A BASELINE SURVEY OF MINORITY CONCENTRATION DISTRICTS OF INDIA

Kishanganj

(Bihar)

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

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2008

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

Background:

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

- Kishanganj district is one of the minority-concentrated districts of India, which lags behind in terms of socio-economic indicators (Category B1).

District Profile (2001 Census Based):

- In 2001, the population of Kishanganj district was 12.94 lakh and 91 percent of the population was living in rural areas.

- Minorities constitute a majority of the population (70.7 percent). Sex ratio was 940 female per thousand male and literacy rate was 31.02 percent (lower than the state and national average).

- Rural areas lack proper healthcare facilities. One-fourth of the villages of district Kishanganj have a PHC and only 15 percent have MCW centre.

- The major sources of water supply are tube wells and hand pumps; tapped water is available to a very small proportion (0.4 percent) of the population.

- Educational facilities for girl students are very meager and a high/higher secondary school exclusively for girls is available at a distance of 12.8 km.

- Health facilities are very inadequate and none of the sample villages have a PHC, hospital/dispensary, maternal and childcare centre, or a family planning clinic.

Access to health facilities is not satisfactory. Development and welfare orientated organisations are lacking in most of the villages.

Survey Findings (2008)

- The present survey is confined to Kishanganj district of Bihar State. The survey reveals that Kishanganj lags behind in seven out of eight indicators compared to the all India average. The district also lags behind in two more health related indicators. Table 1 below shows the gap between all India and district figures vis-à-vis ten indicators and prioritises the development needs vis-à-vis the eight indicators. The district figures are based on the survey findings (2008) and the all India figures are of 2004-05 and 2005-06. The distance from the all India figures may be higher, as the all India data set is a little dated.

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

Sl. No.	Indicators	Kishanganj 2008	All India 2005	Gap Between All India and District	Priority based on the gap
		1	2	(3=1- 2)	4
1	Rate of literacy	54.7	67.3	-12.6	4
2	Rate of female literacy	45.4	57.1	-11.7	5
3	Work participation rate	33.1	38.0	-4.9	7
4	Female work participation rate	10.5	21.5	-11.0	6
5	Percentage of households with *pucca* walls**	28.0	59.4	-31.4	3
6	Percentage of households with safe drinking water	90.6	87.9	2.7	8
7	Percentage of households with electricity	10.1	67.9	-57.8	1
8	Percentage of households with water closet latrines	5.4	39.2	-33.8	2
9	Percentage of fully vaccinated children	10.3	43.5	-33.2	-
10	Percentage of child delivery in a health facility	8.7	38.7	-30.0	-

Note: (1) Survey data of the district (Col. 1) pertains to the rural area only, but all India data (Col.2) pertains to total.
(2) Data in Col 2 from Sl. No. 5 to 8 pertain to year 2005-06 from National Family Health Survey (NFHS)-3 and the rest of the data in Col. 2 pertain to the year 2004-05 from National Sample Survey Organisation (NSSO).

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

Development Priorities

Electricity

Availability of electricity remains the most critical gap. Only a small proportion of the households (10.1 percent) have electricity. The district lags behind the all India figure by a huge 57.8 points.

The Rajiv Gandhi Rural Electrification Mission (RGREM) targets universalisation of electricity connection to the rural households by the end of 2009. There is a memorandum of understanding between Government of Bihar and Rural Electrification Corporation (REC), Government of India (GoI) for extending electric connection to all the villages of Kishanganj. The progress appears nowhere near the target. Thus, RGREM needs to be strengthened in the district.

In-house Toilet Facilities

Only 5.4 percent of the households have in-house toilet facilities and rest of the households use the open spaces. The drainage system is also very poor. There is not much difference between Hindu and Muslim households regarding toilet and drainage facilities, which show uniform lack of sanitation facilities in the rural areas.

Total Sanitation Campaign (TSC), a Centre sponsored scheme, aiming at universalisation of sanitation facilities by the end of 2009, has not made even a modest dent on rural sanitation and drainage in Kishanganj district. The existing situation clearly indicates that the district would completely miss the target. It calls for better implementation of the TSC and to extend its coverage to all the villages through the multi-sector development plan.

Houses with *Pucca* Walls

Only 28 percent of the households are living in *Pucca* houses. There is a difference of 31.4 points between the all India average and the district figure. The number of houses constructed under Indira Awas Yojana (IAY) is quite insufficient to fill the gap in the district. Overall, the qualitative and quantitative availability of housing in the rural areas is not satisfactory. It calls for a vigorous implementation of IAY so as to include more beneficiaries under its ambit and to extend the area of its coverage to include all poverty stricken households under the scheme. IAY can be topped up with the multi-sector development plan.

Overall Literacy Rate particularly Female Literacy Rate

There is a modest improvement in overall and female literacy rates of the rural population in the district since 2001, due to the Sarva Shiksha Abhiyan (SSA) and the Mid-day meal scheme. The overall literacy rate has increased from 31.02 percent in 2001 to 54.7 percent in 2008 and the female literacy has also improved and stood at 45.4 percent in 2008. Nevertheless, the district lags behind all India average and, hence, needs serious attention. Some important reasons are: non-availability of primary schools, poor enrolment ratio and drop-out.

Nearly three-fourths of the children are enrolled in government schools. About 5 percent of the population is educated up to high school and above. A very small proportion has technical or vocational training. Gender differential in literacy is noticeable. The proportion of the children who have never enrolled is about one-fifth. The drop out is comparatively low, which provides a little relief; however, it needs to be checked.

Overall, the educational attainment is not satisfactory, which has its strong repercussion on future advancement of the people. There are a number of villages that are still without a primary school and the number of girls' schools is quite low. Hence, expansion of primary and elementary schools, both for boys and girls, should be taken on a priority basis along with effective measures to minimise drop-out. It seems that the SSA scheme has not made a significant dent on the provision of basic educational services in the rural areas of the district.

Employment Opportunities more so for Women:

The work participation is low (33.1 percent). Gender differentials in work participation are noticeable (more than one-half for males and about one-tenth for females). Agriculture, forestry and fishing are the dominant activities wherein more than one-half of the households are engaged. The casual labour in non-agriculture is dominant followed by casual labour in agriculture and self-employment in agriculture and allied activities. The high dependence on agriculture and casual work in agriculture and non-agriculture is responsible for poor economic conditions and this forces the women to work outside the households at very low wages.

Overall, unemployment and underemployment is quite alarming among the communities. NREGA needs to be implemented in a big way so that the poor households may have an opportunity to get assured employment of 100 man-days per household per annum. Due

to lack of training and skills, employment opportunities are comparatively low. Thus, local skills need to be improved through short term vocational and job-oriented courses. Besides, there is a need to implement local skill based micro income generating programmes, specifically SGSY in the district to ameliorate their livelihood conditions.

Drinking Water Facilities

Nearly 90 percent of the households have easy access to drinking water facilities. Three-fourths of the households use drinking water from private sources and 16.62 percent of the households depend on public sources. The dependence on private sources of drinking water by the majority of rural poor households is a serious concern and needs to be rectified by providing tap water facilities by the government, for which the necessary allocations should be made on a priority basis.

Additional Areas of Intervention

1. Access to health facilities is another area of concern. Inaccessibility to health facilities is a major deterrent in its utilisation. Institutional delivery of child is only 8.7 percent (government hospital – 4.78 percent and private hospitals – 3.94 percent). Only 6.58 percent of the delivery of children is performed by trained midwife/Accredited Social Health Activist (ASHA). Only one-tenth of the children are fully vaccinated due to lack of awareness and inaccessibility. The number of Primary Health Centre (PHC) and sub-centre per one lakh population is also low in the district. The dependence on private sources for medical treatment is significantly high as compared to government hospitals. 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 for medical treatment.

   The availability of healthcare facilities has critical bearing on the overall economic conditions of the households, particularly their indebtedness, as medical expenditure is the main reason for the indebtedness in a large number of cases. Thus, there is urgent need to activate the health para-professionals and increase the coverage of the National Rural Health Mission (NRHM) in rural areas of the district. Mobile health clinics are also to be provided to them under NRHM.

2. Indebtedness is significant and more than one-third of the families are indebted. The non-institutional sources of finance are dominant. The high incidence of

indebtedness among Hindu and Muslim households is largely due to low income levels. There is a need to open more branches of rural banks in the district.

There is also a need to improve the income levels of rural households. Banks and financial institutions can play a major role by providing credit at cheaper rates without any collateral for undertaking productive self-employment to rural poor. The government sponsored micro credit schemes under SGSY need to be promoted so that poor villagers may invest in farm and non-farm activities including dairy development to increase their income.

3. All weather road connectivity is another glaring infrastructural deficit. As per 2001 Census, most of the villages are without all weather roads. Though rural connectivity has improved since then, yet a significant number of villages are still without all weather roads.

4. There are wider gaps in awareness of the government schemes and benefits derived there from across Hindu, Muslim and others, which needs to be bridged, so that the benefits of these schemes can be reaped by a larger proportion of the rural society.

5. A majority of the sample population (94.06 percent) is living below poverty line (BPL). However, 64.19 percent of them had BPL ration cards and 62.03 percent are availing PDS facility. The gaps in PDS implementation needs to be plugged at the earliest, so that the poor get their due share. There is also need to rejuvenate the PDS, enhance its coverage and make it corruption free.

   The level of social participation is very low, which may be attributed to low penetration and presence of non-governmental organisations (NGOs) in rural areas of the district. Block development and village functionaries could play the role of catalyst. As compared to their urban counterparts, the people have limited access to media and communication services, which can be addressed by providing community access to such services at panchayats.

Chapter I

INTRODUCTION

Kishanganj was the old and important sub-division of Purnia district. After a hard struggle of 17 years, the Kishanganj District came into existence on 14th January 1990. It is situated in the north–east of the State of Bihar, bordering areas of West Bengal, Nepal and Bangladesh. The district headquarter is 425 kms away from the State capital Patna. The district has one sub-division: Kishanganj and seven blocks: Kishanganj, Pothia, Kochadhamin, Thakurganj, Bahadurganj, Dighalbank, Terhagachh. It has two Nagar Panchayats: Bahadurganj and Kishanganj; and one municipality, namely Kishanganj. The total number of Gram Panchayats and revenue villages in the district is 126 and 802 respectively. It has one parliamentary constituency (Kishanganj) and three assembly constituencies (Kishanganj, Thakurganj and Bahadurganj).

