# A BASELINE SURVEY OF MINORITY CONCENTRATION DISTRICTS OF INDIA

SITAMARHI

(Bihar)

Sponsored by:

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



INSTITUTE FOR HUMAN DEVELOPMENT

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#### ACRONYMS

Accredited Social Health Activist - ASHA Below Poverty Line - BPL Community Health Centres - CHCs Community Sanitary Complexes - CSCs Indira Awas Yojana – IAY Individual Household Latrines - IHL Mid Day Meal Scheme - MDMS National Rural Health Mission - NRHM Public Distribution System - PDS Public Health Centres - PHCs Probability Proportionate to Size - PPS Rajiv Gandhi Rural Electrification Mission - RGREM **Rural Electrification Corporation - REC** Sarva Shiksha Abhiyan - SSA Swarnjayanti Gram Swarozgar Yojana - SGSY **Total Sanitation Campaign - TSC** Work Participation Ratio - WPR

# EXECUTIVE SUMMARY

# DEVELOPMENT GAPS AND PRIORITIES FOR THE MULTI-SECTOR DEVELOPMENT PLAN OF SITAMARHI DISTRICT OF BIHAR

## Background

 The Ministry of Minority Affairs (GOI) has identified 90 minority concentrated backward districts using eight indicators of socio-economic development and amenities based on 2001 census data with the aim of improving these indicators to the all India level through a Multi-Sector Development Plan (MSDP) during the eleventh five year plan period. Since, it is expected that there would be changes in the indicators in the years since 2001, a baseline survey has been conducted to inform the multi-sectoral development plan with the latest deficits and priorities.

## District profile (2001 census)

- Sitamarhi is primarily a rural district; 94 per cent of the total population lives in the rural areas.
- There is a substantial concentration of minority (mainly Muslims) population. Against the state average of 16.2 per cent, Muslims constitutes 21.4 per cent of the total rural populations. Some of the important Muslim concentration sub-divisions are Nanpur (38.8 per cent), Pupri (36.6 per cent), Bajpatti (31.83 per cent) and Parihar (31.5 per cent).
- The proportion of other minority groups -- Christian, Sikh, Budhist and Jains is negligible.
- The literacy rate is 36.71 percent, much below the state and national averages. The female literacy rate at 24.28 per cent is very low and means that only one out of four women is literate. The adverse situation faced by women is borne out by the abysmally low sex ratio of 892, which is lower than the state and the all India averages.
- The overall work participation rate is 32.19 percent, which is lower than the state average. Agriculture labourers dominate the labour force (57.3 per cent of the total) --that is almost double of the national average. Household workers constitute only 3.3 per cent of rural workers.
- Most of the villages lack some basic infrastructure: 92 percent are without any medical facilities; 12 percent of the villages lack formal facilities of education

of any type; 63 percent villages are without electricity; and 57 percent of the villages are without all weather road connectivity.

#### Survey findings (2008)

In 2008 (survey findings), Sitamarhi lagged behind the all India average in eight out of ten indicators. The table below shows the gap between all India and district figures vis-à-vis ten indicators and prioritises the development intervention vis-à-vis eight indicators. The district figure is based on the survey findings (2008) and all India figures are of 2004-05 and 2005-06. The distance from the all India figures may be higher, as the all India data are a little dated.

SI. No.	Indicators	Sitamarhi 2008	All India 2005	Development Gaps Between All India and District	Development Priority of the District
		(1)	(2)	(3=1-2)	(4)
1	Rate of literacy	58.32	67.3	-8.98	4
2	Rate of female literacy	48.92	57.1	-8.18	6
3	Work participation rate	31.37	38.0	-6.63	7
4	Female work participation rate	12.57	21.5	-8.93	5
5	Percentage of households with <i>pucca</i> walls**	36.64	59.4	-22.76	3
6	Percentage of households with safe drinking water	97.14	87.9	9.24	
7	Percentage of households with electricity	13.12	67.9	-54.78	1
8	Percentage of households with water closeset latrines	12.04	39.2	-27.16	2
9	Percentage of fully vaccinated children	39.11	43.5	-4.39	-
10	Percentage of child delivery in a health facility	10.20	38.7	-28.5	-

Development Gaps and Priorities for the Multi-sector Plan

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

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

#### **Development Priorities as per Eight Indicators**

#### Electricity

Electricity supply is the most critical shortage in the development map of this district. Percentage of households with electricity is less than one fifth of the national average. However, condition of Muslims households is slightly better than that of Hindu households.

#### In house toilet

The poor state of total sanitation programmes is indicated out by the fact that the percentage of households having access to in house toilets in Sitamarhi is almost half of the national average. And once again Muslim households have a lower proportion than Hindu households.

## Houses with Pucca Walls

While national average of houses with *pucca* walls is 59.4 percent, it is only 36.64 percent in Sitamarhi, i.e., national average is almost two times higher than that of the district. In this context Muslims are worse off than Hindus.

## **Total Literacy Rate**

Literacy rate in Sitamarhi is almost half of the national average. While male literacy rate among Hindus is higher than Muslims, it is reverse in the case of females. However sex ratio and average household size of Muslim households are larger than the Hindus.

# Work Participation Rate (Female Work Participation Rate)

Total WPR as well as Female WPR is lower in Sitamarhi than the national average. While total WPR for male is 49 per cent, it is only 13 per cent for females.

# Female literacy

Generally female literacy is taken to be a driver of development in development. In Sitamarhi female literacy rate is lower than the national average and Muslim female are more literate than Hindu females.

# Chapter I

# INTRODUCTION

#### **BRIEF SOCIO-ECONOMIC PROFILE**

Sitamarhi district derives its name from the epic *Ramayana*, being the seat of power of King *Janak*, father of *Sita*. It is now an important district of Bihar. The district is flood prone and is known for the wrath of the river Bagmati, which regularly inundates this district. The district is primarily dependent on agriculture. There are seventeen tehsils in this district and almost 94 percent of the population lives in rural areas. Out of these 17 tehsils, the urban population is present only in Bairgania, Belsand, Dumra and Pupari. Schedule tribes are largely non-existent and schedule castes are 11.9 percent of the total population. Hindus and Muslims constitute 78.6 percent and 21.4 percent of total population. Other minority population is negligible. Muslim concentration tehsils are Nanpur (38.81%), Pupri (36.61%), Bajpatti (31.83%), Parihar (31.46%), Bairgania (29.24%), Bokhara (29.09%), Parsauni (22.04%), Sursand (21.24%), Sonbarsa (19.72%) and Dumra (19.51%).Out of the 17 tehsils of Sitamarhi, the percentage of Muslim population is higher than the state average in 11 tehsils.



## Population and Its Composition

Table 1.1: Demographic Structure of Population of Sitamarhi							
Tahsil	Rural * %	SC %	ST %	Hindu population	Muslim Population	Minority population	
				%	%	%	
Bairgania	65.72	11.2	0.0	70.47	29.24	29.50	
Suppi	100.00	16.1	0.1	88.75	11.11	11.18	
Majorganj	100.00	18.1	0.4	88.34	11.58	11.62	
Sonbarsa	100.00	13.3	0.0	80.26	19.72	19.73	
Parihar	100.00	10.3	0.1	68.47	31.46	31.48	
Sursand	100.00	9.6	0.0	78.70	21.24	21.25	
Bathnaha	100.00	15.3	0.0	89.83	10.06	10.09	
Riga	100.00	14.3	0.1	87.64	12.27	12.31	
Parsauni	100.00	14.4	0.0	77.90	22.04	22.05	
Belsand	82.48	13.2	0.1	82.98	16.99	17.00	
Runisaidpur	100.00	12.8	0.0	87.61	12.32	12.35	
Dumra	74.29	11.5	0.0	80.42	19.51	19.54	
Bajpatti	100.00	8.6	0.0	68.10	31.83	31.85	
Charaut	100.00	9.3	0.0	92.54	7.33	7.39	
Pupri	90.55	9.2	0.0	63.32	36.61	36.64	
Nanpur	100.00	8.3	0.6	61.14	38.81	38.84	
Bokhara	100.00	9.8	0.0	70.82	29.09	29.16	
Total	94.29	11.9	0.1	78.55	21.37	21.41	
Bihar	89.54	16.4	1.0	83.6	16.17	16.3	

#### Table 1.1: Demographic Structure of Population of Sitamarhi

Note: \* Relates to rural areas only. Source: Population Census, 2001

#### **Literacy Levels**

As per the Census 2001 the literacy rate of rural Sitamarhi is below the state average. Female literacy is almost half of male literacy.

NAME	Person	Male	Female
Bairgania	33.58	44.38	21.40
Suppi	40.68	52.31	27.69
Majorganj	33.82	43.77	22.73
Sonbarsa	36.82	50.61	21.13
Parihar	33.87	46.00	20.29
Sursand	39.42	50.50	26.88
Bathnaha	36.50	48.84	22.42
Riga	37.15	48.67	23.87
Parsauni	32.71	43.72	20.35
Belsand	35.28	44.86	24.38
Runisaidpur	37.29	46.69	26.59
Dumra	37.20	48.90	23.80
Bajpatti	38.29	49.08	26.39
Charaut	41.43	53.31	27.90
Pupri	37.46	46.96	27.10
Nanpur	36.66	46.12	26.22
Bokhara	33.78	42.19	24.32
Sitamarhi	36.71	47.73	24.28
BIHAR	43.92	57.09	29.61

Table 1.2: Literacy ratio of Rural Sitamarhi District

Note: \* Relates to rural areas only. Source: Population Census, 2001

#### Work Participation

Work Participation Rate as well as percentage of cultivators in the total workforce in Sitamarhi is below the state average. However, percentage of agricultural labour is higher than the state average. WPR of tehsils of Sitamarhi varies from a maximum of 37 per cent to minimum of 29 per cent. Similarly, the percentage of cultivator and agricultural labour at the tehsil level hover around the district average. Skewed land distribution and regular flooding of this district may explain lower percentage of cultivators. A relatively higher percentage of workers are engaged in household industries in Sonbarsa tehsil (Table 1.3).

