

A BASELINE SURVEY OF MINORITY
CONCENTRATION DISTRICTS OF INDIA

SAHIBGANJ

(Jharkhand)

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

A BASELINE SURVEY OF MINORITY
CONCENTRATION DISTRICTS OF INDIA

SAHIBGANJ

(Jharkhand)

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

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

SAHIBGANJ

Principal Authors of the Report

Falendra K. Sudan

Visiting Fellow
Institute for Human Development

&

Reshmi Bhaskaran

Fellow
Institute for Human Development

CONTENTS

Executive Summary	i-v
CHAPTER I: INTRODUCTION	1-7
CHAPTER II: VILLAGE LEVEL DEFICITS	8-12
Education facilities.....	8
Health infrastructure	9
Village Connectivity	11
Post office/Public Telephone and Market facility	11
Banking facility	12
Status of Electricity supply and ICDS.....	12
CHAPTER III: SOCIO-ECONOMIC CONDITIONS OF THE POPULATION/ HOUSEHOLDS	13-31
Demographic Features.....	13
Quality of Human Resource	15
Assets Base of Households	20
Employment and Income.....	21
Housing and Other Basic Amenities.....	25
Health and Family Welfare	28
Indebtedness.....	30
CHAPTER IV: DELIVERY OF PUBLIC SERVICES/DEVELOPMENT PROGRAMMES	32-34
Public Distribution System.....	32
Education	33
Awareness.....	34
CHAPTER V: KEY FINDINGS AND POLICY ISSUES	35-43
Annexure 1: List of Surveyed Villages in Sahibganj District	44
Annexure II: Physical Structure of Schools in Studied Villages of Sahibganj.....	45

LIST OF TABLES

Table 1.1: Population and Its Composition, 2001
Table 1.2: Literacy Rate
Table 1.3: Rural Work Force Participation
Table 2.1: Status of Schools
Table 2.2: Educational Facilities, 2008
Table 2.3: Access to Health Facility in Tehsils
Table 2.4: Access to Health Facility, 2008
Table 2.5: Access to Infrastructural Facilities, 2008
Table 2.6: Banking and Other Facilities
Table 3.1: Demographic Characteristics of Sample Households (per cent)
Table 3.2: Age-Sex Distribution of Population
Table 3.3: Literacy Rates
Table 3.4: Enrolment Status of 5-16 Years Population
(a) Enrolled and Attending Schools
(b) Never Enrolled and Drop Out
Table 3.5: Reasons for Dropout
Table 3.6: Educational Levels
Table 3.7: Educational Levels of Youth (15-25 Years)
Table 3.8: Government Assistance (per cent)
Table 3.9: Land Distribution (%)
Table 3.10 Mean Value of Assets per Households (Rs.)
Table 3.11: Work Participation Rate (%)
Table 3.12: Nature of Employment
Table 3.13: Workers by Sector of Employment
Table 3.14: Average per Capita Income and Expenditure (Rs.)
Table 3.15: Item-wise per Capita Expenditure (Rs.)
Table 3.16: Type of Houses
Table 3.17: Number of Rooms per Household
Table 3.18: Drinking Water
Table 3.19: Toilet facilities
Table 3.20: Electricity
Table 3.21: Place of Child Birth and Help Received
Table 3.22: Status of Immunisation of Children
Table 3.23: Incidence of Indebtedness and Average Debt
Table 3.24: Sources of Debt
Table 3.25: Purpose of Loans
Table 4.1: PDS Coverage
Table 4.2: Problems relating to PDS
Table 4.3: Level of Awareness of Government Programmes
Table 4.4: Aspirations of Respondents in Order of priority

BASELINE SURVEY OF MINORITY CONCENTRATED DISTRICTS

Executive Summary of Sahibganj District (Jharkhand)

Background

- The Ministry of Minority Affairs (GOI) has identified 90 minority concentrated backward districts using eight indicators of socio-economic development and amenities based on 2001 census data with the purpose to improve all these indicators to the all India level through a multi-sector development plan as part of the Eleventh Five Year Plan. Since, it is expected that changes would have taken place in these indicators after 2001, a baseline survey has been conducted to help formulate the Multi-Sector Development Plan (MSDP) with the latest deficits and priorities.
- Sahibganj is one of the minority-concentrated districts of India which lags behind in terms of socio-economic indicators (Category B1).

District Profile (2001 census based)

- According to the 2001 census, the total population of this district is about 8 lakh 30 thousand of which about 90 per cent live in rural areas. It is higher than the State's share of rural population. The district is predominantly rural. The minority population is about 40 per cent of the total, which again is higher than the state average of about 33 per cent. The Scheduled Tribe constitutes about 32 per cent of the population of the district and the Schedule Caste about 6 per cent.
- The literacy rate in 2001 was 37.6 per cent, which was far below the national and the state average. Male and female literacy rates were 48 per cent and 27 per cent respectively. Nearly 45 per cent of the villages had primary schools, 12 per cent had middle schools and 6 per cent had secondary schools. The number of vocational, industrial or other technical institutions was not satisfactory. Out of nine *Tehsils*, only two *Tehsils* had vocational or industrial training schools. Work participation rate was about 44 per cent in 2001, while that of the state was 40.9 per cent.
- Nearly, 18 per cent of the villages had access to health facilities such as Primary Health Centres (PHCs) within a distance of 5 kms and 7 per cent of the villages had bus stops. Nearly one-fifth of the villages had post offices within the village

and on an average they had to travel 3 kms to access a post office. Public telephone facility was available in 30 per cent of the villages.

- Around 38 per cent of the villages had commercial banks. Cooperative banks were available in 13 per cent of the villages. More than 90 per cent of the villages did not have electricity supply. The tehsils with urban centres had better electricity supply than those without them. In more than 95 per cent of the villages in high tribal concentration and forested areas, electricity connection was poor. Nearly 37 per cent of the villages had ICDS centres.

Survey Findings (2008)

- The present survey is confined to rural areas of Sahibganj district of Jharkhand state. The survey reveals that the district lags behind in five out of eight indicators as compared to the all India average. It also lags behind in two health related indicators compared to the all India level. Table 1 below shows the gap between the all India and the district figures vis-à-vis ten indicators and prioritises the development interventions in terms of these indicators.

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

Sl. No.	Indicators	Shahibganj 2008	All India 2005	Development Gaps Between All India & District	Development Priority of the District
		(1)	(2)	(3=1-2)	(4)
1	Rate of literacy	58.27	67.3	-9.03	4
2	Rate of female literacy	49.59	57.1	-7.51	5
3	Work participation rate	45.6	38.0	7.6	7
4	Female work participation rate	39.8	21.5	18.3	8
5	Percentage of households with pucca walls**	24.1	59.4	-35.3	2
6	Percentage of households with safe drinking water	92.99	87.9	5.09	6
7	Percentage of households with electricity	18.7	67.9	-49.2	1
8	Percentage of households with water closet latrines	12.48	39.2	-26.72	3
9	Percentage of fully vaccinated children	9.82	43.5	-33.68	-
10	Percentage of child delivery in a health facility	4.83	38.7	-33.87	-

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 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.

The district figure is based on the survey conducted in 2008 and the all India figures are of 2004-05 and 2005-06. The current distance from the all India figures may be higher, as the all India data are a little dated than the survey data of the district.

Development Priorities as per Eight Indicators

Electricity Connection

The proportion of households with electricity connection is very low in Sahibganj district as compared with the all India and the state averages. Thus, electricity should be given due priority in planning for development in the district. Adequate electricity supply will also speed up agricultural and industrial development. The Rajiv Gandhi Rural Electrification Mission (RGREM) targets universalisation of electricity connection to the rural households by the end of 2009. However, the progress appears nowhere near the target. Thus, RGREM needs to be strengthened in the district.

Houses with *Pucca* Walls

One-fourth and one-half of the households are living in thatched and katcha houses respectively. Some 17 per cent and 7 per cent of the households are living in semi-*pucca* and *pucca* houses respectively. Comparatively, the housing condition of Christian and Muslim households is not satisfactory, which indicates the poor economic condition of these households. More than one-half of the sample households are living in two room accommodation. About 23 per cent each have single room and more than two room accommodation. Thus, three-fourths of the sample households are living in two-room and more than two-room accommodation, which ensures privacy.

The number of houses constructed under IAY, which is not a universal programme, is quite insufficient to fill the existing gaps in the district. Overall, the qualitative and quantitative availability of housing is not satisfactory. This calls for vigorous implementation of IAY so as to include more and more beneficiaries under its ambit and to extend the area of its coverage to include more poverty stricken households under the scheme. IAY can be top lined with the multi-sectoral plan.

In-house Toilet Facilities

A majority of the households (87.52 per cent) defecate outside in the open, which is totally unhygienic. Just 12.48 per cent of the households have in-house toilet facilities.

Nearly 98 per cent of Christian households defecate outside the home in the open. The condition of drainage system is also very unsatisfactory. This needs to be checked by the government providing assistance for building in-house toilets to improve sanitary and environmental condition of the villages.

All this makes it clear that schemes like Total Sanitation Campaign (TSC), a Centre sponsored scheme, aiming at universalisation of sanitation facilities by the end of 2009, has not made even a modest dent on the condition of rural sanitation. The existing situation clearly indicates that the district would completely miss the target. There is a need for better implementation of the TSC and also extension of its coverage through the multi-sector development plan.

Female Literacy

Gender differences in literacy are noticeable. Female literacy is about 50 per cent. The proportion of males and females with educational levels of high school and above is respectively 6.4 per cent and 2.7 per cent. Male and female population with technical education (both degree and diploma) is just 0.3 per cent and 0.1 per cent respectively. Low levels of female educational attainment needs serious attention by educational planners and decision-makers, and the community needs to be made aware of the advantages of female education. Poor female educational attainment hampers their future labour market prospects. There is an urgent need to increase the participation of the youth, including females, in higher and technical education. To ensure equity in educational attainment, more scholarships need to be given to the poor but deserving female students.

Drinking Water Facilities

Nearly two-thirds of the households use drinking water from public sources and more than one-fourth of the households depend upon private sources. The dependence on private sources of drinking water by the rural poor households needs to be rectified by providing tap water facilities by the government, for which necessary allocations should be made on a priority basis.

Improving Work Participation

The work participation rate is modest (45.61 per cent), and is lower among Muslim households (42.26 per cent) and higher among Christian households (51.47 per cent). Gender difference in work participation is noticeable (50.82 per cent for males and 39.84 per cent for females). This is more or less true across religious groups. The lower female work participation is a serious issue and calls for appropriate policy interventions so that they are empowered to play their role within and outside the family in an effective way.

