

# A BASELINE SURVEY OF MINORITY CONCENTRATION DISTRICTS OF INDIA

**WASHIM**

**(Maharashtra)**

**Sponsored by**

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



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**2008**

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## **EXECUTIVE SUMMARY**

### **DEVELOPMENT GAPS AND PRIORITIES FOR THE MULTI-SECTOR DEVELOPMENT PLAN OF WASHIM DISTRICT OF MAHARASHTRA**

#### *Executive Summary*

#### **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 a purpose to improve these indicators to the all India level through a Multi-Sector Development Plan (MSDP) to be implemented under the Eleventh Five Year Plan. Since, it is expected that there would be changes in these indicators in the years since the 2001 census, a baseline survey has been conducted to help the formulation of the multi-sector development plan on the basis of the latest development deficits and priorities.
- Washim is one of the minority-concentrated districts of India which lags behind in its socio-economic indicators (Category B1).

#### **District Profile (2001 census based)**

- The total population of Washim district was 81,771, of which 82.5 per cent lives in rural areas. This is very high than the State share of rural population. Hindus constitute 76.81 per cent, Muslim 6.49 per cent and Buddhist 16.16 per cent. The total minority population is 23.19 per cent. Buddhist constitutes the bulk of the minority groups. SCs and STs constitute 16 percent and 7 percent respectively.
- Sex ratio is 939 females for 1000 males. The literacy rate is 73.37 per cent (male literacy rate: 82 per cent and female literacy rate: 61per cent), which is above the national average. Gender differential in literacy is noticeable across the tehsils.
- Work participation rate is modest (48 percent), which is marginally below the state average; however, it has improved significantly in rural areas of the district. No significant differentials in work participation rate have been noticed across the tehsils of the district.

- More than 90 per cent of total working population in Washim depends on agriculture for livelihood (cultivators: 34.6 per cent and agriculture labourers: 55.7 percent) and only one percent of labour force is engaged in industrial activities.
- Nearly 95 per cent of the villages have primary schools. The proportion of the villages with middle schools is comparatively low.
- The access to health care facility at village level is not satisfactory. One-fourth and one-fifth of the villages have access to Primary Health Centre (PHCs) and allopathic hospitals within a range of 5 kilometres. Health sub-centres are available in one-third of the villages within a distance of 5 kilometres.
- Rural accessibility and connectivity is relatively inadequate. Less than one-half of the villages have bus stops within a distance of 5 kilometres.
- Less than one-half of the villages have post offices within a distance of 3.8 km and 63 per cent of the villages have public telephone facility. Thus, more attention is needed to provide these facilities in the rural areas of the district.
- Nearly two-thirds of the houses have been electrified compared to electricity connectivity to 98 per cent of the villages. Besides, power supply is very erratic and available for only 8 to 12 hours a day. Inadequate electricity is the major hindrance to industrialisation in the district.
- One-fifth of the villages have access to banking facilities within a distance of 9 kilometres. One-tenth of the villages have access to regular markets at an average distance of 13 kilometres. Nearly 97 percent of the villages were reported to have an Anganwadi.
- Overall, the status of infrastructure development in the district is modest and inter-tehsil inequity is sharp, which needs to be bridged through infrastructure development projects.

### **Survey Findings (2008)**

- The present survey is confined to district Washim of Maharashtra state. The survey reveals that the district lagged behind in four out of eight indicators compared to the all India average. It has better status in health related indicators compared to the all India level. Table 1 below shows the gap between all India and district figures vis-à-



vis ten indicators and prioritises the development interventions 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 all India data are a little dated.

**Table : Development Deficit in Washim District**

Sl. No.	Indicators	Washim 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	73.1	67.3	5.8	7
2	Rate of female literacy	28.7	57.1	28.4	8
3	Work participation rate	38.6	38.0	-0.6	4
4	Female work participation rate	11.7	21.5	-9.8	3
5	Percentage of households with pucca walls**	47.1	59.4	-12.3	2
6	Percentage of households with safe drinking water	93.0	87.9	5.1	6
7	Percentage of households with electricity	69.9	67.9	2.0	5
8	Percentage of households with water closet latrines	16.3	39.2	-22.9	1
9	Percentage of fully vaccinated children	84.0	43.5	40.5	-
10	Percentage of child delivery in a health facility	53.0	38.7	14.3	-

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

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

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

## **Development Priorities**

### **In-house Toilet Facilities**

A small proportion of the households (16.3 per cent) have in-house toilet facilities and a high proportion of them (83.7 per cent) are defecating outside in the open, which needs to be checked by providing government assistance for constructing in-house toilet facilities. This would also improve sanitary and environmental conditions of the villages.

Nearly 93 per cent of Buddhist households are defecating outside the home in the open. The condition of drainage is also very unsatisfactory in Buddhist households.

All this makes it clear that the schemes such as Total Sanitation Campaign (TSC), a Centre sponsored scheme that targets universalisation of sanitation facilities by the end of 2009 and which has been on for quite some time has not made even a modest dent on the rural sanitation. The existing situation clearly indicates that the district will completely miss the target. This calls for better implementation of the TSC and also extension of its coverage through the multi-sector development plan.

### **Houses with Pucca Walls**

Nearly 40 per cent and 12 per cent of the households are living in *katccha* and thatched houses respectively. Comparatively, the housing conditions of Buddhist and Muslim households are not satisfactory and reflect the poor economic conditions of these households. More than one-fifth of the sample households are living in single room accommodation and there is lack of privacy. The number of houses constructed under IAY, which is not a universal programme, is quite insufficient to fill the gap in the district. Overall, the qualitative and quantitative availability of housing is not satisfactory. This calls for vigorous implementation of IAY so as to include more beneficiaries under its ambit and to extend the area of its coverage to include more poverty stricken households under the scheme. IAY can be topped up with the multi-sector plan.

### **Improving Work Participation**

The work participation is modest (38.58 per cent), and is low among Muslim households (36.14 per cent) and high among Buddhist households (41.41 per cent). Gender differentials in work participation are noticeable (26.87 per cent for males and 11.72 per cent for females). This is more or less true across the religious groups. The lower female work participation is a matter of concern and calls for appropriate policy interventions so that they are empowered to play their due role within and outside the family.

### **Quality of Employment**

Causal labour in agriculture is the dominant occupation (56.98 per cent of households), followed by self-employment in agriculture and allied activities (31.54 per cent of households). However, there are significant variations in occupational status of the sample households across religious groups and gender. Nearly two-thirds of Muslim

households are deriving their livelihood from casual wage labour in agriculture, whereas less proportion of other communities' members is engaged as casual labour in agriculture. Besides, comparatively more females than males are engaged in casual wage labour in agriculture. High dependence on casual wage labour in agriculture reflects poor economic conditions of the households.

Women are actively engaged in various occupations across religious groups. The high dependence on agriculture and casual work in agriculture is responsible for poor economic conditions and forces the women to work outside the households in precarious conditions at low wages. Casual work in non-agricultural activities is low. NREGA needs to be implemented in a big way so that these poor households may have an opportunity to get assured employment for 100 man-days per household per annum.

Agriculture, forestry and fishing are the dominant activities wherein 88.76 of the household members are engaged. Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes for rural poor so that they are employed on a sustainable basis. It would not only generate employment and supplement family earnings but would also go a long way in empowering the women.

### ***High Incidence of Unemployment and Search for Additional Employment***

Unemployment is rampant among the communities, except the Buddhists, who are more dependent on agriculture and allied activities. Given the high incidence of unemployment and underemployment, a majority of the young population across religious groups is in search of additional employment for augmenting income and household status. Their skill levels need to be improved through short term vocational and job-oriented courses. While industrial development has been speeded up, the employment opportunities have not been created in the same pace for the local people. Still a large proportion of the population derives its livelihood from agriculture and allied activities, which is responsible for their poverty and deprivation. One of the reasons for fewer jobs for local population in industries is the dearth of required trained and skilled manpower in the district. This needs to be addressed on a priority by opening more industrial training and technical institutes.

### **Electricity**

Electricity should be given due priority in development planning in the district to speed up the process of agriculture and allied activities, including industrial development. The Rajiv Gandhi Rural Electrification Mission (RGREM) targets universalisation of electricity connection to the rural households by the end of 2009. However, the progress appears nowhere near the target. Thus, RGREM needs to be strengthened in the district.

### **In-house Toilet Facilities**

Nearly 84 per cent of the households use drinking water from public sources and 9.28 per cent depend upon private sources. The dependence on private sources of drinking water by the rural poor is a serious concern and needs to be rectified by the government by providing tap water facilities on priority basis.

### **Improving Employability through Education and Skill Development**

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

### ***Improving Literacy Levels***

The gender gap in literacy is noticeable, which further reflects comparatively lower female status in the community vis-à-vis male counterparts. This needs serious attention by educational planners and decision-makers, besides making the community aware of the advantages of female education. To ensure equity in educational attainment, more scholarships need to be given to poor but deserving female students.

### ***Improving Enrolment and Educational Attainments***

The proportion of the children never enrolled, left after enrolment, and enrolled but do not go to school is small, which implies that enrolment and retention rates are high and SSA is having an impact on the rural educational scenario of the district . However,

there is a need to speed up the efforts of government to ensure cent per cent enrolment of children with zero drop outs. This would be possible if the quality of education is raised and the school infrastructure expanded. The gap in human capital formation in case of various communities as well as gender needs to be bridged as a priority by following community as well as gender sensitive educational programmes and schemes.

### ***Organising Skill Development Programmes***

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

### **Additional Areas of Intervention**

- Despite development of public health infrastructure in the recent past, there is a lack of adequate health care facilities to the rural poor due to heavy pressure of population on these basic services. Similar is the situation in regard to availability of medicines, though it has gradually improved during the last few years. The availability of doctors, specifically lady doctors at PHCs/hospitals, is a major concern of the rural population. The presence of quacks in villages has adverse impact on the overall healthcare of the people. They incur heavy expenditure on health without getting proper care. This needs to be corrected through awareness campaigns to educate the rural poor about health care.
- The dependence on untrained dais in child delivery is modest (36.43 per cent), and is more in Muslim (48.09 per cent) than Buddhist households (23.86 per cent). Nearly 14 per cent of the delivery of children is performed by trained midwife/Accredited Social Health Activist (ASHA). Children born in institutional care, and who have also received pre and post natal care as a proportion of the total children, are comparatively less. Keeping the above in view, there is urgent need to extend the coverage of institutional deliveries of the children so that better pre and post natal care be provided.
- The dependence on private sources for medical treatment is significantly high as compared to government hospitals. Nearly 8 per cent of the households are in debt

in order to meet medical expenditure. The proportion of the Muslim households in debt to meet health treatment expenditure is about 9.38 per cent. This is attributed to the fact that medical services available at government hospitals are inadequate and poor in quality, which compels the people to rely on private sources of medical treatment. There is an urgent need to strengthen the National Rural Health Mission (NRHM) so that it may be able to meet the health needs of the poor rural households and curtail their dependence on private sources, which most of the times are beyond the reach of the poor households and forces them into debt.

