

# **Baseline Survey of Minority Concentration Districts: An Overview of the Findings**

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New Delhi. Still, it falls short of our own expectations for which the author alone is responsible.

The above cited resolution of the Ministry of Home Affairs paved the way for the establishment of a non-statutory 'Minorities Commission' in February 1978. As the years went by, the limitations of the non-statutory authority became evident and it was found wanting in effectively protecting the rights of the minorities. In May 1992, the National Commission on Minorities (NCM) Act was passed and the NCM was established from May 1993 as an autonomous statutory body for the entire country except Jammu and Kashmir. The main functions of the NCM are to evaluate the progress of development of minorities in the Union and states, to monitor safeguards, to make recommendations for effective enforcement of these safeguards, to look into specific complaints regarding deprivation of rights, to initiate studies into problems of minorities etc. Under the NCM Act 1992, five minority communities were notified. According to the Census 2001, the percentage of minorities in the country was about 18.4% of the total population, of which Muslims were 13.4%, Christians 2.3%, Sikhs 1.9%, Buddhists 0.8% and Zoroastrians (Parsis) 0.007%. "In six States the proportion of Muslims to total population is above the national average of 13.4% - Assam (30.9%), West Bengal (25.2%), Kerala (24.6%), Uttar Pradesh (18.55%), Bihar (16.5%) and Jharkhand (13.8%)". A number of initiatives in the form of schemes and organizations have been initiated by the Union and the state governments to create conditions in which the minorities are assured their constitutional and legal rights and ensure that they are educationally and economically at par with the mainstream. Besides the NCM, these include the National Minorities Development and Financial Corporation, the Prime Minister's Fifteen Point Programme for the Welfare of Minorities, and Minorities Commissions of some State governments.<sup>1</sup> Notwithstanding these efforts, especially in the wake of India emerging as a fast growing economy, there has been a widely shared perception that of all the communities, Muslims lagged behind most. As one

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<sup>1</sup>For a discussion of 'Central Government Schemes and Commissions for Minorities' see Khalidi (2006, pp. 229-240) and the Annual Reports of the Ministry of Minority Affairs, Government of India.

observer summed up, “Historians, politicians, journalists and others agree that Muslims in general lag behind other communities”. (Khalidi 2006, p. 1)

It is in this context that the Prime Minister’s High Level Committee (Sachar Committee) on the Social, Economic and Educational Status of the Muslim Community of India was set up in March 2005 with the main objective of assessing the social, economic and educational status of Muslims in the states, regions, districts and blocks that they live in, their livelihood activities, their levels of socio-economic development and their asset base and income levels relative to other groups. The Sachar Committee also looked into the issue of classification of certain Muslim groups into ‘other backward classes’ (OBCs) and their share in total OBC population. The Report of the Committee, submitted in 2006, has become a landmark in documenting the social, economic and educational status of Muslims, based on pooling together extensive information hitherto scattered across different sources. It exploded the myth that there was not adequate data for effectively assessing whether the development process in the country left behind certain communities. Beginning with the perceptions of the Muslim community on identity and security, which capture the pervasive feeling of insecurity, deprivation and discrimination, the Sachar Committee Report (SCR) focused on the issue of equity, and probed the question of whether different socio-economic categories in India have had an equal chance to reap the benefits of development. The main finding of the Report is that the Muslim community exhibited “deficits and deprivation in practically all dimensions of development” (p. 237). The SCR, based on several indicators made an assessment and different communities were placed on a scale of relative levels of socio-economic status. Except for a relatively lower infant mortality rate and better sex-ratio, Muslims rank by and large above Scheduled Castes (SCs) and Scheduled Tribes (STs) but below the Hindu Other Backward Castes (OBCs). The SCR felt strongly that “policies to deal with the relative deprivation of the Muslims in the country should sharply focus on inclusive development and ‘mainstreaming’ of the community while respecting diversity”. The SCR made extensive suggestions and recommendations relating to general and

specific policy measures for key areas of intervention, touching upon a range of issues concerning affirmative action, access to credit, access to education, political representation and appropriate institutional arrangements, to overcome not only the deficits and deprivations but also to assuage the feeling among the Muslim community of being neglected.

Interestingly, while the SCR's focus is on the socio-economic and educational status of the Muslim community, the overall approach suggested encompasses all minorities in their diversity, in the pursuit of inclusive development. "...The mechanisms to ensure equity and equality of opportunity to bring about inclusion should be such that diversity is achieved and at the same time the perception of discrimination is eliminated... This is only possible when the importance of Muslims as an intrinsic part of the diverse Indian social mosaic is squarely recognized" (SCR, p. 238).

### **Baseline Survey of Minority Concentration Districts**

As a follow up to the recommendations of the SCR, the Union Ministry of Minority Affairs initiated a number of measures, one of which is the identification and multisectoral development of minority concentration districts which suffer from deficits in terms of socio-economic aspects or in terms of basic amenities. The Minority Concentration Districts (MCD) project has two components: One is conducting of a baseline survey of the MCD districts, and the other is preparation and implementation of a multisectoral district development plan in each of these districts. The baseline survey is conceived not only as a source of information on basic data for identifying gaps in socio-economic indicators and other specified amenities that would help in the design of multisectoral development plans for the MCDs, but also as the basis for monitoring the progress in overcoming the development deficits in these districts.

The task of conducting a baseline survey of MCDs is assigned to the Indian Council of Social Science Research. Districts with Muslims, Sikhs, Christians, Buddhists and Parsis as minority concentrations are included by applying certain criteria. The Ministry of Minority

Affairs based the selection of MCDs on three criteria, viz.: the share of minority population, religion specific socio-economic indicators and indicators of basic amenities. The minority criterion required that a district has either a “substantial minority population of at least 25% of the total population or a large absolute minority population exceeding 5 lakhs but at least in the range of 20% to less than 25% of the total population or at least 15% of minority population, in case of six States / Union Territories where a minority community is in majority”. Thereafter, the positions of these districts were evaluated in terms of ‘backwardness’ against two sets of indicators, one relating to socio-economic aspects and the other relating to basic amenities. The four specific socio-economic indicators are: (i) literacy rate, (ii) female literacy rate, (iii) work participation rate and (iv) female work participation rate. The four indicators relating to basic amenities are: (i) percentage of households with *pucca* walls, (ii) percentage of households with safe drinking water, (iii) percentage of households with electricity and (iv) percentage of households with W/C latrines. Annexure A gives the indicators used for identification of MCDs and the distribution of MCDs across the States. Later, two more indicators relating to health were added. These are: (i). percentage of children vaccinated and (ii). percentage of institutional child deliveries. The Ministry has classified the districts with substantial minority population on the basis of religion specific socio-economic indicators and basic amenities indicators respectively into two broad groups: A total of 53 districts with both sets of indicators below the national average were considered more backward and were classified as group ‘A’ districts; and 37 districts with either of the indicator values below the national average were classified into group ‘B’. Group B was further classified into two sub-categories – B1 for which religion specific socio-economic indicators were below the national average, and B2 for which basic amenities indicators were below the national average. In all, 90 MCDs (53 A + 20 B1 + 17 B2) across 20 States and Union Territories were selected by the Ministry of Minority Affairs for the baseline survey. Annexure-B provides the State-wise distribution of A, B1 and B2 category of MCDs.

The baseline survey of the 90 MCDs was assigned to four ICSSR Social Science research institutions and two universities. The overall guidance was provided by an Expert Advisory Group constituted for the purpose by the ICSSR. A systematic common methodology for the survey was designed and the survey was conducted in the first half of 2008. Though there were a number of problems faced in the expeditious conduct of the studies, especially in the North-East, because of the diverse weather and security conditions, all the study reports were completed by the middle of 2008. These reports, in spite of certain limitations to which we shall return later, have been a rich source material especially on the religion-specific in the socio-economic indicators and the overall basic amenities at the level of districts. These results were presented at dissemination workshops in the respective States, and have been of considerable help in designing multisectoral plans for the MCDs. Besides providing an information base for the multisectoral plans of the MCDs, the baseline survey reports are also aimed at serving as the basis for monitoring progress in reducing the imbalances during the Eleventh Five Year Plan.

In engaging with the task of monitoring the progress and assessing the extent of reduction or elimination of gaps during the Eleventh Plan, it would be useful to have an overview of the socio-economic conditions of different religious groups, and the access to certain basic amenities in these districts relative to the overall situation in the country as whole.

The reports of the baseline survey of the 90 MCDs have generated extensive data on the socio-economic status and access to basic amenities of minority communities as well as the others in these districts. The thrust of analysis of these reports are two-pronged:

- a) Detailed gap analysis in terms of socio-economic indicators and the basic amenities in the respective districts compared to the national averages. Based on the extent of the gap, priority ranking is done for each of the ten indicators under the broad grouping of socio-economic indicators, basic amenities and health indicators.
- b) Besides the gap analysis and priority ranking, the reports, based on the detailed village and household level data, analyzed the situation in each of the districts in terms of not

only the socio-economic and amenities indicators but also the overall infrastructure facilities, including social infrastructure like schools, health centres etc., and the reach of various government programmes. The reports also make specific recommendations on the nature of interventions needed at the district level.

The gap analysis and priority ranking have been found to be very useful inputs in the preparation of the multisectoral district plans for each of the 90 MCDs. The detailed analysis of district level conditions of living and access to basic amenities by the households of the minority and other communities, as well as of the infrastructure facilities, would be useful in designing specific interventions at the district level. However, individual district reports do not help in understanding the patterns in intra-community and inter-community differences at the regional or state level. Autonomy of policy making and administrative decision making still vests at the state level and is yet to percolate down to the district level. Regional or state patterns of intra-community and inter-community differences are very important in drawing lessons for intervention, for the simple reason that public administration patterns are seen more in terms of the state level, and the district level administration also largely reflects the administrative culture at the state level.

## II

### **Limitations of the Baseline Survey Reports for a Comparative Analysis over Time and Across Regions**

In spite of efforts to follow a standardized methodology for the survey of all the 90 MCDs, there are differences in the resulting reports. Broadly there are three types of problems in analyzing these reports in a comparative perspective. First is the nature of *conceptualization of the minority concentration*. Second is in terms of the indicators used for inclusion and exclusion of the districts under MCDs. Third is in terms of the limitations of interpretation of concepts relating to data collection and differences in the presentation of the MCDs. Let us first examine the issue of nature of minorities included for the survey. The 'baseline survey' initiative is, as

mentioned earlier, the result of the Sachar Committee Report (SCR). The SCR brought out several blatant 'development deficits' of the Muslim community, and also pointed out the deficiencies in empirical data on socio-economic and basic amenities for decent living. The SCR was referring to the Muslim community alone as the deprived community. In contrast, the Baseline Survey of MCDs, instead of confining the focus to the Muslim minority concentration districts, brought on board all minorities, as if all minorities did suffer deficits and should be treated equally. Many scholars have clearly pointed out that minority communities like Sikhs, Parsis and Christians have been part of the mainstream (Shah, 2007) and if there were to be any indicators of discrimination, it would be proper to have a focused kind of survey of the regions where these minorities live. Instead, bringing in a category like 'states where minorities are majority' and picking up the districts with a certain percentage of the other communities, obfuscates the issue. For instance, in Jammu & Kashmir only Leh (Ladakh) could be picked up, but districts with similar deficits but inhabited by Muslims in the state do not get included in the baseline. Much weirder is the inclusion of four districts from Maharashtra, where the Buddhist minority community is predominantly made up of Buddhists with SC status. Similarly, the Buddhist MCDs included in Mizoram, Christian MCDs in Manipur, and Christians in Nicobar or in Wyanad are predominantly tribal communities. Further, inclusion of six districts from Arunachal Pradesh, each with a population of less than one lakh scattered across the hills, makes any comparative analysis almost impossible. *Therefore, the present overview is limited to a large extent to the Muslim MCDs*

Second, several of the *indicators used in the 'inclusion' or 'exclusion' of districts* are contestable. For instance, higher *work participation rate* (WPR) or female work participation rate does not mean higher levels of development or vice versa. As pointed out by Dr. Kundu, "many of the developed districts and large urban centres report low WPR due to children and young adults being in educational institutions and elderly population's affordability to withdraw from labour market. Poverty, illiteracy and survival strategy among deprived minority population would force



the households in less developed districts to send larger number of family members into labour market to eke out a living” (Kundu, 2008). Further, in almost all hill districts, female work participation is very high compared to the plains of Uttar Pradesh or Assam, West Bengal and even Bihar. These are determined by diverse socio-cultural factors. Similar is the definition in terms of *‘pucca walls’ for better housing*. Often in regions like Arunachal Pradesh or Assam, the type of housing is dictated by the climatic and socio-cultural factors, and walls do not mean anything in terms of ‘development’.

The third limitation is due to the *differences in the compilation of data and presentation* of the results by MCD reports. In spite of clear guidelines and instructions, there are inter-institutional variations in the approach. In the case of at least two institutions, there are differences from report to report because of assigning work of some districts to some individual scholars and lack of coordination. One is not certain, for instance, how the concept of *pucca walls* is interpreted, or how ‘potable water connection’ is recorded in different reports! In many reports there is too much reliance on priority ranking of deficits without differentiating between capacity building variables like levels of education and variables which are the outcome of existing capacity like *pucca housing* (Hashim, 2008). Further, in spite of the well-known fact that Muslim minority communities derive much of their livelihood through household enterprises like tobacco, textiles, retail and wholesale trade, sale, repair and maintenance of motor vehicles, electrical machinery etc.; and most of them have their regional and local specificity, most of the reports routinely talk of secondary and service sector employment. There could at least be analysis of occupations at a two-digit level, which would be of immense help in designing local / region-specific financial, skill development and marketing interventions.

Fourth, some of the MCDs surveyed include *less than 25% of minority community in the sample*, for example Bulandshahar (13%), Lucknow (15%), Shravasti (19%) and Pilibhit (21%) in U.P. Obviously the idea of ‘concentration’ is not kept in mind when it came to selection of villages in some MCDs. Notwithstanding these limitations, the Reports on MCDs do bring

together extensive data on several socio-economic variables and living conditions which help further analysis. As mentioned earlier, this overview paper attempts to make use of comparable data for different MCDs, with the objective of discerning certain patterns that may help better understanding of the socio-economic conditions and designing of appropriate interventions. The baseline survey, as pointed out earlier, covered 90 MCDs spread over twenty states. The present analysis discusses these MCDs state-wise. The spread of the MCDs is thin across states, except in four states. Therefore, the focus of analysis in this overview is essentially on MCDs which are concentrated in Uttar Pradesh, Bihar, Assam and West Bengal.

### **III**

#### **The Approach**

At the outset, it must be made clear that this overview does not summarize the findings of the MCD survey reports. The main objective of this overview paper is to examine whether these district level assessments help in discerning any patterns across the districts in terms of the indicators analyzed in the individual MCDs. Since the 90 MCDs are spread over as many as 20 states and the communities analyzed also vary across these states, a comparative analysis of intra-community and inter-community differences and similarities across the MCDs is done by confining to the state as a region. Though the analysis is presented state-wise, the focus is, as mentioned above, on the four major states viz. Uttar Pradesh, Bihar, West Bengal and Assam, which together account for 53 of the 90 MCDs. These are also the states where the minority community is predominantly Muslim, and these states together account for 56% of the total population of the Muslim community. True, the 90 MCDs include minority communities other than Muslims. The 'minority concentration' of these 90 districts varies widely. In the case of 62 districts, the minority refers to Muslims, in 14 MCDs it is Christians, in 13 it is Buddhists and in one case it is Sikhs. There is no district with a Parsi 'concentration'. The basic difference is that most of these other minority communities included in MCDs live outside these districts, and

what is included of these communities in MCDs account for only a small fraction of them. Analysis of their conditions in these specific MCDs thus does not help us much in knowing about these communities in general. For instance, by studying Christians in the N.C. Hills of Assam, it is very difficult to come to any conclusion on the discrimination or 'development' of the Christian community elsewhere. An overwhelming majority of Christians, Buddhists and Sikhs live in states and districts outside MCDs. But in the case of Muslims, an overwhelming majority live in the states from which the Muslim MCDs are drawn. Since, as observed earlier, Christians, Buddhists, Sikhs and Parsis are considered part of the mainstream on par with the Hindus-General, it would be very difficult to compare them with the major minority viz. Muslims, and to draw any meaningful patterns that cut across these communities. Lastly, handling all the five minorities (since there is no Parsi MCD!) across thick (Muslim) and thin (others) concentrations may turn out to be an unwieldy task, but state-wise analysis may yet capture the differentiation.

Among minority religions, though caste differentiation does not exist to the extent comparable to the Hindus, recognized intra-religious differentiation among Muslims, Christians and Sikhs do exist. The survey captures these differences more clearly among the Muslim minority districts than among Christian and Sikh MCDs. Though Islam as a religion is apparently egalitarian and has no place for a hierarchical caste structure, in reality the emergence of Islam as a religion in India carries the historical baggage of caste-class roots, and the pattern varies across the country. The Census of India, 1901 listed 133 social groups as wholly or partially Muslim. The widely perceived economic and educational backwardness of the Muslim community makes it necessary to take into consideration social stratification within the community for any meaningful intervention, including affirmative action. As observed by the Sachar Committee Report (SCR 2006, p. 192), the present day Muslim society in India is divided into four major groups: (i). the *Ashrafs* who trace their origins to foreign lands such as Arabia, Persia, Turkistan or Afghanistan; (ii). the upper caste Hindus who converted to Islam; (iii). the

middle caste converts whose occupations are ritually clean; and (iv). the converts from the erstwhile untouchable castes, *bhangi* (scavenger), *mehta* (sweeper), *chamar* (tanner), *dom* [MI] and so on. In terms of Muslim social hierarchy, these groups are placed into three categories viz., *Ashraf*, *Ajlaf* and *Arzal*. '*Ashraf*' includes the first two categories mentioned above and could be called Muslim-General. '*Ajlaf*' includes the third category and includes middle caste converts who are mostly artisans like carpenters, painters, milkmen, tanners etc. who could be compared to the Hindu OBCs. '*Arzal*' includes the very low castes mentioned in the fourth category like *chamar*, *bhangi* etc. and could be equated with the Hindu SCs/STs.

Unlike the Hindu, Sikh and Buddhist religious groups, officially there is no recognition of Scheduled Castes among the Muslim community. Muslims are divided into only two categories Muslims-General and Muslim-OBCs. Muslims-General includes all groups referred to above as '*Ashraf*'. Muslim-OBCs include '*Ajlaf*' as well as '*Arzal*'. One of the main findings of the Sachar Committee Report (SCR, 2006) is that the Hindu-OBCs continue to be relatively deprived compared to Hindus-General, but the Muslim community as a whole is lagging behind Hindu OBCs. It is also observed that the condition of Muslim-OBCs is worse than that of the Muslim-General. The SCR concludes that benefits of reservation are yet to reach most of the Muslim-OBCs. Though there were two national and several State-level Commissions on 'Backward Classes', the question of inclusion of certain groups under the OBC category, especially under Muslim-OBC, is not a settled one (see for eg. Krishnan, 2010). However, even the existing grouping of Muslims into General and OBC does show certain clear regional patterns among the four major MCD concentration states viz. Uttar Pradesh, Bihar, West Bengal and Assam. Since the NSSO data of the recent rounds do not provide the OBC category, there is as yet no state level disaggregation. The MCD survey reports are a substantial addition in filling the gap not only at the State level but also down to the district level, in the case of MCDs.

Table 1 shows that in U.P, Bihar, Kerala and Tamil Nadu, OBCs account for a major share of population, both among the Hindus and Muslims; whereas in West Bengal, Assam, and

Maharashtra, OBCs constitute a lower share among the Hindus and an insignificant proportion among Muslims. Muslims in West Bengal, Assam, Jammu & Kashmir and Maharashtra are overwhelmingly of the General category. Yet another distinguishing cultural difference among Muslims between these states is the language. Urdu-speaking Muslims are concentrated in States like U.P. and Bihar (Khalidi, 2006, p. 2), while Muslims of Assam, West Bengal, Kerala and Tamil Nadu speak mostly local languages like Assamese, Bengali, Malayalam and Tamil respectively. The basic question is to what extent these differences within the Muslim community in these states have a bearing on their living conditions? We shall now turn to each of the MCD states to analyze the inter-religious and intra-religious differences and similarities in a comparative perspective, in terms of education, occupation, assets, income, access to credit, indebtedness, access to amenities like housing, drinking water, sanitation and electricity.

**Table1: Religious and Social Group Composition in Some of the Major Minority Concentration States**

State	2001			Hindus 2004-05			Muslims 2004-05	
	Hindus	Muslims	Others	SC/ST	OBC	General	OBCs	General
Uttar Pradesh	80.8	18.2	0.9	28.5	51.5	19.9	62.0	38.0
Bihar	79.6	15.9	0.2	26.9	60.2	12.8	63.4	36.6
Assam	64.9	30.9	4.2	40.7	26.6	33.8	3.0	97.0
West Bengal	72.5	25.2	2.3	42.0	8.4	49.6	2.4	97.6
Kerala	56.2	24.7	19.1	21.1	56.0	22.9	99.1	0.9
J & K	29.6	67.0	3.4	35.4	10.1	54.5	17.1	82.9
Karnataka	83.9	12.2	3.9	29.7	39.2	31.1	52.7	47.3
Maharashtra	80.4	10.6	9.0	22.2	37.7	40.1	11.6	88.4
Tamil Nadu	88.1	5.6	6.3	23.6	72.5	3.9	93.3	6.7
Punjab	36.9	1.6	61.5	39.6	14.3	46.1	54.4	45.6
India	80.5	13.4	6.1	31.2	43.0	25.9	40.7	59.3

**Source:** SCR (2006).

Map I shows the location of the MCDs. What is striking is that most of the MCDs are located at the inter-state or international borders. Besides the socio-economic and cultural dimensions, the spatially peripheral nature of these MCDs calls for special attention to their locational remoteness and specificities, and the consequent challenges to the delivery systems of programmes reaching these places and people. For the purpose of the overview analysis, the states are grouped into four broad regions viz. I. Northern States consisting of seven states viz. Uttar Pradesh, Bihar, Uttarakhand, Jharkhand, Haryana, Delhi and Jammu & Kashmir (J&K);

II. Eastern States consisting of three states viz. West Bengal, Assam and Orissa; III. North-Eastern States consisting of Arunachal Pradesh, Manipur, Meghalaya, Mizoram and Sikkim; and IV. Other States consisting of six states viz. Maharashtra, Karnataka, Kerala, Madhya Pradesh and Andaman and Nicobar Islands. Table 2 presents the region-wise distribution of MCDs. Of the twenty, as many as eight states have one MCD each, and in another four states, there are two MCDs each. Thus, twelve out of twenty states account for only 16 MCDs, leaving 74 MCDs in eight states. Out of these eight states, the concentration is in four Northern and Eastern states (Uttar Pradesh, Bihar, West Bengal and Assam) which account for 53 MCDs. The following sections present region/state-wise analysis of the important findings of the reports on MCDs.

**Map 1: Minority Concentration Districts (MCDs)**



**Table 2: Region-wise Distribution of MCDs**

Regions / States	No. of MCDs	Regions / States	No. of MCDs
<b>I. Northern States</b>	<b>38</b>	<b>III. North-East States</b>	<b>17</b>
1. Uttar Pradesh	21	1. Arunachal Pradesh	7
2. Bihar	7	2. Manipur	6
3. Jharkhand	4	3. Meghalaya	1
4. Uttarakhand	2	4. Mizoram	2
5. Haryana	2	5. Sikkim	1
6. Jammu and Kashmir	1	<b>IV. Other States</b>	<b>9</b>
7. Delhi	1	1. Maharashtra	4
<b>II. Eastern States</b>	<b>26</b>	2. Madhya Pradesh	1
1. West Bengal	12	3. Karnataka	2
2. Assam	13	4. Kerala	1
3. Orissa	1	5. Andaman and Nicobar Islands	1
		<b>Total</b>	<b>90</b>

## IV

### Northern States

The largest number of MCDs (38) are accounted for by the Northern region which consists of Uttar Pradesh (21), Bihar (7), Jharkhand (4), Uttarakhand (2), Haryana (2), Jammu and Kashmir (1), and Delhi (1). The following is the analysis of the findings of the MCDs survey reports relating to these states.

#### **4.1 Uttar Pradesh**

Uttar Pradesh accounts for almost one fourth of the Muslim population in the country and of the 90 MCDs, the state accounts for 21, the highest number for any state. Further, all the 21 are Muslim minority districts. Uttar Pradesh, like the majority of Muslim minority concentration districts in the country, shows better sex ratio (Annexure 1). The survey results confirm that in MCDs as a whole, the sex ratio of the Muslim community (855) is higher than that of the Hindus (817). (Figure 1). The low level of the Muslim sex-ratio in J.P. Nagar is due to unusually low rate (557) among the Muslims-General. What is interesting is that overall sex-ratio among Muslims-General is lower than that of the Muslim-OBCs. The situation is quite the opposite in the case of Hindus-OBCs which is lower than not only the Hindus-General but also SCs/STs. There are four districts, Lakhimpur, Philibit, Badaun and Jyoti Phule Nagar where the sex-ratio of the minority community is less than that of the Hindus, but two out of them viz.,

Badaun and Jyoti Phule Nagar are the ones where the ratio is below 800 for both the Hindus and Muslims.

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### **Literacy and Education**

The baseline survey reveals some interesting facts about the current status of literacy in MCDs in Uttar Pradesh, in contrast to earlier evidence. For the six and above age group, the average literacy levels for all the MCDs put together shows that it is higher for the Muslim community (43.3%) than the Hindus (35.5%) (Table 3). Also the range of literacy across the districts for Muslims is higher (32.2% to 56.8%) compared to the Hindus (23.7% to 49.8%)<sup>[M2]</sup>. The educational status of the minority (Muslim) community has been a persistent cause for concern and the survey of MCDs confirms that the minority deficits in education persist. Though compared to the situation in 2001, the gap between the two communities in the levels of literacy declined, Table 2 shows that the difference is nowhere near disappearing. Figure 2 captures the gap and shows Barabanki (and Badaun) is the lowest performer for both the communities, and Rampur is the highest performer for both. In the case of elementary school dropouts at the primary level, they show marginally higher rates (5.25%) for Muslims than for the Hindus (3.23%) (Annexure 2). The dropout rates are high for both Hindus (7.12%) and Muslims (15.20%) in Shravasti district. In the age group of 6-11 years, the 'never enrolled' account for 12.12% among Muslims compared to 7.39% among Hindus (Annexure 23). Shahjahanpur, Badaun, Pilibhit and Shravasti account for very high levels of the 'never enrolled' category. Of course, the basic problem is apparently very poor levels of literacy, far below the national level, for both the communities, reflecting the extreme backwardness and the need for high priority interventions in the education sector.

