

Minority Concentration District Project

South 24 Parganas, West Bengal

Sponsored by the Ministry of Minority Affairs

Government of India

Centre for Studies in Social Sciences, Calcutta

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The Minority Concentrated Districts Project

An Overview

The MCD project aims to provide a baseline survey on the state of minorities in the districts identified by the Ministry of Minority Affairs, Government of India. Centre for Studies in Social Sciences, Calcutta, undertakes the project in the following districts: Uttar Dinajpur, Dakshin Dinajpur, Malda, Murshidabad, Birbhum, Nadia, South 24 Parganas, North 24 Parganas, Bardhaman, Koch Behar, Haora, Gajapati, North Sikkim and Nicobar Islands.¹

The objective of the proposed study has been conducting a baseline survey on religious minority population under the aegis of Indian Council of Social Science Research and funded by the Ministry of Minority Affairs. A total of ninety districts have been selected by the Ministry of Minority Affairs on the basis of three criteria, viz. minority population, religion specific socio economic indicators and basic amenities indicators. The Ministry has classified the districts with substantial minority population on the basis of religion specific socio economic indicators and basic amenities indicators respectively. The four religion specific socio-economic indicators are: (i) literacy rate, (ii) female literacy rate, (iii) work participation rate and (iv) female work participation rate. The four basic amenities are: (i) % of households with *pucca* walls, (ii) % of households with safe drinking water, (iii) % of households with electricity and (iv) % of households with W/C latrines. A total of 53 districts with both sets of indicators below national average were considered more backward and were classified into group 'A' and 37 districts with either of the indicator values below national average were classified into group 'B'. Group B was further classified into two sub-categories – B1 for which religion specific socio-economic indicators are below national average and B2 for which basic amenities indicators are below national average. The minorities are defined on the basis of National Commission of Minorities Act, 1992 and includes Muslims, Sikhs, Christians, Buddhists and Zoroastrians (Parsis).

Centre for Studies in Social Sciences, Calcutta would carry out the survey in 11 districts of West Bengal and one each in the Andaman and Nicobar Islands, Orissa and Sikkim. Of the 11 districts of West Bengal Uttar Dinajpur, Dakshin Dinajpur, Malda, Murshidabad, Birbhum,

¹ The spellings for the districts and state are in accordance with West Bengal Human Development Report, 2004

Nadia, South 24 Parganas, Brdhaman and Kochbihar are in group A while Haora, North 24 Parganas are in group B (sub-category B1). Nicobars in Andaman and Nicobar Island and North Sikkim in Sikkim are in group B (sub-category B2). Gajapati district in Orissa is in group A. It may also be noted that all the 11 districts of West Bengal are marked for Muslim minority category while Gajapati and Nicobars are marked for Christian minority category and North Sikkim for the Buddhist minority category.

The purpose of this survey is to help the district administration draw action plan for socio economic and infrastructure development of the selected districts for improving the quality of life of the people and reducing the imbalances during the 11 th. Five Year Plan. However, it may be noted that the benefits will accrue all sections of people in the district where intervention is executed (use a better term) and not only the minorities. To give a specific example, if a school is built up then all groups of people should have access to this school and not that only the Muslims in a district marked for a Muslim concentrated district.

Before elaborating on the MCD Project, it would be useful to highlight some of the main objectives of the Sachar Committee Report, upon which the latter is envisaged and formulated. The Sachar Committee Report (2006) on the social, economic and educational status of the Muslim community primarily dealt with the question of whether different socio-religious categories in India have had an equal chance to reap the benefits of development with a particular emphasis on Muslims in India. It proposes to identify the key areas of intervention by Government to address relevant issues relating to the socio-economic conditions of the Muslim community (SCR, 3).² Besides indicating the developmental deficits, the report illustrates how the perception among Muslims that they are discriminated against and excluded, is widespread (SCR, 237).

Significance of the MCD Project

The purpose of this survey is to help the district administration draw an action plan for socio economic and infrastructure development of the selected districts for improving the quality of life of the people and reducing the imbalances during the 11 th. Five Year Plan. However, it may be noted that the benefits will accrue all sections of people in the district where intervention is applied. To give a specific example, if a school is built up, then all groups of people would

² Sachar Committee will be written as 'SCR'.

have access to this school irrespective of socio-religious category. Based on the survey report, the MCD proposes to provide support, fiscal and otherwise, to all communities irrespective of religious affiliations.

From a sociological point of view the vision of the MCD project is to open up an in-depth understanding about not just the Muslim community but other minority communities as well, to ensure overall growth and development of the districts--that the term 'minority' is not restricted or limited to the Muslim community only, thus reinforcing the need for equity and inclusion as proposed in Sachar Report. In the Indian imagination, the term 'minority' is coeval with the Muslim community. The Sachar Report writes of how this particular community imagine themselves and is imagined by other socio-religious communities (SCR, 11) and observes how "the Muslims complained that they are constantly looked upon with a great degree of suspicion not only by certain sections of society but addresses the issues relating to Muslim minority community, the MCD makes for provisions to look into other socio-economic aspects common to all poor people and to minorities.

While the Sachar Committee Report agrees that the widespread perception of discrimination among the Muslim community needs to be addressed, nonetheless it admits that there are hardly any empirical studies that establish discrimination. (SCR, 239). The term, when associated particularly with the Muslim community, is fraught with negative meanings, imageries, and ideas that may trigger further speculation. It is highly nuanced with multi-layered causalities, and therefore any one to one correlation would make a simplistic argument. Needless to say, initiating a dialogue on the subject of discrimination and deprivation is not easy.³ Under the circumstance, the MCD project's baseline survey, in a way, acts as a tool⁴ to perpetuate wider social awareness, among the minority concentrated districts thereby constructively sustaining ongoing discussions and dialogues on this delicate issue. In doing so, it urges the larger society to think through issues of discrimination and the like such as casteism, groupism, etc—the social hurdles which seemingly appear to play little to no direct role in addressing and reducing

³ During the course of our survey, the discussions on 'discrimination' and 'deprivation' were carefully articulated to the respondent. People ranging from Government officials to the people of the community were careful not to use certain terminologies in the conversation.

⁴ It would be useful to look at how survey study itself can be a tool to generate social awareness. This argument calls for further elaboration that is beyond the scope of the present report.

developmental deficits, are nonetheless inextricably linked to the overall growth and advancement of the country.⁵

By focusing on the 14 districts, extended over 3 states and 1 union territory, viz. West Bengal, Orissa, Sikkim and Andaman and Nicobar Islands respectively, the MCD project headed by the Center for Studies in Social Sciences, Calcutta, aims to gain an in-depth and detailed view of the socio-economic conditions of the communities living in these districts and create socio-economic profiles of the districts by identifying the key developmental deficits viz. health, literacy rate, female work participation etc. that have a significant bearing on the overall growth and expansion of a State. The project is a district level plan that doesn't necessarily target the minority community, and therefore although it will identify the minority community, the funds will be allocated across communities irrespective of socio-religious affiliations. (See ICSSR's Expert Committee Meeting on Baseline Survey of Minority Concentration Districts, p.2)

The MCD also looks into issues pertaining to non-implementation of various schemes and programmes offered by the Government. The Sachar Committee quotes of how the 'non-implementation' of several earlier Commissions and Committee has made the Muslim community wary of any new initiative (SCR, 10).