NAME	WPR	Cultivator (per cent)	Agricultural Labour ((per cent)	Household Industry (per cent	Others (per cent)
Bairgania	37.11	19.34	63.32	2.41	14.93
Suppi	34.11	25.38	59.29	3.42	11.91
Majorganj	35.93	22.36	59.81	3.89	13.94
Sonbarsa	35.86	26.04	54.74	5.06	14.16
Parihar	30.46	26.14	57.68	3.54	12.64
Sursand	31.98	26.73	56.65	3.27	13.35
Bathnaha	32.43	30.55	56.71	2.65	10.08
Riga	30.51	23.81	53.63	3.63	18.93
Parsauni	29.81	24.95	60.16	2.51	12.38
Belsand	31.17	19.65	63.70	2.59	14.06
Runisaidpur	31.53	25.37	57.73	3.30	13.60
Dumra	30.65	24.07	47.81	3.95	24.16
Bajpatti	35.74	25.70	59.65	3.24	11.42
Charaut	35.79	30.68	58.44	1.72	9.16
Pupri	30.85	22.92	58.09	2.48	16.51
Nanpur	29.59	21.70	60.78	2.79	14.74
Bokhara	29.63	21.74	64.58	2.81	10.87
Sitamarhi*	32.19	25.01	57.30	3.32	14.37
BIHAR*	34.65	31.36	51.05	3.71	13.89

Table 1.3: Distribution of Workers (Main) by Sector of Employment

Note: \* Rural areas only. Source: Population Census, 2001

#### **Natural Resource Base**

This district is known for its rich but vulnerable in agriculture and fisheries. Quality of land is excellent. Agriculture is the main stay of this district. There are many river streams. But this district regularly bears the havoc of floods. River Koshi inundates a large part of this district every year. Consequently a large part of district is inaccessible for almost three to four months every year. Road and rail networks are poor and whatever exists is swept off during the monsoon.

#### **Economic Base**

Distribution of land is highly skewed and fragmented and that is why private investment in agriculture is low. Over a period of time public investment in agriculture too has gone down, as has been in the social sector and utilities. There is a tremendous possibility of development of fisheries in this district. But this too has not picked up for various reasons. Similarly, certain non-cereal crops are very suitable for this district. The work force is unskilled and the literacy rate is very low. Industrial development is conspicuous by its absence. Almost 60 per cent of the land is irrigated, but this varies substantially from one tehsil to another.

#### Infrastructure

As pointed out earlier road and rail networks are in shambles. Health and educational infrastructure is very weak. Of late, there has been a massive inflow of remittances and consequently markets have developed and the service sector has started making its presence felt in many ways.

Tehsils	% villages having paved road	Percentage of villages having power supply	% Villages having agricultural co- operative societies within 5 KM	% villages having Co- operative bank within 5 KM Range	Co-operative bank per lakh population	% villages having commercial bank within	Commercial bank per lakh population	Post office per lakh population	Percentage of unirrigated land to total land
Bairgania	17.6	11.8	70.6	23.5	0.0	52.9	3.2	3.2	42.6
Suppi	18.2	27.3	9.1	0.0	0.0	63.6	2.2	9.7	44.2
Majorganj	18.5	22.2	51.9	25.9	6.1	59.3	10.6	12.1	53.0
Sonbarsa	29.3	24.1	87.9	27.6	0.5	81.0	4.3	8.6	59.6
Parihar	51.2	20.7	32.9	9.8	0.4	30.5	1.9	10.7	80.5
Sursand	54.0	26.0	34.0	26.0	0.6	72.0	5.0	8.8	73.9
Bathnaha	28.2	34.1	41.2	12.9	0.5	50.6	6.9	9.9	46.8
Riga	54.3	48.6	62.9	28.6	0.8	54.3	1.6	11.3	76.1
Parsauni	72.7	59.1	100.0	31.8	0.0	86.4	4.6	10.7	83.0
Belsand	48.6	77.1	88.6	28.6	0.0	65.7	1.9	5.6	52.5
Runisaidpur	33.3	33.3	37.6	30.1	1.4	59.1	2.4	10.1	38.3
Dumra	48.6	44.3	51.4	37.1	1.7	41.4	1.2	10.4	64.5
Bajpatti	54.5	38.2	61.8	27.3	0.0	69.1	3.4	9.5	68.9
Charaut	43.8	43.8	100.0	0.0	0.0	87.5	0.0	17.8	39.5
Pupri	51.2	60.5	55.8	16.3	1.9	46.5	4.4	11.3	63.2
Nanpur	33.3	60.6	93.9	27.3	0.0	54.5	3.0	10.5	57.7
Bokhara	70.8	39.6	89.6	2.1	0.0	79.2	3.0	11.1	55.1
Total	43.0	37.7	56.5	21.4	0.8	58.6	3.4	10.0	59.6
Bihar	37.8	36.2	47.0	23.3	0.9	53.4	3.4	10.9	41.3

Table 1.4: Banking and other facilities in Sitamarhi

In terms of facilities available at the village level, as delineated in table 4, Sitamarhi looks to be a better off district of Bihar. However, there is wide variation across

tehsils, and there does not appear to be any pattern suggestive of bias against Muslim concentration tehsils.

## 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 1.5: 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 DEFICIT

In the first part of this chapter, explanation has been given based on the village level infrastructural deficits calculated from the village level directory of Census 2001. Latter part of this chapter deals with the status in the 30 surveyed villages. The purpose is to estimate the gaps of some basic amenities at the village level.

#### **Education Facilities**

#### Census Results, 2001

The percentage of villages having primary and middle schools in the district is higher than the state average. But population per secondary school is almost double the state average. That shows relative inadequacy of secondary schools in this district. The distribution of these schools across different tehsils shows that some important Muslim concentration areas such as Bairgania, Parsauni, Bajpatti, Pupri and Nanpur have no secondary schools at all. There are only two industrial schools and no training school in this district.

Tahsil	Percentage of villages having primary school	percentage of villages having middle school	number of Secondary school	population per Secondary school	number of industrial school	population per industrial school	number of training school	population per training school
Bairgania	82.4	17.6	0		0		0	
Suppi	97.0	42.4	0		0		0	
Majorganj	85.2	37.0	0		0		0	
Sonbarsa	87.9	27.6	7	26723	0		0	
Parihar	95.1	23.2	5	52294	0		0	
Sursand	92.0	30.0	6	26517	0		0	
Bathnaha	87.1	30.6	1	202202	2	101101	0	
Riga	91.4	34.3	0		0		0	
Parsauni	90.9	36.4	0		0		0	
Belsand	77.1	25.7	2	53636	0		0	
Runisaidpur	82.8	36.6	3	95999	0		0	
Dumra	87.1	40.0	4	60253	0		0	
Bajpatti	89.1	40.0	0		0		0	
Charaut	87.5	31.3	0		0		0	
Pupri	86.0	37.2	0		0		0	
Nanpur	87.9	27.3	0		0		0	
Bokhara	93.8	41.7	4	58562	0		0	
Total	88.4	33.2	32	79044	2	1264704	0	
Bihar	72.6	21.6	<b>2257</b>	32927	79	940718	79	940718

Table 2.1: Schooling in Sitamarhi

Source: Village Level Directory, (Census 2001).

#### Survey Results (2008)

There is a very wide coverage up to middle schools in the villages. Though schooling facilities for boys is well developed, the same is not true for girls. Surprisingly, there is no formal source of education beyond high school, apart from religious education, in the surveyed villages. People have to commute longer distances to access education beyond high school.

	% of villages having	Avg. Distance (KM) for villages not
Type of School		having
Primary School (Boys/Co-ed)	93.33	0.10
Primary School (Girls)	36.67	3.96
Middle School (Boys/Co-ed)	90.00	0.33
Middle School (Girls)	3.33	6.39
High/Higher Secondary School (Boys)	10.00	5.53
High/Higher Secondary School (Girls)	0.00	11.97
Inter College	0.00	16.97
ITI	0.00	27.17
Polytechnic	0.00	66.93
Other Training School	0.00	67.81
Religious School	56.67	0.00
Non Formal	53.33	0.12
Other Educational Facilities	0.00	0.00
Source: Field Survey		

Table 2.2. Access to	Educational Eacility	y in Surveyed Villages
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It is often said that successive governments have been too obsessed with quantitative expansion of education in India and quality has been completely ignored. To examine this proposition a detailed survey of schools was carried out to know the quality dimension. All schools have either semi-*pucca* or *pucca* structures made of brick and cement. On an average these schools have 4 to 5 rooms with usable blackboards. Though almost all schools have drinking water facility, only 10 per cent of the schools have desks for all its students and only half the schools have toilet facilities. The Mid Day Meal scheme seems to be working pretty satisfactorily as more than 70 per cent of schools have found it to be good in terms of quality, preparation and regularity. Slate, notebook and books are available to all students. Interestingly, teachers are also reported to be generally punctual, disciplined and sincere.

#### Health Infrastructure

#### Census Results, 2001

Health facilities in this district are worse as compared to the state average; percentage of villages having primary health centre (PHC), Mother and Child Welfare (MCW) centre and allopathic hospital within 5 kms is less than the state average.

Similarly, allopathic hospitals per lakh population, tubewells per lakh population and hand pumps per lakh population are below state averages. A closer look at Table 3 reveals that in terms of indicators used in this table, very often figures for Muslim concentration tehsils are lower than the district as well as state averages. For instance, out of five largest Muslim concentration tehsils, namely, Bairgania, Parihar, Bajpatti, Pupari and Nanpur, with the exception of Bajpatti these indicators are all below district and state average in the other tehsils. A relatively better picture of Bajpatti has to do with local conditions.

Tahsil	% Villages having PHCs within 5 KM	% Villages having MCW Centre within 5 KM	% villages having Allopathic hospital <5KM Range	Allopathic hospital per lakh population	Tap Per lakh population
Bairgania	29.4	0.0	0.0	0.0	0.0
Suppi	15.2	24.2	24.2	6.5	1.1
Majorganj	40.7	11.1	40.7	1.5	1.5
Sonbarsa	44.8	27.6	51.7	1.6	1.1
Parihar	7.3	11.0	13.4	0.0	0.4
Sursand	42.0	8.0	38.0	3.1	0.0
Bathnaha	27.1	5.9	3.5	0.5	0.5
Riga	37.1	2.9	17.1	0.0	4.8
Parsauni	22.7	0.0	4.5	1.5	27.6
Belsand	48.6	0.0	11.4	0.0	0.9
Runisaidpur	34.4	22.6	51.6	1.0	3.8
Dumra	38.6	30.0	35.7	2.5	0.4
Bajpatti	67.3	50.9	54.5	0.6	0.0
Charaut	81.3	62.5	68.8	3.0	0.0
Pupri	25.6	2.3	11.6	0.0	0.0
Nanpur	36.4	0.0	0.0	0.0	0.0
Bokhara	31.3	2.1	2.1	0.4	0.0
Total	34.8	16.0	26.6	1.1	1.7
Bihar	32.7	20.1	27.5	1.3	1.7

Table	2.3:	Health	Facilities
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Source: Village Level Directory, (Census 2001).

