at least one migration from their family (see table 3.19). The incidence of migration is highest among the Muslims and the Christians and is least among the Hindus. At least one member migrates from about 18 per cent of the Muslim families and about 11 per cent of the Christian families. At least one member has been found to be migrating from about 8 per cent of the Hindu households. From most of the families only one member has been found to be migrating. More than one member has been found to be migrating from only about 4 per cent of the households.

Migration in this district is mostly seasonal in nature. As a result most (about 58 per cent) migrate for short period. Long term migration is found mostly among the Muslims. While about 45 per cent of the Muslim migrants migrate for long period, only 33 per cent of the Christian and 37 per cent of the Hindu migrants do so.

**Table 3.19: Incidence and Duration of Migration**

| Community | Households with one Migrant | More than one Migrant | Households with at least one migration | Short Term | Long Term |
|-----------|-----------------------------|-----------------------|--|------------|-----------|
| Hindu     | 5.67                        | 2.45                  | 8.11                                   | 62.66      | 37.34     |
| Muslim    | 12.45                       | 5.99                  | 18.43                                  | 54.50      | 45.50     |
| Christian | 8.68                        | 2.22                  | 10.90                                  | 66.45      | 33.55     |
| All       | 8.31                        | 3.72                  | 12.03                                  | 58.04      | 41.96     |

*Source: Survey*

## Destination of Migration

Distance of migration depends on a large number of factors such as the economic condition of the migrating households, their acquaintance or social link at the destination of migration or differences in work opportunities and wage rates found at destinations. Very few of the migrants in our study have been found to be migrating within the district or even within the state; they mostly prefer to migrate outside the state. A little more than 78 per cent of the migrants migrate outside the state while only about 9 and 12 per cent of them migrate within the district and state respectively. About 90 per cent of the Muslims and little more than 91 per cent of the Christian migrants migrate outside the state while only 60 per cent of the Hindus do so. No one from any social group has been found to be migrating outside the country.

**Table 3.20: Destination of Migration**

| Place           | Hindu  | Muslim | Christian | All    |
|-----------------|--------|--------|-----------|--------|
| Within district | 17.65  | 3.74   | 8.48      | 9.25   |
| Within state    | 22.47  | 6.62   | 0.00      | 12.35  |
| Outside state   | 59.88  | 89.64  | 91.52     | 78.40  |
| Outside country | 0.00   | 0.00   | 0.00      | 0.00   |
| All             | 100.00 | 0.00   | 0.00      | 100.00 |

Source: Survey

## Income and Expenditure

### **Community- wise Per Capita Income and Expenditure**

The per-capita income of the sample households is about Rs.6000 per annum. The per capita income of the Hindus and Muslims is almost the same (about Rs.5800) but of the Christians it is considerably higher (Rs. 8659 per annum). The per capita expenditure as expected is less than the per capita income for all the communities. Like the per capita income, the per capita expenditure of the Muslims and the Hindus is almost the same (about Rs.4600) and of the Christians it is relatively higher. The difference between per-capita income and expenditure is also higher among the Christians than the Hindus and the Muslims. While it is about Rs.3000 for the Christians it is only Rs.1000 for the Hindus and the Muslims.

**Table 3.21: Per-capita Income of Different Communities (Rs.)**

| Community | Per Capita |             |
|-----------|------------|-------------|
|           | Income     | Expenditure |
| Hindu     | 5814       | 4620        |
| Muslim    | 5737       | 4629        |
| Christian | 8659       | 5771        |
| Total     | 5943       | 4690        |

Source: Survey

### **Sources of Income**

Agriculture, animal husbandry, wage labour, salaried jobs, trade and remittances are the main sources of income of the people of the district. The relative importance of these sources, however, varies from one community to another. It depends on their resource base, skill base and preferences. Agriculture contributes more than 30 per cent to the income of Christians, little less than 30 per cent to the income of the Hindus but only 10 per cent to the income of the Muslims. Since Muslims are mostly landless they are dependent on wage labour. Wage labour contributes about 47 per cent to the income of Muslims, 34 per cent to the income of the Hindus and only 15 per cent to the income of the Christians. On the other hand, a little more than 40 per



cent of the income of the Christians comes from salaried jobs. Salaried jobs on the other hand contribute only about 17 per cent to the income of the Hindus and 13 per cent to the income of the Muslims.

**Table 3.22: Sources of Income (per cent)**

| Source           | Hindu  | Muslim | Christian | Total  |
|------------------|--------|--------|-----------|--------|
| Agriculture      | 29.30  | 10.05  | 32.07     | 21.45  |
| Animal Husbandry | 3.45   | 0.78   | 0.96      | 2.12   |
| Wage Labour      | 34.29  | 47.25  | 15.34     | 38.15  |
| Salaried Jobs    | 16.76  | 12.63  | 40.82     | 17.03  |
| Trade            | 9.54   | 11.05  | 0.79      | 9.45   |
| Remittances      | 1.19   | 7.76   | 6.63      | 4.40   |
| Others           | 5.48   | 10.49  | 3.38      | 7.41   |
| Total            | 100.00 | 100.00 | 100.00    | 100.00 |

Source: Survey

### ***Expenditure by Different Items***

Food is the principal item of expenditure of all the communities. More than half of the income has been spent by all the communities on food. There seems to be a negative correlation between proportion of income spent on food and the per capita income of the communities. The Hindus spend about 61 per cent of their income on food, Muslims 54 per cent and the Christians 52 per cent. The Christians spend significantly large proportion of their income (about 9 per cent) on education while the Hindus spend only 5 per cent and the Muslims 4 per cent. The Muslims spend about 11 per cent of their income on social ceremonies, while the Hindus and the Christians spend about 7 and 6 per cent of their income respectively for this purpose.