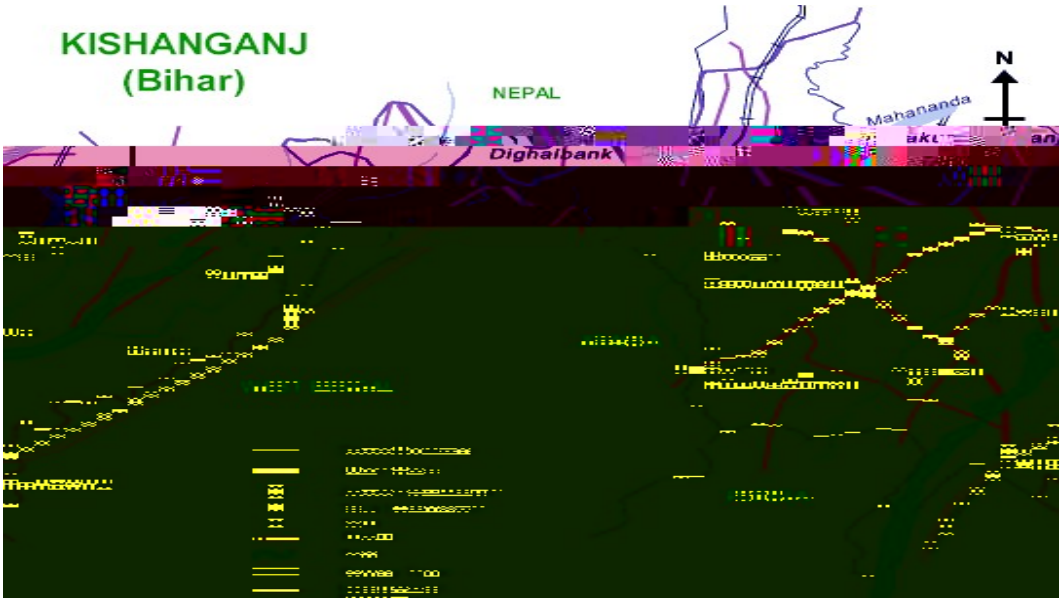
It is situated at latitude of $25^0$20' to $26^0$30' north and longitude of $87^0$7' to $88^0$19' east. The climate of the district is humid with maximum temperature of 41^0C in May and minimum temperature of 5^0C in January. Generally there are three types of seasons: winter, summer and rainy. In the past, Kishanganj has recorded the highest rainfall in Bihar. The average rainfall is 2250 mm, of which 80 percent occurs during the monsoon. The main rivers of the district are Mahananda, Kankai, Mechi, Ratwa, Ram Chandra and Kaul. Mahananda and Kankai flows across the blocks of Kishanganj, Thakurganj, and Kochadhamin, and Bahadurganj, Dighalbank, Terhagachh and Kochadhamin respectively and Mechi, Ram Chandra and Ratwa and Kaul flows across Thakurganj, Terhagachh, and Kochadhamin respectively.

The soil is light, sandy loam to loam and its physical range is 5.8 to 8.0 (mostly natural soil but some are slightly acidic and some slightly saline). The nutrients status in soil is low to medium, with deficiency of zinc and phosphorus pentoxide. The geographical area of the district is 193,855 hectares, out of which total cultivable area is 173,574 hectares and total irrigated area is 27018 hectares. The irrigation facilities available in the district are mainly in the form of hand pumps, tube wells and wells. The land is divided into high land (33700 hectares), medium land (50700 hectares) and low land (42979 hectares). In Kishanganj, two types of minerals are found: silica and iron. Silica is used in construction

work and iron is found in large quantity at different places. The forest area of the district is mainly situated in the two blocks of Thakurganj and Terhagach.

The NH-31 passes through this district, which acts as a corridor to the whole north-east provinces. Besides this, there are state highways, which connect the different villages and towns. There is a good rail link from Kishanganj to other states of India. It has both the meter and broad gauge railway line. Surjapuri is the main language (local dialect) of this district. Apart from this, Hindi, Urdu and Bengali are also spoken.

Map of the District



Kishanganj district lags behind due to illiteracy and poverty. The primary occupation is agriculture. The main Rabi crops grown in the district are wheat, maize, jawar, chana, masoor, matar, rai/mustard, tisi, and sunflower, and the Kharif crops grown are garma dhan, garma moong, garma til, and jute. Some areas of the district are also under horticulture. The main fruit crops grown are mango (675 hectares), pineapple (640 hectares), banana (305 hectares), coconut (230 hectares), guava (47 hectares) and litchi (33.5 hectares). Besides, cash crops like ginger, turmeric, and garlic are also grown in the district. Animal husbandry is one of the important economic activities of the rural people. The population of different types of animals is: 1,29,227 (plough animals), 2,39,305 (cows), 32,392 (buffaloes), and 4,30,244 (poultries). All the Panchayat Samitis of the district have at least one veterinary hospital.

The main industries of the district are: ply wood industry, tea processing plants, jute industry, poultry farming, cottage industry, and silk industry. There are four ply wood factories in Kishanganj. Apex tea processing plant is at the border of Bihar and West Bengal. Good quality of tea is processed, which is exported to other states of India. A jute mill is also functioning and poultry farming has been undertaken on a large scale and has become the back-bone of the rural economy of the district. Poultry is supplied to other districts of Bihar. In cottage industry, there is a bullock cart wheel making plant at Chakla, which is about 8 kms from the district head quarters. Silk industry near Kishanganj block produces good quality sarees.

According to the 2001 census, the population of Kishanganj district is 12.94 lakh, which constitutes about 1.1 percent of the population of the state of Bihar. The district has a population density of 5.22 per sq. km. About 91 percent of the population of the district lives in rural areas; the sex ratio of the district is 940 female per thousand male, which is higher than the state average of 921. About 10 percent of the population comprises disadvantaged groups such as scheduled castes (SCs) (6.1 percent), and scheduled tribes (STs) (3.32 percent). The literacy rate in the district is 31.02 percent, which is lower than the state average of 38.5 percent. The net migration rate of males is 4.49 percent.

The tehsil-wise distribution of population in Kishanganj district is presented in table 1.1, which reveals that Kochadhamin has more population followed by tehsils of Thakurganj, Pothia, Bahadurganj, Dighalbank, Terhagachh and Kishanganj. Scheduled caste population is dominant in Terhagachh and Kochadhhamin, and scheduled tribe population is dominant in Dighalbank and Pothia. The tehsils of Bahadurganj, Kochadhamin, Kishanganj, and Pothia have a higher proportion of minority population than other tehsils of the district. Overall, the majority of the population (70.7 percent) of the district comprises of minority communities.

Table 1.1: Population and Its Composition, 2001

Tehsil	Total population	%SC	%ST	% Hindu population	% Muslim Population	% Minority population
Terhagachh	107036	10.3	2.3	46.8	53.0	53.2
Dighalbank	152685	6.5	6.9	35.3	63.9	65.0
Thakurganj	206769	4.8	5.0	33.4	66.0	66.9
Pothia	196293	3.3	6.6	26.4	73.2	73.8
Bahadurganj	177818	5.0	2.4	20.5	79.3	79.7
Kochadhamin	226620	8.4	0.8	25.0	74.7	74.9
Kishanganj	**100119**	**6.4**	**2.7**	**25.8**	**74.1**	**74.3**
Total	**1167340**	**6.1**	**3.8**	**29.4**	**70.2**	**70.7**
Bihar	**74316709**	**16.4**	**1.0**	**83.6**	**16.17**	

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

Over the period, the number of government and private schools has increased. Vocational, technical, professional and medical facilities have also expanded. Students from all over the country come to Kishanganj for medical studies. The number of school/colleges/institutions in the district stood at: primary schools (508), middle schools (90), girls middle schools (5), Rajkiya Kanya high school (1), Project Kanya high school (4), Kendriya Vidyalaya (1), Navodaya Vidyalaya (1), Harijan high school (1), Sanskrit high school (1), Praswikrit high school (2), Madarasas (220), Special education centre (135), Colleges (2), Praswikrit college (2), polytechnic college (1), and medical college (1).

The data regarding tehsil-wise distribution of schools is given in table 1.2, which reveals that educational status of the tehsils of district Kishanganj is not better than the state as a whole. For example, 72.6 percent of the villages of the state of Bihar have primary schools, whereas only one tehsil of Kishanganj district, Dighalbank, has comparable status. The tehsils of Pothia and Kishanganj have primary school facility for only half of the population. The low penetration of basic education in the tehsils of Kishanganj is really worrisome, keeping in view the operation of the National Literacy Mission (NLM). The picture is even more dismal in terms of middle and secondary school facilities across the tehsils of the district. The proportion of the population served by middle and secondary schools in Bihar stood at about one-fifth. The low availability of such facilities in teshils of Kishanganj district is not conducive for better educational attainment.

Table 1.2: School Status in Kisanganj District

Tehsil	% Village having primary school	% Villages having middle school	No. of secondary school	Population per secondary school	No. of industrial school
Terhagachh	59.7	16.9	4	26759	0
Dighalbank	72.8	12.3	3	50895	0
Thakurganj	58.5	11.0	3	68923	0
Pothia	54.2	17.6	5	39259	0
Bahadurganj	62.1	8.7	1	177818	0
Kochadhamin	63.4	8.5	5	45324	0
Kishanganj	**55.2**	**13.4**	**2**	**50060**	**0**
Total	**60.5**	**12.5**	**23**	**50754**	**0**
Bihar	**72.6**	**21.6**	**2257**	**32927**	**79**

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

Thus, the schemes like NLM and SSA have not made even a modest dent in improving the educational infrastructure in the district and steps need to be taken on a priority basis for changing the appalling scenario of education.