#### Survey Results (2008)

More than half of villages do have primary health sub centres, but over 90 per cent of the villages have quacks. More than 60 per cent villages have some kind of medical shops and if they do not have any of the two (sub-centres and medical shops) in the village, it is on an average within a distance of 2 kms. There appears to be a relationship between number of quacks and medical shops and this casts doubt on the quality of medicines being sold. Despite the claims by successive governments PHCs cover only 17 per cent of surveyed villages. When only 10 per cent villages

have qualified allopathic doctors, only 6.5 per cent have any hospital or dispensary and on an average a villager has to travel around 10 kilometers to avail theses facilities, it can be easily said that modern health facilities are virtually non-existent in these villages.

Туре	% of villages having	Avg. Distance (KM) for villages not having
PHCs	16.67	5.07
Primary Health Sub Centre	56.67	1.50
CHCs	10.00	5.93
Hospital/Dispensary	6.67	9.13
Private Qualified Alopathic Doctors	10.00	9.63
Maternity Child care Centre	0.00	13.13
Ayurvedic Hospitals	0.00	38.44
AyurvedicDoctors	16.67	10.37
Homeopathic Hospitals	0.00	41.67
Homeopathic Doctors	33.33	7.48
Quacks	93.33	2.00
Family Planning Clinics	16.67	6.13
Chemists/ Medicine Shops	63.33	1.59
Others	10.0	0.0

Table 2.4: Access to Health Facility in Surveyed Villages

Source: Field Survey

# Other Infrastructural Facilities Available

Table 2.6 gives a picture of the other facilities available in the sample villages of the district. A high proportion of the villages have general shops (93.3 per cent), followed by anganwadi centre (83.3 per cent), public telephone and fair price shops, each with 76.7 per cent and post facilities (66. 7 per cent), which reflects the wider coverage of schemes such as ICDS, public distribution system, telephone connectivity and postal services etc.

Other infrastructure facilities available in the surveyed villages indicate a mixed pattern. One tenth of the villages have fertilizer shops, seed storage facilities, and pesticide shops. The facilities of regular market, commercial banks, rural banks, cooperative banks, cold storage and mandis are available in very few sample villages. The facilities for organised selling of milk and veterinary services also exist in some parts of the villages. The accessibility of the available infrastructure facilities at a larger distance adversely affects its utilisation, which calls for better road network to improve the livelihood conditions and quality of life.

Туре	% of villages having	Avg. Distance (KM) for villages not having
Nearest Bus Stop	26.7	4.6
Nearest Regular Market	33.3	5.1
Nearest Rail Station	10.0	15.1
Nearest Post Office	66.7	1.0
Public Telephone Connection	76.7	0.7
Commercial Bank	10.0	7.1
Rural Bank	13.3	5.3
Co-operatve Bank	10.0	9.6
Anganwadi Centre	83.3	0.1
GP Office	46.7	1.0
Fair Price Shop	76.7	0.7
Fertilizer shop	23.3	5.1
Seed Storage	23.3	5.4
Pesticide Shop	10.0	6.5
Cold Storage	0.0	35.2
Other General Shops	93.3	0.3
Nearest Mandi	6.7	7.9
Milk Mandi	10.0	13.3
Veterinary (Centre/Sub-Centre)	6.7	6.4

Table 2.5: Percentage of Villages having Other Facilities

# Chapter III SOCIO-ECONOMIC CONDITIONS OF THE RURAL HOUSEHOLDS IN SITAMARHI

# **DEMOGRAPHIC CHARACTERISTICS**

The average size of the Muslim households (6.1) is larger than the average size of Hindu households, i.e., 5.7. The dependency ratio in Muslims is 0.98, which is a little lower than that of the Hindus (1.03). The overall sex-ratio is 949, which is lower than the district, state and national level figures. The sex ratio is more biased towards males in the Hindu community (904) than the Muslims (1000) (Table 3.1).

Table 5.1. Demographic reactices of the neuscholas surveyed (76)								
Community	Sample Size	Dependency	Sex Ratio	Average HH Size				
		Ratio						
Hindu	542	1.03	904	5.7				
Muslim	358	0.98	1000	6.1				
All	900	1.01	949	5.9				

 Table 3.1: Demographic Features of the Households surveyed (%)

Source: Field Survey

The overall work participation rate is 31.37, which is a little higher among Hindus than Muslims. But the disturbing trend is that the work participation rate of the female population is almost one third of the males. The female population is generally less outgoing in the conservative rural society and its movement is further restricted due to lower levels of literacy, skill and employment opportunities.

## **Age-Sex Distribution of Population**

The age wise distribution of population shows that the child population (in the age group 0-14) constitutes 45 per cent of population, whereas the working age population (age group 15-59) is around 50 per cent. The old age population (age 60 and above) is only 5 to 6 percent of the total population.

Age									
group		Hindu			Muslim			All	
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	15.35	16.75	16.01	15.45	16.47	15.96	15.40	16.61	15.99
5-14	28.57	27.74	28.18	29.94	29.39	29.67	29.21	28.56	28.89
15-24	17.24	14.22	15.80	18.70	16.95	17.82	17.92	15.57	16.78
25-29	5.79	9.24	7.43	6.83	7.84	7.33	6.27	8.55	7.38
30-44	16.86	17.85	17.33	13.14	15.52	14.33	15.12	16.70	15.89
45-59	10.63	9.79	10.23	11.42	8.90	10.16	11.00	9.35	10.20
60+	5.56	4.41	5.01	4.53	4.93	4.73	5.08	4.67	4.88
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

 Table 3.2: Age Wise Distribution of Population

# QUALITY OF HUMAN RESOURCE

## Literacy Rate

Table 3.3 shows that this district lags behind in terms of literacy rate. The overall literacy rate is 58.32 per cent -- 58.09 per cent for Hindus and 58.55 per cent in Muslims. As usual, the male literacy rate is higher than female literacy rate but there is a substantial difference in the literacy rate of female Hindus and female Muslims

Sex	Hindu	Muslim	Total
Male	70.61	62.84	66.97
Female	43.77	54.16	48.92
Person	58.09	58.55	58.32

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

# **Enrolment Status of Children**

Current educational status of Children in the age group of 5-16 years indicates that cent percent enrolment still remains elusive. Out of the total children in the age group (5-16), 19.13 percent have never been enrolled in any formal or informal school; 1.51 percent have left school after enrolment; and 0.05 percent are enrolled but do not go to school. Moreover, about 73.18 percent of the children go to government schools and 5.44 percent go to the private schools. While 75 per cent Hindu students go to government schools, some 71 per cent of Muslim students go to government schools. Moreover non-enrolment is high for the girl child belonging to the Hindu community whereas the same is true for males in the Muslim community (Table 3.3).

	Hindu				Muslim			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	
Never Enrolled	16.45	24.82	20.21	21.77	14.38	18.06	18.98	19.29	19.13	
Left after enrolment	2.31	0.51	1.50	1.04	2.00	1.52	1.71	1.30	1.51	
Enrolled but does not go to school	0.00	0.00	0.00	0.18	0.00	0.09	0.09	0.00	0.05	
Goes to informal institution	0.35	0.96	0.63	0.00	1.53	0.77	0.19	1.26	0.70	
Enrolled in govt school and is										
regular	78.12	72.39	75.54	67.55	74.07	70.82	73.08	73.28	73.18	
Goes to private school	2.77	1.32	2.12	9.45	8.02	8.73	5.95	4.87	5.44	
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

Table 3.3: Current Educational Status of 5-16 years children (%)

A substantial number of dropouts are due to poor motivation/awareness, and lack of understanding of the role of literacy and education among the parents and children. The second major reason for the dropout is compulsion to earn for the family. Poverty related factors are the major causes for the dropouts in a substantial number of cases. Interestingly a very small percentage of Hindu children drop out in order to earn. But more than one fourth of the children do so in the case of Muslim households. This is really a very strong conclusion from the field data and this demolishes the claims of all literacy programmes. Moreover, this may have to do with the overall situation including livelihood crisis of Muslims in this district.

	Hindu	Muslim	All
Need to earn	4.69	25.76	15.63
Lack of facility in school	2.39	0.00	1.15
Fee or expenditure not afford	11.70	0.00	5.62
Others	81.23	74.24	77.60
total	100.00	100.00	100.00

Table 3.4: Reasons for Dropouts (%)

Source: Field Survey

#### **Educational Levels**

Table 3.5 shows that a large percentage of population is illiterate. Not much differential was found on the literacy rate between the two religious communities, whereas between genders the difference is apparent. A substantial gap between male and female literacy rate exists for both the religious communities. For the Hindu community the gap in illiteracy between male and female is 22 percentage points whereas for the Muslim community

		Hindu		Muslim		Total			
	Male	Female	Total	Male	Female	Total	Male	Female	Total
lliterate	40.29	62.26	50.70	47.31	53.59	50.46	43.59	57.96	50.59
Below primary or informal education	22.92	19.47	21.28	27.17	22.45	24.81	24.91	20.95	22.98
Primary	12.74	7.98	10.48	12.12	13.00	12.56	12.45	10.47	11.49
Middle	13.34	4.82	9.30	6.84	7.59	7.22	10.29	6.19	8.29
Management or commercial school course (vocational)	0.71	0.30	0.52	1.12	0.93	1.02	0.90	0.61	0.76
Secondary	4.59	3.20	3.93	3.58	2.39	2.98	4.12	2.80	3.47
Higher Secondary	3.29	1.57	2.47	1.27	0.04	0.65	2.34	0.81	1.59
Technical diploma or certificate below degree	1.45	0.36	0.93	0.10	0.00	0.05	0.82	0.18	0.51
Technical or professional degree	0.00	0.02	0.01	0.22	0.00	0.11	0.10	0.01	0.06
Graduate degree	0.47	0.02	0.26	0.02	0.00	0.01	0.26	0.01	0.14
Post-graduate degree	0.21	0.00	0.11	0.22	0.00	0.11	0.21	0.00	0.11
Others	0.00	0.00	0.00	0.02	0.02	0.02	0.01	0.01	0.01
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Table 3.5: Educational Status of Households members (per cent)

it is 6 percentage points. The percentage of population with education up to higher secondary and above is very low. The percentage of population having higher secondary and above qualification is 4 per cent for Hindus and for Muslims it is only 1 per cent (Table 3.6).

