

**A BASELINE SURVEY OF MINORITY
CONCENTRATION DISTRICTS OF INDIA**

PURNIA

(Bihar)

Sponsored by
Ministry of Minority Affairs
Government of India
and
Indian Council of Social Science Research



INSTITUTE FOR HUMAN DEVELOPMENT
NIDM Building, 3rd Floor, IIPA Campus
I.P. Estate, Mahatma Gandhi Marg, New Delhi-110 002
Phones – 2335 8166, 2332 1610 / Fax : 23765410
Email: ihd@vsnl.com, website: ihdindia.org

2008

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Email: ihd@vsnl.com, website: ihdindia.org

RESEARCH TEAM

Principal Researchers

Alakh N. Sharma
Ashok K. Pankaj

Data Processing and Tabulation

Balwant Singh Mehta
Sunil Kumar Mishra
Abhay Kumar

Research Associates/Field Supervisors

Ramashray Singh
Ashwani Kumar
Subodh Kumar
M. Poornima

Research Assistant

P.K. Mishra

Secretarial Assistance

Shri Prakash Sharma
Nidhi Sharma
Sindhu Joshi

PURNIA

Principal Authors of the Report

Ashok K. Pankaj

Senior Fellow

Institute for Human Development

&

Poornima M.

Research Associate

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A BASELINE SURVEY OF MINORITY CONCENTRATION DISTRICT

Executive Summary of Purnia District (Bihar)

Background:

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

District profile (2001 Census based)

According to the 2001 Census, the total population of Purnia district is 25.40 lakhs, 23 lakhs are rural and about 2 lakhs are urban. Against the state literacy rate of 47.53 per cent (male 60.32 per cent & female 33.57 per cent), the overall literacy rate in Purnia is 35.51 per cent (male 46.16 per cent and female merely 23.72 per cent), which is lower than the state average.

The district has a substantial minority (Muslim) population, most of whom are either cultivators or agricultural labourers. The literacy rate of the Muslim population in the district is 25.9 per cent, which is further lower in the case of the female population (15.6 per cent only).

The overall work participation rate of the district is 38.89 per cent, which is comparatively higher than the state average of 34.7 per cent. The distribution of workers in occupation indicates that agriculture dominates the labour force and around 66.3 per cent of them are agricultural labourers, which is higher than the state average of 51 per cent.

Survey findings: Socio-economic Conditions and other Amenities in 2008

In Purnia district, a survey was conducted in 2008. It has been found that the district lags behind the all India figures in 7 out of 8 indicators, and also lags behind the all India level in terms of two health related indicators. The table below shows the gap between the all India and district figures vis-à-vis ten indicators and prioritises the development interventions vis-à-vis eight indicators. The two health-related indicators are not part of the development priority rankings, as the Ministry of Minority Affairs has identified Minority Concentration Districts (MCD) only on the basis of eight indicators. However, these are important indicators of human development and, therefore, ought to form part of the multi-sector development plan of the district. The district figures are based on the survey findings (2008), and the all India figures pertain to 2004-05 and 2005-06. The difference with the all India figures may be lower here, as the all India data are a little dated, and must have improved since then.

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

Sl. No.	Indicators	Purnia 2008	All India 2005	Gap Between All India and District	Priority based on the gap
		1	2	(3=1- 2)	4
1	Rate of literacy	44.15	67.30	-23.15	5
2	Rate of female literacy	33.93	57.10	-23.17	4
3	Work participation rate	36.39	38.00	-1.61	7
4	Female work participation rate	17.69	21.50	-3.81	6
5	Percentage of households with <i>pucca</i> walls**	13.42	59.40	-45.98	2
6	Percentage of households with safe drinking water	91.67	87.90	3.77	8
7	Percentage of households with electricity	6.63	67.90	-61.27	1
8	Percentage of households with water close-set latrines	3.11	39.20	-36.09	3
9	Percentage of fully vaccinated children	24.39	43.50	-19.11	-
10	Percentage of child delivery in a health facility	10.83	38.70	-27.87	-

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

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

** This includes semi-pucca houses as well.

Electricity

Against the all India figure of 67.97 per cent of the households having electricity connections, only 6.63 per cent of the rural households in Purnia have access to the same. While 10.02 per cent of the Hindu houses are electrified, only 5.03 per cent of the Muslim houses are electrified.

There is a “Rajiv Gandhi Gramin Vidyutikaran” programme sponsored by the Centre that aims at 100 per cent electrification of all rural households by 2009. However, the implementation in the district appears to be tardy and it is unlikely that the district will achieve the universalisation target within the stipulated period.

Pucca House:

Pucca house is another important gap in the district. Against 59.40 per cent of the households having *pucca* houses at the all India level, only 13.42 percent of the rural households in the district are living in *pucca* houses. A large proportion of the Hindu and Muslim households, around 82 per cent of them, live in thatched and *katcha* houses.

This shows that the allocation under the IAY that provides such houses to the BPL families is quite inadequate to meet the gap in the district. The multi-sector development plan may give priority to the construction of houses under the IAY.

In-house Toilet Facilities:

Against the all India average of 39.20 per cent of households having in-house water-closet toilets, only 3.11 per cent of the rural households in Purnia have the same. A majority of the households, 93.7 per cent and 98.4 per cent of the Hindu and Muslim households respectively, are using open spaces as toilets.

The total sanitation campaign (TSC) is committed to eliminating open defecation, by providing in-house toilet facilities to all rural households by 2012. However, the progress in the district is disappointing and it is unlikely that the target will be achieved within the stipulated time period. The Multi-Sector Development Plan may enhance this facility by giving it priority. This is all the more important in Purnia, as the district is flood-prone and open defecation leads to various infections and diseases, particularly during floods.

Literacy Rate:

The literacy rate in general and the female literacy in particular, is as low as 44.15 per cent and 33.93 per cent respectively in comparison to the all India figure of 67.30 per cent and 57.10 per cent. Hence, improving overall literacy rate with emphasis on female literacy is another important priority. A topping-up approach under the Multi-Sectoral Development Plan can be adopted here. There is also an urgency to ensure 100 per cent enrolment ratio and minimise the drop-out rate.

Employment Opportunity:

The work participation rate of the sample households is around 53.8 per cent for the Hindus and 51.1 per cent for Muslims. Gender differentials are noticeable in both the communities, which is 25.98 per cent for the Hindu females and 14.07 per cent for the Muslim females.

The increasing overall work participation rate, particularly of the female population, is another priority. Purnia is famous for the production of jute/bamboo. Recently production of maize and banana has also increased substantially. Jute and bamboo based handicrafts/ small industries, and maize/ banana based food-processing industries can also be developed through the formation of Self Help Groups (SHGs), and by providing loans and training at individual level as well.

Additional Areas of Intervention:**Health:**

Health deprivation is a matter of concern as there is a lack of proper medical facilities. Only 24.39 per cent of the children are fully vaccinated against the all India average of 43.50 per cent. Moreover, only 10.83 per cent of the deliveries are institutional, as against the all India average of 38.70 per cent.

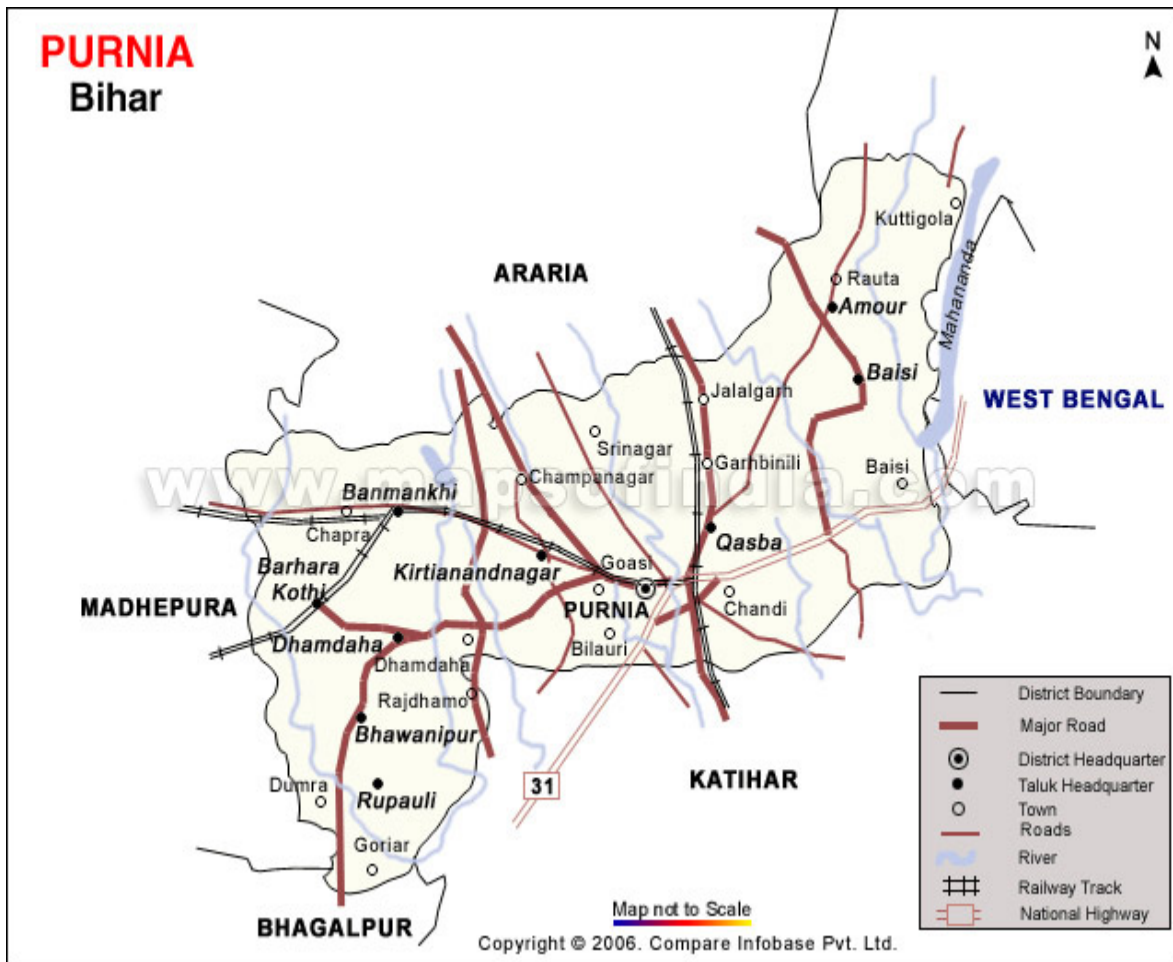
1. Indebtedness in the district is around 56 per cent. The incidence of indebtedness is more among Muslim households than Hindu households; 47.9 per cent of the Hindu households and 59.6 per cent of the Muslim households are indebted.
2. The infrastructural gap in the villages, particularly all weather *pucca* roads, schools, PHCs, also need selective intervention in the district.