**Table 3.23: Distribution of Expenditure of the Household**

| Item              | Hindu  | Muslim | Christian | Total  |
|-------------------|--------|--------|-----------|--------|
| Food              | 60.86  | 54.32  | 52.23     | 57.45  |
| Education         | 5.15   | 4.40   | 8.92      | 5.09   |
| Health            | 5.61   | 7.47   | 7.32      | 6.53   |
| Social Ceremonies | 7.36   | 10.51  | 6.33      | 8.64   |
| Interest/Loan     | 2.57   | 1.37   | 0.13      | 1.89   |
| Others            | 18.44  | 21.93  | 25.06     | 20.41  |
| Total             | 100.00 | 100.00 | 100.00    | 100.00 |

Source: Survey

### ***Indebtedness***

Though, on an average, the income of the villagers of this district is more than the expenditure, some of them have experienced deficit. As a result they have to borrow

money both from institutional and non-institutional sources. About 23 per cent of the households of the district are indebted. The incidence of indebtedness is very high among the Hindus. About 26 per cent of the Hindus are in debt. On the other hand, about 21 per cent of the Muslims and about 12 per cent of the Christians are indebted. There is, however, a wide variation in source, average amount and purpose of taking loans.

The institutional sources of credit usually lend larger amounts of money and charge a lower rate of interest than the informal sources, but they mostly lend for productive purposes. Getting loans from formal sources is not very easy; lots of formalities and paper-work are required for getting loans from these sources. Informal sources charge a very high rate of interest, are ready to lend for all purposes and with very little formalities. Indebtedness to this source of credit, however, causes accentuation and perpetuation of poverty and deprivation among the people.

About 36 per cent of the Muslim and 31 per cent of the Hindu indebted households have taken loans from the institutional sources. Only 12 per cent of the indebted Christian households have succeeded in getting loans from the institutional sources. The average amount of loans taken by the Muslims and the Hindus is relatively higher than the Christians.

**Table 3.24: Percentage Distribution of Incidence and Source of Indebtedness**

| Religions | % of HH indebted | Source        |          | Average Amt* |
|-----------|------------------|---------------|----------|--------------|
|           |                  | Institutional | Informal |              |
| Hindu     | 25.89            | 31.42         | 68.55    | 12581        |
| Muslim    | 20.88            | 35.65         | 64.35    | 15225        |
| Christian | 12.84            | 15.81         | 84.18    | 4521         |
| All       | 23.31            | 32.34         | 67.66    | 13183        |

\*Average only indebted households

Source: Survey

Commercial banks and Regional Rural Banks are prominent among the institutional sources. They jointly meet more than one-fourth (about 14 per cent each) of the rural credit requirements of the district. Other than the Government (which provides a little more than 1 per cent of the rural credit) and these two sources, none of the institutional sources provide even 1 per cent of the rural credit in the district. Among the non-institutional sources, the traders, and the friends and relatives are the most prominent sources and meet about 28 and 18 per cent of the rural credit requirements of the district respectively. The Christians, however, have mostly taken loans from the professional money-lenders; about 59 per cent of the indebted Christians have taken loans from this source.

**Table 3.25: Sources of Rural Credit**

| <b>Religion</b> | <b>Govt.</b> | <b>Commercial Bank</b> | <b>RRB</b> | <b>Coop. Bank</b> | <b>Insurance</b> | <b>SHG/ NGO</b> | <b>Traders</b> | <b>Professional money lenders</b> | <b>Money lender</b> | <b>Landlord/ employer</b> | <b>Friends/ Relatives</b> | <b>Other</b> |
|-----------------|--------------|------------------------|------------|-------------------|------------------|-----------------|----------------|-----------------------------------|---------------------|---------------------------|---------------------------|--------------|
| Hindu           | 1.52         | 14.59                  | 12.82      | 0.97              | 0.73             | 0.79            | 32.77          | 5.71                              | 5.19                | 4.47                      | 15.14                     | 5.27         |
| Muslim          | 0.90         | 15.90                  | 18.35      | 0.00              | 0.00             | 0.50            | 20.61          | 12.44                             | 3.03                | 0.00                      | 25.15                     | 3.12         |
| Christian       | 2.42         | 2.70                   | 4.76       | 0.00              | 1.98             | 3.95            | 1.32           | 58.55                             | 7.59                | 3.91                      | 12.81                     | 0.00         |
| All             | 1.34         | 14.64                  | 14.41      | 0.62              | 0.53             | 0.80            | 27.69          | 9.67                              | 4.55                | 2.96                      | 18.41                     | 4.38         |