- Nearly 42 per cent of the sample households and 48.04 per cent of the Hindu households are indebted. The proportion of Muslim and Buddhist households in debt stood at 38.89 and 41.17. The institutional sources of finance are dominant in the rural areas of the district. However, there is a need to improve the income levels of rural households. Besides, banks and financial institutions can provide credit at cheaper rates to the rural poor without any collateral for undertaking productive self-employment.
- Some of the poor households belonging to BPL category are not having BPL card, however, they are getting BPL ration. A significant proportion of them are without BPL card and not getting BPL ration. The huge difference in falling under BPL category and not holding BPL ration card and availing benefits from PDS is a matter of very serious concern. These gaps need to be plugged at earliest, so that the poor must get their due share. This could also supplement households' nutrition. There is also need to rejuvenate the PDS to improve its working and performance as well as coverage and make it corruption free.

## Chapter I

### INTRODUCTION

Washim district falls in the Vidharbha region, i.e., the western Deccan plateau hill region of Maharashtra State. The soil of the district is derived from volcanic trap rock and is fertile. The central part of Washim and the north part of Mangrulpir tehsil have rich black soil. The soil of the district can be classified into medium black (72.4 percent), black fertile (10.6 percent) and shallow or less fertile (17 percent). Washim district lies between 19.51° to 21.13° North Latitude and 76.38° to 77.44° East Longitude. It has a geographical area of 5133 sq. km and a population of 10.20 lakh. The average net cropped area of the district is 4.17 lakh hectares, which is 81 percent of the geographical area.

The district falls within the medium rainfall zone of Maharashtra and has an average rainfall of 828 mm. The general climate of the district is hot and dry. The temperature ranges between 6°C and 51°C. The major sources of water in the district are three rivers – Arunavati, Painganga, and Morna, and ground water. Though three rivers pass through Washim, there is no major irrigation project in the district. Only 17.4 percent of the gross cropped area is irrigated, and the rest of the agricultural activity is dependent on the South West monsoon during the June to September period.

As in the case of other districts in the region, Washim too has a very rich historical background especially during the Wakatak dynasty. Washim, which was also known as Vatsagulma, was the seat of power during the reign of the Vakataka dynasty. Washim was then known as Vatsgulm and Basam, and it was the capital of King Wakatak. In the modern period, it was the district headquarters of the region under the British till 1905. In 1998, it was declared as a District consisting of the Washim and Malkapur sub-divisions from Akola. The district is surrounded by Amravati, Akola, Yeotmal, Buldhana, and Hingoli districts.

## BRIEF SOCIO-ECONOMIC PROFILE

### Population and Its Composition

Nearly 83 percent of population of Washim lives in rural areas. The sex ratio is 939 females for 1000 males. The Scheduled Castes (SCs) and Scheduled Tribes (STs) constitute 16 percent and 7 per cent of the total district population respectively. The literacy is 73.37 per cent (male literacy: 82 per cent and female literacy: 61per cent), which is above the national average.

In Maharashtra, Hindus constitute 87.5 per cent, Muslims 5.5 per cent and Buddhists 5.8 per cent of the population. Thus, minorities constitute 12.4 per cent of the total population. In Washim district, Hindus constitute 76.81 per cent, Muslims 6.49 per cent and Buddhists 16.16 per cent. The total minority population in Washim is 23.19 per cent. Buddhists constitute the bulk of the minority groups in the district, followed by Muslims, and very small proportions of Jains and Christians.

**Table 1.1: Population and Its Social and Religious Composition, 2001**

Tehsil	Total Rural Population	Rural (%)	SC (%)	ST (%)	Hindus (%)	Muslims (%)	Buddhist (%)	Total Minority Population
Malegaon	156922	100.0	13.7	13.5	75.58	7.40	16.12	24.42
Mangrulpir	122040	81.4	20.3	6.2	74.28	5.34	20.15	25.72
Karanja	128382	68.1	14.9	3.9	68.77	11.88	18.85	31.23
Manora	135132	100.0	12.8	16.1	85.91	4.34	9.46	14.09
Washim	149688	70.4	18.5	3.2	75.91	5.32	18.18	24.09
Risod	149607	84.5	20.6	5.0	79.74	4.98	14.67	20.26
<b>Washim District</b>	<b>841771</b>	<b>82.5</b>	<b>16.8</b>	<b>8.1</b>	<b>76.81</b>	<b>6.49</b>	<b>16.16</b>	<b>23.19</b>
<i>Maharashtra</i>	<i>55777647</i>	<i>57.6</i>	<i>10.9</i>	<i>13.4</i>	<i>87.5</i>	<i>5.5</i>	<i>5.8</i>	<i>12.50</i>

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

Karanja is the largest minority concentrated tehsil with minorities constituting 31.23 per cent of the population. It has the highest concentration of Muslims in Washim district. Manora tehsil has the lowest proportion of minority population. Mangrulpir has the highest proportion of Buddhists. Except Manora, in other tehsils, Buddhists comprise more than 14 per cent of the population.

In Washim, SCs and STs constitutes one-fourth of the population (SCs: 16.8 per cent and STs: 8.1 per cent). Manora and Malegaon tehsils have the highest concentration of STs and the rest of the tehsils has significant proportion of STs. Mahars, who are SCs, constitute an important segment of the Buddhist population.



## Literacy Levels

The overall literacy in Washim is 73.70 percent, which is above the national and the state literacy level. The female literacy (65.13 percent) is also above the national average. The male literacy is high and stood at 82 percent. Karanja tehsil has comparatively better educational facilities. Except, Risod, all tehsils have a literacy rate above 70 percent. Gender differential in literacy is noticeable across the tehsils.

## Work Participation

The work participation rate is nearly 48 per cent, which is marginally below the state average. Over the period, work participation rate has improved substantially in the rural areas of the district. No significant differentials in work participation rate have been noticed across the tehsils of the district. More than 90 per cent of total working population in Washim depends on agriculture for its livelihood (cultivators: 34.6 per cent and agricultural labourers: 55.7 per cent) and only one per cent of the labour force is engaged in industrial activities.

**Table 1.2: Rural Work Force Participation**

Tehsil	Population	Working Population	WPR	Culti-vators	Agril Labourers	Hhls Workers	Other workers
Malegaon	156922	73460	46.8	35.9	52.0	1.4	10.7
Mangrulpir	122040	55671	45.6	33.1	57.4	0.9	8.6
Karanja	128382	62412	48.6	28.4	62.4	0.8	8.3
Manora	135132	64173	47.5	29.4	61.3	1.1	8.2
Washim	149688	71568	47.8	38.7	53.3	1.0	7.0
Risod	149607	76051	50.8	39.9	50.2	1.3	8.62
<b>Washim</b>	<b>841771</b>	<b>403335</b>	<b>47.9</b>	<b>34.6</b>	<b>55.7</b>	<b>1.1</b>	<b>8.6</b>
Maharashtra	55777647	27261431	48.9	42.4	37.8	2.3	17.5

Source: PCA, (Census of India, 2001).

## Natural Resource Base

A significant proportion of the Washim population is dependent on agriculture or agriculture-allied activities for its livelihood. Of the 5,13,300 hectares of land in the district 4,17,000 hectares comprise the net sown area, 37,900 hectares are under forest and 32,300 hectares constitute fallow land. Near 81 percent of the total geographical area of Washim is net cropped area. The cropping intensity is 119.31 percent in 2008-09.

Both *kharif* and *rabi* crops are grown in the district. The main *kharif* crops are *soya bean*, cotton, *jowar*, *tur*, pulses and oil seeds, whereas wheat, gram, and sunflower are grown during the *rabi* season. The main non-food crops are cotton and oil-seeds. Live-stock occupies an important place in the agricultural economy of the district and is a valuable asset possession of the farmers. Bullocks, sheep, goats, cows and poultry are the main live-stock.

The district is industrially backward. The industrial activity is largely confined to agro-processing units -- ginning and pressing of cotton, oil mills, and *dal* mills. There are no large scale industries, except for one sugar factory, which is non-functional.

## **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 1.3: The Criteria for Forming Hamlets**

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

**Multiplier Procedure**

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

Formula:

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

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

D= Total households in the village

d=Total households listed in the village

H=Total selected sample households in the village

h=Total households selected from different religious groups

n= Number of religious group in the village

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

Formula:

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

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

SP= Total population of the strata

M=Total number of villages selected in the strata

VP=Population of the sample village

j=Number of stratum

n= Number of religious groups in the village

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

Formula:

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

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

DP= Total population of district

M=Total number of selected Tehsil in the strata

TP=Population of selected Tehsil

k=number of stratum

n= number of religious groups in the village

Thus, district level data are estimate based on survey.

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

## Chapter II

### VILLAGE LEVEL DEFICITS

Infrastructure development and human resource development are equally important in the context of the region, without which it is difficult to support overall development initiatives. Infrastructure development at the village level is also an indicator of level of access to various services and facilities. This chapter analyses the status of the infrastructure in the district, based on secondary data and information gathered from the village schedules and the primary survey in the selected 30 villages.

#### Education Facilities

##### *Census Results, 2001*

The status of educational facilities in Washim is satisfactory. Nearly 95 percent of the villages have primary schools. In Karanja tehsil, 88 percent of the villages have primary schools. The proportion of the villages with middle schools is comparatively low. The accessibility of secondary schools in Washim is limited and one-fifth of the villages have a secondary school. Similarly, the number of industrial training institutes (ITIs) is very low. Thus, there is need to open more secondary schools and ITIs in the district. This is necessary to speed up industrialisation in the district.