	10uiii (13-2-	J Tearsj	
Education	Hindu	Muslim	Total
Illiterate	43.06	60.00	55.08
Below primary or informal education	17.06	15.48	15.94
Primary	13.39	10.85	11.58
Middle	12.92	5.30	7.52
Management or commercial school course			
(vocational)	0.83	0.40	0.53
Secondary	3.93	3.62	3.71
Higher Secondary	7.69	2.56	4.05
Technical diploma or certificate below degree	0.00	0.24	0.17
Technical or professional degree	0.00	0.20	0.14
Graduate degree	0.88	0.09	0.32
Post-graduate degree	0.00	0.10	0.07
Others	0.24	1.15	0.89
Total	100.00	100.00	100.00

Table 3.6: Educational Levels of Youth (15-25 Years)

Source: Field Survey Educational Levels of Youth

Youth are the agent of change in any society. But in any society where a large percentage of youth is illiterate the prospects are bleak. In Sitamarhi 43 per cent of Hindu and 60 per cent of Muslim youths are illiterate. The percentage of youth having higher secondary and above qualification is only 6. If up to primary level of education is taken into account, almost 73 per cent Hindu and 85 per cent Muslim youths fall in this category. Those with education above higher secondary or any other technical or professional education is less than 1 per cent. In a way only 11 per cent Hindu and almost 6 per cent of Muslim youths have a level of education that is meaningful for a modern economy (Table 3.7).

## Per Capita Expenditure on Education

The average per capita expenditure on education is Rs. 147 among Hindu households and Rs. 157 among Muslims. In terms of total household expenditure, Hindus spend about 3.09 per cent on education whereas Muslims spend merely 3.84 per cent.

#### **Government Assistance**

Table 3.7 gives a picture of the assistance given by government for promoting education as well as improving the enrolment ratio in the district. Only two schemes relating to free books and mid-day meals to students have a substantial presence in field. While the free books scheme covers almost 88 per cent of the students, the

mid-day meal scheme does so in the case of only 41 per cent students. This is surprising since the mid-day meal scheme is being touted as a success story in many parts of country, yet in this district it is yet to cover even one-third of school going students. Overall, only half the students have succeeded in securing assistance from the government (Table 3.7).

	Hindu	Muslim	Total
Books	92.22	76.50	88.41
Scholarship	0.23	0.00	0.12
Midday meal	37.47	35.01	41.18
Others	0.08	0.00	0.04
% of students receiving assistance	52.81	50.90	51.85

Table 3.7: Government Assistance (per cent)

Source: Field Survey

# ASSETS BASE OF HOUSEHOLDS

## Land

Land continues to be the most important assets in the rural areas where income and employment opportunities are dependent to a great extent on the possession of land and its characteristics. In Sitamarhi, where 94 per cent of the total population live in the rural areas and where most of them earn their livelihood from agriculture and allied sectors, land is the most critical asset of the households.

Table 3.8 shows that 65 per cent of the total households are landless and 25 per cent are marginal landholders. The distribution of landless households among Hindus and Muslims appear to be uneven: 60 per cent of the Hindu and 70 per cent of the Muslim households are landless. Similarly, 31.53 per cent of the Hindu and 18.23 per cent of the Muslim households are marginal landholders. The percentage of small (3.34), medium (1.70) and large (4.24) landed households is very low. There is a marked difference in the trend in the possession of land among Hindu and Muslim households. Landholding is highly skewed among Muslims than Hindus. Percentage of landless households as well as large landholding is higher among Muslims. Small and medium landed households are low among Muslims (Table 3.8).

Land Category	Hindu	Muslim	All
Landless	60.57	70.91	65.36
Marginal	31.53	18.23	25.36
Small	4.50	1.98	3.34
Medium	2.57	0.68	1.70
Large	0.83	8.19	4.24
Total	100.00	100.00	100.00
Avg Land	2.27	5.43	3.50

The above conclusion is reinforced by the data in Table 3.9. Average size of land possessed by the households in four categories shows the huge differentials. Average size of large land holdings is more than 87 times that of marginal landholdings. Once again this differential is much sharper in the case of Muslims than Hindus.

Land Category	Hindu	Muslim	Total
Marginal	1.03	0.93	1.00
Small	3.80	3.73	3.78
Medium	9.16	10.00	9.32
Large	19.49	15.46	15.89
a <u>-</u> a			

Table 3.9: Average Land holdings (acres)

Source: Field Survey

#### Livestock

The per-household mean volume of livestock amounts to Rs. 5070. This value is substantively low in the case of Muslim households (Rs. 2,442) as compared to other households (Rs. 7342).

## **Productive Assets**

The overall average assets base of the households is Rs 17605, which is Rs 12661 in case of Muslim and Rs 21879 in case of Hindu households. The distribution of assets base of the two communities clearly indicates that the average assets base of the Muslim households is almost two third of the average assets base of the Hindu households. It is interesting to look at the mean asset level of Muslim households and compare this with Hindu households. All types of assets have lower average in former than in latter except consumer assets. Most alarming is very low level of livestock and agricultural assets in Muslims, especially in the context that these are rural households (Table 3.10).

Hindu Muslim Total Share Livestock 33.56 19.28 28.80 9.95 Agro- Assets 4.28 8.06 Transport Assets 10.39 11.33 11.80 Non Agro Assets 1.13 1.50 1.25 17.73 **Consumer Assets** 13.87 25.44 39.12 32.84 **Financial Assets** 29.70 100.00 100.00 100.00 Total Per Household 7342 2442 5070 Livestock Agro Assets 2176 542 1419 Transport Assets 2581 1315 1994 220 Non Agro Assets 246 189 3121 3035 3220 **Consumer Assets** Financial Assets 6498 4952 5781 21879 17605 Total 12661

 Table 3.10: Distribution of other Assets across Different Categories

#### **EMPLOYMENT AND INCOME**

#### **Work Participation**

Less than one third of the sample population in the district constitutes the workforce. The work participation rate (WPR) of females is very low at 12 per cent. There is hardly any significant difference in WPR between Muslims and Hindus.

	Hindu	Muslim	Total
Male	49.66	48.66	49.19
Female	13.93	11.18	12.57
Person	32.70	29.93	31.37

**Table 3.11: Work Participation Rate** 

Source: Field Survey

#### **Nature of Employment**

Apart from the problem of unemployment and under-employment, casual employment dominates the scene. Out of the total workforce, 68 per cent are casual workers, 22 per cent are self-employed and merely 11 per cent are in regular employment. The data on employment status across communities indicates that the proportion of casual labourers is higher among Muslims. However, Hindus are self-employed in relatively more numbers than the Muslims, and Muslims are in regular employment in relatively more numbers (Table 3.12). One would have expected higher self-employment among Muslims because of their larger involvement as artisans, especially handlooms. But we found that Muslims have neither land, agricultural and livestock assets, nor are they in self-employment. As a result they are extremely poor.

		Hindu			Muslim	Muslim		Total	
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed	31.3	21.3	29.3	12.1	16.9	13.0	22.4	19.3	21.8
Regular	9.9	2.4	8.4	16.4	0.0	13.2	12.9	1.3	10.6
Casual	58.8	76.3	62.3	71.5	83.1	73.7	64.7	79.4	67.6
Total	100	100	100	100	100	100	100	100	100

 Table 3.12: Status of Employment (%)

Source: Field Survey

Further dis-aggregation of the above table shows that 15.36 per cent are selfemployed in agriculture and merely 6.39 per cent are in non-agriculture. Similarly, 27.7 per cent are casual workers in agriculture and 39.9 per cent are casual workers in non-agriculture. Once again, a lesser percentage of Muslims are self-employed in agriculture and work as casual labour in agriculture. They are largely engaged in non-agriculture, either as self employed or as casual labour (Table 3.13). This buttresses our above conclusion that in a largely agrarian society Muslims are seeking out their livelihood from the non-agriculture sector.

	Hindu		Muslim			Total		
Male	Female	Total	Male	Female	Total	Male	Female	Total
23.51	18.22	22.45	5.56	13.97	7.17	15.13	16.30	15.36
7.80	3.05	6.84	6.58	2.89	5.87	7.23	2.98	6.39
9.89	2.42	8.39	16.39	-	13.25	12.93	1.33	10.64
24.36	73.15	34.17	8.30	70.49	20.22	16.87	71.94	27.70
34.44	3.16	28.15	63.17	12.65	53.48	47.85	7.45	39.90
100	100	100	100	100	100	100	100	100
	23.51 7.80 9.89 24.36 34.44	23.51       18.22         7.80       3.05         9.89       2.42         24.36       73.15         34.44       3.16	23.51       18.22       22.45         7.80       3.05       6.84         9.89       2.42       8.39         24.36       73.15       34.17         34.44       3.16       28.15	23.51         18.22         22.45         5.56           7.80         3.05         6.84         6.58           9.89         2.42         8.39         16.39           24.36         73.15         34.17         8.30           34.44         3.16         28.15         63.17	23.51         18.22         22.45         5.56         13.97           7.80         3.05         6.84         6.58         2.89           9.89         2.42         8.39         16.39         -           24.36         73.15         34.17         8.30         70.49           34.44         3.16         28.15         63.17         12.65	23.51       18.22       22.45       5.56       13.97       7.17         7.80       3.05       6.84       6.58       2.89       5.87         9.89       2.42       8.39       16.39       -       13.25         24.36       73.15       34.17       8.30       70.49       20.22         34.44       3.16       28.15       63.17       12.65       53.48	23.51       18.22       22.45       5.56       13.97       7.17       15.13         7.80       3.05       6.84       6.58       2.89       5.87       7.23         9.89       2.42       8.39       16.39       -       13.25       12.93         24.36       73.15       34.17       8.30       70.49       20.22       16.87         34.44       3.16       28.15       63.17       12.65       53.48       47.85	23.51       18.22       22.45       5.56       13.97       7.17       15.13       16.30         7.80       3.05       6.84       6.58       2.89       5.87       7.23       2.98         9.89       2.42       8.39       16.39       -       13.25       12.93       1.33         24.36       73.15       34.17       8.30       70.49       20.22       16.87       71.94         34.44       3.16       28.15       63.17       12.65       53.48       47.85       7.45

Table 3.13: Occupational Status (%)

Source: Field Survey

## Sector of Employment

Industry-wise employment trend shows that 44 per cent are employed in the primary sector, about 32 per cent in manufacturing, 10.5 per cent in construction, and the rest in the service sector. In the service sector trade, hotel and restaurant, public administration, education, and health (mostly in the government sector) are the major employment provider. Once again Muslims are more concentrated in manufacturing than in agriculture but their share in public administration, education and health is lower than Hindus. Muslims have not benefited much from the construction boom like the Hindus (Table 3.14).