Source: Survey

### Main Purpose of Taking Loan

There is a close relation between the source, purpose and amount of loan. So, like the source and amount of loan; the purpose of loan also differs from one religious group to another. Failure to meet the consumption need through income seems to be the main reason for indebtedness in the district. In less than half of the cases, loan has been taken for productive purposes or for building up capital base. Expenditure on medical treatment is the major cause of indebtedness among the Hindus and the Muslims and repayment of old debt among the Christians. About one-third of the indebted Hindus and one-fifth of the indebted Muslims have taken loans for medical treatment. More than half of the indebted Christians have taken loans to repay old debts. A sizable proportion of the Hindus and the Muslims have taken loans for capital expenditure in non-farm business, purchase of land or house and animals.

**Table 3.26: Main Purpose of Taking Loan**

| Purpose                                  | Hindu  | Muslim | Christian | All    |
|--|--------|--------|-----------|--------|
| Capital expenditure in farm business     | 1.52   | 0.90   | 2.42      | 1.34   |
| Capital expenditure in non-farm business | 14.59  | 15.90  | 2.70      | 14.64  |
| Purchase of land/house                   | 12.82  | 18.35  | 4.76      | 14.41  |
| Renovation of house                      | 0.97   | 0.00   | 0.00      | 0.62   |
| Festivals                                | 0.73   | 0.00   | 1.98      | 0.53   |
| For education                            | 0.79   | 0.50   | 3.95      | 0.80   |
| Medical treatment                        | 32.77  | 20.61  | 1.32      | 27.69  |
| Repayment of Old debt                    | 5.71   | 12.44  | 58.55     | 9.67   |
| Other household expenditure              | 5.19   | 3.03   | 7.59      | 4.55   |
| Purchase of consumer durables            | 4.47   | 0.00   | 3.91      | 2.96   |
| Purchase of animal                       | 15.14  | 25.15  | 12.81     | 18.41  |
| Financial investment                     | 5.27   | 3.12   | 0.00      | 4.38   |
| Total                                    | 100.00 | 100.00 | 100.00    | 100.00 |

Source: Survey

### Land and Other Assets of the Households

The incidence of landlessness is highest among the Muslims; about 74 per cent of them are landless. It explains why a large number of them are involved in non-land based economic activities. The incidence of landlessness is least among the Christians; only about 17 per cent of them are landless. This is because the Christians of this district are mostly tribal whose ownership over land is protected under the Santhal Pargana Tenancy Act (in short SPTA). Muslims on the other hand have traditionally remained engaged in non-land based economic activities and because SPTA has not enabled them to secure land for them. As a result, most of

them are landless and those who have land are mostly small and marginal land holders.

Very few of the people have medium or large land holdings. Among the Christians about 6 per cent of the farmers have medium land holdings, with an average land size of 5.5 acres and a little more than 2 per cent have large land holding with average land size of 13.33 acres. Less than 1 per cent of the Muslims have medium size holdings and a very negligible proportion have large land holdings.

**Table 3.27: Distribution of Land among Different Religion**

| Land Category                    | Hindu       | Muslim      | Christian   | All         |
|----------------------------------|-------------|-------------|-------------|-------------|
| Landless                         | 37.44       | 73.55       | 16.99       | 49.38       |
| Marginal                         | 47.70       | 21.76       | 46.17       | 38.17       |
| Small                            | 10.71       | 3.81        | 28.50       | 9.24        |
| Medium                           | 3.05        | 0.82        | 5.88        | 2.41        |
| Large                            | 1.10        | 0.05        | 2.45        | 0.79        |
| Total                            | 100.00      | 100.00      | 100.00      | 100.00      |
| Average size of Land ( in acres) | <b>2.34</b> | <b>1.72</b> | <b>2.69</b> | <b>2.25</b> |

Source: Survey

The average size of land holding is a little more than 2 acres (less than one hectare). The average land size of the Muslims is less than two (1.7) acres, of the Christian is 2.7 acres and of the Hindus is 2.3 acres.

**Table 3.28: Average Land Holding (acres) by Different Religions**

| Land Category | Hindu | Muslim | Christian | Total |
|---------------|-------|--------|-----------|-------|
| Marginal      | 1.27  | 1.08   | 1.39      | 1.24  |
| Small         | 3.34  | 3.65   | 3.28      | 3.37  |
| Medium        | 7.19  | 7.36   | 5.54      | 6.97  |
| Large         | 25.55 | 40.00  | 13.33     | 23.68 |

Source: Survey

### ***Distribution of Other Assets per Household across Different Categories***

About two-fifths of the other than landed assets of the households of this district is in the form of financial assets. Financial assets constitute about 42 per cent of the other assets of the Christians, 48 per cent of the Muslims and 36 per cent of the Hindus. Livestock is another important asset of the households of this district. It constitutes about 36 per cent of the other assets of the Hindus, 27 per cent of the assets of the Christians and 12 per cent of the other assets of the Muslims. Consumer assets constitute about 14 per cent of the total non-landed assets of the households of the

district. A very negligible part of their assets is in the form of productive non-agricultural assets and 5 per cent of it is in the form of other agricultural assets.