Chapter I

INTRODUCTION

Purnia district is spread over 3202.31 sq. kms. It is bordered by Araria district in the north, Katihar and Bhagalpur districts in the South, Madhepura and Saharsa district in the west and West Dinajpur district of West Bengal and Kishanganj district of Bihar in east. The district is divided into 4 sub divisions, 14 Blocks, 251 Gram Panchayats, and 1296 villages. The river Kosi and Mahananda and their tributaries irrigate different parts of the district.

Map of Purnia District



As per 2001 Census, the total population of Purnia district is 25.40 lakhs, consisting of 23 lakh people in the rural areas and just above 2 lakhs in the urban areas. Thus the

district is primarily rural in character. The population of males in the district is 13.25 lakh, and that of females, 12.14 lakh.

Table 1.1: Population Distribution in Purnia District, 2001

Tehsil	Rural population	Rural %	%SC	%ST	% Hindu population	% Muslim Population	% Minority population
Banmankhi	254150	91	19.7	6.1	87.4	11.6	12.6
Barhara	167342	100	19.2	8.3	90.9	8.3	9.1
Bhawanipur	126742	100	11.0	2.2	77.3	22.6	22.7
Rupauli	188275	100	10.2	1.6	89.9	9.9	10.0
Dhamdaha	233096	100	15.6	10.2	85.2	13.9	14.8
Krityanand Nagar	175293	100	19.4	5.9	69.0	29.9	30.9
Purnia East	178467	51	13.8	7.8	63.9	33.0	36.1
Kasba	118380	82.3	7.4	4.6	35.7	63.8	64.2
Srinagar	81289	100	17.4	5.4	67.3	32.3	32.7
Jalalgarh	86355	100	18.4	1.4	55.6	44.3	44.4
Amour	221502	100	2.7	0.6	23.2	76.1	76.5
Baisa	149246	100	7.5	0.9	28.2	71.7	71.8
Baisi	169184	100	6.1	0.5	22.7	77.2	77.3
Dagarua	172223	100	9.4	3.2	38.5	61.1	61.4
Purnia	2321544	91.3	12.6	4.5	61.1	38.1	38.8
<i>Bihar</i>	<i>74316709</i>	<i>89.5</i>	<i>16.4</i>	<i>1.0</i>	<i>83.6</i>	<i>16.17</i>	<i>16.3</i>

Source: Village Level Directory, (Census 2001).

Nearly 61 per cent of the total population consists of Hindus, with the proportion being more in the tehsils of Barhara, Banmankhi, Rupauli, Dhamdaha, Bhawanipur etc. Minorities constitute 38 per cent of the population in the district. The corresponding figure for Bihar is just over 16 per cent (Table 1.1). The percentage of minority population is more than 60 per cent in five tehsils, namely, Baisi, Amour, Baisa, Kasba and Dagarua. The SCs in the district constitute 12.6 per cent of the total population, as against the state average of 16.4 per cent. The percentage of STs is 4.5 per cent, as compared to the state average of one per cent.

Bihar is one of the most backward states of India, but Purnia lags much behind in terms of state development indicators. The literacy rate of Bihar is 43.9 per cent – 57.1 per cent for males and 29.6 per cent for females, whereas for Purnia the overall literacy rate is 31.44 per cent, (males 42.16 per cent and females 19.63 per cent), which is lower than the state average. The sex ratio of Bihar is 926 females per thousand males and

that of Purnia is slightly lower at 921. The average size of a household in the district is 5.10, which is comparatively lower than the state average of 6.

Table 1.2: Tehsil-wise Household Size, Literacy and Sex Ratio (Rural Population)

	HH size*	Sex ratio*	Literacy Rate (%)		
			Male	Female	Person
Banmankhi	5.31	910	46.41	21.82	34.79
Barhara	5.26	913	47.79	24.02	36.53
Bhawanipur	5.34	913	43.67	21.40	33.14
Rupauli	4.80	908	42.77	19.93	32.00
Dhamdaha	5.34	928	44.78	21.57	33.68
Krityanand Nagar	5.13	925	44.73	22.83	34.27
Purnia East	5.60	910	49.06	26.43	38.39
Kasba	5.29	935	39.13	19.01	29.50
Srinagar	5.32	921	38.36	17.72	28.52
Jalalgarh	4.83	931	43.53	21.79	33.13
Amour	4.72	925	36.97	14.49	26.23
Baisa	4.91	931	38.84	16.26	28.03
Baisi	5.05	936	30.11	9.55	20.23
Dagarua	4.75	925	39.10	17.09	28.59
Purnia	5.10	921	42.16	19.63	31.44
<i>Bihar</i>	<i>6.0</i>	<i>926</i>	<i>57.1</i>	<i>29.6</i>	<i>43.9</i>

Source: Village Level Directory, (Census 2001).

If one analyses the availability of schools in Purnia, two trends are visible. First the district is backward (only 61.3 per cent of villages have primary school) as compared to the state average of 72.06 per cent (Table 1.2). In tehsils which have a higher Muslim population, the number of secondary schools is less as compared to other blocks. There was no ITI in the district in 2001.

Table 1.3: School Status in Purnia District

Tehsil	% vil having primary school	%villages having middle school	population per Secondary school	number of training school	population per training school
Banmankhi	71.6	34.6	63538	0	0
Barhara	70.6	37.3	41836	0	0
Bhawanipur	54.2	23.7	42247	0	0
Rupauli	87.0	39.1	94138	0	0
Dhamdaha	64.7	29.4		0	0
Krityanand Nagar	59.4	23.2	58431	0	0
Purnia East	51.8	19.3	44617	0	0
Kasba	65.5	10.3	118380	0	0
Srinagar	76.9	23.1		2	40645
Jalalgarh	71.1	17.8	86355	0	0
Amour	58.8	12.2	55376	0	0
Baisa	59.7	6.7	37312	0	0
Baisi	60.6	6.4	---	0	0
Dagarua	48.2	9.2	---	5	34445
Purnia	61.3	17.9	77385	7	331649
<i>Bihar</i>	<i>72.6</i>	<i>21.6</i>	<i>32927</i>	<i>79</i>	<i>940718</i>

Source: Village Level Directory, (Census 2001).

The work participation rate of the rural population of Purnia is 38.89 per cent, which is comparatively higher than the state average of 34.7 per cent. The distribution of workers in occupation indicates that around 66.3 per cent of them are agricultural labourers, which is higher than the state average of 51 per cent. The proportion of cultivators in the district is as low as 23.98 per cent, when compared to the state average of 31.4 per cent. The proportion of the population engaged in household industries is quite negligible. Thus the distribution of workers across occupations indicates that most of them are wage-earning labourers even though the majority of the population is dependent on agriculture for their livelihood.

Table 1.4: Distribution of Workers (%)

Tehsils	WPR	% distribution of different type of worker			
		Cultivators	Agricultural labourers	Household Industries	Others
Banmankhi	44.10	25.81	66.83	1.19	6.16
Barhara	48.33	30.69	62.82	1.25	5.24
Bhawanipur	44.47	22.86	68.59	1.47	7.08
Rupauli	44.12	24.61	68.79	1.76	4.84
Dhamdaha	43.11	25.80	67.12	1.03	6.05
Krityanand Nagar	42.65	22.15	67.45	1.60	8.79
Purnia East	35.82	20.27	58.23	2.38	19.12
Kasba	34.55	21.90	67.51	1.17	9.41
Srinagar	46.33	24.17	68.89	0.74	6.21
Jalalgarh	36.83	22.61	67.81	0.99	8.60
Amour	30.52	22.74	66.27	2.64	8.36
Baisa	29.37	23.69	66.44	1.57	8.30
Baisi	29.03	20.39	66.12	2.58	10.91
Dagarua	34.61	21.44	67.22	2.38	8.96
Purnia	38.86	23.98	66.31	1.62	8.09
<i>Bihar</i>	<i>34.7</i>	<i>31.4</i>	<i>51</i>	<i>3.7</i>	<i>13.9</i>

Source: Village Level Directory, (Census 2001).

Agriculture is the principal occupation of the people in the district. Crops grown in this region are paddy, jute, wheat, maize, moong, masoor, mustard, linseed, sugar cane and potato. Jute is the major cash crop of the district. Fruit plants like coconut, banana, mango, guava, lemon, jack fruit, pineapple and banana are also grown here. Rearing of livestock like goats, cows and pigs is very popular here. It produces the maximum number of poultry and eggs in Bihar. The sugar mill at Banmankhi and 716 other small-scale industries are sources of secondary employment in the district.

There is perpetual poverty in the district which is clear from the percentage of below poverty line (BPL) population in the district.

The district is backward in terms of health infrastructure and drinking water facilities. There are only two tehsils, namely, Amour and Bhawanipur which have relatively better health infrastructure as compared to the state average. In the remaining tehsils, the health infrastructure is much lower than the state average.