The Integrated Child Development Scheme (ICDS) is being implemented in two blocks of the district, namely Bahadurganj and Thakurganj. The ICDS scheme provides supplementary nourishment to the women and children of the poorest sections of the society. The schemes of Saksharta Samiti and the Saksharta Mission have attempted to increase the proportion of the literate women in the district; however, the results are not encouraging. The literacy rate among women is the lowest in Bihar. According to the Census of India 2001, it is as low as 18.49 percent, and even lower (3-4 percent) among the Muslim women.

Under Mata Gujri Memorial Medical College, Kishanganj, the following health facilities are available: Sub-divisional hospital (1), Referral Hospital (2), Primary Health Centre (PHC) (7), Additional (PHC) (9), Health Sub-centre (129), District Level Post Mortem Centre (1), Urban Family Planning Centre (1), and First Referral Unit (3).

The tehsil-wise status of health and drinking water facilities in district Kishanganj is presented in table 1.3. A perusal of the table makes it evident that about one-third of the villages of Bihar have a public health centre (PHC) within 5 km, whereas one-fourth of the villages of district Kishanganj have such facility. Likewise, one-fourth of the villages of Bihar and only 15 percent of the villages of district Kishanganj have maternal and child welfare (MCW) centre. Similarly, 27.5 percent and 16.6 percent of the villages of

the state of Bihar and district Kishanganj have allopathic hospital facility within 5 kms. Thus, it is not wrong to infer that rural areas of Bihar lack proper healthcare facilities.

Table 1.3: Health and Drinking Water in Kisanganj District

Tehsil	% Villages having PHCs within 5 km	% Villages having MCW Centre within 5 km	% Villages having Allopathic hospital <5km range	Allopathic hospital per lakh population	Tap per lakh population	Tube-well per lakh population	Hand-pump per lakh population
Terhagachh	31.2	16.9	15.6	0.9	0.0	29.0	48.6
Dighalbank	28.4	0.0	0.0	0.0	0.0	0.0	52.4
Thakurganj	38.1	28.8	30.5	0.5	1.5	30.0	44.5
Pothia	31.0	17.6	28.9	1.5	0.0	3.1	71.3
Bahadurganj	13.6	33.0	22.3	2.2	1.1	10.7	47.2
Kochadhamin	17.6	0.0	0.0	0.0	0.0	0.9	59.6
Kishanganj	**11.9**	**6.0**	**13.4**	**0.0**	**0.0**	**51.9**	**18.0**
Total	**25.1**	**15.1**	**16.6**	**0.8**	**0.4**	**14.7**	**51.5**
Bihar	**32.7**	**20.1**	**27.5**	**1.3**	**1.7**	**9.4**	**48.2**

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

There are also huge inter-tehsil variations in the availability of health facilities in district Kishanganj. For example, none of the villages of tehsils of Dighalganj and Kochadhamin have a MCW centre and allopathic hospital facility within a distance of 5 kms. However, Thakurganj tehsil has better availability of PHCs, MCW centre and allopathic hospitals than the state and district averages. Similarly, the tehsil Bahadurganj has better MCW centre facility than the state and district averages. Thus, the existing inadequacies and gaps in availability of healthcare facilities in rural areas of district Kishanganj needs to be bridged under the NRHM.

The major source of water supply is tube wells and hand pumps; tap water facility is available to a very small proportion of the population. Schemes such as the Rajiv Gandhi Rural Drinking Water Mission (RGRDWM) have a very low presence in the district and needs to be extended to large areas. The community managed tube wells need to be promoted by the public health engineering department. Necessary steps should also be taken to provide cheap and subsidised finance for construction of community tube-wells as well as hand pumps. Keeping in view the high incidence of rural poverty in the district, more public hand pumps should be installed with people's participation in maintenance.

The data on banking and other facilities available in the state of Bihar, district Kishanganj and its tehsils are presented in Table 1.4, which reveals that availability of paved roads, power supply, cooperative banks, commercial banks, and post-offices are lower than the state average, and availability of agricultural cooperative societies and irrigated land are higher than the state average. This implies predominance of agriculture in the district. The wide tehsil level variations are noticed in the availability of infrastructure and institutional facilities. For example, Kishanganj tehsil has better rural paved roads than the state and district average. Dighalbank, Kochadhamin, Bahadurganj, and Pothia have more agricultural cooperative societies than the state and district average, and all the tehsils have more proportion of irrigated land than the state average.

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

Table 1.4: Banking and Other Facilities in Kishanganj District

Tehsil	% Villages having paved road	% Villages having power supply	% Villages having agricultural co-operative societies within 5 km	% Villages having Co-operative bank within 5 km	Co-operative bank per lakh population	% Villages having commercial bank within 5 km	Commercial bank per lakh population	Post office per lakh population	% Irrigated land to total land
Terhagachh	10.4	2.6	42.9	19.5	2.8	20.8	1.9	10.3	55.9
Dighalbank	19.8	37.0	80.2	0.0	0.0	54.3	4.6	5.9	63.2
Thakurganj	20.3	20.3	52.5	16.9	0.0	40.7	3.4	9.7	85.5
Pothia	23.9	10.6	69.0	5.6	0.0	66.2	8.2	7.1	80.1
Bahadurganj	22.3	17.5	72.8	10.7	0.6	39.8	1.1	8.4	76.6
Kochadhamin	33.8	8.5	76.1	2.1	0.4	42.3	2.6	6.2	61.1
Kishanganj	**41.8**	**22.4**	**41.8**	**9.0**	**1.0**	**3.0**	**0.0**	**5.0**	**64.3**
Total	**24.8**	**15.9**	**64.2**	**8.6**	**0.5**	**41.8**	**3.4**	**7.5**	**72.0**
Bihar	**37.8**	**36.2**	**47.0**	**23.3**	**0.9**	**53.4**	**3.4**	**10.9**	**41.3**

The facilities of banking are higher than the state and district averages in some tehsils and post-offices are generally less in some of the tehsils compared to the state and district averages. Well developed banking, communication and institutional infrastructure is *sine qua non* for rural transformation of district Kishanganj and keeping in view the dismal scenario, there is an urgent need to improve the available infrastructure and enlarge the Bharat Nirman programme.

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[1] 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 SRSWOR. In case of a village having less than 30 households all the households were surveyed.

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

Table 1.5: 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

Electricity, rural connectivity, lack of irrigation facilities, urbanisation, and industrialisation are some obvious macro-level gaps in the district. But apart from the above, there are some serious gaps in resource and infrastructure facilities at the village level. The gaps in infrastructure facilities at the village level have been explained on the basis of information collected through semi-structured schedule. The explanation in the following section is based on the 30 surveyed villages.

Educational Facilities

The data on educational facilities available in the sample villages is given in table 2.1. A cursory glance at the table reveals that co-educational primary schools and middle schools are found in 93 percent and 50 percent of the villages respectively, and 13 percent of the villages have a high/higher secondary school for boys. The religious schools are found in 18 percent of the villages and a high proportion (83 percent) of the sample villages has a non-formal educational facility. The educational facilities exclusively catering to the needs of girl students are very small. For example, such primary and middle schools are found only in 6.7 percent and 3.3 percent of the sample villages respectively. It is sad that none of the 30 villages have a high/higher secondary school exclusively for girls. Given the traditional and conservative outlook of the rural community in the district, non-availability of educational facilities is hampering the speedy socioeconomic transformation of the rural society in general and women empowerment in particular. The educational facilities of higher and technical type, such as inter-college, industrial training institute (ITI), polytechnic, etc., are virtually non-existing.

The distance of the educational facilities from the village also affects adversely its utilisation. The mean distance of educational facilities from the sample villages is found in the range of 2.0 km for co-educational primary schools to 29.5 km for ITI. It is distressing to note that there is not only meager or non-availability of educational facilities for girls, but also wherever these are available the distance is quite long (higher than the boys) and ranges between 4.3 km for primary schools (for girls) to 12.6 km for middle school (for girls). The high/higher secondary school for girls is available at a

distance of 12.8 km. Thus, there is an urgent need to strengthen the educational infrastructure in the sample villages especially catering to the needs of the girls under the on-going Sarva Shiksha Abhiyan (SSA). More ITIs and polytechnics also need to be set up for creating self-employment avenues, and meeting the manpower requirements of local industries and business enterprises.

Table 2.1: Access to Educational Facilities (30 Surveyed Villages)

Type of School	% of villages having	Villages not having these Facilities (Mean distance*km)
Primary School (Boys/Co-ed)	93.3	2.0
Primary School (Girls)	6.7	4.3
Middle School (Boys/Co-ed)	50.0	3.0
Middle School (Girls)	3.3	12.6
High/Higher Secondary School (Boys)	13.3	6.5
High/Higher Secondary School (Girls)	0.0	12.8
Inter College	0.0	18.4
ITI	0.0	29.5
Polytechnic	0.0	15.2
Other Training School	0.0	26.4
Religious School	17.9	2.4
Non Formal	83.3	3.0

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

Health Facilities

The availability of health facilities in sample villages is very inadequate. None of the villages has a public health centre (PHC), hospital/dispensary, maternal and child care centre, family planning clinic, etc. One fourth of them have a primary health sub-centre and a very small proportion (3.3 percent) of the villages has a community health centre (CHC), qualified allopathic and homeopathic doctors. Less than one fourth of the villages have a chemist/medical shop. The quacks are dominating the rural health scenario, which has serious implications for improving health standards, specifically maternal and child health. As in education, the location of health facilities far away from the village also hampers its effective utilisation. For example, primary health sub-centre is located at a mean distance of 6.9 km and CHCs and PHCs are located at a distance of 7.2 km and 10.8 km respectively (see table 2.2). The other health facilities such as hospital/dispensary, maternal and child care centre, and family planning centre are located even further away. The quacks are easily accessible and approachable due to easy availability and better location. Even the chemists/medical shops are located at a

mean distance of 5.9 km. Thus, it is quite evident that accessibility to health facilities is not satisfactory and needs immediate attention by the concerned authorities.