**Table 2.1: School Status**

Tehsil	Percent of Villages with Primary School	Percent of Villages with Middle School	Number of Secondary School	Number of Industrial School	Number of Training School
Malegaon	96.6	32.5	23	1	0
Mangrulpir	94.0	40.2	21	2	1
Karanja	88.2	37.5	29	4	0
Manora	95.5	47.3	33	1	1
Washim	97.6	51.2	25	1	1
Risod	99.0	53.6	26	0	0
<b>Washim District</b>	<b>94.9</b>	<b>43.3</b>	<b>157</b>	<b>9</b>	<b>3</b>
<i>Maharashtra</i>	<i>95.3</i>	<i>48.6</i>	<i>9914</i>	<i>418</i>	<i>332</i>

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

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

Over the period, there has been an improvement in the availability of schools. Nearly 97 per cent of the villages have primary schools within a distance of one kilometre. One-fifth of the villages have a school for girls. Nearly 70 per cent of the villages have a middle school within a distance of 3 kilometres. One-third of villages have access to secondary schools within a distance of 6 kilometres. None of the village has an ITI or a polytechnic. Thus, the educational facilities, including technical and vocational education, need to be expanded in the rural areas of the district so that the youth could be employed in gainful economic activities.

**Table 2.2: Educational Facilities, 2008**

Type of School	Percent of villages having educational facilities	Villages not having the facilities (Mean distance*km)
Primary School	96.67	0.00
Middle School	70.00	2.40
High/Higher Secondary School	33.33	6.21
Inter College	13.33	12.30
ITI	0.00	17.67
Polytechnic	0.00	35.47
Other Training School	3.33	25.44
Religious School	10.00	5.20

\*For villages not having the educational facility.

Source: Survey

More than three-fourths of the schools had *pucca*/semi *pucca* buildings. On an average, 6 rooms and 5 teachers were reported in the schools and punctuality of the teachers is reportedly modest. Proper sitting facilities are available in one-fifth of the schools. More than three-fourths of the schools have drinking water and toilet facilities. Thus, educational infrastructural facilities need to be strengthened in the district on priority to reduce the drop outs and improve the quality of education. The mid-day meals scheme is functioning in the district modestly and needs to be improved on priority so that the goal of improving the nutritional status of rural school going children is achieved. The monitoring and supervision of schools need to be strengthened to improve the level of sincerity, punctuality, and discipline of the teachers.

## Health Infrastructure

### *Census Results, 2001*

One-fourth and one-fifth of the villages have access to PHCs and allopathic hospitals within a range of 5 kilometres. Mangrulpir tehsil has comparatively better access to medical facilities. The access to health care facility at village level is not satisfactory. Only 16 percent of the villages have access to PHCs within a range of 10 sq. kilometres. Health sub-centres are available in one-third of the villages within a distance of 5 kilometres. None of the villages has Community Health Centres (CHCs) and hospitals, and the people have to travel more than 15 kms to access these facilities. One-fifth of the villages have Ayurvedic and Homeopathic health care facilities. Quacks are dominating the rural health scenario, which needs to be curbed through better awareness and campaigns under the NRHM.

**Table 2.3: Status of Health Infra-structure**

Tehsil	Percent villages with PHCs <5 KM	Percent villages with MCW Centre <5 KM	Percent villages with Allopathic hospital <5KM	Allopathic hospital per lakh population
Malegaon	22.2	6.0	14.5	8.9
Mangrulpir	40.2	24.8	41.0	0.8
Karanja	16.2	9.6	13.2	2.3
Manora	25.9	11.6	15.2	3.0
Washim	29.3	9.8	16.3	1.3
Risod	24.7	4.1	22.7	0.7
<b>Washim District</b>	<b>26.2</b>	<b>11.1</b>	<b>20.2</b>	<b>3.0</b>
<b>Maharashtra</b>	<b>31.2</b>	<b>12.4</b>	<b>16.6</b>	<b>2.3</b>

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

Overall, rural health scenario in the district is not conducive due to lack of infrastructure, para-health professionals, and poor awareness. This leads to high incidence of mortality and morbidity, indebtedness to meet health care expenditure, exploitation on the part of quacks, etc. All this calls for strengthening and deeper penetration of NRHM in the district.



**Table 2.4: Access to Health Facility, 2008**

Type	Percent of villages having	Mean distance (kms)
PHCs	16.7	10.3
Primary Health Sub Centre	33.3	4.7
Private Qualified Allopathic Doctors	16.7	11.0
Maternity Child care Centre	16.7	14.5
Ayurvedic Doctors	20.0	13.4
Homeopathic Doctors	20.0	13.0
Quacks	60.0	3.7
Family Planning Clinics	20.0	9.8
Chemists/ Medicine Shops	26.7	5.8

\* For villages not having such educational facilities.

Source: Survey.

### Village Connectivity

Rural accessibility and connectivity is relatively inadequate. Less than one-half of the villages have bus stops within a distance of 5 kilometres. According to census 2001, 85 per cent of the villages in Washim had paved roads. However, the existence of roads alone does not ensure rural accessibility as there is lack of transport services. Manora tehsil has low connectivity, even though three-fourths of villages have paved roads. Washim does not have access to railways. However, efforts are being made to put the district on railway map.

**Table 2.5: Access to Other Facilities, 2008**

Type	Percent of villages having	Mean distance * Km
Nearest Bus Stop	46.7	5.2
Nearest Regular Market	6.7	14.2
Nearest Post Office	46.7	3.8
Public Telephone Connection	63.3	1.4
Commercial Bank	13.3	9.4
Rural Bank	10.0	10.6
Co-operative Bank	16.7	9.0
Anganwadi Centre	96.7	0.5
GP Office	96.7	0.5
Fair Price Shop	83.3	1.4
Other General Shops	76.7	6.2
Nearest Mandi	13.3	12.6
Veterinary (Centre/ Sub-Centre)	26.7	4.3

\*For villages not having such educational facilities

Source: Survey.

## Other Facilities

Other infrastructural facilities are availability of post offices and public telephone connections. Less than one-half of the villages have post offices within a distance of 3.8 km and 63 per cent of the villages have public telephone facility. Thus, more attention is needed to provide these facilities in the rural areas.

## Electricity

Nearly two-thirds of the sample households is electrified compared to electricity connectivity for 98 percent of the villages. Power supply is very erratic and available for 8 to 12 hours a day. Inadequate electricity is the major hindrance to the industrialisation of the district.

## Markets

One-tenth of the villages have access to regular markets at an average distance of 13 kilometres. Nearly 13 per cent of the villages have a Mandi at a distance of 13 kilometres. Shops for agricultural inputs are available in less than 15 per cent of the villages. Thus, marketing infrastructure available is very inadequate, and requires serious government attention.

**Table 2.6: Banking and Other Facilities**

Tehsil	Percent of villages with paved road	Percent of villages with power supply	Percent of villages with PACs within 5 KM	Percent of villages with Coop bank within 5 km	Co-operative bank per lakh population	Percent of villages with commercial bank within 5 km	Post office per lakh population
Malegaon	82.9	97.4	88.9	31.6	3.8	26.5	15.3
Mangrulpir	84.6	97.4	91.5	43.6	4.9	41.9	18.8
Karanja	83.1	96.3	80.1	30.9	7.8	27.9	22.6
Manora	72.3	100.0	80.4	24.1	5.9	28.6	25.2
Washim	88.6	96.7	82.9	33.3	3.3	22.8	17.4
Risod	96.9	100.0	82.5	46.4	7.4	37.1	22.7
<b>Washim District</b>	<b>84.5</b>	<b>97.9</b>	<b>84.3</b>	<b>34.6</b>	<b>5.5</b>	<b>30.5</b>	<b>20.2</b>
<i>Maharashtra</i>	<i>82.4</i>	<i>98.2</i>	<i>74.4</i>	<i>39.1</i>	<i>6.9</i>	<i>35.0</i>	<i>22.0</i>

Source: Village Level Directory, (Census 2001).

### **Banking and Financial Institutions**

The main banking facilities available in the rural areas are commercial banks, Regional Rural Banks (RRBs), cooperative banks and credit cooperatives. The banking coverage in the district is at par with the state average. Nearly 84 per cent villages have access to primary agricultural cooperatives (PACs). One-fifth of the villages have access to banking facilities within a distance of 9 km.

### **Incidence of ICDS centre or Anganwadi**

Nearly 97 per cent of the villages were reported to have an Anganwadi. However, 39 per cent of the households have received benefits from the Integrated Child Development Scheme (ICDS) centres. Majority of those who didn't receive any benefit did not have any eligible member in their households. The awareness about the ICDS is high in sample villages.

Overall, the status of infrastructure in the district is modest and inter-tehsil inequity is sharp. Development interventions are needed for the district infrastructure - education, health care, subsidised housing, employment generation, safe drinking water, power, drainage, irrigation, and credit facilities.

## Chapter III

### SOCIO-ECONOMIC CONDITIONS OF THE POPULATION/HOUSEHOLDS

#### DEMOGRAPHIC CHARACTERISTICS

Muslims are the dominant population group (48.12 per cent), followed by Hindus (32.04 per cent) and Buddhists (19.84 per cent). The average household size is 5.12 persons -- lowest for Buddhists (4.71) and highest for Muslims (5.34). The overall dependency is reportedly low (0.66), and is highest among Muslims (0.76) followed by Hindus (0.64). Average sex ratio is 960, which is comparatively high for Muslims (1002) and low for Buddhists (909). The high sex ratio among Muslims reflects a comparatively better status of females in the community, which is in contrast to the predominance of traditional practices and prejudices against women and preference for sons in the community. This may be attributed to better educational status and women empowerment in the community compared to the Buddhists and Hindus (see table 3.1).

**Table 3.1: Demographic Characteristics of Sample Households Surveyed (%)**

Religion	Sample population (%)	Average HH Size	Sex Ratio	Dependency Ratio
Hindu	32.04	5.03	923	0.64
Muslim	48.12	5.34	1002	0.76
Buddhist	19.84	4.71	909	0.46
Total	100.00	5.12	960	0.66

Source: Survey

One-fourth of the population is in the school going age group of 5-14 years. This is more or less the same across the communities except Buddhist. They have comparatively less proportion of the population in the school going age group.