Table 1.5: Health and Drinking Water in Purnia District

Tehsil	% Villages having PHCs within 5 KM	% Villages having MCW Centre within 5 KM	% villages having Allopathic hospital <5KM Range	Allopathic hospital per lakh population	Tap Per lakh population	Tube well per lakh population	Hand pump per lakh population
Banmankhi	22.2	14.8	6.2	0.0	0.0	16.1	31.9
Barhara	25.5	19.6	19.6	0.6	0.0	23.9	10.8
Bhawanipur	35.6	32.2	27.1	0.8	0.0	7.1	44.2
Rupauli	13.0	2.2	0.0	0.0	0.0	5.8	24.4
Dhamdaha	25.0	8.8	17.6	0.0	0.0	10.7	28.3
Krityanand Nagar	29.0	30.4	20.3	1.7	1.1	22.8	26.2
Purnia East	20.5	14.5	12.0	0.0	0.6	16.8	29.1
Kasba	27.6	19.0	22.4	0.0	1.7	35.5	32.1
Srinagar	19.2	0.0	73.1	4.9	0.0	22.1	28.3
Jalalgarh	24.4	8.9	22.2	1.2	0.0	17.4	47.5
Amour	48.0	25.0	23.0	0.9	0.0	28.9	48.8
Baisa	10.1	2.5	16.0	0.7	0.0	60.3	42.9
Baisi	22.9	15.6	15.6	1.2	0.0	54.4	27.2
Dagarua	19.1	0.7	30.5	3.5	8.7	51.7	73.2
Purnia	25.3	14.0	20.1	0.9	0.9	26.1	34.9
<i>Bihar</i>	<i>32.7</i>	<i>20.1</i>	<i>27.5</i>	<i>1.3</i>	<i>1.7</i>	<i>9.4</i>	<i>48.2</i>

Source: Village Level Directory, (Census 2001).

A comparison of the State average of Bihar and the overall figure of Purnia district makes it clear. The average figure of Purnia is much lower than the state average in terms of availability of primary health centres (PHC), maternity and child welfare (MCW) centres and allopathic hospitals. As far as the disparity within the district is concerned, there is no significant difference in terms of availability of PHCs and MCW centres across the tehsils. However in terms of the presence of allopathic doctors and tube wells per lakh of population, the condition of Muslim majority blocks are not as good as that of the other blocks.

On banking and other indicators, the trend is similar. The district is backward in terms of paved roads, power supply, cooperative banks, commercial banks and availability of post offices. The Muslim majority blocks lag behind in all these indicators from the rest of the blocks in the district. There is not much difference between the two categories of blocks as far as the proportion of villages having paved roads is concerned. However, with respect to the power supply scenario, the Muslim majority blocks have some

disadvantages. There is not much difference in cooperative societies and banking in these two categories of blocks (Table 1.4). In terms of agricultural cooperative societies, Purnia seems to be at par with the state average and the district is in a better position than the state in terms of availability of irrigated lands.

Table1.6: Banking and other Facility in Purnia District

Tehsil	% villages having paved road	Percentage of villages having power supply	% Villages having agricultural co-operative societies within 5 KM	% villages having Co-operative bank within 5 KM Range	Co-operative bank per lakh population	% villages having commercial bank within 5 KM Range	Commercial bank per lakh population	Post office per lakh population	Percentage irrigated land to total land
Banmankhi	40.7	40.7	86.4	16.0	0.0	48.1	1.6	9.8	53.1
Barhara	17.6	31.4	41.2	0.0	0.0	17.6	0.6	8.4	46.6
Bhawanipur	20.3	13.6	72.9	23.7	1.6	47.5	4.7	10.3	35.9
Rupauli	26.1	41.3	17.4	21.7	2.7	56.5	2.1	7.4	48.0
Dhamdaha	48.5	47.1	51.5	41.2	4.3	61.8	4.3	6.9	22.7
Krityanand Nagar	29.0	30.4	72.5	10.1	1.7	53.6	3.4	9.7	24.5
Purnia East	43.4	50.6	27.7	24.1	1.7	24.1	1.1	5.6	78.6
Kasba	41.4	36.2	50.0	29.3	2.5	34.5	1.7	7.6	57.2
Srinagar	88.5	3.8	57.7	15.4	4.9	46.2	8.6	7.4	53.8
Jalalgarh	26.7	66.7	37.8	20.0	1.2	31.1	2.3	4.6	78.4
Amour	11.5	12.2	51.4	25.7	4.5	40.5	4.5	9.9	57.4
Baisa	5.0	2.5	51.3	1.7	0.0	41.2	2.0	6.7	77.4
Baisi	14.7	14.7	23.9	17.4	1.8	35.8	2.4	4.1	33.2
Dagarua	22.0	37.6	34.0	24.1	1.7	31.2	1.7	4.6	70.7
Purnia	25.7	28.4	47.3	19.5	2.0	39.8	2.8	7.5	49.1
<i>Bihar</i>	<i>37.8</i>	<i>36.2</i>	<i>47.0</i>	<i>23.3</i>	<i>0.9</i>	<i>53.4</i>	<i>3.4</i>	<i>10.9</i>	<i>41.3</i>

Source: Village Level Directory, (Census 2001).

Methodology

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

First of all, all the tehsils of the districts were arranged in descending order on the basis of minority population. In other words, they were arranged in such a manner that the Tehsils with the highest concentration of minority population was placed at the top

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

In villages with less than 1200 population, all the households were listed first. However, in case of villages having more than 1200 population, three or more hamlet-groups were formed as per the practice followed by NSSO¹ 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 1.7: Criteria for Forming Hamlets

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

Clarification about Data: Weight & Multiplier Procedure

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

Formula:

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

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

D= Total households in the village

d=Total households listed in the village

H=Total selected sample households in the village

h=Total households selected from different religious groups

n= Number of religious group in the village

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

Formula:

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

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

SP= Total population of the strata

M=Total number of villages selected in the strata

VP=Population of the sample village

j=Number of stratum

n= Number of religious groups in the village

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

Formula:

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

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

DP= Total population of district

M=Total number of selected Tehsil in the strata

TP=Population of selected Tehsil

k=number of stratum

n= number of religious groups in the village

Thus, district level data are estimate based on survey.

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

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

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

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

The last chapter sums up the findings.

Chapter II

VILLAGE LEVEL DEFICITS

The previous chapter gives an account of the infrastructural facilities and other amenities at the village level as per the census 2001. It shows that a gap exists as far as the availability of these facilities at the macro level is concerned. In the present chapter, the gaps in infrastructure facilities at the village level have been explained based on information collected from the 30 surveyed villages.

Educational Facilities

As regards educational facilities in the surveyed villages, 93 per cent have primary schools. For the remaining villages the facility is available within a distance of 2 km. Nearly half of the villages have middle schools, and rest of the villages where there is no middle school, the mean distance to one is 3.7 kilometers. Very few villages have specialised schools for girls, which is available at a mean distance of 9.5 km. As the level of education goes higher, the presence of educational institutions in the sampled villages becomes negligible. These higher educational institutions are located in district towns, which are available at a distance of not less than 24 kms. For polytechnics, Industrial Training Institutes (ITIs) and other training institutes, students have to travel a distance of more than 38 km. About 13.3 per cent of the villages have reported the presence of religious schools, basically madarasas, while 50 per cent also reported of the existence of non-formal schools (Table 2.1).

Table 2.1: Access to Educational Facility in the 30 Surveyed Villages (%)

Type of School	% of villages having educational facility	% of villages not having the facility Mean distance*
Primary School (Boys/Co-ed)	93.3	2.0
Primary School (Girls)	6.7	12.7
Middle School (Boys/Co-ed)	50.0	3.7
Middle School (Girls)	0.0	9.5
High/Higher Secondary School (Boys)	3.3	7.2
High/Higher Secondary School (Girls)	0.0	14.7
Inter College	0.0	24.2
ITI	0.0	38.6
Polytechnic	0.0	38.5
Other Training School	0.0	68.0
Religious School	13.3	9.0
Non Formal	50.0	2.5

*For villages not having the educational facility.

Source: Survey

The location of educational institutions and the distance from the village determines the utilisation of these facilities. Around 86 per cent of the children have access to schooling facilities within a kilometer radius from their homes. There are slight differences among the Hindus and Muslims, where the location of schools for the Muslim (87.98) population is closer than that for Hindus (82.09) (Table 2.2). Nearly 8.72 per cent of the schools are available at a distance of 1-2 kms: 12.4 per cent of Hindus have access to schools at a distance of 1-2 kms, and 6.94 per cent of the Muslims have access to the same. Around 5 per cent of the population has schools at a distance of 2-4 kms.

Table 2.2: Location of Schools (%)

	Hindu	Muslim	Total
within 1 km	82.09	87.98	86.06
1-2 km	12.40	6.94	8.72
2-4 kms	5.51	5.07	5.22
above 4	0.00	0.00	0.00
Total	100.00	100.00	100.00

Source: Survey.

Health Facilities

With regard to health facilities, only 3.3 per cent of the villages have PHCs. The mean distance is more than 11 km. Thus, in order to approach the district health centres and dispensaries, people have to travel longer distances. Quacks continue to be the major

source of peoples' health requirements. There is not much access to traditional medicine system. As is seen in Table 2.3, the district as a whole is overwhelmingly dependent upon non-government sources for health care. Only 20 per cent of the households have access to government hospitals, while 80 per cent meet their health requirements from private medical practitioners and quacks.

Table 2.3: Access to Health Facility in Surveyed Villages (%)

Type	% of villages having health facility	% of villages not having the facility Mean distance*
PHCs	3.3	11.1
Primary Health Sub Centre	20.0	7.9
CHCs	0.0	22.5
Hospital/Dispensary	0.0	14.3
Private Qualified Allopathic Doctors	0.0	23.1
Maternity Child care Centre	83.3	9.8
Ayurvedic Hospitals	0.0	65.0
Ayurvedic Doctors	0.0	38.6
Homeopathic Hospitals	0.0	56.5
Homeopathic Doctors	0.0	34.3
Quacks	83.3	15.5
Family Planning Clinics	0.0	17.1
Chemists/ Medicine Shops	0.0	9.5

* For villages not having such health facilities

Source: Survey.

Other Infrastructure Facilities

In terms of other facilities such as bus stops, markets, banks, etc. the situation is far from satisfactory. None of the surveyed villages have bus stands located within the village, but buses can be accessed within an average distance of 22 kilometres. About 60 per cent of the villages can be approached through *pucca* roads.