Table 2.2: Access to Health Facilities (30 Surveyed Villages)

Type	% of villages having Health facilities	Villages not having these Facilities (Mean distance*km)	% approach pacca*
PHCs	0.0	10.8	50.0
Primary Health Sub Centre	26.7	6.9	33.3
CHCs	3.3	7.2	44.4
Hospital/Dispensary	0.0	13.6	51.9
Private Qualified Allopathic Doctors	3.3	13.3	50.0
Maternity Child care Centre	0.0	12.4	53.8
Ayurvedic Hospitals	0.0	18.5	100.0
Ayurvedic Doctors	0.0	6.0	0.0
Homeopathic Hospitals	0.0	5.0	0.0
Homeopathic Doctors	3.3	10.9	50.0
Quacks	83.3	2.3	33.3
Family Planning Clinics	0.0	13.3	51.9
Chemists/ Medicine Shops	23.3	5.9	23.8

**For villages not having such health facilities*
Source: Survey

Other Infrastructural Facilities Available

Table 2.3 provides data on some other facilities available in sample villages of the district. A high proportion of the villages have an anganwadi centre (83.3 percent) followed by other general shops and fair price shops (76.7 percent), public telephone connection (66.7 percent), and post office (30 percent), which reflects the wider coverage of schemes such as ICDS, public distribution system (PDS), telephone connectivity and postal services. One tenth of the villages have fertilizer shops, seed storage facilities, and pesticide shops. The facilities of regular market, commercial banks, rural banks, cooperative banks, cold storage and mandis are available in very few sample villages. The facilities for organised selling of milk and veterinary services are virtually non-existent, which needs immediate attention for promoting and developing the livestock economy in rural areas of the district. The accessibility of the available infrastructure facilities at a larger distance also adversely affects its utilisation, which calls for better road network to improve the livelihood conditions and quality of life.

Table 2.3: Other Facilities in 30 Surveyed Villages

Type	% of villages having the facilities	Villages not having these Facilities (Mean distance*km)	% approach pucca*
Nearest Bus Stop	6.7	8.1	30.8
Nearest Regular Market	3.3	6.6	37.5
Nearest Rail Station	0.0	26.3	69.2
Nearest Post Office	30.0	5.3	33.3
Public Telephone Connection	66.7	2.3	33.3
Commercial Bank	3.3	9.0	48.3
Rural Bank	6.7	8.5	39.3
Cooperative Bank	3.3	16.4	69.0
Anganwadi Centre	83.3	2.4	0.0
GP Office	36.7	4.5	14.3
Fair Price Shop	76.7	2.6	0.0
Fertilizer shop	10.0	8.0	22.2
Seed Storage	10.0	10.1	50.0
Pesticide Shop	10.0	12.5	33.3
Cold Storage	6.7	29.2	90.0
Other General Shops	76.7	11.7	33.3
Nearest Mandi	3.3	9.5	20.8
Milk Mandi	0.0	5.7	20.0
Veterinary (Centre/Sub-Centre)	0.0	8.0	11.8

**For villages not having such other facilities*
Source: Survey

Existence of Organisations

There are a limited number of development and welfare organisations in the sample villages. The cooperatives catering to the needs of credit, agricultural input, marketing, and dairy are existent in 18.5 percent and 3.7 percent of the villages, of which 40 percent are active in credit activities (see Table 2.4). Besides, religious/caste organisations, women mandal and village security force exist in about 11 percent of the villages. In some villages, cultural organisations and youth mandals also exist. Of these, religious/caste organisations and youth mandals are fully active, and village security force and women mandals are active in one-third and two-thirds of the sample villages. The voluntary organisations as well as cultural organisations are not active at all.

Table 2.4: Percentage of Villages having Different Organisations

Organisations	% of villages having the organisations	% of the total villages having organisation active
Co-operatives Credit	18.5	40.0
Agricultural input	3.7	0.0
Production of Khadi	0.0	-
Marketing	3.7	0.0
Dairy	3.7	0.0
Organisations		
Workers Organisations	0.0	-
Farmers Organisations	0.0	-
Voluntary Organisations	3.6	0.0
Religious/Caste Organisations	11.1	100.0
Political Organisations	0.0	-
Cultural Organisations	3.8	0.0
Youth Mandal	3.7	100.0
Women Mandal	11.1	66.7
Village Security Force	11.5	33.3

Source: Survey

Important Facilities Lacking in Villages

At village level, electricity supply followed by pitch road, toilet, drinking water, health centre, employment, housing, school, irrigation, drainage, education, community centre, bridges and businesses are major facilities lacking in descending order in the surveyed villages (see table 2.5).

Table 2.5: Important Facilities Lacking in Surveyed Villages

Facility	Rank
Electricity	1
Pitch Road	2
Toilet	3
Drinking Water	4
Health Centre	5
Employment	6
Housing	7
School	8
Irrigation	9
Drainage	10
Education	11
Community Centre	12
Bridge	13
Business	14

Source: Survey

Chapter III

SOCIO-ECONOMIC CONDITIONS OF THE POPULATION/HOUSEHOLDS

DEMOGRAPHIC CHARACTERISTICS

Muslims are the dominant population group (88.41 percent), followed by Hindus (11.58 percent). The population of Christians and Sikhs is negligible. The number of Sikh and Christian household that fall within the sample is very small and therefore, they have been dropped from the analysis. The average household size is 6.2 persons, 5.9 for Hindus and 6.3 for Muslims. The overall dependency is 1.00, which is almost the same for both Hindu and Muslim households, 0.99 and 1.01 respectively. Average sex ratio is 908, which is comparatively high for Hindus (975) than Muslims (900).

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

Religion	Sample population (%)	Average household size	Sex Ratio	Dependency ratio
Hindu	11.58	5.9	975	0.99
Muslim	88.41	6.3	900	1.01
Total	100.00	6.2	908	1.00

Source: Survey

Table 3.2: Age-Sex Distribution of Population (%)

Age group	Hindu			Muslim			All		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	18.58	10.81	14.75	12.14	14.13	13.08	12.82	13.75	13.27
5-14	28.19	37.79	32.93	28.82	33.33	30.96	28.75	33.84	31.17
15-24	18.24	12.67	15.49	22.33	15.79	19.23	21.90	15.44	18.82
25-29	4.06	5.91	4.97	4.99	5.39	5.18	4.89	5.45	5.16
30-44	16.12	22.30	19.17	14.01	17.34	15.59	14.23	17.90	15.98
45-59	12.46	7.88	10.20	11.16	8.99	10.13	11.30	8.86	10.14
60+	2.35	2.64	2.49	6.54	5.03	5.83	6.10	4.76	5.46
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey

Nearly 44 percent of the population is in the unproductive age group of below 15 years. This is more or less the same across the communities. Nearly one-fifth of the population is in the child age group. Therefore, educational needs of the communities are highest. About 18 percent of the population is in the age group of 15-24 years. Muslims have more concentration in this youthful age group (19%: 22.33% male and 15.79% female),

than the Hindus. This implies that they supply more labour force and the likely unemployment is more in the Muslim community, given the higher incidence of general unemployment. The life expectancy is reportedly low and a very small proportion of the population is found in the age group above 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 as well as creation of more and more self-employment opportunities in agro-based and service sectors.

QUALITY OF HUMAN RESOURCE

Literacy Rate

The literacy level of persons aged 7 years and above is higher among males than females across religious groups (see table 3.3). Hindus and Muslims have more or less the same literacy rate, however, gender differentials in literacy is noticeable, higher male literacy among Hindus than Muslims and higher female literacy among Muslim than Hindu.

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

Sex	Hindu	Muslim	Total
Male	67.00	60.12	62.74
Female	39.07	48.27	45.44
Person	54.07	54.61	54.71

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. More than three-fourths of the children belonging to Hindu households are enrolled in schools and government-run educational institutions. In contrast, about 72 percent of Muslim children are enrolled in government schools. On the whole, it seems that SSA is making its presence felt in the rural areas of the Kishanganj district, which is evident from the fact that nearly three-fourths of the children are enrolled in government schools and a very small proportion of the school going children are attending private schools. This also reflects upon the poor socio-economic conditions of the households, which compels them to depend on poor quality government schools for education. However, the target of ‘education for all’ is still a distant dream and the quality of education being imparted in schools needs to be

improved on priority. Thus, the gaps in human capital formation in case of various communities as well as for females need to be bridged on priority through community as well as gender sensitive educational programmes and schemes.

Table 3.4: Enrolment Status of 5-16 Years Population (%)

(a) Enrolled and Attending Schools

Attending school	Hindu			Muslim			Total		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
Going to government school	78.77	77.71	78.19	73.71	71.93	72.79	74.23	72.60	73.38
Going to private school	0.09	0.00	0.04	2.12	5.54	3.89	1.91	4.90	3.46
Total	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

(b) Never Enrolled

Never enrolled	Hindu	Muslim	Total
Boys	18.46	21.23	20.95
Girls	21.14	20.67	20.73
Both	19.94	20.94	20.83

(c) Drop out

Drop out	Hindu	Muslim	Total
Boys	2.68	2.38	2.41
Girls	1.15	1.13	1.13
Both	1.83	1.73	1.74

Source: Survey

The data on the incidence of non-enrolment as well as drop out rate is given in tables 3.4 (b) and 3.4 (c). The proportion of the children never enrolled is about one-fifth, which calls for more vigorous campaign for SSA. Drop out is comparatively low, which, however, needs to be checked. There is a need to speed up the efforts to ensure cent percent enrollment of children in the school going age group with zero drop outs, among Hindu and Muslim communities. This would be possible by improving the quality of education and expanding the school infrastructure.

Reasons for Dropout

The enrollment 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 reasons cited for drop outs are work at home followed by need to earn, not interested in reading, and other reasons, including lack of facility in schools, fee or expenditure being not affordable, etc. There are variations in the reasons for drop-outs in the Hindu and Muslim communities (see Table 3.5).