The intervention in promoting education facilities should go beyond the primary level particularly for the Muslim community. Though their literacy levels compare well with the



Hindu community, when we turn to the proportion of literates with matriculation levels and above, the average for the minority community is as low as 6.7%, and it is more than double that for the Hindus, at 15.8% (Figure 3). In this regard, the differences between the lowest performing districts as also between the highest performing districts are also very high. The position of SC/ST communities is also higher (11.5%) than that of the Muslim community overall (6.7%) (Table 4). It is well known that cutting edge differences in education-based employment and earnings arise from the secondary and higher levels. The intervention needed is not only in terms of more schools but more secondary schools in the Muslim concentration areas, with support for the children to stay on and complete at least secondary levels of education. Another important factor, especially in the case of Muslim girl children, is the medium of instruction and the preference for Urdu. Urdu literacy in U.P. is now reported to be confined to young pupils schooled in the *madrassas*, or among older people above 70 (Khalidi, 2006). It is also observed that in 2002, there was “not a single government school in the entire state where Urdu is taught as a subject at any level” (Khalidi, 2006). There is extensive network of *madrassa* educational institutions which need considerable infusion of better quality training in English, Mathematics and Hindi.

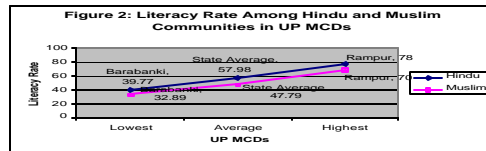
**Table 3: Religious Composition of Population and Literacy in MCDs – U.P.**

District	Population Share (%)*		Literacy Rate (%)	
	Hindu	Muslim	Hindu	Muslim
Siddharthnagar	59	41	64.28	65.28
Badaun	63	37	46.35	36.61
Bahraich	68	27	63.00	61.00
Lakhimpur	66	30	68.80	61.17
Muzaffar Nagar**				
Balrampur	63	37	54.09	45.60
Pilibhit	70	21	68.53	63.22
J.P. Nagar	67	30	65.06	59.11
Moradabad	56	43	64.08	59.12
Saharanpur				
Barabanki	67	33	39.72	32.89
Bijnore	60	38	69.0	66.48
Baghpat				
Shravasti	81	19	59.55	50.72
Lucknow	85	15	70.25	61.49
Bareilly				
Rampur	45	52	78.00	70.00
Bulandshahar	87	13	75.31	65.35
Shahjahanpur	70	25	50.60	39.70
Uttar Pradesh*	81	19	57.98	47.79
All India***	81	13	65.10	59.10

\*Rounded to the nearest integer

\*\*Some discrepancies in the data

\*\*\*Census 2001



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**Table 4: District-wise Proportion of Matriculates and above in MCDs – U.P. (%)**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	7.3	28.2	7.4	11.4	8.6	3.3	5.3
Badaun	5.8	13.8	7.4	7.6	10.3	4.3	6.5
Bahraich	7.9	27.8	7.7	11.1	5.2	4.8	4.9
Lakhimpur	8.4	17.6	16.5	13.4	6.5	6.5	6.4
Muzaffar Nagar	11.1	19.0	13.4	12.5	5.5	3.9	4.3
Balrampur	5.9	36.0	8.5	13.6	13.0	3.8	5.0
Pilibhit	6.4	11.8	11.7	10.1	2.4	3.4	3.6
J.P. Nagar	13.8	29.6	16.6	16.0	23.1	12.6	13.8
Moradabad	8.6	23.9	11.8	12.2	5.6	6.9	6.5
Saharanpur	20.8	28.7	26.4	24.6	33.3	10.3	10.5
Barabanki	7.4	31.5	18.1	15.2	4.3	3.9	3.9
Bijnore	14.3	33.0	19.5	17.9	7.9	7.3	7.5
Baghpat	20.2	37.6	30.6	28.8	25.0	10.0	10.1
Shravasti	5.9	21.9	8.4	9.9	2.4	3.3	3.3
Lucknow	12.2	36.4	16.6	17.9	14.3	4.9	4.9
Bareilly	15.5	29.5	17.3	17.9	8.8	8.9	8.3
Rampur	14.4	27.4	18.2	17.0	0.0	8.9	8.9
Bulandshahar	21.7	40.0	30.5	30.0	8.8	11.7	11.0
Shahjahanpur	5.1	12.9	7.9	7.7	10.3	2.4	3.7
Average	11.5	28.4	15.4	15.8	8.2	6.4	6.7

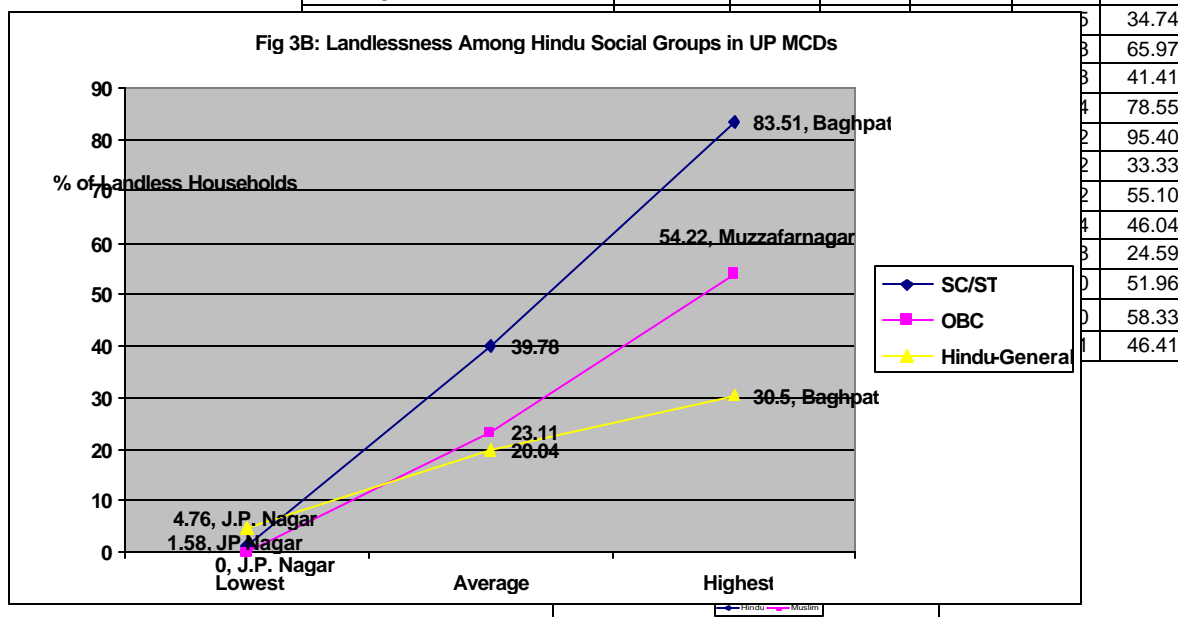
## **Occupational Pattern, Assets and Income**

Though the majority of both the Hindu and Muslim communities live in rural areas in Uttar Pradesh, landlessness as revealed by the survey reports of the MCDs is much higher among Muslim community (46.4%) compared to the Hindus (29.38%) (Table 5). Landlessness among the Muslim community is higher than even that of the SCs, and in certain districts, it is as high as 95.40% in Baghapat, 81.84% in Muzzafarnagar and 78.55% in Bijnore. In contrast, almost all Hindu and Muslim households appear to have access to land in J.P. Nagar. As a consequence, though they live in rural areas, agriculture and allied activities constitute a much lower source (42.5%) of employment or livelihood for Muslims in the MCDs, compared to that of (59.5%) the Hindus (Table 6). A large number of workers are forced to migrate or commute for work in non-agricultural activities. The employment condition is bad for all, but it is worse for the landless Muslims. There are exceptions where a majority of the Muslim workforce is in agriculture like in Rampur (66.6%), Shravasti (63.6%), Moradabad (55.1%) and Lakhimpur (49.9%). Wherever the majority of the Muslims are in agriculture, it is the Muslim-General community that has higher share in agriculture than the Muslim-OBCs. There are also wide inter-district variations. In Rampur and Shravasti, both Hindu and Muslim communities have a majority of households in agriculture, whereas in Bhagapat, both Hindus and Muslims have a lower share in agricultural occupations. Barring these exceptions, the major source of livelihood for the Muslim community is petty production, construction, trade, repairs and other services. In U.P. and Bihar, and in Northern India in general, historically the groups who moved into Islam 'were mainly artisans and artisanal castes' and other "occupational castes – occupational as understood in India, i.e., excluding those engaged in agriculture" (Krishnan, 2010). The secondary sector as a whole provides employment to the extent of 43.3%, and the services account for 14.2% of employment of the Muslim community (Table 7). Of the 21 MCDs, there are six districts viz. Baghapat (74.9%), Badaun (64.7%), Shaharanpur (58.5%), Bijnore (58%), Muzzafarnagr (53.2%) and Pilibhit (50.8%) where the majority of the Muslim workers are in the

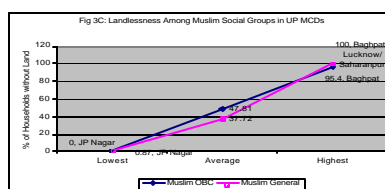
secondary sector. The proportion of Muslim-OBCs depending on the secondary sector is higher than that of the Muslims-General. It is not surprising that Muslim-OBCs are identified on the basis of their traditional occupation (SCR 2006, p. 192).

**Table 5: Proportion of Landless Households in U.P. MCDs (%)**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	36.14	23.58	16.49	23.77	23.08	30.23	28.08
Badaun	46.15	23.60	26.80	36.03	39.81	50.24	45.92
Bahraich	24.29	6.90	16.71	17.51	31.25	33.52	33.85
Lakhimpur	17.60	5.56	9.78	12.35	31.07	32.92	31.95
Muzaffar Nagar	78.85	22.45	54.22	65.84	51.16	85.37	81.84
Balrampur	20.42	10.81	17.05	16.96	11.11	30.85	28.44
Pilibhit	42.59	25.00	27.06	32.27	76.00	62.02	65.79
J.P. Nagar	1.58	4.76	0.00	1.12	0.00	0.87	0.76



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**Table 6: Agriculture & Allied Employment in U.P. MCDs**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total

Siddharthnagar	34.8	42.7	52.0	45.3	45.8	29.3	35.7
Badaun	30.5	66.4	56.8	45.2	33.7	28.9	31.0
Bahraich	59.1	68.3	61.5	61.8	42.7	41.8	41.3
Lakhimpur	61.8	82.3	74.5	70.6	55.2	46.6	49.9
Muzaffar Nagar	39.6	73.5	55.2	47.1	52.4	33.6	35.6
Balrampur	52.7	63.6	58.0	57.3	62.4	43.0	45.4
Pilibhit	70.1	73.3	70.3	70.4	21.8	48.8	40.8
J.P. Nagar	48.8	50.0	59.0	53.1	51.8	41.7	42.4
Moradabad	49.1	72.9	72.9	64.5	42.3	58.0	55.1
Saharanpur	35.6	63.7	61.1	51.4		26.8	26.7
Barabanki	64.3	65.0	69.6	66.8	26.3	38.0	36.6
Bijnore	51.9	67.5	59.3	55.7	35.3	32.0	32.1
Baghpat	17.2	60.8	56.4	45.6	20.0	11.7	11.5
Shravasti	68.1	75.0	73.3	72.2	83.3	62.5	63.6
Lucknow	49.0	50.5	49.8	49.5	50.0	26.0	26.8
Bareilly	40.4	64.0	57.1	52.9	44.0	27.8	35.7
Rampur	73.5	75.9	81.4	77.6	100.0	65.9	66.6
Bulandshahar	53.5	72.8	68.7	64.9	30.9	53.6	48.1
Shahjahanpur	61.2	67.2	69.6	66.1	32.2	33.3	34.9
Average	51.0	66.1	64.6	59.5	43.8	42.2	42.5

**Table 6A: Employment of Hindu and Muslim Communities in the Agricultural Sector in U.P. MCDs**

Caste/Community	% of Employment in Agriculture		
	Average for UP MCDs	Lowest / District	Highest / District
Hindu-General	66.1	42.7 (Siddardhanagar)	82.3 (Lakhimpur)
Hindu-OBC	64.6	49.8 (Lucknow)	74.5 (Lakhimpur)
Hindu-SC/ST	51.0	17.2 (Baghpat)	73.5 (Rampur)
Muslim -General	43.8	20.0 (Baghpat)	100.0 (Rampur)
Muslim -OBC	42.2	11.7 (Baghpat)	65.9 (Rampur)

**Table 7: Secondary Sector Employment in U.P. MCDs**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	56.7	30.8	37.5	41.9	34.4	55.9	47.4
Badaun	66.3	29.8	40.8	51.8	61.1	67.1	64.7
Bahraich	33.4	10.9	28.3	27.2	42.7	40.9	42.2
Lakhimpur	30.7	8.6	15.5	20.6	30.5	36.2	34.2
Muzaffar Nagar	52.6	10.8	32.4	43.1	42.7	53.7	53.2
Balrampur	39.2	11.1	34.0	31.4	7.1	38.0	34.2
Pilibhit	26.5	10.7	22.3	22.8	63.2	45.6	50.8
J.P. Nagar	47.5	32.1	38.1	42.7	10.7	45.2	42.2
Moradabad	44.1	16.1	21.4	28.7	52.6	35.4	38.9
Saharanpur	16.5	6.9	5.5	10.3	NA	11.3	10.0
Barabanki	28.0	14.6	21.7	23.7	54.4	51.5	51.7
Bijnore	42.4	10.8	31.9	36.0	52.9	58.2	58.0
Baghpat	64.9	11.6	27.0	35.4	20.0	76.1	74.9
Shravasti	23.3	8.5	16.4	17.1	13.9	22.5	22.0
Lucknow	36.0	18.5	28.9	31.1	0.0	34.1	33.6
Bareilly	49.7	24.7	32.0	36.5	40.5	57.4	49.2
Rampur	23.6	17.2	17.2	20.1	0.0	25.3	24.7
Bulandshahar	40.4	13.8	23.5	26.3	68.3	39.6	46.6
Shahjahanpur	33.7	24.1	25.2	28.3	54.2	61.2	58.5
Average	39.5	15.3	25.5	29.5	42.2	43.7	43.3

**Table 8: Employment of Hindu and Muslim Communities in the Secondary Sector in U.P. MCDs**

Caste/Community	% of Employment in Secondary Sector		
	Average for MCDs	Lowest / District	Highest / District
Hindu-General	15.3	8.6	32.1

		(Lakhimpur)	(J.P. Nagar)
Hindu-OBC	25.5	5.5 (Saharanpur)	40.8 (Badaun)
Hindu-SC/ST	39.5	16.5 (Saharanpur)	66.3 (Badaun)
Muslim-General	42.2	0.0 (Rampur / Lucknow)	68.3 (Bulandsahar)
Muslim-OBC	43.7	11.3 (Saharanpur)	76.1 (Baghpat)

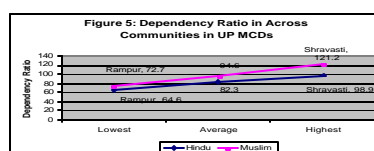
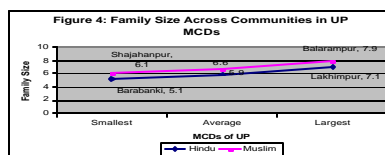
**Table 9: Employment in Tertiary Sector Across Communities in U.P. MCDs**

Caste / Community	% of Employment in the Tertiary Sector		
	Average for UP MCDs	Lowest / District	Highest / District
Hindu – General	18.7	3.8 (Badaun)	31.0 (Lucknow)
Hindu – OBC	9.9	1.5 (Rampur)	33.4 (Saharanpur)
Hindu – SC/ST	9.5	2.9 (Rampur)	47.9 (Saharanpur)
Muslim – General	14.0	0.8 (Bulandshah)	60.0 (Baghpat)
Muslim – OBC	14.0	4.1 (Badaun)	39.9 (Lucknow)

Though non-agricultural activities constitute the major source of employment to the Muslim community, much of it is in the nature of self-employment and own account enterprises, often home-based activities, that involve women and family labour. Most of these traditional occupations are of low productivity and require considerable state support in upgrading technology and re-skilling. Employment in the tertiary sector is an extremely mixed bag of jobs ranging from personal or petty services to commercial and government services. The type of jobs from a sweeper or attender to that of a clerk or teacher may also have considerable caste / community baggage. Annexure 4 shows that overall for the Hindu community, services account for only 11%, and they account for 14% for Muslims. There are inter-caste differences among Hindus, and not much difference in overall share among Muslims, as shown in Table 9. But the quality of jobs is bound to be different across castes and communities, which are difficult to discern from these aggregate figures.

The MCDs in U.P. show that average size of the family of the minority community is larger (6.6) compared to the Hindus (5.9), and the difference persists across all MCDs (Figure 4). Annexure 5 provides caste / community-wise details for all U.P. MCDs. The proportion of dependants on the workers in a household (dependency ratio) is also higher among the Muslims

(94.6%) compared to the Hindus (82.3%) (Annexure 6). The dependency ratio, besides caste / community variation also has a clear regional dimension as well (Figure 5). The larger family size and higher dependency ratio weighs against the Muslim community's living standards.



'Dependency Ratio' = Percentage of dependent population to working population

In the MCDs of U.P. there are certain interesting aspects of occupational activities and dependence on multiple sources of income among both Hindu and Muslim communities. For many Muslim households 'animal husbandry' including dairy, poultry and goat rearing has been an important source of income. When asked about preference for additional sources of income, both Muslim and Hindu households gave top preference for to 'animal husbandry' in Moradabad, Rampur, Badaun, Bahraich, Balarampur, Shrawasti and Shahjahanpur.

The other important source of employment is construction. Next to agriculture, construction is the second main source of employment for both Hindu and Muslim communities in Bahraich, Balarampur, Kheri and Siddharthanagar. Similarly, manufacturing is the second most important occupation in Badaun, Moradabad, Shahjahanpur, Barabanki and Bijnore. These occupation and region specificities require designing of facilities for training in skills and capabilities in organization, production and marketing. Financial support is yet another factor that is likely to enable artisans to emerge as entrepreneurs. But at present most of these artisans

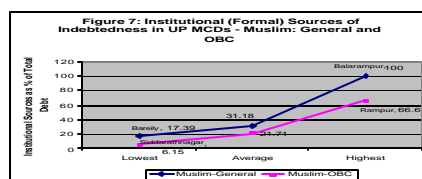
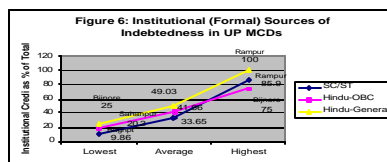
languish in semi-bondage conditions particularly in the metal industry, *chikan* (embroidery), carpet-making, furniture-making and similar trades.

### **Indebtedness and Sources of Credit**

Substantial dependence on self-employment is linked to the need for regular, though relatively small, investment. Availability of institutional credit at fair rates of interest becomes an important requirement for small trade, business or production activities. The survey reports of the MCDs in U.P show that in terms of incidence of household indebtedness there is little variation across communities, as shown in Annexure 7. It is actually less for the Muslim community (31.3%) compared to the Hindus (34.7%), and it is difficult to say from the data how much of it is due to lack of a proper supply of credit. However, lower incidence of indebtedness does not necessarily mean a better situation. On the contrary, it may mean lack of credit-worthiness or fear of indebtedness – both of which can act as constraints for any improvement in earning capacity, self-employment, or own account activities, which are the main sources of livelihood. The survey results show that though indebtedness of Muslim households is low, the share of institutional sources like banks and cooperatives in their borrowings is much lower. Institutional sources account for only 23.75% of borrowings of Muslims across the MCDs, while it is 39.33% for the Hindus. Annexure 8 brings out clearly the caste / community dimensions of the share of institutional credit in the household indebtedness. Hindus-General have the highest share (49.03%), followed by Hindu-OBCs (41.66%), Hindu-SCs/STs (33.65%), Muslims-General (31.18%) and Muslim-OBCs (21.71%). Further, Figures 6 and 7 bring out the clear regional dimension as well. The best performance of Rampur, regardless of caste / community, stands out. In Balarampur, the share is as high as 70.97% for Muslims and 50% for the Hindus, while in Rampur it is 65.79% for Muslims and 77.14% for the Hindus. Could these districts serve as examples for any institutional initiatives on improving formal credit, to the poor in general and especially to the Muslims? In both their cases, institutional credit is very low,



forcing them to depend on high interest bearing sources like moneylenders and traders, but it is worse in the case of the Muslims. The situation varies across these MCDs. The share of institutional sources is less than 10% for both Hindus and Muslims in Baghatpat and Muzaffarnagar, 10% to 20% in another seven districts for Muslims, but somewhat higher, though still only about one-third, for the Hindus.



### Access to Basic Amenities

Except access to drinking water, the overall situation relating to other amenities, like houses with *pucca* walls, electricity connections and W.C. toilets, in most of the MCDs is dismal. Though it is less than the national average of 87.90%, overall 76.07% of Muslim households and 72.25% of Hindu households have access to safe drinking water. But here again there is a certain caste hierarchy. 79.77% of Hindus-General, 77.73% of Hindu-OBCs and only 63.42% of SCs/STs have access to safe drinking water (Annexure 9). It is similar in the case of the minority community, with Muslims-General and Muslim-OBCs having 81.75% and 74.85% accessibility respectively. In the case of housing, hardly one-third of the households have houses with *pucca* walls, though the Hindus are marginally better with 36.27% compared to the Muslims with 30.95%. Annexure 10 shows that there is hardly any district, except Bulandshahar, where access to *pucca* housing is anywhere near the national average of about 59%. However, there is a clear caste/ community difference with 48.90% of Hindus-General, 36.26% of Hindu-OBCs, 32.54%

of SCs/STs, 37.68% of Muslims-General and only 29.83% of Muslim-OBCs having housing with *pucca* walls (Table 10). Regionally, Rampur, Bulandshahar and Saharanpur do much better, while Lucknow and Lakhimpur are dismal. The situation relating to in-house W.C. toilets is worse, but Muslims are slightly better off with 31.16% compared to 20.55% for the Hindus (Annexure 11). But here again there is clear caste difference among both Hindus and Muslims (Table 11). Rampur and Saharanpur show very high levels of houses with W.C. toilets but Siddharthanagar, Shravasti and Barabanki languish. The worst scenario with regard to basic amenities is regarding provision of electricity connections to residential houses. Less than one-fourth of the households, 21.3% Muslim and 24.3% Hindu, have electricity connections (Annexure 12). As in housing, drinking water and sanitation, there is a clear caste hierarchy of access even in the case of electricity, among both Hindu and Muslim households (Table 12). In four districts, Bahraich, Lakhimpur, J.P. Nagar and Shravasti, about 90% or more of both Hindu and Muslim households do not have electricity connections. In nine out of 21 districts, less than 10% of SC/ST households have power connections. Overall the amenities situation in the MCDs of U.P. shows the dismal failure of the State.

**Table 10: Caste /Community-wise Access to Pucca Housing in U.P. MCDs**

Caste / Community	% of Households with Pucca Houses		
	Average for UP MCDs	Lowest / District	Highest / District
Hindu – General	48.90	14.06 (Lucknow)	78.57 (Rampur)
Hindu – OBC	36.26	15.38 (Lucknow)	74.00 (Bulandshah)
Hindu – SC/ST	32.54	15.75 (Lucknow)	70.00 (Bulandshah)
Muslim – General	37.68	13.73 (Lakhimpur)	100.00 (Saharanpur)
Muslim – OBC	29.83	14.73 (Lakhimpur)	62.99 (Bulandshah)

**Table 11: Caste /Community-wise Access to W.C. Toilet Facility in U.P. MCDs**

Caste / Community	% of Households with W.C. Toilet Facility		
	Average for UP MCDs	Lowest / District	Highest / District
Hindu – General	29.58	12.26 (Siddharthanagar)	71.43 (Rampur)
Hindu – OBC	20.95	1.79 (Siddharthanagar)	66.36 (Rampur)
Hindu – SC/ST	16.91	5.24 (Barabanki)	62.57 (Rampur)
Muslim – General	35.78	11.11 (Shravasti)	100.0 (Saharanpur)
Muslim – OBC	30.10	3.40 (Shravasti)	71.18 (Rampur)

**Table 12: Caste/ Community-wise Electricity Connections in U.P. MCDs**

Caste / Community	% of Households with Electricity		
	Average for UP MCDs	Lowest / District	Highest / District
Hindu – General	35.8	7.1 (J.P. Nagar)	76.1 (Baghpat)
Hindu – OBC	25.2	5.8 (Bahraich)	78.1 (Saharanpur)
Hindu – SC/ST	19.1	4.9 (Shravasti)	72.8 (Saharanpur)
Muslim – General	22.2	7.1 (J.P. Nagar)	100.0 (Saharanpur)
Muslim – OBC	20.8	4.0 (Bahraich)	64.1 (Saharanpur)

**Table 13: Access to PDS Across Communities in U.P. MCDs**

Caste / Community	% of Households Accessing PDS		
	Average for UP MCDs	Lowest / District	Highest / District
Hindu – General	31.70	5.26 (Bulandshahar)	100.0 (Rampur)
Hindu – OBC	28.25	3.73 (J.P. Nagar)	71.43 (Rampur)
Hindu – SC/ST	26.76	2.84 (Bulandshahar)	80.95 (Rampur)
Muslim – General	26.96	6.25 (Bulandshahar)	100.0 (Lucknow / Sharanpur)
Muslim – OBC	31.85	2.67 (Bulandshahar)	76.82 (Rampur)

### **Public Distribution System (PDS)**

The Public Distribution System seems to be at a low level, although Muslims have a marginal edge in accessing it (31%) compared to Hindus (28%) (Annexure 13). But even here, there are some better performing districts which may hold lessons. For instance in Rampur, 77% of the Hindu households and 76% of Muslim households access PDS. In Barabanki it is 50% access for Hindus and 56% for Muslims, but, is 4% for all in Bulandshahar. What accounts for such a vast difference within a State and within the sub-group of MCDs is a big puzzle.

### **4.2 Bihar**

Bihar, with about 13% of the total Muslim population of the country, has the third largest concentration of the community. All the seven MCDs from the state belong to the 'A' category, implying that these districts suffer from deficits cutting across both socio-economic and basic amenities indicators. MCDs in Bihar too, show that in terms of sex-ratio, the Muslim community is better placed with 894 compared to 862 of the Hindu community. And among both Hindu and Muslim communities, sex ratio is higher in the 'General' category than others.