	Hindu	Muslim	Total
Agriculture, Forestry & Fishing	58.0	27.9	44.0
Mining & Quarrying	0.5	0.2	0.4
Manufacturing	16.2	50.7	32.2
Electricity	0.0	0.0	0.0
Construction	13.6	6.9	10.5
Trade, Hotels & Restaurants	3.5	4.0	3.7
Transport, Storage & Communication	1.6	6.2	3.8
Finance, Real Est. & Business	1.2	1.4	1.3
Pub Admn, Edu, Health & Others	5.4	2.7	4.2
Total	100	100	100

Table 3.14: Industry wise Employment (per cent)

#### Income and Expenditure

Per capita income as well as expenditure of Muslim households is lower than Hindu households. However, income-expenditure ratio of Hindus and Muslims is equal (Table 3.15).

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	Hindu	Muslim	Total
Expenditure (Rs.)	4763	4103	4445
Income (Rs.)	5,755	4,910	5,348
Income-expenditure ratio	1.21	1.20	1.20
Common Field Common			

Table 3.15: Average Annual per Capita Income and Expenditure (in Rs.)

Source: Field Survey

Predominance of food-items in the overall consumption basket is most obvious in terms of expenditure. On an average, each household is spending 54 per cent on food; Hindu and Muslim households are spending 51 per cent and 58 per cent respectively. Expenditure on social ceremonies is the second major component of consumption and constitutes 14 per cent of the total expenditure. Health expenditure accounts for 10 per cent, with Hindus and Muslims spending 12 per cent and 8 per cent respectively. Interest/loan payment takes 1.3 per cent share in consumption expenditure. Expenditure on education (3.42 per cent) is another component of expenditure basket. Per capita expenditure data shows that Muslims spend significantly less on health and social ceremonies than Hindus and marginally less on food and education (Table 3.16).

Item	Hindu		Mu	slim	Total					
	Rs.	%	Rs.	%	Rs.	%				
Food	2428	51	2400	58.5	2414	54.3				
Education	147	3.1	157	3.8	152	3.4				
Health	571	12	344	8.4	462	10.4				
Social Cermonies	764	16	451	11	613	13.8				
Interest/Loan	72	1.5	38	0.9	56	1.3				
Others	780	16.4	713	17.4	748	16.8				
Total	4763	100	4103	100	4445	100				

 Table 3.16: Item-wise Annual Average per Capita Expenditure (Rs.)

Source: Field Survey

## HOUSING AND OTHER BASIC AMENITIES

#### Type of Housing

A total of 90.45 per cent of the households live in their own houses and about 9.55 per cent in government provided houses. However, the percentage of households residing in the government provided houses is not only greater in Hindus than in Muslims, but percentage of latter is almost negligible. This, in a sense, also reflects that allocation of government provided/assisted houses is more favourable to Hindus than to Muslims. A very large number (39.5 per cent) of the total households were living in the thatched houses; the ratio is relatively higher in Muslims than in Hindus.

About 23 per cent of the total households (Muslims 26.79 per cent and Hindus 19.66 per cent) are living in *Kachca* houses and another 25.67 per cent (Hindus & Muslims 29.83 per cent and 20.86% respectively) were living in semi-*pucca* houses. Only a small percentage (10.97) of the total households lives in *pucca* houses.

About 48 per cent of the total households (40 per cent Hindus and 57 Muslims) live in single room houses and another 34 per cent (38 per cent Hindus and 28 per cent Muslims) resides in two room houses (Table 3.17).

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		Hindu	Muslim	All
Own HH		83.67	98.30	90.45
IAY/Govt provided		16.33	1.70	9.55
Rented		0.00	0.00	0.00
Type Of House	Thatched	38.91	40.19	39.50
	Katcha	19.66	26.79	22.97
	Semi Pucca	29.83	20.86	25.67
	Pucca	10.77	11.19	10.97
	Others	0.83	0.97	0.90
No Of Rooms	1	39.83	56.87	47.73
	2	38.28	28.38	33.69
	2+	21.90	14.75	18.58

Table 3.17: Housing status of the Households

Source: Field Survey

## **Basic Amenities in the Houses**

Private hand pumps are the main source of drinking water for a large number of households -- 39 per cent of households own their own hand pumps. Public hand pumps are the main source of drinking water for another 58.32 per cent of the households. Tap water is available only in 3 per cent of the houses. It appears that Muslim households have not benefited as much as Hindu households from public provision of drinking water (Table 3.18).

Community		Non Electrified Sources Drinking Wat			nking Wate	er Toilet					
	Electrified	Oil lamp	Lantern	Petromax	Others	Public	Private	Others	In house	Outside	Drainage
Hindu	10.36	90.13	79.00	0.00	0.07	55.79	41.39	2.82	10.20	89.80	25.41
Muslim	5.94	94.17	87.91	0.00	0.00	61.22	35.87	2.91	14.17	85.83	20.91
All	8.31	92.00	83.13	0.00	0.03	58.31	38.83	2.86	12.04	87.96	23.33

Electricity supply is very poor in the surveyed villages and is the most critical shortage in the district. Only 8.3 per cent of the household is electrified and the condition of the Muslim household is miserable compared to the Hindu counterpart as only 5.96 per cent of the Muslims have electricity while, 10.36 per cent of the Hindu households have electricity. Majority of the households depend on non electrified sources such as oil lamps (92 per cent) and lanterns (83.13 per cent).

Open defecation is practiced by 88 per cent of the households. Though a larger percentage of Muslim households have in-house toilets, a small percentage is equipped with drainage facilities. Moreover, drainage itself is present in less than one fourth of the total households (Table 3.18).

#### HEALTH AND FAMILY WELFARE

Health facilities in surveyed villages are really bad. Only 16.67 per cent villages have Primary Health Centres (PHC) and only 6.67 per cent villages have hospitals. Moreover, average distances of villages without official health centres from the nearest PHCs and hospitals are 5 kilometres and 9 kilometres respectively.

#### **Place of Child Birth**

In response to a question about the birth of the last child in the family in the past 5 years, it was found that an overwhelmingly large majority (90 per cent) of child-births were at home. This was true for both the communities and among various other social groups (Table 3.19).

#### Assistance in Child Birth

In response to a question about the assistance in child-birth during the last five years, it is interesting to note that untrained dais assisted in almost 87 per cent of the child deliveries. In the case of Muslims, untrained dais assisted in nearly 84 per cent child deliveries, and that of Hindus, 89 per cent. Trained dais assisted in only 1.85 per cent of the child delivery cases (Table 3.19).

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		Hindu	Muslim	All
Where last child born	Govt hospital	5.60	3.01	4.41
	Private hospital	3.04	9.05	5.79
	Home	91.36	87.94	89.80
Who assisted in the deliver	Govt hospital	8.25	9.65	8.89
	Trained midwife/ASHA	2.19	1.44	1.85
	Untrained Dai	89.41	83.80	86.85
	Others	0.15	5.11	2.42

Table 3.19: Institutional and Non-institutional Deliveries of Children (%)	ļ
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## Immunisation

Similarly, the status of child immunisation is not very encouraging. About 39 percent of the children are fully immunised; 37 percent in case of the Muslims and 41 percent Hindus (Table 3.20).

Table 3.20: Any type of immunisation Children Below 5 Years (%)					
	Hindu	Muslim	All		
Any Type	100.00	100.00	100.00		
Fully Immunised	41.34	36.69	39.11		

Table 3.20: Any type of Immunisation Children Below 5 Years (%)

Source: Field Survey

The low level of immunisation is both due to lack of awareness and facilities. Government agencies are the principal source of providing immunisations, as most o fthe households were depending only on them. Only 1.12 percent of the Hindu children were immunised through the private agencies and not even one per cent of the sample Muslims preferred private agencies (Table 3.21).

Table 3.21. Infinumisation Agencies (per cent)					
	Hindu	Muslim	All		
Govt. Agency	100.00	98.88	99.46		
Private Agency	0.00	1.12	0.54		
Total	100.00	100.00	100.00		

# Table 3.21: Immunisation Agencies (per cent)

Source: Field Survey

## Morbidity

The prevalence of disease is indicated in table No. 3.22. The diseases commonly prevalent in the district are: diarrhoea, dysentery, cough and cold, fever, malaria, tuberculosis, arthritis, etc. The very high incidence of such diseases indicates poor coverage of some of the health mission schemes in the district.