Table 3.5: Reasons for Dropout (%)

	Hindu	Muslim	Total
Work at home	36.00	36.26	36.23
Need to earn	60.86	8.32	13.92
Not interesting in reading	0.00	2.34	2.09
Others	3.14	53.09	47.77
All	100.00	100.00	100.00

Source: Survey

Work at home is the most dominant reason for drop out from schools (36.23 percent), with almost the same proportion of Hindu and Muslim children. The need to earn is the dominant reason for drop out reported by Hindu children. Thus, child labour is rampant in Hindu households, which is due to the high incidence of poverty in the community. Thus, on the one hand, 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. On the other hand 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 very low. About 5 percent of population is educated upto high school and above in the rural areas of Kishanganj district. The percentage of males and females with education up to high school and above is respectively 6.9 and 3.2. Male population with technical education (both degree and diploma) is just 0.7 percent (Table 3.6). None of the female has any technical education. Males have better educational attainment in both the Hindu and Muslim community than the females which is only 3.3 for Hindu and 3.1 for Muslim community. This states that gender disparities are noticeable across the communities in educational attainment at various levels, which needs to be plugged. Scholarships should be given to poor but deserving female students from rural areas. Concrete steps need to be taken to increase the enrollment of the population beyond high schools in general and technical institutes in particular.

Table 3.6: Educational Levels (%)

Level of education	Hindu	Muslim	Total
Male			
Educated (High School and above)	5.2	7.0	6.9
Degree and above	0.0	1.1	0.7
Technical degree/ diploma	0.0	0.0	0.5
Female			
Educated (High School and above)	3.3	3.1	3.2
Degree and above	0.0	0.0	0.0
Technical degree/ diploma	0.0	0.0	0.0
Person			
Educated (High School and above)	4.2	5.2	5.1
Degree and above	0.0	0.6	0.6
Technical degree/ diploma	0.0	0.3	0.3

Source: Survey

Educational Levels of Youth

The educational status of youth is presented in table 3.7. The data clearly reveals that about 38.85 of them are illiterate (40.32 percent of Hindus and 37.36 percent of Muslims). More than one-fifth of the Muslim and 14.69 percent of Hindu youth are educated below primary or informal level and about 14 percent each have education up to primary and middle level. The educational attainment above middle level is comparatively low, and above secondary to graduation and post graduation level is very poor. This is true for both the communities. A very small proportion of them have technical or vocational training. Thus, youth from both communities have less prospects in the labour market. Due to low levels of education and skill training among the Muslim and Hindu youth, their employability has been seriously eroded in the non-agricultural sector.

Table 3.7: Educational Levels of Youth in 15-25 Age Group (%)

Education	Hindu	Muslim	Total
Illiterate	40.32	37.36	38.85
Below primary or informal education	14.69	21.10	17.87
Primary	14.63	13.98	14.31
Middle	13.05	16.78	14.90
Management or commercial school course (vocational)	2.27	0.46	1.38
Secondary	7.98	7.76	7.87
Higher Secondary	5.71	1.70	3.72
Technical diploma or certificate below degree	0.38	0.09	0.24
Technical or professional degree	0.28	0.11	0.20
Graduate degree	0.49	0.20	0.35
Post-graduate degree	0.20	0.10	0.15
Others	0.00	0.36	0.18
Total	100.00	100.00	100.00

Source: Survey

Overall the educational attainment, particularly among the youth and females, is low and a matter of worry. This hampers their future labour market prospects. Thus, there is an urgent need to reduce the drop out rates and increase the participation of the 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 groups and minorities.

Per Capita Expenditure on Education

The average per capita expenditure on education is very low (Rs. 153). However, significant differentials exist among communities. For example, Hindu and Muslim households are spending multiple times more on education than other communities, though at lower levels. Due to poor socio-economic status, the per capita expenditure on education is low. 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, uniforms, scholarships, mid-day meals, etc., to students for universal enrolment and retention in the educational system. Scholarships are given to students belonging to minority groups under a special scheme in every state. However, this scheme is not effectively implemented in the district. More 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 84.57 percent of the students (see table 3.8). The educational assistance in the form of dress and scholarships are being provided to comparatively 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 need for free elementary education for the rural poor of the district to ease the economic burden on the parents.

Table 3.8: Government Assistance (%)

Type of assistance	Religion		
	Hindu	Muslim	Total
Books	90.89	76.65	78.49
Uniform	0.11	0.03	0.04
Scholarship	1.53	0.00	0.20
Midday meal	87.25	84.17	84.57
Others	0.04	0.03	0.03
Total	100.00	100.00	100.00
% of Students receiving assistance	70.24	58.05	59.39

Source: Survey

ASSETS BASE OF HOUSEHOLDS

Land

Landlessness is a common feature among rural households of Kishanganj district. About 62.40 percent of the sample households are landless. Landlessness is more common among the Hindus (79.47 percent) and Muslims (60.17 percent). However, the average size of landholding is comparatively more in Hindu households than in other communities. Thus, landlessness and small size of landholdings possessed by sample households not only reduces the livelihood options but also makes them work on low wage levels, which traps the landless households in poverty.

Livestock

The per capita value of livestock owned by the sample households stood at Rs. 4123, which is comparatively low (Rs. 2086) in case of Hindu households. The quality of livestock possessed by the households also seems to be poor, given the lower value of livestock. The possession of livestock by rural households is important as it provides them with draught power, milk, meat and other products. 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. 6550, which is not at all surprising given the high incidence of landlessness (see table 3.9). As in the case of land, Hindu households have comparatively lower value of productive assets per households (Rs. 3709) than the Muslims (Rs.6922).

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

Type of household	Productive other than land	Modern household
Hindu	3709	5503
Muslim	6922	7224
Total	6550	7025

Source: Survey

Other assets

Muslim households possess comparatively more modern household assets than the Hindu households. The mean value of assets possessed by Muslim households stood at Rs. 7224 as compared to Hindu (Rs. 5503) (see table 3.9). Thus, possession of lower productive and modern household assets reflects upon the poor socio-economic conditions of the households.

EMPLOYMENT AND INCOME

Work Participation

The work participation is low (33.11 percent), which is 36.90 per cent for Hindus and 32.64 per cent for the Muslims. Gender differentials in work participation are noticeable (more than one-half for males and about one-tenth for females). This is more or less true across the religious groups. The lowest female work participation is reported in Muslim households followed by Hindu. The lower female work participation is a serious issue, which calls for appropriate policy interventions to raise their contribution in economic activities so that they are empowered and play their role within and outside the family in an effective way.

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 causal labour in non-agriculture is the dominant occupation followed by casual labour in agriculture and self-employment in agriculture and allied activities. However, there are significant variations in occupational status of the sample households across religious groups and gender. Nearly 41.6 per

cent of the Muslim women are self employed in agriculture and allied activities and only 4.1 per cent Hindu males are self employed in agriculture and allied activities. Comparatively more Hindu households (11.9%) are self employed in non-agricultural activities than the Muslim counterpart (3.9%). The proportion of salaried workers is more in Muslim community than the Hindu and nearly 14.2 per cent of the females in the muslim community are salaried. Casual wage labour in agriculture is more in Hindus (53.5%) than the Muslims (31.1%). Percentage of the population engaged in casual wage labour in non-agriculture is almost similar for Hindu and Muslim households, 39.9% and 35.9% respectively.

Table 3.10: Nature of Employment (%)

	Hindu			Muslim			Total		
Employment Status	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self Employed in Agriculture and allied activities	4.1	10.5	6.2	15.6	41.6	19.0	14.5	33.5	17.4
Self-employed in non-agricultural sector	14.2	7.2	11.9	3.6	3.9	3.6	4.6	4.8	4.6
Regular salaried	7.0	6.2	6.8	12.6	14.2	12.8	12.1	12.1	12.1
Casual wage labour in agriculture	44.2	72.7	53.5	28.3	31.1	28.6	29.8	41.9	31.7
Casual wage labour in non-Agriculture	30.5	3.4	21.7	39.9	9.2	35.9	39.0	7.7	34.1
Total	100	100	100	100	100	100	100	100	100

Source: Survey

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

Sector of Employment

The industry-wise distribution of workers in sample villages across the selected religious groups is given in table 3.11. Agriculture, forestry and fishing are the dominant activities wherein more than one-half of the households are engaged. The Hindus and Muslims have a significant proportion of household members actively engaged in agriculture, forestry and fishing. A very small proportion of the households are employed in manufacturing, construction, trade, hotel and restaurants, mining and quarrying,

transport and communication, finance, real estate and business, public administration, education, healthcare and other sectors. For example, 13.2 percent and 12.6 percent of the households are engaged in manufacturing and construction respectively, whereas, only 1.3 percent and 1.8 percent of the household members are respectively engaged in finance, real estate and business, transport, storage, and communication. About 7.9 percent and 4.4 percent of the Hindu and Muslim households respectively are engaged in public administration, education and healthcare. Given the seasonal nature of employment in agriculture, forestry and fishing, there is a need to implement more self-employment schemes like SGSY for the rural poor so that they could be employed on a sustainable basis.

Table 3.11: Workers by their Sector of Employment (%)

Sector	Hindu	Muslim	Total
Agriculture, Forestry & Fishing	62.1	55.4	56.1
Mining & Quarrying	0.4	3.9	3.5
Manufacturing	9.4	13.7	13.2
Construction	8.9	13.0	12.6
Trade, Hotels & Restaurants	7.1	6.6	6.6
Transport, Storage & Communication	0.4	2.0	1.8
Finance, Real Estate & Business	3.8	1.0	1.3
Public Administration, Education, Health & Others	7.9	4.4	4.8
Total	100.00	100.00	100.00

Source: Survey

The low 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. One of the reasons for fewer jobs for local population in industries is lack of trained and skilled manpower in the district, which needs to be attended to as a priority by opening more industrial training institutes and other technical institutes.

Unemployment and Search for Additional Employment

Unemployment and underemployment is quite alarming among the communities. As such, search for additional employment for augmenting household income and status is common. However, due to lack of training and skills, their employability is comparatively low. Thus, the skill of the local people needs 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 Kishanganj is a surplus one. There have been significant gaps in income and expenditure among the Hindu and Muslim households (see table 3.12). The higher income is reported in those households that 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 day to day basis by working as casual labour in agriculture and non-agriculture sector. They live in hand-to-mouth condition and their savings are virtually nil or negligible.