Self-employment in agriculture and allied activities (49.72 per cent of households) followed by casual labour in agriculture (27.85 per cent of households) are the dominant occupations. However, there are significant variations in the occupational status across religious groups and gender. Gender differentials are sharp in regular salaried occupations. However, more Muslim women are salaried workers than Muslim men. Comparatively more females than males are engaged in casual wage labour in agriculture and the opposite is true for casual wage labour in non-agriculture sectors. Overall, high dependence on casual wage labour in agriculture and non-agriculture reflects the poor economic condition of the households. This forces the women to work outside the households in precarious conditions at very low wages. The casual work in non-agricultural activities is low. The government scheme of NREGA needs to be implemented in an effective way so that these poor households may have an opportunity to get assured employment of 100 man-days per household per annum.

Agriculture, forestry and fishing are the dominant activities wherein 88.77 per cent of the members of the households are engaged. Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes for rural poor women. This would not only generate employment and supplement family earnings but would also go a long way in empowering the women to play their part within the family and society. Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes such as SGSY for the rural poor so that they could be employed on a sustainable basis.

Improving Employability through Education and Skill Development

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

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

Additional Areas of Intervention

- Despite the development of public health infrastructure in recent years, there is a lack of adequate health care facilities for the rural poor population due to the heavy pressure of population on these basic services. Similar is the situation with availability of medicines, though it has gradually improved during the last few years. The availability of doctors, especially lady doctors at PHCs/hospitals, is a major concern of the rural population. At the same time, presence of quacks in villages has an adverse impact on the overall healthcare of the people. They incur heavy expenditure on health without getting proper care. This needs to be corrected through awareness campaigns among the rural poor.
- The dependence on untrained dais in child delivery assistance is very high (88.05 per cent), which is more in Hindu households (92.13 per cent) than Christian households (78.77 per cent). Nearly 6 per cent of the deliveries of infants are performed by trained midwife/Accredited Social Health Activists (ASHA). A very small percentage of children are born in institutional care and receive pre and post-natal care. Keeping the above in view, there is an urgent need to extend the

coverage of institutional deliveries of children so that better pre and post-natal care can be provided.

- The dependence on private sources for medical treatment is significantly high (56.07 per cent) as compared to government hospitals (1.29 per cent). Out of the total debt raised by the sample households, nearly 36 per cent of the debt was used to meet medical expenditure, and the proportion of debt is proportionately more in Christian households (49.24 per cent) than Muslim households (25.28 per cent). This is attributed to the fact that medical services available at government hospitals are inadequate and poor in quality, which compels them to rely on private sources of medical treatment. Keeping this in view, there is an urgent need to strengthen the National Rural Health Mission (NRHM) so that it may be able to meet the health needs of the poor rural households and curtail their dependency on private sources, which are costly in nature and most of the times forces them into debt.
- Nearly 29.50 per cent of the sample households and 33.23 per cent of the Muslim households are reportedly indebted. The proportion of Hindu and Christian households in debt stood at 27.35 per cent and 27.15 per cent respectively. The non-institutional sources of finance are dominant in the rural areas of the district. There is a need to improve the income levels of rural households. Banks and financial institutions can play a major role by providing credit to the rural poor at cheaper rates without any collateral for undertaking productive self-employment.
- Some of the poor households belonging to the BPL category do not have BPL cards. A significant proportion of those who have BPL cards are not getting BPL ration. These two gaps are a matter of great concern and need to be plugged at the earliest.

Chapter I

INTRODUCTION

On May 17th, 1983, the Rajmahal and Pakur sub-divisions of old Santhal Pargana district were carved out to form Sahibganj district and later in 1994, Pakur sub-division of Sahibganj district was separated to constitute Pakur district. Sahibganj district encompasses 1599.00 sq. kms of geographical area that is bounded on north by the river Ganges and district of Katihar, on the south by the district Godda, on the east by Maldah and Murshidabad districts of West Bengal, and on the west by Bhagalpur and Godda districts. It has two sub-divisions--Sahibganj and Rajmahal -- covering nine blocks and 166 gram panchayats covering 1307 villages are inhabited.



Population and Its Composition

According to the 2001 census, the total population of Sahibganj district was about 8 lakh 30 thousand, of which about 90 per cent is rural. Thus, the district is predominantly rural. Sahibganj block is the only block where urban characteristics are seen; 90 per cent of

urban population in the district lives in this block. More than one-half of the population of the district is Hindu and one-third of the population Muslim. The total minority population is about 40 per cent, which is higher than the state average of about 33 per cent. The scheduled tribes constitute about 32 per cent of the population and the scheduled castes about 6 per cent. Among the tribes, the Santhals are in the majority and they are rich in tribal art and culture.

Table 1.1: Population and Its Composition, 2001

<i>Tehsil</i>	Total population	Rural per cent	Per cent SC	Per cent ST	Per cent Hindu population	Per cent Muslim population	Per cent Minority population
Sahibganj	59655	42.7	7.2	11.6	68.0	31.8	32.0
Mandro	59780	100.0	5.2	59.4	60.7	16.9	39.2
Borio	82039	100.0	2.2	65.3	62.2	11.9	37.4
Barhait	109420	100.0	4.2	56.3	55.8	18.4	44.0
Taljhari	64092	100.0	6.8	59.4	67.5	8.7	32.5
Rajmahal	113306	86.3	4.7	6.6	55.3	40.9	44.6
Udhwa	130184	100.0	3.4	5.9	38.0	59.2	61.9
Pathna	67730	100.0	5.5	61.8	50.2	13.2	49.7
Barharwa	143433	100.0	10.8	9.3	47.7	50.2	52.3
Sahibganj District	829639	90.5	5.7	32.1	53.9	32.4	40.1
<i>Jharkhand</i>	<i>20952088</i>	<i>77.8</i>	<i>12.4</i>	<i>31.0</i>	<i>66.5</i>	<i>13.3</i>	<i>33.3</i>

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

Three Tehsils of Sahibganj are minority dominated, where the minorities constitute more than 50 of the population - Udhwa (62 per cent), Pathna (50 per cent) and Barharwa (52 per cent). The lowest level of minority population is in the tehsils of Sahibganj (32 per cent) and Taljhari (33 per cent). In other tehsils, their concentration is as follows: Mandro (39 per cent), Borio (37 per cent), Barhait (44 per cent) and Rajmahal (45 per cent).

Literacy Levels

The total literacy rate of Sahibganj was only about 38 per cent in 2001, which was far below the national and the state averages. During the last seven years, however the literacy rate has increased to about 58 per cent. Both the male and female literacy rates have recorded an impressive growth in this period from 48 per cent to about 66 per cent and from 27 per cent to about 50 per cent respectively.

Table 1.2: Literacy Rate

	Male	Female	Total
All India 2005	75	54	65
Sahibganj 2001	48	27	38
Sahibganj 2008	66.17	49.56	58.27
<i>Source: Village Level Directory, (Census, 2001) Primary Survey, 2008</i>			

Work Participation

The work participation rate in Sahibganj was 43.9 per cent in 2001, while that of the state was 40.9 per cent. The present study shows that it has increased to 45.6 per cent; 50.8 per cent for males and 39.8 per cent for females.

Table 1.3: Rural Work Force Participation

	Hindu	Muslim	Christian	Others	Total
Male	54.7	46.3	55.2	56.1	50.8
Female	40.8	37.6	48.5	41.9	39.8
Total	48.1	42.1	52.0	50.0	45.6
<i>Note: * Rural areas only. Source: Population Census, 2001</i>					

The Tehsil-wise analysis indicates that work participation rate is low in tehsils of Sahibganj (33.22 per cent), Taljhari (41.9 per cent), Rajmahal (37.9 per cent) and Barharwa (40.7 per cent). Causal labourers (32.5 per cent) and agricultural labourers (34.0 per cent) constitute more than two-thirds of the workforce. The highest proportion of agricultural labourers is found in Sahibganj *tehsil* (45.9 per cent) and highest proportion of causal labourers in Barhait (51.4 per cent). The household workers constitute 7.2 per cent of the total workforce and it is very high in Mandro and Rajmahal *tehsils*.

Natural Resource Base

Sahibganj is predominantly a hilly district and hence it is known as “*Damin-I-koh*”, that means ‘Skirts of the hills’. The district is divided into two natural divisions – the first region consists of Borio, Mandro, Barhait, Pathna and Taljhari blocks. This is a hilly region and is covered with forests, once dense but now scanty. The valleys have cultivable lands, yielding mostly paddy and on the hill top they cultivate Barbatti and maize. The inhabitants of this region are generally Paharias, Mal Paharias and Santhals. The second region consists of Sahibganj, Rajmahal, Udhwa and Barharwa blocks –

which are mainly the plains and the uplands, undulation along ridges and depressions. This region is mainly covered by the river beds of the Ganges, Gumani and Bansloi rivers and has plenty of fertile cultivable lands. The inhabitants of this region are mainly middle class people of different castes, Paharias and Santhals. There are only three centres which fall in the urban category, and of them 80 per cent of the urban population lives in Rajmahal town.

Economic Base

Agriculture and allied activities: Sahibganj is gifted with sufficient water supply and most of its land is located in the river valley regions. The land is generally fertile and cultivable. More than 93 per cent of land is cultivable in this district. Despite a large population of cattle, yield of milk in the district is very poor. The extensive bed of the Ganges at Sahibganj and Rajmahal offers one of the best fields in the state for collection of fish spawn and for fishing.

Industry: The traditional cottage and village industries practiced by the Santhals and the Paharias constitute of tasar rearing, village black-smithy, carpentry, handloom weaving, rope making, bidi making, earthen ware making, stone ware making, etc. There is no large-scale industry in the area mainly due to lack of infrastructure support, especially in areas of insufficient road connectivity and electrification.

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 1.4: The Criteria for Forming Hamlets

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

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

Infrastructure development and human resource development are equally important in a region, failing which overall development initiatives can not be supported. Infrastructure development at the village level is also an indicator of the level of access to various services and facilities. This chapter analyses the status of infrastructure availability in the district, based on secondary data and information gathered from the village schedules and the primary survey in the selected 30 villages.

Education Facilities

Census Results, 2001

According to the Census 2001, only 45 per cent of the villages have primary schools, 12 per cent have middle schools and 6 per cent have secondary schools. The number of vocational, industrial or other technical institutions is not satisfactory. Out of nine *Tehsils*, only two *Tehsils* have vocational or industrial training schools. There are only 6 vocational or industrial training schools in the district. The status of educational infrastructure at the district level is far below the state level.