The Survey

The MCD project undertakes a baseline survey to address the socio-economic issues of the district communities. A baseline survey is significant as it creates a rich database, which allows us to interrogate, and provides us with more research options. Also, it allows us to create a benchmark for future survey on the focused areas that need immediate Government intervention. The new data collected and collated by baseline survey will thus build on and supplement the existing data provided by Census and the Sachar Committee.

There is a need to describe developmental deficits in terms of figures and numbers, one has to take cognizance of how the 'social' is intertwined with the economic parameters of human conditions and vice versa. This approach towards research would allow us to gain a holistic perspective while at the same time enabling us to stay focused on certain key aspects of development of the minority concentrated districts.

⁵ The Sachar Committee Report notes that the widespread perception of discrimination among the Muslim community needs to be addressed but admits that 'there are hardly any empirical studies that establish discrimination.' (SCR pp.239)

Previous research such as the State HDR (West Bengal) did not treat the Muslim community as a separate socio-religious group. While data for SC/STs and on gaps in development exist, the absence of focus on the Muslim community does not bring to the fore their specific socio-economic status. While certain socio-economic conditions would be applicable across communities in terms of literacy, employment, or such like, a specific focus on minorities would also show the relative position vis-à-vis other disadvantaged groups namely the SC/STs. The advantage of focusing on the conditions of minorities in terms of standard socio-economic indices is to clearly highlight their condition, which would have been glossed over if the research were conducted by focusing on the SC/STs only.

Methodology

The survey has been conducted at two stages. The census villages are primary sampling units. Based on the proportion of minority population the development blocks and accordingly the villages are grouped into three strata where first stratum is top 20%, second one is middle 50% and the third is the bottom 30%. If district population is more than 0.5 Million then a total of 30 villages will be chosen which will be distributed in the three strata in proportion to population of the respective strata. The villages are chosen by the method of probability proportional to size given the number of villages to be chosen from each stratum. In the second stage a total of 30 households are chosen from each village randomly in proportion to religious group in the total population of the village. However our population is not the whole village but two hamlet groups if village population exceeds 1200. The hamlet group with highest concentration of minority population is chosen with probability one and another is chosen from the rest hamlet groups randomly. Typical size of a hamlet group is 600.

The methodology employs two types of survey instruments – one a rural household questionnaire and second, a village schedule. Household schedule would be used to identify socio-economic parameters, as well as, to understand both the individual and the collective experiences of people living in these areas. The village schedule would be instrumental in collecting the village average data. This data will be collected from the various government offices, such as the office of the District Magistrate, the Block Development Officer, the

Agricultural Department; the office of the Panchayat Pradhan, ICDS centres etc. It will be useful in understanding the nature of the village in terms of availability of infrastructure, access to basic amenities such as health services, education, land and irrigation and the like.

Besides very few descriptive open-ended questions, the questionnaires primarily consist of short, close-ended questions, with appropriate coding categories. An instruction sheet with comments, wherever necessary, is annexed for further clarification of the questionnaire if and when so required. Pre-testing of the questionnaire was accomplished through various drafts, where members of the faculty and team met and discussed on a weekly basis, to evaluate the comprehensibility, conviviality, (whether the questions are relevant) and competency (whether the respondents will be able to answer reliably) of the questions being asked.

The methodology has required appointing and training supervisors and field investigators in the districts for conducting the survey among the rural householders effectively. The interviews have been carried out with the consent and voluntary participation of the respondents. Confidentiality and their right to privacy have been safeguarded at all times.

Introducing West Bengal

West Bengal is the fourth most populous state in the Eastern Region of India accounting for 2.7 % of India's total area, 7.8 % of the country's population and ranks first in terms of density of population which is 904 per square km. Muslims are the dominant minority and account for 27 % of the total population of the State. With 72% of people living in rural areas, the State of West Bengal is primarily an agrarian state with the main produce being rice and jute. About 31.8% of the total population lives below the poverty line.

Previous research on West Bengal has shown that certain districts such as Darjeeling, Jalpaiguri, Koch Behar, Malda, Uttar Dinajpur and Dakshin Dinajpur in the north, Purulia, Bankura, Birbhum in the west and the two 24 Parganas (north and south) stretching across the Sunderbans are relatively more backward socio-economically than the rest of the districts in West Bengal. It is equally worth noting that the concentration of Muslim minority in the state of West Bengal is higher than the national average. (SCR, 30)

South 24 Parganas

The district of South 24 Parganas as Muslim minority district belongs to category 'A' of the MCD districts with 33.24% Muslim population and religion specific average socio-economic indicator value 36.6 and average basic indicator value 21.2.⁶

Alipore, district headquarter, is actually situated within Kolkata Municipal Corporation. There are 29 C.D. blocks, 312 *Gram Panchayats* and 4324 *Gram Samsads* in the district. The district has 3585 primary schools, 386 secondary schools, 171 higher secondary schools, 15 Junior High *Madrashas*, 23 High *Madrashas*, 12 Senior *Madrashas*, 20 degree colleges, 3 professional and technical colleges, 1 university and 1424 child education centres.

Demography

Of the 18 districts of West Bengal, South 24 Parganas ranks 8th in terms of Human Development Index (Human Development Report, 2004, p. 219). The density of population is 694 per square Km. The total population of the district is 6909015 (Census, 2001) with a decadal rate of growth of 20.89% over 1991 census. Of the total population the rural population is approximately 84.22 %. The SC and ST population of the district are 32.11% and 1.23% respectively. The literacy rates of males and females are 58.89% and 41.1% respectively. The rate of work participation is 32.47% and the female work participation rate is 11.83%. The district of South 24 Parganas is characterized by remote villages and has several rivers as it is a coastal district. This makes the district inaccessible through transport and communication. This is a major reason that the fruits of development have not reached to the majority of the people living specially in the rural areas. A large part of the district is which is urban is, however close to Kolkata and in fact some of the area belong to the Kolkata Municipal Corporation. Rice (mainly *aman*) is the major agriculture of the district; large part of the district remains mono-cropped. Percentage of BPL families is 37.21% in the district.

⁶ The corresponding national averages are 45.8% and 41.7% respectively as calculated by the Ministry of Minority Affairs.