**Table 14: District-wise Sex Ratio - Bihar**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	All	OBC	GC*	All
Araria	810	919	947	875	876	973	910
Bettiah	784	882	931	843	880	934	896
Darbhanga	839	853	896	851	867	874	871
Katihar	918	865	824	881	872	898	886
Kishanganj	889	865	800	874	947	905	924
Purniya	844	822	1016	844	817	941	841
Sitamari	988	827	867	878	884	982	935
Average	856	860	904	862	877	918	894

\*GC: General category

## Literacy and Education

In the case of literacy, the overall level in Bihar is much lower than the national average. In Bihar MCDs, literacy rate of the Hindus is marginally higher at 57.68% compared to the Muslims at 55.8% (Annexure 14). There does not seem to be any reflecting in literacy levels in either Hindu or Muslim communities. Table 15 shows Hindu-General at a much higher level than the OBCs, and below that is the literacy level of SCs/STs. The Muslim-General literacy rate is marginally lower than that of Hindu-OBCs and more than Muslim-OBCs. Purniya stands out as a poor performer for both the communities, though Hindus are slightly better off at 49.5% compared to Muslims at 44.82%. The caste divide is at the beginning of the education process. Annexure 16 gives detailed data on caste/community-wise enrolment rates among the 5-15 age group. The enrolment rate of Hindus-General is higher (91.10%) than the Hindu OBCs (82.62%) and the latter is higher than SCs/STs (75.58%) (Table 16). The Muslim-General enrolment rate is less (80.60%) than Hindu-OBCs but more than Muslim-OBCs (76.38%). Even in enrolments, Purniya district is comprehensively at the bottom, in contrast to Araria which is on top. In the case of the 'never enrolled' category, a very high level is a cause for concern for both the communities though Hindus are marginally better, but caste hierarchy is reflected here too (Table 17). The dropout rate for those in the 5-15 age group is also marginally less for Hindus at 2.43% against 3.06% for the Muslims (Annexure 15). But the real difference is seen in the case of those with education levels of 'matriculation and above', with the Hindu community

at 14.10% and the Muslim 9.69% (Annexure 17). It is well known that if education is to make a difference, one must attain at least matriculation level. It is at this level the gap between communities widens and results in permanent differentiation. Table 18 shows that at the 'matriculation and above' level, there is a wide gap in both Hindu-Muslim differences and intra-community differences. The Hindus-General at this level are more than three times the Muslims-General, two times the Hindu-OBCs and almost four times the SCs/STs. Reducing this gap needs substantial state initiative and investment. Privatization in the arena of higher education would only worsen the situation. **Though both are lower, f<sub>[M4]</sub>** focus on secondary school facilities with retention incentives are needed in a more focused way for the minority community. What makes Darbhanga different in terms of better educational performance?

**Table 15: Caste/Community-wise Literacy in Bihar MCDs (%)**

Caste / Community	Literacy Rate for 6 years and above in Bihar MCDs		
	Average for MCDs	Lowest / District	Highest / District
Hindu – General	78.82	54.37 (Purniya)	83.79 (Sitamari)
Hindu – OBC	60.00	55.89 (Purniya)	67.36 (Kishanganj)
Hindu – SC/ST	49.34	38.36 (Purniya)	53.56 (Katihar)
Muslim – General	59.09	51.25 (Purniya)	72.46 (Bettiah)
Muslim – OBC	54.10	43.56 (Purniya)	61.75 (Bettiah)

**Table 16: Caste/ Community-wise Enrolment Rate Among 5-15 Age Group in Bihar MCDs**

Caste / Community	Enrolment Rate %		
	Average for MCDs	Lowest / District	Highest / District
Hindu – General	91.0	85.29 (Purniya)	100.00 (Araria, Katihar, Kishanganj)
Hindu – OBC	82.62	78.40 (Kishanganj)	90.39 (Araria)
Hindu – SC/ST	75.58	65.75 (Purniya)	86.09 (Araria)
Muslim – General	80.60	71.75 (Purniya)	96.03 (Araria)
Muslim – OBC	76.38	62.71 (Purniya)	90.69 (Araria)

**Table 17: Districtwise 'Never Enrolled' in Bihar MCDs (%)**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	10.60	3.06	0.00	5.78	5.80	1.59	4.98
Bettiah	23.94	15.72	6.31	18.35	22.90	17.37	20.59
Darbhanga	30.63	15.93	7.02	21.75	23.40	15.82	19.18
Katihar	10.87	11.52	0.00	11.11	16.23	12.22	13.97
Kishanganj	21.99	17.84	0.00	19.27	19.80	21.10	20.35
Purniya	34.25	19.11	11.76	23.71	35.97	28.25	34.68
Sitamari	22.96	15.85	10.62	17.36	20.95	11.18	16.40
Average	22.94	14.08	8.47	16.91	21.02	15.63	18.98

\*GC: General category

**Table 18: Caste/ Community-wise 'Matric and Above' in Bihar MCDs**

Caste / Community	% of those with 'Matric and Above'		
	Average for MCDs	Lowest / District	Highest / District
Hindu – General	32.13	11.11 (Kishanganj)	37.14 (Dharbhanga)
Hindu – OBC	13.37	6.12 (Kishanganj)	20.79 (Araria)
Hindu – SC/ST	8.67	4.30 (Kishanganj)	12.18 (Dharbhanga)
Muslim – General	10.59	7.17 (Araria)	15.09 (Bettiah)
Muslim – OBC	9.12	5.91 (Bettiah)	10.83 (Purniya)

## Occupational Pattern, Assets and Income

One common factor in the Muslim and Hindu differentiation that appears to cut across states and districts is the size of the family and the 'dependency ratio'. Like in U.P., in Bihar

MCDs too the average size of the families of the minority community is larger (6.0) than that of the Hindus (5.6) (Annexure 18). Dependency ratio, seen as the percentage of dependents to working members in a household, is very high for both the communities, but worse for Muslims (100%) than Hindus (91.1%) (Annexure 19). Table 19 shows that the lower the position in caste hierarchy, the higher is the dependency rate. The spectrum of dependency with the lowest level for Hindus-General (70%) and the highest for Muslim-OBCs reflects the caste hierarchy. The family size seems to be seen as an asset where there is heavy reliance on self-employment and family-based own account work for livelihood, which is more so in the case of Muslims.

**Table 19: Caste/ Community-wise Dependency Rate in Bihar MCDs**

Caste / Community	Dependency Rate %		
	Average for MCDs	Lowest / District	Highest / District
Hindu – General	70.0	50.0 (Kishanganj)	90.0 (Araria)
Hindu – OBC	91.0	87.0 (Purniya/Bettiah)	96.0 (Katihar)
Hindu – SC/ST	97.0	91.0 (Darbhanga)	113.0 (Sitamari)
Muslim – General	94.0	83.0 (Araria)	107.0 (Bettiah)
Muslim – OBC	105.0	102.0 (Araria, ..)	113.0 (Katihar)

### **'Bihar Paradox'**

We have noticed that landlessness is more among Muslims in Uttar Pradesh, and it is expected to be so in many other parts of the country. But this is not the case in Bihar. Landlessness in rural Bihar is at a shockingly high level for both the communities. Perhaps Bihar is a unique case where overall landlessness is not only high but it is higher for the Hindu community (63.78%) as a whole than for the Muslims (62.72%), as shown by the MCD survey data (Table 20). Here again, caste and community hierarchy are mirrored in the access to land. Landlessness is relatively low among Hindus-General (39.55%) compared to Hindu-OBCs (55.95%) and SCs/STs (79.92%). Similarly, landlessness among Muslims-General is less (57.16%) than Muslim-OBCs (65.94%). This has serious implications for the state and the districts which are essentially rural in nature, and where the main source of livelihood is agriculture. In Bihar too there are intra-community and inter-community differences in

occupational pattern. While the landless Hindus seem to depend more on agricultural labour, the landless Muslims, besides agriculture, depend a little more on non-agricultural production. While 65.72% of working Hindus are in agriculture, Muslim dependence on agriculture at 54.09%, though high, is much less compared to the Hindus (Table 21).

**Table 20: Landlessness in Bihar MCDs (%)**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	78.79	52.33	28.57	62.26	61.54	72.12	63.10
Bettiah	82.70	59.68	35.42	67.66	70.75	48.45	65.08
Darbhanga	84.42	60.18	23.81	67.24	85.54	54.11	67.25
Katihar	74.11	59.75	42.86	63.94	61.84	60.47	60.90
Kishanganj	71.91	49.57	75.00	59.62	55.86	48.55	52.86
Purniya	72.03	56.98	80.77	64.56	67.18	57.26	65.52
Sitamari	85.91	49.82	36.71	58.48	77.06	65.45	72.09
Average	79.92	55.91	39.55	63.78	65.94	57.16	62.72

**Table 21: Employment in Agriculture & Allied Activities in Bihar MCDs**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	80.71	64.56	45.00	71.54	59.46	57.08	59.64
Bettiah	77.44	66.37	59.70	70.65	65.22	60.68	64.19
Darbhanga	47.59	49.02	45.78	48.09	33.95	34.27	34.14
Katihar	75.88	68.04	73.33	70.57	63.01	50.00	55.70
Kishanganj	74.01	64.16	44.44	68.16	56.37	59.49	57.59
Purniya	86.15	76.00	73.85	79.76	63.13	68.44	64.20
Sitamari	68.82	57.59	35.48	58.04	21.27	30.60	25.86
Average	71.30	63.48	50.65	65.72	56.05	50.47	54.09

\*GC: General category

The proportion of Muslim workforce in secondary sector activities like petty production and construction is higher with 32.01%, while only 19.98% of working Hindus are in this sector (Annexure 20). In Sitamari (58.32%) and Darbhanga (44.16%), the share of secondary sector occupation for Muslim is high. Table 23 shows that there are districts like Kishanganj, Sitamari and Darbhanga where one-third of the Hindu workforce is working in the secondary sector. In Sitamari, a very high proportion of Muslim-General (54.09%) and Muslim-OBC (61.90%) workers are engaged in the secondary sector. In contrast, Purniya offers a relatively very low level of secondary sector employment, especially to the Hindu community.

In the case of employment in services, the Hindu workforce has a marginally higher share (14.30%) compared to the Muslim community (13.90%) (Annexure 21). For Hindus-



General, service is the second most important source of employment (28.20%) after agriculture. It is almost double that of any other community (Table 24). In Sitamari 39.52% of Hindu General workers are in services, and Darbhanga is another district that provides a relatively higher share of employment in services. Katihar, Kishanganj and Purniya are lowest in service sector employment. This may be so in Purniya because of overall backwardness or because occupationally Purniya stands out as the most agriculturally dominated district, with 79.76% of Hindu and 64.20% Muslim workforce engaged in agriculture. Darbhanga, in contrast is a district where non-agricultural occupations account for the majority of the workforce, not only for Muslims but also for the Hindus. But in the case of Muslims, non-agricultural activities account for almost two-thirds of the workforce, while for Hindus it is a little over 50%. Incidentally, the incidence of migration is also higher in Darbhanga, and it is more or less the same for both the communities at about 16% (Annexure 22). Overall, in Bihar MCDs, migration among Muslims is higher (14.25%) compared to 11.78% for the Hindus. Katihar shows the lowest level of migration for Hindus as well as Muslims. What is striking is the very high rate of migration (24.02%) among Hindus-General in Darbhanga. Table 25 holds yet another dimension of the 'Bihar Paradox' - i.e. the higher the place in the caste-hierarchy, the higher appears to be the tendency to migrate - among both Hindu and Muslim communities. However, this could be in search of greener pastures for the upper echelons and a search for subsistence for the lower ones!

**Table 22: Caste/ Community-wise Land\* Ownership and Occupation in Bihar MCDs (%)**

Caste / Community	Landlessness)	Employment in Agriculture & Allied Activities	Employment in Non-Agricultural Activities
Hindu – General	39.55	50.65	49.35
Hindu – OBC	55.95	63.48	36.52
Hindu – SC/ST	79.92	71.30	28.70
Muslim – General	57.16	50.47	49.53
Muslim – OBC	65.94	56.05	43.95

\*To be technically correct it could be called "Landlessness"

**Table 23: Caste/ Community-wise Secondary Sector Employment in Bihar MCDs**

Caste / Community	% Share in Secondary Sector Employment		
	Average for MCDs	Lowest / District	Highest / District
Hindu – General	21.15	13.85 (Purniya)	33.33 (Kishanganj)

Hindu – OBC	20.98	12.50 (Purniya)	30.7 (Sitamari)
Hindu – SC/ST	18.46	7.09 (Purniya)	33.99 (Darbhanga)
Muslim – General	34.63	21.31 (Purniya)	54.09 (Sitamari)
Muslim – OBC	30.62	25.97 (Purniya)	61.90 (Sitamari)

### Indebtedness and Sources of Credit

The incidence of indebtedness in Bihar MCDs is higher than in Uttar Pradesh, but the situation of the share of formal institutional sources is much worse in Bihar than even the poor situation in U.P. Across the MCDs in Bihar, the incidence of indebtedness does not show much variation across castes and communities. Among the Hindu community, it is marginally higher at 47.21% compared to 45.05% for Muslims (Annexure 23). Table 26 shows that the share of institutional sources in the credit provided is abysmally low for both the communities – Hindus 11.46% and Muslims 10.32%. The highest level is in Kishanganj where it is 33.33% for Hindus and 20.45% for Muslims; and the most dismal case is Bettiah where it is just 5% for both the communities. Though there are marginal caste / community differences, there does not seem to be any pattern, except that the overall institutional sources are dismally low.

Table 24: Caste/ Community-wise Tertiary Sector Employment in Bihar MCDs

Caste / Community	% of Employment in Tertiary Activities		
	Average for MCDs	Lowest / District	Highest / District
Hindu – General	28.20	6.67 (Katihar)	39.52 (Sitamari)
Hindu – OBC	15.55	11.50 (Purniya)	24.95 (Darbhanga)
Hindu – SC/ST	10.24	5.73 (Kishanganj)	18.42 (Darbhanga)
Muslim – General	14.91	10.25 (Purniya)	20.91 (Darbhanga)
Muslim – OBC	13.34	8.45 (Bettiah)	22.84 (Darbhanga)

Table 25: Caste/ Community-wise Migration in Bihar MCDs

Caste / Community	Rate of Migration (%) from MCDs		
	Average for MCDs	Lowest / District	Highest / District
Hindu – General	16.57	5.56 (Katihar)	24.02 (Darbhanga)
Hindu – OBC	11.67	9.02 (Katihar)	15.16 (Darbhanga)
Hindu – SC/ST	10.90	7.36 (Katihar)	14.59 (Purniya)
Muslim – General	15.46	10.10	18.14

Muslim – OBC	13.49	(Araria) 9.40 (Katihar)	(Sitamari / Darbhanga) 17.60 (Sitamari)
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**Table26: Institutional Sources (%) - Bihar**

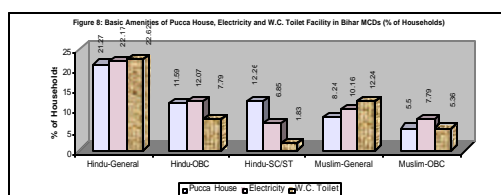
	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	13.04	24.47	33.33	21.23	16.26	11.84	15.14
Bettiah	3.42	6.10	10.34	5.31	2.86	12.50	5.21
Darbhanga	3.65	9.68	8.33	7.01	1.94	2.50	2.24
Katihar	20.00	17.70	25.00	18.47	15.00	8.59	11.65
Kishanganj	31.58	34.21		33.33	23.91	16.67	20.45
Purniya	6.12	11.46	7.14	9.43	5.28	16.67	7.31
Sitamari	7.59	10.32	27.03	11.81	5.88	8.75	7.74
Average	7.56	13.25	15.87	11.46	10.16	10.62	10.32

\*GC: General category

## Access to Amenities

It is very difficult to imagine that there could be such a large number of districts in any one state as in Bihar MCDs, with a blanket dismal situation prevailing with respect to almost all the amenities identified as basic to a decent living. There is much propaganda about better performance of Indira Awas Yojana (IAY) in Bihar, but the reality appears to be quite the contrary. The share of houses with *pucca* walls is as low as 12.63% for Hindus and 6.48% for Muslims (Table 27). Both are very low but the Muslim situation seems to be such that it could not be any worse. The 'best' performing district, Bettiah, shows figures of 18% for Hindus and 13% for Muslims. The condition in Purniya is also dismal, with 9% for Hindus and 3% for Muslims. The relatively better housing of SCs/STs compared to the Muslim community may be because of the former's better reach to IAY. The figures for electricity connections to houses show that these districts are at least a century behind some of the states in India (Table 28). The figures for electrification among Bihar MCDs range from 8% in Kishanganj to 14% in Purniya for Hindus, and from 2.63% in Katihar to 14% in Bettiah for Muslims. In this situation, one can imagine what would be the state in terms of W.C toilets: Only about 7% of Hindu households and 8% Muslim households have these facilities! (Table 29). Potable drinking water access, though much lower than the national level, is not so distressing at 53% for Hindus and 66% for Muslims (Annexure 28). With regard to amenities, both the communities are sailing in the same abysmal boat, which is substantially due to the absence of administrative and political

commitment. Though the Hindu-General category shows a relatively high level, it too is nowhere near what may be called a decent level of coverage under basic amenities (Figure 8).



**Table 27: Districtwise Access to Pucca House in Bihar MCDs %**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	3.79	11.63	7.14	8.18	4.52	7.69	5.17
Bettiah	20.68	12.65	33.33	18.03	10.67	20.62	13.13
Darbhanga	8.54	11.06	23.81	11.13	5.42	11.26	8.82
Katihar	17.86	13.14	25.00	14.89	3.51	3.65	3.57
Kishanganj	8.99	18.64	0.00	14.22	7.00	5.42	6.30
Purniya	11.02	7.56	11.54	9.18	1.55	8.06	2.92
Sitamari	10.07	9.16	18.99	10.98	10.00	10.30	9.88
Average	12.26	11.59	21.27	12.63	5.50	8.24	6.48

**Table 28: District-wise Electrification in Houses in Bihar MCDs (%)**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	1.52	15.12	14.29	9.43	5.20	12.50	6.77
Bettiah	9.70	14.23	16.67	12.45	8.70	27.84	13.97
Darbhanga	9.55	10.18	21.43	10.92	10.24	13.42	12.09
Katihar	5.36	11.86	12.50	9.83	2.63	2.66	2.63
Kishanganj	8.99	6.78	25.00	8.06	7.00	5.42	6.30
Purniya	4.24	16.86	38.46	13.92	9.31	21.77	11.84
Sitamari	5.37	9.16	22.78	10.18	17.06	6.67	11.63
Average	6.85	12.07	22.17	10.90	7.91	10.16	8.73

**Table 29: Districtwise In-house Toilet Facility in Bihar MCDs (%)**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	3.03	6.98	7.14	5.35	3.62	1.92	3.21
Bettiah	0.84	3.16	18.75	3.53	7.11	22.68	11.17
Darbhanga	0.50	5.31	14.29	4.07	4.22	14.72	10.33
Katihar	7.14	15.25	12.50	12.64	10.96	12.96	12.03
Kishanganj	3.37	6.78	0.00	5.21	6.25	10.47	7.91
Purniya	0.00	6.40	11.54	4.43	1.33	4.03	1.89
Sitamari	0.67	9.52	37.97	11.38	9.41	16.97	12.79
Average	1.83	7.79	22.62	6.72	5.36	12.24	7.87

\*GC: General category

The PDS performance too is far below par but it does work, with 25% of Hindu and 27% of Muslim households accessing it (Table 30). The functioning varies from only 5% to 6% of the households of both communities accessing it in Sitamari, to about 50% of the households in Kishanganj. Kishanganj is a district where Muslims constitute 67.6% of the total population.

One silver lining is that in accessing the PDS, SC/ST households do much better than all other categories.

**Table 30: Access to PDS (%) in Bihar MCDs**

	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	31.78	26.67	0.00	27.78	19.91	29.70	21.53
Bettiah	32.07	25.69	16.67	27.70	19.37	19.59	19.83
Darbhanga	26.67	13.36	7.89	18.67	11.04	7.56	9.02
Katihar	48.21	37.71	NA	40.17	46.05	44.19	44.92
Kishanganj	58.43	42.37	25.00	48.82	52.14	51.62	51.91
Purniya	25.86	18.60	26.92	21.97	14.96	9.76	13.64
Sitamari	9.40	5.13	1.27	5.79	5.88	3.03	4.65
Average	31.06	22.52	9.30	24.74	25.92	27.85	26.57

\*GC: General category

### **4.3 Jharkhand**

The records of MCDs in the country show only four districts of Jharkhand, but five districts were actually surveyed in Jharkhand by including Sinmdega district, which does not figure in the original list. The social fabric of Jharkhand presents a more complex overlay of religion over tribe. Table 31 shows the religious composition of population in the five MCDs. The religious category 'others' listed here does not figure in the minority religions of India recognized under the Minorities Act. Further, except the Muslim community, the other religions in Jharkhand include a substantial proportion of ST population. The results of the survey reports may not give a completely satisfactory representative picture because of a very thin sample, or under-representation of certain communities in the sample.

**Table 31: Religious Composition of Population in MCDs in Jharkhand (%)**

District	Hindu	Muslim	Christian	Others*	ST**
1. Gulma	24	8	29	39	72
2. Pakur	46	32	-	22	45
3. Ranchi	42	10	43	5	53
4. Sahibganj	60	32	7	1	29
5. Semdega	32	3	50	15	79

\*These are tribal groups which claim separate religious identity like 'Sarana' in Gulma or 'Sanatan' or 'Adi Dhama' in Pakur.

\*\*STs cut across all religions except Muslims. Considerable proportion of Hindus is tribal. Almost the entire population of Christians is converted from STs and 'others' again belong to different Schedule Tribes.

There are problems in comparing the data available on different indicators across the districts and religious groups. In terms of socio-economic indicators like literacy and school

enrolments, Christians fare much better, except in Sahibganj. In literacy, Muslims do much better than Hindus and 'Others' in all the five districts (Table 32).

Table 32: Literacy and School Enrolment (6-16 years) in MCDs in Jharkhand (%)

District	Hindu		Muslim		Christian		'Others'	
	Literacy	Never Enrolled	Literacy	Never Enrolled	Literacy	Never Enrolled	Literacy	Never Enrolled
1. Gulma	60	1	64	3	84	0	63	3
2. Pakur	57	5	68	4	60	1	58	3
3. Ranchi	67	5	79	4	75	3	61	5
4. Sahibganj	63	4	69	7	57	16	43	41
5. Semdega	59	3	72	-	80	2	42	0

In terms of amenities like *pucca* housing and in-house drinking water facilities the overall situation in all the districts is very poor, but the condition of Christians and 'Others' is much worse than others across the districts (Table 33).

Table 33: Housing and Drinking Water Facility in MCDs in Jharkhand (%)

District	Hindu		Muslim		Christian		'Others'	
	Pucca House	Inhouse Drinking Water	Pucca House	Inhouse Drinking Water	Pucca House	Inhouse Drinking Water	Pucca House	Inhouse Drinking Water
1. Gulma	23	8	8	1	2	11	1	7
2. Pakur	19	12	29	20	6	8	3	2
3. Ranchi	25	27	23	21	9	?	3	?
4. Sahibganj	19	52	39	58	8	7	0	11
5. Semdega	14	1	2	0	2	12	0	20

#### 4.4 Uttarakhand

Hardwar and Udham Singh Nagar are the two MCDs in Uttarakhand and both are identified in the B1 category, meaning that these two districts lag in literacy and work participation criteria but not in basic amenities. In Hardwar, the minority community constitutes 35%, most of them Muslims. In Udham Singh Nagar, the minority communities constitute 32%, with half of them being Muslim and the other half Sikh.\* In spite of certain skewed sampling design, the results do represent certain interesting pattern.

The demographic features of the two districts show (Table 34) that the Muslim households are on an average larger and their dependency ratios are higher compared to the other two communities. But sex-ratio of Muslim community is higher compared to the other

\* The sample design of Udham Singh Nagar is highly skewed, with 16% of Muslim population constituting 44% of the sample households and with **1578% (Pls check this. What is the correct figure?)** of Sikh population ending with an under-representation constituting only 8% of the sample.

two communities in the two districts. Literacy, school enrolments and dropout rates show that Muslims lag behind the Hindu community in Hardwar (Table 35) and possibly in Udham Singh Nagar.

**Table 34: Demographic Characteristics of MCDs in Uttarakhand**

District / Community	Average Size of Household	Sex-Ratio	Dependency Ratio
1. Hardwar			
a. Hindu	5.7	789	0.68
b. Muslim	6.1	830	0.87
2. Udham Singh Nagar			
a. Hindu	4.6	876	0.68
b. Sikh	4.7	757	0.44
c. Muslim	5.6	915	0.85

**Table 35: Literacy and Education (6-16 years) in Uttarakhand MCDs (%)**

District / Community	Literacy			Never Enrolled			Dropouts		
	Male	Female	All	Male	Female	All	Male	Female	All
1. Hardwar									
a. Hindu	86	82	84	12	16	14	1.8	1.9	1.9
b. Muslim	70	65	68	25	29	27	4.6	5.2	4.9
2. Udham Singh Nagar									
a. Hindu	70	66	68	-	-	0	-	-	-
b. Sikh	83	76	80	-	-	0	-	-	-
c. Muslim	67	62	65	-	-	0	-	-	-

Occupationally, all the three communities in Hardwar and Udham Singh Nagar are mainly dependent on agriculture (Table 36) but the proportion of cultivators among Muslim community is much less than that among Hindus and Sikhs. The proportion of Muslim workers in the non-agricultural sector is more than the other two communities, especially in Udham Singh Nagar.

**Table 36: Broad Categories of Employment in Uttarakhand MCDs (%)**

District / Community	Cultivator	Agricultural Labour	Non-Agricultural Labour	Other Regular Employment
1. Hardwar				
a. Hindu	27	49	18	6
b. Muslim	19	55	22	3
2. Udham Singh Nagar				
a. Hindu	21	67	8	4
b. Sikh	23	68	3	5
c. Muslim	9	72	14	5

In terms of basic amenities like housing, electricity, and drinking water access, the Muslim community is on par with the Hindus in Hardwar but far behind both Hindus and Sikhs in Udham Singh Nagar (Table 37). But in the case of in-house toilet facilities, they are much better off than both Hindus and Sikhs. Except this factor of in-house toilets, the Sikh community enjoys much higher levels of attainment in amenities.