Table 2.1: School Status

Tehsil	Percent villages having primary school	Percent villages having middle school	No. of secondary school	No. of technical school
Sahibganj	39.1	30.4	0	0
Mandro	30.2	2.8	4	0
Borio	33.3	3.4	0	0
Barhait	53.7	7.9	3	1
Taljhari	44.6	8.7	0	0
Rajmahal	52.0	12.2	0	0
Udhwa	32.9	16.5	0	0
Pathna	67.7	10.5	2	0
Barharwa	63.2	14.2	7	5
Sahibganj District	45.8	8.6	16	6
<i>Jharkhand</i>	<i>55.4</i>	<i>12.4</i>	<i>682</i>	<i>65</i>

Source: Village Level Directory (Census, 2001).

Survey Results (2008)

The survey reveals modest improvement in educational infrastructure over the last seven years. Nearly 77 per cent villages have primary schools and 43 per cent have middle schools. However, the availability of secondary, higher and technical education in the district is still a major deficiency and concerted efforts are required to improve these facilities.

Table 2.2: Educational Facilities, 2008

Type of School	Percent of villages having	Mean distance*
Primary School (Boys/Co-education)	76.7	0.1
Primary School (Girls)	3.3	0.0
Middle School (Boys/Co- education)	43.3	1.7
Middle School (Girls)	3.3	9.9
High/Higher Secondary School (Boys)	6.7	4.9
High/Higher Secondary School (Girls)	0	12.5
Inter College	0	12.9
ITI	0	47.3
Polytechnic	0	96.1
Other Training School	3.3	43.3
Religious School	20.0	4.3
Non Formal	26.7	0.2
Other Educational Facilities	13.3	4.1

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

Health Infrastructure

Census Results, 2001

In 2001, 18 per cent of the villages had access to health facilities such as Primary Health Centres (PHC's) within a distance 5 kms in Sahibganj. In the villages of tehsils Mandor, Barhait, Taljhari and Pathna the condition of health infrastructure is below the district average. Similarly, 11 per cent of the villages in Sahibganj have Mother and Child Health Care Centres within 5 kms. The villages of tehsils; Sahibganj, Udhwa, Barhait and Taljhari have less than 5 per cent access to pre and post-natal care.

Table 2.3: Access to Health Facility in Tehsils

Tehsil	Percent village with PHC 5km	Percent village with MCW Centre 5km	Percent village with allopathic hospital <5km	Tap per lakh population	Tubewell per lakh population	Hand pump per lakh population
Sahibganj	17.4	0.0	8.7	0	0	32
Mandro	3.9	11.7	33.5	7	0	40
Borio	28.0	17.0	18.2	11	18	107
Barhait	10.0	7.4	7.9	5	16	82
Taljhari	16.9	4.6	22.1	12	12	130
Rajmahal	25.5	11.2	11.2	4	64	33
Udhwa	20.3	3.8	6.3	2	17	30
Pathna	8.9	13.7	15.3	0	49	121
Barharwa	27.7	13.5	3.2	0	5	98
Sahibganj	17.8	10.8	15.9	4	21	73
<i>Jharkhand</i>	22.4	14.2	16.2	4	7	114

Source: Village Level Directory (Census, 2001).

Survey Results (2008)

In Sahibganj district, only 1.4 per cent villagers receive medical treatment from government hospitals and as high as 60 per cent of them approach private medical practitioners for medical care. But what is most disturbing is that about 34 per cent villagers depend on quacks for treatment of diseases. There is, therefore, an urgent need for improvement of health facilities in this district.

Table 2.4: Access to Health Facility, 2008

	Hindu	Muslim	Christian	Others	All
Govt Hospital	1.7	1.4	0.7	0.0	1.4
Private medical practitioner	56.9	61.0	44.8	79.3	57.9
Government and private (both)	2.0	0.8	1.4	0.0	1.4
Unani	2.1	2.0	1.4	0.0	2.0
Homeopath	1.0	1.8	2.1	0.0	1.4
Local government health worker	0.0	0.0	0.0	0.0	0.0
NGO	0.1	0.0	0.7	0.0	0.1
Home	2.0	0.9	3.5	0.0	1.6
Quack	34.3	31.8	45.5	20.7	34.0
Others	0.0	0.3	0.0	0.0	0.1
Total	100	100	100	100	100

Source: Survey.

Village Connectivity

Transportation facility:

Nearly 7 per cent of the villages have bus stops or have access to some kind of public transportation. Average distance to a bus stop, in other villages is about 10 kms. Sahibganj does not have access to railway lines, which is another important mode of transportation. But there are water-ways by which it is connected with some parts of Bihar. *Tehsils* of Borio, Pathna, Barhait and Mandro have very limited road connections and that is even below the district average.

Table 2.5: Access to Infrastructural Facilities, 2008

Type	Percent of villages having	Mean distance* Km
Nearest Bus Stop	6.7	9.5
Nearest Regular Market	3.3	11.3
Nearest Rail Station	3.3	10.7
Nearest Post Office	20.0	3.6
Public Telephone Connection	26.7	4.6
Commercial Bank	3.3	7.2
Rural Bank	0	9.3
Co-operative Bank	86.7	2.0
Anganwadi Centre	36.7	2.1
GP Office	46.7	2.1
Fair Price Shop	10.0	7.5
Fertilizer shop	6.7	9.8
Seed Storage	10.0	9.1
Pesticide Shop	6.7	40.3
Cold Storage	76.7	2.3
Other General Shops	6.7	15.4
Nearest Mandi	0	23.4
Milk Mandi	6.7	7.9
Veterinary (Centre/Sub-Centre)	6.7	0
<i>Source: Survey.</i>		

Post Office/ Public Telephone and Market facility:

The post office and telephones are other important infrastructure facilities that connect the people. Nearly one-fifth of the villages have post offices within the village and others on an average have to travel 3 kms to access a post office. Public telephone facility is available in 30 per cent of the villages. The telecommunication connectivity and the post office are important for the villages which have a high incidence of migration. The villagers have access to the market and to fertilizer shops, seed shops, pesticide shops, etc.

Banking Facility

The banking facility is available through commercial banks, RRBs, and Cooperative banks. Around 38 per cent of the villages have commercial banks, none have RRBs, and cooperative banks are available in 13 per cent of the villages. Since credit is a major requirement for agricultural and allied activities, the lack of sufficient number of bank branches in the villages may have direct impact on the availability of institutional credit. The banking facilities in the *tehsils* such as Barhait, Sahibganj, Borio, Mandro, Taljhari and Udhwa are very poor.

Table 2.6: Banking and Other Facilities

Tehsil	Percent village with paved road	Percent of village with power supply	Percent village with PACs	Percent village with Co-operative bank	Co-operative bank per lakh population	Percent village with comm. bank	Commercial bank per lakh population	Post office per lakh population
Sahibganj	26.1	26.1	8.7	26.1	1.7	4.3	1.7	0.0
Mandro	5.0	7.3	22.3	15.1	0.0	34.1	3.3	8.4
Borio	18.6	0.0	21.2	11.4	1.2	31.4	3.7	18.3
Barhait	17.4	0.5	17.9	7.9	0.9	16.8	4.6	12.8
Taljhari	28.7	13.8	25.1	4.1	0.0	35.9	6.2	9.4
Rajmahal	55.1	37.8	33.7	12.2	0.0	43.9	2.6	7.9
Udhwa	30.4	5.1	16.5	0.0	0.0	20.3	3.1	9.2
Pathna	13.7	12.1	42.7	13.7	0.0	34.7	4.4	8.9
Barharwa	33.5	10.3	65.8	21.9	0.7	63.9	5.6	12.5
Sahibganj District	23.0	9.1	29.2	11.4	0.5	34.3	4.0	10.2
<i>Jharkhand</i>	<i>21.2</i>	<i>15.6</i>	<i>31.3</i>	<i>13.0</i>	<i>1.4</i>	<i>38.1</i>	<i>4.5</i>	<i>13.0</i>

Source: Village Level Directory (Census, 2001).

Status of Electricity Supply and ICDS

More than 90 per cent of the villages have electricity supply. The tehsils with urban features have better electric supply than those without them. In more than 95 per cent of the villages with high tribal density and forests, such as Borio, Barhait, Mandro and Udhwa, electricity supply is poor. Nearly 37 per cent of the villages have ICDS centres.

Chapter III

SOCIO-ECONOMIC CONDITIONS OF THE POPULATION/HOUSEHOLDS

DEMOGRAPHIC CHARACTERISTICS

The Hindu community is the dominant population group (57.11 per cent), followed by Muslims (36.83 per cent) and the Christians (6.07 per cent). The average household size is 5.4 persons; it is the lowest for both the Christians and the Hindus (4.9) and the higher for the Muslims (6.2). The overall dependency is high (1.07), and is higher among the Christians (1.34), followed by the Hindus (1.21). The average sex ratio is 905, which is comparatively high for the Christians (932) and low for the Hindus (900) and Muslims (907). The comparatively high sex ratio among the Christians reflects a comparatively better status of females in the community. This may be attributed to better educational status and women empowerment in the community as compared to the Muslims and the Hindus (see table 3.1).

Table 3.1: Demographic Characteristics of Sample Households Surveyed (per cent)

Religion	Sample population(percent)	Average HH size	Sex Ratio	Dependency ratio
Hindu	57.11	4.9	900	1.21
Muslim	36.83	6.2	907	0.89
Christian	6.07	4.9	932	1.34
Total	100.00	5.4	905	1.07

Source: Survey.

A very high proportion (45 per cent) of the population is in the age group of 0-14 years. Nearly 15 per cent of the population is in the early childhood age of 0-4 years and 30 per cent of the population is in the school going age group of 5-14 years. This is more or less the same across all the communities. Therefore, early child health care and educational needs of the communities are high. About 15 per cent of the population is in the age group of 15-24 years. A comparatively less proportion of the population is in the age group of 25-29 years. Thus, the prospect higher supply of labour force in the future and likely unemployment exists, which calls for proper rural manpower planning.