Table 2.4: Percentage of Villages having other facilities

Type	% of villages having	Mean distance*	% approach pucca*
Nearest Bus Stop	0.0	22.0	60.0
Nearest Regular Market	0.0	14.4	46.7
Nearest Rail Station	0.0	19.8	60.0
Nearest Post Office	30.0	3.4	14.3
Public Telephone Connection	50.0	3.7	33.3
Commercial Bank	0.0	12.7	70.0
Rural Bank	0.0	9.9	66.7
Co-operative Bank	0.0	11.5	50.0
GP Office	26.7	3.4	23.5
Fair Price Shop	0.0	14.3	40.0
Fertilizer shop	0.0	10.0	33.3
Seed Storage	0.0	34.6	62.1
Pesticide Shop	0.0	11.0	40.0
Cold Storage	0.0	24.0	63.3
Other General Shops	3.3	11.2	48.3
Nearest Mandi	0.0	37.4	63.3
Milk Mandi	6.7	41.1	67.9
Veterinary (Centre/Sub-Centre)	0.0	10.0	42.9
Anganwadi Centre	100.0	-	-

* For villages not having such other facilities.

Source: Survey.

Markets can be approached within a mean distance of 15 kilometres. Around 30 per cent of the villages have post offices, while 50 per cent have telephone connections. Those villages which don't have telephone connections can access these facilities within a 4 kilometre distance. All the villages have anganwadi centres and 26.7 per cent have gram panchayat in the village.

Chapter III

SOCIO-ECONOMIC CONDITIONS OF THE POPULATION/HOUSEHOLDS

DEMOGRAPHIC CHARACTERISTICS

The sample size comprises 584 Muslim households and 316 Hindu households, respectively. There is not much variation as far as the average size of the households of the Hindus (5.23) and Muslims (5.82) are concerned. Sex ratio is slightly higher among Hindus (844) than Muslims (841). The dependency ratio is higher among Hindus: 1.12 for Hindus and 0.99 for the Muslims. This is due to the fact that the Muslims start working from a younger age (Table 3.1).

Table 3.1: Sample Distribution and Demographic Profile (%)

	Hindu	Muslim	Total
Sample size	316	584	900
%	35.11	64.89	100.00
Average HH Size	5.23	5.82	5.61
Sex Ratio	844	841	842
Dependency Ratio	1.12	0.99	1.03
Literacy Rate	48.75	44.05	45.60

Source: Survey

The age wise distribution of population shows that around 44 per cent of the total population is in the unproductive age group of 0-14 years. This is more or less the same across communities, with the Muslim households having a slightly higher proportion of child population. Hence the education needs of the children are the first priority in the village. Nearly 17 per cent of the population is in the age group of 15-24, who are likely to join the work force. A very small proportion of the population is in the age group above 60 years, which means that the life expectancy of the people is very low.

Table: 3.2 Age Wise Distribution of Population (%)

Age group	Hindu			Muslim			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	13.91	14.89	14.36	15.11	14.10	14.65	14.75	14.34	14.56
5-14	26.13	27.14	26.59	30.86	30.60	30.74	29.42	29.55	29.48
15-24	18.20	12.21	15.49	18.49	16.77	17.71	18.40	15.39	17.03
25-29	6.20	8.91	7.42	5.93	7.08	6.45	6.01	7.63	6.75
30-44	19.23	21.25	20.14	14.69	18.19	16.28	16.08	19.12	17.46
45-59	10.79	10.73	10.76	9.75	9.15	9.48	10.07	9.63	9.87
60+	5.54	4.87	5.24	5.16	4.11	4.68	5.28	4.34	4.85
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey.

QUALITY OF HUMAN RESOURCE

Literacy Rate

The literacy rate of persons aged 7 and above is higher among the Hindus at 51.01 per cent than the Muslims which is 41.07 per cent. The literacy rate is relatively high for the Hindu males (60.07 per cent). Gender differentials exist across both the communities. While the Male literacy in the Hindu and Muslim communities is 60.07 per cent and 49.42 per cent, respectively, the corresponding figure for female literacy is 39.91 per cent and 31.31 per cent respectively.

Table 3.3: Literacy Rate in % (7 years and above)

	Male	Female	Persons
Hindu	60.07	39.91	51.01
Muslim	49.42	31.31	41.07
All	52.77	33.93	44.15

Source: Survey.

Education Status

The educational status of the people in the surveyed villages is very poor. Nearly 54.33 per cent of the households are illiterate with the rate of illiteracy being more among the Muslims (57.34 per cent) than the Hindus (47.55 per cent). Around 6 per cent of the literate people are educated only up to the primary level, or are those who have had informal education. Less than 2 per cent of the population have completed their secondary and higher secondary schooling. A look at the gender-wise pattern of education indicates that the position of women is a matter of concern, irrespective of whether they are Muslims or Hindus. The startling fact is that female education stops

with higher secondary education. The percentage share of technically and professionally educated population and those having graduate/post graduate education is negligible (see Table 3.4).

Table 3.4: Educational Status of Household Members (%)

	Hindu			Muslim			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Illiterate	39.20	57.82	47.55	49.61	66.42	57.34	46.36	63.82	54.33
Below primary or informal education	26.23	25.97	26.11	28.10	23.23	25.86	27.52	24.06	25.94
Primary	17.07	8.70	13.32	11.38	6.87	9.31	13.15	7.42	10.54
Middle	8.58	3.89	6.48	4.71	1.44	3.21	5.92	2.18	4.21
Management or commercial school course (vocational)	0.82	0.05	0.47	0.19	0.00	0.10	0.38	0.01	0.22
Secondary	3.15	1.72	2.51	2.31	1.04	1.73	2.57	1.25	1.97
Higher Secondary	3.63	1.85	2.83	1.64	0.60	1.16	2.26	0.98	1.68
Technical diploma or certificate below degree	0.74	0.00	0.41	0.30	0.00	0.16	0.44	0.00	0.24
Technical or professional degree	0.00	0.00	0.00	0.09	0.00	0.05	0.06	0.00	0.03
Graduate degree	0.48	0.00	0.26	0.17	0.00	0.09	0.27	0.00	0.15
Post-graduate degree	0.00	0.00	0.00	0.15	0.00	0.08	0.11	0.00	0.06
Others	0.10	0.00	0.06	1.35	0.40	0.91	0.96	0.28	0.65
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Survey.

The educational status of children in the age group of 5-16 years has been shown in table 3.5. Around 35 per cent of the children are not enrolled in schools, which is higher among Muslim children (38.81 per cent) than Hindu children (24.57 per cent). The percentage of those who left after enrolment and those who are enrolled, but do not go to school, is 1.01 and 0.16 respectively. Around 3 per cent of the children in the surveyed villages go to informal institutions. The proportion of children enrolled in government schools is high, with more Hindu children enrolled in government schools (71.71 per cent) than the Muslim children (50.59 per cent). Only 4.12 per cent of the households go to private schools. This reflects the poor socio-economic conditions of the households, which compels them to depend on poor quality government schools for education. However, the target of 'education for all' is still a distant dream and the quality of education being imparted in schools needs to be improved on a priority basis.

Table 3.5 Education Status of Children in the Age group of 5-16 years

Status	Hindu	Muslim	All
Never Enrolled	24.57	38.81	34.87
Left after enrolment	0.74	1.11	1.01
Enrolled but does not go to school	0.41	0.06	0.16
Goes to informal institution	0.37	3.59	2.70
Enrolled in govt. school and is regular	71.71	50.59	56.43
Goes to private school	2.01	4.93	4.12
Others	0.19	0.92	0.72
All	100	100	100

Source: Survey.

As far as the type of schools attended by children is concerned, most of the children in the surveyed villages go to government schools. Around 94.6 per cent and 73.7 per cent of Hindu and Muslim children respectively, go to government schools. While 6.09 per cent of the Muslim children go to private schools, only 1.23 per cent of the Hindu children go to private schools. Around 12.55 per cent go to Madarasas, the proportion being high in Muslim households (17.51 per cent).

Table 3.6: Type of Schools Attended (%)

	Hindu	Muslim	All
Govt	94.57	73.68	80.39
Pvt	1.23	6.09	4.53
Madarasa	2.05	17.51	12.55
Non formal	0.00	0.09	0.06
Govt. & Madarsa	0.15	0.51	0.39
Other	2.00	2.12	2.08
All	100.00	100.00	100.00

Source: Survey.

Reason for Drop Outs

The main reasons cited for drop outs in the sample villages are need to earn, work at home, followed by lack of interest in studies and availability of school at a long distance. There are very few variations in the reasons for dropping out among Hindus and Muslims except for the reason of disinterest in learning. While 10.58 per cent of the Muslims show disinterest in learning, none of the Hindus cited it as a reason for dropping out (see table 3.7).

Table 3.7: Reasons for Dropout (%)

	Hindu	Muslim	All
Work at home	7.77	22.43	18.40
Need to earn	44.42	51.62	49.65
Far distance of school	12.64	0.00	3.47
Not interesting in reading	0.00	10.58	7.68
Others	35.18	15.37	20.81
Total	100.00	100.00	100.00

Source: Survey.

Educational Levels of Youth

The educational status of youth has been presented in table 3.8, which reveals that around 43.09 per cent of them are illiterate, 39.63 per cent and 43.43 per cent being Hindus and Muslims respectively. Around 25.6 per cent of them are educated below the primary level or educated informally, with more or less the same proportion across the communities. The primary level of education among the Hindus is 17.16 per cent, while the corresponding figure for the Muslims is 12.87 per cent. The educational attainments at the middle school level is around 7.9 per cent, which is more for Muslims (8.15 per cent), when compared to their Hindu counterparts. With regard to secondary education, educational attainments are higher among Hindus (11.14 per cent) than Muslims (6.17 per cent). The educational attainment in management courses and vocational education among the youth is negligible across both the communities. Very few of them show interest in higher studies and technical education. Thus, youth from both communities have less prospects in the labour market. Due to low levels of education and skill training among the Muslim and Hindu youth, their employability in the non-agriculture sector has been negligible.

Table 3.8: Educational Levels of Youth in the Age group of 15-25 Years (%)

Education	Hindu	Muslim	Total
Illiterate	39.63	43.43	43.09
Below primary or informal education	23.84	25.77	25.60
Primary	17.16	12.87	13.25
Middle	5.80	8.15	7.94
Management or commercial school course (vocational)	0.22	0.29	0.29
Secondary	11.14	6.17	6.62
Higher Secondary	2.21	2.50	2.48
Technical diploma or certificate below degree	0.00	0.41	0.38
Graduate degree	0.00	0.39	0.36
Total	100.00	100.00	100.00

Source: Survey.