**Table 3.2: Age-Sex Distribution of Population**

Age group	Hindu			Muslim			Buddhist			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	8.0	8.3	8.2	4.8	5.7	5.2	4.8	7.0	5.8	5.8	6.7	6.3
5-14	21.3	23.4	22.3	27.8	31.5	29.7	17.9	13.9	16.0	23.8	25.9	24.9
15-24	20.5	15.8	18.3	21.9	21.3	21.6	30.9	24.5	27.9	23.2	20.2	21.7
25-29	6.6	11.3	8.9	5.0	4.0	4.5	4.1	7.5	5.7	5.4	6.9	6.1
30-44	22.8	20.4	21.6	16.9	17.3	17.1	18.4	24.2	21.2	19.1	19.5	19.8
45-59	12.5	11.5	12.1	12.9	13.9	13.4	14.8	12.4	13.7	13.2	12.9	13.0
60+	8.2	9.2	8.7	10.7	6.2	8.4	9.0	10.5	9.7	9.6	7.9	8.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Survey.

Therefore, educational needs of the Hindu and Muslim communities are highest. Gender equity in child sex ratio is more noticeable in Hindu households than other communities. About 22 per cent of the population is in the age group of 15-24 years. Buddhists have more concentration in this youthful age group (27.9 per cent: 30.9 per cent male and 24.5 per cent female). This implies that they supply more labour force and unemployment is more likely in these communities, given the higher incidence of unemployment and current slowdown in the economy. Muslims have low presence in the age group of 25-29 years. One-fifth of the population is in the age group of 30-44 years. Hindus followed by Buddhists have more population in the age group 30-44 years. Muslim households have low concentration in this age group (17.1 per cent: 16.9 per cent male and 17.3 per cent female). The life expectancy is reportedly very low and 8.7 per cent of population is found in the age group above 60 years. Comparatively, more Hindu and Buddhist women survive beyond 60 years. On the whole, a high concentration of population in the child and youthful age groups, calls for rigorous educational and manpower planning, opening of more technical and vocational institutions, and creation of more self-employment opportunities in agro-based and service sectors.

## **QUALITY OF HUMAN RESOURCE**

### **Literacy Rate**

The literacy level of the persons aged 7 years and above is higher among the males than the females across the religious groups (see table 3.3). Female literacy is lowest among Buddhists and highest among the Hindus. The overall literacy is highest among the Hindus followed by Buddhists and Muslims. Overall, gender differential in literacy is noticeable. This needs attention by educational planners and decision-makers.

**Table 3.3: Literacy Rates**

<b>Sex</b>	<b>Hindu</b>	<b>Muslim</b>	<b>Buddhist</b>	<b>Total</b>
Male	44.33	40.47	46.15	44.38
Female	29.28	29.24	26.92	28.73
Persons	73.61	69.71	73.08	73.11

*Source: Survey.*

### **Enrolment Status of Children**

The enrolment status of children and adolescents in the age-group 5-16 years is presented in table 3.4. Nearly 80 per cent of the children are enrolled in government-run educational institutions. More boys are attending government schools (84.13 per cent). It seems that SSA is making its presence felt in the rural areas of the Washim district. This is evident from the fact that a high proportion of the children are enrolled in government schools and a very small proportion of the school going children are attending private schools. This also indicates the poor socio-economic condition of the households, which compels them to depend on government schools for getting knowledge and education. However, the target of 'education for all' is still a distant dream and the quality of education being imparted in schools needs to be improved on priority. Thus, the gap in human capital formation in case of various communities as well as gender needs to be bridged by following community as well as gender sensitive educational programmes and schemes.

**Table 3.4: Enrolment Status of 5-16 Year Age Group  
(a) Enrolled and Attending Schools**

Attending school	Hindu			Muslim			Buddhist			Total		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
Going to govt. school	86.99	84.44	85.68	81.37	67.62	73.82	88.43	89.06	88.70	84.13	74.72	79.21
Going to private School	5.69	8.16	6.96	4.64	1.44	2.88	6.98	6.03	6.57	5.32	3.83	4.54
Going to Informal School	2.63	0.76	1.67	4.44	0.00	2.00	0.16	0.15	0.15	3.23	0.23	1.66
Others	0.00	0.00	0.00	0.00	0.93	0.51	0.00	2.07	0.90	0.00	0.80	0.42
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey.

**(b)Never Enrolled**

<b>Never enrolled</b>	<b>Hindu</b>	<b>Muslim</b>	<b>Buddhist</b>	<b>Total</b>
Boys	3.71	9.56	3.68	6.91
Girls	5.28	26.87	1.51	17.99
Both	4.51	19.06	2.74	12.71

Source: Survey.

**(c) Drop out**

<b>Drop out</b>	<b>Hindu</b>	<b>Muslim</b>	<b>Buddhist</b>	<b>Total</b>
Boys	0.18	0.00	0.50	0.13
Girls	0.14	3.14	0.00	1.95
Both	0.16	1.72	0.29	1.08

Source: Survey.

The data on the incidence of non-enrolment as well as drop out rate is given in tables 3.4b and 3.4c. The proportion of the children never enrolled is 12.71 per cent, which is a cause of concern and calls for more vigorous campaign for SSA. In the case of Muslims, 26.87 per cent and 9.56 per cent of female and male children respectively are never enrolled in schools. The drop out is very low, however, it needs to be checked. Thus, there is need to speed up the efforts of the government in ensuring cent per cent enrolment of children in the school going age group with zero drop outs. This would be possible if the quality of education is improved and the school infrastructure is expanded.

***Reasons for Dropout***

No doubt, the enrolment and retention rates are quite high in sample villages; however, an attempt has also been made to find out the reasons for drop outs, though it is low. The main reason cited for drop out is 'need to earn' (see table 3.5).

**Table 3.5: Reasons for Dropout**

<b>Reasons</b>	<b>Hindu</b>	<b>Muslim</b>	<b>Buddhist</b>	<b>Total</b>
Work at home	7.04	0.00	0.00	1.75
Need to earn	29.70	100.00	70.56	80.04
Others	63.27	0.00	29.44	18.21
Total	100.00	100.00	100.00	100.00

Source: Survey.

Thus, child labour is rampant in the sample households, which is due to high incidence of poverty. Thus, there is a need to create awareness among parents about the benefits of education. Livelihood opportunities need to be provided to the rural poor to eliminate the incidence of child labour.



### **Educational Levels**

The educational status of the sample households is modest. About 22 per cent of population is educated (with educational levels high school and above) in the rural areas of Washim district. The percentage of males and females with educational levels up to high school and above is respectively 29.64 and 14.03. Male and female population with technical education (both degree and diploma) is just 1.03 per cent and 0.69 per cent respectively (Table 3.6).

**Table 3.6: Educational Levels**

<b>Level of education</b>	<b>Hindu</b>	<b>Muslim</b>	<b>Buddhist</b>	<b>Total</b>
<b>Male</b>				
Educated (High School and above)	39.51	17.25	45.20	29.64
Degree and above	4.23	0.49	7.88	3.09
Technical degree/ diploma	1.03	0.20	3.14	1.03
<b>Female</b>				
Educated (High School and above)	18.20	6.11	30.18	14.03
Degree and above	1.35	0.00	4.80	1.26
Technical degree/ diploma	0.48	0.00	1.10	0.34
<b>Person</b>				
Educated (High School and above)	29.28	11.62	38.13	21.97
Degree and above	2.84	0.24	6.43	2.19
Technical degree/ diploma	0.77	0.10	2.18	0.69

Source: Survey.

The educational attainment of Muslim males and females is comparatively lower than the other two communities. Comparatively, Buddhist males and females have better educational attainment than Hindus. The disparities are noticeable across the communities and gender in educational attainment at various levels, which needs to be plugged to ensure equity. Scholarships need to be given to poor but deserving students from rural areas. Concrete steps are needed to increase the enrolment of the population beyond high school in general and technical institutes in particular.

### **Educational Levels of Youth**

The educational status of youth is presented in table 3.7. The data clearly reveals that 5.52 per cent of them are illiterate (2.06 per cent of Buddhists, 8.76 per cent of Hindus and 5.21 per cent of Muslims). A very small proportion of the rural youth are educated below primary or informal level and about 8.66 per cent and 38.18 per cent of them have education up to primary level and middle level respectively. More than one-half, one-fourth and one-fifth of the Muslim, Buddhist and Hindu youth respectively have education

up to middle level. It is significant that more than one-fifth of the youth have educational attainment up to secondary level. Comparatively more Hindu (31.41 per cent) and less Muslim (14.52 per cent) youth are educated up to secondary level. Similarly, 18.13 per cent of the youth have educational attainment up to higher secondary level, with the exception of Muslim youth (13.63 per cent). The educational attainment up to graduation and post graduation is very poor especially among Muslim youth. A very small proportion of Buddhist youth has technical or vocational training

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

<b>Educational category</b>	<b>Hindu</b>	<b>Muslim</b>	<b>Buddhist</b>	<b>Total</b>
Illiterate	8.76	5.21	2.06	5.52
Below primary or informal education	2.76	0.88	0.83	1.42
Primary	7.14	11.99	3.68	8.66
Middle	22.72	53.20	26.67	38.18
Management or commercial school course (vocational)	0.59	0.00	0.34	0.25
Secondary	31.41	14.52	26.56	22.23
Higher Secondary	20.17	13.63	24.87	18.13
Technical diploma or certificate below degree	1.02	0.00	3.49	1.10
Technical or professional degree	1.04	0.00	3.19	1.04
Graduate degree	4.02	0.59	5.67	2.76
Post-graduate degree	0.08	0.00	2.39	0.57
Others	0.30	0.00	0.24	0.14
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Source: Survey.

Muslim youth have lower educational attainments at various levels compared with the youth from the other two communities. Due to lower educational attainment, including vocational and technical education, rural youth of Washim district have lesser prospects in the labour market.

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

### **Per Capita Expenditure on Education**

The average per capita expenditure on education is modest (Rs. 587). However, significant differentials exist among communities. For example, Buddhist households spend much more on education than Muslim and Hindu households. Muslim households spend less than one half of the average expenditure on education by sample households. Thus, SSA needs to be strengthened in the district and its coverage be extended.

### **Government Assistance**

The government is providing assistance in the form of books, dress, scholarships, mid-day meal, etc. to students for universal enrolment and retention in educational system. Scholarships are given to students belonging to minority groups of population under a special scheme in every state. However, this scheme is not effectively implemented in the district. Less than three-fourth of the students in the age group of 5-16 years are getting assistance in the form of books. Midday meals are being provided to about 59.59 per cent of the students (see table 3.8). The educational assistance in the form of dress and scholarships are being provided to very less proportion of the students. In order to increase enrolment and retention of students, there is need to enhance the quantum of educational assistance in the district. The poor and deserving students must be provided with scholarships and dress assistance. There is also a need to provide free elementary education for the rural poor of the district to ease the economic burden on the parents.