Table 3.2: Age-Sex Distribution of Population

Age group	Hindu			Muslim			Christian			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	14.47	14.34	14.41	15.56	16.59	16.05	16.66	10.85	13.85	15.05	15.11	15.08
5-14	27.51	26.98	27.26	33.20	34.05	33.61	22.08	31.23	26.51	29.62	30.23	29.91
15-24	16.39	14.15	15.32	16.86	15.23	16.08	16.12	10.74	13.52	16.57	14.42	15.54
25-29	6.29	7.87	7.05	5.99	5.48	5.75	5.68	14.55	9.98	6.13	7.23	6.66
30-44	20.02	23.11	21.49	16.15	19.44	17.73	27.36	23.69	25.58	18.78	21.57	20.12
45-59	12.00	9.78	10.94	8.30	6.92	7.64	9.68	6.57	8.17	10.31	8.38	9.38
60+	3.32	3.76	3.53	3.94	2.30	3.15	2.41	2.37	2.39	3.53	3.06	3.31
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey.

One-fifth of the population is found in the age group of 30-44 years. A larger proportion of the female than male population has been found in this age group, except in the Christian households. The life expectancy is comparatively low and only 3.31 per cent of the total population is found in the age group of above 60 years. Comparatively, more Hindu and Muslim men survive beyond 60 years. The overall distribution of population depicts a fluctuating trend. A high concentration of population in the early childhood, school going and youthful age groups, calls for rigorous health and educational and manpower planning, opening of more technical and vocational institutions as well as creation of more self-employment opportunities in agro-based and the service sectors.

QUALITY OF HUMAN RESOURCE

Literacy Rate

The literacy level of those aged 7 years and above is higher among the males than females across the religious groups (see table 3.3). The overall literacy is highest among the Muslims followed by the Christians and the Hindus. A similar pattern is observed for female literacy (lowest among the Hindus and highest among the Muslims). Overall, gender differential in literacy is noticeable. This needs attention of the educational planners and decision-makers. Attempts should be made to make the community aware of the advantages of female education.

Table 3.3: Literacy Rates

Sex	Hindu	Muslim	Christian	Total
Male	65.78	66.42	67.13	66.17
Female	46.27	53.27	47.69	49.59
Persons	56.46	60.17	57.88	58.27

Source: Survey.

Enrolment Status of Children

The enrolment status of children and adolescents in the age-group 5-16 years is presented in table 3.4. Nearly 76 per cent of the children are enrolled in government-run educational institutions. A larger percentage of Hindu children are attending government schools (80 per cent) than the children of minority communities. It seems that SSA is making its presence felt in the rural areas of the Sahibganj district, which is evident from the fact that a high proportion of the children are enrolled in government schools and a

relatively small proportion of the school going children are attending private schools. This also reflects the poor socio-economic condition of the households, which makes them dependent on government schools for getting knowledge and 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. Thus, the gaps in human capital formation among the various communities as well as gender needs to be bridged on priority by following community and gender sensitive educational programmes and schemes.

Table 3.4
Enrolment Status of 5-16 Years Population
(a) Enrolled and Attending Schools

Attending School	Hindu	Muslim	Christian	Total
Going to government school	80.00	74.71	54.50	76.20
Going to private school	2.78	0.90	5.35	2.00
Going to informal school	1.67	11.06	14.14	6.81
Others	1.50	0.00	6.65	1.02
Total	100.00	100.00	100.00	100.00

(b) Never Enrolled and Drop Out

Status	Hindu	Muslim	Christian	Total
Never enrolled	8.17	6.63	15.41	7.78
Left after enrolment	5.73	6.55	3.95	6.04
Enrolled but does not go to school	0.15	0.15	0.00	0.14

Source: Survey.

The data on the incidence of non-enrolment as well as drop-out rate is given in table 3.4b. The proportion of the children never enrolled is 7.78 per cent, which calls for a more vigorous campaign about the SSA. In case of Christians, 15.41 per cent children are never enrolled in schools. The drop-out rate is low (6.04 per cent), which provides a little relief. Thus, there is a need to speed up the efforts of the government in ensuring cent per cent enrolment of children in the school going age group with zero drop-outs, which would be possible by improving the quality of education and expanding the school infrastructure.

Reasons for Dropout

The retention rates are quite high in sample villages; however, an attempt has also been made to find out the reasons for drop-outs. The main reason cited for drop-out is 'need

to earn' followed by 'not interested in studying' and 'lack of facilities in schools'. The need to earn is higher among the Christians (73.62 per cent) when compared to the Hindus (24.5 per cent) and Muslims (39.6 per cent). While the Hindus and Muslims do not face any financial constraint in sending their children to schools, nearly 17.5 per cent of the Christians reported financial constraints in paying the fees (see table 3.5).

Table 3.5
Reasons for Dropout

	Hindu	Muslim	Christian	Total
Work at home	3.25	2.00	0.00	2.49
Need to earn	24.52	39.63	73.62	33.97
Far distance of school	0.00	4.00	0.00	2.12
Lack of facility in school	0.00	13.23	0.00	6.99
Failed in exam	2.82	0.00	0.00	1.25
Fee or expenditure not afford	0.00	0.00	17.45	0.52
Not interesting in reading	9.48	14.46	0.00	11.82
Others	59.93	26.68	8.92	40.84

Source: Survey.

Due to high incidence of poverty, the incidence of child labour is rampant in the sample households. There is a need to make the parents aware about the benefits of education, and livelihood opportunities need to be provided to the rural poor to eliminate the incidence of child labour. Besides, the physical infrastructure needs to be upgraded and teaching-learning be made interesting to retain the children in the schooling system. The teachers should also be equipped with necessary skills.

Educational Levels

The educational status of the sample households is very low. Only 4.6 per cent of the population is educated up to high school and above in the rural areas of Sahibganj district. The percentage of males and females with educational levels of high school and above is 6.4 and 2.7 respectively. Male and female population with technical education (both degree and diploma) is just 0.3 per cent 0.1 per cent respectively (Table 3.6). The educational attainment of Muslim males and females is comparatively worse than the other two communities. Comparatively, Christian males and females have better educational attainment, whereas Muslims have lower educational attainment than the other communities. The disparities are noticeable across the communities and gender in educational attainment at various levels. To ensure equity it needs to be plugged in by providing scholarships to poor but deserving students from rural areas. Concrete steps need to be taken to increase the enrolment of the population beyond the high school level in general and technical institutes in particular.

Table 3.6
Educational Levels

Level of education	Hindu	Muslim	Christian	Total
Male				
Educated (High School and above)	8.7	2.7	16.3	6.4
Degree and above	1.2	0.6	0.5	0.9
Technical degree/ diploma	0.5	0.0	1.9	0.3
Female				
Educated (High School and above)	3.0	1.5	15.1	2.7
Degree and above	0.2	0.0	1.4	0.2
Technical degree/ diploma	0.1	0.0	0.0	0.1
Person				
Educated (High School and above)	5.9	2.3	11.6	4.6
Degree and above	0.7	0.4	0.7	0.5
Technical degree/ diploma	0.3	0.0	1.2	0.2

Source: Survey.

Educational Levels of Youth

The educational status of youth is presented in table 3.7. The data clearly reveals that very high proportions (40.3 per cent) of them are illiterate (42.5 per cent of Christians, 42.4 per cent of Hindus and 37.2 per cent of Muslims). One-third of the rural youth are educated below the primary or informal level and 13.6 per cent and 8.9 per cent of them have education up to primary level and middle level respectively. The situation across communities is more or less similar. The educational attainment up to the middle standard is very poor. Due to lower educational attainment, including vocational and technical education, rural youth of Sahibganj district have poor prospects in the labour market.

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

Educational category	Hindu	Muslim	Christian	Total
Illiterate	42.4	37.2	42.5	40.3
Below primary or informal education	28.2	39.1	23.4	32.5
Primary	12.9	14.6	13.1	13.6
Middle	10.6	6.8	9.4	8.9
Management or commercial school course (vocational)	0.3	0.1	3.1	0.4
Secondary	2.4	0.8	3.8	1.8
Higher secondary	2.2	1.0	2.8	1.7
Technical diploma or certificate below degree	0.3	0.0	0.0	0.2
Graduate degree	0.6	0.2	1.2	0.4
Post-graduate degree	0.1	0.2	0.5	0.1
Others	0.0	0.0	0.2	0.0
Total	100.00	100.00	100.00	100.00

Source: Survey.

Overall the educational attainments, particularly among the youth and females are very poor and needs large scale improvement. Poor educational attainments hamper their future labour market prospects. Thus, there is an urgent need to increase the participation of the population, particularly the youth, beyond the middle standard and in technical education. This would also require imparting short duration job oriented courses in technical institutions to the rural youth, besides providing free-ships and scholarships to needy youth from disadvantaged groups and minorities.

Per Capita Expenditure on Education

In consonance with low educational attainments, the average per capita expenditure on education is very low (Rs. 121), with minor differentials among communities. For example, Muslim and Christian households are spending lower than the average per capita expenditure on education. This is not at all surprising, given the poor socio-economic condition of these households. Keeping this in view the Sarva Shiksha Abhiyan (SSA) needs to be strengthened in the district and its coverage extended.

Government Assistance

The government is providing assistance in the form of books, uniforms, scholarships, mid-day meal, etc., to students for universal enrolment and retention in the educational system. However, these schemes are not effectively implemented in the district. Less than three-fourths of the students in the age group of 5-16 years are getting assistance in the form of books. Midday meals are being provided to about half of the students (see table 3.8). Educational assistance in the form of uniforms and scholarships is being provided to a very small proportion of the students. In order to increase enrolment and retention of students, there is need to enhance the quantum of educational assistance in the district. The poor and deserving students must be provided with scholarships and uniforms. To ease the economic burden on parents, there is a need to provide free elementary education to the rural poor of the district.

Table 3.8: Government Assistance (per cent)

Type of Assistance	Hindu	Muslim	Buddhist	Total
Books	70.09	68.23	85.89	71.16
Dress	2.05	2.76	1.17	2.32
Scholarship	1.26	0.00	10.55	1.80
Midday meal	53.86	65.84	47.28	59.59
Others	0.08	0.00	0.13	0.04
Total	100.00	100.00	100.00	100.00
% of students receiving assistance	78.27	66.92	68.81	70.40

Source: Survey.

ASSETS BASE OF HOUSEHOLDS

Land

The incidence of landlessness is very high among rural households of Sahibganj district. About 54 per cent of the sample households are landless. Landlessness is more among the Muslims (65.73 per cent) and the Hindus (51.21 per cent) as compared to the Christians (16.41 per cent). But the average size of landholding is comparatively higher in Hindu households than Christian and Muslim households. Thus, landlessness and small size of landholdings possessed by sample households not only reduces the livelihood options but also makes them vulnerable to low wage work, which fetters the landless households in the poverty trap.