**Table 3.29: Distribution of Assets per Household**

| Share                  | Hindu  | Muslim | Christian | Total  |
|------------------------|--------|--------|-----------|--------|
| Livestock              | 35.48  | 12.43  | 26.85     | 27.52  |
| Agricultural Asset     | 6.50   | 3.85   | 4.45      | 5.50   |
| Transport Asset        | 9.74   | 18.20  | 16.01     | 12.92  |
| Non Agricultural Asset | 0.00   | 0.07   | 0.04      | 0.03   |
| Consumer Asset         | 12.32  | 17.74  | 10.46     | 13.86  |
| Financial Asset        | 35.95  | 47.71  | 42.19     | 40.17  |
| Total                  | 100.00 | 100.00 | 100.00    | 100.00 |

Source: Survey

## Housing and Other Amenities

### **House Status**

The majority of the people (above 88 per cent) live in their own house, a very negligible proportion (only 0.25 per cent) in rented houses and a little less than 12 per cent in Government provided houses under the Indira Awas Yojana (IAY). About 95 per cent of the Muslims have their own houses -- in this respect they are better than the rest of the communities. But, it also indicates that a very small percentage of the Muslims have been benefited by government sponsored housing schemes such as the IAY. Only about 5 per cent of the Muslim households live in houses provided under the IAY while about 21 per cent of Christians and 15 per cent of Hindus live in such houses.

### **Type of House**

The predominant type of house in this area is *katcha* and thatched houses. About 58 per cent of the households live in *katcha* houses and 21 per cent in thatched ones. Some 8 per cent of the households in this district live in *pucca* houses and 12 per cent in semi-*pucca* houses. A larger percentage of the Muslims and the Christian than the Hindus live in such houses. In comparison to the minority communities, a larger percentage of the Hindus live in thatched houses.

### **Number of Rooms**

There is not much community wise variation in the number of rooms in the house. People in this district mostly live in houses with two rooms (about 47 per cent) or one room (about 30 per cent). Very few of the households live in houses with more than two rooms. Only a little more than one fifths of the Hindus and Muslims live in such

houses, while more than one third of the Christians live in houses with more than two rooms.

**Table 3.30: Housing status of the Households**

|           | Own House | IAY/Govt provided | Rented | Type Of House |        |            |       |        | No Of Rooms |       |       |
|-----------|-----------|-------------------|--------|---------------|--------|------------|-------|--------|-------------|-------|-------|
|           |           |                   |        | Thatched      | Katcha | Semi Pucca | Pucca | Others | 1           | 2     | 2+    |
| Hindu     | 84.52     | 15.48             | 0.00   | 25.19         | 59.28  | 8.92       | 5.55  | 1.06   | 31.46       | 47.42 | 21.12 |
| Muslim    | 95.33     | 4.67              | 0.00   | 14.99         | 56.63  | 17.64      | 10.74 | 0.00   | 28.84       | 47.27 | 23.89 |
| Christian | 74.96     | 20.78             | 4.26   | 20.89         | 61.19  | 7.35       | 10.56 | 0.00   | 23.80       | 41.43 | 34.76 |
| All       | 87.89     | 11.86             | 0.25   | 21.23         | 58.43  | 12.00      | 7.73  | 0.61   | 30.06       | 47.01 | 22.93 |

Source: Survey

### **Ownership of Homestead Land**

Most of the households have their houses on their own land. Less than 1 per cent of the households have their houses on the land provided by the government. The Christians have been benefited more in this manner. A little more than 3 per cent of them have received homestead land from the government, while only about 0.9 per cent of the Hindus and about 0.4 per cent of the Muslims have been benefited.

**Table 3.31: Homestead Land (per cent)**

| Religion  | Own   | Provided by govt | Govt land without paper | Govt land with paper | Landlord land | Others |
|-----------|-------|------------------|-------------------------|----------------------|---------------|--------|
| Hindu     | 95.80 | 0.87             | 2.51                    | 0.51                 | 0.06          | 0.25   |
| Muslim    | 97.25 | 0.36             | 1.71                    | 0.05                 | 0.00          | 0.64   |
| Christian | 87.32 | 3.35             | 0.00                    | 0.00                 | 0.00          | 9.32   |
| All       | 95.83 | 0.83             | 2.07                    | 0.31                 | 0.03          | 0.92   |

Source: Survey

### **Electricity Facility**

Only about one-fifth of the households have access to electricity. The Muslims however are better off than the other communities -- more than one third of them have access to electricity. The Christians are the most deprived in this regard -- only about 15 per cent households of this community have electricity. Those who do not have electricity mostly use oil lamps and lanterns for lighting. A little less than 95 per cent of such households use oil lamps and about 5 per cent lanterns.

### **Drinking Water Facility**

Most of the households get drinking water from public sources. Only about 10 per cent of the households get drinking water from private sources and another 10 per cent from other sources.