**Table 37: Access to Basic Amenities in Uttarakhand MCDs (%)**



District / Community	Semi Pucca / Pucca House	Tapin House	Domestic Electricity	In-House Toilet
1. Hardwar				
a. Hindu	86	4	53	35
b. Muslim	84	2	53	52
2. Udham Singh Nagar				
a. Hindu	78	76	77	45
b. Sikh	97	83	99	56
c. Muslim	67	72	69	87

In accessing institutional child deliveries, Hindus and Muslims **lag far behind**<sup>[M5]</sup>, and in case of immunization at least in polio drops, all communities appear to be doing better<sup>[M6]</sup>. But provision of health facilities through government dispensaries seems to be in a pathetic state in Hardwar. In the case of indebtedness among the Muslim community, the incidence is higher (41%) in Hardwar compared to Udham Singh Nagar (29%), but the institutional access to credit is lower (19%) in Hardwar than in the latter (60%). Hindus of Hardwar have higher incidence of indebtedness (49%) than those of Udham Singh Nagar (14%). The Sikh community shows lower incidence of indebtedness (14%) as well as lower institutional sources of credit (24%).

**Table 38: Health Related Indicators in MCDs of Uttarakhand (%)**

District / Community	Institutional Deliveries	Immunization (Polio)	Government Hospital Access
1. Hardwar			
a. Hindu	22	98	4
b. Muslim	16	99	6
2. Udham Singh Nagar			
a. Hindu	6	90	-
b. Sikh	50	85	-
c. Muslim	14	80	-

**Table 39: Access to Institutional Credit and PDS in Uttarakhand MCDs (%)**

District / Community	Incidence of Indebtedness	Share of Formal Sources	Access to PDS by BPL Households
1. Hardwar			
a. Hindu	49	35	65
b. Muslim	41	19	60
2. Udham Singh Nagar			
a. Hindu	14	35	-
b. Sikh	14	24	-
c. Muslim	29	60	-

## 4.5 Haryana

Two MCDs, Sirsa and Mewat (Gurgaon), are identified as B1 category districts, which means they face deficits in literacy and work participation and not in amenities. It is also strange that districts not far from the national capital region have deficiencies in socio-economic indicators, whereas remote Nicobar or Leh have a better standing on these counts.

Mewat district was formed as the 20<sup>th</sup> district of Haryana in 2005 by carving out four Tehsils from Gurgaon and one from Faridabad. This bifurcation left Gurgaon with only 10% of minority population while in the newly formed Mewat, minorities, mostly Muslims, constituted 71%. Hence the choice for the MCD survey was Mewat rather than Gurgaon. Mewat is also predominantly rural with 93% of the population living in rural areas. The other MCD from Haryana is Sirsa with 74% rural population. The religious composition of Sirsa shows 68% Hindu, 31% Sikh and the remaining (0.6%) constitute Muslims and Christians. Scheduled Castes account for a very high proportion of 27% in the total population, and 44% of Hindus and 36% of Sikhs are SCs. Table 40 shows that the main minority community in Mewat is Muslim, and in Sirsa it is Sikh. The sample size of other minorities in these respective MCDs is negligible and hence is not included in the analysis.

**Table 40: Religious and Social Composition Sample Households of MCDs in Haryana (%)**

MCD	Hindu	Muslim	Sikh	Others
1. Mewat*	16	83	Nil	Negligible
2. Sirsa*	56	1	40	2

\*Does not add up to 100 because of rounding.

Table 41 shows that within a relatively small state of Haryana, there are variations in the demographic features not only between communities but also within the communities. The Hindu community in Mewat shows larger family size but lower dependency ratio, lower sex-ratio and higher literacy compared to Sirsa. The Muslim community in Mewat has higher family size but much lower dependency ratio, higher sex-ratio but lower literacy compared to Hindus. In Sirsa, the Sikh community shows same size of household, lower dependency ratio but lower sex-ratio and higher literacy compared to Hindus.

**Table 41: Certain Demographic Features of MCDs in Haryana**

MCD/ Community	Average Size of Hh.	Dependency Ratio	Sex Ratio	Literacy (%)		
				Male	Female	Persons
1. Mewat						
a. Hindu	5.57	0.40	819	72	43	59
b. Muslim	6.81	0.31	843	68	33	52
2. Sirsa						
a. Hindu	5.0	0.71	869	68	50	60
b. Sikh	5.0	0.66	829	69	55	63

### **Inter-District and Intra-District Differences**

Inter-district differences are far more striking than inter-community differences. The overall conditions in Sirsa are distinctly better than in Mewat. The overall condition of the Muslim community in Mewat is worse than the Hindu community. This comes as a surprise because the Muslims of Mewat are known to be of Meo -origin, they have a self-image of being former ruling Rajputs and are known to be landed people with agriculture as major occupation (Saberwal, 2010). The overall condition of the Sikh community in Sirsa is much better than that of the Hindus in Sirsa. The Hindu community in Mewat is far behind its counterpart in Sirsa. For instance, 'institutional deliveries' are 12% for Hindu households and 7% for Muslims in Mewat, while they are 28% for Hindus and 41% for Sikhs in Sirsa. Similarly, immunization of children (at least against polio) is 65% and 66% for Hindu and Muslim households respectively, in Mewat, whereas it is as high as 97% and 99% for Hindu and Sikh households in Sirsa.

A striking feature is the higher landlessness among Hindu households in Mewat (72%) as well as Sirsa (71%), whereas it is much lower for Muslim households (44%) in Mewat and Sikhs (48%) in Sirsa. Work participation as well as occupational distribution too reveals substantial inter-district variation. Table 42 shows work participation rates (WPR) are lower in Mewat compared to Sirsa. The overall female WPRs are lower, and these are much lower in Mewat, and WPRs are higher for Hindu males as well as females compared to Muslim counterparts. The male WPRs for Hindu and Sikh communities in Mewat are reported at unusually high levels of 85% and 83% - which has raised some doubts about the method of calculation used. Another unusual feature is the occupational distribution in Mewat, where the primary occupation for Hindu households is in secondary sector (53%) and for Muslim households it is agriculture

(48%). In Sirsa, for both communities agriculture is the main occupation, and it is higher for Sikh households (71%) than the Hindu (63%).

**Table 42: Work Participation Rate and Occupational Distribution in MCDs of Haryana (%)**

MCD/Community	Work Participation Rate			Employment		
	Male	Female	Persons	Agriculture & Allied	Secondary Sector	Services
1. Mewat						
a. Hindu	53	10	34	26	53	21
b. Muslim	48	8	28	48	32	20
2. Sirsa						
a. Hindu	85*	30	59	63	27	10
b. Sikh	83*	28	56	71	22	7

\* These figures do raise questions on the method of calculation.

In access to basic amenities too Sirsa is far ahead of Mewat in terms of all indicators. Table 43 shows that though Mewat is far behind Sirsa in access to amenities, the inter-community differences are far lower with Hindu, households having an edge over the minority, except in the case of in-house toilets. In Sirsa, Hindu households have much better access to amenities compared to their counterparts in Mewat, but much less than the Sikh community in Sirsa. This calls for attention to differentiation of approach to MCDs within a state.

**Table 43: Access to Basic Household Amenities in MCDs of Haryana (%)**

MCD/Community	Semi Pucca / Pucca House	Electricity	In-House Taps	In-House Toilets
1. Mewat				
a. Hindu	76	59	20	12
b. Muslim	77	55	17	14
2. Sirsa				
a. Hindu	83	74	62	73
b. Sikh	92	84	68	84

#### **4.6 Jammu and Kashmir**

Leh (Ladakh) is the only MCD from Jammu and Kashmir. It is under the category of B2 which indicates that the deficits are in the amenities rather than socio-economic indicators. Buddhists who constitute 77.3% of the population of Leh are the largest religious group, followed by Muslims with 13.78% and Hindus with 8.16%. But as a social group, Scheduled Tribes constitute 82% of the population, and Buddhists are essentially comprised of different STs. The dominant composition of STs is also reflected in the constitution of the Leh Hill Development Council under the Ladakh Autonomous Hill Development Council Act 1995, which provides for decentralized democratic system.

In spite of its remoteness, Leh has much better educational achievement than J & K as a whole. The literacy rate of Leh is 65% compared to 50% of J&K; and almost all villages in Leh have a primary school, whereas only 88% of J&K villages have primary schools. There is hardly any difference between the Buddhist and Muslim households for most of the indicators except for sex-ratio which is higher for Buddhists (1012) compared to 972 for Muslims. Literacy is high at 79% for Muslims and 74% for Buddhists. Landlessness is very low at 7 to 8% for both the communities. Work participation rates for both male and female Muslims and Buddhists is high, in the range of 56% to 60%. The main source of employment for both Muslims and Buddhists is salaried employment (50%), mostly in government service. Agriculture provides a low share of about 12% of total employment. Except for Muslim women, the majority of whom are engaged in own farming, agriculture is an insignificant source of employment.

There is almost zero indebtedness among both the ethnic groups. About 12% of Buddhist and 3% of Muslim households report migration and most of the migration is for a long-term. There is a high level (more than 95%) of school enrolment among both groups, but 78% of Muslims and 63% of Buddhists have schools located at a distance of more than 4 kms. Health facilities are a cause for concern in the case of both the religious groups. Dependence solely on government hospitals is reported by only 25% of households, and the majority of them depend on both private and public facilities. Given the remoteness, such a situation may result in lack of health security for those who cannot afford private health care. However, the silver lining is that almost all children are at least partly immunized by government provision, and institutional child deliveries range from 82% for Muslims to 86% for Buddhists, and all these institutions are government hospitals. However, low access to ICDS ranging from 20% for Buddhists to 26% for Muslims, reflects poor performance.

The overall amenities situation too compares much better than other MCDs. All Muslim households and 86% of Buddhist households have electricity. All Buddhist households have in-house toilet facilities while 97% of Muslims have similar facilities. Muslims have better access

(67%) to publicly provided drinking water facilities while only 44% of Buddhists have such access. Access to PDS is also low, especially for the Muslim community (21%). Access to higher education for children and better employment facilities are the aspirations of both Buddhists and Muslims.

#### **4.7 Delhi National Capital Region**

The North-East district of the Delhi National Capital region is another exception to the rule of MCDs being essentially rural, as it is predominantly urban (92%). The sampling, analysis and presentation of the results of the North-East MCD are presented in terms of the following three locational categories:

Category I: Localities with minority population between 0 to 25%

Category II: Localities with minority population between 26 to 75%

Category III: Localities with minority population between >75%

Table 44 provides information on some key indicators across the categories. The indicators on education like children attending English medium schools or private schools and the limited information on employment suggest that Category I localities are much better in economic status. But in the case of amenities, except for drinking water, there is no such difference, for instance in domestic connection of electricity and in-house toilet facilities, in which Category II & III locations with higher concentration of minority population fare better.

**Table 44: Locational Differences in Terms of Socio-economic and Amenities Indicators\* - North-East District of Delhi (%)**

Indicator	Category I	Category II	Category III
1. Literacy			
Male	78	78	72
Female	70	70	63
Persons	75	74	67
2. English Medium	34	17	21
3. School Type			
a. Govt. School + Aided	65	73	86
b. Private	30	22	10
c. Madrassa	0	4	4
4. Work Status*			
a. Professional / Technical work	15	10	7
b. Service Workers Rented / Temporary	22	15	11
5. Drinking Water			
Tap Water	67	53	33
6. Electricity connection	94	94	94
7. In-House Toilet	85	95	95

\*There is no clear information provided on employment and housing.

## V

### **Eastern Region**

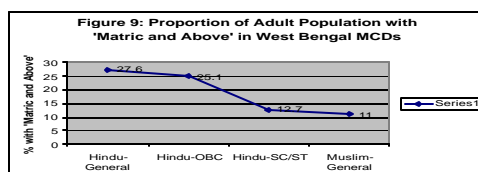
The Eastern Region accounts for the second largest number of MCDs (25). Three states viz. West Bengal (12), Assam (13), and Orissa (1) are included in this region.

#### **5.1 West Bengal**

West Bengal with about 15% of the country's total Muslim population has the second largest concentration of the community. As pointed out earlier, 97.6% of Muslims are classified as Muslim-General and only 2.4% constitute Muslim-OBCs. For this reason, the entire analysis here is confined to Muslims-General. Of the 90 MCDs, as many as 12 are in West Bengal. Similarly, Hindu-OBCs constitute only 8.4% of the Hindu population, while Hindus-General account for almost 50% percent, and another 42% are SCs/STs in West Bengal. Compared to national literacy rate of 67.30% (2005), literacy rates in West Bengal MCDs are lower except for Hindus-General, who is only marginally higher at 70.6% (Annexure 25). But literacy rate of Muslims-General is only 53.4%, way below others (Table 45). The inter-district variations are also wide. In the case of those with 'Matric and higher' levels of education, the Hindu-Muslim differences vary widely, with 20% for the Hindu community to only 11.4% for the Muslim community. In cutting-edge education levels, the Muslim community is at a disadvantage and the gap in 'Matric and above' levels is substantially higher than in other states. Figure 9 shows the steep communal incline, with Muslims-General ending up below the level of SCs/STs. In the relatively better performing district like Haora 'matric and above' represent 27.44% in the case of Hindus, and only 10.56% for Muslims; and the lowest level for Hindus is 7.87% in Birbhun and 3.39% for Muslims in Dakshin Dinajpur.

**Table 45: Literacy Rates (6 years & above) in West Bengal MCDs**

Caste / Community	Percentage of Literates in the age group of 5 and above		
	Average for MCDs	Lowest / District	Highest / District
Hindu-General	70.6	43.8 (Malda)	92.6 (Haora)
Hindu-OBC	62.5	36.4 (Haora)	92.1 (Birbhum)
Hindu-SC/ST	65.0	35.0 (Malda)	91.8 (Haora)
Muslim -General	53.4	49.8 (Nadia)	95.9 (Haora)



### Basic Amenities

Compared to the national level, the *pucca* housing situation for both Hindus and Muslims in West Bengal leaves much to be desired. However, compared to the other states with high concentration of MCDs like U.P., Bihar and Assam, the situation in MCDs in the state is not as dismal. The proportion of households among the Hindu community with *pucca* housing is higher with a range of 40% to 55%, whereas it is much lower for the Muslim community, with 20% to 40%. Murshidabad and Maldah reflect very poor housing for over 80% of Muslim households. There is no escaping caste-community hierarchy in access to *pucca* houses even in West Bengal. *Pucca* housing is available only for 7% of SCs/STs, it is more than double that for Hindu-OBCs (15.9%) and more than three times for Hindus-General. Muslims-General are only marginally above SCs/STs (Table 46).



**Table 46: Caste/Community-wise Pucca Housing in West Bengal MCDs**

Caste / Community	Percentage of Hbuseholds with <i>Pucca</i> Houses		
	Average for MCDs	Lowest / District	Highest / District
Hindu-General	26.3	3.7 (Dakshin Dinajpur)	39.3 (Haora)
Hindu-OBC	15.9	5.0 (Dakshin Dinajpur)	27.6 (North 24 paraganas)
Hindu-SC/ST	7.0	1.0 (Coochbehar)	22.7 (Haora)
Muslim-General	9.9	1.3 (Coochbehar)	19.0 (Murshidabad)

What is perplexing is the neglect of electrification of houses in West Bengal. Except Haora, in the remaining 11 MCD districts, more than 66% of Muslim households do not have electricity (Annexure 28). The condition of Hindu households is even worse. Except Haora and Nadia, in the remaining 10 MCDs more than 80% of Hindu households do not have electricity. Table 47 shows that caste-community hierarchy is reflected in household access to electricity. Hindus-General are at the top (59.7%), SCs/STs at the bottom (25.7%) and Muslims-General marginally above SCs/STs. And Coochbehar with low electricity connectivity for households is a lot like Purniya of Bihar. Unlike U.P. and Bihar where access to potable drinking water is much better than the national level, the situation in Bengal is worse. For the Hindu community as a whole, it is 43.1% and for Muslims it is only 37.6%, on par with SCs/STs. But in Dakshin Dinajpur, it is worse for both communities, with hardly 10% of the households having access to potable water inside the house (Annexure 29). The W-C toilet facilities are better than in U.P. and Bihar, but there are substantial caste-community as well as regional differences (Table 48). The proportion of Hindu-General households with W.C. toilet facilities is almost double (64.6%) that of the Muslim-General (33.5%) level, which is marginally less than that of SCs/STs (34.5%). Regionally, North-24 Paraganas and Nadia are much better, while Uttar-Dinajpur and Malda are at the bottom. While Haora stands in a relatively better position for both the communities, Nadira has better toilet facilities for the Muslim community. The poorest in the scale is Mursheedabad where the facility is hardly for 10% of the households of either of the communities.

**Table 47: Caste/ Community-wise Electricity in West Bengal MCDs**

Caste / Community	Percentage of Households with Electricity		
	Average for MCDs	Lowest / District	Highest / District
Hindu-General	59.7	25.2 (Coochbehar)	87.1 (Haora)
Hindu-OBC	45.4	11.1 (Coochbehar)	65.6 (Murshidabad)
Hindu-SC/ST	25.7	10.8 (Coochbehar)	72.2 (Haora)
Muslim-General	30.3	6.3 (Coochbehar)	65.9 (Haora)

**Table 48: Caste/ Community-wise W.C. Toilet Facilities in West Bengal MCDs**

Caste / Community	Percentage of Households with W.C. Toilet Facility		
	Average for MCDs	Lowest / District	Highest / District
Hindu-General	64.6	29.9 (Birbhum)	86.6 (North-24 paraganas)
Hindu-OBC	51.0	18.2 (Uttar-Dinajpur)	89.2 (Nadia)
Hindu-SC/ST	34.5	6.3 (Malda)	77.4 (North-24 paraganas)
Muslim-General	33.5	7.2 (Uttar-Dinajpur)	79.4 (North-24 paraganas)

*(Because of serious data problems we are not able to present detailed Tables on different dimensions for West Bengal)*

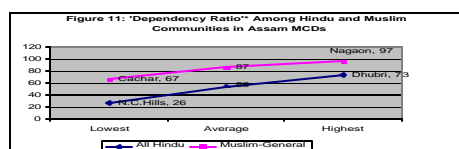
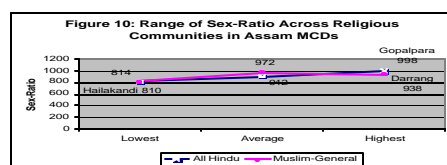
## **5.2 Assam**

Assam with about 7% of the total Muslim population has the fifth largest concentration of the community in the country. Muslims account for about 30% of the state's population. Of the 13 MCDs in the state, 12 are Muslim MCDs. The remaining one is the North Cachar Hills district, and is a Christian MCD, outperforming the others in all socio-economic indicators. Its inclusion is based on amenity deficits and in any case, this paper confines itself to the Muslim MCDs.

Like West Bengal, Muslims in Assam are also classified predominantly as general (97%). It is worth noting that in Assam, among Muslims, no one was reported as belonging to SCs, and OBC presence among the community is confined to only three districts, viz., Darrang, Hailakandi and Cachar. Thus, most of the Muslims in Assam are reported as belonging to the 'general' category of *Asrafs*. Because of the thin sample of Muslim-OBC, the present analysis is confined to Muslims-General in Assam.

The spread of the Muslim population in Assam is rather wide, especially near the border with Bangladesh. Compared to Bihar and Uttar Pradesh, the average size of the family in Assam

is smaller for both the Hindu and Muslim communities. However, as in the other cases, in Assam too the household size of Muslims is larger (5.69) than the Hindus (5.06). What is interesting is that with a couple of exceptions, there is a more or less even spread of the size of families across the districts for both the communities (Annexure 31). Assam has a better sex ratio compared to many other states. Unlike U.P. and Bihar, the range of variation in sex-ratio across the districts is much smaller for both the communities (Figure 10). The same holds for intra-community variation among Hindus. The Assam MCDs show that the difference in sex ratio between Hindus and Muslims is marginal, and in contrast to the other states discussed above, the Hindu sex-ratio is marginally better than the Muslim one (Annexure 32), but the story repeats itself when it comes to the dependency ratio (Figure 11). Among the Muslims, the dependency ratio is much higher (87%) compared to the Hindus (55%), but compared to the Muslim community in Bihar or UP, it much less (Annexure 33).



\*Percentage of Non-earning Members to Earning Members

## Literacy and Educational Levels

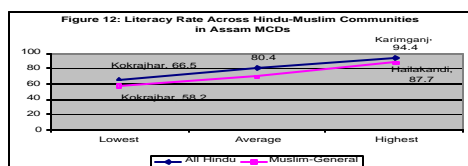
Literacy and education in Assam MCDs stands on a better footing – much higher than the national level and more equal across communities than in the other states. The Hindu community has a marginal edge compared to the Muslims in literacy and ‘never enrolled’. Literacy levels among the Hindus are higher (80.4%) than the Muslims (71.8%) in the MCDs as a whole and also in all the districts except Cachar (Table 49). Figure 12 brings out the difference

in literacy among the two communities. A similar picture emerges regarding the status of those 'never enrolled' being 2.6% for Hindus and 3.9% for Muslims. Though the difference is little and low, there are locations of high disparity. For instance, the high level of 'never enrolled' 11.4% for Hindus and 18.4% for Muslims in Kokrajhar could be a cause for concern (Annexure 34). In contrast, Marigaon shows almost hundred percent enrolment rate, especially for the Muslim community. In terms of school education, the Muslim community shows a marginally better position in school dropouts (12.7%) compared to Hindus (15.8%), and enrolments with 83.4% and 81.5% respectively. The better performance of the Muslim community follows the complaints from the Assamese non-upper[M7] Muslim community that its mother tongue is often different from that in local Assamese medium schools. Perhaps the Muslim community is catching up fast in terms of literacy and school enrolments. There are problems with the data relating to higher education but one can see, at least as far as school education is concerned, that the Muslim community is actually better off than the Hindu community in Assam.

**Table 49: Literacy Rate in Assam MCDs (%)**

District	Hindu				Muslim- General
	SC & ST	OBC	GC*	Total	
Kamrup	77.6	77.6	82.7	78.9	73.6
Barpeta	76.3	81.7	90.4	84.1	68.3
Darrang	73.2	76.3	78.9	75.8	68.2
Marigaon	75.4	89.2	81.4	79.2	72.7
Kokrajhar	66.6	65.0	67.0	66.5	58.2
Bongaigaon	68.1	78.1	83.5	73.2	65.8
Dhubri	70.1	73.5	79.3	72.9	64.7
Nagaon	77.1	71.8	87.1	76.5	72.1
Gopalpara	79.5	79.7	84.4	80.5	63.2
Hailakandi	88.8	85.8	89.7	88.0	86.2
Cachar	81.0	88.8	96.1	86.7	87.7
N.C. Hills	87.2	97.3	98.4	88.2	
Karimganj	91.6	95.4	97.3	94.4	83.0
Average	78.2	81.1	85.4	80.4	71.8

\*General category



## Occupational Pattern, Assets and Income

The position of agricultural assets in terms of landlessness presents extreme variation, not so much in terms of inter-community differences as in inter-district variations across the MCDs in Assam. There is absolutely no landlessness among either of the communities in Gopalpara district, whereas it is extremely high in Cachar where 76.1% of Hindu and 77.6% of Muslim households do not possess any land. Unlike in the other states, landlessness in Assam is not only low but the differences between the Hindu and Muslim households are also marginal. In fact, landlessness is higher among Hindus than Muslim households in Karimganj, Hailakandi, Nagaon and Kamrup (Annexure 37). Obviously, the Muslim community in Assam is also substantially dependent on agriculture. This is clear from the fact that there is no difference between landlessness of Hindu-General and Muslim-General (Table 50). The position of SCs/STs is also better than these two communities.

As a whole, for all communities, the single largest source of employment in the MCDs of Assam is agriculture and allied activities, though its share is less for Muslims (44.5%) than for the

Hindus (50.5%) (Annexure 38). There are some regional exceptions. Interestingly, agriculture accounts for the lowest share of employment for both Muslims and Hindus in a couple of districts viz. Karimganj (Hindus 17.2% and Muslims 21.4%) and Cachar (Hindus 24.4% and Muslims 26.4%). In Gopalpara too both the communities show lower agricultural dependence (Hindus 36.2% and Muslims 38.6%). Kamarup is at the other end of the spectrum, with both highest agricultural dependence for both Hindu (73.4%) and Muslim (69.9%) workforce (Table 51). Among the Hindus, the dependence on agriculture is the highest (55%) among SCs/STs.

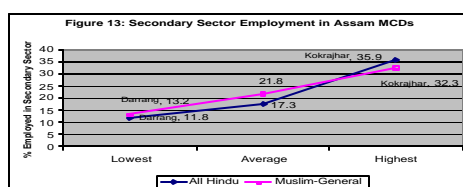
**Table 50: Caste/ Community-wise Landlessness in Assam MCDs**

Caste / Community	Percentage of Landless Households		
	Average for MCDs	Lowest / District	Highest / District
Hindu-General	29.5	0.0 (Gopalpara)	85.2 (Cachar)
Hindu-OBC	36.3	0.0 (Gopalpara)	73.0 (Cachar)
Hindu-SC/ST	23.0	0.0 (Gopalpara)	75.7 (Cachar)
Muslim-General	29.4	0.0 (Gopalpara)	77.6 (Cachar)

**Table 51: Caste/Community-wise Employment in Agriculture and Allied Activities in Assam MCDs**

Caste / Community	% Share of Employment in Agriculture and Allied Activities		
	Average for MCDs	Lowest / District	Highest / District
Hindu-General	41.2	3.6 (Dhubri)	68.2 (Kamrup)
Hindu-OBC	48.8	20.1 (Karimganj)	75.1 (Kamrup)
Hindu-SC/ST	54.6	19.9 (Karimganj)	75.2 (Kamrup)
Muslim-General	44.5	21.4 (Karimganj)	69.9 (Kamrup)

The share of employment in the secondary sector is relatively low for both the communities but it is much lower for Hindus (17.3%) than for the Muslims (21.8%) (Figure 13). Even for Muslims, there are only two districts viz., Cachar (35.1%) and Kokrajhar (32.3%) where secondary sector employment is close to about one-third of total employment. The agriculturally dominant Kamarup accounts for lowest secondary sector employment for both Hindus (11.8%) and Muslims (13.0%) (Annexure 39). Darrang is another district where the secondary sector offers relatively low extent of employment for both the communities.