Government Assistance

The government provides assistance to school children in the form of books, school uniforms, mid day meals etc. for universal enrolment and retention in the education system. Nearly 60 per cent of the school children are receiving assistance in the form of books. A small proportion of the children receive assistance in the form of school uniforms. Around 45 per cent of the children are provided mid day meals. In order to increase enrolment and retention of students, there is a need to enhance the quantum of educational assistance in the district. Poor and deserving students must be provided with scholarships and dress assistance. There is a need for free elementary education for the rural poor of the district, in order to ease the economic burden on parents.

Table 3.9: Government Assistance (%)

	Hindu	Muslim	Total
Books	55.72	63.08	60.29
School Uniform	0.46	0.67	0.59
Midday meal	49.10	43.06	45.35
All	100.00	100.00	100.00
%	56.45	35.14	41.01

Source: Survey.

LAND AND ASSET BASE OF THE HOUSEHOLDS

Land Category

There is a skewed distribution of land in the district. Nearly 70 per cent of the households are landless, while another 24.42 per cent are marginal farmers. In both

categories, there is a slight variation in the distribution of land, with a larger number of Muslims being landless (70.33 per cent) and marginal farmers (25.58 per cent) when compared to Hindus. The percentage of large farmers is 1.98, with about 3.57 per cent, and 1.23 per cent of Hindu and Muslim households respectively, being large farmers. As far as small and medium landholdings are concerned, the Hindu households seem to hold a better position than their Muslim counterparts (see table 3.10).

Table 3.10: Land Category (%)

Land Category	Hindu	Muslim	All
Landless	66.46	70.33	69.09
Marginal	21.94	25.58	24.42
Small	5.54	1.75	2.97
Medium	2.49	1.11	1.55
Large	3.57	1.23	1.98
Total	100.00	100.00	100.00
Avg Land (in acres)	7.88	3.81	5.23

Source: Survey.

Homestead Land

As far as the ownership of homestead land is concerned, 85.23 per cent of Muslims own it as against 81.33 per cent of the Hindus. About 1.62 per cent of Hindus and 0.53 per cent of Muslims possess land provided by the government and nearly 5.71 per cent and 2.26 per cent of Hindu and Muslim households, respectively, had government land without papers. About 9.68 per cent of the households are settled on landlord's land and few of them have settled in lands of other types.

Table 3.11: Homestead Land

	Own	Provided by govt.	Government land without paper	Government land with paper	Landlord land	Others
Hindu	81.33	1.62	5.71	0.43	9.16	1.76
Muslim	85.23	0.53	2.26	0.79	9.92	1.27
All	83.98	0.88	3.37	0.67	9.68	1.43

Source: Survey.

Other Assets

The asset base of both the Hindu and Muslim households has a slight variation. Except for consumer and financial assets, Hindu households showed a better position than Muslim households in all other respects. The livestock asset of the Hindu household is 26.72 per cent, while that of the Muslim household is 32.36 per cent. The agricultural asset and transportation asset of the Hindus is 13.93 per cent and 13.14 per cent, while the corresponding figure for the Muslim household is 6.66 per cent and 10.18 per cent

respectively. In case of non-agricultural asset, both the Hindu and Muslim households are more or less in the same position. The consumer asset of the Hindus is 12.37, while the corresponding figure for the Muslim household is reported to be 14.36 per cent. Financial assets are 33.16 per cent for Hindus and 35.79 per cent for Muslims. Thus the major components of the Hindu assets are financial, livestock and agricultural assets, while that of the Muslims are financial, livestock and consumer assets.

Table 3.12: Distribution of Other Assets (%)

	Hindu	Muslim	Total
Livestock	26.72	32.36	30.02
Agricultural Asset	13.93	6.66	9.67
Transportation Asset	13.14	10.18	11.41
Non Agricultural Asset	0.67	0.64	0.66
Consumer Asset	12.37	14.36	13.54
Financial Asset	33.16	35.79	34.70
Total	100.00	100.00	100.00

Source: Survey.

HOUSING AND OTHER BASIC AMENITIES

Type of Housing

About 78 per cent of the Hindu households and 92 per cent of the Muslim households have their own houses. Nearly 21.68 per cent of the Hindus and 7.85 per cent of the Muslims, live in houses provided by the government under the IAY scheme. A few of the households live in rented houses. A large proportion of the Hindu and Muslim households, around 82 per cent of them, live in thatched and *katcha* houses. Only 9.5 per cent and 3.86 per cent of the household live in semi-*pucca* and *pucca* houses. While a greater number of Hindu households live in semi-*pucca* and *pucca* houses (16.04 per cent and 7.76 per cent), only a small proportion of Muslim households live in semi-*pucca* and *pucca* houses (6.50 per cent and 2.02 per cent).

Table 3.13: Housing Status of the Households (%)

	Own HH	IAY/Govt provided	Rented	Type of House					No. of Rooms		
				Thatched	<i>Katcha</i>	Semi <i>Pucca</i>	<i>Pucca</i>	Others	1	2	2+
Hindu	78.11	21.68	0.21	66.46	8.04	16.04	7.76	1.70	36.53	38.43	25.04
Muslim	91.97	7.85	0.18	76.89	8.73	6.50	2.02	5.87	33.11	51.84	15.05
All	87.53	12.28	0.19	73.55	8.51	9.56	3.86	4.53	34.21	47.54	18.25

Source: Survey.

About 47.5 per cent of the households live in two-room accommodation, 34 per cent in one-room accommodation and 18 per cent in more than two-room accommodation. A larger proportion of Muslim households live in two-room accommodation (51.8 per cent) as compared to their Hindu counterparts (38.4 per cent). On the whole, housing conditions are not satisfactory and the IAY needs to be implemented with fresh vigour in the district.

Other Amenities

As far as electrification is concerned, a very small proportion of the households are electrified. While 10.02 per cent of the Hindu houses are electrified, only 5.03 per cent of the Muslim houses are electrified. Most of the households use oil lamps and lanterns as a source of light. Around 97.7 per cent of the Hindu household and 98.6 per cent of the Muslim household use oil lamps. Thus there is no significant difference between Hindu and Muslim household in terms of electrification.

Table 3.14: Basic Amenities in the Household (%)

	Electrified	Non Electrified Sources				Drinking Water			Toilet		Drainage
		Oil lamp	Lantern	Petromax	Others	Public	Private	Others	In house	Outside	
Hindu	10.02	97.72	75.66	0.00	1.92	21.02	72.04	6.93	6.27	93.73	18.74
Muslim	5.03	98.57	79.10	0.00	1.72	13.82	77.19	8.99	1.62	98.38	19.08
All	6.63	98.29	78.00	0.00	1.78	16.13	75.54	8.33	3.11	96.89	18.97

Source: Survey.

As far as drinking water is concerned, a very small proportion of the Hindu and Muslim household (21.02 per cent and 13.82 per cent respectively) depend on public sources for drinking water. There is high dependence on the private sources of drinking water both in the Hindu (72.04 per cent) and Muslim (77.19 per cent) households. The dependence on private sources of drinking water by the majority of rural poor households is a serious concern, and tap water facilities need to be provided by the government on a priority basis.

A majority of the households (96.89 percent), 93.7 and 98.4 per cent of the Hindu and Muslim households respectively practise open defecation. Just 3.1 percent of the households have in-house toilet facilities. Only 1.6 per cent of the Muslims have in-house toilet facilities when compared to the Hindus (6.3 per cent). The condition of drainage is also unsatisfactory.

Table 3.15: Types of Fuel used by the Households (%)

	Hindu	Muslim	All
Wood	33.91	38.52	37.05
Hay/leaves	38.44	39.34	39.06
Cowdung cake	22.93	17.67	19.35
Agriculture waste	4.71	4.47	4.54
Total	100.00	100.00	100.00

Source: Survey.

With regard to the use of fuel, almost all households are dependent on organic wastes including wood, hay, leaves and cow dung (see table 3.15). As no single source of fuel is sufficient to meet their requirements, a majority of households use various sources of fuel to meet their needs. For the poor it is not possible to buy wood or coal, so they collect fuel wood from the open space as well as from the village common property. As everybody keeps some animal, cow dung supplements the fuel. These people depend upon different sources of fuel at different seasons. During crop harvesting, they use hay as well as agricultural waste, and during rainy season they depend upon cow dung, which they keep saving for the whole year. There is negligible use of coal and LPG in these households.

HEALTH AND FAMILY WELFARE

Place of Child Birth

A majority of the last child born in the sample villages were at home, with the proportion being higher in Muslim households (90.28 per cent) than Hindu households (86.63). The percentage of last child born at government hospitals is 8.96 and 6.78 for Hindu and Muslim households, respectively. A very low proportion of births took place in private hospitals. Only 4.41 per cent and 2.93 per cent of child births in the Hindu and Muslim households respectively, were at private hospitals. Thus, the percentage of Institutional deliveries is quite low.

Table 3.16**Institutional and Non-Institutional Deliveries of Children and Assistance Received (%)**

		Hindu	Muslim	All
Where last child born	Govt hospital	8.96	6.78	7.45
	Private hospital	4.41	2.93	3.38
	Home	86.63	90.28	89.17
Who assisted in the deliver	Govt hospital	14.02	8.27	10.02
	Trained midwife/ASHA	16.29	18.62	17.91
	Untrained Dai	57.73	67.01	64.19
	Others	11.95	6.09	7.87
Pre and Post natal care	Yes	58.71	68.40	65.45
	No	41.29	31.60	34.55
	Total	100	100	100

Source: Survey.

Assistance in Child Birth

The dependence on untrained *dais*/midwife for child delivery assistance is high (64.2 per cent), which is around 58 per cent and 67 per cent for both the Hindus and Muslims respectively. Around 17.9 per cent of child deliveries in the sample households were attended by trained midwives/Accredited Social Health Activist (ASHA). Nearly 10 per cent of the child births were at government hospitals. Around 65.5 per cent of children born in institutional care receive pre and post natal care. However, there are still 34.6 per cent of the children who do not receive such care (see table 3.16). Keeping the above in view, there is an urgent need to extend the coverage of institutional delivery of the children.