**Table 3.32: Basic Amenities in the Households**

|           | Electrified | Non Electrified Sources |         |           |        | Drinking Water |         |        | Toilet   |         | Drainage |
|-----------|-------------|-------------------------|---------|-----------|--------|----------------|---------|--------|----------|---------|----------|
|           |             | Oil lamp                | Lantern | Petro-max | Others | Public         | Private | Others | In house | Outside |          |
| Hindu     | 12.07       | 93.35                   | 6.65    | 0.00      | 0.00   | 80.34          | 8.51    | 11.16  | 6.08     | 93.92   | 30.62    |
| Muslim    | 37.62       | 98.34                   | 1.66    | 0.00      | 0.00   | 83.35          | 12.32   | 4.33   | 10.52    | 89.48   | 38.89    |
| Christian | 14.58       | 93.51                   | 3.20    | 3.30      | 0.00   | 65.22          | 8.65    | 26.13  | 8.88     | 91.12   | 36.00    |
| All       | 21.52       | 94.80                   | 4.99    | 0.21      | 0.00   | 80.55          | 9.90    | 9.55   | 7.86     | 92.14   | 33.94    |

Source: Survey

### ***Toilet and Drainage Facilities***

Only about 8 per cent of the households have toilet within their house, most of villagers defecate in the open outside their houses. Only 6 per cent of the Hindus have toilets within their house; a little more than 10 per cent of the Muslims and a little less than 9 per cent of the Christian have toilet within their house. Only about one-third of the households have proper drainage facilities.

### ***Fuel Use***

The main sources of fuel used by all the communities are wood, hay/leaves, cow-dung cake and agricultural wastes. They collect or prepare them themselves and therefore it does not involve any cost for them. But they cause health problems because of the smoke. About three-fourths of the households use wood, two-fifths use hay/leaves and one-third uses cow dung as fuel material. Only a minuscule number of households uses LPG and Gobar gas, which are more convenient, eco-friendly and is less hazardous to health.

**Table 3.33: Types of Fuel Used by the Households (%)**

|                            | Hindu | Muslim | Christian | All   |
|----------------------------|-------|--------|-----------|-------|
| Wood                       | 75.09 | 72.74  | 84.43     | 74.78 |
| Coal                       | 7.82  | 17.69  | 1.09      | 11.02 |
| K Oil                      | 5.48  | 5.15   | 6.37      | 5.41  |
| Hay/leaves                 | 46.83 | 39.07  | 40.65     | 43.65 |
| Cow-dung cake              | 36.16 | 32.98  | 44.34     | 35.48 |
| Agriculture waste          | 20.50 | 28.22  | 15.04     | 22.99 |
| Gobar gas plant            | 0.47  | 0.05   | 0.00      | 0.29  |
| Liquid petroleum gas (LPG) | 2.30  | 2.94   | 5.70      | 2.73  |
| Others                     | 5.34  | 1.17   | 2.39      | 3.65  |

Source: Survey

Thus, it is evident that a large proportion of the people of this district suffer from multiple forms of deprivations. Low literacy and female illiteracy, lack of institutions of higher learning, non-availability of proper (adequately remunerative) employment opportunities, lack of proper housing, toilet and sanitation facilities, lack of proper



health facilities are the major problems. Very few of the houses have electricity and LPG connections. They mostly depend on oil lamps for lighting and wood, hay/leaves, cow-dung cake and agricultural waste for cooking.

## Chapter IV

### DELIVERY OF PUBLIC SERVICES/DEVELOPMENT PROGRAMMES

#### Public Distribution System

About two-thirds of the households of this district are below the poverty line (BPL), but only about 22 per cent have BPL ration cards and only about 12 per cent avail public distribution system (PDS) facilities. Poverty is relatively less rampant among the Christians than the Hindus and the Muslims. While about 77 per cent of the Hindus and 75 per cent of the Muslims are below the poverty line, only about 53 per cent of the Christians belong to this category. High prevalence of poverty among the Hindus may be because they also include the Scheduled Castes and Scheduled Tribes, among the most deprived communities of this district. Despite having a high percentage of poverty, a very small percentage of Muslims has BPL ration cards. While about 27 per cent of the Hindus and 23 per cent of the Christians have such ration cards, only about 16 per cent of the Muslims have them.

**Table 4.1: Public Distribution System (per cent)**

|                 | Hindu | Muslim | Christian | All   |
|-----------------|-------|--------|-----------|-------|
| BPL Category    | 77.21 | 75.33  | 53.83     | 75.15 |
| Avail from PDS  | 13.30 | 11.09  | 12.16     | 12.43 |
| BPL Ration card | 26.70 | 15.89  | 21.57     | 22.50 |

Source: Survey

Most of the respondents complain against irregularity in PDS facility. About 66 per cent of the respondents complained that supplies from PDS are not available on time, 56 per cent complained that supplies are irregular, 46 per cent said that quantity is insufficient and about 13 per cent said that the quality is bad.