Selected Villages in Respective Blocks

Sl. No.	Block	Village Code	Village Name	No of households	Population
1	Bhangar II	03907600	Kulberia	652	3155
2	Bhangar I	03905700	Noapara	264	1488
3	Canning II	03925000	Narayanpur	1474	8237
4	Magrahat I	03953900	Uttar Kusum	1403	9250
5		03955600	Basudebpur	128	702
6	Jaynagar - II	04033300	Tulshighata	874	4288
7	Magrahat - II	03944000	Gotbaria	93	492
8		03946700	Jugdiala	2173	12108
9	Jaynagar - I	04028000	Beladanga	834	3758
10	Basanti	04044900	Khirishkhali	633	3824
11		04047600	Kalidanga	639	3481
12	Mathurapur - I	04018600	Paschim Ranaghat	297	1862
13		04023900	Sankarpur	475	2992
14	Kulpi	03994400	Bara Ramjibanpur	82	537
15	Baruiapur	03926300	Hariharpur	2149	10232
16		03926600	Akna Mirzzapur	286	1503
17	Canning - I	03914900	Devis Abad	1135	6107
18	Mandirbazar	04012800	Dakshin Amratola (M)	67	306
19		04013800	Gobindabati (M)	387	2084
20	Falta	03959200	Belsingha	752	3768
21		03960900	Narayan Bere	196	913
22	Kultali	04040200	Dakshin Garankati	834	4908
23	Thakurpukur Mahestola	03865200	Khanberia	857	4264
24	Sonarpur	03867000	Kalua	2117	9189
25		03898600	Nabhasan @	365	2035
26	Mathurapur - II	04054300	Kautala	2120	11128
27	Sagar	04063800	Bishnupur	924	5630
28	Patharpratima	04073600	Madhab Nagar	881	4999
29	Gosaba	04049600	Baramollakhali	686	3800

Note: @ indicates the village repeated once.

Findings

In line with the aims and objectives of the Ministry of Minority Affairs, CSSSC has identified the following key areas in the District of Nicobar. We systematically provide the district level followed by the village level findings on a variety of aspects including the broad categories of **Basic Amenities; Education; Health; Infrastructure; Occupational conditions; Existence and Efficacy of Government Schemes and any other issue** that is crucial for a better understanding of the conditions of the minorities as well as general population in the district. **We provide two sets of tables – one for the data across villages to capture the locational variation preceded by the district averages computed for all the households surveyed in all the sample villages chosen in the district.**

1. Basic Amenities

We begin with a distribution of the Basic Amenities in the district of South 24 Parganas calculated at the level of villages considered under the primary survey and it includes the types and percentage of houses under Kutcha/ Pucca constructions, percentage of electrified houses, the average distance of each house within a specific village from its source of drinking water, the percentage of houses in these villages with access to toilet facilities, and the type of fuel used. It shows that the 46.74% Muslim households on average have in-house toilet facilities compared to 53.42% for non-Muslim households. This is not good compared the state scenario especially for the districts close to Kolkata. However, there is a wide variation across villages. The percentage of in-house toilet facility in Baramollakhali in Gosaba Block, Davis Abad in Canning I are found to be as low as 0%, 10% in Madhabnagar in Patharpratima Block, below 20% in Bishnupur, Hasnabad Block, Hariharpur, Baruipur Block (Table 2). The percentage of in-house toilet facility is higher in the sample villages, such as Akna Mirzapur (86.67%), Gobindabati (93.33%) which are relatively more close to Kolkata. Those who have toilet facility inside their premises do have hygienic provision in general. In this connection it may be noted that in our discussion with government officials and Panchayat functionaries this has been emphasized that often it is the case that though a large fund is available for low cost toilet, but people are reluctant to access

such benefits even though their contribution is only 10%. So the problem cannot be solved by allocating more funds only, but other measures, such as awareness

Table 1: Basic Amenities of Household – District Averages (%)

Amenities		Muslim	Non Muslim
Percentage of houses electrified		33.26	40.31
Primary source of light if house is not electrified (%)	Oil Lamp	79.86	91.63
	Oil Lantern	19.79	7.22
	Petromax	0.00	0.00
	Others	0.35	1.14
Source of Water (%)	Own Hand Pump/ Tube Well	8.62	14.76
	Public Hand Pump/ Tube Well	81.63	82.82
	Tap water	6.35	1.54
	Public Un-protected dug Well	0.00	0.00
	Public Protected dug Well	0.00	0.00
	Pond/River/Stream	1.13	0.66
	Others	2.27	0.22
Average Distance from source of Water(K.M)		0.64	0.53
Position of Toilet (%)	In House	46.74	53.42
	Outside House	53.26	46.58
Type of Toilet (%)	Septic Tank Latrine	16.92	21.90
	Water Sealed Latrine in House	21.39	17.77
	Pit Latrine	11.44	4.55
	Covered Dry Latrine	12.94	16.12
	Well Water Sealed	37.31	39.67
	Others	0.00	0.00
Primary Source of Fuel (%)	Wood	78.05	67.18
	Coal	2.49	1.10
	Kerosene Oil	4.07	4.19
	Leaves/ Hay	11.31	11.89
	LPG	0.68	8.81
	Others	3.39	6.83
Drainage Facility (%)	% with drainage facility in house	26.98	28.57

Source: Household survey data.

and campaigning at the level of households is urgently called for. Compared to this, the level of average electrification in the Muslim households is lower at 33.26 % compared to 40.31 % for non-Muslim households. Once again at the village level, Dakshin Amratola, Bara Ramjibanpur, Khirishkhilai and Kalidanga (Table 2) report zero percentage of electrified households while Kalua, Hariharpur have very high percentage of electrified houses.

Public hand pumps are mostly used as a source of water with 82% of Muslims and 83% of non-Muslims accessing and using them. A small percentage of both the religious communities have their own hand-pumps or tube-wells as a source of water. Oil Lamps are mostly used as a source of light if and when the household is not electrified with almost 80% of the Muslim household followed by 92% of the non-Muslim household using it. Woods are the primary source of fuel accounting for 79% of Muslim households and 67.18% of the non-Muslim households utilizing it as fuel. Almost equal percentages of household both Muslim and non-Muslim use in-house toilet while the other half prefers to use the field in South 24 Parganas. Among the in-house toilet facilities Well-water sealed is mostly used with 38% of Muslims and 40% of non-Muslims using it followed by the Water –sealed kind of toilets with 22% of Muslims and 18% of non-Muslims availing them. South 24 Parganas suffers from poor in-house drainage facilities. The availability of basic amenities indicate a district's overall development and hence one needs to emphatically and categorically identify the key areas that need serious intervention from the Government. For example as Table 1 demonstrates, one of the significant area in the district of South 24 Parganas that needs to be identified and problems addressed is sanitation and toilet facilities. The government has to first ensure that most households have access to basic amenities. Once the problems of basic amenities are looked into, addressed and resolved, the district will automatically accelerate its pace as far as the overall development and growth are concerned.