Immunisation

The immunisation status of the children in the sample household is not that satisfactory. Nearly 99.5 per cent of the children below 5 years in both the Hindu and Muslim communities are immunised against at least one type of disease. However, the proportion of children fully immunised is far from satisfactory. In both Hindu and Muslim households, the proportion of children fully immunised is 22.1 per cent and 25.4 per cent respectively. Thus, child immunisation programme needs to be strengthened in the district and the reserves and facilities made available under the National Rural Health Mission can be suitably utilised to achieve the objective.

Table 3.17: Immunisation of children below 5 years (%)

	Hindu	Muslim	All
Any Type	99.44	99.76	99.67
Fully Immunised	22.07	25.39	24.39

Source: Survey.

Government agencies are the main sources providing immunisation to children. Nearly 99.3 per cent of the Hindus and 99.1 per cent of the Muslims depend on the government agencies for immunisation. Only 0.7 per cent of the Hindu and 0.9 per cent of the Muslim households immunise their children through private agencies.

Table 3.18: Immunisation Agencies (%)

	Hindu	Muslim	All
Govt. Agency	99.29	99.13	99.18
Private Agency	0.71	0.87	0.82
Total	100.00	100.00	100.00

Source: Survey.

Morbidity

Most of the households suffer from those diseases which are related to low nutritional as well as unhygienic conditions in which they are placed. The types of diseases are common among the Hindus and Muslims. Fever, pain in stomach, diarrhea, pneumonia, cough and cold etc are the common health related problems of both the Hindu and Muslim households. Other diseases like gynecological and child birth related complications, tuberculosis etc are reported by both the communities.

Table 3.19: Types of Diseases Prevalent in the Households (%)

	Hindu	Muslim	All
Diarrhea	4.88	7.46	6.63
Dysentery	8.94	4.32	5.80
Cough and Cold	7.47	4.45	5.42
Fever	11.08	11.17	11.14
Malaria	2.67	3.16	3.01
Typhoid	0.00	0.55	0.37
Kalazar	0.49	2.29	1.71
Pneumonia	4.62	6.92	6.18
Vomiting	1.65	0.27	0.71
Ear discharge	1.53	0.81	1.04
Night blindness	0.00	0.00	0.00
Conjunctivitis	0.98	2.45	1.98
Skin Disease	0.00	0.87	0.59
Chicken pox	0.16	1.64	1.17
Worms	0.37	0.92	0.74
Problems in teeth	2.10	1.96	2.01
Pain in stomach	4.59	8.85	7.49
Fracture	4.82	5.21	5.08
Women related disease	5.42	4.78	4.99
complication in Pregnancy and child birth	4.19	5.07	4.79
New Born Baby problem	0.40	0.70	0.60
TB	6.78	5.09	5.63
Filaria	1.95	2.65	2.43
Leprosy	0.31	0.00	0.10
Jaundice	1.50	0.17	0.59
Arthritis	6.33	3.34	4.30
Polio	0.47	0.07	0.20
Other	16.29	14.84	15.30
Total	100.00	100.00	100.00

Source: Survey.

The dependence on private sources for medical treatment is significantly high (59.5 per cent), as compared to dependence on government hospitals (8.58 per cent). This is attributed to the fact that medical services available at government hospitals are inadequate and poor in quality, which compels the people to rely on private sources. Around 19.9 per cent of the sample households also visit quacks for medical treatment. The dependence on other sources such as traditional, homeopath, local health workers, NGO health workers is negligible.

Table 3.20: Sources of Medical Treatment (%)

	Hindu	Muslim	All
Govt. Hospital	10.98	7.45	8.58
Pvt. medical practitioner	52.70	62.72	59.51
Govt. and private. both	8.26	7.72	7.89
Traditional	0.22	0.23	0.23
Homeopath	0.18	0.96	0.71
Local govt. health workers	0.24	0.09	0.14
NGO Health worker	0.22	0.00	0.07
Home treatment	3.37	2.79	2.98
Quacks	23.84	18.04	19.90
Total	100.00	100.00	100.00

Source: Survey.

Keeping the above in view, there is an urgent need to strengthen the National Rural Health Mission (NRHM), so that it may be able to meet the health needs of the rural poor. This would not only curtail their dependency on private sources, which are not only expensive, but frequently beyond the reach of the poor households, and offer the reason for their indebtedness.

EMPLOYMENT AND INCOME

Work Participation

The work participation rate of the Hindu household is 53.8 per cent and that of the Muslim household is 51.1 per cent. Gender differentials are noticeable in both the communities, which is 25.98 for Hindu women and 14.07 per cent for Muslim women. Thus the female work participation is very low among the Muslims compared to the Hindu households. This low female work participation is a serious issue, which calls for appropriate policy interventions to raise their contribution in economic activities.

Table 3.21: Work Participation Ratio (%)

	Hindu	Muslim	Total
Male	53.82	51.13	51.96
Female	25.98	14.07	17.69
Person	41.24	34.27	36.39

Source: Survey.

Nature of Employment

Out of the total work force, around 71 per cent are casual workers, 22.7 per cent are self employed and only 6.8 per cent are in regular employment. The proportion of casual workers is higher among Muslims (73.2 per cent), than the Hindus (65.6 per cent). The Hindus are self employed in more numbers than the Muslims. It is surprising to note that around 38.9 per cent of Muslim women are self employed, whereas only 16.4 per cent of the Muslim males are self employed. Similarly, while 11 per cent of the Hindu women are in regular employment, only 6.7 per cent of the Hindu males are in regular employment.

Table 3.22: Status of Employment (%)

	Hindu			Muslim			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed	25.7	28.5	26.5	16.4	38.9	20.7	19.3	34.2	22.7
Regular	6.7	11.1	7.9	6.4	5.1	6.2	6.5	7.8	6.8
Casual	67.7	60.4	65.6	77.2	56.0	73.2	74.2	58.0	70.5
Total	100	100	100	100	100	100	100	100	100

Source: Survey.

The occupational status of the household given in the table reveals that casual labour in agriculture is the dominant occupation (47.9 per cent), followed by casual labour in non-agriculture (22.7 per cent). The proportion of casual labour in agriculture is higher among Hindus (54.1 per cent) than Muslims (44.6 per cent). In both the communities, there are more women who work as casual labour in agriculture than their male counterparts. In the case of casual labour in non-agriculture, Muslims (28.6 per cent) outnumber the Hindus (11.5 per cent). The proportion of women who work as casual labour in the non-agricultural sector is quite insignificant across both the communities. Nearly 36.5 per cent of Muslim women are self employed in agriculture, while only 10.9 per cent of the Muslim males are self employed in this sector. Comparatively more Hindu households are self employed in agriculture (20.8 per cent). Only 2.4 per cent of the Muslim women are self employed in non-agriculture, while the figure for the other members of the household from both the communities is almost similar (around 5.5 per cent). The proportion of salaried workers is more in the Hindu community (7.9 per cent) than the Muslims (6.2 per cent). Nearly 11.1 per cent of Hindu women are salaried.

Table 3.23: Occupational Status (in %)

	Hindu			Muslim			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed in Agriculture	19.7	23.5	20.8	10.9	36.5	15.7	13.7	30.7	17.5
Self Employed in Non-Agriculture	6.0	5.0	5.7	5.5	2.4	4.9	5.6	3.6	5.2
Salaried	6.7	11.1	7.9	6.4	5.1	6.2	6.5	7.8	6.8
Casual labour in Agriculture	51.9	59.6	54.1	43.3	50.1	44.6	46.0	54.3	47.9
Casual labour in Non-Agriculture	15.8	0.8	11.5	33.9	5.9	28.6	28.2	3.6	22.7
Total	100	100	100	100	100	100	100	100	100

Source: Survey.

On the whole, the high dependence on agriculture and casual work in agriculture and non-agriculture force the women to work outside their households in difficult conditions and for very low wages. Casual work in non-agricultural activities is also low. NREGA needs to be implemented in a big way, so that these poor households may have an opportunity to get assured employment of 100 person-days per household per annum. Besides, the self-employment scheme of SGSY needs to be implemented more widely in the district.

Sector of Employment

The industry wise employment of households in the sample villages, across both the Hindu and Muslim communities, is presented in table 3.24. Agriculture, forestry and fishing are the major activities, where 69.3 per cent of the households are involved, 78.3 per cent and 64.8 per cent being Hindus and Muslims respectively. Construction work is the next major activity, where 6.4 per cent of the Hindus and 13.3 per cent of the Muslims are involved. Nearly 8.8 per cent of the households are engaged in manufacturing. The proportion working in mining and quarrying is very insignificant. A very small proportion of the households are engaged in activities such as public administration, education and health, trade, hotels and restaurants, etc. Apart from these activities, people also engage themselves in transport, storage, communication, finance, real estate and business.

Table 3.24: Industry wise Employment (%)

	Hindu			Muslim			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture, Forestry & Fishing	73.6	87.3	78.3	55.3	90.3	64.8	61.1	89.1	69.3
Mining & Quarrying	0.3	0.0	0.2	0.6	0.1	0.4	0.5	0.1	0.4
Manufacturing	4.5	2.1	3.7	14.8	2.0	11.3	11.6	2.0	8.8
Construction	9.3	0.7	6.4	17.6	1.9	13.3	15.0	1.4	11.0
Trade, Hotels & Restaurants	1.8	1.7	1.7	4.5	1.5	3.6	3.6	1.6	3.0
Transport, Storage & Communication	1.9	0.0	1.3	1.6	0.2	1.2	1.7	0.1	1.3
Finance., Real Est. & Business	0.4	0.2	0.3	0.7	0.4	0.6	0.6	0.3	0.5
Pub Admn., Edu., Health & Others	8.2	8.0	8.1	5.0	3.6	4.6	6.0	5.3	5.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Survey.

Income and Expenditure

Per capita income and expenditure of the Muslim households is lower than Hindu households. While the income of the Hindu household is Rs.6,129, the per capita income is Rs.4,964 for the Muslim household. Apart from the expenditure of the Hindu household (Rs.4,751) being higher than the Muslim household (Rs.4,212), they have the tendency to save. Thus the savings of the Hindus is also higher than that of the Muslims.

Table 3.25: Average Per Capita Income and Expenditure (Rs.)