**Table 4.2: Difficulty Regarding PDS (per cent)**

|                           | Hindu | Muslim | Christian | All   |
|---------------------------|-------|--------|-----------|-------|
| Insufficient quantity     | 47.36 | 50.76  | 8.56      | 45.66 |
| Bad quality               | 10.42 | 27.12  | 10.46     | 13.19 |
| Dishonesty in measurement | 26.60 | 13.46  | 62.80     | 26.54 |
| Non Availability of time  | 73.02 | 32.96  | 72.20     | 66.35 |
| Irregular supply          | 57.49 | 39.39  | 89.41     | 56.36 |
| Others                    | 7.17  | 23.25  | 0.00      | 9.41  |

Multiple answers

Source: Survey

#### Availability and Access to Health Facility

The district is extremely deprived in terms of health facilities. At the time of the 2001 census only about 17 per cent of the villages had Primary Health Centres within a

radius of 5 km; sadly, the same percentage of villages were found to have this facility in the survey conducted by us in 2008 (see section 2 of chapter 2 of this report). The other types of health facilities are also absent in most of the villages of this district. As a result, very few of the people of this district have access to health facilities. Only about 13 per cent of the institutional child deliveries have been reported in this survey and only about 20 per cent of the deliveries were assisted by government hospitals and trained midwives or ASHA (see table 3.8). Only about 15 per cent of the children have been fully vaccinated (Table 3.9) and about 20 per cent of those who fall sick are treated by quacks and only about 18 per cent by government hospitals (Table 3.12).

### **Education**

Unlike the health sector, significant achievement has been recorded in the field of education in the last eight years. While only about half of the villages had primary schools at the time of 2001 census, all the villages were found to have primary schools in our survey and more than 80 per cent of the schools are at a distance of less than one km from the habitation. As a result, the literacy rate in the district has improved and more than 84 per cent of the children aged 5-16 years are enrolled and attending government schools regularly. Only about 5 per cent of children are never enrolled, about another 5 per cent are drop outs and a negligible proportion (less than half per cent) are enrolled but not attending school (Table 3.2).

### **AWARENESS, PARTICIPATION AND ASPIRATIONS**

#### **Awareness about the Government Programmes**

Level of awareness about the government programmes, extent of their implementation and the extent of the benefits derived by the people depend on the level of advertisement of the programmes and access to media. Awareness regarding programmes such as NREGA, IAY, ICDS/ Anganwadi, old age/ Widow Pension is reportedly very high in the district but awareness of SGSY, TSC, ARWSP and maternity benefit schemes is very low.

#### **Beneficiaries of Government Development Programmes**

In the district a large percentage of sample population have been benefited from NREGA, IAY, ICDS/Anganwadi and old age/ Widow Pension, a moderately high percentage from SSA but a very low proportion from SGSY, TSC-Swajaldhara, ARWSP and maternity benefit. This shows that NREGA, IAY, ICDS/Anganwadi and

old age/ Widow Pension have been implemented with greater vigour than SGSY, TSC and maternity benefit.

### Participation in Social/Political Affairs

So far panchayat elections have not taken place in Jharkhand. Instead only a Gram Pradhan has been selected for conducting Gram Sabha meetings and a small proportion of the villagers have participated in the process. However, a very large percentage of sample population have participated in state assembly and parliamentary elections. SHGs are negligible in the district and about 2 per cent of the sample population are members of SHGs.

### Aspirations of People

The aspirations of the people depend on their awareness and deprivation. Inter community variation in aspirations of the people thus depends on variation in their awareness and deprivation. Employment, housing, education, irrigation, drinking water, electricity, toilet, ration card, loan and health facilities are the major aspirations of the people of this district and they expect them from the government. Highest priority has been attached to employment and education by the respondents of all the communities. In comparison to other two communities however a larger percentage of Muslims wants loan and a smaller percentage seeks irrigation facilities. This is because a smaller percentage of Muslims have landed property and is self employed in agriculture but a large proportion of them are self employed in non-agricultural occupations, including petty business.

**Table 4.3: Expectations from the Government (per cent)**

|                | Hindu      |      | Muslim     |      | Christian  |      | All        |      |
|----------------|------------|------|------------|------|------------|------|------------|------|
|                | Percentage | Rank | Percentage | Rank | Percentage | Rank | Percentage | Rank |
| Employment     | 74.96      | 1    | 77.88      | 1    | 64.29      | 1    | 74.86      | 1    |
| Education      | 49.23      | 2    | 41.03      | 2    | 31.72      | 2    | 45.60      | 2    |
| Irrigation     | 14.83      | 3    | 10.14      | 4    | 16.45      | 3    | 13.71      | 3    |
| Loan           | 9.31       | 5    | 16.58      | 3    | 12.15      | 4    | 11.48      | 4    |
| Housing        | 9.90       | 4    | 2.91       | 7    | 8.00       | 6    | 7.88       | 5    |
| Health Centre  | 6.83       | 6    | 5.21       | 5    | 3.49       | 8    | 6.12       | 6    |
| Drinking Water | 2.32       | 9    | 1.87       | 8    | 8.92       | 5    | 2.74       | 7    |
| Electricity    | 3.38       | 7    | 0.56       | 10   | 3.76       | 7    | 2.66       | 8    |
| Toilet         | 3.35       | 8    | 1.07       | 9    | 1.96       | 9    | 2.63       | 9    |
| Ration Card    | 1.50       | 10   | 4.07       | 6    | 0.44       | 10   | 2.10       | 10   |

Multiple answers  
Source: Survey

Though the villagers are deprived of health, drinking water, electricity, rural connectivity and toilet facilities, these are not the top priority in the list of expectation because of more pressing survival needs. Being poverty stricken, the people first

want to get employment or the facilities (like education, irrigation or loan) which they think will improve their employment opportunities and will provide sustainable livelihood.