Hindu         Muslim         All           Diarrhoea         7.00         4.25         5.73           Dysentery         4.80         4.87         4.83           Cough and Cold         5.32         2.46         4.00           Fever         10.52         7.02         8.91           Malaria         3.03         3.82         3.40           Typhoid         2.76         0.34         1.65           Kalazar         1.89         1.13         1.54           Pneumonia         11.20         17.49         14.10           Vomiting         2.42         2.96         2.67           Ear discharge         1.46         2.53         1.95           Night blindness         0.05         0.73         0.36           Conjunctivitis         2.14         0.78         1.52           Skin Disease         1.02         1.01         1.01           Chiken pox         0.00         0.72         0.33           Worms         0.18         0.00         0.10           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fractu	Table 3.22. Types of Diseases Trevalent in the Households (76)				
Dysentery         4.80         4.87         4.83           Cough and Cold         5.32         2.46         4.00           Fever         10.52         7.02         8.91           Malaria         3.03         3.82         3.40           Typhoid         2.76         0.34         1.65           Kalazar         1.89         1.13         1.54           Pneumonia         11.20         17.49         14.10           Vomiting         2.42         2.96         2.67           Ear discharge         1.46         2.53         1.95           Night blindness         0.05         0.73         0.36           Conjunctivitis         2.14         0.78         1.52           Skin Disease         1.02         1.01         1.01           Chiken pox         0.00         0.72         0.33           Worms         0.18         0.00         0.10           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65					
Cough and Cold         5.32         2.46         4.00           Fever         10.52         7.02         8.91           Malaria         3.03         3.82         3.40           Typhoid         2.76         0.34         1.65           Kalazar         1.89         1.13         1.54           Pneumonia         11.20         17.49         14.10           Vomiting         2.42         2.96         2.67           Ear discharge         1.46         2.53         1.95           Night blindness         0.05         0.73         0.36           Conjunctivitis         2.14         0.78         1.52           Skin Disease         1.02         1.01         1.01           Chiken pox         0.00         0.72         0.33           Worms         0.18         0.00         0.10           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4	Diarrhoea	7.00	4.25	5.73	
Fever         10.52         7.02         8.91           Malaria         3.03         3.82         3.40           Typhoid         2.76         0.34         1.65           Kalazar         1.89         1.13         1.54           Pneumonia         11.20         17.49         14.10           Vomiting         2.42         2.96         2.67           Ear discharge         1.46         2.53         1.95           Night blindness         0.05         0.73         0.36           Conjunctivitis         2.14         0.78         1.52           Skin Disease         1.02         1.01         1.01           Chiken pox         0.00         0.72         0.33           Worms         0.18         0.00         0.10           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4.81         3.31           New Born Baby problem         0.75	Dysentery	4.80		4.83	
Malaria         3.03         3.82         3.40           Typhoid         2.76         0.34         1.65           Kalazar         1.89         1.13         1.54           Pneumonia         11.20         17.49         14.10           Vomiting         2.42         2.96         2.67           Ear discharge         1.46         2.53         1.95           Night blindness         0.05         0.73         0.36           Conjunctivitis         2.14         0.78         1.52           Skin Disease         1.02         1.01         1.01           Chiken pox         0.00         0.72         0.33           Worms         0.18         0.00         0.10           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4.81         3.31           New Born Baby problem         0.75         0.07         0.44           TB         5.07 <t< td=""><td>Cough and Cold</td><td>5.32</td><td>2.46</td><td>4.00</td></t<>	Cough and Cold	5.32	2.46	4.00	
Typhoid2.760.341.65Kalazar1.891.131.54Pneumonia11.2017.4914.10Vomiting2.422.962.67Ear discharge1.462.531.95Night blindness0.050.730.36Conjunctivitis2.140.781.52Skin Disease1.021.011.01Chiken pox0.000.720.33Worms0.180.000.10Problem in teeth0.250.190.22Pain in stomach6.079.377.59Fracture1.922.182.04Women related disease4.686.805.65complication in Pregnancy and child birth2.024.813.31New Born Baby problem0.750.070.44TB5.073.914.54Filaria1.520.791.18Liprocy0.000.000.00Jaundice1.920.531.28Arthritis3.693.643.67Polio1.230.000.66Other17.0817.6417.34	Fever	10.52	7.02	8.91	
Kalazar         1.89         1.13         1.54           Pneumonia         11.20         17.49         14.10           Vomiting         2.42         2.96         2.67           Ear discharge         1.46         2.53         1.95           Night blindness         0.05         0.73         0.36           Conjunctivitis         2.14         0.78         1.52           Skin Disease         1.02         1.01         1.01           Chiken pox         0.00         0.72         0.33           Worms         0.18         0.00         0.10           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4.81         3.31           New Born Baby problem         0.75         0.07         0.44           TB         5.07         3.91         4.54           Filaria         1.52         0.79         1.18           Liprocy         0.00 <t< td=""><td>Malaria</td><td>3.03</td><td>3.82</td><td>3.40</td></t<>	Malaria	3.03	3.82	3.40	
Pneumonia         11.20         17.49         14.10           Vomiting         2.42         2.96         2.67           Ear discharge         1.46         2.53         1.95           Night blindness         0.05         0.73         0.36           Conjunctivitis         2.14         0.78         1.52           Skin Disease         1.02         1.01         1.01           Chiken pox         0.00         0.72         0.33           Worms         0.18         0.00         0.10           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4.81         3.31           New Born Baby problem         0.75         0.07         0.44           TB         5.07         3.91         4.54           Filaria         1.52         0.79         1.18           Liprocy         0.00         0.00         0.00           Jaundice         1.92         <	Typhoid	2.76	0.34	1.65	
Vomiting         2.42         2.96         2.67           Ear discharge         1.46         2.53         1.95           Night blindness         0.05         0.73         0.36           Conjunctivitis         2.14         0.78         1.52           Skin Disease         1.02         1.01         1.01           Chiken pox         0.00         0.72         0.33           Worms         0.18         0.00         0.10           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4.81         3.31           New Born Baby problem         0.75         0.07         0.44           TB         5.07         3.91         4.54           Filaria         1.52         0.79         1.18           Liprocy         0.00         0.00         0.00           Jaundice         1.92         0.53         1.28           Arthritis         3.69	Kalazar	1.89	1.13	1.54	
Ear discharge         1.46         2.53         1.95           Night blindness         0.05         0.73         0.36           Conjunctivitis         2.14         0.78         1.52           Skin Disease         1.02         1.01         1.01           Chiken pox         0.00         0.72         0.33           Worms         0.18         0.00         0.72           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4.81         3.31           New Born Baby problem         0.75         0.07         0.44           TB         5.07         3.91         4.54           Filaria         1.52         0.79         1.18           Liprocy         0.00         0.00         0.00           Jaundice         1.92         0.53         1.28           Arthritis         3.69         3.64         3.67           Polio         1.23         0.0	Pneumonia	11.20	17.49	14.10	
Night blindness         0.05         0.73         0.36           Conjunctivitis         2.14         0.78         1.52           Skin Disease         1.02         1.01         1.01           Chiken pox         0.00         0.72         0.33           Worms         0.18         0.00         0.10           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4.81         3.31           New Born Baby problem         0.75         0.07         0.44           TB         5.07         3.91         4.54           Filaria         1.52         0.79         1.18           Liprocy         0.00         0.00         0.00           Jaundice         1.92         0.53         1.28           Arthritis         3.69         3.64         3.67           Polio         1.23         0.00         0.66           Other         17.08         17.64	Vomiting	2.42		2.67	
Conjunctivitis2.140.781.52Skin Disease1.021.011.01Chiken pox0.000.720.33Worms0.180.000.10Problem in teeth0.250.190.22Pain in stomach6.079.377.59Fracture1.922.182.04Women related disease4.686.805.65complication in Pregnancy and child birth2.024.813.31New Born Baby problem0.750.070.44TB5.073.914.54Filaria1.520.791.18Liprocy0.000.000.00Jaundice1.920.531.28Arthritis3.693.643.67Polio1.230.000.66Other17.0817.6417.34	Ear discharge	1.46	2.53	1.95	
Skin Disease         1.02         1.01         1.01           Chiken pox         0.00         0.72         0.33           Worms         0.18         0.00         0.10           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4.81         3.31           New Born Baby problem         0.75         0.07         0.44           TB         5.07         3.91         4.54           Filaria         1.52         0.79         1.18           Liprocy         0.00         0.00         0.00           Jaundice         1.92         0.53         1.28           Arthritis         3.69         3.64         3.67           Polio         1.23         0.00         0.66	Night blindness	0.05	0.73	0.36	
Chiken pox0.000.720.33Worms0.180.000.10Problem in teeth0.250.190.22Pain in stomach6.079.377.59Fracture1.922.182.04Women related disease4.686.805.65complication in Pregnancy and child birth2.024.813.31New Born Baby problem0.750.070.44TB5.073.914.54Filaria1.520.791.18Liprocy0.000.000.00Jaundice1.920.531.28Arthritis3.693.643.67Polio1.230.000.66Other17.0817.6417.34		2.14	0.78	1.52	
Worms         0.18         0.00         0.10           Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4.81         3.31           New Born Baby problem         0.75         0.07         0.44           TB         5.07         3.91         4.54           Filaria         1.52         0.79         1.18           Liprocy         0.00         0.00         0.00           Jaundice         1.92         0.53         1.28           Arthritis         3.69         3.64         3.67           Polio         1.23         0.00         0.66           Other         17.08         17.64         17.34	Skin Disease	1.02	1.01	1.01	
Problem in teeth         0.25         0.19         0.22           Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4.81         3.31           New Born Baby problem         0.75         0.07         0.44           TB         5.07         3.91         4.54           Filaria         1.52         0.79         1.18           Liprocy         0.00         0.00         0.00           Jaundice         1.92         0.53         1.28           Arthritis         3.69         3.64         3.67           Polio         1.23         0.00         0.66           Other         17.08         17.64         17.34	Chiken pox	0.00	0.72	0.33	
Pain in stomach         6.07         9.37         7.59           Fracture         1.92         2.18         2.04           Women related disease         4.68         6.80         5.65           complication in Pregnancy and child birth         2.02         4.81         3.31           New Born Baby problem         0.75         0.07         0.44           TB         5.07         3.91         4.54           Filaria         1.52         0.79         1.18           Liprocy         0.00         0.00         0.00           Jaundice         1.92         0.53         1.28           Arthritis         3.69         3.64         3.67           Polio         1.23         0.00         0.66           Other         17.08         17.64         17.34	Worms	0.18	0.00	0.10	
Fracture1.922.182.04Women related disease4.686.805.65complication in Pregnancy and child birth2.024.813.31New Born Baby problem0.750.070.44TB5.073.914.54Filaria1.520.791.18Liprocy0.000.000.00Jaundice1.920.531.28Arthritis3.693.643.67Polio1.230.000.66Other17.0817.6417.34	Problem in teeth	0.25	0.19	0.22	
Women related disease4.686.805.65complication in Pregnancy and child birth2.024.813.31New Born Baby problem0.750.070.44TB5.073.914.54Filaria1.520.791.18Liprocy0.000.000.00Jaundice1.920.531.28Arthritis3.693.643.67Polio1.230.000.66Other17.0817.6417.34	Pain in stomach	6.07	9.37	7.59	
complication in Pregnancy and child birth2.024.813.31New Born Baby problem0.750.070.44TB5.073.914.54Filaria1.520.791.18Liprocy0.000.000.00Jaundice1.920.531.28Arthritis3.693.643.67Polio1.230.000.66Other17.0817.6417.34	Fracture	1.92	2.18	2.04	
New Born Baby problem         0.75         0.07         0.44           TB         5.07         3.91         4.54           Filaria         1.52         0.79         1.18           Liprocy         0.00         0.00         0.00           Jaundice         1.92         0.53         1.28           Arthritis         3.69         3.64         3.67           Polio         1.23         0.00         0.66           Other         17.08         17.64         17.34	Women related disease	4.68	6.80	5.65	
TB5.073.914.54Filaria1.520.791.18Liprocy0.000.000.00Jaundice1.920.531.28Arthritis3.693.643.67Polio1.230.000.66Other17.0817.6417.34	complication in Pregnancy and child birth	2.02	4.81	3.31	
Filaria1.520.791.18Liprocy0.000.000.00Jaundice1.920.531.28Arthritis3.693.643.67Polio1.230.000.66Other17.0817.6417.34	New Born Baby problem	0.75	0.07	0.44	
Liprocy0.000.000.00Jaundice1.920.531.28Arthritis3.693.643.67Polio1.230.000.66Other17.0817.6417.34	ТВ	5.07	3.91	4.54	
Jaundice1.920.531.28Arthritis3.693.643.67Polio1.230.000.66Other17.0817.6417.34	Filaria	1.52	0.79	1.18	
Arthritis         3.69         3.64         3.67           Polio         1.23         0.00         0.66           Other         17.08         17.64         17.34	Liprocy	0.00	0.00	0.00	
Polio         1.23         0.00         0.66           Other         17.08         17.64         17.34	Jaundice	1.92	0.53	1.28	
Other 17.08 17.64 17.34	Arthritis	3.69	3.64	3.67	
	Polio	1.23	0.00	0.66	
Total 100.00 100.00	Other	17.08	17.64	17.34	
	Total	100.00	100.00	100.00	