	Hindu	Muslim	Total
Expenditure (Rs.)	4,751	4,212	4,377
Income (Rs.)	6,129	4,964	5,319

Source: Survey.

Expenditure on food is the major item wise expenditure in the overall consumption basket. On an average, each household is spending around 54.8 per cent of their income on food; Hindus spend 53.2 per cent and Muslims 55.7 per cent of their income on food. The next major item of expenditure is health, which is around 10 per cent for Hindus and 9.5 per cent for the Muslims. Expenditure on social ceremonies is also a major expenditure, on which Hindus and Muslims are spending 7.7 per cent and 8.3 per cent of their income respectively. A very small proportion of money has been spent on education (3.06 per cent) by both the communities. This shows that the education of the

children is given low priority. Apart from the above mentioned expenditure, interest/loan payment takes 3.47 per cent share of their personal budget.

Table 3.26: Item wise Annual Per Capita Expenditure (%)

Item	Hindu	Muslim	Total
Food	53.15	55.66	54.83
Education	3.96	2.62	3.06
Health	10.03	9.48	9.66
Social Ceremonies	7.70	8.28	8.09
Interest/Loan	2.58	3.91	3.47
Others	22.58	20.04	20.88
Total	100.00	100.00	100.00

Source: Survey.

INDEBTEDNESS

Incidence of Indebtedness

Indebtedness in the district is high due to the low level of economic and social development. Around 55.85 per cent of the sample households are reported to be indebted. The incidence of indebtedness is more among Muslim households than the Hindu households; 47.94 per cent of the Hindu and 59.58 per cent of the Muslim households are indebted. The average amount raised as loan is also higher among Muslims (Rs.9,482) than Hindus (Rs.7,684). Thus, the repayment of interest/loan would just be an extra burden for the Muslim households, taking into consideration their per capita income, which is quite low.

Table 3.27: Incidence of Indebtedness

Community	% of HH Indebted	Avg. Amount in Rs.
Hindu	47.94	7684
Muslim	59.58	9482
All	55.85	8990

Source: Survey.

Sources of Borrowing

In order to cope with exigencies, people take institutional as well as non-institutional loans. However, dependence on the institutional sources of loans is very low among both Hindu and Muslim households. Only 0.88 per cent of the households borrow from the government. The proportion of households receiving credit from the Gramin bank is higher among the Hindus (4.43 per cent) than the Muslims (0.87 per cent). The other sources of institutional credit are cooperative banks, commercial banks, provident fund, insurance etc.

Table 3.28: Sources of Debt (%)

Community	Source											
	Govt.	Commercial banks	Gramin bank (RRB)	Cooperative banks/Societies	Provident fund	Insurance	Traders	Professional Money lenders	Agriculturist money lender	Landlord/employer	Friends/relatives	Others (specify)
Hindu	0.34	2.58	4.43	0.65	0.29	3.52	32.16	27.98	11.44	5.60	11.01	0.00
Muslim	1.08	2.09	0.87	1.02	0.00	0.00	31.75	33.30	8.82	2.17	18.81	0.10
All	0.88	2.22	1.84	0.92	0.08	0.96	31.86	31.84	9.53	3.11	16.68	0.08

Source: Survey.

There is a very high dependence on non-institutional sources of finance, by both the communities, to meet their productive and non-productive needs. Around 32.2 per cent of the Hindus and 31.8 per cent of the Muslims depend on traders for financial assistance. The other major source of non-institutional credit is the professional money lenders on whom 27.98 per cent of Hindus and 33.30 per cent of Muslims are dependent. A closer examination of this component shows that these traditional money lenders charge exorbitantly high interest rates, which reflects on the fact that there is always a crisis in meeting current consumption. The other non-institutional sources are landlords, friends/relatives etc. Keeping in view the prevalence of non-institutional sources of credit, it is necessary to open more branches of rural banks in the district, so that the dependence on money lenders and traders can be minimised.

Use of Loans

Loans have been raised by the sample households for varied purposes. Almost 25 per cent of the loans raised are spent for medical treatment; Hindus and Muslims spent 15.4 per cent and 28.9 per cent respectively on medical treatment. Household expenditure, purchase of consumer durables, marriage and other social ceremonies are the other major reasons for which loans are raised. The Hindu households' major expenditure is

on the household (22.12 per cent). Muslim households are in debt to the tune of 28.91 percent because of medical expenses, which could be minimised if the government-run health facilities are available. Compared to the Muslim households, the Hindu households borrow money for productive purposes such as expenditure on farm business, non-farm business, purchase of land and animals, financial investments etc.

Table 3.29: Use of Loans (%)

Purpose	Hindu	Muslim	All
Capital expenditure in farm business	10.65	8.44	9.04
Capital expenditure in non-farm business	2.56	0.73	1.23
Purchase of land/house	6.13	4.20	4.73
Renovation of house	2.28	3.11	2.88
Marriage and other social ceremonies	15.39	8.11	10.10
Festivals	0.00	0.00	0.00
For education	0.00	0.00	0.00
Medical treatment	15.34	28.91	25.20
Repayment of Old debt	0.00	0.00	0.00
Other household expenditure	22.12	22.66	22.51
Purchase of consumer durables	12.60	16.36	15.33
Purchase of animal	5.43	2.81	3.52
Financial investment	3.01	1.34	1.80
Other	4.48	3.34	3.65
Total	100.00	100.00	100.00

Source: Survey.

The raising of loan for productive purposes such as farming is very encouraging. It is interesting to learn that people also borrow for productive purposes. However, it is important to provide credit through institutional sources.

Trends in Migration

Migration is on the increase in the district. People generally migrate in search of livelihood and employment. Indebtedness of the household is also a cause of migration. Nearly 56.4 per cent of the Hindus and 71.3 per cent of the Muslims migrate in search of livelihood. The Muslims migrate in greater number than the Hindus.

Table 3.30: The Trend in Migration (%)

Community	At least one migrant HH	More than one migrant HH	Migrated HH	Short term	Long term
Hindu	41.89	14.47	56.35	80.25	19.75
Muslim	55.24	16.10	71.34	70.83	29.17
All	50.96	15.58	66.54	73.41	26.59

Source: Survey.

Around 41.9 per cent of the Hindu and 55.24 per cent of the Muslim households have at least one migrant from each household. Around 15.6 per cent of the household have more than one migrant. Short term migration is more prevalent in both Hindu (80.3 per cent) and Muslim (70.8 per cent) households. There is a long term migration as well, though the percentage of this is quite low.

Table 3.31: Destination of Migration (%)

	Hindu	Muslim	All
Within district	2.51	1.56	1.82
Within state	0.97	1.13	1.08
Outside state	96.51	97.25	97.05
Outside country	0.00	0.07	0.05
Total	100.00	0.00	100.00

Source: Survey

The overwhelming proportion of migration is out state; people migrating to other states. The tendency to migrate outside the state is uniform across both the communities; nearly 96.5 per cent of the Hindus and 97.2 per cent of the Muslims migrate outside state. The proportion who migrate outside the country is quite negligible. Migration within the state and migration within the district is around 1.08 per cent and 1.82 per cent, respectively.

Chapter IV

DELIVERY OF PUBLIC SERVICES/ DEVELOPMENT PROGRAMMES

Public Distribution System

Among the sample households, 38.9 per cent told that they belong to below poverty line (BPL) families. The proportion of households in the BPL category is more among Muslims (51.74 per cent) than the Hindus (33.89 per cent). However, only 19.21 per cent of the households have BPL ration cards and only 25.7 per cent avail the public distribution system (PDS) facility. Around 80.8 per cent of the households do not have the BPL ration card.

Table 4.1: Public Distribution System (%)

		Hindu	Muslim	All
BPL Category	Yes	33.89	51.74	38.87
	No	66.11	48.26	61.13
	All	100.00	100.00	100.00
Avail from PDS	Yes	26.16	29.49	25.72
	No	73.84	70.51	74.28
	All	100.00	100.00	100.00
BPL Ration card	Yes	19.94	21.13	19.21
	No	80.06	78.87	80.79
	All	100	100	100

Source: Survey.

Community wise, 19.9 per cent of the Hindus and 21.1 per cent of Muslims have BPL cards and around 26.2 per cent of the Hindus and 29.5 per cent of the Muslims avail of the PDS facility. This means that those outside the BPL category also avail the facility. At the same time, some of the poor households belonging to the BPL category do not have BPL cards, and even some of those who have BPL cards, are not getting BPL rations.

Table 4.2: Difficulty Regarding PDS (%)

	Hindu	Muslim	All
Insufficient quantity	69.81	65.22	66.22
Bad quality	27.50	39.20	30.91
Dishonesty in measurement	19.47	31.87	24.65
Non Availability of time	40.01	53.71	43.79
Irregular supply	37.00	33.97	34.88
Others	8.24	12.87	11.17

Multiple answer*Source: Survey.*

Various reasons are cited by the respondents regarding difficulty in accessing the PDS. Insufficient quantity of supplies tops the problem, followed by non-availability and irregular supplies. There are also complaints of bad quality and dishonesty in the distribution.

Access, Use and Quality of Health Service

Health facilities in the district are poor. Most of the indicators of health facilities are below the state average. Nearly 20 per cent of the villages do not have a Primary Health Sub Centre. Only 3.3 per cent of the villages have PHCs. More than 80 per cent of the villages have quacks. The existence of medical facilities in the villages is almost negligible. Government health facilities are available to only around 20 per cent of the households. On the other hand, private medical facilities are also not easily accessible. People have to travel a distance of 23.1km to reach them. Even the quacks are available only at a distance of 9.5 kms; however there is a high dependence on them by most of the people.

Awareness of Government Programmes

The level of awareness among the households about various programmes and schemes of the government are quite high for some programmes, average for some and low awareness for other programmes. Awareness among the households about the programmes is almost similar for both the communities. More than 97 per cent of the households are aware of the existence of programmes such as Indira Awas Yojana, ICDS or Anganwadi. Around 90 – 95 per cent of households are aware of the NREGA, old age pensions and widow pensions etc.