## Chapter V

### KEY FINDINGS AND POLICY ISSUES

Pakur, in which about 2.5 per cent of the total population of Jharkhand state resides, is one of the least urbanised districts of Jharkhand. Only about 5 per cent of its population lives in urban areas. The density of population of the district is however very high -- it is 388 per square km while for the state on the whole it is 338. It is one of the minority concentrated district of the state. About 39 per cent of its population belongs to the minority communities. The Muslims constitute about 33 per cent of the population of the district and Christians about 6 per cent.

A little more than two-fifths of the population is economically active but very few of them have regular jobs. Only about 13 per cent of the workers have regular jobs, 48 per cent are self-employed and about 39 per cent have casual jobs.

The district is predominantly agricultural in character. But the net sown area of the district is about 32 per cent of the total geographical area, only 6.5 per cent of it is irrigated and only 9 per cent of it is cultivated more than once.

Pakur is famous for its stone mining and other non-farm activities such as rice milling, biri rolling and manufacturing gur of sugarcane and date (Khajur). Forest produce such as Mahua, Sabai grass, tasser, and bamboo are the other sources of income generation for a significant proportion of the people of the district.

The literacy rate of Pakur is very low. The literacy in the district was about 31 per cent in the census 2001. It is not only that literacy rate is very low but the educational attainments of the literates are also very poor. Only about 14 per cent of the literates were matriculate/higher secondary/diploma holder and only about 4 per cent were educated up to graduation and above (Census 2001). In the last seven years, the district has improved its performance in the field of primary education; the survey found primary schools in all the villages and middle schools in about 43 per cent of the villages. There are however very few institutions of higher learning or of imparting skills and vocational training. Female literacy has improved appreciably.

Not much improvement has taken place in health infrastructure in the last seven years. In about 17 per cent of the villages, Primary Health Centres (PHCs) were found at a radius of 5 km in Census 2001; approximately the same percentage of the villages were found to have this facility in our survey of 2008. The district lags behind

the rest of the country in all other major socio-economic indicators. The survey findings show that the district lags behind the country average in four out of eight indicators. In the two health related indicators also, it lags far behind the national average. The actual gap will be higher for the district as the national figures pertain to the years 2004-05 while our survey data are of three years later, of 2008.

### **Policy Issues and Action Points**

- There is a need for massive investment to improve the physical infrastructure in the district. Investments are required for improving road connectivity, electricity supply, irrigation facilities and provision of basic amenities such as safe drinking water, health, toilet and sanitation. Improvement in the condition of road and electricity will accelerate economic activities in the district and augment gainful employment opportunities for the people. This in turn will increase the income and expenditure of the people of the district and will reduce the incidence of unemployment/underemployment and indebtedness caused by consumption needs.
- Improvement in drinking water and toilet facilities will improve the health, convenience, comfort and dignity of the people. Construction of IHL (individual household latrines), CSCs (Community Sanitary Complexes) and toilets in Schools and Anganwadis should be taken up on a priority basis. Similarly, the measures to provide safe drinking water to all the households should be intensified.
- Since agriculture is the main source of livelihoods of the people of Pakur District, steps should be taken to improve the cropping intensity and production and productivity of the agriculture sector. Investment for development of irrigation and control of soil erosion is needed for improving agricultural productivity and intensity of cultivation. Watershed development programme should be implemented vigorously to meet both the objectives of moisture conservation and checking soil erosion. Wherever irrigation is available, farmers were found to be cultivating Kharif crops in this district. The part of the district is affected by water logging caused by the Torai River. Embankment of this River at its tail end, measures to manage of its excess water should be taken to reduce the menace of water logging.
- A large section of the population of the district suffers from health related problems. Those involved in stone chips mining and crushers have lungs related problem. Those engaged in biri rolling suffer from TB. Water borne disease is

also very common among the people of this district. A massive investment to strengthen health facilities is, therefore, urgently needed. There is a need to strengthen PHCs and Sub Centres, referral and Specialty Hospitals by opening new ones and equipping the existing ones with equipments, medicines, doctors and para-medical staff. There is a need to equip at least one such centre in every block with bed, pathological testing facility, minor operation and delivery facilities. Mobile dispensary and ambulance should be made available in all the blocks. Ambulance should be available in case of complications in delivery. There is a need to increase the frequency of visits of the health staff to the villages. Health camps should be organised for the villagers. They should be given health cards. A data bank of the disease profile of the villagers should be created. As is evident from the data, a major reason for indebtedness of a large section of the population (especially those belonging to minority community) is their medical expenses. Intensification and strengthening of health facility will also improve the economic condition of the people and save them from exploitation from the informal sources of credit.