Table 2: Village wise Basic Amenities of Households (in percentage)

Name of the Village	Type of Houses			Avg. distance for source of drinking water (Km.)	Electrified houses	Households having Septic Tank /water/Sealed/Well-water Latrine	Type of Fuel used						Toilet outside house
	Kutcha	Kutcha-Pucca	Pucca				Wood	Coal	Kerosene Oil	Leaves/Hay	LPG	Others	
KHANBERIA	30.00	20.00	50.00	1.37	83.33	100.00	60.00	20.00	0.00	10.00	6.67	3.33	60.00
KALUA	0.00	48.28	51.72	0.14	96.67	30.00	23.33	0.00	30.00	0.00	46.67	0.00	0.00
NABHASAN	53.33	26.67	20.00	1.28	73.33	90.32	73.33	0.00	0.00	3.33	3.33	20.00	45.00
NOAPARA	17.24	41.38	41.38	0.00	40.00	94.74	10.00	16.67	70.00	0.00	0.00	3.33	36.67
KULBERIA	41.38	58.62	0.00	0.56	16.67	37.04	93.33	0.00	0.00	0.00	0.00	3.33	6.67
DEVIS ABAD	90.00	6.67	0.00	0.97	23.33	N.A.	73.33	0.00	0.00	26.67	0.00	0.00	100.00
NARAYANPUR	88.46	0.00	11.54	1.20	30.00	66.67	80.00	0.00	0.00	20.00	0.00	0.00	50.00
HARIHARPUR	3.33	30.00	66.67	0.04	96.67	100.00	50.00	3.33	3.33	0.00	43.33	0.00	0.00
GOTBARIA	55.17	44.83	0.00	0.67	43.33	50.00	26.67	0.00	0.00	66.67	0.00	6.67	86.67
AKNA MIRZZAPUR	24.14	62.07	13.79	0.00	93.33	100.00	90.00	3.33	0.00	6.67	0.00	0.00	13.33
JUGDIA	41.38	41.38	17.24	0.43	16.67	80.00	73.33	0.00	0.00	26.67	0.00	0.00	50.00
UTTAR KUSUM	3.45	93.10	3.45	0.55	30.00	100.00	83.33	0.00	0.00	13.33	0.00	3.33	36.67
BASUDEBPUR	46.43	42.86	10.71	0.37	46.67	100.00	66.67	0.00	0.00	13.33	6.67	13.33	60.00
BELSINGHA	36.67	30.00	26.67	0.26	80.00	89.47	76.67	0.00	0.00	0.00	23.33	0.00	36.67
NARAYAN BERE	33.33	53.33	13.33	0.13	0.00	77.78	80.00	0.00	0.00	16.67	3.33	0.00	70.00
DAKSHIN AMRATOLA (M)	40.00	60.00	0.00	0.61	0.00	100.00	33.33	3.33	0.00	23.33	0.00	33.33	80.00
BARA RAMJIBANPUR	93.33	6.67	0.00	1.03	0.00	100.00	70.00	0.00	0.00	13.33	0.00	16.67	76.67
GOBINDABATI (M)	46.67	43.33	10.00	0.55	23.33	62.96	86.67	6.67	0.00	3.33	0.00	3.33	6.67
PASCHIM RANAGHAT	100.00	0.00	0.00	0.06	23.33	36.67	100.00	0.00	0.00	0.00	0.00	0.00	0.00
SANKARPUR	66.67	30.00	3.33	0.20	40.00	63.64	100.00	0.00	0.00	0.00	0.00	0.00	63.33
BELADANGA	24.00	48.00	28.00	0.10	43.33	100.00	83.33	0.00	16.67	0.00	0.00	0.00	10.00
DAKSHIN GARANKATI	96.67	3.33	0.00	0.39	3.33	75.00	96.67	0.00	0.00	3.33	0.00	0.00	73.33
TULSHIGHATA	20.00	60.00	20.00	0.57	73.33	100.00	93.33	0.00	0.00	6.67	0.00	0.00	60.00
KHIRISHKHALI	90.00	6.67	3.33	1.05	0.00	100.00	93.33	0.00	0.00	3.33	0.00	0.00	83.33
KALIDANGA	88.00	4.00	8.00	0.21	0.00	58.82	100.00	0.00	0.00	0.00	0.00	0.00	36.67
KAUTALA	41.38	24.14	34.48	0.72	50.00	100.00	90.00	0.00	0.00	3.33	6.67	0.00	3.33
BARAMOLLAKHALI	100.00	0.00	0.00	0.04	0.00	N.A.	20.00	0.00	0.00	80.00	0.00	0.00	100.00
BISHNUPUR	83.33	16.67	0.00	0.92	0.00	0.00	66.67	0.00	3.33	3.33	0.00	26.67	86.67
MADHAB NAGAR	93.33	6.67	0.00	0.26	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	90.00

Source: Village survey data.

Note: N.A means *not available*

All these information is directly available from Tables 1 and 2 and may be used for specific actions.

There is however, scope for immense intervention in the types of houses the respondent and therefore the average person in each village surveyed lives in. Majority of the villages have *kutch*a houses and although 97.29% of Muslim and 98.24% of non-Muslim households own their houses, only 60.61 % of the former and a meager 46.85% have *kutch*a houses. It is also to be

Table 3: Housing- Ownership, Type and Value - District Averages

Religion group		Muslim	Non Muslim
Ownership of House (%)	Own	97.29	98.24
	IAY/ Government Provided	1.58	0.88
	Rented	1.13	0.88
Type of House (%)	Kutch	60.61	46.85
	Kutch-Pucca	27.74	34.68
	Pucca	11.66	18.47
	Others	0.00	0.00
Land adjoining own residence (%)	Own	78.26	82.94
	Provided By Government	4.11	3.04
	Land Holders Land	10.63	5.37
	Others	7.00	8.64
Average Value of Own House (Rs.)		60273.60	92098.65
Average Rent (Rs.) per month		250.00	390.00

Source: Household survey data

noted that 1.58% of Muslims and 0.88% of non-Muslims got housing benefit under the IAY (see Table 3). Housing condition appears less grim for the non-Muslim households. Of the pucca houses across villages in South 24 Parganas, 11.66% belong to Muslims and 18.47% belong to

non-Muslims.⁷ This we believe should be an area where top up facilities may be extended. It is understood that construction and maintenance of better houses require large investments from the residents, which if channeled into provision of education and health facilities among the children and women shall serve a better purpose under all possible conditions.

Table 4: Other Amenities of Household - District Averages

Religion group		Muslim	Non Muslim
Percentage of people with	Telephone	0.23	3.30
	Mobile	17.34	29.52
Average Price (Rs.)	Telephone	500.0	1153.33
	Mobile	2207.34	2289.81

Source: Household survey data.

Table 5: Non-agricultural Assets – District Averages

		Muslim	Non Muslim
Oxcart	Percentage of household who own	0.45	2.42
	Average Price(Rs)	8000.0	1872.72
Motor cycle/ Scooter/ Mopeds	Percentage of households who own	2.93	3.74
	Average Price (Rs)	26384.62	33423.53

Source: Household survey data.

2. Education

The household survey on educational conditions offer a plethora of data on both Muslim and non-Muslim households (Table 6). Of the many glaring facts, one should begin with the

⁷ This is percentage with respect to the general population. The same as the percentage of BPL families for the district as a whole is 1.17%.

level of illiteracy among Muslim households that stands at 26.77 % for the male and 34.9 % for the female. Of the rest who are deemed literate, the percentage of below primary educated male is 31.88 and female 28.54 and the percentage steadily dwindles as one goes higher up till the secondary level (Male 4.04 % and Female 2.85 %). The situation is not appreciably better for non-Muslim households, where literacy level is certainly higher, but secondary school educated of male is 7.88 % and female, 6.87 %. It seems almost self-selection among those who could continue to the highest possible level of graduation – those who stayed onto the higher secondary level also continued till graduation and at that point the disparity across Muslim and non-Muslim households almost vanishes as does the gender gap across religions.