**Table 3.8: Government Assistance (%)**

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

*Source: Survey*

### **ASSETS BASE OF HOUSEHOLDS**

#### **Land**

Landlessness is a common feature among rural households of Washim district. About 39.10 per cent of the sample households are landless. Landlessness is more among the

Muslims (43.46 per cent) and Buddhists (36.55 per cent) than Hindus (34.13 per cent). The average size of landholding is comparatively more in Hindu households than Buddhist and Muslim households. Thus, landlessness and small size of landholdings of the sample households not only reduces the livelihood options but also makes them vulnerable to low wage work which traps the landless households into poverty .

### **Livestock**

The per capita value of livestock owned by the sample households stood at Rs. 12066, which is comparatively low (Rs. 2302) in case of Buddhist households than Muslim (Rs. 14886) and Hindu (Rs. 13880) households. On the whole, the quality of livestock possessed by Buddhist households seems to be poor and of lower value. The possession of livestock by rural households enables them to have draught power as well as milch animals, meat and other products depending upon the types of livestock owned and maintained. Thus, in order to improve their livelihood conditions, including nutritional standards, livestock and dairy development programmes need to be strengthened.

### **Productive Assets**

The mean value of productive assets possessed by the sample households is Rs. 22,994 (see table 3.9). As in the case of land, Buddhist households have comparatively lower value of productive assets per households (Rs. 7592) than the other communities. The productive assets possessed by Muslim and Hindu households are comparatively higher and stood at Rs. 39,679 and Rs. 23,524 respectively, which is much higher than the value of productive assets possessed by Buddhist households.

**Table 3.9: Mean Value of Assets per Households (Rs.)**

Type of household	Productive other than land	Modern household
Hindu	23524	15017
Muslim	39679	26367
Buddhist	7592	3435
Total	22994	18180

Source: Survey

### **Other assets**

Buddhist households also possessed comparatively less modern household assets than other communities. The mean value of assets possessed by Buddhist households stood at Rs. 3435 as compared to Muslim (Rs. 26367) and Hindu (Rs. 15017) households (see table 3.9). Possession of lower productive and modern household assets indicates the

poor socio-economic conditions of the households.

## EMPLOYMENT AND INCOME

### Work Participation

Work participation is modest (38.58 per cent). It is low among Muslim households (36.14 per cent) and high among Buddhist households (41.41 per cent). Gender differentials in work participation are noticeable (26.87 per cent for males and 11.72 per cent for females). This is more or less true across the religious groups. Overall, low male work participation is reported across communities, which needs to be improved by providing work opportunities through NREGA. Low female work participation is also a serious issue, and calls for appropriate policy interventions to raise their contribution in economic activities so that they are empowered.

### Nature of Employment

The occupational status of the members of sample households is presented in table 3.10. A perusal of the table makes it evident that casual labour in agriculture is the dominant occupation (56.98 per cent of households) followed by self-employment in agriculture and allied activities (31.54 per cent of households). However, there are significant variations in occupational status of the sample households across religious groups and gender.

**Table 3.10: Nature of Employment**

Employment Status	Hindu			Muslim			Buddhist			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed in Agriculture and allied activities	49.98	23.28	42.14	31.47	10.94	24.92	42.57	2.08	32.51	39.30	13.34	31.54
Self-employed in non-agricultural sector	3.60	4.79	3.95	1.69	0.00	1.15	0.75	6.24	2.11	2.10	2.37	2.18
Regular salaried	4.47	0.80	3.39	1.98	0.00	1.35	7.30	12.41	8.57	3.76	2.08	3.26
Casual wage labour in Agriculture	38.83	68.18	47.45	56.42	82.81	64.84	41.73	77.51	50.61	48.19	77.63	56.98
Casual wage labour in Non-Agriculture	3.12	2.95	3.07	8.44	6.25	7.74	7.66	1.76	6.19	6.65	4.59	6.04
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: Survey

One-half of the Hindu males are self-employed in agriculture and allied activities and only 2.08 per cent of females in Buddhist households are self-employed in agriculture and allied activities. Low proportion of the sample households is self-employed in non-agriculture sector and regular salaried occupation. Muslim households are comparatively less engaged in regular salaried work. None of the female members of Muslim households are salaried workers or self employed in the non-agriculture sector. Some 8.57 per cent of the members of Buddhist households are regular salaried workers, with comparatively more females (12.41 per cent) than males (7.30 per cent) so engaged. In other communities a lesser proportion of the female members of households are engaged as salaried workers or self employed in non-agriculture sector. Nearly two-thirds of Muslim households derive their livelihood from casual wage labour in agriculture, whereas a smaller proportion of people from other communities are engaged as casual labour in agriculture. Comparatively more females than males are engaged in casual wage labour in agriculture. The high dependence on casual wage labour in agriculture reflects the poor economic conditions of the households.

The poverty forces the women to work outside the households in precarious conditions at low wages. The casual work in non-agricultural activities is low. NREGA needs to be implemented in a big way so that the poor households may have an opportunity to get assured employment for 100 man-days per household per annum. Besides, the self-employment scheme of SGSY needs to be implemented more effectively in the district, so that the poor households may earn a sustainable living. It would also empower them socially and politically, as the programme is being operationalised through SHGs.

### **Sector of Employment**

The industry-wise distribution of main workers in sample villages across selected religious groups is given in table 3.11. Agriculture, forestry and fishing are the dominant activities wherein 88.76 of the household members are engaged. A very small proportion of the households are engaged in manufacturing, construction, trade, hotel and restaurants, mining and quarrying, transport and communication, finance, real estate and business, public administration, education, health and other sectors. Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes such as SGSY for the rural poor so that they

could be employed on a sustainable basis. This would not only generate employment and supplement family earnings but would go a long way in empowering the women.

**Table 3.11: Workers by their Sector of Employment**

Sectors	Hindu	Muslim	Buddhist	Total
Agriculture, Forestry & Fishing	89.78	89.76	84.09	88.76
Mining & Quarrying	1.47	1.61	0.34	1.35
Manufacturing	2.95	1.17	3.64	2.15
Construction	2.17	5.34	5.71	4.44
Trade, Hotels & Restaurants	1.06	0.77	0.13	0.75
Transport, Storage & Communication	0.59	0.38	2.16	0.76
Finance, Real Estate & Business	0.21	0.00	0.32	0.12
Public Administration, Education, Health & Others	1.76	0.96	3.62	1.67
Total	100.00	100.00	100.00	100.00

Source: Survey

The lower proportion of the workers engaged in modern sector of employment is mainly due to lack of infrastructure for industrial development. A large proportion of the population of the district is deriving its livelihood from agriculture and allied activities, which is responsible for their poverty and deprivation. There is a lack of required trained and skilled manpower in the district, which needs to be addressed on priority by opening more industrial training institutes and other technical institutes, which would facilitate local trained and skilled manpower in getting employment in the more remunerative industrial sector.

### **Unemployment and Search for Additional Employment**

Unemployment and underemployment is quite alarming among the communities. As such the need for additional employment for augmenting households' income and status is very high. However, due to lack of training and skills, their employability is comparatively low. Thus, their skills need to be improved through short term vocational and job-oriented courses.

### **Income and Expenditure**

The per capita income and expenditure reveals that rural economy of Washim is a surplus one. There are significant gap between income and expenditure. However, the gaps in income and expenditure in Hindu households is more than in Buddhist and Muslim households (see table 3.12). The higher income is reported in those of the households which have more physical and human capital. Significant differentials are noticed in income-expenditure across communities. On the whole, a high proportion of

poor households are deriving their livelihood on a daily basis by working as casual labour in agriculture and non-agriculture sector and have a hand-to-mouth existence.

**Table 3.12: Average Per Capita Income and Expenditure (Rs.)**

<b>Income/Expenditure</b>	<b>Hindu</b>	<b>Muslim</b>	<b>Buddhist</b>	<b>Total</b>
Expenditure (Rs.)	4956	6209	6155	5805
Income (Rs.)	11026	9072	9223	9714
Income-expenditure ratio	2.22	1.46	1.49	1.67

Source: Survey

The data related to household expenditure by various sources is shown in table 3.13. Food is the dominant expenditure of the household followed by other household items, social ceremonies, and healthcare. As the per capita income of the majority of sample households is low, it is not surprising that the per capita expenditure is also low. However, one can notice that even at a very low level of income per capita, there is a tendency on the part of the sample households to save, which is clear from the difference between per capita income and expenditure, though this is not very significant.

**Table 3.13: Item-wise Per Capita Expenditure (Rs.)**

<b>Item</b>	<b>Hindu</b>	<b>Muslim</b>	<b>Buddhist</b>	<b>Total</b>
Food	2067.97	2686.60	2459.02	2450.42
Education	459.84	231.49	1783.70	586.86
Health	570.22	743.98	112.28	573.93
Social Ceremonies	706.38	1175.66	632.44	928.81
Interest/Loan	136.22	169.50	93.43	145.14
Others	1015.66	1202.50	1074.18	1120.29
Total	4956.29	6209.74	6155.06	5805.45

Source: Survey

The situation of the households can be mitigated to an extent by the government providing by better basic health and educational facilities, thus, reducing the households' dependence on private services, which take away a part of their resources that could be utilised for meeting other basic needs of the households.

## **HOUSING AND OTHER BASIC AMENITIES**

### **Type of Housing**

The housing status of the sample households is presented in table 3.14, which reveals that 40 per cent and 31 per cent of the households are living in *katccha* and semi *pucca*



houses respectively. Nearly 16 per cent and 12 per cent of them are living in *pucca* and thatched houses respectively. Comparatively, the housing conditions of Buddhist and Muslim households are not satisfactory and reflect the poor economic conditions of these households.