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

	Hindu	Muslim	Total
Expenditure (Rs.)	3967	4261	4229
Income (Rs.)	5,812	6,035	6,011
Income-Expenditure ratio	1.46	1.41	1.42

Source: Survey

The data related to household expenditure by various sources is shown in table 3.13. Food is the dominant source of household expenditure followed by social ceremonies, health and education. As the per capita income of the majority of sample households is low, it is not surprising that the per capita expenditure is also very 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 something, which is clear from the difference between the per capita income and expenditure, though this is not very significant.

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

Item	Hindu	Muslim	Total
Food	2442	2600	2583
Education	115	157	153
Health	186	272	263
Social Ceremonies	305	389	379
Interest/Loan	40	83	79
Other	878	760	773
Average value	3967	4261	4229

Source: Survey

The situation of the households can be mitigated to an extent by the provision of better basic health and educational facilities by the government. This will reduce the dependence of the poor households on private services, and the savings 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 majority of the households (60.85 percent) is living in thatched houses and only 7.36 percent is living in *pucca* houses. The proportion living in thatched houses and *katcha* houses is more in the case of Muslims (thatched: 64.41%; *katcha:* 10.91%) than the Hindus (thatched: 33.66%; *katcha:* 1.60%). While more number of Hindu households live in semi-*pucca* and *pucca* houses, only few proportion of the Muslims live semi-*pucca* and *pucca* houses.

Table 3.14: Type of Houses (%)

Type of house	Hindu	Muslim	Total
Thatched	33.66	64.41	60.85
Katcha	1.60	10.91	9.83
Semi *Pucca*	40.91	17.92	20.59
Pucca	23.82	5.20	7.36
Others	0.00	1.55	42.00
Total	100	100	100

Source: Survey

About 42 percent of the sample households live in one room, 38 percent in two room accommodation and nearly one-fifth have more than two room accommodation. In Hindu households, 48.9 percent, 32.9 percent, and 18.12 percent respectively live in single, two room and more than two rooms respectively (see table 3.15). In Muslim households, 41.1 percent, 38.8 per cent and 20.08 per cent live in single, two room and more than two rooms respectively. On the whole, housing conditions is not satisfactory and IAY needs to be implemented with fresh vigour in the district.

Table 3.15: Number of Rooms per Household (%)

Number of rooms	Hindu	Muslim	Total
Single Room	48.9	41.1	42.0
Two Room	32.9	38.8	38.1
More than two room	18.12	20.08	19.85
Total	100.00	100.00	100.00

Source: Survey

Drinking Water

The supply of drinking water is not at all satisfactory in the district. Nearly three-fourth of the households use drinking water from private sources and 16.62 percent of the households depend upon public sources (see table 3.16). The dependence on private

sources of drinking water by the majority of rural poor households is a serious concern, and tap water facilities need to be provided by the government on a priority basis.

Table 3.16: Sources of Drinking Water (%)

	Hindu	Muslim	Total
Public	29.73	14.90	16.62
Private	61.62	75.56	73.94
Others	*8.66*	*9.54*	*9.44*

Source: Survey

Toilets

Majority of the households (94.61 percent) are using open spaces as toilets. Just 5.39 percent of the households have in-house toilet facilities. The condition of drainage is also very unsatisfactory. The use of open spaces as toilets needs to be checked by the government and assistance has to be provided for making in-house toilet. This would 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 the following paragraphs, which reveals more or less satisfactory conditions. The utilisation of health care facilities by the households depends on the knowledge and awareness about the existence of these facilities. Field workers need to be trained to motivate and make the rural poor aware of ways to improve their health status.

Place of Child Birth

Majority 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 Hindu households (84.93 percent) and Muslim households (92.19 percent) were born at home as compared to 9.44 percent and 4.11 percent of the births in government hospitals and relatively low proportion of births in private hospitals. 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 assistance is very high (85.23 percent), which is more or less the same among Muslim and Hindu households. Only 6.58 percent of the delivery of children is performed by trained midwife/Accredited Social Health Activist (ASHA). Those of the children born in institutional care have also received pre and post-natal care, though the proportion of such children is comparatively

low. Keeping the above in view, there is an urgent need to extend the coverage of institutional delivery of the children.

Table 3.17: Place of Child Birth and Help Received (%)

	Hindu	Muslim	Total
Place of birth			
Government hospital	9.44	4.11	4.78
Private hospital	5.63	3.70	3.94
At Home	84.93	92.19	91.28
Help in child delivery			
Doctor	6.19	6.75	6.68
Trained Dai	9.39	6.18	6.58
Untrained Dai	84.09	85.39	85.23
Others	0.33	1.67	1.51

Immunisation

The data relating to the status of immunisation of children against Polio, DPT and BCG show very discouraging results. Almost all children have been given Polio drops. Similarly, almost all children have received a doze of immunisation (DPT, BCG. etc.). Nearly 99 percent of the households across the sample households have immunised their children below the age of 5 years against at least one type of disease. However, the proportion of the children fully immunised is comparatively low (10.25 percent). In case of Hindu and Muslim households, the proportion of children fully immunised is very low. Thus, NRHM needs to be strengthened in the district for which more allocations have to be made as a priority.

Table 3.18: Immunisation Status of Children Below 5 years (%)

	Hindu	Muslim	Total
Any Type of doze	100.00	99.46	99.53
Fully Immunised	1.87	11.47	10.25

Source: Survey

Morbidity

Diarrhea, pain in stomach, child birth related health problems, arthritis, and women specific health ailments are most common in Hindu and Muslim households. On an average, Rs. 263 has been incurred per household on meeting health related expenditure. It is comparatively more for Muslim (Rs. 272) than Hindu households (Rs. 186).

On the whole, the dependence on private sources for medical treatment is significantly high as compared to government hospital. 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. Keeping the above in view, there is urgent need to strengthen the National Rural Health Mission (NRHM) so that it may be able to meet the health needs of the poor rural households and curtail their dependency on private sources, which are costly in nature and most of the times beyond the reach of the poor households and forces them into debt.

INDEBTEDNESS

Incidence of Indebtedness

More than one-third of the sample households are reportedly indebted. Nearly 34.22 percent of Muslim households and 28.22 percent of Hindu households (see table 3.19) are indebted. The average amount of loan raised is Rs. 11,004.

Table 3.19: Incidence of Indebtedness and Average Debt

	Hindu	Muslim	Total
Average (Rs.)	14252	10665	11004
% Indebted households	28.22	34.22	33.53

Source: Survey

Source of Debt

The non-institutional sources of finance are dominating the rural areas. The dependence on traders, friends/relatives, and professional money-lenders is very high for raising finance to meet productive as well as unproductive needs. Hindu households depend more on institutional sources for loans, which is due to the fact that they possess more land, which can be used as a surety with the banking system. Other communities mostly depend upon non-institutional sources of credit (see table 3.20). Keeping in view the prevalence of non-institutional source of credit, it is necessary to open more branches of rural banks in the district, so that the dependence on money lenders and sahukars can be minimised.

Table 3.20: Sources of Debt (%)

Source	Hindu	Muslim	Total
Government	1.47	4.86	4.54
Commercial Bank	8.75	6.19	6.43
Gramin Bank (RRB)	29.62	8.20	10.22
Co-op Bank/Societies	4.37	3.67	3.74
Provident fund	0	0.07	0.07
Traders	28.97	37.66	36.85
Professional money lender	12.52	11.94	11.99
Agriculturalist Money lender	4.24	9.59	9.08
Landlords	4.52	0.73	1.09
Friends/Relatives	5.29	16.68	15.61
Others	0.25	0.41	0.39

Source: Survey

Use of Loans

Loans have been raised by sample households for varied purposes. Medical treatment is the most common reason (28.80 percent), followed by marriage and social ceremonies (19.04 percent) and capital investment in farm business (16.43 percent). Muslim households are in debt to the tune of 29.92 percent because of medical expenses, which could be minimised if the government-run health facilities are available. Hindu households are in debt to make productive investment in farm business to the tune of 23.18 percent, whereas Muslim households are making capital investment from loans to the tune of 15.72 percent.

The raising of loan for productive purposes such as farming is very encouraging and more credit through institutional mechanisms needs to be provided to improve rural livelihood opportunities. Muslim households are also raising loans for purchase of consumer durables, which is a new trend in rural society (see table 3.21).

Table 3.21: Purpose of Loans

Purpose	Hindu	Muslim	Total
Capital expenditure in farm business	23.18	15.72	16.43
Capital expenditure in non-farm business	7.60	1.45	2.03
Purchase of land/house	4.77	7.74	7.46
Renovation of house	0.30	6.70	6.09
Marriage and other social ceremonies	18.15	19.13	19.04
Festivals	0.00	0.07	0.07
For education	0.11	0.00	0.01
Medical treatment	18.10	29.92	28.80
Other household expenditure	9.12	5.15	5.52
Purchase of consumer durables	1.05	4.85	4.49
Purchase of animal	0.28	1.92	1.77
Financial investment	0.00	2.84	2.57
Other	17.33	4.51	5.72
Total	100.00	100.00	100.00

Source: Survey

The high incidence of indebtedness among Hindu and Muslim households is largely due to low income levels, which are inadequate to meet their consumption and other social needs. Thus, there is need to improve the income levels of rural households. Banks and financial institutions can play a major role by providing credit at cheaper rates without any collateral for creating productive self-employment opportunities. In this connection, the government sponsored micro credit scheme under SGSY needs to be promoted so that poor villagers may invest in farm and non-farm activities including dairy development to increase their income.

CHAPTER IV

DELIVERY OF PUBLIC SERVICES/ DEVELOPMENT PROGRAMMES

Public Distribution System

Majority of the sample population (94.06 percent) is living below poverty line (BPL), however, 64.19 percent of them had BPL ration cards and 62.03 percent are availing PDS facility (see table 4.1). Community-wise, all of the Muslim and more than 94 percent of Hindu households are reportedly BPL. In the case of Hindu and Muslim households, only 65.47 percent and 64.02 percent respectively have BPL cards. However, some of them are not getting BPL ration. Thus, some of the poor households belonging to BPL category are not having BPL card, and even some of those who have BPL cards are not getting BPL ration.