Table 3.22: Types of Diseases Prevalent in the Households (%)

Source: Field Survey

The frequency of visit to government, private, and other health facilities indicates that 44 percent of the people visit private medical practitioners and another 41 percent visit quacks, rather than going to government hospitals. This also reflects on the non-availability of reliable health facilities in the government sector. It is common knowledge that subsidized health services provided by the government are cheaper than private medical facilities.

Та	ble 3.23: Sources of M	edical Treatment (%)	
	Hindu	Muslim	

	Hindu	Muslim	All		
Govt Hospital	3.58	3.41	3.50		
Pvt medical practitioner	46.24	41.40	44.01		
Govt and pvt both	9.60	6.03	7.96		
Traditional	0.20	1.30	0.71		
Homeopath	0.00	0.30	0.14		
Local govt health workers	0.00	0.73	0.34		
NGO Health worker	0.00	0.00	0.00		
Home treatment	1.14	3.19	2.09		
Quacks	38.86	43.63	41.06		
Others	0.38	0.00	0.20		
Total	100.00	100.00	100.00		

In a district such as Sitamarhi, where a substantial portion of the population is either below the poverty line or makes a subsistence living, the cost of private medical facilities is rather high and even harsh. One alarming point is that Muslims rely more on quacks than Hindus. It may have to do with lower female literacy and income levels of the Muslims.

#### **INDEBTEDNESS**

#### Incidence of Indebtedness

Indebtedness in Hindu and Muslim households is extensive in rural Sitamarhi. About 48 percent of the rural households (53 per cent Hindu and 42 per cent of the Muslim) are indebted. The percentage of indebted households is relatively larger among Hindus. Even the average amount of indebtedness (Rs. 10,628 per household) appears to be higher keeping in mind the average per-capita income of the households (Table 3.24). Since access to institutional sources is low, most of the households have to pay very heavy interest rate charged by the traditional sources.

Community	% of HH Indebted	Average Amount
Hindu	53.43	11901
Muslim	42.70	8784
All	48.45	10628

Table 3.24: Incidence of Indebtedness

Source: Field Survey

## Source of Debt

Almost two-thirds of the households, Hindus as well as Muslims, are indebted to traders (Table 3.25). A closer examination of this component shows that these traders charge exorbitantly high interest rates and it also reflects on the fact that there is always a crisis in meeting current consumption. The high interest rates may be a way to meet the capital shortage in the production process and services sectors.

	Table	3.25:	Source	of	Loan
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Community	Hindu	Muslim	All
Government	2.23	7.21	4.27
Commercial banks	2.01	0.27	1.30
Gramin bank (RRB)	3.52	1.69	2.77
Cooperative banks/Societies	1.67	0.19	1.07
Insurance	0.44	0.00	0.26
Traders	66.70	62.70	65.07
Professional money lenders	3.14	0.85	2.20
Agriculturist money lender	0.53	0.38	0.47
Landlord/employer	7.35	4.12	6.03
Friends/relatives	11.10	17.48	13.71
Others (specify)	1.31	5.10	2.86

#### Use of Loans

Table 3.26 further investigates the point raised above. It shows that medical treatment, household expenditure, marriage and social ceremonies are major reasons for indebtedness. They account for almost 55-60 per cent cases of indebtedness (Table 3.26). In a way these rural households are unable to negotiate economic shocks. Moreover, these households are not in a position to make provisions for even the foreseeable consumption requirements.

Hindu	Muslim	All		
9.14	4.45	7.22		
0.53	0.00	0.31		
5.24	1.99	3.91		
6.65	12.69	9.12		
14.08	14.45	14.23		
0.00	0.00	0.00		
0.46	0.00	0.28		
35.63	31.35	33.88		
0.43	0.35	0.40		
16.51	25.55	20.20		
2.45	4.89	3.44		
0.46	0.67	0.55		
2.03	1.62	1.86		
6.39	1.97	4.59		
100.00	100.00	100.00		
	Hindu 9.14 0.53 5.24 6.65 14.08 0.00 0.46 35.63 0.43 16.51 2.45 0.46 2.03 6.39	HinduMuslim9.144.450.530.005.241.996.6512.6914.0814.450.000.000.460.0035.6331.350.430.3516.5125.552.454.890.460.672.031.626.391.97		

Table 3.26: Purpose of Loar
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Source: Field Survey

About 33.88 per cent of the households (31.35 per cent Muslims and 35.63 per cent Hindus) borrow money for medical purposes. Marriage and other social ceremonies, general household expenditure, and purchase of consumer durables are other reasons for borrowing money for most of the households -- Muslims and Hindus alike. As against the purpose of borrowing money for current expenditure, the borrowing of money for capital expenditure and the purchase of land, house, etc. constitute less than one fifth of the total borrowings (Table 3.26).

## **Trends in Migration**

Migration is on the increase in Sitamarhi due to growing population and divided farms. People generally migrate in search of livelihood and employment. Indebtedness of the household is also a cause of migration.

Community	Atleast	More than	Migrated	Short	Long
	one	one migrant	HH	term	term
	migrant	HH			
	HH				
Hindu	39.57	11.71	51.29	41.87	58.13
Muslim	54.03	24.29	78.32	25.51	74.49
All	46.28	17.54	63.82	32.14	67.86

## Table 3.27: The Trend in Migration (%)

Source: Survey

Among the sample households, 78 per cent of Muslims and 51 per cent of Hindus migrate. On an average, 46 per cent of the households in the district has al least one person migrating and nearly 18 per cent of the households has more than one migrant. Migration is more among the Muslims in comparison to the Hindu counterpart. Short term migration is more among Hindus (41.87 per cent), while long term migration is more among Muslim households (74.49 per cent).

	Hindu	Muslim	All
Within district	1.08	0.06	0.47
Within state	2.35	2.46	2.42
Outside state	95.26	96.73	96.13
Outside country	1.31	0.75	0.98
Total	100.00	0.00	100.00

Table 3.28	: Destination	of Migration	(%)
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Source: Survey

The households of Sitamarhi migrate to nearby villages in search of livelihood and some people cross the borders of Nepal and engage in construction work. Outside state migration is more, both in Hindu and Muslim households. There is less proportion of the household who migrate within the district and those who migrate outside the country is 1.3 per cent in Hindu and 0.75 per cent in Muslim households. Nearly 2.42 per cent migrate within the state.

# **Chapter IV**

# DELIVERY OF PUBLIC SERVICES/DEVELOPMENT PROGRAMMES

## Public Distribution System

PDS system has failed to include all below poverty line (BPL) households as 23.40 per cent BPL households are outside its purview and for 96 per cent of the households it has failed to provide required supply of food. There are many administrative problems. That is why almost a staggering 80 per cent household do not have BPL ration cards. Muslims have suffered more than Hindus as a result of the exclusion from the BPL category (Table 4.1).

		Hindu	Muslim	All
BPL Category	Yes	75.08	78.35	76.60
	No	24.92	21.65	23.40
Avail from PDS	Yes	4.42	3.20	3.85
	No	95.58	96.80	96.15
BPL Ration card	Yes	21.53	16.45	19.18
	No	78.47	83.55	80.82

Table 4.1: Public Distribution System (%)

Source: Field Survey

When public opinion about problems in PDS system was surveyed, an overwhelming percentage of respondents felt that quantity of supplies is either highly inadequate (75.83 per cent) or very irregular (79.79 per cent). Though this perception is shared by both Hindus and Muslim households it is more common among Muslims (Table 4.2).

			(,,,)
	Hindu	Muslim	All
Insufficient quantity	66.77	87.45	75.83
Bad quality	1.55	0.00	0.87
Dishonesty in measurement	13.85	3.30	9.23
Non Availability of time	17.45	9.86	14.12
Irregular supply	77.42	82.84	79.79

Table 4.2: Difficulty Regarding PDS (%)

Source: Field Survey

## Access, Utilisation and Quality of Public Health Service

Health facilities in Sitamarhi district are generally not good. Most of the indicators of health facilities are below the state average. Almost half of the villages do not have a Primary Health Sub Centre. Only 17 per cent of the villages have PHCs. More than 90 per cent villages have quacks. Almost 35 per cent of the villages do not have any medical shops. Government health facility is available to only around 3 per cent of

households. Almost 40 per cent of the households depend on private medical facility. Around 40 per cent of the households depend on quacks for treatment.

# Education

This district has very weak infrastructure in education. Number of schools (of all types) and colleges are less than the state average. Even in the surveyed villages educational infrastructure was found to be very weak.

	Hindu	Muslim	All
Govt	94.52	72.32	83.27
Pvt	1.53	3.40	2.48
Madarasa	0.27	21.03	10.79
Non formal	0.00	2.04	1.03
Govt & Madarsa	1.43	0.00	0.71
Other	2.25	1.21	1.72
Total	100.00	100.00	100.00

Source: Field Survey

Most of rural students depend upon government schools. But in case of the Muslims almost 21 per cent of students receive *Madarasa* education (Table 4.3). However, in 90 per cent cases schools are available within 1 Km distance (Table 4.4).