**Table 3.14: Type of Houses**

Type of house	Hindu	Muslim	Buddhist	Total
<i>Thatched</i>	14.99	7.61	18.89	12.21
<i>Kacha</i>	25.91	47.79	46.35	40.50
<i>Semi Pucca</i>	35.37	29.97	26.38	30.99
<i>Pucca</i>	23.37	14.63	8.25	16.16
Others	0.36	0.00	0.13	0.14
Total	100.00	100.00	100.00	100.00

Source: Survey

Half of the sample households are living in two room accommodation. About 22 per cent and 28 per cent of them have single room and more than two room accommodation (see table 3.15). A high proportion of Muslim households are living in two-room and more than two-room accommodation, which ensure privacy. On the whole, housing conditions are not satisfactory and calls for urgent attention by the government. The IAY needs to be implemented with fresh vigour in the district to improve housing for poor households.

**Table 3.15: Number of Rooms per Household**

Number of rooms	Hindu	Muslim	Buddhist	Total
Single Room	23.67	19.82	27.01	22.48
Two Rooms	44.70	51.69	53.24	49.76
More than two rooms	31.63	28.49	19.74	27.76
Total	100.00	100.00	100.00	100.00

Source: Survey

### Electricity

With regard to the electrification 69 percent of the houses in Washim had access to electricity at the household level. Near 97 percent of non-electrified houses depend on oil lamps for light. Though there is hardly any community-wise difference with regard to access to electricity, the Buddhist households reported a low level of electrification i.e., only 58 percent of the houses had access to electricity.

## Drinking Water

Drinking water facilities are not at all satisfactory in the district. Nearly 84 per cent of the households use drinking water from public sources and 9.28 per cent of the households depend upon private sources (see table 3.16). The dependence on private sources of drinking water by the rural poor households is a concern, which needs to be addressed by the government providing tap water facilities.

**Table 3.16: Basic Amenities in the Households (percent)**

	Electrified	Non-Electrified Sources	Drinking Water			Toilet		Drainage
			Public	Private	Others	In house	Outside	
		Oil lamp						
Hindu	70.72	98.43	76.36	15.30	8.34	19.72	80.28	24.76
Muslim	74.31	98.63	88.35	6.76	4.88	17.91	82.09	38.34
Buddhist	57.78	94.67	84.55	5.69	9.76	7.11	92.89	8.78
All	69.88	97.43	83.76	9.28	6.96	16.34	83.66	28.12

Source: Survey.

## Toilets

Majority of the households (83.66 per cent) are defecating outside in the open, which is totally unhygienic and just 16.34 per cent of the households have in-house toilet facilities. Nearly 93 per cent of Buddhist households are defecating outside their homes in the open. The condition of drainage is also very unsatisfactory in Buddhist households. The practice of open defecation needs to be checked by providing government assistance for constructing in-house toilets. This would also help to improve sanitary and environmental conditions in the villages.

## HEALTH AND FAMILY WELFARE

The data and information on health and family welfare is provided in following paragraphs, which reveals more or less satisfactory conditions. The utilisation of health care facilities by the households depend on the knowledge and awareness about the existence of these facilities, for which field workers need to be trained to motivate and make the rural poor aware about better health.

## Place of Child Birth

Nearly 47 per cent of the last children born in sample households were at home. However, there are significant variations across the communities. For example, a high proportion of children of Muslim households (60.87 per cent) were born at home as

compared to 32.96 per cent and 6.17 per cent of the births in government and private hospitals respectively. Thus, the system of institutional deliveries is quite poor (see table 3.17).

### Assistance in Child Birth

The dependence on untrained dais in child delivery is modest (36.43 per cent); it is more in Muslim households (48.09 per cent) than Buddhist households (23.86 per cent). Nearly 14 per cent of the delivery of children is performed by trained midwife/Accredited Social Health Activists (ASHA). Those of the children born in institutional care have also received pre and post natal care, but their proportion is comparatively low. Keeping the above in view, there is urgent need to extend the coverage of institutional child deliveries so that better pre and post natal care be provided.

**Table 3.17: Place of Child Birth and Help Received**

	Hindu	Muslim	Buddhist	Total
<b>Place</b>				
Govt hospital	38.67	32.96	42.56	36.44
Private hospital	30.33	6.17	14.68	16.58
At Home	31.00	60.87	42.75	46.98
<b>Help in Child delivery</b>				
Doctor	55.90	39.13	45.82	46.47
Trained Dai	14.72	12.78	17.91	14.21
Untrained Dai	26.13	48.09	23.86	36.43
Others	3.25	0.00	12.41	2.90

Source: Survey

### Immunisation

The data relating to the status of immunisation of children against Polio, DPT and BCG show encouraging results. Almost all children have been given Polio drops. Similarly, almost all children below the age of 5 years are immunised against at least one type of disease, however, the proportion of children fully immunised is comparatively lower (84.02 per cent) (see table 3.18). Thus, NRHM needs to be strengthened in the district with its outreach and coverage expanded.

**Table 3.18: Immunisation Status of Children**

<b>Immunisation</b>	<b>Hindu</b>	<b>Muslim</b>	<b>Buddhist</b>	<b>Total</b>
Any Type of doze	99.67	100.00	100.00	99.87
Fully Immunised	86.85	79.29	89.74	84.02

Source: Survey

### **Morbidity**

Chicken pox, fever, typhoid and malaria are the most common health problems faced by sample households. Nearly 22 per cent and 12.55 per cent of the sample households respectively suffered from chicken pox and fever. Similarly, 8.06 per cent and 5 per cent of them have suffered from typhoid and malaria respectively. Besides, pain in stomach and fracture are also prevalent. The complication during pregnancy and child births are also health problems being faced by rural households. On an average, Rs. 573 has been incurred per households on meeting health related expenditure, comparatively more by Muslim households (Rs. 743) than Buddhist households (Rs. 112).

On the whole, the dependence on private sources for medical treatment is significantly high as compared to government hospital. Nearly 8 per cent of the households are in debt to meet medical expenditure and the proportion of the Muslim households raising debt to meet health treatment expenditure is about 9.38. This is attributed to the fact that medical services available at government hospitals are inadequate and poor in quality, which compels them to rely on private sources of medical treatment. Keeping the above in view, there is urgent need to strengthen the National Rural Health Mission in a big way so that it may be able to meet the health needs of the poor rural households and curtail their dependency on private sources which are costly in nature and most of the times these are behind the reach of the poor households and forces them in debt.

### **INDEBTEDNESS**

#### **Incidence of Indebtedness**

Nearly 42 per cent of the sample households and 48.04 per cent of the Hindu households are reportedly indebted. The proportion of Muslim and Buddhist households in debt stood at 38.89 and 41.17 (see table 3.19). The average amount of loan raised is modest (Rs. 14797). Hindu households are more indebted (Rs. 18022) than Buddhist (Rs. 12156) and Muslim (Rs. 13740) households.

**Table 3.19: Incidence of Indebtedness and Average Debt**

	Hindu	Muslim	Buddhist	Total
Average (Rs.)	18022	13740	12156	14797
% Indebted households	48.04	38.89	41.17	42.27

Source: Survey

### Source of Debt

The institutional sources of finance are dominating the rural areas of the district. The cooperative banks/societies and Gramin banks are playing a significant role in providing credit to the rural poor and their combined share stood at about three-fourth. The dependence on traders, friends/relatives, and professional money lender is low for raising finance to meet productive as well as unproductive needs. However, in case of Buddhist household, there is more dependence on non institutional sources, than the institutional source of debt. Keeping in view the more prevalence of institutional sources of credit, it is needed to open more branches of rural banks in the district, so that more poor people could avail such facilities and their exploitation in the hands of money lenders and sahuikars is minimised.

**Table 3.20: Sources of Debt**

Source	Hindu	Muslim	Buddhist	Total
Govt.	10.02	3.24	1.95	5.52
Commercial Bank	8.77	4.74	2.67	6.04
Gramin Bank (RRB)	15.33	41.00	11.28	30.68
Co-op Bank/Societies	55.74	38.33	24.10	43.67
Provident Fund	0.46	0.00	0.00	0.16
Traders	0.00	0.00	2.84	0.14
Professional money lender	1.86	0.00	26.58	1.92
Money lender	2.37	6.35	16.63	5.47
Friends/Relatives	5.46	6.35	13.95	6.41
Others	100.00	100.00	100.00	100.00

Source: Survey

### Use of Loans

The loans have been raised by the sample households for varied purposes. The capital expenditure in farm business is the most dominant reason (41.48 per cent), followed by other purposes (17.86 per cent), and marriage and other social ceremonies (9.96 per cent). Muslim and Buddhist households are in debt to the tune of 9.38 per cent and 8.53 per cent respectively to meet medical expenses, which could be minimised if the government-run health facilities are available (see table 3.20). The raising of loans for productive purposes, such as farming by 47 per cent each of Hindu and Muslim

households, is very encouraging and more credit facilities through institutional mechanisms need to be provided to improve rural livelihood opportunities.

The incidence of indebtedness in sample households is largely due to low income levels, which are inadequate to meet their consumption and other social needs. Thus, there is a need to improve the income levels of rural households. Besides, banks and financial institutions can provide credit at cheaper rates without any collateral for undertaking productive self-employment to the rural poor. In this connection, the government sponsored micro credit scheme under the SGSY needs to be promoted so that poor villagers may invest in farm and non-farm activities, including dairy development, to increase their income, which would also go a long way in mitigating poverty and empowering them, both economically and socially.

**Table 3.20: Purpose of Loans**

<b>Purpose</b>	<b>Hindu</b>	<b>Muslim</b>	<b>Buddhist</b>	<b>Total</b>
Capital expenditure in farm business	47.42	47.43	15.13	41.48
Capital expenditure in non farm business	2.10	0.00	4.19	1.50
Purchase of land/house	2.86	0.00	5.30	1.97
Renovation of house	1.01	12.59	0.00	6.25
Marriage and other social ceremonies	3.66	13.08	13.92	9.96
Festivals	0.12	0.00	0.00	0.04
For education	0.53	6.54	5.32	4.23
Medical treatment	5.80	9.38	8.53	7.98
Other household expenditure	10.63	6.71	8.96	8.49
Purchase of animal	0.68	0.00	0.00	0.24
Other	25.19	4.27	38.65	17.86
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Source: Survey

## CHAPTER IV

### DELIVERY OF PUBLIC SERVICES/DEVELOPMENT PROGRAMMES

#### Public Distribution System

A majority of the sample population (59.26 per cent) is below poverty line (BPL), however, 42 per cent of sample households had BPL ration cards and 68.91 per cent avail PDS facility (see table 4.1). This implies that some of the non-BPL households have BPL card and some of the non-BPL card holders are also getting BPL ration. Community-wise, 70.83 per cent of Buddhist households are BPL households and 64.47 per cent of them have BPL card, however, 81 per cent of them are getting BPL ration. Similar is the case with Hindu and Muslim households, with minor modifications. Thus, some of the poor households belonging to BPL category do not have BPL cards, and even those who have BPL cards are not getting BPL ration.