Table 9 clearly identifies the reasons why the dropout rates have been so high for most school goers. On average 32.43% of Males and 16.67% of females among the Muslim community of all dropouts across villages in the district of South 24 Parganas report that the cost of remaining in school is quite high – both the direct cost and the indirect cost of not earning anything while in school. The corresponding for non-Muslims are 55.56% and 41.18 % respectively. Despite the fact that distance wise, most Muslim (70.21%) and non Muslims (64.68%) households find the school almost in the neighbourhood within a distance of 1 km, continuation becomes infeasible at a very early stage due to the high opportunity cost (next best alternative to school is go out for work and earn for the family) of being in school. This also, is a potential point of intervention where without stressing on the supply of schools, the emphasis should be on provisions of supplementary resources that could keep them in school. We do not think, mid-day meal alone can address this problem successfully, because the respondents clearly voiced their positions on the choice between school and work and the only way they could continue in school is providing the household sending children to school with a subsidy equivalent to the income they would lose by not working during that time. Conversely, if the families that send children to school receive higher income from their existing jobs that may relax the constraint facing these children intending to attend school on a longer term. *We therefore, re-emphasize that this is an area although well known to both academic and policy-making communities need larger attention. What we propose is that the households that choose to send children to school may be provided with additional income support during the school years so that the student does not drop out and transform into child labour. In fact, provisions of such facilities in kind are already in practice, and include the mid-day meal arrangements*

although with several problems of mismanagement and corruption among the organizers that the scheme regularly suffers from. Still it does not take care of the opportunity cost in full, since it is well known that putting children in the work force is essentially a decision taken by one or both parents under the condition that children's leisure is a luxury good under dire necessity of survival for the household. Thus, we would like to draw attention to policies that can ensure such in-school support program for the household instead of creating larger supply of such facilities. This will obviously require targeting of households which have shown positive choice towards sending children to school and those who would also be forthright in withdrawing the same in case of drop in household income levels below a critical level. It is also important to identify if these are also the households, which are more vulnerable than others in terms of health facilities, or parental access to regular work and other demographic features different from those which choose to retain their children in school. Tables 7-12 categorically identify these features that hinder school attendance among the village children. It is both generic across villages surveyed in South 24 Parganas and strongly buttress the argument in favour of subsidiary arrangements to boost school attendance among this mass.

Table 6: Level of Education of General Population – District Average (%)

Descriptive	Muslim		Non Muslim	
	Male	Female	Male	Female
Illiterate	26.77	34.90	18.56	28.49
Below Primary	31.88	28.54	23.86	22.61
Primary	26.38	23.60	21.74	22.41
Middle	7.75	8.12	15.45	13.94
Vocational/management	0.00	0.00	0.00	0.40
Secondary	4.04	2.85	7.88	6.87
Higher Secondary	1.19	0.92	6.89	3.09
Technical Diploma	0.00	0.08	0.00	0.10
Technical/Professional Degree	0.13	0.00	0.38	0.00
Graduate	1.26	0.17	3.11	1.69
Post Graduate	0.20	0.67	1.67	0.00
Others	0.40	0.17	0.45	0.40

Source: Household survey data.

Table 7: State of Education for 5 to 18 age group – District Averages (%)

		Muslim	Non Muslim
Condition	Not admitted to school	3.43	1.58
Level	Below primary education	51.78	39.50
	Primary education	32.22	34.16
	Class Eight	9.44	17.44
	Vocational	0.12	0.18
	Secondary	2.53	4.98
	Higher Secondary	1.50	1.96
Type of school	Government/ Aided School	90.58	93.53
	Private School	5.84	2.88
	Madrasah	2.62	0.00
	Missionary School	0.48	1.62
	Unconventional school	0.12	1.98
	Others	0.36	0.00

Source: Household survey data.

Table 8: Village wise State of Education – General Population (%)

Name of the Village	Literacy Rate	
	Male	Female
KHANBERIA	72.29	64.79
KALUA	94.59	90.91
NABHASAN	59.55	57.97
NOAPARA	79.37	66.67
KULBERIA	62.50	54.79
DEVIS ABAD	73.58	72.73
NARAYANPUR	87.34	68.24
HARIHARPUR	94.74	88.73
GOTBARIA	81.82	66.20
AKNA MIRZZAPUR	82.11	75.28
JUGDIA	74.49	66.67
UTTAR KUSUM	71.96	73.33
BASUDEBPUR	87.10	68.00
BELSINGHA	85.26	71.43
NARAYAN BERE	79.22	68.42
DAKSHIN AMRATOLA (M)	77.06	72.06
BARA RAMJIBANPUR	87.36	85.25
GOBINDABATI (M)	74.49	74.32
PASCHIM RANAGHAT	59.52	59.30
SANKARPUR	71.43	57.95
BELADANGA	81.25	66.27
DAKSHIN GARANKATI	50.98	40.00
TULSHIGHATA	95.70	74.68
KHIRISHKHALI	70.53	62.86
KALIDANGA	78.50	69.03
KAUTALA	89.90	74.44
BARAMOLLAHALI	83.17	57.14
BISHNUPUR	78.49	76.56
MADHAB NAGAR	86.17	75.00

Source: Household survey data.

**Table 9: Education – Infrastructure facilities
(District Averages in %)**

Distance	Community	Muslim		Non Muslim	
	Below 1 K.M.	70.21		64.68	
	1-2 K.M.	19.54		18.92	
	2-4 K.M.	7.00		12.07	
	Above 4 K.M.	3.26		4.32	
Instruction	Bengali	87.64		96.04	
	English	1.92		0.72	
	Bengali & English	9.72		3.24	
	Hindi	0.24		0.00	
	Local Language	0.00		0.00	
Govern- ment Help	Books	84.99		84.92	
	School dress	1.92		1.23	
	Stipend	0.00		5.23	
	Mid-day meal	11.34		8.00	
	Others	1.75		0.62	
Reasons for drop-out		Male	Female	Male	Female
	Distance	10.53	10.53	8.89	9.09
	Not proper teaching	18.58	14.29	2.22	6.25
	Unavailability of water, classroom and toilet	6.25	10.91	2.22	3.13
	Unable to attend because of work	32.43	16.67	55.56	41.18
	It is expensive	79.46	86.21	79.59	84.85

Source: Household survey data.

Table 10: Education - Infrastructure and Aspirations (%)
(Community wise District Averages)

		Muslim		Non Muslim	
Mid-day meal	Regularity	74.78		80.42	
	Taste	47.93		52.98	
	Cleanliness	40.09		42.38	
Book	Availability	79.18		73.50	
Teachers	Regularity	95.24		93.97	
	Discipline	94.60		93.29	
	Teaching	61.71		68.64	
Aspiration of parents		Male	Female	Male	Female
	Vocational	11.11	1.65	5.47	1.27
	Madhyamik	28.89	46.86	22.27	41.35
	H.S	20.32	21.12	23.05	20.68
	Graduate	18.10	17.16	24.22	22.36
	Post-Graduate	10.48	7.92	16.02	8.86
	Professional Courses	8.89	2.97	7.42	3.38
	Others	2.22	2.31	1.56	2.11

Source: Household survey data.