Table 4.3: Awareness about Programmes/Schemes (%)

	Hindu	Muslim	Total
SGSY	30.6	18.3	22.2
NREGA	96.0	92.4	93.5
Indira Awas Yojana	98.8	98.4	98.5
TSC Swajaldhara	40.9	41.3	41.2
ARWSP (Drinking Water)	43.8	36.8	39.1
Sarvasikhsa	59.3	64.9	63.1
ICDS or Anganwadi	97.4	97.4	97.4
Old Age or Widow Pension	86.9	91.4	90.0
Maternity Benefit scheme	56.5	62.0	60.3

Source: Survey.

Around half of the sample households are aware of the total sanitation campaign, Sarva Shiksha Abhiyan and maternity benefit scheme. However, only about 22 per cent of the households know about the self employment scheme of SGSY.

Aspirations and Deprivations

Employment, housing and land are the three major deprivations felt both by the Hindu and Muslim households. Unemployment is a major problem faced by most of the households of both the communities. Hence, nearly 80.6 per cent of the Hindus and 76.5 per cent of the Muslims aspired for employment opportunities and 54.6 per cent of the Hindu and 66.5 per cent of the Muslims felt the need for housing.

Table 4.4: Households Aspiration about Deprivations (%)

	Hindu	Muslim	All
Employment	80.64	76.52	77.84
Housing	54.61	66.49	62.68
Land	50.29	51.78	51.31
Education	32.74	37.34	35.87
Health Centre	41.22	31.65	34.72
Other facilities	17.91	11.42	13.50
School	5.38	5.96	5.77
Toilet	4.53	5.82	5.41
Loan	1.49	3.26	2.69
Social Respect	2.29	1.54	1.78
Drinking Water	1.69	0.88	1.14
Pitch Road	0.94	1.13	1.07
Ration Card	0.94	0.81	0.85
Drainage	1.18	0.64	0.81
Electricity	0.26	0.64	0.52
Community Centre	1.24	0.11	0.47
Madarasa	0.00	0.65	0.44
Bridge	0.30	0.35	0.33
PDS Ration	0.26	0.35	0.32
Business	0.00	0.23	0.16

Source: Survey.

Nearly 41.2 per cent of the Hindu households felt that they are deprived of health centres in their village, while only 31.6 per cent of the Muslims felt the need for the same. Education is also a major form of deprivation, with the proportion being higher among Muslims (37.3 per cent), than Hindus (32.7 per cent). Apart from this, the other forms of facilities aspired by the people are schools, toilets, social respect, drinking water, electricity etc.

Chapter V

KEY FINDINGS

District Profile: 2001 Census Based

- The total population of Purnia district is 25.40 lakhs, 23 lakhs are rural and about 2 lakhs are urban population.
- The share of minorities in population is 39 per cent in the district, while the state average is just over 16 per cent. The percentage of minority population is more than 60 per cent in five tehsils, namely, Baisi, Amour, Baisa, Kasba and Dagarua.
- Purnia is a backward district, both in terms of basic amenities and infrastructural development.
- The district is overwhelmingly dependent upon agriculture and around 90 per cent of the populations are directly or indirectly engaged in agriculture related activities. However, contribution from these activities in the household economy is not more than 20 per cent.
- As secondary and tertiary sectors are not well developed and since agriculture is subsistence in nature, people have to depend upon multiple occupations to meet their livelihood requirements.
- There is frequent migration of people from the area and state. Most of the migrants continue to pursue the same work which they have been doing in their homes and villages. As most of the migrants are young, this makes the rural economy even more stagnant.
- The overall literacy rate is 35.5 per cent; 46.16 per cent for male and 23.72 per cent for female. The sex ratio is 916, lower than the state average of 921 and all India average of 931.
- In terms of availability of schools, nearly 61.3 per cent of the villages have primary schools and 17.9 per cent also have middle schools, while the corresponding figure for the state is 72.6 per cent and 21.6 per cent.
- Access to primary health centres (PHC), maternity and child welfare (MCW) centres and allopathic hospitals is low.

- The district is backward in terms of paved roads, power supply, cooperative banks, commercial banks and availability of post offices. The Muslim majority blocks lag more when compared to the rest of the blocks in the district.
- In terms of other facilities such as bus stops, markets, banks, etc. the situation is far from satisfactory. None of the surveyed villages had bus stands located within the village. Only 60 per cent of the villages can be approached through *pucca* roads. The market can be approached within a mean distance of 15 kms, 30 per cent and 50 per cent of the villages respectively have post offices and telephone connections (Survey based findings).

Micro Level Deprivations

- The average size of the Hindu household is 5.23 and that of the Muslims is 5.82. Sex ratio is slightly higher among Hindus (844) than among Muslims (841). The dependency ratio is higher among Hindus, 1.12 for Hindus and 0.99 for the Muslims.
- The literacy rate is higher among the Hindus at 51.01 per cent than among Muslims which is 41.07 per cent. While the male literacy in the Hindu and Muslim community is 60.07 per cent and 49.42 per cent respectively, the corresponding figure for female literacy is 39.91 per cent and 31.31 per cent respectively.
- The work participation rate of the sample households is around 53.8 per cent for the Hindus and 51.1 per cent for the Muslims. The female work participation rate is low in general, with the proportion being lower among Muslim females (14.07 per cent) than Hindu females (25.98 per cent).
- Out of the total work force, around 71 per cent are casual workers, 22.7 per cent are self employed and only 6.8 per cent are in regular employment. The proportion of casual workers is higher among Muslims than the Hindus, while the figure is vice versa in terms of self employment.
- Nearly 70 per cent of the households are landless and another 24.42 per cent are marginal farmers. In terms of land holdings, about 3.57 per cent of the Hindus and 1.23 per cent of the Muslims are large farmers.
- In terms of asset base of the households, the major components of the Hindu assets are financial, livestock and agricultural asset, while that of the Muslims are financial, livestock and consumer asset.

- Though a majority of the people own houses, their condition in terms of physical structure and various amenities is poor. Nearly 73.5 per cent of the houses are thatched, and 8.51 per cent are *kachha* houses. Around 9.6 per cent and 3.9 per cent live in semi-*pucca* and *pucca* houses respectively.
- There is a problem of drainage as well as latrines. Around 97 per cent people practise open defecation and only 3.11 per cent have in-house toilet facilities. In terms of electrification, only 10.02 per cent of the Hindu and 5.03 per cent of the Muslim houses are electrified. The rest depend on oil lamps and lanterns for light.
- As far as drinking water is concerned, a very low proportion of the Hindu and Muslim households (21.02 per cent and 13.82 per cent respectively) depend on public sources for drinking water. There is a high dependence on private sources of drinking water, both by Hindu (72.04 per cent) and Muslim (77.19 per cent) households.
- The majority of the last child born was through non-institutional delivery, with the proportion being higher in Muslim households (90.28 per cent) than in the Hindu households (86.63 per cent). The proportion of children fully immunised is far from satisfactory. In the case of both Hindu and Muslim households, the proportion of children fully immunised is 22.1 per cent and 25.4 per cent respectively.
- Health facilities are also underdeveloped, with the majority being dependent on quacks, private medical practitioner, untrained doctors etc for their medical needs. Only 10.9 per cent use government hospitals and nearly 86.54 per cent take treatment from either quacks or private medical practitioners.
- The per capita income and expenditure of the Muslim households is lower than the Hindu households. While the average per capita income of the Hindu household is Rs.6,129, it is Rs.4,964 for the Muslim households.
- Around 55.85 per cent of the households are reported to be indebted. The incidence of indebtedness is higher among Muslim households than among Hindu households; nearly 47.94 per cent 59.58 per cent of the Hindu and Muslim households respectively are indebted.
- Nearly 56.4 per cent of the Hindus and 71.3 per cent of the Muslims migrate in search of livelihood. There are more migrants from the Muslim households which might be due to their high economic vulnerability. Short term migration is more in

both Hindu (80.3 per cent) and Muslim (70.8 per cent) households. However there is long term migration as well.

- Around 20 per cent of the Hindus and 21 per cent of the Muslims have BPL cards and around 26 per cent and 30 per cent of the Hindus and Muslims respectively, also avail the PDS facility. Some of the poor households belonging to the BPL category are not having BPL cards, and even some of those who have BPL cards are not getting BPL ration.
- More than 97 per cent of the sample households are aware of the programmes such as Indira Awas Yojana, ICDS or Anganwadi. Around 90 -95 per cent of the households are aware of the existence of NREGA, old age pensions, widow pensions etc., but only 22 per cent of the households know about the self employment scheme of SGSY, which is a real cause of worry.
- Deprivations in terms of employment, housing and land are the major three deprivations felt by both the Hindu and Muslim households alike. Around 41 per cent of the Hindus and 32 per cent of the Muslims reported deprivations in terms of availability of health centres.
- There is not much difference in the existing infrastructure in the district but the Muslims are lagging in many of the development indicators.

Annexure – I: List of Surveyed Villages in Purnia

Block	Gram Panchayat	Village
Banmankhi	Ladugarh	Ladugarh
Banmankhi	Ramnagar Pharsahi	Jeevachhpur
Barmankhi	Jianganj	Jianganj
Banmankhi	Katchhari Balva	katchhary Balva
Banmankhi	Majhuapremraj	Akhtivarpur
Purnia East	Bhoga Kariai	Chhaisa
Purnia East	Sikandrapur	Barhari
Purnia East	Maranga East	Maranga
Purnia East	Maharajapur	Kishvnpur
Amour	Amour	Singhia
Amour	Pothia	Taravna
Amour	Bhawanipur	Rani
Amour	Haripur	haripur
Amour	Nitindra	Belgachhi
Barhara	Rustampur	Laukahi
Barhara	Mulkiya	Mulkiya
Dhamdaha	Mogalia Purandaha	Mogalia Purandaha
Dhamdkha	Damgara	Bhutia
Dagarua	Babhani	Kamalpur
Dagarva	Adhakaili	Adhakaili
Dagarva	Adhakaili	amnakismat
Dagarva	Adhakali	Bhakhari
Baisa	Sirsi	sirsi
Baisa	Manjhok	Mangalpur
Srinagar	Haseli Khunti	Devinagar
Rupavli	Dobha Milik	Dobha
Krityanad Nagar	Rahvar	Jotalkhai
Jalalgadh	Ramdeli	Dhatta Ghat
Kasba	Lagan	Lagan