Table 3.9: Land Distribution (%)

Land Category	Hindu	Muslim	Christian	All
Landless	51.21	65.73	16.41	54.45
Marginal	30.65	28.45	57.61	31.48
Small	12.20	4.85	20.97	10.03
Medium	5.03	0.45	5.01	3.35
Large	0.90	0.51	0.00	0.70
Total	100.00	100.00	100.00	100.00
Avg. Land	3.63	1.82	2.17	2.97

Source: Survey.

Livestock

Given the poor socio-economic condition, the per capita value of livestock owned by the sample households stood at Rs.5157, which is comparatively very low (Rs.3803) in case of Muslim households than Hindu (Rs.5986) and Christian households (Rs.5577). On the whole, the quality of livestock possessed by Muslim households also seems to be poor,

given the lower value of livestock. The possession of livestock by rural households provides them with draught power, milk, meat and other products depending upon the types of livestock owned and maintained. Thus, in order to improve their livelihood conditions, including nutritional standards, livestock and dairy development programmes need to be strengthened.

Productive Assets

The mean value of productive assets possessed by the sample households is Rs.7670 (see table 3.10). As in the case of land, Muslim households have comparatively lower value of productive assets per household (Rs.6719) than other communities. The productive assets possessed by Hindu and Christian households are comparatively higher at Rs.8813 and Rs.7479 respectively.

Table 3.10
Mean Value of Assets per Households (Rs.)

<i>Type of household</i>	<i>Productive other than land</i>	<i>Other household assets</i>
Hindu	8813	9768
Muslim	6719	10253
Christian	7479	11973
Total	7670	10664

Source: Survey.

Other assets

Hindu households possessed comparatively less household assets than other communities. The mean value of assets possessed by Hindu households stood at Rs.9768 as compared to Rs.11973 for Christian and Rs.10253 for Muslim households (see table 3.10). Thus, possession of lower productive and other household assets reflects the poor socio-economic condition of the households.

EMPLOYMENT AND INCOME

Work Participation

The work participation is modest (45.61 per cent), and is low among Muslim households (42.26 per cent) and high among Christian households (51.47 per cent). Gender differential in work participation is noticeable in all the communities (50.82 per cent for males and 39.84 per cent for females). Overall, low male work participation is reported

across communities, which needs to be improved by providing work opportunities through NREGA. Low female work participation calls for appropriate policy interventions to raise their employment so that they are empowered and play their role within and outside the family in an effective way.

Table 3.11: Work Participation Rate (%)

	Hindu	Muslim	Christian	Total
Male	54.76	46.45	54.55	50.82
Female	40.83	37.65	48.17	39.84
Person	48.16	42.26	51.47	45.61

Source: Survey.

Nature of Employment

The occupational status of the members of sample households is presented in table 3.11. A perusal of the table makes it evident that self-employment in agriculture and allied activities (49.72 per cent of households) followed by casual labour in agriculture is the dominant occupation (27.85 per cent of households). However, there are significant variations in the occupational status of the sample households across religious groups and gender. More males than females are self-employed in agriculture and allied activities, except in Christian households. A very low proportion of the sample households are self-employed in the non-agriculture sector. Comparatively, a significant proportion of the rural population of Sahibganj is engaged in regular salaried occupation. Gender differentials are sharp in regular salaried occupation. However, more Muslim women are salaried workers than Muslim men. None of the female members of Muslim households are self-employed in the non-agriculture sector. Nearly 43 per cent of the sample households derive their livelihood from casual wage labour in agriculture and non-agriculture. Comparatively a larger number of females than males are engaged in casual wage labour in agriculture and the opposite is true of casual wage labour in non-agriculture. Overall, high dependence on casual wage labour in agriculture and non-agriculture reflects the poor economic condition of the households.

Table 3.12: Nature of Employment

Employment Status	Hindu			Muslim			Christian			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed in agriculture and allied activities	54.65	49.56	52.33	44.95	32.39	42.57	46.69	54.82	50.52	50.81	48.02	49.72
Self-employed in non-agricultural sector	0.62	0.60	0.61	0.69	-	0.56	0.65	2.78	1.65	0.65	0.75	0.69
Regular salaried	6.50	4.13	5.42	7.57	14.36	8.86	9.69	7.35	8.59	7.10	5.71	6.56
Casual wage labour in Agriculture	21.06	32.28	26.18	35.46	46.34	37.52	9.97	15.67	12.65	25.03	32.26	27.85
Casual wage labour in non-Agriculture	17.18	13.44	15.47	11.32	6.91	10.48	32.99	19.39	26.59	16.41	13.26	15.18
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: Survey.

All this forces the women to work outside the households at very low wages. The casual work in non-agricultural activities is low, and NREGA needs to be implemented in an effective way so that these poor households get assured employment of 100 man-days per household per annum. Besides, the self-employment scheme of SGSY needs to be implemented more vigorously in the district, so that the poor households may earn a sustainable living, besides it may also empower them socially and politically, as the programme is being implemented through the self help groups (SHGs).

Sector of Employment

The industry-wise distribution of main workers in sample villages across the selected religious groups is given in table 3.13. Agriculture, forestry and fishing are the dominant activities wherein 88.77 per cent of the household members are engaged. A very small proportion of the households are engaged in manufacturing, construction, and trade, hotel and restaurants, mining and quarrying, transport and communication, finance, real estate and business, and public administration, education, health and other sectors. Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes such as SGSY for the rural poor so that they could be employed on a sustainable basis.

Table 3.13
Workers by their Sector of Employment

Sectors	Hindu	Muslim	Christian	Total
Agriculture, Forestry & Fishing	89.78	89.76	84.09	88.77
Mining & Quarrying	1.47	1.61	0.34	1.35
Manufacturing	2.95	1.17	3.64	2.15
Construction	2.17	5.34	5.71	4.44
Trade, Hotels & Restaurants	1.06	0.77	0.13	0.75
Transport, Storage & Communication	0.59	0.38	2.16	0.76
Finance, Real Estate & Business	0.21	0.00	0.32	0.12
Public Administration, Education, Health & Others	1.76	0.96	3.62	1.67
Total	100.00	100.00	100.00	100.00

Source: Survey.

The lower proportion of the workers engaged in the modern sectors of employment is mainly due to lack of infrastructure for industrial development. A large proportion of the population of the district derives livelihood from agriculture and allied activities, which is also responsible for their poverty and deprivation. There is lack of required trained and skilled manpower in the district, and more industrial training institutes and other technical institutes, which could facilitate local trained and skilled manpower in getting employment in the industrial sector, need to be opened.

Unemployment and Search for Additional Employment

The status of unemployment and underemployment is quite alarming among the communities. As such the need for additional employment for augmenting household income and status is very high. However, due to lack of training and skills, their employability is comparatively restricted. Their skill needs to be improved through short term vocational and job-oriented courses.

Income and Expenditure

The per capita income and expenditure reveals that the rural economy of Sahibganj is a surplus one. There have been significant gaps in income and expenditure. However, the gaps in income and expenditure in Christian households is more than Hindu and Muslim households (see table 3.14). Higher income is reported by those households which have comparatively more physical and human capital. Significant differentials are visible in income-expenditure across the communities. On the whole, a high proportion of poor households derive their livelihood on a day to day basis by working as casual labour in agriculture and non-agriculture sectors.

Table 3.14
Average Per Capita Income and Expenditure (Rs.)

Income/Expenditure	Hindu	Muslim	Christian	Total
Expenditure (Rs.)	4010	3161	3846	3640
Income (Rs.)	6745	5680	7570	6338
Income-expenditure ratio	1.68	1.79	1.96	1.74

Source: Survey.

The data related to household expenditure by various sources is shown in table 3.15. Food is the main source of household expenditure followed by other items, health and social ceremonies. As the per capita income of the majority of sample households is low, it is not surprising that the per capita expenditure is also low. However, one can notice that even at a very low level of per capita income, there is a tendency on the part of the sample households to save something, which is clear from the insignificant difference between the per capita income and expenditure.

Table 3.15
Item-wise Per Capita Expenditure (Rs.)

Item	Hindu	Muslim	Christian	Total
Food	2400	1891	2322	2180
Education	134	106	114	121
Health	259	221	225	241
Social Ceremonies	249	218	283	237
Interest/Loan	54	34	38	44
Others	915	691	865	817
Total	4010	3161	3846	3640

Source: Survey.

The situation of the households can be mitigated to an extent by the government by providing better basic health and educational facilities, thereby reducing the poor households' dependence on private services.

HOUSING AND OTHER BASIC AMENITIES

Type of Housing

The housing status of the sample households is presented in table 3.16, which reveals that nearly one-fourth and one-half of the households are living in thatched and katcha houses respectively. Some 17 per cent and 7 per cent of them are living in semi-*pucca* and *pucca* houses respectively. Comparatively, the housing condition of Christian and Muslim households is not satisfactory, which reflects the poor economic condition of these households.

Table 3.16
Type of Houses

Type of house	Hindu	Muslim	Christian	Total
Thatched	23.29	26.11	27.83	24.61
Katcha	49.76	51.61	60.17	51.08
Semi <i>Pucca</i>	18.27	17.07	5.01	17.02
<i>Pucca</i>	8.49	4.92	6.99	7.08
Others	0.19	0.29	0.00	0.21
Total	100.00	100.00	100.00	100.00

Source: Survey.

More than one-half of the sample households are living in two room accommodation. About 23 per cent of the households have single room and the same proportion has more than two room houses (see table 3.17). Thus, three-fourths of the sample households are living in two-room and more than two-room accommodation, which ensure privacy and comfort to the members. However, on the whole, the housing condition of these households is not very satisfactory. The IAY needs to be implemented with fresh vigour in the district to improve the housing condition of poor households.

Table 3.17
Number of Rooms per Household

Number of rooms	Hindu	Muslim	Christian	Total
Single Room	22.07	26.12	23.94	23.68
Two Room	55.67	49.69	49.86	53.11
More than two room	22.26	24.19	26.20	23.21
Total	100.00	100.00	100.00	100.00

Source: Survey.

Drinking Water

The condition of drinking water facilities is not at all satisfactory in the district. Nearly two-thirds of the households receive drinking water from public sources and more than one-fourth of the households from private sources (see table 3.18). The dependence on private sources of drinking water by the rural poor households is of concern, and needs to be rectified by the government by providing tap water facilities.

Table 3.18
Drinking Water

Source	Hindu	Muslim	Christian	Total
Public	67.51	58.43	82.48	65.07
Private	26.47	33.94	4.97	27.92
Others	6.02	7.62	12.55	7.01

Source: Survey.