Employment in the services sector accounts for almost one-third share for both Hindus (32.1%) and Muslims (33.7%) in MCDs of Assam as a whole. Interestingly, Karimganj presents a picture of dominance of the service economy, with the majority of the Hindu (58.1%) and Muslim (52.3%) workforce employed in the tertiary sector. In Barpeta and Cachar also about 50% of the Hindu workforce is employed in the tertiary sector (Annexure 40). Of course the case of the N.C. Hills is exceptional, with the entire Muslim workforce in tertiary sector. Obviously the presence of Muslim population in the district is also very meager. Unlike considerable occupational differences between the Hindu and Muslim households in the MCDs in other states, in Assam agriculture and services are the main sources of employment for both the communities, with relatively low level of secondary sector employment, except in Kokrajhar and Cachar where about one-third of the Muslim workforce is in the secondary sector.

Employment in the service sector in Assam does provide a certain reflection of caste / community hierarchy with 40.5% the Hindus-General, 35.4% of Hindu-OBC and only 27.7% of SC/ST workforce in services. 33.7% Muslim-General workers are in services (Table 52). It would have been more interesting to see any intra-sectoral variations between the communities; for instance, how much of service sector employment is in petty trade and business and how much in public and business services. However, lack of even two-digit level data is a big constraint to looking closely at the possible occupational differences within the broad sectoral classifications.

**Table 52: Caste /Tribe/Community-wise Employment in Tertiary Sector in Assam MCDs**

Caste / Community	% of Employment in Tertiary Sector		
	Average for MCDs	Lowest / District	Highest / District
Hindu-General	40.5	14.5 (Kamrup)	69.0 (Cachar)
Hindu-OBC	35.4	13.3 (Kamrup)	60.4 (Karimganj)
Hindu-SC/ST	27.7	16.1 (Kamrup)	51.6 (Karimganj)
Muslim-General	33.7	17.1 (Kamrup)	100.0 (N.C. Hills)

## **Indebtedness**

Overall, in the MCDs of Assam, the incidence of indebtedness is relatively low for both Hindus (15.7%) and Muslims (19.7%). It is not possible to say from the findings as to what extent the low indebtedness is due to poor banking facilities and lack of financial inclusion, which are often mentioned as one of the problems in the North-Eastern States. But in three districts viz., Darrang, Marigaon and Kokrajhar, the incidence among Muslim households is more than double that of the Hindu households (Annexure 41). With the meager data available, it is also not possible to explain how it could be just 5% or below for both the communities in as many as four districts viz., Karimganj, Hailakandi, Gopalpara and Cachar; and in Hailakandi, the less than one per cent incidence of household indebtedness is also coterminous with the entire debt of Muslim households being met through formal sources. But for all the districts together, even with low incidence of indebtedness the formal sources account for only 31.3% for Hindu households and 20.6% for the Muslims (Annexure 42). Even with low levels of indebtedness, formal institutional sources appear to work better for Hindu-General than for SC/ST and Muslim communities (Table 53). It would be interesting to see how Cachar, Karimganj and Hailakandi were able to meet all their credit needs through formal institutions. Still, for SCs/STs even the best district could meet only 50% of the credit needs through formal sources.

**Table 53: Caste /Tribe/ Community-wise Formal Sources of Credit in Assam MCDs**

Caste / Community	% Share of Formal Institutional Sources in the Household Indebtedness		
	Average for MCDs	Lowest / District	Highest / District
Hindu-General	38.0	10.0 (Kokrajhar)	100 (Cachar)
Hindu-OBC	31.4	10.5 (Nagaon)	100 (Karimganj)
Hindu-SC/ST	27.0	13.3 (Nagaon)	50 (Gopalpara)
Muslim -General	20.6	7.2 (Darrang-Marigaon)	100 (Hailakandi)

### **Access to Basic Amenities**

Another distinguishing feature of Assam MCDs, unlike UP, Bihar and West Bengal, is the relatively better performance of the Public Distribution System. What is interesting is the relatively very high level of access to the PDS for both Hindu (75.5%) and Muslim (73.5%)



households. Except for one district Hailakandi (48.3%), in all other districts, the PDS is accessed by more than half of the Hindu households. It is similar for Muslim households, except in Darrang (44.4%), Marigaon (44.4%) and Hailakandi (47.8%) (Annexure 43). What emerges from Table 54 is that the PDS in Assam is not only accessible to almost three-fourths of the rural households but also that the access is fairly equal among all the communities, without much discrimination. It would also be useful to probe further as to what makes Kokrajhar and N.C. Hills reach almost all households, and to see why Hailakandi turns out to be a low performer in PDS in an otherwise reasonably fair picture of overall PDS performance in the MCDs.

**Table 54: Access to Public Distribution System in Assam MCDs**

Caste / Community	% of Households with Access to PDS		
	Average for MCDs	Lowest / District	Highest / District
Hindu-General	77.3	53.2 (Hailakandi)	95.2 (Kakrajhar)
Hindu-OBC	72.6	42.6 (Hailakandi)	93.8 (N.C. Hills)
Hindu-SC/ST	76.3	50.0 (Hailakandi)	94.8 (N.C. Hills)
Muslim-General	73.5	44.4 (Darrang / Marigaon)	89.3 (Kakrajhar)

The situation regarding housing, by the existing definition of 'pucca walls', is a cause for concern in MCDs in Assam: Only 9.2% of Hindu and 5% of Muslim households have *pucca* houses by this definition. There is a need to be skeptical about this culture-climate-neutral definition. However, given this definition, the housing deficit is poor for both, but much more so for the Muslim community. In no other indicator discussed so far is the intra-community difference as much as in the case of housing (Annexure 44). There do exist differences that coincide with the caste / community hierarchy but that is within a low level that ranges from 7.3% for SCs/STs to 14.8% for Hindus. Of course among Muslims-General, it is much less at 5%.

In terms of drinking water connectivity, the position of the Muslim community is much better (59.3%) compared to the Hindus (50.0%). The situation for both communities is dismal in Karimganj (Hindus 19.1% and Muslims 9.9%) and Hailakandi (Hindus 7.6% and Muslims 9.1%) as can be seen from Annexure 45. What is worse is that in a state like Assam with high

rainfall and rich ravine resources, there could be such a high deficit in access to safe drinking water. How much is because of a problem in problem and how much is real is not clear from the reports.

The situation of in-house toilet facilities appears to be much better with almost half the households reporting having the amenity, though it is marginally higher for Hindu households (53%) compared to 47% for Muslim households (Annexure 46). What is interesting is that almost all households (96% to 98%) from both communities reported having in-house toilet facilities in Hailakandi and Karimganj, where we observed that hardly one-tenth of the households of both the communities have in-house drinking water access! In the case of drinking water and W.C. toilet facilities, though there are not much inter-community difference, there are very wide inter-regional variations in Assam. It would be interesting to incorporate climatic and geographical aspects as well as cultural differences to understand the reality.

The real shock is in the case of the household electricity connections. Here, it is not geography but tribe / community that seem to account for disparities. The connectivity is low and the intra-community disparity is high. Only 30% of Hindu households have power connections, but just half of that (15%) for the Muslims. The worst situation for the minority community is in Gopalapara (5%) and Barpeta (7%) districts (Annexure 47). Even at the low level of overall availability of electricity, there is a clear hierarchy of access reflected in the caste / tribe / communal differences with 39% of the Hindu-General, only 25% of SCs/STs and just 15% of Muslim-General households with power. For Hindus-General the connectivity ranges from 18 to 61% but for SCs/STs it ranges from 1 to 41%, and for Muslims-General from 5 to 29 % (Table 54A).

**Table 54A: Caste / Tribe/ Community-wise Households with Electricity in Assam MCDs**

Caste / Community	% of Households with Electricity		
	Average for MCDs	Lowest / District	Highest / District
Hindu-General	39	18 (Darrang)	61 (Barpeta)
Hindu-OBC	28	14 (Darrang / Barpeta)	63 (N.C. Hills)
Hindu-SC/ST	25	1.0	41

		(Dhubri)	(N.C. Hills)
Muslim-General	15	5	29
		(Gopalpara)	(Kamrup)

### 5.3 Orissa

Orissa is the most backward of all the larger states in the country. The share of the ST population is one of the highest in the country. Gajapati district, newly carved out in 1992 from Ganjam, is the only MCD in Orissa. It is a category 'A' MCD, which means it suffers from deficit in the socio-economic indicators as well as basic amenities. The survey report is very elementary.\* Though the Christian minority constitutes 33.47% of the population, the district is substantially inhabited by STs about which we hardly have any details. The mere division of the population into Christian and non-Christian categories does not help in providing information about the socio-economic and cultural landscape of the district.

Literacy and educational levels do not show much difference between Christian and non-Christian communities, and it is dismal at about 56% for males and 43% for females. Proportion of children not attending school is as high as 17% for Christians and 9% for non-Christians. Apparently there are wide variations across the villages surveyed but no explanation as to what contributes to such extreme variation within a district. For instance, male literacy varies from 13% in one village (Lumundasing) to 94.81% in another (Khurigaon), and similar variations exist in the range of female literacy from 12% to 68%. Interestingly, a higher proportion (68%) of non-Christians is close to that higher figure. What is puzzling is that 90% of Christians and 78% of non-Christians report non-institutional child deliveries, i.e. child birth at home. But state-aided immunization is reported as high as 98%, for both the communities.

Though the report does not give any estimates of work participation rate, agriculture (no indication whether this is *podu* or shifting agriculture) appears to be the main occupation.

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\* It does not even provide religion-wise distribution of population except starting off with the statement that it is a minority district with 33.47% of the population being Christian. The rest of the population is treated as 'non-Christian' for the entire analysis. We do not even get any account of the proportion of ST population, nor an inkling that most of the 'Christians' are indeed ST population

However, what is striking is the incidence of migration to destinations outside the state is as high as 58% for Christians and 60% for non-Christians.

The figures reported for certain amenities challenge intuitive understanding. Though only 32% of Christian and 23% of non-Christian households report having domestic electricity connection, 87% of Christians and 81% of non-Christian households report possessing septic tank latrines or water sealed latrines in house. There is hardly any household among both the communities with tap water connections and most of them depend on either public wells or public hand pumps within a distance of less than one kilometre. Most of them live in *kutch*a or semi-*pucca* houses and only 6% of Christians and 18% of non-Christians have *pucca* houses. Housing provided by the government accounts for only 5% of households in both the communities.

## VI

### North Eastern States

Assam is included in the Eastern region because of the similarity to West Bengal in the nature of the primary minority religious group viz. Muslims. Five states are included in the North East viz. Arunachal Pradesh (7), . Manipur (6), Meghalaya (1), Mizoram (2) and Sikkim (1). These states together account for the third largest number of MCDs (17).

#### **6.1 Arunachal Pradesh**

Arunachal Pradesh is vast, much of it remote, but with over one thousand kilometres of international border, the state is culturally as important as it is strategically. The sparse population with a density of 13 per sq.km., and vast diversity of culturally rich ST groups along with internationally somewhat porous borders, makes Arunachal Pradesh a cultural and political melting pot. As many as seven of its districts are identified as MCDs. Four of these districts viz. East Kameng, Lower Sabhansri, Changlang and Tirap are category 'A' MCDs which lag behind

both in socio-economic indicators and in basic amenities. The other three viz. Tawang, West Kameng and Paun Parc are category 'B', that lag in socio-economic indicators. Though there are several religions, more 75% of the State's population belongs to STs. Scheduled Tribes are spread across all religious groups except Muslims. Besides Christianity and Buddhism which are the two major minority religions in the State, there is a substantial population which is referred to as belonging to 'other' religious faiths. For instance, as much as 64% of the population of Lower Subhansri is referred to as belonging to 'other' religions. There is also an active process of conversion to Christianity in many parts. The high growth of population also suggests that there has been large influx of people from Bangladesh, Nepal and Tibet.

In five of the MCDs, Buddhism is the main minority religion, while in two others Christianity is the main minority religion. The religion-wise analysis in the survey reports several limitations because of sample design. For instance, in the case of Tawang, of the total sample households of 636, Hindu households were only 3 and the remaining 99.5% were Buddhists. In the case of West Kameng, out of the total sample households of 740, Christians and Muslims represent only six households each. These thin samples could have been dropped from comparative analysis. There also problems of non-comparability across many of the religious faiths. For all these reasons, only the data on development indicators as presented in the reports are produced here (Table 55).

**Table 55: Summary Statement of Development Deficits in MCDs of Arunachal Pradesh (%)**

Indicators	East Kumang	Lower Subhansiri	Changlang	Tirap	Tawang	West Kameng	Paun Parc
<b>Socio-Economic</b>							
1. Rate of Literacy		75.77 (4)[M8]	70.04 (4)	71.40 (4)	51.0 (3)	61.08 (3)	
2. Rate of Female Literacy		69.88	63.29	64.00	72.50	55.00 (4)	
3. Work Participation Rate		60.40	71.36	45.00	44.51	72.82	
4. Female Work Participation Rate		42.57	64.86	38.00	23.03 (4)	60.51	
<b>Basic Amenities</b>							
5. Pucca Houses		3.54 (1)	14.88 (1)	1.20 (1)	18.10 (1)	32.03 (1)	
6. Households with Access to Safe Drinking Water		95.61 (3)	73.99 (3)	60.0 (3)	24.0 (2)	96.22	
7. Households with sanitary facilities		8.21 (2)	3.47 (2)	0.30 (2)	89.80	18.24 (2)	
8. Households with Electricity		94.62	77.60	84.40	100	96.00	
<b>Health Indicators</b>							
9. Fully Vaccinated Children		56.09	98.8	64.30	77.50	84.65	
10. Institutional Deliveries		5.53	35.15	7.30	10.50	25.10	

## **6.2 Manipur**

There as many as six districts identified as MCDs in Manipur. Except Thoubal, which is identified as an 'A' category district that suffers from deficits in both socio-economic indicators and amenities, the remaining five districts are in the B2 category, lacking in amenities indicators. Besides Thoubal, the five districts are Senapati, Tamearglong, Churachandpur, Ukhrul and Chandel. Except in Thoubal where Muslims constitute about 25% of the population, the minorities in all other districts are Christians, and almost all Christians are comprised of tribal population. Again, there is need to caution that most of the tribes of North East are not comparable to those in the Indian mainland like Orissa, Chattishgarh or Andhra Pradesh. Apparently these tribes may be practicing *Jhum* cultivation yet could be highly literate and politically more autonomous. Most of these districts are characterized by the Autonomous Tribal Councils with legislative powers on a number of traditional practices and rights. For instance, Chandel is an MCD in Manipur which is very sparsely populated with a predominantly Christian population comprising of 20 tribes, but with a literacy level of 92%.

The major problem in detailed analysis of MCDs in Manipur relates to the sample design and actual execution. For instance, Senapati district has population comprising of about 20% of Hindus and 78% of Christians, but the total sample of 723 households comprises of just 13 Hindu households (1.8%), the remaining 710 households (98.2%) being from the Christian community. Similarly, for Chandel, out of a total sample of 704 households, 702 are Christians and only 2 are Hindus. In the case of Thoubal, the population comprises of 61% Hindu, 24% Muslim, 1.4% Christian and about 15% 'others'. There is no explanation of either the others or the explanation of the composition of the sample. There are hints that severe problems were faced because of security and insurgency reason in conducting surveys in these districts. A detailed analysis is possible only when the data limitations are spelt out.

### 6.3 Meghalaya

Meghalaya is a multi-ethnic society. West Garo Hills is the only MCD identified in the state. In the West Garo Hills, Christians with 54.57% constitute the majority of population followed by Hindus (21.5%) and Muslims (15.23%). The sample households show over representation of Christians constituting 72.7%, followed by Hindus (14.5%), Others (8.8%) and Muslims (4%). While almost all Hindus, Christians and Others in the sample households are classified as STs, all Muslim households belong to the 'General' category.

The estimated literacy rate among Hindus is 60.6%, and it is 63% among Muslims, 74% among Christians, and 48% among 'Others'.\* Though Meghalaya is known for its matriarchal social structure, the female work participation reported is very low for all groups: Christians (12%), Muslims (7%), Hindus (14%) and 'Others' (11%). The majority of Hindus (65%), Christians (63%) and 'Others' (84%) are occupied in farming, but only 43% of Muslims are engaged in agriculture. The majority of Muslims are in non-agricultural occupations. This is also reflected in the high level of landlessness among Muslims, while most of the Hindus, Christians and 'Others' own land. Most of the Christian households possessed livestock while it was very exceptional among Muslims. Though no clear picture emerges from the report on the proportion of households from different religious groups migrating, it does reveal interesting religious patterns among those who migrate. First, migration among Christian households is mostly from rural to urban areas and much of it is long term migration. In contrast, migration among Hindu and Muslim households is mostly rural to rural short duration migration. Second, there is very little migration outside the state among Christians and it is also very low among Hindus (5%); but among Muslim households migration outside the state is 22%.

The housing status reveals that about 17% of Muslims do not have their own housing but live in rented houses, while almost all Christians, Hindus and 'Others' have their own houses.

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\* However, there are serious problems with the data as presented in the report on West Garo Hills, and this applies not only to literacy but most of the other aspects as well.

All Muslims live in *kutch*a houses while about 22% of Hindus and about 5% of Christians and 'Others' have semi *pucca* or *pucca* houses. Domestic electricity connectivity is in a poor state especially for Muslims (only 18% have electricity connection) and 'others' (8%). Hindu and Christian households are relatively better off with 48% and 30% connectivity respectively. Interestingly, a majority of Muslim households (63%) have their own source of water, while all others depend on different protected and unprotected sources of water. The status in terms of better toilet facilities is similarly in the case of Muslims compared to other communities. Thus, Muslim households appear to pay more attention to ensuring better water and domestic sanitation facilities, although even among them it is a long way from all households having these facilities. Though there are serious deficiencies in full immunization, the condition of Muslim and Christian children (30%) is much better than the Hindu children (15%). But Muslim households lag far behind in accessing the public distribution system (PDS) with only 5% able to access the facility compared to 67% for Christians and 22% for Hindus.

The villages surveyed record widespread discontent regarding electricity connectivity, public drinking water supply and communication facilities.

## **6.4 Mizoram**

The population of Mizoram consists of predominantly STs who constitute 96.3% of the state's population. Most of the STs belong to the Christian faith which accounts for 81% of the state's population. Thus, Mizoram is a state where the otherwise minority Christianity is the majority religion. The minorities in Mizoram are Buddhists (15.5%), Hindus (2.3%), and Muslims (0.7%) who together constitute 19% of the population. The two districts identified as MCDs are Lawngtlai and Mamit, both selected in the B2 category, meaning that these districts have amenities deficits and not deficits in terms of socio-economic indicators like literacy and work participation. In Lawngtlai, 'minorities' include Hindus (2.6%), Muslims (0.3%) and Buddhists (52.17%) who together account for 55% of the population, whereas Christians, the



state's major religious group, constitute 44.66%. In Mamit, minorities include Hindus (4.3%), Muslims (1.8%) and Buddhists (16.44%) who together account for 22.54% of the population of the district. In view of the complexity involved in treating a national minority religion as a majority religion and treating other religions as minorities, and in view of misleading sample design in Mamit where the major minority viz. Buddhists (there may be reasons of difficult reach) is totally excluded from the sample, the following Table 56 attempts to provide a certain mapping of the community-wise distribution of population and the sample households. In the sample design in the case of Lawngtlai, the 'minority' Hindu is left out and other 'minority' Buddhist is under represented. In the case of Mamit, exclusion of the major minority Buddhist would disqualify the whole exercise from the MCD survey. Further, a thin sample of 4 Muslim households in the total of 551 households in Lawngtlai, and equally thin 5 Hindu and 11 Muslim households in a total sample of 625 households in Mamit makes interpretation of the data from any of these households meaningless.

**Table 56: Community-wise Distribution of Population and Sample Households in MCDs of Mizoram (%)**

District / State	Hindu	Muslim	Christian	Buddhist	ST
1. Lawngtlai (100/551)	2.6 (0/0)	0.3 (0.73/4)	44.66 (78.95/435)	52.17 (20.33/112)	95.4 -
2. Mamit (100/625)	4.3 (0.8/5)	1.8 (1.76/11)	77.21 (97.44/609)	16.44 (0/0)	94.9 -
Mizoram	2.3	0.7	81.01	15.50	96.3

**NB:** Figures in parentheses refer to percentage distribution of sample households.

It is very difficult to interpret the results presented in Table 57 because the Buddhists and Christians there are essentially tribal communities living in remote areas, with distinct cultural traits, whereas Hindus and Muslims may be migrants/ settlers from outside the state or country. Further, as mentioned above, the four and five households representing Muslims and Hindus in the two districts respectively make the results relating to them highly unreliable and misleading. One would expect that electricity would be a problem in remote areas, but of all the amenities, electricity appears to be better provided, and the situation relating to all other amenities is dismal for all communities. The high presence of Hindu and Muslim cultivators only raises questions about the origin of these communities and about more issues like in-migration and encroachments!

**Table 57: Demographic, Social and Amenities Position of MCDs in Mizoram (%)<sup>[M9]</sup>\***

Indicator	Lawngtlai			Mamit		
	Muslim	Christian	Buddhist	Hindu	Muslim	Christian
1. Size of Hh.	5	5	5.21	5	5.56	5
2. Dependency Ratio	0.47	0.96	0.60	0.64	0.81	0.69
3. Sex Ratio	923	980	927	923	964	1018
4. Literacy Rate	93.33	78.49	68.22	61	84	92
5. Never Enrolled	0	5	6	14	14	7
6. Pucca House	0	1.61	4.46	0	0	6
7. Electricity	75	49	48	80	55	79
8. InHouse Water	0	10	4	0	18	4
9. In-House Toilet	0	9	16	20	0	18
10. Work Participation Rate	49	53	52	61	59	64
11. Cultivators	50	38	36	71	88	59
12. Agricultural Labourers	38	50	37	29	4	27

**\*Figures in % for indicators 4 to 12**

## **6.5 Sikkim**

Sikkim is one of the smallest states of India in terms of population. Though Hindus are in majority, Buddhism and Christianity are the other important religions in the state. North Sikkim is the only MCD in the state. It is identified as being in the B2 category, which means its deficits are in amenities. North Sikkim has a Buddhist population of 55%. There are problems with the analysis of the report which is presented in terms of only two categories viz. Buddhist and non-Buddhist.

North Sikkim is a sparsely populated district with the large northern part of the district being uninhabited. It is an agricultural district with cardamom as the main crop. Tourism is the most important economic activity and source of livelihood for the majority of the population. Literacy levels for both Buddhists and non-Buddhists are very high at over 80% for males and females, though males have a marginally higher rate. School enrolment rates are almost 100% for both groups, and most of the schools are government or aided schools. About 50% of Buddhists and non-Buddhists have access to schools within one kilometre of their residence but in other cases the distance is more, largely because of the terrain and sparse population. Interestingly, the medium of instruction is English for 86% of Buddhists and 77% of non-Buddhists. Regular mid-day meals, free books and regular and disciplined teachers are common features of the education facilities accessed by both the communities. Equally positive aspects are noticed in the case of health facilities: 92% of Buddhists and 95% of non-Buddhists access

health facilities provided by the government and dependence on private facilities is much less. Majority of child deliveries are in public hospitals though in the case of both Buddhists and non-Buddhists, deliveries at home are still 47% and 48% respectively. The immunization record too is almost 100% for both the communities and these services are provided almost entirely by the government.

Access to basic amenities is highly satisfactory, except for housing in the case of non-Buddhists. While 95% of Buddhists have their own housing, 28% of non-Buddhists live in rented houses. Of course *pucca* houses are available to only 31% of Buddhists and 17% of non-Buddhists. The condition relating to electricity connectivity excels compared to most of the MCDs, with 95% of Buddhist and 92% of non-Buddhist households having connectivity. Similar is the case relating to toilet facilities with 94% of Buddhists and 96% of non-Buddhists with in-house toilet facilities. Tap water is available in about 37% of households of both the groups but there is more dependence on natural sources like ponds, streams or rivers.

Though there are problems with the way in which occupational classification\* is done in the survey report; agriculture appears to be major occupation for both the groups but more so for Buddhists than non-Buddhists. Migration appears to be very high but migration for work with migration for studies is not separated. There is of course large scale migration for educational purposes among both Buddhists and non-Buddhists. Non-agricultural activities including business and financial services are very low. Service sector employment is confined to government jobs, but what is puzzling is that despite such high levels of public education and health facilities, the survey reports low levels of awareness.<sup>[M10]</sup> The low participation in NREGS may be because of its inappropriateness in the context of better educational levels and aspirations. The incidence of indebtedness is almost negligible (3% to 4%) for both the groups. The PDS is accessed by 69% of Buddhists and 72% of non-Buddhists, although there are

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\* There is no differentiation made between worker and non-worker, work participation and domestic work or study. This was noticed in several other MCD reports prepared by the institution which prepared the North Sikkim report.

problems of insufficiency of quantity supplied or lack of adequate resources to buy all rations in the case of some households.

## **VII**

### **Other States**

There are nine MCDs which do not easily fall in any regional contiguity. These are across five states viz. Maharashtra (4), Madhya Pradesh (1), Karnataka (2), Kerala (1) and Andaman and Nicobar Islands (1). There is very little comparability of these MCDs either within the region or across the regions. Except the two in Karnataka, many of them have sort of stand along characteristics to the state they belong.

#### **7.1 Maharashtra**

Four districts are identified in Maharashtra as MCDs. In none of these districts do minorities exceed 25%. In all these districts the largest minority religion is Buddhism and in these four districts the Buddhist population ranges from 9% to 16% only. Interestingly, Maharashtra has the fourth largest concentration of Muslim population in the country. It may be that there are no development deficits in the districts where Muslims are concentrated and hence the absence of such districts in MCDs of the state. Of the four districts, Parbhani is included under category A, which means deficits in both socio-economic and amenities indicators. The other three districts, Buldhana, Washim and Hingoli are included in category B2 which means deficits in amenities.

Table 58 gives district and religion-wise distribution of population in these districts. The figures in parentheses show the sample distribution, in which minorities are in a higher proportion to capture adequate number of households. For instance, in Parbhani both Buddhists (9%) and Muslims (7%) account for only 16%. But what is not made clear is that the Buddhist population shown in these districts is entirely 'Neo Buddhists' who are entirely

converts from Dalit communities. Neo Buddhists are officially treated as SC/ST. They are not comparable to Buddhists elsewhere, and the comparable group is the SC/ST population. It is well recognized that in general, the condition of minorities like Muslims is better than that of SC/ST communities, but worse than the General category of the Hindu population. Though the four reports do not provide analysis differentiating social groups within the religious groups, the results tabulated here on certain select characteristics like literacy, employment pattern, and basic amenities do reveal the deficits of the Buddhist group compared to others.