**Table 4.1: PDS Coverage**

	Hindu	Muslim	Buddhist	Total
BPL HHs	45.83	63.40	70.83	59.26
BPL HH getting ration	65.68	66.15	81.06	68.91
Having BPL card	36.68	36.47	64.47	42.02

*Source: Survey*

More than two-thirds of the sample population have complained about irregular supply of PDS ration followed by non-availability of time (60.55 per cent), bad quality (32.24 per cent), dishonesty in measurement (24.74 per cent) and insufficient quantity (21.93 per cent). Significant differentials have been noticed in problems faced by rural households in availing PDS facility. For example, more than three-fourths of the Muslim households reported non-availability of time and irregular supply as main problems in availing PDS. Similarly, 46 per cent and 36 per cent of Buddhist and Hindu households reported bad quality as the main problem being faced in availing PDS (see table 4.2).

**Table 4.2: Problems being faced with the PDS**

	Hindu	Muslim	Buddhist	Total
Insufficient quantity	16.33	14.17	42.24	21.93
Bad quality	36.14	22.45	46.02	32.24
Dishonesty in measurement	31.89	15.02	34.90	24.74
Non-availability of time	53.19	80.73	31.36	60.55
Irregular supply	76.76	75.84	60.60	72.20
Others	2.46	0.00	0.00	0.68

Source: Survey

The huge difference in the numbers falling under BPL category and holding BPL ration card and those availing benefits from PDS is a matter of serious concern and the gaps need to be plugged at the earliest, so that the poor get their due share. There is also need to rejuvenate the PDS to improve its performance as well as coverage and make it corruption free.

#### **Access, Use and Quality of Public Health Service**

The district lacks basic public health infrastructure. There is a lack of adequate health care facilities for the rural poor population, which is due to heavy pressure of population on these basic services. Similar is the situation with availability of medicines, though it has marginally improved during the last few years. The availability of doctors, especially lady doctors at PHCs / hospitals, is a major concern for the rural population. At the same time, presence of quacks in villages has an adverse impact on the overall healthcare of the people; they incur heavy expenditure on their health care without getting proper care. This needs to be corrected through awareness campaigns to educate the rural poor people about their health needs.

#### **Education**

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

A high proportion of children enrolled in government schools belong to relatively poor households. The better-off households are sending their children to English medium



private schools. This kind of dualism has marginalised the government aided schooling system. There is hardly any voice for improving the quality and accountability of elementary education since the better-off households tend to remain indifferent as they are hardly affected by such education.

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

### **Awareness**

The level of awareness about various government programmes operational in the rural areas of the district is given in table 4.3. ICDS, IAY and SGSY are three schemes that are known to majority of the households. Besides, the awareness regarding the schemes such as SSA, NREGA and TSC is quite significant. Accelerated Rural Water Supply Programme (ARWSP) is the least known scheme to the rural households. Even the maternity benefit scheme is known to only half of the households. Thus, there is a need to propagate the least known schemes so that the rural poor could avail of those services.

**Table 4.3: Level of Awareness of Government Programmes**

<b>Programmes</b>	<b>Hindu</b>	<b>Muslim</b>	<b>Buddhist</b>	<b>Total</b>
SGSY	94.5	94.5	97.4	94.7
NREGA	91.5	78.5	88.0	84.4
Indira Awas Yojana	96.4	98.0	98.6	97.6
TSC Swajaldhara	92.2	77.3	89.5	83.5
ARWSP (Drinking Water)	46.0	7.6	10.4	16.1
Sarvasikhsa	93.1	79.1	94.3	86.6
ICDS or Anganwadi	96.9	98.8	96.8	97.8
Old Age or Widow Pension	79.1	71.8	56.5	70.4
Maternity Benefit scheme	62.1	55.4	28.5	51.1
All	100	100	100	100

*Source: Survey.*

### **Aspirations**

Employment opportunities followed by educational facilities within villages rank at the top in the items of aspirations relating to development. Irrigation is the third important development priority. Housing and healthcare are also aspired needs of the households. However, different communities have ranked the development priorities differently, except for employment, education and health (see table 4.4).

**Table 4.4: Aspirations of Respondents in Order of Their Ranks**

Facilities	Hindu		Muslim		Buddhist	
	%	Rank	%	Rank	%	Rank
Employment	36.24	1	45.08	1	26.75	1
Educational facilities	14.67	2	25.41	2	17.81	2
Irrigation	11.63	4	3.71	5	6.94	3
Housing	12.39	3	10.99	3	3.91	4
Health	9.80	5	6.15	4	1.51	5

Source: Survey

The rural population of the district has participated in state assembly and parliamentary elections, which reflect high level of political participation on their part. However, very insignificant proportion of them is a member of self help groups (SHG). All the household members are also members of religious organisations. Thus, the level of social participation is also very high, which may be attributed to high penetration of religious organisations and presence of non-governmental organisations (NGOs) in rural areas of the district.

## **Chapter V**

### **KEY FINDINGS AND POLICY ISSUES**

- The total population of Washim district was 8,41,771 of which 82.5 per cent lives in rural areas, which is higher than the State share of rural population. The Scheduled Castes (SCs) and Scheduled Tribes (STs) constitute 16 per cent and 7 per cent respectively of the total district population.
- In the survey, Muslims are the dominant population group (48.12 per cent), followed by Hindus (32.04 per cent) and Buddhists (19.84 per cent). The average household size is 5.12 persons-- lowest for Buddhists (4.71) and highest for Muslims (5.34). The overall dependency is reportedly low (0.66) -- highest among Muslims (0.76) followed by Hindus (0.64).
- Average sex ratio is 960, which is comparatively high for Muslims (1002) and low for Buddhists (909). The high sex ratio among Muslims reflects a comparatively better status of females in the community, which is in contrast to the predominance of traditional practices and prejudices against women and preference for sons within the community. This may be attributed to better educational status and women empowerment in the community.
- One-fourth of the population is in the school going age group of 5-14 years. This is more or less the same across the communities, except Buddhists who have comparatively less proportion of the population in the school going age group. Therefore, the educational needs of the Hindu and Muslim communities are highest. Gender equity in child sex ratio is more noticeable in Hindu households than in other communities.
- About 22 per cent of the population is in the age group of 15-24 years, which implies higher supply of labour force and likely high unemployment among communities, given the higher incidence of general unemployment and the current trend of slowdown in the economy.
- The life expectancy is very low and 8.7 per cent of population is found in the age group above 60 years. Comparatively, more Hindu and Buddhist women survive beyond 60 years.

- The literacy level of persons aged 7 years and above is higher among the males than the females across religious groups. Thus, gender differential in literacy is noticeable. Nearly 80 per cent of the children are enrolled in government-run educational institutions. The proportion of the children never enrolled is 12.71 per cent, which is a cause of concern. The drop out is very low, which provides a little relief, but needs to be checked.
- About 22 per cent of population is educated (with educational levels up to high school and above) in the rural areas of Washim district. The percentage of males and females with educational levels up to high school and above is respectively 29.64 and 14.03. Male and female population with technical education (both degree and diploma) is just 1.03 per cent 0.69 per cent respectively. The educational attainment of Muslim males and females is comparatively worse than other two communities. Comparatively, Buddhist males and females have better educational attainments.
- The average per capita expenditure on education is modest (Rs. 587). However, significant differentials exist among communities. Less than three-fourths of the students in the age group of 5-16 years are getting assistance in the form of books. Midday meals are being provided to about 59.59 per cent of the students. The educational assistance in the form of dress and scholarships are being provided to a very small proportion of the students.
- About 39.10 per cent of the sample households are landless. Landlessness is more among the Muslims (43.46 per cent) and Buddhists (36.55 per cent) compared to Hindus (34.13 per cent). The average size of landholdings is comparatively more in Hindu households than Buddhist and Muslim households. Thus, landlessness and small size of landholdings possessed by sample households not only reduces the livelihood options but also makes them vulnerable to low wage work, which traps the landless households in poverty.
- The per capita value of livestock owned stood at Rs. 12066, which is comparatively lower (Rs. 2302) in the case of Buddhist households than Muslim (Rs. 14886) and Hindu (Rs. 13880) households. On the whole, the quality of livestock possessed by Buddhist households also seems to be poor and of lower value.
- The work participation is reportedly modest (38.58 per cent), which is low among

Muslim households (36.14 per cent) and high among Buddhist households (41.41 per cent). Gender differentials in work participation are noticeable (26.87 per cent for males and 11.72 per cent for females). This is more or less true across religious groups.

- The casual labour in agriculture is the dominant occupation (56.98 per cent of households) followed by self-employment in agriculture and allied activities (31.54 per cent of households). However, there are significant variations in occupational status of the sample households across religious groups and gender. Nearly two-thirds of Muslim households derive their livelihood from casual wage labour in agriculture, whereas a less proportion of other communities are engaged as casual labour in agriculture. Besides, comparatively more females than males are engaged in casual wage labour in agriculture. High dependence on casual wage labour in agriculture reflects poor economic conditions of the households.
- Agriculture, forestry and fishing are the dominant activities wherein 88.76 of the households' members are engaged. A very small proportion of the households are engaged in manufacturing, construction, and trade, hotel and restaurants, mining and quarrying, transport and communication, finance, real estate and business, public administration, education, health and other sectors.
- There have been significant gaps in income and expenditure. However, the gaps in income and expenditure in Hindu households is more than Buddhist and Muslim households. The higher income is reported in those of the households which have more physical and human capital. Significant differentials can be noticed in income-expenditure across the communities. On the whole, a high proportion of poor households derive their livelihood on a daily basis by working as casual labour in agriculture and non-agriculture sector and live in a hand-to-mouth existence.
- Nearly 40 per cent and 31 per cent of the households are living in *katccha* and semi-*pucca* houses respectively. About 16 per cent and 12 per cent of them are living in pucca and thatched houses respectively. Comparatively, the housing conditions of Buddhist and Muslim households are not satisfactory, which reflects the poor economic conditions of these households. Half of the sample households are living in two room accommodation. About 22 per cent and 28 per cent of them have single room and more than two-room accommodation. A high proportion of Muslim

households are living in two rooms and more than two- room accommodation, which ensure privacy.