The aspiration of parents is one of the basic indicators of the people's expectations from their children in particular and everyday life in general. With Madhyamik and Higher Secondary followed by graduate education, it seems that parents feel that their children need to attain some kind of formalized education that will in the future ensure a strengthened future in terms of employment for their children. Obviously, one can notice the dependency on government and government aided schools. aware of the benefits of education through campaigns and other such like propaganda.

Table 11: Rate of Dropout from School – Community and Gender wise(%)
(District Averages)

	Muslim		Non Muslim	
Level of dropout	Male	Female	Male	Female
< Primary	42.31	42.19	44.44	17.39
<Class Eight	79.81	82.81	71.11	78.26

Source: Household Survey Data

Table 12: Reason For Drop Out – Village wise (%)

Name of the Village	Male					Female						
	Distance	No Study	No Drinking water	Water	Labour	Expenditure	Distance	No Study	No Drinking water	Water	Labour	Expenditure
KHANBERIA	10.00	0.00	3.33	0.00	80.00	6.67	0.00	3.33	0.00	100.00		
KALUA	0.00	0.00	0.00	N.A.	N.A.	0.00	0.00	0.00	N.A.	N.A.		
NABHASAN	0.00	0.00	0.00	66.67	85.71	3.33	0.00	3.33	0.00	100.00		
NOAPARA	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	N.A.	N.A.		
KULBERIA	0.00	0.00	0.00	80.00	100.00	0.00	0.00	0.00	66.67	100.00		
DEVIS ABAD	0.00	0.00	0.00	71.43	100.00	0.00	0.00	0.00	50.00	100.00		
NARAYANPUR	3.33	0.00	10.00	7.69	84.62	0.00	0.00	3.33	0.00	100.00		
HARIHARPUR	0.00	0.00	0.00	N.A.	N.A.	0.00	0.00	0.00	N.A.	N.A.		
GOTBARIA	0.00	0.00	0.00	25.00	100.00	0.00	0.00	0.00	50.00	100.00		
AKNA MIRZZAPUR	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	40.00	75.00		
JUGDIA	0.00	0.00	0.00	0.00	16.67	0.00	0.00	0.00	0.00	50.00		
UTTAR KUSUM	0.00	0.00	3.33	36.36	63.64	0.00	0.00	0.00	100.00	100.00		
BASUDEBPUR	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	50.00	100.00		
BELSINGHA	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00		
NARAYAN BERE	3.33	0.00	0.00	0.00	100.00	0.00	0.00	0.00	N.A.	N.A.		
DAKSHIN AMRATOLA (M)	3.33	0.00	0.00	100.00	100.00	0.00	0.00	0.00	N.A.	N.A.		
BARA RAMJIBANPUR	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00		
GOBINDABATI (M)	10.00	0.00	0.00	33.33	83.33	10.00	0.00	0.00	25.00	66.67		
PASCHIM RANAGHAT	20.00	0.00	6.67	15.00	70.00	3.33	0.00	6.67	0.00	87.50		
SANKARPUR	3.33	0.00	0.00	0.00	100.00	3.33	0.00	0.00	0.00	100.00		
BELADANGA	0.00	0.00	0.00	0.00	75.00	0.00	0.00	0.00	0.00	100.00		
DAKSHIN GARANKATI	0.00	0.00	3.33	88.89	88.89	0.00	0.00	3.33	100.00	100.00		
TULSHIGHATA	0.00	0.00	0.00	50.00	100.00	0.00	0.00	0.00	0.00	100.00		
KHIRISHKHALI	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	N.A.	100.00		
KALIDANGA	0.00	0.00	0.00	12.50	75.00	0.00	0.00	0.00	0.00	44.44		
KAUTALA	0.00	0.00	0.00	20.00	80.00	0.00	0.00	0.00	0.00	100.00		
BARAMOLLAKHALI	0.00	0.00	0.00	60.00	80.00	0.00	0.00	0.00	100.00	100.00		
BISHNUPUR	0.00	0.00	0.00	N.A.	N.A.	0.00	0.00	0.00	N.A.	N.A.		
MADHAB NAGAR	0.00	0.00	0.00	66.67	66.67	0.00	0.00	0.00	0.00	50.00		

Source: Village survey data.

Note: N.A means *not available*.

**Table 13: Vocational Education (%)
(Community wise District Averages)**

		Muslim	Non Muslim
Courses	Tailoring	35.48	28.07
	Computer Trained	2.69	8.77
	Electronic & Electrical	0.54	7.02
	Driving Training	1.61	1.75
	Handicraft	32.80	22.81
	Apprentices	1.61	3.51
	Family Education	1.08	1.75
	Other	24.19	26.32
	Institution	Government Institution.	2.69
Expert Worker		53.76	36.84
Apprentices Training		10.75	5.26
Diploma Certificate	Number of people who hold	3.66	28.57
	Whether useful	16.67	31.25
Average. Duration of training (in days)		15.20	17.44
Average Expenditure for training (Rs.)		3495.72	3103.75

Source: Household survey data.

Table 14: Demand for Technical/ Vocational Education (%)

Religion		Muslim	Non Muslim
People Interested in Training		58.28	58.39
Type of Training	Tailoring	22.35	23.17
	Sericulture	6.27	1.54
	Automobile Labour	10.20	4.25
	Computer	18.04	26.64
	Electronics & Electrical	3.53	7.72
	Motor Driving Training	6.67	3.86
	Handicraft	26.67	28.19
	Apprentice	1.96	0.77
	Family Education	2.75	3.09
	Others	1.57	0.77
Cost (Rs.)	Willing to bear the cost	47.86	69.11

Source: Household survey data.

Table 15: Village wise Demand for Technical/Vocational Education (in %)