**Table 58: Community-wise Population Distribution of MCDs in Maharashtra (2001 Census) (%)**

District	Hindu	Muslim	Buddhist	Total Minorities
1. Parbhani	83.72 (68)	6.64 (11)	9.36 (21)	16.28 (32)
2. Buldhana	75.3 (67)	9.1 (15)	15.1 (17)	24.6 (32)
3. Washim	76.81 (67)	6.49 (9.2)	16.16 (23)	23.19 (33)
4. Hingoli	77.62 (68)	6.11 (5.56)	15.81 (25.67)	22.38 (32)

**NB:** Figures in parentheses refer to percentage distribution of sample households.

The following Tables 59 and 60 suggest that in literacy, the Hindu community does marginally better than the Muslims, and the Buddhists are on par with them. But in the 'never enrolled' category, the Muslim community shows a much higher level even compared to Buddhists, at least in three of the four districts. However, that the Buddhist community is much poorer and suffers higher development deficits is revealed in its poor access to basic amenities. Except in domestic electricity connectivity and in the case of in-house toilets in two districts, Muslims lag behind the Hindu households; but Buddhists lag behind all communities in almost all amenities, except a few exceptions like access to water in Washim.

**Table 59: Literacy and School Enrolment Status in MCDs in Maharashtra (%)**

District	Hindu	Muslim	Buddhist
1. Parbhani	70	68	66
2. Buldhana	78	77	75
3. Washim	74	70	73
4. Hingoli	74	64	68
Never Enrolled (%) (6-16 years)			
1. Parbhani	3	4	6
2. Buldhana	9	10	4
3. Washim	7	18	5
4. Hingoli	4	8	4

**Table 60: Access to Basic Amenities MCDs of Maharashtra (%)**

District	Hindu	Muslim	Buddhist
<b>1. Pucca House</b>			
Parbhani	24	14	9
Buldhana	16	13	8
Washim	17	8	9
Hingoli	19	8	8
<b>2. Electricity</b>			
Parbhani	68	67	47
Buldhana	66	76	50
Washim	66	69	57
Hingoli	76	66	48
<b>3. In-House Water</b>			
Parbhani	21	19	3
Buldhana	19	17	8
Washim	19	2	13
Hingoli	26	14	10
<b>4. In-House Toilet</b>			
Parbhani	6	4	5
Buldhana	17	22	8
Washim	20	19	11
Hingoli	18	22	7

## **7.2 Madhya Pradesh**

The focus of MCD surveys is on rural areas and the sample unit is the villages in the selected districts. But certain exceptions are made to this rule and one such is Bhopal district, which is predominantly urban. 73% of the population in Bhopal is Hindu, 23% Muslim and others constitute the rest. The sample households for the survey are drawn from both urban and rural areas of the district. This report adopts a totally different approach by dividing the district into the following three categories:

Category I: Localities with minority concentration 0 to 25%

Category II: Localities with minority concentration 26 to 75%

Category III: Localities with minority concentration >75%

Table 61 shows the position of households in terms of key socio-economic and amenity indicators. The regional categories presented do not indicate any clear differentiable patterns. The classification of work in the report is such that it does not reveal any picture on employment status or sectoral distribution. However, one may venture to observe that the overall conditions appear to be better in the case of Category I where minorities are less than 25% and in Category III where minorities are more than 75%. Category II with a highly mixed population seems to be lagging behind.

**Table 61: Key Socio-Economic and Amenities Indicators Relating to Households in Different Categories in Bhopal (%)**

Indicator	Category I	Category II	Category III
<b>1. Literacy</b>			
Male	85	73	75
Female	70	64	64
Persons	78	68	70
<b>2. Government Schools</b>	71	39	40
<b>3. Medium in Schools</b>			
Hindi	83	71	34
English	7	25	34
Urdu	0	1	9
Hindi / English	9	4	24
<b>4. Housing</b>			
Semi <i>Pucca</i> / <i>Pucca</i>	52	48	68
Rented / Temporary Settlement	20	47	0
<b>5. Drinking Water</b>			
Tap Water	68	56	87
<b>6. Electricity Connection</b>	79	93	97
<b>7. In-House Toilet</b>	51	57	93

### 7.3 Karnataka

Bidar and Gulbarga are the districts identified as MCDs in Karnataka. Both are in the B1 category, which means these districts suffer deficits in socio-economic indicators and not in amenities. Bidar is one of the backward districts in the dry and drought prone North Karnataka. The main minority community is Muslim, accounting for about 20% of the district population. Other minorities like Christians constitute a little less than 3%, the remaining 77% are Hindus. The district also has a very high concentration of SC (20%) and ST (12%) population together accounting for 32%. To that extent all the indicators of the Hindu community reflect the presence of this SC and ST concentration.

Gulbarga too is a part of the dry drought prone region of North Karnataka. Muslims constitute 18% of the total population of the district, though their share in rural population is only 12%. The proportion of SCs is also relatively high at 25%.

Table 62 shows that both the districts have very low rates of literacy, and a high proportion of 'never enrolled' children in the age group of 6-16 years. More than low literacy, the latter is a matter of serious concern because it impacts on the quality human resources for the future. Except in electricity connectivity, in all other amenities like *pucca* housing, in-house water facilities, and in-house toilets, both the districts are in a poor state. And in the case of

most of the indicators, except sex-ratio, the Muslim community suffers more serious deficits than the Hindus.

**Table 62: Demographic, Social and Amenities Position in MCDs in Karnataka (%) [M11]\***

Indicators	Bidar		Gulbarga	
	Hindu	Muslim	Hindu	Muslim
1. Average Family Size	5.8	7.0	6.15	6.91
2. Dependency Ratio	0.60	0.83	0.62	0.80
3. Sex Ratio	862	876	901	946
4. Literacy Rate	61	61	52	50
5. Never Enrolled (6-16 years)	18	24	18	22
6. Pucca House	8	3	12	11
7. Electricity	89	88	91	90
8. In-House Water	19	5	12	8
9. In-House Toilet	7	7	4	2
10. Landlessness	26	34	22	29
11. Institutional Deliveries	-	-	24	21
12. Partial Immunization	69	65	93	94
13. Incidence of Migration	17	20	16	23

**\*Figures in % for indicators 4 - 13**

The high level of backwardness of these districts is reflected in the heavy concentration of labour force in dry land low productivity agriculture. For 74% to 79% of the Hindu workforce and 66% to 74% of the Muslim workforce, agriculture is the main occupation, with construction with 9% providing the next important occupation for both Hindus and Muslims in Gulbarga, and petty trade and hotels in Bidar. There is a relatively high incidence of migration with 16% to 17% of Hindus and 20% to 23% of Muslim households reporting at least one migrant. Much of the migration is also casual but at a long distance outside the state. The higher proportion of Muslim migration is also an indication of their relatively lower economic position in these districts.

#### **7.4 Kerala**

Although minorities constitute 45% (25% Muslim and 20% Christian) of Kerala's population, Wayanad is the only MCD identified for survey under the B2 category. In other words, it is an MCD not because of deficits in socio-economic indicators like education and work participation but because of amenities like housing, drinking water, electricity connectivity and toilet facilities. Wayanad is a hilly district and predominantly rural (96%), but rich in plantations like tea, coffee, pepper and rubber.



The population of Wayanad consists of 50% Hindus, 27% Muslims and 23% Christians. Most of the ST population of Kerala is concentrated in Wayanad. STs constitute about 18% and are treated as part of the majority community viz. Hindus. SCs constitute only 4% of the population. Work participation in the district is relatively high at about 40% (33% Kerala) and the major occupation is agriculture.

The survey results show (Table 63) relatively high sex ratio, (except for Christians), very low levels of dependency and relatively smaller size of households (except for Muslims). Literacy levels are very high ranging from 88% for Hindus (in spite of 36% of Hindus being STs) to 98% for Christians. The male-female difference in literacy is marginal. Work participation among male Muslims (51%) and male Hindus (50%) is high, though it is only 43% for male Christians. The overall female work participation is lower (16%) and it is lowest at 13% for Muslim women.

**Table 63: Demographic Features of Households Surveyed Across Religious Communities in Wayanad**

Community	Dependency Ratio	Sex Ratio	Size of Household	Literacy (%) (7 and above)		
				Male	Female	All
Hindu	0.43	1008	4.51	89	87	88
Muslim	0.46	1060	5.40	95	91	93
Christian	0.50	985	4.67	99	97	98
All	0.46	1025	4.89	94	91	93

Almost all communities have a high degree of land ownership (Table 64). The average size of landholdings is fairly large compared to the rest of the state or India in general, because of plantation-based agriculture in Wayanad. However, the plantation economy does not appear to ensure high levels of income for all households. The findings on per capita annual income across the communities show that it ranges between about Rs. 10,000 (Hindus) to Rs. 12,000 for Muslims and Rs. 13,000 for Christians. There are high levels of incidence of indebtedness ranging from 51% for Hindus, 60% for Muslims to 85% for Christians. There is a positive correlation between levels of income, incidence of indebtedness and intensity of debt as well. A redeeming feature is that dependence on informal sources for credit appears to be almost negligible (3%), with most of the indebtedness being from formal institutional sources.

**Table 64: Access to Assets and Amenities of Households Surveyed in Wayanad (%)**

Community	With Land	Housing		Electricity	Public Drinking Water Supply	In-House Toilet
		Semi Pucca	Pucca			

Hindu	92	67	13	71	76	28
Muslim	97	68	21	87	72	35
Christian	95	60	31	82	80	48
All	95	66	21	80	78	36

Universal public distribution system (PDS) is an important feature of the Kerala economy, and in Wayanad, more than 80% report accessing the same. But, about one-fourth of the respondents did complain about insufficient quantity, poor quality or non-availability on time.

The major problems identified by the survey are especially regarding STs who live in remote and forest areas, and who are marginalized in accessing benefits of plan programmes. Though education and health facilities are well provided, remote areas and tribal populations do face problems in accessing education at high school and at higher levels, and medical facilities for serious ailments. Most of the work available is of a casual nature. The responses of the households show that their concerns are for better (high school and above) education and employment (for more days and regular).

### **7.5 Andaman and Nicobar Islands**

Nicobar of Andaman and Nicobar Islands is one of the remotest districts of the Indian Union. Interestingly, Nicobar is identified as an MCD in the B2 category i.e. on the basis of deficits in amenities rather than on socio-economic indicators. The survey was conducted in the post-Tsunami reconstruction phase, after the devastation that wiped out a substantial number of settlements along the Nicobar, and with the major source of livelihood based on seafaring. The survey was to be carried out in the islands of Car Nicobar, Mancowry group of islands and in Great Nicobar, but the survey was restricted to Car Nicobar and Great Nicobar because of the logistic problems posed by the post-Tsunami reconstruction and the advancing monsoon. Added to that is the fact that the presentation refers to the population merely in two groups: Christians and non-Christians.

The majority of Nicobarese are Christians but of tribal origin, and the district has a traditional form of governance called the Tribal Council represented by headmen of villages. The Council works in close coordination with the district administration of the government. The literacy levels are relatively high for both Christians (males 82%, females 77%) and non-Christians (males 91%, females 80%). School enrolments are as high as 98% to 99% for both the communities; and the level of retention is high up to secondary level. Government or aided schools cater to 96% of Christians and 87% of non-Christians. The location of school facilities are within one kilometre for 83% of non-Christians while most of the Christians have to go more than one kilometre. Parental aspirations for higher education for children are high among both the groups, but access to such facilities is limited. Health facilities are mostly provided by the government: 99% of Christians and 92% of non-Christians access government health facilities. The annual private family expenditure on health for non-Christians is over Rs. 42000, almost ten times higher than it is for Christians (Rs. 4900), but this difference is not explained. Institutional deliveries (child birth) are high for both Christians (90%) and non-Christians (73%). Immunization is at a high level for both the communities and is entirely government provided.

Though the method of estimation of work participation and occupational distribution in the report leaves much to be desired\*, female work participation is very low and salaried government or private employment is the main source of employment for both Christians and non-Christians. Agriculture is the second important source of work for Christians, whereas it is casual labour for non-Christians. Amenities as recorded in the survey may not reflect the usual situation, because it was in the context of post-Tsunami reconstruction. However, in spite of this context, what is surprising is that 94% of Christian households and 96% of non-Christian households had electricity connections – a feat which eludes most of the mainland MCDs. Similar is the situation relating to toilets. 91% of Christians and 94% non-Christians had in-

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\* This is a common problem for most of the reports prepared by the institute which prepared the present one too.

house toilets. Drinking water and proper housing are, however, in a bad condition, largely because of the Tsunami, and reconstruction was going on at the time of survey.

## VIII

### **Concluding Remarks**

If there is one word to capture the results of the MCD reports, it is 'diversity'. Paradoxically, the first reaction of anyone who knows India is that diversity is nothing new. However, in the context of policy interventions specific to MCDs, paying special attention to not only inter-religious but also intra-religious, inter-regional as well as intra-regional differences becomes a pre-condition. To the extent the MCD reports unfold these diversities, the basic purpose is served. However, the inherent limitation of the MCD reports is that they do not look beyond the district, in the sense of spatial or historical linkages. Conscious efforts to identify the spatial linkages of the local with the state, region and nation in an economic and administrative sense, and historical linkages in terms of the processes of evolving inter-and-intra community relations along with the rich data on the specific conditions in the respective MCDs, would help better interventions. For instance, there is a fascinating account of the process of emergence of the Muslim community and the social composition of the Indian Muslims across regions (Saberwal, 2010). It invokes a general model of gradual change in religious identities by premising it on the 'Hindu method of tribal absorption' as witnessed in the case of Juang from Central Orissa, and Oraon and Munda in the region presently part of Jharkhand. The framework helps to understand regional diversity in the social composition of Muslims across the country, the Buddhists in North-East States, the neo-Buddhists in Maharashtra and the Christians in the North East. Similar are the insights on the nature of educational deprivation among certain minorities, either Buddhists in some parts of North East or Muslims at large. There is a strong view emerging that reduction of the educational gap among certain minority groups needs to be addressed by taking into consideration all the dimensions like 'access' by

increasing educational facilities, improving 'attributes' like special efforts like scholarships and improving 'opportunities' by addressing discrimination in the labour market (Desai and Kulkarni, 2010). In summing up, attention is paid to a large minority with concentration in the Northern and Eastern State, which helps in discerning certain patterns.

There is a wide recognition of the comparatively higher educational backwardness of the Muslim community in many parts of the country. The SCR discussing the representations received, observed: "Most representations deal with equity and security related issues. Interestingly, the topic of education was raised most frequently in the representations, followed by reservation, employment and security related issues. ... it certainly reflects that education is one of the most serious concerns for the Muslim community in India" (SCR, p. II). However, in 10 out of 21 States, Muslims do better in education than the average levels (Wilkinson, 2007). It is argued that interventions should be state/region-specific. For instance, even in UP, the education/literacy attainments of Muslims in Rampur, Bijnore, and Siddharthnagar are almost on par with Hindus. In West Bengal, the literacy performance of Muslims in Haora and Dakshin Dinajpur is much better than that of the Hindus; and in Assam, Muslim literacy is better than the Hindu literacy. The basic question is: can the respective states design interventions based on the region-specific experiences to bridge the gap in the differences in educational levels?

The above analysis shows that as far as Assam is concerned, by and large, the intra-community differences in socio-economic factors like education, access to land etc. are much less than inter-district variations. Also the deficits in socio-economic factors are not as severe as in the case of Bihar or U.P. But, in the case of amenities, the deficits particularly in housing and electricity connectivity are high. These are also the amenities where it is not so much regional variation as intra-community variation that is strikingly high.

While backwardness is general to all communities in MCDs in the four major states focused here, there are certain specific disabling conditions associated with Muslims. The reports help in drawing a broad picture of disabling conditions under which the Muslims live.

Though predominantly living in rural and semi-urban areas, Muslims suffer from high levels of deprivation in terms of landlessness, high levels of dependency partly due to restriction on women working outside the household, mostly depending on self-employment with low skills and low productive work, high degree of entirely male migration in search of livelihood, poor formal education, low credit rating, high caste-community discrimination, and low access to institutional credit.

Dependence on crafts and certain traditional artisanal activities is much higher among Muslims. Restrictions on women's physical work outside home, combined with certain cultural constraints keep female work participation at a very low level. Muslim women's work participation is mostly in the form of self-employment and largely in home-based work, as a part of the putting-out system characterized by low productivity and very low wages. Muslim men are mostly dependent on non-agricultural informal skills. Most of the informal crafts and skills are still caste/religion-based, but often these communities have very poor credit rating. 'Informal Capital' is also caste/religion-based, like the Marwari credit. Informal credit is often extended to the likes of the merchant/trader community rather than the real artisan/craftswoman producer. The caste-culture of informal credit constrains the craftsman or skilled producer to emerge as producer-entrepreneur. Most of the Muslims in the informal sector are caught in the web of relations that make skills/crafts subordinate to merchant capital. The need is to build institutions that help the artisans not only sharpen their skills and improve productivity, but also enable them to organize production and be able to improve bargaining power to participate in and compete in the larger market. Interventions to improve access to formal credit on priority and organized institutional help in establishing market linkages become essential for the Muslim community.

In terms of growth and development, the two critical questions are: Does growth and development lead to improvement in educational status and access to basic amenities? Does relatively better 'development' (per capita GSDP) reflect in reduced gaps in educational and

access to amenities? To answer these questions some of the findings on the state of literacy, access to amenities like *pucca* housing, drinking water, electricity and WC toilet facilities are pooled together and presented in Tables 65 to 69. With the exception of *pucca* housing and potable water, the definitions of which have been the source of some inconsistency and controversy, the other indicators do reflect certain positive association with ‘development’. As pointed out earlier (see Table 1), in terms of both growth performance and per capita GSDP, West Bengal and Assam are at a much higher level compared to U.P. and Bihar. This is reflected in the levels of literacy (Table 65), household access to electricity (Table 68) and in-house W.C. toilet facility (Table 69).

But, if the question is whether higher growth and ‘development’ have reduced inter-community differences, the answer seems to be in the negative. Though with growth and development the levels of literacy, electricity and in-house sanitary facilities have improved, the inter-community differences too remained but at a higher level! However, it must be said that Assam stands on a different footing, with inter-community differences in most of the indicators remaining at a relatively low-level.

**Table 65: Comparative State of Literacy Among Religious Communities Across the Four States (%)**

Religious Community	U.P.	Bihar	West Bengal	Assam
Hindu-General[M12]†	58†	79	70.6	85
Hindu-OBC	-	60	62.5	81
Hindu-SC/ST	-	49	65.0	78
Muslim -General †	48†	59	53.4	72
Muslim -OBC	-	54	-	-

†Refers to overall Hindus and Muslims respectively

**Table 66: Comparative State of *Pucca* Housing Across the Religious Communities in the Four States (%)**

Religious Community	U.P.	Bihar	West Bengal	Assam*
Hindu-General	49	21	26.3	14.8
Hindu-OBC	36	12	15.9	8.9
Hindu-SC/ST	33	12	7.0	7.3
Muslim -General	38	8	9.9	5.0
Muslim -OBC	30	6	-	-

\*There are problems of comparable data from Assam.

**Table 67: Comparative Household Access to Potable Drinking Water Across Religious Communities in the Four States (%)**

Religious Community	U.P.	Bihar	West Bengal	Assam*
Hindu-General	80	67	50.3	59
Hindu-OBC	78	61	52.0	48
Hindu-SC/ST	63	40	37.9	47
Muslim -General	75	67	37.8	59
Muslim -OBC	62	65	-	-

**Table 68: Comparative State of Households with Electricity Among Religious Communities in the Four States (%)**

Religious Community	U.P.	Bihar	West Bengal	Assam*
Hindu-General	36	22	60	39
Hindu-OBC	25	12	45	28
Hindu-SC/ST	19	7	26	25
Muslim -General	22	10	30	15
Muslim -OBC	21	8	-	-

**Table 69: Comparative State of Households with W.C. Toilet Facility Among Religious Communities in the Four States (%)**

Religious Community	U.P.	Bihar	West Bengal	Assam*
Hindu-General	30	23	65	51
Hindu-OBC	21	8	51	53
Hindu-SC/ST	17	2	35	54
Muslim -General	36	12	34	47
Muslim -OBC	30	5	-	-

Interestingly, of the three critical dimensions – equity, security and identity – identified by the ‘mother report’ (SCR) on the Muslim minority, the domain of the MCD survey reports are not so much on security and identity but substantially on equity, not merely because of the fact that data related to aspects of security and identity are difficult to obtain but essentially because the MCD surveys are aimed at information that enables prompt and better intervention. Further, the state has a constitutional obligation to ensure equity which can be translated into operational interventions, and the surveys are expected to help in that direction. While security and identity are the issues that remain, the neglect over the years and urgency to correct this neglect naturally needs a focus on equity. With all the limitations, the overview brings together data disaggregated to the district level on caste, tribe and community/religion basis. To that extent, it could be seen as a humble contribution in discerning district level differences that would be of help in designing interventions by appropriate state level agencies.



This overview is truncated. The analysis largely confined to fifty two Muslim minority concentration districts and the four states in which these districts are concentrated, for the reasons mentioned earlier. What is the outcome of this overview? It helps raise policy relevant questions for some of which clear answers have to be sought. It identifies a number of complex social and administrative puzzles for which no clear solutions exist. By raising these questions and drawing attention to the puzzles, it goes a step beyond individual MCD survey reports. The overview attempts to identify patterns, similarities or differences among the districts by treating the survey reports as a set at the state level. It highlights intra-community, inter-community as well as inter-regional variations. There are questions like why does a state sponsored programme like PDS or IAY show wide regional or inter-community variations within a state? Historical and cultural aspects apart, could there be agency problems that could be discerned and addressed? It also helps to see that there is nothing like 'single' multi-sector planning for all the districts, but a need to look for nuanced and situation-specific interventions to reduce development deficits. The extremes in situations and deviations in outcomes may also help raise questions as to whether it is necessary to temper the interventions by translating the 'weak equity axiom' by devoting more attention and resources to the most weak and needy, or whether there is any room for considering, in the neoliberal way, that all that is spent on the weak and the poor would go down the drain – leaving market intervention or at the most cash transfers as the solution?!

Some of the important areas for intervention arising out of the above analysis relate to education and skill development, infrastructure including improved supply of electricity, increased access to institutional credit and improved housing conditions. Irrespective of the 'development deficit', the highest priority is to be given to improving educational facilities that ensure completion of at least secondary education. Some basic school infrastructure improvements like the location of the school within easy reach, separate schools for girls,

provision of toilet facilities in schools, vernacular / Urdu medium as medium of instruction at least in the primary classes could make considerable difference for minority girls' education.

## **Annexure A**

### **Some Aspects of Minority Concentration Districts (90)**

**Minorities:** Muslims (13.4%), Sikhs (1.9%), Christians (2.3%), Buddhists (0.8%), & Zoroastrians (0.007%) (NCMA 1992).

**Minority Concentration Districts** : Districts with at least 25% of minority population excluding those which have better socio-economic indicators higher than the national average (Rural)

#### **Socio-Economic and Amenities Parameters:**

##### **I. Socio-Economic**

- i. Literacy Rate
- ii. Female Literacy Rate
- iii. Work Participation Rate
- iv. Female Work Participation Rate

##### **II. Basic Amenities**

- i. Houses with *Pucca* Walls(%)
- ii. Households with Safe Drinking Water (%)
- iii. Households with Electricity (%)
- iv. Households with W/C Latrines (%)

**Category 'A':** Districts with values below national average for both (I & II) sets of parameters:  
More Backward=53.

**Category 'B':** Districts with values below national average for either of the two (I or II) parameters: Backward=37.

**Annexure B**

**Category-wise Distribution of Minority Concentration Districts (MCDs) Across States and Union Territories**

State / Union Territory	Minority Concentration Districts			
	A (4)	B1 (3)	B2 -	All (7)
1. Arunachal Pradesh	1. East Kameng 2. Lower Sabhansri 3. Changlang 4. Tirap	1. Tawang 2. West Kameng 3. Paum Pare	-	(7)
2. Assam	(12) 1. Kokrajhar 2. Bhubri 3. Gopalpara 4. Bongaigaon 5. Barpeta 6. Darrang 7. Marigaon 8. Nagaon 9. Cachar 10. Karimganj 11. Hailakandi 12. Karnarup	-	(1) 1. North Cachar Hills	(13)
3. Bihar	(7) 1. Araria 2. Kishanganj 3. Purniya 4. Katihar 5. Sitamari 6. Pas. Champaran 7. Darbhanga	-	-	(7)
4. Jharkhand	(2) 1. Sahibganj 2. Pakur	-	(2) 1. Ranchi 2. Gulma	(4)
5. Manipur	(1) 1. Thonbal	-	(5) 1. Senapati 2. Tamarglong 3. Churachandpur 4. Ukhrol 5. Chandel	(6)
6. Meghalaya	(1) 1. West Garo Hills	-	-	(1)
7. Orissa	(1) 1. Gajapati	-	-	(1)

State / Union Territory	Minority Concentration Districts			All
	A	B1	B2	
8. Uttar Pradesh	(15) 1. Bulandshahar 2. Budaun 3. Barabanki 4. Kheri 5. Shahjahanpur 6. Moradabad 7. Rampur 8. Jyotiba Phule Nagar 9. Bareilly 10. Pilibhit 11. Bahraich 12. Shravasti 13. Balrampur 14. Siddharthanagar 15. Bijnor	(6) 1. Lucknow 2. Saharanpur 3. Meerut 4. Muzaffarnagar 5. Baghpat 6. Ghaziabad	-	(21)
9. Uttaranchal	-	(2) 1. Udham Singh Nagar 2. Haridwar	-	(2)
10. Haryana	-	(2) 1. Gurgaon 2. Sirsa	-	(2)
11. West Bengal	(9) 1. Uttar Dinajpur 2. Dakshin Dinajpur 3. Maldah 4. Murshidabad 5. Bibhumu 6. Nadia 7. South 24 Parganas 8. Barddhaman 9. Koch Bihar	(3) 1. Haora 2. North 24 Parganas 3. Kolkata	-	(12)
12. Delhi	-	(1) 1. North East Delhi	-	(1)
13. Karnataka	-	(2) 1. Gulbarga 2. Bidar	-	(2)
14. Madhya Pradesh	-	(1) 1. Bhopal	-	(1)
15. Jammu & Kashmir	-	-	(1) 1. Leh (Ladakh)	(1)
16. Kerala	-	-	(1) 1. Wayanad	(1)
17. Maharashtra	(1) 1. Parbhani	-	(3) 1. Bulanda 2. Washim 3. Hingoli	(4)
18. Mizoram	-	-	(2) 1. Lawngtlai 2. Mamit	(2)
19. Sikkim	-	-	(1) 1. North Sikkim	(1)
20. Andamans	-	-	(1) 1. Nicobar	(1)

**A:** Districts which have 'deficits' in both Socio-economic indicators and basic amenities.

**B1:** Districts with 'deficits' in socio-economic indicators.

**B2:** Districts with 'deficits' in basic amenities.

**Annexure 1: Religion and Caste-wise Sex Ratio in MCDs of U.P.**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	824	813	818	819	892	895	892
Badaun	774	812	791	786	734	774	764
Bahraich	855	809	784	807	854	908	880
Lakhimpur	867	829	862	858	784	888	844
Muzaffar Nagar	870	673	847	845	789	900	878
Balrampur	772	834	800	798	938	888	897
Pilibhit	913	858	893	897	888	736	775
J.P. Nagar	792	976	726	774	557	761	734
Moradabad	776	896	747	775	884	901	892
Saharanpur	896	762	784	824	1000	810	810
Barabanki	832	766	834	826	957	900	906
Bijnore	809	833	923	842	956	888	891
Baghpat	772	775	713	741	1667	866	880
Shravasti	857	987	936	923	929	991	988
Lucknow	937	873	793	886	1250	925	930
Bareilly	761	883	741	759	933	833	864
Rampur	767	1111	690	739	600	789	783
Bulandshahar	820	786	802	804	955	785	828
Shahjahanpur	766	864	826	809	697	861	832
Average*	829	830	804	817	841	860	855

\*Average for the 21 MCDs in UP.