- There is a need to improve immunisation facilities especially near Muslim habitations. Campaign for immunisation should be intensified. All those Information, Education and Communication (IEC) methods should be used that have been found effective for such people whose access to TV and news papers is limited. IEC activities should be intensified for promoting small family norm and for safe health and hygiene practices.
- Since the literacy rate of the district is very low, there is a need to increase investment for improving educational facilities. The infrastructural facilities in the existing schools should be improved by making additional class rooms, repairing and maintenance of the existing ones and by providing teaching-learning equipment and materials for enjoyment of the children in the schools. There is a need to provide toilet and drinking water facilities in all those schools where these facilities do not exist. All types of measures are required to increase the enrolment of students including girl students from all sections of the society, and improving their retention and learning outcome. Exclusive girls' middle and high schools should be opened especially in minority inhabited localities.
- There is a need to make education joyful for the children by improving the content, class room process and social and physical environment of the schools. These will help in improving the enrolment and retention of the students. Measures should be taken to reduce the parental expenditure on education of the



children, especially those belonging to the minority communities. Distribution of cycles to those coming from far, timely supply of books, uniform and other educational material free of cost may also improve retention and enrolment.

- There is a scarcity of institutions of higher learning and Polytechnics, ITIs, and other training institutes. More such institutes should be set up in each block of the district. Such institutes may be created and managed with public-private partnership. These institutes not only improve livelihood opportunities of the villagers but will also provide educated personnel to improve education and skill of the people of the district. These institutes can also be involved in providing training to women and disadvantaged groups. They can provide information and activate SHGs for micro enterprise development.
- There is a need to monitor and improve PDS facilities in the district. Adequate supply of provisions should be made. There is also need to monitor the timing of opening of PDS shops and the behaviour of the shopkeepers. The beneficiaries should be allowed to buy their quota in instalment - whenever they have the money to buy their provisions and whatever fraction of their quota they can buy.
- Measures should also be taken to ensure payment of minimum wages in the villages. For ensuring proper operation of different facilities and payment of minimum wages the concerned officials must increase their field visits.
- Measure should be taken to reduce the dependence of the people of the district on informal sources of credit. This can be done by improving the density of institutional financial agencies/institutions and the access of the people to these institutions. Development of micro-finance facilities can help in meeting this objective. Efforts should be made to increase the number of SHGs and develop them in all respect. SHGs will reduce the dependence of its members on informal sources of credit by making credit available to them on the one hand and by reducing their dependence on credit by helping them in augmenting their income through income generating activities on the other.

**Annexure I: Tehsilwise Distribution of Sampled Villages Covered in the  
Baseline Survey of Pakur District**

| <b>Sl</b>  | <b>Tahsil</b>   | <b>Gram Panchyat</b> | <b>Sampled Villages</b> |
|------------|-----------------|----------------------|-------------------------|
| 1          | Pakur           | Koljora              | 1. Varhabad             |
|            |                 | Ramchandra Pur       | 2. Ramchandrapur        |
|            |                 | Jamser pur           | 3. Jamserpur            |
|            |                 | Maniram Pur          | 4. Manirampur           |
|            |                 | Navada               | 5. Harihara             |
|            |                 | Raghunandan Pur      | 6. Raghunandanpur       |
|            |                 | Pharsa               | 7. Shahwajpur           |
|            |                 | Kismat Kadamsar      | 8. Kismat Kadamsar      |
|            |                 | Sita Pahadi          | 9. Sita Pahadi          |
|            |                 | 2                    | Pakuria                 |
| Tetaria    | 2. Dhenarsal    |                      |                         |
| Banno gram | 3. Bannogram    |                      |                         |
| Barogram   | 4. Balia Katara |                      |                         |
| 3          | Littipara       | Kamalghah            | 1. Kamalghah            |
|            |                 | Jabardaha            | 2. Jabardaha            |
|            |                 | Littipara            | 3. Littipara            |
|            |                 | Littipara            | 4. Dhudha Paharia       |
| 4          | Maheshpur       | Patharia             | 1. Chhotkendua          |
|            |                 | Khapur               | 2. Murgadanga           |
|            |                 | Telia Pokhar         | 3. Hathi Mara           |
|            |                 | Jai Nagra            | 4. Khurakdangal         |
|            |                 | Rampur               | 5. Lakhipur             |
|            |                 | Pharmokhapara        | 6. Pharmokhapara        |
|            |                 | Damdama              | 7. Kansadighi           |
|            |                 | Damdama              | 8. Raghunathpur         |
|            |                 | Birkity              | 9. Birkity              |
| 5          | Hiranpur        | AdharGyanee          | 1. Ghovadangal          |
|            |                 | Kendna               | 2. Karampura            |
| 6          | Amrapara        | Kunda Matia          | 1. Kunda Matia          |
|            |                 | Podarkola            | 2. Chilgojori           |