Name of the Village	People interested in training	People willing to bear the cost	Tailoring	Sericulture	Automobile Labour	Computer Training	Electronics & Electrical	Motor Driving	Handicraft	Apprentice	Family Education	Others
KHANBERIA	10.00	66.67	0.00	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	66.67
KALUA	10.00	100.00	0.00	0.00	0.00	66.67	0.00	0.00	33.33	0.00	0.00	0.00
NABHASAN	10.00	66.67	0.00	0.00	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00
NOAPARA	70.00	95.24	23.81	47.62	9.52	9.52	0.00	0.00	9.52	0.00	0.00	0.00
KULBERIA	90.00	33.33	33.33	0.00	18.52	14.81	0.00	11.11	18.52	3.70	0.00	0.00
DEVIS ABAD	26.67	12.50	37.50	0.00	12.50	0.00	12.50	0.00	37.50	0.00	0.00	0.00
NARAYANPUR	100.00	20.00	10.00	0.00	20.00	16.67	0.00	13.33	33.33	0.00	6.67	0.00
HARIHARPUR	70.00	61.90	0.00	0.00	0.00	52.38	0.00	4.76	42.86	0.00	0.00	0.00
GOTBARIA	73.33	100.00	63.64	0.00	4.55	4.55	0.00	0.00	27.27	0.00	0.00	0.00
AKNA MIRZZAPUR	20.00	33.33	16.67	0.00	0.00	33.33	0.00	0.00	33.33	0.00	0.00	16.67
JUGDIA	33.33	20.00	40.00	0.00	10.00	40.00	10.00	0.00	0.00	0.00	0.00	0.00
UTTAR KUSUM	56.67	17.65	17.65	0.00	17.65	17.65	23.53	0.00	17.65	0.00	0.00	5.88
BASUDEBPUR	83.33	32.00	8.00	0.00	0.00	32.00	8.00	0.00	48.00	4.00	0.00	0.00
BELSINGHA	73.33	86.36	18.18	4.55	4.55	54.55	4.55	4.55	9.09	0.00	0.00	0.00
NARAYAN BERE	66.67	80.00	10.00	0.00	0.00	35.00	0.00	0.00	55.00	0.00	0.00	0.00
DAKSHIN AMRATOLA (M)	43.33	53.85	46.15	0.00	0.00	15.38	7.69	30.77	0.00	0.00	0.00	0.00
BARA RAMJIBANPUR	86.67	65.38	7.69	0.00	7.69	7.69	0.00	3.85	19.23	3.85	50.00	0.00
GOBINDABATI (M)	86.67	76.92	0.00	0.00	7.69	38.46	7.69	0.00	46.15	0.00	0.00	0.00
PASCHIM RANAGHAT	100.00	63.33	16.67	0.00	6.67	26.67	3.33	3.33	36.67	3.33	0.00	3.33
SANKARPUR	66.67	45.00	20.00	0.00	15.00	5.00	0.00	10.00	40.00	10.00	0.00	0.00
BELADANGA	100.00	36.67	53.33	0.00	0.00	6.67	10.00	0.00	23.33	3.33	0.00	3.33
DAKSHIN GARANKATI	50.00	100.00	13.33	0.00	13.33	20.00	53.33	0.00	0.00	0.00	0.00	0.00
TULSHIGHATA	53.33	50.00	25.00	0.00	0.00	56.25	12.50	0.00	6.25	0.00	0.00	0.00
KHIRISHKHALI	3.33	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KALIDANGA	90.00	85.19	37.04	7.41	7.41	11.11	3.70	22.22	11.11	0.00	0.00	0.00
KAUTALA	76.67	17.39	21.74	8.70	0.00	13.04	0.00	17.39	39.13	0.00	0.00	0.00
BARAMOLLAHALI	20.00	83.33	50.00	0.00	0.00	33.33	16.67	0.00	0.00	0.00	0.00	0.00
BISHNUPUR	53.33	31.25	31.25	25.00	18.75	6.25	6.25	0.00	12.50	0.00	0.00	0.00
MADHAB NAGAR	93.33	100.00	14.29	3.57	0.00	21.43	0.00	0.00	60.71	0.00	0.00	0.00

Source: Village survey data**Note:** N.A means *not available*

As Tables 13 and 14 illustrate larger number of both Muslim and non-Muslim household are skilled in Tailoring and Handicrafts as a result of which the demand for tailoring and handicrafts as technical education is higher than other technical education such as training in motor-driving, apprenticeship etc. While about 27% of Muslims and 29% of non-Muslims prefer to be technically educated in the handicrafts sector, about 23% of Muslims and 24% of non-Muslims, as the above table shows, have opted for tailoring. However, it is interesting to note although computer as vocational education is not so prevalent among both the Muslim and non-Muslim households we have surveyed, about 19% of Muslims and 27% of non-Muslims have expressed their willingness to be trained in computers. South 24 Parganas with tailoring and handicrafts as their primary targets in terms of vocational education prefer expert workers over governmental institutions that offer technical and vocational training, and as the above tables demonstrate, although about 29% of non-Muslims privilege governmental institutions for such training, a small 3% of the Muslim population desire to be trained by them.

The demand for technical and vocational training also reflects the significant gap that exists between agricultural and non-agricultural work participation in the villages surveyed. The predominance of casual workforce in agriculture and allied occupations among the working population clearly displays the lack of skill in both religious groups. Given the findings on educational choices and preferences it is undoubtedly related that the population strongly prefers the supply of such training facilities to replace or add on to the general educational trainings. In fact, the overwhelming demand for computer training epitomizes the awareness, even if incomplete, of the beckoning possibilities in this new era of electronics and information technologies. While a higher literacy rate is a definite precursor for even partial awareness in this regard, the need for technical education is a certain emphasis among the potential workforce that should not be downplayed under any circumstances. The public funds must be allocated towards provision of such facilities in the areas covered in this study.

3. Occupation

It is shown in the tables below (Tables 16 through 19) that agriculture is the major source of livelihood for both the communities, either as cultivator or as landless agricultural labourers. Interestingly like many other districts of West Bengal, Muslim participation in government jobs is lower than other communities in this district, though the percentage of such employees is quite

small. More impoverished villages are also the ones with largest participation in casual agricultural work. However, across communities there is very little female participation in work although there is a sizable share in both Muslim and non-Muslim communities who do not classify as either in full time or casual jobs or purely engaged in household maintenance. Given the fact that major source of occupation is agriculture it only reflects disguised unemployment in agriculture leading to effectively low productivity. The share of migrant workers is quite sizable (Table 17) and about 6.82 % of non-Muslim migrant workers even work abroad. Across religion there is a no pattern in respect of homogeneity in the type of occupation the migrant workers get involved in as also the locations (about 21.57 % of Muslims and 15.91 % non Muslims migrate to towns outside the province of West Bengal). These systematically indicate the lack of opportunities in the province and that even traditional migrant pullers like the city of Kolkata has become less attractive to job seekers from the villages.

Table 16: Work participation – Community wise District Averages (%)

	Muslim		Non Muslim	
	Male	Female	Male	Female
Agriculture	5.43	0.83	12.09	1.88
Agricultural Labour	13.50	2.17	14.66	1.68
Family Business	5.63	0.75	5.74	1.58
Salaried Employee (Govt.)	0.73	0.25	2.19	0.49
Salaried Employee (Private)	2.45	0.25	3.85	0.00
Casual Labour	3.97	0.25	3.70	0.40
Domestic and related work	0.99	43.95	0.98	52.37
Retirees, Pensioners, Remittance Recipient	0.13	0.25	1.36	0.49
Unable to work (Child/ Elderly)	10.85	12.68	10.28	10.28
Unorganised Employee	18.66	3.42	16.02	2.67
Student	26.67	28.94	20.63	24.51
Others	2.98	1.50	1.59	0.49
Unemployed	8.01	4.75	6.88	3.16

Source: Household survey data

Table 17: Migration for Work – Community wise District Averages (%)

		Muslim	Non Muslim
Duration	Short Term	35.29	52.27
	Long Term	64.71	47.73
Place of work	Within District (Village)	19.61	9.09
	Within District (Town)	23.53	13.64
	Within State (Village)	7.84	2.27
	Within State (Town)	23.53	50.00
	Outside State (Village)	3.92	2.27
	Outside State (Town)	21.57	15.91
	Abroad	0.00	6.82
Reasons for migration	Professional Work	21.57	25.00
	Administrative Work	5.88	2.27
	Clerical Work	5.88	6.82
	Sales Work	9.80	13.64
	Farmer	1.96	0.00
	Transport and labourers	23.53	34.09
	Student	21.57	11.36
	Others	9.80	6.82
Repatriation	Household	69.77	81.58

Source: Household survey data

Table 18: Village wise Occupational pattern among the Male (in percentage)