**Annexure 2: District-wise Dropouts Among 5 to 15 Age Group (%)**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	0.65	0.00	0.58	0.50	2.02	0.68	1.21
Badaun	4.33	2.11	2.79	3.45	3.79	6.73	6.00
Bahraich	6.42	2.45	2.80	3.75	1.73	8.06	5.98
Lakhimpur	7.47	3.40	5.51	5.90	3.64	8.43	6.49
Muzaffar Nagar	5.03	3.39	3.66	4.48	9.52	9.09	8.48
Balrampur	3.26	1.55	1.28	1.96	1.05	2.13	1.94
Pilibhit	5.02	0.00	3.25	3.58	9.47	9.00	8.66
J.P. Nagar	1.10	1.41	0.78	0.99	1.69	4.43	4.81
Moradabad	1.96	0.00	1.68	1.59	4.24	1.58	2.39
Saharanpur	1.41	0.51	1.32	1.21	0.00	6.42	5.39
Barabanki	8.60	1.22	3.02	5.28	3.85	7.26	6.89
Bijnore	2.86	1.15	0.42	2.00	0.00	3.43	3.25
Baghpat	3.05	0.80	1.62	1.96	0.00	3.80	3.72
Shravasti	11.30	4.17	5.98	7.12	10.53	15.61	15.20
Lucknow	4.87	3.31	1.11	3.68	0.00	7.69	7.39
Bareilly	5.17	14.43	6.04	6.47	4.05	5.88	5.67
Rampur	0.00	0.00	0.48	0.26	0.00	2.00	1.92
Bulandshahar	0.78	0.42	1.35	0.94	6.49	2.72	3.56
Shahjahanpur	4.87	2.68	5.22	4.73	4.76	5.33	5.32
Average	4.01	2.20	2.86	3.23	3.88	5.57	5.25

**Annexure 3: District-wise Never Enrolled (5-15 Age Group)(%)**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	10.78	4.21	7.02	7.63	5.72	7.48	6.70
Badaun	15.05	16.20	20.89	17.34	25.59	40.65	35.55
Bahraich	12.16	4.91	8.57	9.01	12.14	14.17	13.46
Lakhimpur	11.52	4.68	4.72	7.43	12.73	14.46	14.23
Muzaffar Nagar	4.64	0.00	0.73	3.06	2.38	6.68	6.10
Balrampur	20.52	3.61	10.90	12.49	13.68	19.34	18.31
Pilibhit	8.36	5.00	4.33	5.57	24.21	19.91	20.90
J.P. Nagar	8.52	5.63	7.62	7.97	8.47	6.12	6.48
Moradabad	8.96	8.11	7.14	7.94	16.10	3.60	6.15
Saharanpur	6.84	3.57	3.69	5.13	0.00	8.26	10.05
Barabanki	7.26	2.44	8.29	7.28	30.77	11.20	13.04
Bijnore	3.05	3.45	0.00	2.24	6.06	2.96	3.11
Baghpat	3.82	1.60	4.18	3.67	0.00	5.71	5.59
Shravasti	8.22	1.19	11.02	8.77	13.16	20.89	20.27
Lucknow	2.83	0.55	3.33	2.57	0.00	4.45	4.28
Bareilly	8.91	9.28	15.36	12.95	8.11	9.56	8.51
Rampur	0.63	0.00	0.00	0.26	0.00	0.15	0.15
Bulandshahar	0.78	4.22	2.26	2.16	0.00	2.72	2.08
Shahjahanpur	14.33	14.77	11.61	13.00	31.75	35.53	35.11
Average	7.97	5.06	7.56	7.39	13.58	11.78	12.12

**Annexure 4: Tertiary Sector Employment – U.P. (%)**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	8.5	26.5	10.4	12.9	19.7	14.8	16.9
Badaun	3.1	3.8	2.4	3.0	5.3	4.1	4.3
Bahraich	7.5	20.8	10.2	11.0	14.6	17.3	16.4
Lakhimpur	7.5	9.1	10.0	8.8	14.3	17.3	15.9
Muzaffar Nagar	7.8	15.7	12.4	9.8	4.9	12.7	11.2
Balrampur	8.1	25.3	8.0	11.3	30.6	19.1	20.4
Pilibhit	3.4	16.0	7.4	6.8	14.9	5.6	8.5
J.P. Nagar	3.6	17.9	2.9	4.2	37.5	13.1	15.4
Moradabad	6.8	11.0	5.8	6.8	5.2	6.5	6.1
Saharanpur	47.9	29.4	33.4	38.4		61.9	63.3
Barabanki	7.7	20.4	8.7	9.5	19.3	10.6	11.7
Bijnore	5.7	21.7	8.8	8.4	11.8	9.8	9.9
Baghpat	17.9	27.6	16.6	19.0	60.0	12.2	13.6
Shravasti	8.6	16.5	10.3	10.7	2.8	15.0	14.4
Lucknow	14.9	31.0	21.3	19.4	50.0	39.9	39.6
Bareilly	9.9	11.2	10.9	10.6	15.5	14.8	15.1
Rampur	2.9	6.9	1.5	2.3	0.0	8.8	8.7
Bulandshahar	6.1	13.4	7.9	8.7	0.8	6.8	5.3
Shahjahanpur	5.1	8.8	5.2	5.6	13.6	5.5	6.6
Average	9.5	18.7	9.9	11.0	14.0	14.0	14.2

**Annexure 5: District-Wise Average Family Size – U.P**

District	Hindu				Muslim			Share % of Muslim Population
	SC/ST	General	OBC	Total	General	OBC	Total	
Siddharthnagar	6.9	6.9	7.0	7.0	7.9	7.7	7.8	
Badaun	5.4	5.4	5.7	5.5	6.6	6.2	6.3	
Bahraich	6.0	7.4	6.2	6.3	7.5	7.0	7.2	34.8
Lakhimpur	6.9	7.1	7.4	7.1	7.1	6.8	6.9	
Muzaffar Nagar	5.8	5.1	5.6	5.7	6.3	6.1	6.1	38.1
Balrampur	6.4	7.2	6.8	6.7	9.5	7.7	7.9	36.7
Pilibhit	5.4	6.2	6.1	5.9	6.8	6.6	6.6	
J.P. Nagar	6.0	5.8	6.0	5.9	6.8	6.5	6.5	39.4
Moradabad	5.3	5.6	5.5	5.5	6.5	6.2	6.3	45.5
Saharanpur	5.5	6.1	5.4	5.6	4.0	6.5	6.6	39.1
Barabanki	4.7	5.2	5.3	5.1	6.4	5.9	6.0	
Bijnore	5.6	4.9	5.4	5.4	5.9	6.2	6.2	41.7
Baghpat	5.4	5.2	5.2	5.3	5.3	6.3	6.2	
Shravasti	5.5	6.1	6.1	5.9	6.0	6.3	6.3	
Lucknow	5.4	5.6	5.4	5.4	4.5	6.0	6.0	
Bareilly	5.6	5.7	5.8	5.7	6.5	6.3	6.4	33.9
Rampur	6.1	8.1	5.9	6.1	6.0	6.7	6.7	49.1
Bulandshahar	6.6	6.3	6.5	6.5	8.1	6.9	7.2	
Shahjahanpur	5.1	5.5	5.4	5.3	6.2	6.1	6.1	
Average	5.7	6.1	5.9	5.9	7.1	6.5	6.6	

**Annexure 6: Districtwise Dependency Ratio – U.P**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	91.3	84.0	100.8	94.5	104.6	101.8	102.9
Badaun	98.2	98.4	92.5	96.2	95.3	98.0	97.3
Bahraich	91.8	81.4	90.9	89.5	96.4	114.6	106.3
Lakhimpur	101.2	94.4	90.9	95.7	99.7	109.4	105.6
Muzaffar Nagar	85.9	75.5	76.6	82.0	109.2	103.4	105.1
Balrampur	81.2	64.4	83.0	78.2	80.4	85.9	85.3
Pilibhit	90.0	90.6	79.0	83.0	100.0	91.0	94.6
J.P. Nagar	78.4	72.3	72.2	75.3	81.0	80.6	80.2
Moradabad	86.4	61.4	81.5	80.4	94.0	86.5	87.4
Saharanpur	70.6	63.3	65.5	67.1	100.0	100.0	105.4
Barabanki	91.5	70.3	83.4	85.1	62.2	98.1	94.0
Bijnore	92.3	72.4	77.8	85.7	114.6	107.0	107.1
Baghpat	77.2	60.4	67.3	68.8	100.0	89.8	88.7
Shravasti	104.3	94.8	97.7	98.9	151.2	119.6	121.2
Lucknow	99.1	70.1	93.4	91.8	350.0	90.3	92.1
Bareilly	72.0	54.3	71.5	70.0	71.2	80.0	78.6
Rampur	64.4	86.9	63.0	64.6	50.0	72.5	72.7
Bulandshahar	75.8	64.5	71.1	70.9	90.7	82.8	84.4
Shahjahanpur	100.3	83.8	93.8	94.5	88.2	117.0	110.9
Average	86.8	74.2	81.4	82.3	94.3	94.6	94.6

**Annexure 7: Indebtedness (%HH) in U.P. MCDs**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	35.5	29.2	30.5	31.8	33.8	27.0	29.5
Badaun	15.4	12.4	8.8	12.7	13.0	34.0	26.3
Bahraich	44.1	35.6	30.5	35.2	28.8	44.3	39.2
Lakhimpur	47.2	42.6	45.8	45.8	44.7	47.2	45.9
Muzaffar Nagar	29.8	16.3	22.9	26.4	16.3	20.4	19.8
Balrampur	7.9	7.2	9.1	8.3	16.7	8.1	9.3
Pilibhit	63.4	61.1	63.9	63.6	46.0	44.2	45.8
J.P. Nagar	65.2	38.1	64.6	63.1	60.7	57.2	57.3
Moradabad	58.8	58.3	47.8	53.2	66.7	28.7	36.7
Saharanpur	41.3	33.6	31.5	36.0	0.0	42.0	41.9
Barabanki	29.2	39.1	35.8	33.2	14.3	17.9	17.5
Bijnore	10.9	6.2	5.4	8.7	0.0	6.7	6.4
Baghpat	32.4	23.7	31.2	30.2	33.3	46.1	46.0
Shravasti	43.2	38.8	36.6	38.8	38.9	51.1	50.2
Lucknow	20.7	20.2	17.3	19.7	0.0	24.1	23.1
Bareilly	26.9	29.6	34.7	31.9	39.7	42.4	38.9
Rampur	30.2	35.7	21.2	25.6	25.0	21.3	20.7
Bulandshahar	55.5	49.7	51.7	52.4	47.9	53.9	52.0
Shahjahanpur	29.0	41.3	30.3	31.4	11.1	22.6	21.1
Average	35.4	32.1	34.9	34.7	33.3	31.0	31.3

**Annexure 8: Institutional Sources (%) – U.P.**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	33.33	47.06	34.02	36.08	31.03	6.15	17.46
Badaun	46.67	53.85	72.22	53.95	33.33	28.38	30.77
Bahraich	34.88	70.97	23.93	34.19	35.71	11.63	17.39
Lakhimpur	48.89	72.73	55.36	55.63	28.85	20.93	23.91
Muzaffar Nagar	28.85	50.00	20.83	27.50	28.57	6.94	9.52
Balrampur	46.67	70.00	44.00	50.00	100.00	62.50	70.97
Pilibhit	27.78	39.29	44.97	38.78	19.35	15.00	15.97
J.P. Nagar	35.71	50.00	45.51	40.59	31.58	33.33	33.33
Moradabad	35.54	58.33	48.55	44.19	33.33	37.18	35.71
Saharanpur	14.52	25.00	20.22	18.39	0.00	13.43	16.05
Barabanki	70.73	80.00	75.00	73.91	25.00	46.00	44.44
Bijnore	30.56	25.00	75.00	37.50	0.00	21.74	21.74
Baghpat	9.84	60.71	49.07	38.58	0.00	8.18	7.89
Shravasti	22.09	50.00	27.27	29.08	71.43	10.45	13.29
Lucknow	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bareilly	38.46	29.41	43.70	41.18	17.39	13.58	15.45
Rampur	85.19	100.00	65.22	77.14	0.00	66.67	65.79
Bulandshahar	21.97	26.09	21.21	22.62	22.22	17.24	18.42
Shahjahanpur	52.00	79.49	62.11	61.72	75.00	23.81	31.25
Average	33.65	49.03	41.66	39.33	31.18	21.71	23.75



**Annexure 9: District-wise In-House Drinking Water– U.P. (%)**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	67.47	85.85	86.38	80.58	86.15	83.64	84.48
Badaun	63.86	93.26	87.11	76.41	87.04	64.59	73.11
Bahraich	50.28	73.56	62.25	60.39	72.50	68.75	69.62
Lakhimpur	59.20	77.78	80.44	70.84	85.29	72.67	77.36
Muzaffar Nagar	55.45	89.80	72.29	63.95	81.40	66.33	68.16
Balrampur	64.92	95.50	78.41	77.21	80.56	85.08	84.13
Pilibhit	76.85	88.89	84.88	82.35	75.56	83.18	81.48
J.P. Nagar	90.48	100.00	91.79	91.68	89.29	97.38	96.56
Moradabad	82.35	94.44	92.26	88.81	88.33	89.41	89.58
Saharanpur	82.89	77.86	88.89	84.18	100.00	75.64	72.63
Barabanki	45.32	62.50	59.41	53.49	71.43	63.43	64.31
Bijnore	44.41	89.23	71.81	57.69	33.33	57.14	56.23
Baghpat	55.08	73.50	70.38	66.51	100.00	50.87	52.72
Shravasti	62.84	91.84	78.23	75.96	77.78	81.70	81.18
Lucknow	34.52	31.78	20.92	30.47	NA	30.00	29.45
Bareilly	79.46	77.78	85.22	82.85	87.93	84.18	86.42
Rampur	88.76	100.00	95.85	92.91	100.00	95.36	95.56
Bulandshahar	73.06	86.05	79.19	78.96	72.92	83.55	80.69
Shahjahanpur	56.47	75.90	76.22	68.55	85.71	77.96	78.41
Average	63.42	79.77	77.73	72.25	81.75	74.85	76.07

**Annexure 10: District-wise Pucca House – U.P. (%)**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	46.39	59.43	48.03	49.73	60.77	48.13	53.45
Badaun	21.75	39.33	25.77	25.88	29.63	23.44	25.38
Bahraich	28.25	45.98	17.29	24.55	21.25	14.20	16.15
Lakhimpur	32.40	45.37	35.56	36.02	13.73	21.12	18.49
Muzaffar Nagar	47.44	77.55	46.99	50.09	72.09	36.39	39.66
Balrampur	20.42	54.95	23.48	28.62	58.33	27.46	30.84
Pilibhit	46.76	38.89	35.28	39.43	26.67	30.84	30.86
J.P. Nagar	38.10	54.76	48.88	43.84	32.14	39.30	38.17
Moradabad	33.94	61.11	38.38	39.49	25.00	35.59	32.57
Saharanpur	35.23	43.57	35.56	37.01	100.00	40.38	38.95
Barabanki	30.71	37.50	39.85	35.55	42.86	27.61	28.96
Bijnore	28.43	49.23	42.28	34.91	40.00	24.01	24.93
Baghpat	26.74	56.41	48.68	43.72	33.33	16.52	17.15
Shravasti	20.22	37.76	30.11	28.48	38.89	21.28	22.75
Lucknow	15.75	14.06	15.38	15.36	NA	19.29	18.49
Bareilly	29.73	38.89	25.07	27.67	18.97	25.99	22.26
Rampur	41.34	78.57	37.33	40.49	NA	34.87	34.25
Bulandshahar	70.00	77.46	74.00	73.59	72.92	62.99	65.69
Shahjahanpur	15.95	34.94	24.39	22.59	42.86	18.82	22.47
Average	32.54	48.90	36.26	36.57	37.68	29.83	30.95

**Annexure 11: District-wise In-House Toilet Facilities– U.P. (%)**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	6.02	12.26	1.79	5.08	13.85	8.41	10.63
Badaun	9.47	44.94	18.56	18.13	37.96	19.62	26.89
Bahraich	6.78	16.09	6.63	8.02	15.00	3.98	7.31
Lakhimpur	6.80	12.96	11.11	9.61	23.53	11.80	16.23
Muzaffar Nigier	25.64	44.90	42.77	32.83	74.42	52.72	54.19
Balrampur	5.76	30.63	4.92	10.25	33.33	7.80	10.48
Pilibhit	11.57	33.33	17.24	16.22	44.44	20.56	27.16
J.P. Nagar	16.83	19.05	14.18	15.84	50.00	44.98	45.04
Moradabad	14.93	38.89	30.98	25.93	35.00	52.54	47.56
Saharanpur	37.92	52.86	50.00	45.48	100.00	53.85	50.00
Barabanki	5.24	20.31	7.01	7.64	46.43	15.30	18.18
Bijnore	12.14	44.62	28.19	20.68	66.67	46.81	47.54
Baghpat	26.74	54.70	43.70	40.78	33.33	18.70	18.41
Shravasti	6.56	16.33	5.91	7.66	11.11	3.40	3.92
Lucknow	14.32	12.40	12.24	13.44	NA	4.29	4.11
Bareilly	25.95	31.48	20.05	22.82	56.90	43.50	49.06
Rampur	62.57	71.43	66.36	64.88	75.00	71.18	71.27
Bulandshahar	17.89	22.09	21.67	20.58	35.42	28.48	30.35
Shahjahanpur	11.21	26.51	15.68	15.45	80.00	16.67	25.99
Average	16.91	29.58	20.95	20.55	35.78	30.10	31.16

**Annexure 12: District-wise Electricity – U.P. (%)**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	11.4	44.3	17.6	20.9	27.7	20.6	23.9
Badaun	9.5	21.3	10.8	11.8	24.1	7.2	13.0
Bahraich	5.6	21.8	5.8	8.0	11.3	4.0	6.2
Lakhimpur	5.6	17.6	12.0	10.3	14.7	6.8	9.8
Muzaffar Nagar	24.0	67.3	40.4	33.2	20.9	25.9	24.9
Balrampur	7.9	37.8	17.8	18.4	50.0	22.4	25.4
Pilibhit	7.9	16.7	17.8	14.3	17.8	9.3	13.0
J.P. Nagar	6.7	7.1	7.5	7.0	7.1	10.9	10.3
Moradabad	10.0	34.7	24.9	20.5	10.0	29.2	24.8
Saharanpur	72.8	60.7	78.1	72.5	100.0	64.1	63.2
Barabanki	8.2	35.9	22.9	17.8	35.7	17.5	19.2
Bijnore	19.8	46.2	38.9	28.5	33.3	24.6	25.2
Baghpat	46.5	76.1	72.4	65.6	100.0	27.8	29.3
Shravasti	4.9	14.3	8.9	8.6	11.1	6.0	6.3
Lucknow	18.6	18.0	26.0	20.4	50.0	12.1	12.2
Bareilly	10.3	25.9	11.1	12.1	19.0	13.6	14.7
Rampur	46.4	50.0	38.7	42.4	NA	40.3	40.6
Bulandshahar	30.0	38.2	29.7	31.9	20.8	17.5	18.6
Shahjahanpur	8.6	25.3	14.6	13.8	42.9	14.5	18.5
Average	19.1	35.8	25.2	24.3	22.2	20.8	21.3

**Annexure 13: Access to PDS (%) – U.P.**

District	Hindu				Muslim		
	SC/ST	General	OBC	Total	General	OBC	Total
Siddharthnagar	13.25	25.47	19.78	18.91	22.31	21.03	21.84
Badaun	18.88	12.50	21.65	18.84	18.52	8.61	13.03
Bahraich	8.47	26.44	12.97	13.58	6.25	17.05	13.46
Lakhimpur	20.80	30.56	24.66	24.10	25.49	21.74	23.02
Muzaffar Nagar	49.68	34.69	58.43	51.04	62.79	46.94	48.60
Balrampur	23.04	55.45	32.58	33.81	47.22	45.08	45.21
Pilibhit	13.43	13.89	12.73	13.04	14.00	6.98	8.95
J.P. Nagar	3.80	7.14	3.73	3.99	17.86	5.24	6.87
Moradabad	12.22	16.67	14.14	13.73	10.00	14.77	13.31
Saharanpur	16.22	25.00	18.89	18.98	100.00	21.15	21.58
Barabanki	45.69	53.13	52.59	49.58	67.86	54.85	56.23
Bijnore	23.64	24.62	25.50	24.29	46.67	38.30	38.55
Baghpat	27.27	29.91	27.11	27.67	66.67	27.39	27.62
Shravasti	39.89	60.20	52.67	50.23	66.67	33.62	35.69
Lucknow	51.60	43.59	37.79	46.61	100.00	53.60	53.49
Bareilly	28.95	47.06	39.52	36.87	33.33	30.97	32.76
Rampur	80.95	100.00	71.43	76.62	NA	76.82	76.43
Bulandshahar	2.84	5.26	4.42	4.14	6.25	2.67	4.00
Shahjahanpur	50.25	62.20	59.39	56.41	72.41	63.53	65.02
Average	26.76	31.70	28.44	28.25	26.96	31.85	30.97

**Annexure 14: District-wise Literacy Rate (6 years & above)– Bihar MCDs (%)**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	47.43	66.34	83.33	59.58	57.12	58.00	57.04
Bettiah	52.25	59.84	83.81	58.90	61.75	72.46	64.73
Darbhanga	50.00	56.16	77.09	55.70	53.84	62.23	58.78
Katihar	53.56	58.53	71.88	57.27	56.24	57.52	57.14
Kishanganj	46.15	67.38	56.25	58.44	55.72	55.03	55.34
Purniya	38.36	55.89	54.37	49.51	43.58	51.25	44.82
Sitamari	51.87	59.77	83.79	61.61	55.81	61.68	58.47
Average	49.34	60.00	78.82	57.68	54.10	59.09	55.87

**Annexure 15: Districtwise Dropouts Among 5-15 Age Group in Bihar MCDs (%)**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	3.31	6.55	0.00	5.03	3.51	2.38	3.49
Bettiah	1.13	2.95	0.56	2.12	2.77	3.30	3.11
Darbhanga	1.80	4.67	0.00	3.05	3.21	6.63	5.11
Katihar	1.63	2.36	0.00	2.08	4.11	5.93	5.05
Kishanganj	0.71	3.76	0.00	2.51	1.59	2.84	2.13
Purniya	0.00	1.63	2.94	1.17	1.32	0.00	1.08
Sitamari	1.17	2.01	0.00	1.47	3.81	0.64	2.21
Average	1.49	3.29	0.42	2.43	2.59	3.77	3.06

\*General category

**Annexure 16: Districtwise Enrolment Among 5-15 Age Group in Bihar MCDs (%)**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	86.09	90.39	100.00	89.20	90.69	96.03	91.53
Bettiah	74.93	81.33	93.13	79.53	74.33	79.33	76.30
Darbhanga	67.57	79.40	92.98	75.20	73.40	77.55	75.71
Katihar	87.50	86.13	100.00	86.81	79.65	81.85	80.97
Kishanganj	77.30	78.40	100.00	78.21	78.61	76.06	77.52
Purniya	65.75	79.27	85.29	75.12	62.71	71.75	64.24
Sitamari	75.88	82.14	89.38	81.17	75.24	88.18	81.39
Average	75.58	82.62	91.10	80.66	76.38	80.60	77.96

**Annexure 17: Districtwise Educational Status of Matric and above – Bihar (%)**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	8.58	20.79	32.00	17.61	10.05	7.17	9.49
Bettiah	9.14	11.79	29.95	13.21	5.91	15.09	8.88
Darbhanga	12.18	14.67	37.14	16.91	10.75	13.24	12.30
Katihar	8.75	10.19	17.39	9.96	6.18	8.20	7.34
Kishanganj	4.30	6.12	11.11	5.60	9.36	9.79	9.66
Purniya	5.46	14.45	12.50	11.80	10.83	13.53	11.36
Sitamari	7.20	14.34	35.71	17.57	10.20	9.07	9.49
Average	8.67	13.37	32.13	14.10	9.12	10.59	9.69

**Annexure 18: District-Wise Average Family Size in Bihar MCDs**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	All	OBC	GC*	All
Araria	5.2	5.7	5.3	5.4	6.3	5.6	6.2
Bettiah	5.6	5.9	5.8	5.8	6.1	6.3	6.1
Darbhanga	5.7	5.6	6.0	5.7	6.0	5.9	5.9
Katihar	5.5	5.6	4.4	5.5	6.1	5.9	6.0
Kishanganj	5.8	5.6	4.5	5.6	6.3	6.1	6.2
Purniya	5.1	5.4	4.8	5.2	6.0	5.3	5.8
Sitamari	5.7	5.8	5.9	5.8	6.1	6.1	6.1
Average	5.5	5.7	5.7	5.6	6.2	5.9	6.0