Toilets

Majority of the households (87.52 per cent) defecate outside in the open, which is totally unhygienic. Only 12.48 per cent of the households have in-house toilet facilities. Nearly 98 per cent of Christian households defecate outside the home in the open. The condition of the drainage system is also very unsatisfactory in most households. The practice of defecation in the open needs to be checked and the government needs to provide assistance for building in-house toilets. This would help to improve sanitary and the environmental condition in the villages.

Table 3.19: Toilet Facilities

	Toilet		Drainage
	In house	Outside	
Hindu	10.42	89.58	26.73
Muslim	17.47	82.53	17.96
Christian	1.49	98.51	19.34
All	12.48	87.52	23.05

Electricity

The proportion of households with electricity connection is very low in the surveyed villages. Only 18.8 per cent of the households were electrified. While 22.2 per cent and 15.7 per cent of the Hindu and Muslim households respectively are electrified, only 6 per cent of the Christian houses are electrified. Majority of the households depend on non-electrified sources such as oil lamps, lanterns and petromax as a source of light. Around 99 per cent of the households across all communities depend on oil lamps for lighting purposes.

Table: 3.20: Electricity

	Electrified	Non Electrified Sources			
		Oil lamp	Lantern	Petromax	Others
Hindu	22.21	99.83	0.17	0.00	0.00
Muslim	15.67	99.43	0.28	0.28	0.00
Christian	6.18	99.50	0.50	0.00	0.00
All	18.82	99.66	0.23	0.11	0.00

Source: Survey.

Thus, electricity should be given due priority in planning for development in the district. The Rajiv Gandhi Rural Electrification Mission (RGREM) targets universalisation of electricity connection to the rural households by the end of 2009.

However, the progress appears nowhere near the target. Thus, RGREM needs to be strengthened in the district.

HEALTH AND FAMILY WELFARE

The data and information on health and family welfare is provided in the following paragraphs, which reveals more or less satisfactory conditions. The utilisation of health care facilities by the households depends on the knowledge and awareness about the existence of these facilities. Hence people should be made aware of the health practices and facilities.

Place of Child Birth

A very high proportion (95.17 per cent) of the last child-birth in sample households was at home.. Only 2.9 per cent and 1.94 per cent of child birth has been recorded in government and private hospitals respectively. Thus, the institutional facilities for child delivery are very poor (see table 3.21).

Assistance in Child Birth

The dependence on untrained dais for child delivery is very high (88.05 per cent). This dependence is highest among the Hindu households (92.13 per cent) and least among the Christian households (78.77 per cent), though both figures are high. A mere 6 per cent of the deliveries of children are performed by trained midwife/Accredited Social Health Activists (ASHA). Those children born in institutional care have also received pre and post-natal care, but the proportion of such children is comparatively low. Keeping the above in view, there is urgent need to extend institutional delivery facilities so that better pre and post-natal care can be provided to the children.

Table 3.21
Place of Child Birth and Help Received

	Hindu	Muslim	Christian	Total
Place				
Government hospital	2.39	3.50	2.80	2.89
Private hospital	0.74	3.38	1.77	1.94
At Home	96.87	93.12	95.44	95.17
Help in Child delivery				
Doctor	1.71	6.24	0.86	3.61
Trained Dai	4.75	7.69	12.80	6.50
Untrained Dai	92.13	84.55	78.77	88.05
Others	1.41	1.52	7.58	1.83

Source: Survey.

Immunisation

The data relating to the immunisation of children against Polio, DPT and BCG is encouraging. Almost all children have been given Polio drops. Similarly, almost all children below the age of 5 years have been immunised against at least one type of disease, however, the proportion of the children fully immunised is very low (9.82 per cent) (see table 3.22). Thus, NRHM needs to be strengthened in the district.

Table 3.22

Immunisation Status of Children

	Hindu	Muslim	Christian	Total
Any Type of doze	100.00	100.00	100.00	100.00
Fully Immunised	9.97	8.35	20.36	9.82

Source: Survey.

Morbidity

Fever, cough and cold, malaria, pneumonia, dysentery, diarrhoea and arthritis are the most common health problems faced by the people of this district. Some 26 per cent and 13 per cent of the sample households respectively had suffered from fever, cough and cold in recent months. Some 9.93 per cent and 8.78 per cent have suffered from malaria and pneumonia respectively. Apart from this, diarrhoea, arthritis, pain in stomach and women specific diseases has affected the sample households. Complications during pregnancy and child births are also important problems.

On the whole, the dependence on private sources for medical treatment is significantly high (56.07 per cent) as compared to government hospitals (1.29 per cent). As a result out of the total debt raised by the sample households, nearly 36 per cent was used to meet medical expenditure. A slightly higher percentage of the Christians (about 49 per cent) have taken loan for medical treatment than the Hindus (about 42 per cent) or the Muslims (about 25 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 for medical treatment. Keeping the above in view, there is urgent need to strengthen the National Rural Health Mission so that it is able to meet the health needs of the poor rural households and curtail their dependence on costly private sources that forces them into debt.

INDEBTEDNESS

Incidence of Indebtedness

Nearly 29 per cent of the sample households and 33 per cent of the Muslim households are reportedly indebted. The proportion of Hindu and Christian households in debt stood at 27.35 and 27.15 per cent respectively (see table 3.23). The average amount of loan raised is modest (Rs.12058). The average amount of loan taken by the Hindu households is more (Rs.13293) than the Muslim (Rs.11428) and the Christian households (Rs.5030).

Table 3.23
Incidence of Indebtedness and Average Debt

	Hindu	Muslim	Christian	Total
Average (Rs.)	13293	11428	5030	12058
% Indebted households	27.35	33.23	27.15	29.50

Source: Survey.

Source of Debt

Non-institutional sources are predominant in providing rural credit in this district. The local traders and friends/relatives are a major source of rural finance. Each of them meets 35 per cent of the credit needs. The cooperative banks/societies and Gramin banks are not playing an effective role in providing credit to the rural poor. Keeping in view the prevalence of non-institutional sources of credit, there is the need to open more branches of rural banks in the district, so that a large number of people are benefited and their exploitation at the hands of money lenders and sahuikars is minimised.

Table 3.24
Sources of Debt

Source	Hindu	Muslim	Christian	Total
Government	3.17	2.24	0.00	2.62
Commercial Bank	8.18	5.27	17.17	7.52
Gramin Bank (RRB)	9.18	6.17	13.08	8.19
Co-op Bank/Societies	1.69	4.04	0.00	2.54
Provident fund	0.00	0.00	0.00	0.00
SHG/NGO	1.14	0.00	5.40	0.92
Traders	42.12	25.28	49.24	35.76
Professional money lender	1.02	6.38	5.40	3.42
Money lender	0.68	0.00	0.00	0.37
Landlord/employer	4.78	0.00	0.00	2.60
Friends/Relatives	28.04	49.65	8.08	35.60
Other	0.00	0.96	1.63	0.47

Source: Survey.

Use of Loans

Loans have been raised by the sample households for varied purposes. Medical treatment and purchase of animals (about 35 per cent each) followed by purchase of land/house (about 8 per cent) and capital expenditure on non-farm business (about 7 per cent) are the main reasons for incurring debt. About 49 per cent of the Christian and about 42 per cent of the Hindu households have taken loan to meet their medical expenses. This can be minimised if the government provides health facilities (see table 3.25). Loans for productive purposes such as purchase of animals and non-farm business by a large number of Hindu and Muslim households is very encouraging. More credit facilities by recognised institutions should be created to help the rural households in order to improve their livelihoods opportunities.

Table 3.25
Purpose of Loans

Purpose	Hindu	Muslim	Christian	Total
Capital expenditure in farm business	3.17	2.24	0.00	2.62
Capital expenditure in non farm business	8.18	5.27	17.17	7.52
Purchase of land/house	9.18	6.17	13.08	8.19
Renovation of house	1.69	4.04	0.00	2.54
For education	1.14	0.00	5.40	0.92
Medical treatment	42.12	25.28	49.24	35.76
Repayment of Old debt	1.02	6.38	5.40	3.42
Other household expenditure	0.68	0.00	0.00	0.37
Purchase of consumer durables	4.78	0.00	0.00	2.60
Purchase of animal	28.04	49.65	8.08	35.60
Financial investment	0.00	0.96	1.63	0.47
Total	100.00	100.00	100.00	100.00

Source: Survey.

The incidence of indebtedness in sample households is largely due to low income levels that are inadequate to meet their consumption and other social needs. Banks and financial institutions can play an important role in raising incomes by providing credit at cheaper rates without any collateral for productive self-employment. The government sponsored micro credit scheme such as the SGSY needs to be promoted intensively so that the poor villagers may invest in farm and non-farm activities, including dairy development, to increase their incomes.

Chapter IV

DELIVERY OF PUBLIC SERVICES/DEVELOPMENT PROGRAMMES

Public Distribution System

About 89 per cent of the households of this district are below poverty line (BPL), but only about 37 per cent of them have BPL ration cards and only about 30 per cent get ration from PDS shops (see table 4.1). Percentage of households below poverty line is slightly higher among the Hindus than the Christians and the Muslims but in all the communities only about one third of those below poverty line get ration from the PDS shops. About 7 per cent of the Hindus and the Christians and about 5 per cent of the Muslims despite having BPL cards do not get ration from the PDS shops.

Table 4.1
PDS Coverage

	Hindu	Muslim	Christian	Total
BPL HHs	91.04	85.77	85.83	89.20
BPL HH getting ration	31.01	29.72	27.73	30.40
Having BPL card	38.06	34.79	35.19	36.95

Source: Survey.

More than two-thirds of the sample population have complained about insufficiency of the quantity of ration and almost the same proportion about its non-availability on time. A large percentage of the households have complained about irregular supply (54.65 per cent), dishonesty in measurement (23.80 per cent) and bad quality (17.28 per cent). Dishonesty in measurement and bad quality of supply have been realised by the Christians. While 46 per cent of the Christians have complained about dishonesty in measurement, only about 22 per cent of the Hindus and the Muslims have complained against it. Similarly while about 51 per cent of the Christians feel that the PDS supplies are of bad quality only about 9 per cent of the Muslims and 18 per cent of the Hindus do so.

Table 4.2
Problems being faced with the PDS

Reasons	Hindu	Muslim	Christian	Total
Insufficient quantity	66.12	71.31	56.90	67.01
Bad quality	17.78	8.69	51.44	17.28
Dishonesty in measurement	22.36	22.39	45.93	23.80
Non Availability of time	65.69	69.12	86.76	67.92
Irregular supply	56.33	52.81	44.84	54.65
Others	9.05	6.60	1.83	7.93

Note: Based on multiple responses

Source: Survey.