Table 4.1: Access to Public Distribution System (%)

	Hindu	Muslim	Total
BPL HHs	94.20	94.04	94.06
BPL HH getting ration	61.13	62.15	62.03
Having BPL card	65.47	64.02	64.19

Source: Survey

More than 70 percent of the sample population have complained about irregular supply of PDS ration followed by insufficient quantity (63.04 percent), non-availability of time (one-half), dishonesty in measurement (28.59 percent) and bad quality of ration (one-fifth). Significant differentials have been noticed in problems faced by rural households in availing PDS facility, ranging from bad quality of ration (more than one-fifth) to insufficient quantity (two-third) of Hindu households. The situation is more or less similar for Muslim households (see Table 4.2).

Table 4.2: Problems being faced with the PDS

	Hindu	Muslim	Total
Insufficient quantity	65.85	62.66	63.04
Bad quality of ration	23.21	20.38	20.72
Dishonesty in measurement	44.63	26.43	28.59
Non Availability of time	38.98	50.89	49.48
Irregular supply	59.94	72.63	71.13
Others	4.49	1.38	1.75
Total	100.00	100.00	100.00

Source: Survey

The huge difference between those falling under BPL category and those holding BPL ration card and availing benefits from PDS is a matter of concern and the gap needs to be plugged at the earliest, so that the poor get their due share. There is also a need to rejuvenate the PDS, improve its working and 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 due to heavy pressure of population on basic services. Similar is the situation with availability of medicines, though it has marginally improved during the last few years. The non-availability of doctors, specifically lady doctors at PHCs / hospitals, is a major concern of rural population. At the same time, presence of quacks in villages has adverse impact on the overall healthcare. The people, as such; incur heavy expenditure on health care without getting proper care. This needs to be corrected through awareness campaign.

Education

Like public health service, availability and accessibility to educational institutions is hampering educational development and attainments. The condition of schools is far from satisfactory in terms of average number of rooms per school, toilet facility, drinking water supply, punctuality of teachers, books and above all teacher-pupil ratio. Mid-day meal is also in operation in all government schools, though its quality and regularity is not assured. It is ironical that just to avail more assistance under the mid-day scheme, multiple enrolments have been reported in many schools. This should be checked and strictly monitored.

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

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

Awareness

The level of awareness among the households, about various government programmes operational in the rural areas of the district, ranges from one-fifth (SGSY) to cent percent (IAY). Indira Awas Yojana followed by ICDS or Anganwadi, old age pension, Sarva Sikhsa Abhiyan (SSA), NREGA, TSC, Swajaldhara, ARWSP (drinking water), and Maternity Benefit Scheme are all known to the sample households. However only about one-fifth of the households know about the self employment scheme of SGSY, which is a real cause of worry.

Aspirations

Creation of employment opportunities within, or in nearby villages, rank at the top in the items of aspirations relating to development. Basic amenities such as better educational facilities followed by housing and health care also find important place in the priority list of villagers (Table 4.3).

Table 4.3 : Aspirations of Respondents in Order of Their Ranks

Facilities	Hindu		Muslims	
	%	*Rank*	*%*	*Rank*
Educational facilities	51.48	1	61.16	1
Employment	44.33	2	41.15	2
Housing	7.18	3	4.68	4
Health	5.30	4	5.23	3
Irrigation	4.62	5	2.11	5

Source: Survey

The rural population of the district has participated in panchayat, assembly and parliamentary elections, which reflects high level of political participation. However, an insignificant proportion of them serve as office bearers of panchayats, and members of self-help groups (SHG) and religious organisations. Thus, the level of social participation is very low, which may be attributed to low penetration and presence of non-governmental organisations (NGOs) in rural areas, and calls for activation of social institutions, for which block development functionaries could play the role of catalyst. Compared to their urban counterparts, the people have limited access to media and communication, which can be enhanced by providing the community media and communication services at the panchayats.

Chapter V

KEY FINDINGS

- According to the 2001 census, the population of Kishanganj district was 12.94 lakh, which constituted about 1.1 percent population of the state of Bihar. Nearly 91 percent of the population is rural. The population of SCs is 6.25 percent, and STs is 3.32 percent. The majority of the population (70.7 percent) of the district belongs to minority communities.

- The sex ratio is 940 female per thousand male, which is higher than the state average of 921. The literacy rate in the district is 31.02 percent, which is lower than the state average of 38.5 percent. The literacy rate among the women is very low. Educational status of the tehsils of Kishanganj is not better than the state as a whole.

- Rural areas lack proper healthcare facilities. One-fourth of the villages of district Kishanganj have a PHC and only 15 percent have a MCW centre.

- The major source of water supply is tube wells and hand pumps; tap water supply is available to a very small proportion (0.4 percent) of the population.

- The availability of paved roads, power, cooperative and commercial banks, and post-offices are lower than the state average; while availability of agricultural cooperative societies and irrigated land are higher than the state average, indicating the predominance of agriculture in the district.

- Educational facilities exclusively catering to girl students are very meagre. For example, such primary and middle schools are found in 6.7 percent and 3.3 percent of villages respectively. None of the 30 villages have a high/higher secondary school exclusively for girls; it is available at a distance of 12.8 kms.

- Health facilities are very inadequate and none of the sample village has a PHC, hospital/dispensary, maternal and childcare centre, and family planning clinic. A very small proportion (3.3 percent) of the villages has a CHC. Quacks are

dominating the rural health scenario. CHCs and PHCs are located at a distance of 7.2 km and 10.8 km respectively.

- A high proportion of the villages have government-run facilities such as anganwadi centre (83.3 percent), fair price shops (76.7 percent), public telephone connection (66.7 percent), and post office (30 percent). This reflects wider coverage of ICDS and PDS along with telephone connectivity and postal services. Availability of fertilizer shops, seed storage facilities, pesticide shops, regular market, commercial banks, rural banks, cooperative banks, cold storage and mandis is inadequate.

- Development and welfare organisations are absent in most of the villages. Cooperatives catering to the needs of credit, and agricultural input, marketing, and dairy exist in 18.5 percent and 3.7 percent of the villages. Religious/caste organisations, women mandal and village security forces exist in 11 percent of the villages. However, most of these organisations are not active.

Micro Level Deprivations: Survey Findings (2008)

- The micro level deprivations are much more acute and are almost uniform across Hindu and Muslim households, with minor variations. The deprivations of Muslim households are little more severe than Hindu households.

- Muslims are the dominant population group (88.41 percent), followed by Hindus (11.58 percent). The average household size is 6.2 persons; 5.9 for Hindus and 6.3 for Muslims. The overall dependency is 1.00, which is almost the same for Hindu and Muslim households, 0.99 and 1.01 respectively.

- Average sex ratio is 908, which is comparatively high for Hindus (975) than the Muslims (900).

- The literacy level of the persons aged 7 years and above is higher among the males than females across the communities. Hindus and Muslims have more or less the same literacy rate, however, gender differentials in literacy is noticeable with higher male literacy among Hindus than Muslims and higher female literacy among Muslims than Hindus.

- Nearly three-fourths of the children are enrolled in government schools and a very small proportion of the school going children is attending private schools. This also reflects the poor socio-economic conditions of the households, which compels them to depend on poor quality government schools.
- The proportion of children never enrolled is about one-fifth; about 19.94 and 20.94 of the Hindu and Muslim households respectively are never enrolled in schools.
- The educational status of the sample households is very low. About 5 percent of population is educated (with educational levels high school and above) in the rural areas of Kishanganj district. Besides the overall low educational status, gender disparities are noticeable across the communities in educational attainment.
- More than one-fifth of the Muslim and 14.69 percent of Hindu youth are educated below primary or informal level and about 14 percent each of them have education up to primary level and middle level. The educational attainment above middle school level is comparatively low and above the secondary level to graduation and post graduation level is very poor. This is true for both the communities. A very small proportion of the people have technical or vocational trainings. Overall the educational attainment, particularly among youth and among females, is low and a matter of worry.
- The average per capita expenditure on education is very low (Rs. 153), but significant differentials exist among communities. For example, Hindu and Muslim households spend multiple times more on education than other communities, though at lower levels. The educational assistance in the form of uniforms and scholarships are being provided to comparatively less proportion of the students. Significant differentials in educational assistance can be noticed across the communities.
- Landlessness and small size of landholdings possessed by sample households is a common feature among rural households of Kishanganj district, which not only reduces the livelihood options but also makes them vulnerable to low wage work. This traps the landless households into poverty.

- The quality of livestock possessed by the people is poor. Greater possession of livestock by rural households could provide them with draught power, milk, meat and other products depending upon the types of livestock owned and maintained.
- The mean value of productive assets possessed by the sample households is low (Rs. 6550), which is not at all surprising given the high incidence of landlessness. As in the case of land, Hindu households have comparatively lower value of productive assets per households (Rs. 3709) than Muslim households. Muslim households possess comparatively more modern household assets than the Hindus. The possession of lower productive and modern household assets reflects on the socio-economic conditions of the households.
- The work participation is low (33.11 percent): Hindus 36.90 percent, and Muslims 32.64 percent. Gender differentials in work participation are noticeable (more than one-half for males and about one-tenth for females). This is more or less true across the religious groups. Lower female work participation is reported in Muslim households followed by Hindus.
- Casual labour in non-agriculture is the dominant occupation followed by casual labour in agriculture and self-employment in agriculture and allied activities. Significant variations in occupational status across communities and gender have been noticed. The high dependence on agriculture and casual work in agriculture and non-agriculture is responsible for poor economic conditions and forces the women to work outside the households in precarious conditions at very low wages.
- Agriculture, forestry and fishing are the dominant activities wherein more than one-half of the household members are engaged. A very small proportion of the households are employed in manufacturing, construction, trade, hotel and restaurants, mining and quarrying, transport and communication, finance, real estate and business, and public administration, education, health and other sectors.
- 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 derives its livelihood from agriculture and allied activities.