**Annexure 19: Districtwise Dependency Ratio in Bihar MCDs**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	92	95	90	93	102	83	100
Bettiah	94	87	69	88	107	107	107
Darbhanga	91	89	62	87	111	86	96
Katihar	105	96	57	98	113	92	100
Kishanganj	102	92	50	95	102	96	99
Purniya	95	87	79	89	102	96	101
Sitamari	113	92	72	94	102	102	102
Average	97	91	70	91	105	94	100

\*General category

**Annexure 20: District-wise Secondary Sector Employment in Bihar MCDs (%)**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	11.25	19.22	25.00	15.66	27.72	27.85	27.22
Bettiah	15.38	17.94	19.40	16.94	26.33	26.50	26.35
Darbhanga	33.99	26.04	20.48	29.22	43.21	44.83	44.16
Katihar	12.84	17.59	20.00	16.16	27.03	37.27	32.72
Kishanganj	20.26	22.94	33.33	21.94	27.53	25.78	26.79
Purniya	7.09	12.50	13.85	10.51	25.97	21.31	25.06
Sitamari	21.15	30.17	25.00	26.57	61.90	54.09	58.32
Average	18.46	20.98	21.15	19.98	30.62	34.63	32.01

**Annexure 21: District-wise Service Sector Employment in Bihar MCDs (%)**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	8.04	16.22	30.00	12.80	12.83	15.07	13.14
Bettiah	7.18	15.70	20.90	12.40	8.45	12.82	9.46
Darbhanga	18.42	24.95	33.73	22.69	22.84	20.91	21.70
Katihar	11.28	14.36	6.67	13.27	9.96	12.73	11.58
Kishanganj	5.73	12.90	22.22	9.90	16.10	14.73	15.61
Purniya	6.76	11.50	12.31	9.72	10.90	10.25	10.74
Sitamari	10.04	12.24	39.52	15.39	16.83	15.30	15.82
Average	10.24	15.55	28.20	14.30	13.34	14.91	13.90

**Annexure 22: Workers' Migration (%) in Bihar MCDs**

	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	8.89	9.76	8.11	9.35	12.34	10.10	12.11
Bettiah	10.55	10.61	12.86	10.79	13.62	11.38	13.02
Darbhanga	14.13	15.16	24.02	15.57	12.99	18.14	15.96
Katihar	7.36	9.02	5.56	8.44	9.40	16.18	13.15
Kishanganj	11.35	12.37	22.22	12.08	13.70	15.77	14.60
Purniya	14.59	14.30	18.40	14.72	15.11	11.48	14.41
Sitamari	8.38	11.46	16.23	11.32	17.60	18.28	17.86
Average	10.90	11.67	16.57	11.78	13.49	15.46	14.25

**Annexure 23: Incidence of Indebtedness (%HH) in Bihar MCDs**

	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	30.30	44.19	28.57	37.74	41.86	58.65	44.74
Bettiah	54.01	53.75	50.00	53.53	44.66	40.21	43.58
Darbhanga	52.76	54.87	59.52	54.39	50.60	40.26	44.58
Katihar	33.04	41.95	57.14	39.44	42.98	37.54	39.85
Kishanganj	21.35	32.17	0.00	26.92	33.67	43.12	37.19
Purniya	40.68	50.58	53.85	47.15	59.20	54.03	58.49
Sitamari	52.35	56.41	46.84	53.69	49.41	48.48	48.55
Average	43.92	49.27	49.09	47.21	45.76	44.07	45.05

\*General category

**Annexure 24: District-wise In-house Drinking Water in Bihar MCDs (%)**

District	Hindu				Muslim		
	SC & ST	OBC	GC*	Total	OBC	GC*	Total
Araria	55.30	82.56	85.71	71.38	75.34	71.15	74.33
Bettiah	37.13	56.13	79.17	49.81	50.99	65.98	54.75
Darbhanga	23.12	37.61	69.05	34.26	46.99	59.74	54.41
Katihar	50.89	66.10	87.50	61.80	59.21	69.77	65.41
Kishanganj	56.18	83.90	75.00	72.04	73.75	77.98	75.55
Purniya	61.86	79.07	57.69	70.89	76.50	87.10	78.73
Sitamari	18.12	45.05	55.70	38.72	34.12	35.15	34.88
Average	39.96	60.90	66.97	53.38	65.07	66.82	65.70

**Annexure 25: Literacy Rate (6 years & above) in West Bengal MCDs**

District	Hindu				Muslim-General
	SC & ST	OBC	GC*	Total	
Burdwan	68.1	89.2	87.6	77.0	72.4
Birbhum	63.3	92.1	86.5	72.5	70.7
Coochbehar	71.4	78.9	72.1	71.7	59.8
Daksin Dinajpur	60.8	74.1	74.8	64.4	76.4
Haora	91.8	36.4	92.6	91.1	95.9
Malda	35.0	75.0	43.8	41.3	56.4
Murshidabad	83.4	83.8	77.4	79.2	67.8
Nadia	66.9	68.0	72.3	70.5	49.8
North_24prg	83.3	87.0	88.1	85.7	79.5
South_24prg	74.3	86.7	89.3	80.0	74.3
Uttar Dinajpur	65.0	62.5	70.6	69.0	53.4
Average	65.0	62.5	70.6	69.0	53.4

**Annexure 26: Percentage with 'Matric and Above' Educational Status in West Bengal MCDs**

District	Hindu				Muslim-General
	SC & ST	OBC	GC*	Total	
Burdwan	11.9	22.8	32.6	21.9	9.9
Birbhum	9.9	22.1	28.9	17.9	14.8
Coochbehar	11.2	20.0	21.4	14.2	6.9
Daksin Dinajpur	11.8	21.7	19.4	14.1	15.9
Haora	40.2	0.0	42.5	41.5	15.0
Malda	7.3	8.3	28.6	15.9	11.1
Murshidabad	18.7	35.1	24.0	23.3	12.5
Nadia	10.1	0.0	14.5	12.5	12.6
North_24prg	15.1	28.9	26.2	21.1	10.2
South_24prg	12.7	37.2	34.2	22.1	7.5
Uttar Dinajpur	19.2	20.0	18.6	18.8	8.3
Average	12.7	25.1	27.6	19.6	11.0

\*General category

**Annexure 27: Households with Pucca Houses in West Bengal MCDs (%)**

District	Hindu				Muslim- General
	SC & ST	OBC	GC*	Total	
Burdwan	7.6	10.8	35.4	18.9	12.3
Birbhum	3.4	26.5	26.8	12.0	7.9
Coochbehar	1.0	0.0	6.6	2.5	1.3
Daksin Dinajpur	2.9	5.0	3.7	3.1	5.2
Haora	22.7	6.7	39.3	32.7	13.9
Malda	2.5	14.8	13.8	5.7	1.4
Murshidabad	8.0	21.9	35.6	18.8	19.0
Nadia	5.8	13.5	17.9	11.8	8.8
North_24prg	17.2	27.6	33.1	25.2	16.4
South_24prg	4.3	11.4	5.9	5.3	0.0
Uttar Dinajpur	13.9	22.2	26.3	18.7	8.9
Average	7.0	15.9	26.3	14.3	9.9

**Annexure 28: Households with Electricity in West Bengal MCDs (%)**

District	Hindu				Muslim- General
	SC & ST	OBC	GC*	Total	
Burdwan	30.9	45.9	67.9	46.5	37.0
Birbhum	15.6	55.9	55.4	30.4	28.0
Coochbehar	10.8	11.1	25.2	14.7	6.3
Daksin Dinajpur	14.2	20.0	39.3	20.0	33.1
Haora	72.2	60.0	87.1	81.2	65.9
Malda	16.7	51.9	43.1	24.7	19.3
Murshidabad	24.0	65.6	60.0	40.8	28.0
Nadia	24.2	51.4	47.7	36.6	23.3
North_24prg	44.4	48.3	71.1	57.2	49.2
South_24prg	34.0	50.0	47.4	39.5	30.4
Uttar Dinajpur	23.8	22.7	58.8	26.9	21.0
Average	25.7	45.4	59.7	38.8	30.3

**Annexure 29: Households with In-House Access to Safe Drinking Water in West Bengal MCDs (%)**

District	Hindu				Muslim- General
	SC & ST	OBC	GC*	Total	
Burdwan	20.6	29.7	47.6	31.9	19.0
Birbhum	10.4	20.6	31.2	17.4	8.8
Coochbehar	72.6	100.0	76.2	74.0	74.3
Daksin Dinajpur	39.7	45.0	46.7	41.4	31.6
Haora	17.5	53.3	38.2	31.5	24.7
Malda	7.9	33.3	56.9	19.5	29.6
Murshidabad	23.2	62.5	45.6	35.2	31.6
Nadia	63.9	62.2	69.8	66.5	51.4
North_24prg	54.0	62.1	65.7	60.0	60.8
South_24prg	16.6	16.7	15.4	16.2	13.6
Uttar Dinajpur	69.5	90.9	85.3	73.6	59.7
Average	37.9	52.0	50.3	43.1	37.8

\*General category

**Annexure 30: Households with In-house W.C. Toilet Facility in West Bengal MCDs (%)**

District	Hindu				Muslim - General
	SC & ST	OBC	GC	Total	
Burdwan	43.4	32.4	61.3	49.9	45.5
Birbhum	7.7	29.4	29.9	15.9	13.4
Coochbehar	46.9	77.8	61.6	51.5	39.2
Daksin Dinajpur	11.8	40.0	54.1	22.1	12.3
Haora	51.5	60.0	77.8	68.3	67.6
Malda	6.3	51.9	35.4	15.7	13.4
Murshidabad	22.7	56.3	57.8	38.2	21.6
Nadia	65.7	89.2	74.8	71.4	44.8
North_24prg	77.4	82.8	86.6	82.1	79.4
South_24prg	44.4	61.1	56.4	49.4	37.4
Uttar Dinajpur	16.0	18.2	44.1	18.9	7.2
Average	34.5	51.0	64.6	46.1	33.5

**Annexure 31: District-Wise Average Household Size in Assam MCDs**

District	Hindu				Muslim - General
	SC & ST	OBC	GC	Total	Total*
Kamrup	5.60	5.67	5.56	5.61	5.58
Barpeta	5.19	4.64	5.51	5.26	5.92
Darrang	5.46	5.22	5.08	5.28	5.99
Marigaon	5.21	4.53	5.28	5.06	5.57
Kokrajhar	4.89	4.55	4.98	4.85	5.40
Bongaigaon	5.16	4.76	4.58	4.95	5.43
Dhubri	4.74	4.57	4.65	4.64	5.74
Nagaon	5.50	5.08	5.28	5.26	5.75
Gopalpara	4.83	4.77	4.47	4.74	5.73
Hailakandi	5.38	5.10	4.84	5.18	5.85
Cachar	4.83	4.93	4.92	4.88	5.03
N.C. Hills	4.83	4.88	5.90	4.88	NA
Karimganj	4.63	4.93	4.88	4.80	6.26
Average	5.09	4.96	5.12	5.06	5.69

\*Almost entirely General category except a small fraction of OBCs in Darrang, Hailakandi and Cachar.

**Annexure 32: Sex Ratio in Assam MCDs  
(Females per 1000 Male Population)**

District	Hindu				Muslim - General
	SC & ST	OBC	GC	Total	Total*
Kamrup	859	890	876	872	929
Barpeta	1019	875	921	949	897
Darrang	924	948	936	933	938
Marigaon	876	869	943	885	864
Kokrajhar	958	886	850	932	903
Bongaigaon	983	942	732	944	937
Dhubri	971	908	755	914	937
Nagaon	945	903	836	906	909
Gopalpara	1030	1032	878	998	893
Hailakandi	825	752	873	810	814
Cachar	993	975	935	977	923
N.C. Hills	896	1108	879	902	NA
Karimganj	867	942	866	895	908
Average	922	909	888	912	906

\*Almost entirely General category except a small fraction of OBCs in Darrang, Hailakandi and Cachar.



**Annexure 33: f Dependency Ratio\* Across the MCDs in Assam**

District	Hindu				Muslim-General
	SC & ST	OBC	GC	Total	
Kamrup	59	63	62	61	73
Barpeta	63	47	49	53	85
Darrang	55	61	59	57	89
Marigaon	57	39	70	54	95
Kokrajhar	59	65	78	63	97
Bongaigaon	81	58	49	69	88
Dhubri	83	73	41	73	90
Nagaon	70	65	53	64	97
Gopalpara	60	61	39	55	96
Hailakandi	74	53	51	62	71
Cachar	60	50	46	53	67
N.C. Hills	25	30	36	26	NA
Karimganj	54	49	44	50	91
Total	55	57	54	55	87

\*Percentage of Non-earning members to Earning members in the household.

**Annexure 34: Proportion of Children 6-10 Age Group Never Enrolled in School in Assam MCDs (%)**

District	Hindu				Muslim-General
	SC & ST	OBC	GC	Total	
Kamrup	3.4	5.5	2.6	3.8	4.4
Barpeta	3.8	0.0	1.7	2.2	0.7
Darrang	0.8	1.4	2.4	1.5	3.6
Marigaon	0.4	1.3	0.0	0.5	0.0
Kokrajhar	10.0	21.5	9.9	11.4	18.4
Bongaigaon	3.4	3.8	0.0	3.3	4.2
Dhubri	0.9	0.0	0.0	0.3	2.5
Nagaon	0.3	2.4	0.7	1.3	2.7
Gopalpara	2.5	0.0	4.4	2.4	8.0
Hailakandi	1.1	2.8	3.8	2.2	2.3
Cachar	1.3	2.2	0.0	1.4	0.9
N.C. Hills	0.5	0.0	0.0	0.4	NA
Karimganj	0.0	0.0	3.3	0.8	1.5
Average	2.5	2.9	2.6	2.6	3.9

**Annexure 35: Proportion of School Dropouts in Assam MCDs(%)**

District	Hindu				Muslim-General
	SC & ST	OBC	GC	Total	
Kamrup	9.2	4.7	4.8	6.8	10.4
Barpeta	5.8	6.2	3.9	5.0	3.2
Darrang	9.8	6.3	12.6	10.1	9.4
Marigaon	24.1	23.6	19.6	23.4	19.7
Kokrajhar	17.6	16.1	19.8	17.8	20.5
Bongaigaon	11.3	11.3	8.9	11.1	9.3
Dhubri	7.8	3.1	13.3	5.9	5.4
Nagaon	12.8	18.7	16.8	16.1	10.0
Gopalpara	14.4	9.0	11.5	12.9	8.8
Hailakandi	27.7	30.0	28.5	28.6	33.1
Cachar	4.7	5.2	11.6	6.1	6.6
N.C. Hills	22.7	7.9	14.3	21.3	NA
Karimganj	35.9	26.2	24.2	29.5	20.9
Average	17.1	14.4	14.3	15.8	12.7

**Annexure 36: roportion of Children Enrolled in Elementary Schools  
in Assam MCDs (%)**

District	Hindu				Muslim- General
	SC & ST	OBC	GC	Total	
Kamrup	87.4	89.8	92.6	89.4	85.2
Barpeta	90.4	93.8	94.4	92.8	96.1
Darrang	89.3	92.3	85.0	88.4	87.0
Marigaon	75.5	75.2	80.4	76.1	80.3
Kokrajhar	72.3	62.4	70.2	70.8	61.1
Bongaigaon	85.4	84.9	91.1	85.6	86.4
Dhubri	91.3	96.9	86.7	93.8	92.1
Nagaon	86.8	78.9	82.5	82.6	87.4
Gopalpara	83.1	91.0	84.1	84.8	83.2
Hailakandi	71.2	67.2	67.7	69.3	64.6
Cachar	94.0	92.6	88.4	92.5	92.5
N.C. Hills	76.9	92.1	85.7	78.3	
Karimganj	64.1	73.8	72.5	69.7	77.5
Average	80.4	82.7	83.1	81.5	83.4

**Annexure 37: Proportion of Landless Households in Assam MCDs (%)**

District	Hindu				Muslim- General
	SC & ST	OBC	GC	Total	
Kamrup	47.8	47.6	53.6	49.1	47.2
Barpeta	6.0	14.3	0.0	4.6	5.0
Darrang	7.5	11.5	6.4	8.3	11.2
Marigaon	7.5	11.5	6.4	8.3	11.2
Kokrajhar	6.1	2.7	10.7	6.1	11.2
Bongaigaon	1.8	1.7	3.4	2.0	6.7
Dhubri	48.6	48.6	85.0	52.2	58.0
Nagaon	50.0	31.1	38.5	39.0	36.1
Gopalpara	0.0	0.0	0.0	0.0	0.0
Hailakandi	49.4	54.1	48.1	50.7	32.3
Cachar	75.7	73.0	85.2	76.1	77.6
N.C. Hills	4.0	18.8	14.3	5.0	
Karimganj	67.8	60.0	71.3	65.7	39.8
Average	23.0	36.3	29.5	27.9	29.4

**Annexure 38: Share of Agriculture and Allied Activities in Total Employment  
in Assam MCDs (%)**

District	Hindu				Muslim- General
	SC & ST	OBC	GC	Total	
Kamrup	75.2	75.1	68.2	73.4	69.9
Barpeta	31.6	45.7	26.7	31.0	51.2
Darrang	51.6	61.0	54.5	54.4	49.9
Marigaon	59.8	54.1	49.4	57.2	56.1
Kokrajhar	50.1	43.7	39.8	47.2	31.1
Bongaigaon	39.0	47.2	39.0	41.9	45.2
Dhubri	57.6	57.8	3.6	51.5	43.2
Nagaon	47.1	53.9	38.9	49.1	46.0
Gopalpara	36.7	37.7	34.0	36.2	38.6
Hailakandi	51.0	50.0	44.0	49.3	56.6
Cachar	28.3	26.2	11.5	24.4	26.4
N.C. Hills	69.1	48.5	44.0	67.3	NA
Karimganj	19.9	20.1	6.0	17.2	21.4
Average	54.6	48.8	41.2	50.5	44.5

**Annexure 39: Share of Secondary Sector in Total Employment  
in Assam MCDs (%)**

District	Hindu				Muslim - General
	SC & ST	OBC	GC	Total	
Kamrup	8.7	11.6	17.3	11.8	13.0
Barpeta	28.6	5.7	12.6	17.5	21.5
Darrang	16.5	11.0	9.6	13.1	13.2
Marigaon	11.7	15.8	11.2	12.5	13.7
Kokrajhar	18.7	21.4	35.9	22.4	32.3
Bongaigaon	23.2	12.0	17.1	18.5	18.0
Dhubri	11.8	16.4	35.7	17.0	20.3
Nagaon	13.2	11.4	12.6	12.2	16.5
Gopalpara	29.5	23.4	13.6	24.9	28.0
Hailakandi	21.0	23.8	29.0	23.5	21.6
Cachar	37.7	18.6	19.5	26.2	35.1
N.C. Hills	13.2	6.1	14.0	13.0	
Karimganj	28.6	19.5	27.7	24.8	26.3
Average	17.7	15.8	18.3	17.3	21.8

**Annexure 40: Employment in Tertiary Sector in Assam MCDs (%)**

District	Hindu				Muslim - General
	SC & ST	OBC	GC	Total	
Kamrup	16.1	13.3	14.5	14.9	17.1
Barpeta	39.8	48.6	60.7	51.5	27.3
Darrang	31.9	28.0	35.9	32.5	37.0
Marigaon	28.5	30.1	39.3	30.3	30.2
Kokrajhar	31.2	35.0	24.2	30.4	36.6
Bongaigaon	37.8	40.7	43.9	39.6	36.9
Dhubri	30.6	25.8	60.7	31.5	36.5
Nagaon	39.7	34.6	48.4	38.8	37.6
Gopalpara	33.8	39.0	52.4	38.9	33.4
Hailakandi	28.0	26.2	27.0	27.2	21.8
Cachar	34.0	55.2	69.0	49.4	38.5
N.C. Hills	17.8	45.5	42.0	19.7	100.0
Karimganj	51.6	60.4	66.3	58.1	52.3
Average	27.7	35.4	40.5	32.1	33.7

**Annexure 41: Incidence of Household Indebtedness in Assam MCDs (%)**

District	Hindu				Muslim - General
	SC & ST	OBC	GC	Total	
Kamrup	34.2	31.8	35.9	34.0	36.8
Barpeta	24.7	38.1	26.1	27.5	27.3
Darrang	18.8	15.8	15.6	17.7	41.8
Marigaon	18.8	15.8	15.6	17.7	41.8
Kokrajhar	13.8	17.2	16.1	14.6	27.5
Bongaigaon	17.6	16.5	12.9	16.8	15.3
Dhubri	5.6	12.8	0.0	9.0	14.6
Nagaon	10.6	9.8	21.9	12.3	19.4
Gopalpara	2.9	7.6	9.2	5.1	2.9
Hailakandi	NA	1.6	NA	0.5	0.3
Cachar	4.0	6.1	6.6	5.3	4.6
N.C. Hills	0.5	NA	4.8	0.7	NA
Karimganj	0.0	3.0	2.5	1.7	0.8
Average	13.3	16.0	21.7	15.7	19.7

**Annexure 42: Share of Formal Institutional Sources in Household Debt  
in Assam MCDs (%)**

District	Hindu				Muslim - General
	SC & ST	OBC	GC	Total	
Kamrup	25.7	32.6	38.1	30.8	39.8
Barpeta	36.4	50.0	45.5	43.7	20.7
Darrang	37.3	50.0	30.0	39.0	7.2
Marigaon	37.3	50.0	30.0	39.0	7.2
Kokrajhar	32.5	18.2	10.0	26.2	12.6
Bongaigaon	16.1	19.0	25.0	17.9	15.7
Dhubri	NA	21.4		16.7	24.5
Nagaon	13.3	10.5	37.5	20.0	16.8
Gopalpara	50.0	40.0	14.3	33.3	35.7
Hailakandi	NA	NA	NA	NA	100.0
Cachar	42.9	50.0	100.0	57.1	43.5
N.C. Hills	NA	NA	NA	NA	NA
Karimganj	-	100.0	NA	66.7	50.0
Average	27.0	31.4	38.4	31.3	20.6

**Annexure 43: Proportion of Households with Access to PDS  
in Assam MCDs (%)**

District	Hindu				Muslim- General
	SC & ST	OBC	GC	Total	
Kamrup	66.7	77.5	82.1	73.6	81.6
Barpeta	82.4	72.5	82.4	80.9	77.7
Darrang	53.1	67.3	60.9	57.6	44.4
Marigaon	53.1	67.3	60.9	57.6	44.4
Kokrajhar	85.2	87.7	95.2	87.0	89.3
Bongaigaon	84.2	84.3	87.1	84.5	80.4
Dhubri	83.3	79.8	90.0	82.1	76.6
Nagaon	75.9	62.4	86.3	71.3	73.7
Gopalpara	85.1	87.9	90.8	86.9	81.3
Hailakandi	50.0	42.6	53.2	48.3	47.8
Cachar	71.7	74.8	59.0	71.0	78.4
N.C. Hills	94.8	93.8	85.7	94.3	NA
Karimganj	65.1	66.7	77.5	68.4	73.2
Average	76.3	72.6	77.3	75.5	73.5

**Annexure 44: Households with Houses with Pucca Walls  
in Assam MCDs (%)**

District	Hindu				Muslim- General
	SC & ST	OBC	GC	Total	
Kamrup	28.4	27.6	26.8	27.8	23.0
Barpeta	23.9	33.3	55.6	41.3	12.3
Darrang	7.0	7.7	8.1	7.5	8.9
Marigaon	19.5	27.0	29.7	22.7	10.3
Kokrajhar	9.8	5.2	17.7	10.4	3.2
Bongaigaon	16.5	22.0	38.7	20.7	17.7
Dhubri	2.8	0.0	5.0	1.5	5.4
Nagaon	22.7	25.3	28.8	25.0	18.6
Gopalpara	7.2	13.6	10.5	9.1	1.5
Hailakandi	38.9	27.9	35.4	34.6	27.3
Cachar	6.4	14.9	23.0	12.4	6.9
N.C. Hills	8.5	6.3	4.8	8.3	NA
Karimganj	9.0	11.4	15.0	11.2	9.0
Average	7.3	8.9	14.8	9.2	5.0

**Annexure 45: Households with Access to In-house Drinking Water in Assam MCDs (%)**

District	Hindu				Muslim-General
	SC & ST	OBC	GC	Total	
Kamrup	61.3	72.4	54.4	62.7	65.6
Barpeta	81.5	73.8	87.4	83.3	78.4
Darrang	80.1	83.0	89.1	82.1	82.1
Marigaon	80.1	83.0	89.1	82.1	82.1
Kokrajhar	60.3	63.8	69.4	62.1	65.8
Bongaigaon	42.0	62.2	83.9	53.6	75.0
Dhubri	36.1	80.7	90.0	65.7	83.5
Nagaon	53.2	48.5	80.8	55.9	81.2
Gopalpara	34.6	48.5	68.4	44.6	59.5
Hailakandi	6.1	9.0	8.9	7.6	9.1
Cachar	10.4	11.0	8.2	10.3	10.1
N.C. Hills	40.0	56.3	42.9	40.7	NA
Karimganj	16.4	14.1	32.5	19.1	9.9
Average	47.3	48.2	59.4	50.0	59.3

**Annexure 46: Proportion of Households with In-house Toilet Facility in Assam MCDs (%)**

District	Hindu				Muslim-General
	SC & ST	OBC	GC	Total	
Kamrup	38	35	34	36	39
Barpeta	35	29	45	39	27
Darrang	22	19	18	20	19
Marigaon	40	54	48	45	52
Kokrajhar	14	21	21	16	15
Bongaigaon	26	31	35	29	27
Dhubri	21	26	45	26	24
Nagaon	35	30	53	36	39
Gopalpara	65	59	62	63	41
Hailakandi	98	95	92	96	96
Cachar	83	95	98	90	94
N.C. Hills	92	100	95	93	NA
Karimganj	99	99	96	98	98
Average	54	53	51	53	47

**Annexure 47: Households with Electricity in Assam MCDs (%)**

District	Hindu				Muslim-General
	SC & ST	OBC	GC	Total	
Kamrup	39	28	44	37	29
Barpeta	24	14	61	41	7
Darrang	18	14	18	17	16
Marigaon	14	39	33	22	15
Kokrajhar	31	21	19	28	13
Bongaigaon	15	15	29	16	12
Dhubri	1	15	55	14	11
Nagaon	17	25	42	25	15
Gopalpara	23	32	36	27	5
Hailakandi	29	29	24	28	23
Cachar	17	37	59	32	23
N.C. Hills	41	63	57	43	NA
Karimganj	20	44	46	35	17
Average	25	28	39	29	15

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