The huge differences in numbers of those in the BPL category and getting BPL ration cards and those availing benefits from the PDS is of very serious concern and the gaps need to be plugged at its earliest. There is also need to rejuvenate the PDS, to improve its working and coverage and make it corruption free.

Access, Use and Quality of Public Health Service

The district lacks basic public health care infrastructure. The doctors, especially lady doctors, and medicines are also not available at PHCs/hospitals. At the same time, presence of quacks in villages has an adverse impact on the overall healthcare of people.

Education

The lack of educational institutions is hampering the development and attainments of the rural poor. The condition of schools is far from satisfactory in terms of average number of rooms per school, toilet facility, drinking water, punctuality of teachers, books and, above all, teacher-pupil ratio. Mid-day meal is being provided in all government schools, but, its quality and regularity is not assured. To avail more assistance under the mid-day meal scheme, multiple enrolments have been reported in many schools. It should be checked and strictly monitored.

A high proportion of children enrolled in government schools belong to relatively poor households. The well-to-do households are sending their children to English medium private schools. This kind of dualism has marginalised the government aided schooling system. There is hardly any voice raised for improving the quality and accountability of elementary education since better-off households tend to remain indifferent as they are hardly affected by such education.

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

Awareness

The level of awareness about various government programmes operational in the rural areas of the district is given in table 4.3. Accelerated Rural Water Supply Programme (ARWSP), Sarva Shiksha Abhiyan (SSA) and Integrated Child Development Scheme

(ICDS) are three schemes that are known to the majority of the households. Besides, awareness regarding IAY, TSC and NREGA is quite significant. Maternity Benefit, Old Age and Widow Pension Schemes are the least known schemes to the rural households. Thus, there is a need to propagate these schemes on a larger scale so that the rural poor could avail these services.

Table 4.3
Level of Awareness of Government Programmes

Programmes	Hindu	Muslim	Christian	Total
SGSY	4.0	3.8	0.0	7.7
NREGA	7.1	7.6	0.9	15.6
Indira Awas Yojana	13.7	5.8	0.9	20.3
TSC Swajaldhara	6.1	8.7	0.3	15.2
ARWSP (Drinking Water)	40.0	27.2	6.6	73.8
Sarvasikhsa	38.9	28.8	2.9	70.5
ICDS or Anganwadi	14.2	17.9	1.7	33.8
Old Age or Widow Pension	3.3	3.2	0.5	6.9
Maternity Benefit Scheme	1.4	2.2	1.2	4.8

Source: Survey.

Aspirations

Employment opportunities and educational facilities rank at the top in the list of aspirations of the people. Drainage system is the third important development priority. Housing and health are also aspired as development needs by the households. Though different communities have ranked the development priorities differently, all of them have attached high priority to employment, education and health (see table 4.4).

Table 4.4
Aspirations of Respondents in Order of Their Ranks

Facilities	Hindu		Muslims		Christian	
	%	Rank	%	Rank	%	Rank
Employment	22.44	1	41.81	1	63.64	1
Educational Facilities	21.12	2	14.12	2	0.00	2
Drainage	4.62	4	2.54	4	0.00	3
Housing	5.28	3	4.80	3	0.00	4
Health	0.33	5	1.13	5	0.00	5

Source: Survey.

The rural population of the district has participated in the election for state assembly and parliament. It reflects a very high level of political participation on their part. However, an insignificant proportion of them are members of self help groups (SHG's). All the households are members of religious organisations. Thus, the level of social participation is high, which may be attributed to the penetration of religious organisations and presence of non-governmental organisations (NGO's) in rural areas of the district.

Chapter V

KEY FINDINGS AND POLICY ISSUES

- According to 2001 census, the total population of Sahibganj district is 8,29,639 out of which 90.05 per cent lives in rural areas. Thus the district is predominantly rural, and the percentage of rural population in the district is higher than the State's share of rural population. The minority population is about 40 per cent, which is higher than the state's average. The scheduled tribes are numerically larger (32.1 per cent) than the scheduled castes (5.7 per cent).
- According to the survey findings, the Hindu community is the dominant population group (57.11 per cent), followed by the Muslim (36.83 per cent) and the Christian communities (6.07 per cent). The average household size is 5.4 persons; it is lower for the Christians and the Hindus (4.9) and higher for the Muslims (6.2). The overall dependency ratio is 1.07, which is the higher among the Christians (1.34), followed by the Hindus (1.21).
- The average sex ratio is 905, which is highest among the Christians (932) and lowest among the Muslims (907). The comparatively high sex ratio among the Christians reflects a comparatively better status of females in the community, which may be attributed to their high educational status and greater empowerment.
- A very high proportion (45 per cent) of the population is in the age group of 0-14 years. Nearly 15 per cent of the population is in the early childhood age of 0-4 years and 30 per cent of the population is in the school going age group of 5-14 years. This is more or less the same across all the communities. Therefore, early child health care and educational needs of the communities are high.
- About 15 per cent of the population is in the age group of 15-24 years. A comparatively small proportion of the population is in the age group of 25-29 years. Thus, the supply of labour force and likely unemployment is likely to be more in future than what it is at present. It calls for proper rural manpower planning.

- The life expectancy is very low. Only about 3 per cent of the population is in the age group of above 60 years.
- The literacy level of those aged 7 years and above is higher among the males than the females across all religious groups. Nearly 76 per cent of the children are enrolled in government-run educational institutions. The proportion of the children never enrolled is about 8 per cent, which is a cause of concern. The drop-out rate is very low, which is a matter of some relief.
- In rural areas of Sahibganj district, 4.6 per cent of the population is educated up to high school and above. The proportion of males and females with education of high school and above is 6.4 per cent and 2.7 per cent respectively. Males and females with technical education, both degree and diploma, is just 0.3 per cent and 0.1 per cent respectively. The educational attainment of Muslim males and females is comparatively worse than that of the other two communities. The disparities in educational attainment are noticeable across the communities and gender.
- The average per capita expenditure on education is low (Rs.121), but minor differences exist among communities. Less than three-fourths of the students in the age group of 5-16 years are getting assistance in the form of books. Mid-day meals are being provided to about one-half of the students. The educational assistance in the form of uniforms and scholarships is being provided to a small proportion of the students.
- The incidence of landlessness is very high among the rural households of Sahibganj district. About 54.45 per cent of the sample households are landless. Landlessness is higher among the Muslims (65.73 per cent) and the Hindus (51.21 per cent) as compared to the Christians (16.41 per cent). But the average size of landholding of Hindu households is comparatively bigger than that of Christian and Muslim households. Landlessness and small size of landholdings possessed by sample households not only reduces the livelihood options but also makes them economically vulnerable to low wage work which fetters the landless households in poverty trap.
- The per capita value of livestock owned by the sample households stood at Rs.5,157. It is comparatively lower (Rs.3803) for Muslim households than Hindu

(Rs.5986) and Christian households (Rs.5577). On the whole, the quality of livestock possessed by Muslim households also seems to be poor, given the lower value of livestock.

- The work participation rate is modest (45.61 per cent). It is low among Muslim households (42.26 per cent) and high among Christian households (51.47 per cent). Gender difference in work participation is noticeable (50.82 per cent for males and 39.84 per cent for females) in this district. This is more or less true across all religious groups.
- Self-employment in agriculture and allied activities (49.72 per cent of households) followed by casual labour in agriculture is the dominant occupation (27.85 per cent of households). However, there are significant variations in the occupational status across religious groups and gender. Gender differentials are sharp in regular salaried occupation. However, a higher percentage of Muslim women are salaried workers than Muslim men. Comparatively a large number of females than males are engaged in casual wage labour in agriculture and the opposite is true for casual wage labour in the non-agriculture sector. Overall, high dependence on casual wage labour in agriculture and non-agriculture reflects the poor economic condition of the households.
- Agriculture, forestry and fishing are the dominant activities wherein 88.77 per cent of the members of households are engaged. A very small proportion of the households are engaged in manufacturing, trade, hotel and restaurants, mining and quarrying, transport and communication, finance, real estate, business, public administration, education, health and other sectors.
- There are significant gaps in the levels of income and expenditure. This gap is more in Christian households than other households. Higher income is reported by those households which are rich in physical and human capital. Significant difference is noticeable in income-expenditure across the communities. On the whole, a high proportion of poor households are deriving their livelihood on a day-to-day basis by working as self-employed in agriculture and allied activities or as casual labour in agriculture sector.
- One-fourth and one-half of the households are living in thatched and katcha houses respectively. Some 17 per cent and 7 per cent of them are living in semi-

pucca and *pucca* houses respectively. The housing condition of Christian and Muslim households is not satisfactory, which underlines the poor economic condition of these households. More than one-half of the sample households are living in two-room accommodation. About 23 per cent each have single room and more than two-room accommodation. Thus, three-fourths of the sample households are living in two-room and more than two-room accommodation, which ensures privacy.

- Nearly two-thirds of the households use drinking water from public sources and more than one-fourth of the households depend upon private sources. Majority of the households (87.52 per cent) defecate outside in the open, which is totally unhygienic. Only 12.48 per cent of the households have in-house toilet facilities. Nearly 98 per cent of Christian households defecate outside the home in the open. The drainage system is also very unsatisfactory.
- A very high proportion (95.17 per cent) of the last childbirth was at home. However, there are significant variations across the communities. For example, a high proportion of children of Hindu households (96.87 per cent) were born at home as compared to 2.39 per cent and 0.74 percent of the births in government and private hospitals respectively. Thus, the system of institutional deliveries is very poor. The dependence on untrained dais in child delivery is very high (88.05 per cent), and is more in Hindu households (92.13 per cent) than in Christian households (78.77 per cent). Nearly 6 per cent of the deliveries were performed by trained midwife/ASHA. Those children born in institutional care have also received pre and post-natal care, but the proportion of such children is comparatively low.
- Immunisation of children against Polio, DPT and BCG show encouraging results. Almost all children have been given Polio drops. Similarly, almost all children below the age of 5 years have been immunised against at least one type of disease. However, the proportion of the children fully immunised is very low (9.82 per cent).
- Fever, cough and cold, malaria, pneumonia, dysentery, diarrhoea and arthritis are the most common health problems faced by sample households. Nearly 26 per cent and 13 per cent of the sample households suffered from fever, and cough and cold respectively. Similarly, 9.93 per cent and 8.78 per cent of them

have suffered from malaria and pneumonia respectively. On an average, Rs.241 was incurred per household on health related expenditure -- comparatively more by Hindu households (Rs.259) than by Muslim households (Rs.221).