- Nearly 84 per cent of the households use drinking water from public source and 9.28 per cent of the households depend upon private sources. A majority of the households (83.66 per cent) defecate outside in the open, which is totally unhygienic and just 16.34 per cent of the households have in-house toilet facilities. Nearly 93 per cent of Buddhist households are defecating outside the home in the open. The condition of the drainage is also reportedly very unsatisfactory in Buddhist households.
- Nearly 47 per cent of the last children born were at home. However, there are significant variations across the communities. For example, a high proportion of children of Muslim households (60.87 per cent) were born at home as compared to 32.96 per cent and 6.17 per cent of the births in government and private hospitals respectively. Thus, the system of institutional child deliveries is poor. The dependence on untrained dais for child delivery is modest (36.43 per cent), and is more in Muslim households (48.09 per cent) than Buddhist households (23.86 per cent). Nearly 14 per cent of the delivery of children is performed by trained midwife/ASHA. Those of the children born in institutional care have also received pre and post natal care, but the proportion of such children is comparatively low.
- Immunisation of children against Polio, DPT and BCG show encouraging results. Almost all children have been given Polio drops. Similarly, almost all children below the age of 5 years have been immunised against at least one type of disease, however, the proportion of the children fully immunised is lower (84.02 per cent).
- Chicken pox, fever, typhoid and malaria are the most common diseases faced by sample households. Nearly 22 per cent and 12.55 per cent of the sample households respectively suffered from chicken pox and fever. Similarly, 8.06 per cent and 5 per cent of them have suffered from typhoid and malaria respectively. On average, Rs. 573 has been incurred per households on meeting health related expenditure -- comparatively more by Muslim households (Rs. 743) than Buddhist households (Rs. 112).
- The dependence on private sources for medical treatment is significantly high as compared to government hospitals. Nearly 8 per cent of the households are in debt

in order to meet medical expenditure. The proportion of Muslim households in debt to meet health treatment expenditure is about 9.38. This is attributed to the fact that medical services available at government hospitals are inadequate and poor in quality, which compels the people to rely on private sources of medical treatment.

- Nearly 42 per cent of the sample households and 48.04 per cent of the Hindu households are reportedly indebted. The proportion of Muslim and Buddhist households in debt stood at 38.89 and 41.17. The average amount of loan raised is modest (Rs. 14797). Hindu households are more indebted (Rs. 18022) than Buddhists (Rs. 12156) and Muslims (Rs. 13740). The institutional sources of finance dominate the rural areas of the district. The capital expenditure in farm business is the most dominant reason (41.48 per cent), for loans followed by other purposes (17.86 per cent), marriage and other social ceremonies (9.96 per cent).
- Majority of the sample population (59.26 per cent) is living below poverty line (BPL), however, 42 per cent of sample households had BPL ration cards and 68.91 per cent are availing PDS facility. This implies that some of the non-BPL HH have BPL card and some of the non-BPL card holders are also getting BPL ration.
- More than two-thirds of the households have complained about irregular supply of PDS ration followed by non-availability of time (60.55 per cent), bad quality (32.24 per cent), dishonesty in measurement (24.74 per cent) and insufficient quantity (21.93 per cent). Significant differentials have been noticed in problems faced by rural households in availing PDS facility.
- ICDS, IAY and SGSY are three schemes, which are known to a majority of the households. Besides, the awareness regarding the schemes of SSA, NREGA and TSC is quite significant. ARWSP is the least known scheme to the rural households. Even the maternity benefit scheme is known to only half of the households.
- Employment opportunities followed by educational facilities within villages rank at the top in the items of aspirations relating to development. Irrigation is the third important development priority. Housing and health are also aspired as development needs by the households. However, different communities have ranked the development priorities differently, except for employment, education and health.
- The rural population of the district has participated in state assembly and parliamentary elections, which reflect high level of political participation on their part.

However, very insignificant proportion of them is member of self help groups (SHG). All the households' members are also members of religious organisation. Thus, the level of social participation is also very high, which may be attributed to high penetration of religious organisations and presence of non-governmental organisations (NGOs) in the rural areas of the district.

### **Policy Issues**

- High concentration of population in the child and youthful age groups, calls for rigorous educational and manpower planning, opening of more technical and vocational institutions, and creation of more self-employment opportunities in agro and horticulture-based activities and the tourism sector.
- The educational attainment, particularly among youth and females, is modest and needs improvement. Poor educational attainment hampers the people's future labour market prospects. Thus, there is an urgent need to increase the participation of the population, particularly youth, in higher and technical education. This would also require imparting short duration job oriented courses in technical institutions to the rural youth, besides providing free-ships and scholarships to needy youth from disadvantaged groups and minorities.
- Gender differential in literacy is noticeable in both communities. This needs attention by educational planners and decision-makers; the community also needs to be made aware of the advantages of female education.
- SSA is making its presence felt in the rural areas of the district though at a slower pace, which is evident from the fact that still a significant proportion of the children are enrolled in private schools. This may also reflect the relatively better socio-economic conditions of some of the households that enable them to depend on private schools for education. The target of 'education for all' is still a distant dream. There is a need to speed up the efforts of the government in ensuring cent per cent enrolment of children in the school going age group with zero drop outs. This would be possible if the quality of education and school infrastructure is improved. Thus, the gap in human capital formation in case of both communities as well as gender needs to be bridged as a priority by following community and gender sensitive educational programmes and schemes.



- The main reason cited for drop out is 'work at home'. Thus, there is need to make the parents aware about the benefits of education and the educational system needs to be improved to make it more interesting for the children. Livelihood opportunities need to be provided to the rural poor to eliminate the incidence of child labour.
- The educational attainment is lower in both the communities and gender at various levels, which needs to be improved. More scholarships should be given to poor but deserving students from rural areas. Concrete steps need to be taken to increase the enrolment of the population beyond high schools in general and technical institutes in particular.
- In order to increase enrolment and retention of students, there is need to enhance the quantum of educational assistance in the district. The poor and deserving students must be provided with scholarships and dress assistance. There is need to provide free elementary education among the rural poor of the district to ease the economic burden of the parents.
- The possession of livestock by rural households provides them with draught power as well as milk, meat and other products depending upon the types of livestock owned and maintained. Thus, in order to improve their livelihood conditions including nutritional standards, livestock and dairy development programmes need to be strengthened.
- The low female work participation is a serious issue, which calls for appropriate policy interventions to empower them. The NREGA needs to be implemented in a big way so that these poor households may have an opportunity to get assured employment for 100 man-days per household per annum. Besides, the self-employment scheme of SGSY needs to be implemented more in the district, so that the poor households may earn a sustainable living.
- Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes such as SGSY so that the rural poor could be employed on a sustainable basis. This would not only generate employment and supplement family earnings but would go a long way in empowering the women to play their part within the family and society.
- The lower proportion of the workers engaged in modern sector of employment is mainly due to the lack of infrastructure for industrial development. A large proportion

of the population of the district derives their livelihood from agriculture and allied activities, which is responsible for their poverty and deprivation. There is lack of required trained and skilled manpower in the district, which needs to be attended on priority by opening more industrial training institutes and other technical institutes.

- Unemployment and underemployment is quite alarming among the communities. As such search for additional employment for augmenting household income and status is very high. However, due to lack of trainings and skills, their employability is comparatively low. Local skills need to be improved through short term vocational and job-oriented courses.
- The economic situation of the households can be improved by providing better basic health and educational facilities by the government, and reducing dependence on private services.
- The dependence on private sources of drinking water of the rural poor households needs to be rectified by providing tap water facilities by the government. The practice of open defecation needs to be checked by providing in-house toilet assistance by the government. This would help to improve sanitary and environmental conditions in the villages.
- The system of institutional deliveries is presenting an encouraging picture of rural reproductive and child health care system in the district, which needs to be strengthened further to ensure cent per cent institutional birth and child care.
- There is need to strengthen the National Rural Health Mission so that it may be able to meet the health needs of the poor rural households and curtail their dependence on private sources which are costly and most of the times these are beyond the reach of the poor households and forces them to debt. Thus, more allocations should be made for NRHM. .
- The banks and financial institutions can play a major role by providing credit at cheaper rates without any collateral for undertaking productive self-employment. In this connection, the government sponsored micro credit scheme under SGSY needs to be promoted more and more so that poor villagers may invest in farm and non-farm activities including dairy development to increase their income, which would also go a long way in mitigating poverty and empowering them, both economically and socially.

- The huge difference between those falling under BPL category and holding BPL ration card and availing benefits from PDS is a matter of very serious concern and the gaps need to be plugged at earliest. There is also need to rejuvenate the PDS to improve its working and performance as well as coverage and make it corruption free.

**ANNEXURE – I: List of Sample Selected Villages in Washim District**

Sl. No.	Block	Gram Panchayat	Village
1	Karnja	Kakashivi	Kakashivni
2	Karnja	Shewti	Whewti
3	Karanja	Lohgaon	Lohgaon
4	Karanja	Janori Pangavan	Janori
5	Karanja	Jamb	Jamb
6	Manora	Dhoni	Dhoni
7	Manora	Waigaul	Waigul
8	Manora	Asala B.K.	Asola B.K.
9	Manora	Govha	Govha
10	Manora	Karkheda	Karkheda
11	Manora	Warda	Warda
12	Manora	Palodi	Palodi
13	Mangrulpir	Ghotra Paghot	Ghota
14	Mangrulpir	Kasola	Kasola
15	Mangrulpir	Mangrul pir	Manoli
16	Wasim	Dhumka	Dhumka
17	Wasim	Jambrun Mahali	Jameurn Mahali
18	Malegaon	Shirpur	Shirpur
19	Washim	Depul	Depul
20	Washim	Likli Pen	Likli Pen
21	Washim	Ansing	Ansing
22	Washim	Warla	Warla
23	Washim	Shirputi	Shirputi
24	Washim	Medishi	Medhi
25	Malegaon	Kinni	Kinni
26	Male Gaon	Male Gaon	Male gaon
27	Male Gaon	Kinni Raja	Kinni Raja
28	Risod	Nawali	Nawali
29	Risod	Nawali	Eklapur
30	Risod	Nawali	Eklapur