- Unemployment and underemployment is quite alarming among the communities. The need for additional employment for augmenting household income and status is very real. However, due to the lack of training and skills, employability is comparatively low. Local skills need to be improved through short-term vocational and job-oriented courses.
- There is a significant gap between income and expenditure. The gap between income and expenditure in Hindu and Muslim households is more than other communities. Higher income is reported in those households that have more physical and human capital. Significant differentials are noticed in income-expenditure ratio across the communities.
- Majority of the households (60.85 percent) are living in thatched houses. A very low proportion of them (7.36 percent) are living in *pucca* houses. About 42 percent of the sample households live in one room, 38 percent in two rooms and nearly one-fifth live in more than two room accommodation.
- Provision of drinking water facilities is not at all satisfactory in the district. Nearly three-fourths of the households use drinking water from private sources and 16.62 percent of the households depend upon public sources.
- Majority of the households (94.61 percent) are defecating in the open, which is totally unhygienic. Only 5.39 percent of the households have in-house toilet facilities. The condition of drainage is also reportedly very unsatisfactory.
- Majority of the last children born in sample households were at home and the dependence on untrained dais in child delivery is very high. The pattern is more or less the same among Muslim and Hindu households. Only 6.58 percent of the children are delivered by trained midwife/ASHA. Those of the children born in institutional care have also received pre and post-natal care, though the proportion of such children is comparatively low.
- The status of immunisation of children against Polio, DPT and BCG shows very discouraging results. The proportion of children fully immunised is comparatively low (10.25 percent). In the case of Hindu and Muslim households, the proportion of children fully immunised is very low.

- The dependence on private sources for medical treatment is significantly high as compared to government hospital. 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 medical treatment.

- Indebtedness is significant and more than one-third of the households are indebted. Non-institutional sources of finance are dominant. Hindu households depend more on institutional sources of credit, which is due to the fact that they possess more land that serves as a surety with the banking system. The other communities are mostly depending upon non-institutional sources of credit. The high incidence of indebtedness among Hindu and Muslim households is largely due to their low income levels.

- Majority of the sample population (94.06 percent) is living below poverty line (BPL), however, 64.19 percent of them had BPL ration cards and 62.03 percent had access to PDS facility.

- The district lacks basic public health infrastructure. There is a lack of adequate health care facilities for the rural poor, and there is 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.

- Inadequate availability and accessibility to educational institutions is hampering the educational development and attainments. The condition of schools is far from satisfactory in terms of average number of rooms per school, toilet facilities, drinking water supply, and punctuality of teachers, books and above all teacher-pupil ratio.

- A high proportion of children enrolled in government schools belong to relatively poor households. The better-off households send their children to English medium private schools. This kind of dualism has marginalised the government aided school system. There is hardly any demand for improving the quality and accountability of elementary education since better–off households remain indifferent as they are hardly affected.

- The level of awareness about various government programmes in the rural areas of the district ranges from one-fifth (SGSY) to cent percent (IAY) of the

households. Indira Awas Yojana followed by ICDS or Anganwadi, old age pension, Sarva Sikhsa Abhiyan (SSA), NREGA, TSC Swajaldhara, ARWSP (drinking water), and Maternity Benefit Scheme are best known to the sample households.

- Creation of employment opportunities within or nearby villages ranks at the top in items of aspirations relating to development. Basic amenities such as better educational facilities followed by housing and health care also find important place in the priority list of villagers.

- The rural population of the district has participated in panchayat, State assembly and parliamentary elections, which indicates high level of political participation. However, an insignificant proportion of them are office bearers of panchayats, and members of self help groups (SHG) and religious organisations. Thus, the level of social participation is quite low.

Action Points

- The target of 'education for all' is still a distant dream and the quality of education being imparted in schools needs to be improved as a priority. The gap in human capital formation in case of various communities as well as the females needs to be bridged through community and gender sensitive educational programmes and schemes.

- There is need to speed up the efforts of government in ensuring cent percent enrollment of children in the school going age group with zero drop outs Hindu and Muslim communities. This could be possible if the quality of education is improved besides expanding the school infrastructure under SSA.

- The conditions of schools is far from satisfactory in terms of average number of rooms per school, drinking water and toilet facility, punctuality of teachers, availability of books and above all teacher-pupil ratio. Mid-day meal is in operation in all government schools, though its quality and regularity is not assured. It is ironical that just to avail more assistance under mid-day scheme, multiple enrollments have been reported in many schools, which should be checked and strictly monitored.

- In order to increase enrollment 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 uniform assistance. There is a need for free elementary education among the rural poor.

- Child labour is rampant in the Hindu households, which is due to high incidence of poverty in the community. There is a 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.

- Gender disparities are noticeable across the communities in educational attainment at various levels, which needs to be plugged. Scholarships should be given to poor but deserving female students from rural areas. Concrete steps need to be taken to increase the enrollment of the population beyond high school in general and technical institutes in particular.

- A very small proportion of youth have technical or vocational trainings. Thus, youth from both Hindu and Muslim communities have less prospects in the labour market and their employability has been seriously eroded in the non-agricultural sector. There is a need to impart short duration job oriented courses in technical institutions to the rural youth, besides providing free-ships and scholarships to needy youth from disadvantaged and minority communities.

- In order to improve quality of livestock possessed by the rural poor, livestock and dairy development programmes need to be strengthened.

- Unemployment and underemployment is quite alarming among the communities. Due to lack of training and skills, their employability is comparatively low. Thus, local skills need to be improved through short term vocational and job-oriented courses.

- The lower female work participation is a serious issue, which calls for appropriate policy interventions to raise their contribution in economic activities so that they can be empowered.

- NREGA needs to be implemented in a big way so that the poor households may have an opportunity to get assured employment of 100 man-days per household per annum. Given the seasonal nature of employment in agriculture, forestry and fishing, there is need to implement more self-employment schemes such as SGSY so that poor households could be employed on a sustainable basis.

- One of the reasons for fewer jobs for the local population in industries is lack of trained and skilled manpower in the district. Opening of industrial training and other technical institutes would enable the local manpower in getting employment in the industrial sector.

- Poverty and deprivation can be mitigated to an extent by providing better basic health and educational facilities by the government, thus, reducing poor households' dependence on private services.

- 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 the housing for the poor households.

- The dependence on private sources of drinking water by the majority of rural poor households is a serious concern. Tap water facilities have to be provided by the government, for which necessary allocations have to be made on a priority basis.

- The practice of open defecating needs to be checked by providing assistance for constructing in-house toilets. This would help to improve sanitary and environmental conditions in the villages. Thus, TSC needs to be strengthened in the district.

- Non-institutional child delivery is high and pre and post natal care is very poor. There is an urgent need to extend the coverage of institutional child delivery.

- The utilisation of health care facilities by the households depends 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. There is an urgent 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 reduce their

dependence on costly private sources. NRHM needs to be strengthened in the district.

- The dependence on non-institutional sources of finance is high in the rural areas. There is need to open more branches of rural banks in the district and reduce the dependence on money lenders and sahukars.

- There is need to improve the income levels of rural households. Banks and financial institutions can play a major role by providing credit at cheaper rates without any collateral for undertaking productive self-employment. The government sponsored micro credit schemes under SGSY need to be promoted so that poor villagers may invest in farm and non-farm activities including dairy development. This would also go a long way in mitigating poverty and empowering them, both economically and socially.

- The gaps in PDS implementation needs 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 working and performance, its coverage and free it from corruption.

- The lack of doctors, specifically lady doctors at PHCs/hospitals, is a major concern of rural population. At the same time, the presence of quacks in villages has an adverse impact on the overall healthcare and behaviour of people. They thus incur heavy expenditure on health care without getting proper care. This needs to be corrected.

- Creation of employment opportunities within or nearby villages ranks at the top in terms of aspirations relating to development. Basic amenities such as better educational facilities followed by housing and health care also find important place in the priority list of villagers. The awareness about self employment schemes under SGSY is low, which is a real cause of worry and needs to be attended by concerned authorities so that the prevailing problems of unemployment and under-employment and consequent poverty can be tackled effectively.

- The level of social participation is very low, which may be attributed to low penetration and presence of non-governmental organisations (NGOs) in rural areas of the district. There is a need for initiation and activation of social

institutions, for which block development and village functionaries can play the role of catalyst. Compared to their urban counterparts, the rural population has limited access to media and communication, which can be enhanced by providing community access to media and communication services at the panchayats.

Annexure I: List of Selected village (sample) in Kishanganj District

Block	***Gram Panchayat***	***Village***
Thakur Ganj	Bandar Jhula	Bandar Jhula
Thakur Ganj	Besarwati	Besarwati
Thakur Ganj	Bholamara	Saray Kudi
Kishanganj	Chakala	Chakala
Kishanganj	Teusha	Teusha
Kishanganj	Gayachhapara	Gachhpara
Koyadhaman	Haldi Khora	Sindhari
Koyadhaman	Baliya	Baliya
Koyadhaman	Himmat Nagar	Shahpur
Koyadhaman	Sonaya	Bhagu Poonash
Podiya	Damalwari	Bagalwari Mitik
Pothiya	Damal Wari	Damal Wari
Pothiya	Paralawari	Halada Gaon
Pothiya	Motayana	Darigaon
Pothiya	Sadogada	Baksha
Pothiya	Mirjapur	Makhan Pokhar
Pothiya	Phadkattha	Ratoya
Pothiya	Naukash	Pamal
Bahadur Ganj	Palasamani	Palasmani
Bahadur Ganj	Himgara	Dahagav
Bahadur Ganj	Dohar	Dohar
Bahadur Ganj	Deshiya Toli	Deshiya Toli
Bahadur Ganj	Altabari	Altabari
Bahadur Ganj	Chikawari	Sukhali
Dighal Bak	Lohagara	Lohagara
Dighal Bak	Jagir Padampur	Padampur
Dighal Bak	Sigobai Sidhimari	Sidhimari Janatahat
Dighal Bak	Mangura	Bualdah
Tethagachh	Khaniyabad	Phoolwari
Tethagachh	Jhula Gachch	Jhula