- Dependence on private sources for medical treatment is significantly high (56.07 per cent) as compared to government hospitals (1.29 per cent). Out of the total debt raised by the sample households, nearly 36 per cent was used to meet medical expenditure. A proportionately larger percentage of Christian households (49.24 per cent) have taken such type of loan than the Muslim households (25.28 per cent). This is attributed to the fact that medical services available at government hospitals are inadequate and poor in quality, which compels them to rely on private sources of medical treatment.
- Nearly 29 per cent of the sample households and 33 per cent of the Muslim households are reportedly indebted. The proportion of Hindu and Christian households in debt stood at 27.35 per cent and 27.15 per cent respectively. The average amount of loan raised is modest (Rs.12058). Hindu households are more indebted (Rs.13293) than Muslim (Rs.11428) and Christian households (Rs.5030). The non-institutional sources of finance are dominant in the rural areas of the district. The local traders and friends/relatives play a significant role in rural finance. Each of them provides about 35 per cent of the credit needs. Since these sources are often exploitative, their role should be minimised by increasing the coverage of institutional sources and formation of SHGs in the villages.
- The majority of the sample population (89.20 per cent) is living below the poverty line (BPL), however only, 36.95 per cent of sample households have BPL ration cards and only 30.40 per cent avail the PDS facility.
- More than two-thirds of the sample population complained about insufficient quantity of ration and non-availability of the ration on time (67 per cent) followed by irregular supply (54.65 per cent), dishonesty in measurement (23.80 per cent) and bad quality (17.28 per cent) as main problems being faced in availing the PDS services.
- ARWSP, SSA and ICDS are three schemes, which are known to the majority of the households. Besides, the awareness regarding IAY, TSC and NREGA is

quite significant. Maternity Benefit Scheme and Old Age or Widow Pension Schemes are the least known schemes to the rural households.

- Employment opportunities and welfare facilities rank at the top in the list of aspirations relating to development. Educational facility is the third important development priority followed by irrigation. Housing and health are also desired as basic needs by the households. However, the communities have ranked the development priorities differently, except for the high priority given by all of them to employment, education and health.
- The rural population of the district has participated in the state assembly and parliamentary elections, which reflects a high level of political participation. However, a very small proportion of them are members of self help groups (SHGs). However most of them are members of religious organisations. The level of social participation is high in this district, which may be attributed to high penetration of religious organisations and presence of non-governmental organisations (NGOs) in the rural areas of the district.

Policy Issues

- High concentration of population in the child and youthful age groups calls for rigorous educational and manpower planning. More institutions of higher learning and technical and vocational institutions are needed. There is also a need for the creation of large number of self-employment opportunities in agro, horticulture and tourism sectors.
- The educational attainment, particularly of the youth and the females, is modest and needs improvement. Poor educational attainment hampers their future labour market prospects. There is an urgent need to increase the participation of the population, particularly of the youth, in higher and technical education. This would also require imparting of short duration job oriented courses in technical institutions to the rural youth, besides providing free-ships and scholarships to needy youth from disadvantaged groups and minorities.
- Gender difference in literacy is noticeable in both the communities. This needs the attention of the educational planners and decision-makers. Efforts should be made to raise the awareness about the advantages of female education.

- SSA has made its presence felt in the rural areas of the district, though at a slower pace. The target of 'education for all' is still a distant dream. There is a need to speed up the efforts to ensure cent per cent enrolment of children in the school going age group with zero drop-outs. This would be possible by improving the quality of education and expanding the school infrastructure. Thus, the gap in human capital formation needs to be bridged as a priority by following community and gender sensitive educational programmes and schemes.
- The main reason cited for drop-out is 'work at home'. Thus, there is need to make the parents aware about the benefits of education and the educational system needs to be improved to make it more interesting to the children. Livelihood opportunities also need to be provided to the rural poor, to eliminate the incidence of child labour.
- The educational attainment is low among all the communities, especially of the women. For its improvement scholarships may be given to poor but deserving students from rural areas. Concrete steps need to be taken to increase the enrolment beyond high school and technical institutes.
- In order to increase the enrolment and retention of students, there is need to enhance the quantum of educational assistance. The poor and deserving students must be provided with scholarships and uniforms. There is need to provide free elementary education to the rural poor so as to ease the economic burden of the parents.
- The possession of livestock in large numbers by rural households has provided them with draught power, milk, meat and other products, depending upon the types of livestock owned and maintained. In order to improve their livelihood condition including nutritional standards, livestock and dairy development programmes need to be strengthened.
- The low female work participation is of concern. It calls for appropriate policy interventions to raise their employment in economic activities. This will empower and make them capable to play their roles within and outside the family in an effective way.
- NREGA needs to be implemented in an effective way so that the poor households may have an opportunity to get assured employment of 100 man-

days per household per annum. Besides, the self-employment scheme of SGSY needs to be implemented more vigorously in the district, so that the poor households may earn a sustainable living. It would also empower them socially and politically, as the programme is being implemented through the SHGs.

- Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes such as SGSY for rural poor so that they can be employed on a sustainable basis. It would not only generate employment and supplement family earnings but would also go a long way in empowering the women to play their part within the family and society.
- The low proportion of the workers engaged in modern sectors of employment is mainly due to lack of infrastructure for industrial development. A large proportion of the population of the district is deriving its livelihoods from agriculture and allied activities, which is also responsible for their poverty and deprivation. There is a lack of required trained and skilled manpower in the district. More industrial training institutes and other technical institutes, which could facilitate the locally trained and skilled manpower in getting employment in the industrial sector, need to be opened in the district.
- Unemployment and underemployment are quite alarming among the communities. As such the need for additional employment for augmenting household income and status is very high. However, due to lack of training and skills, their employability is comparatively low. Thus, their skill needs to be improved through short term vocational and job-oriented courses.
- The economic situation of the households can be improved by the government by providing better basic health and educational facilities and reducing their dependence on costlier private services.
- The dependence on private sources of drinking water by the rural poor households needs to be rectified by providing tap water facilities, for which necessary allocations need to be made on a priority basis.
- The practice of open defecation, though comparatively on a lower scale, needs to be checked by providing in-house toilets. This would help to improve the hygiene and environmental condition in the villages.

- The improvements in the system for institutional deliveries presents an encouraging picture of reproductive and child health care system in the district, which needs to be strengthened further to ensure cent per cent institutional birth and child care.
- There is a need to strengthen the National Rural Health Mission so that it may be able to meet the health needs of the poor rural households and curtail their dependence on private sources which are costly in nature.
- The banks and financial institutions can play a major role in providing credit at cheaper rates without any collateral for undertaking productive self-employment. The government sponsored micro credit scheme under the SGSY needs to be promoted more vigorously so that poor villagers may invest in farm and non-farm activities, including dairy development, to increase their income, which would also mitigate poverty and empower them, both economically and socially.
- The huge differences in the number of those under the BPL category and holding BPL ration cards and those availing benefits from the PDS is a matter of very serious concern and the gaps need to be plugged at its earliest. There is also a need to rejuvenate the PDS to improve its performance as well as coverage and make it free of corruption.

Annexure 1: List of Surveyed Villages in Sahibganj District

Tehsil	Gram Panchayat	Village
Barharwa	Barari	Abratola
	Kalu	Sirasing
	Bishunpur	Bishunpur
	Mayurkola	Bijaipur
	Plasbana	Plasbana
	Rupaspur	Rupaspur
Udhuwa	Begamganj	Beganganj
	Udhawa ,Diara	Udhawa,Diara
	Pranpur Diara	Pranjpur Diara
	Amant Diara	Amant Diara
	Pranpur	Pranpur
	Begamganj	Begamganj
Rajmahal	Tethlia	Bhawngaon
	Jamnagar	Jamangar
	Samaspur	Samspur
	Lakhipur	Lakhipur
Sahibganj	Harprasad	Harprasad
Pathana	Drampur	Sitapahar
	Arjunpur	Arjunpur
	Saraibindha	Saraibindha
	Sivapahar	Sivapahar
Mandro	Mahadev Baran	Mahadev Baran
	Ambadiha	Chhota Salbandha
Taljhari	Sagar Bhanga	Barmasia
Bario	Birbal Kandar	Birbal Kandar
	Banjhi	Kandva
	Bada Tofi	Bada Lohanda
	Mandan Sahi	Chhota Pangro
Barhait	Barhait Santhala	Barhait Santhala
	Borbandh	Ilaki

Annexure 2

Physical Structure of Schools in Studied Villages of Sahibganj			
Types	Categories	Number	Percentage
Type of Structure	Katcha/Thatch	1	3.7
	Katcha/Tiles	1	3.7
	Pucca	25	92.6
	Total	27	100.0
Main Flooring Materials	Mud	2	7.4
	Cement	25	92.6
	Total	27	100
Number of Class Rooms (Mean)	(Mean)	2.8	
Usable Blackboards	Yes	27	93.1
	No	2	6.9
	Total	29	100
Desks Availability	Yes for all Students	1	3.5
	Yes for some Students	1	3.5
	No	27	93.1
	Total	29	100
Number of School having Teachers	(Mean)	4.07	
Number of schools by teachers present	(Mean)	2.77	
Toilet Facility	Yes	13	44.8
	No	16	55.2
	Total	29	100
Drinking Water Facility	Yes	21	72.4
	No	8	27.6
	Total	29	100
Students Perception on Mid-day meal			
(a) Quality	Good	15	62.5
	Bad	2	8.3
	Average	7	29.2
	Total	24	100
(b) Preparation	Good	15	62.5
	Bad	2	8.3
	Average	7	29.2
	Total	24	100
(c) Regularity	Good	12	48.0
	Bad	9	36.0
	Very Bad	1	4.0
	Average	3	12.0
	Total	25	100
Availability of			
(a) Slate	Yes	5	17.2
	No	24	82.8
	Total	29	100

	Yes	6	20.7
	No	23	79.3
(b) Note book	Total	29	100
	Yes	29	100
(c) Books	Total	29	100
Punctuality, Discipline and Sincerity of Teachers			
	Very Good	2	7.4
	Good	20	74.1
	Bad	2	7.4
	Very Bad	1	3.7
	Average	2	7.4
(a) Punctuality	Total	27	100
	Very Good	1	3.7
	Good	21	77.8
	Bad	2	7.4
	Very Bad	1	3.7
	Average	2	7.4
(b) Discipline	Total	27	100
	Good	21	77.8
	Bad	1	3.7
	Very Bad	1	3.7
	Average	4	14.8
(c) Sincerity	Total	27	100

Source: Survey.