	Hindu	Muslim	All
within 1 km	94.93	89.97	92.41
1-2 km	2.39	4.51	3.46
2-4 kms	2.68	5.52	4.12
Total	100.00	100.00	100.00

Table 4.4: Availability of School at Distance (%)

Source: Field Survey

#### Awareness

Awareness about the public delivery/services is a key to its access, even though most of the public services/deliveries, except for the NREGS, are supply-based. The level of awareness/information, however, varies vis-a-vis different programmes and services. Generally more than 90 per cent respondents are aware of different government programmes and schemes. The level of awareness across the communities --Hindus and Muslims – is almost the same regarding most of the programmes. Nevertheless, Hindus are relatively better informed than Muslim households.

	Hindu	Muslim	Total
SGSY	90.9	90.7	90.8
NREGA	90.4	90.0	90.2
Indira Awas Yojana	91.7	90.4	91.1
TSC Swajaldhara	88.7	90.2	89.4
ARWSP (Drinking Water)	95.4	94.7	95.1
Sarvasikhsa	96.2	96.0	96.1
ICDS or Anganwadi	92.2	93.5	92.8
Old Age or Widow Pension	89.1	90.6	89.8
Maternity Benefit scheme	90.0	89.7	89.9

#### Table 4.5: Awareness about Programmes/Schemes

Source: Field Survey

#### Aspirations

Unemployment is a major problem faced by most of the households, both Hindus and Muslims. Hence, more than 90 per cent of the total households are in search of some kind of employment. Interestingly, the demand for employment is almost equal in proportion among Hindu and Muslim households.

About 21 per cent of the households (19 per cent Muslim and 23 per cent Hindu) prefer self-employment in agriculture, mainly cultivation, and 29 per cent would like self employment in fisheries. The preference for cultivation is highest, followed by preference for fishery, dairy, sheep/goat breeding and poultry.

Deprivation from housing and employment are top two deprivations felt by households, Hindu as well as Muslim. However, Hindus attach greater value to employment more than Muslims. It is interesting to note that in an agrarian society such as Sitamarhi, deprivation of land occupies third rank, followed by toilet facilities, education and drinking water (Table 4.6). These preferences appear to be at odds with the general understanding of rural society of Bihar. But a closer examination explains the apparent divergence; the sample is itself limited to minority concentration areas, minorities are not traditionally the land owning class in this area, and therefore their revealed preferences are different from those of the land owning classes and of late there has been a further shift in preferences.

	is reiceptic	m about De	privations (	/0)
	Hindu	Muslim	All	Rank
Housing	55.28	67.26	60.82	1
Employment	59.02	42.77	51.51	2
Land	43.49	41.46	42.55	3
Toilet	39.59	34.49	37.23	4
Education	28.22	29.08	28.62	5
Drinking Water	20.45	25.83	22.94	6
Drinking Water	20.45	25.83	22.94	

 Table 4.6: Households' Perception about Deprivations (%)

# Chapter V KEY FINDINGS

- Sitamarhi is primarily a rural district; 94 per cent of the total population lives in the rural areas.
- Against the state average of 16.2 per cent, Muslims constitutes 21.4 per cent of the total rural population.
- The literacy rate is 36.7 percent, much below the state and national averages. The female literacy rate is even lower, i.e., 24.3 per cent. In other words, only one out of four women is literate. The adverse situation of the women is borne out by the abysmally low sex ratio of 892, which is less than the state and all India levels.
- The overall work participation rate is 32.19 percent, which is lower than the state average. Agriculture labour dominates the labour force (57.3 per cent of the total) and is almost double the national average.
- In general the proportion of villages having primary and middle schools is higher than the state average. But the population per secondary school is almost double the state average.
- Health facilities in this district are worse than the state average; the proportion of villages having PHC, MCW centre and allopathic hospitals within 5 kilometres is less than the state average. Similarly, allopathic hospitals per lakh population, tube wells per lakh population and hand pumps per lakh population are below the state average.

# **Micro level Deprivations**

- Surprisingly, there is no formal source of education -- apart from religious education -- beyond high school in these surveyed villages.
- More than half of the villages do have primary health sub-centres but more than 90 per cent of the villages also have quacks. Over 60 per cent of the villages have some kind of medical shops. However, only 10 per cent villages have qualified allopathic doctors and only 6.5 per cent have any hospital or dispensary. Also, on an average a villager has to travel around 10 kms to avail these facilities.
- Facilities considered very instrumental for the development of any region such as railways, financial institutions, cold storage and Mandis are either absolutely missing or are too meagre.

- The average size of the Muslim households (6.1) is larger than the average size of Hindu households, i.e., 5.7. The dependency ratio is 1.01, which is a little higher among the Hindus (1.03) than among the Muslims (0.98).
- Work participation rate of the female population is almost one fourth of the rate of the male population.
- Land is the most critical asset base of the households. Some 65 per cent of the total households are landless and 25 per cent are marginal landholders. The distribution of landless households among Hindus and Muslims appears to be uneven: 60.57 per cent of the Hindu and 70.9 per cent of the Muslim households are landless.
- The overall household average asset base is Rs 17,605 Rs 12,661 for Muslim and Rs 21,879 for Hindu households. The distribution of asset base of the two communities clearly indicates that the average asset base of the Muslim households is almost half that of the average of the Hindu households.
- A very large number (39.5%) of the total households is living in thatched houses; the ratio is relatively higher for Muslims (40.2%) than Hindus (38.9%).
- Merely 8.31 per cent of the households have electricity. Community-wise,
   5.94 per cent of the Muslim households against 10.36 per cent of the Hindu households have electricity supplies.
- Average per capita income and expenditure of both Hindu and Muslim households are quite low – which shows the overall economic deprivation of the population. Average earning of the Hindu population is Rs. 5,755 and of Muslims Rs. 4,910. Similarly per capita expenditure of Hindu population is Rs. 4,763 and of Muslims Rs. 4,103.
- The distribution of income by sources indicates that remittances followed by wage labour constitute major component of the earnings of both Hindus and Muslim households.
- Predominance of food-items in the overall consumption basket is the most obvious trend in consumption expenditure. On an average, each household is spending almost half of its income on food item.
- Indebtedness among the Hindu and Muslim households is extensive in the rural Sitamarhi. About 48 percent of the rural households (53 per cent Hindus and 43 per cent of the Muslims) are indebted. About 33.88 per cent of the

households (31.35 per cent Muslims and 35.63 per cent Hindus) borrow money for medical purposes.

- Of the total workforce, 68 per cent are casual workers; 22 per cent are selfemployed and merely 11 per cent are in regular employment. The trend in employment status across communities indicates that the proportion of casual labourers is higher among Muslims.
- Industry-wise employment trend shows that 44 per cent were employed in the primary sector; about 32 per cent in manufacturing; 10.5 per cent in construction; and the rest in the service sector.
- What is striking is the very low percentage of population with education up to higher secondary and above or technical qualifications.
- Current educational status of Children in the age group of 5-16 years indicates that cent percent enrolment still remains elusive. While more than 95% Hindu students go to government schools, not all Muslim school going children go to such schools; one fifth of them go to Madarasas.
- The frequency of visit to government, private, and other health facilities indicates that 44 percent of the people visit private medical practitioners and another 41 percent visit quacks, rather than going to government hospitals. This also reflects on the availability of reliable services in the government sector.
- Universal immunisation is still elusive as only about 39.11 percent of the children were fully immunised -- 36.7 percent in the case of Muslims and 41.3 percent in the case of Hindus. The low level of immunisation is due to both lack of awareness and facilities.
- Only 31.2 percent of the women/children were found availing ICDS facility even though it is universal in its coverage. Difficulty in getting access is the most important reason for the very low coverage of the benefits from the ICDS centres.
- Owing to massive poverty, lack of employment and non-availability of other avenues of employment and sources of livelihood in the local area, a large segment of the population migrates to other places. Members from nearly fifty per cent (46.28 per cent) of the total households tend to migrate. In terms of community-wise trend – 54.03 per cent Muslim and 39.52 per cent Hindu households migrate in search of livelihood. Outside state migration constitutes more than 90 per cent of the total migration. Long-term migration is the dominant trend.

- Deprivation of land and housing are most felt by the households Hindus as well as Muslims. Third position is occupied by employment deprivation. Hindus, however, attach higher value to employment than Muslims. Interestingly deprivation of health, education, electricity ranks very low in the households' ranking of different types of deprivations.
- Households reported paying commission for getting benefits from the different government programms/schemes. However, the number of households that had reported paying commission was the highest in the case of IAY.
- PDS system has failed to include all BPL households -- 23.4 per cent BPL households are outside its purview. For 95 per cent of the households it has failed to provide required supply of food. The overwhelming percentage of respondents, more than three fourths, felt that the quantity supplied is either highly inadequate or very erratic.

Block	Gram Panchayt	Village
Parihar	Parihar pur	parihar Pur
Parihar	Madan Patli	Bhawani Pur
Balsand	Bhandari	Bhandari
Dumru	Bhasar Machhhar	Bhasar Machhahar
Dumru	Ram Parasi	Kharka
Dumru	Lagama	Suhai
Bhathanaha	Kamalkah	Kamaldah
Bathanahi	Sahiyara	Sahiyara
Bathanahi	Bokhari	Bishun pur Pitamber
Majarganj	Panchhara	Marpu Sirpal
Runni Saudapur	Prem Nagar	Prem Nagar
Runni Saudapur	Baghari	Baghari
Runni Saudapur	Deana Bazary	Deona Buzary
Runni Saudapur	Tikauli	Tikaulu
Parsauni	Parsuram Pur	Parsuram pur
Parsauni	Parsini Khirodhar	Parsani Khirodhar
Riga	Posua Palinia	Posua Palinia
Bokhara	Banaul	Banaul
Bokhara	Mahisua Tha	Mahisua Tha
Bokhara	Kharka Bansamit	Kharka Bansmit
Nanpur	Sirshi	Sirshi
Nanpur	Gaura	Gaura
Nanpur	Bath Asli	Bath Asli
Pupri	Awapur Sherpur	Awapur Sherpur
Pupri	Ramnagar	Hirali
Pupri	Bacchyapur	Bacchapur
Sanbarsha	Marshohar	Bandar Jhula
Suppy	Akhatha	Akhatha
Suppy	Manihari	Manihari

# Annexure – I: List of Sample Selected Villages in Sitamarhi District