Name of the Village	Male					
	Cultivator	Agricultural Labour	Business	Salaried Employee (Govt.)	Salaried Employee (Pvt.)	Casual Labour (Non-Agriculture)
KHANBERIA	4.94	0.00	12.35	0.00	0.00	7.41
KALUA	0.00	0.00	4.05	9.46	28.38	18.92
NABHASAN	1.12	17.98	2.25	0.00	0.00	0.00
NOAPARA	1.59	7.14	14.29	0.00	0.00	4.76
KULBERIA	14.77	1.14	1.14	2.27	0.00	2.27
DEVIS ABAD	16.98	23.58	1.89	0.00	4.72	4.72
NARAYANPUR	0.00	20.25	0.00	0.00	1.27	13.92
HARIHARPUR	1.32	0.00	9.21	1.32	10.53	0.00
GOTBARIA	6.49	33.77	2.60	0.00	0.00	3.90
AKNA MIRZZAPUR	0.00	8.42	5.26	1.05	0.00	4.21
JUGDIA	21.43	1.02	8.16	0.00	0.00	0.00
UTTAR KUSUM	1.87	19.63	0.93	0.00	2.80	0.00
BASUDEBPUR	8.60	18.28	4.30	4.30	2.15	0.00
BELSINGHA	6.38	13.83	6.38	7.45	3.19	0.00
NARAYAN BERE	0.00	20.78	3.90	0.00	2.60	6.49
DAKSHIN AMRATOLA (M)	7.41	31.48	7.41	0.00	0.93	5.56
BARA RAMJIBANPUR	10.34	18.39	2.30	0.00	1.15	16.09
GOBINDABATI (M)	9.38	2.08	7.29	0.00	4.17	0.00
PASCHIM RANAGHAT	3.97	3.17	10.32	0.00	2.38	0.00
SANKARPUR	1.11	14.44	8.89	1.11	2.22	10.00
BELADANGA	1.04	1.04	12.50	5.21	1.04	4.17
DAKSHIN GARANKATI	40.20	9.80	0.00	0.00	0.00	0.00
TULSHIGHATA	8.60	0.00	10.75	4.30	10.75	4.30
KHIRISHKHALI	8.51	21.28	0.00	3.19	18.09	4.26
KALIDANGA	1.87	4.67	10.28	0.00	0.00	0.00
KAUTALA	6.06	10.10	4.04	5.05	3.03	6.06
BARAMOLLAHALI	3.96	58.42	0.00	0.00	0.99	2.97
BISHNUPUR	60.87	13.04	7.61	0.00	0.00	0.00
MADHAB NAGAR	2.13	28.72	5.32	0.00	0.00	3.19

Source: Village survey data

Table 19: Village wise Occupational pattern among the Female (in percentage)

Name of the Village	Female					
	Cultivator	Agricultural Labour	Business	Salaried Employee (Govt.)	Salaried Employee (Pvt.)	Casual Labour (Non-Agriculture)
KHANBERIA	3.03	0.00	0.00	0.00	0.00	1.52
KALUA	0.00	0.00	0.00	0.00	0.00	2.27
NABHASAN	0.00	0.00	0.00	0.00	0.00	0.00
NOAPARA	0.00	0.00	1.45	0.00	0.00	0.00
KULBERIA	0.00	5.48	1.37	0.00	0.00	0.00
DEVIS ABAD	2.60	1.30	1.30	0.00	0.00	0.00
NARAYANPUR	0.00	1.18	0.00	0.00	0.00	0.00
HARIHARPUR	0.00	0.00	0.00	2.82	0.00	0.00
GOTBARIA	0.00	0.00	2.82	0.00	0.00	0.00
AKNA MIRZZAPUR	0.00	0.00	0.00	0.00	0.00	0.00
JUGDIA	3.85	0.00	0.00	0.00	0.00	0.00
UTTAR KUSUM	0.00	0.00	0.00	1.67	0.00	0.00
BASUDEBPUR	0.00	0.00	0.00	0.00	0.00	0.00
BELSINGHA	0.00	2.60	0.00	0.00	0.00	0.00
NARAYAN BERE	0.00	0.00	0.00	0.00	0.00	3.51
DAKSHIN AMRATOLA (M)	0.00	1.47	1.47	0.00	0.00	0.00
BARA RAMJIBANPUR	0.00	0.00	0.00	0.00	0.00	0.00
GOBINDABATI (M)	0.00	0.00	0.00	0.00	0.00	0.00
PASCHIM RANAGHAT	1.16	0.00	1.16	0.00	0.00	0.00
SANKARPUR	0.00	0.00	0.00	0.00	0.00	0.00
BELADANGA	0.00	0.00	2.41	0.00	0.00	0.00
DAKSHIN GARANKATI	0.00	0.00	0.00	0.00	0.00	0.00
TULSHIGHATA	0.00	0.00	2.53	1.27	0.00	0.00
KHIRISHKHALI	0.00	0.00	0.00	0.00	4.35	1.45
KALIDANGA	0.00	0.88	3.54	0.00	0.00	0.00
KAUTALA	0.00	0.00	0.00	2.22	0.00	0.00
BARAMOLLA KHALI	3.17	46.03	0.00	0.00	0.00	3.17
BISHNUPUR	29.69	6.25	7.81	3.13	0.00	0.00
MADHAB NAGAR	0.00	0.00	6.25	0.00	0.00	0.00

Source: Village survey data

4. Health

The data reveals that people are more dependent on government health centers or hospitals for accessing health facilities. However, both the communities also go to the quacks. In terms of infrastructure out of twenty-nine villages surveyed three villages have PHC and four boast of having a government hospital within its Panchayat limits. The latter is quite high compared to the state scenario. Generally, sub-PHCs are available within respective *panchayats*. However, mere existence of hospital or PHC does not ensure good quality of health services. Unfortunately it is the case in the district. It is strongly reflected in the high average incidence of childbirth at home (81.02% of Muslim households and 45.33% of non-Muslim households) with the aid of trained and largely untrained midwives. *Most of the public hospitals are not located in close proximities, and hardly any is located in the neighborhood of the village or even within the Panchayat. There is hardly any ambulance available for pregnant women to take them to the hospitals, people mainly depend upon rented cars. The survey reports that the most dominating reason, over 60 percent, for not visiting a government hospital is the distance one needs to cover.* It is to be noted that, the vaccination programmes have run rather successfully and cover over 70 percent of families with 10% higher among non-Muslims. Those who did not participate in the vaccination program, is mainly owing to lack of awareness.

**Table 20: Health – Expenditure and Facilities
(Community wise averages for the District)**

		Muslim	Non-Muslim
Annual Average Expenditure for Health per family (Rs)		7333.50	9009.69
Access to health facilities (%) @	Government	68.04	66.00
	Private	28.17	29.86
	Quack	34.29	16.55

Source: Household survey data.

Note: @ % values may exceed 100 as families access more than one facility.

Table 21: Health – Village-wise Averages

Name of the Village	Average expenditure on health (Rs.)	Access to health centers (%)			Vaccination (%)				Problem of Vaccination (%)		
		Government	Private	Quack	Polio	BCG	DPT	Measles	Unaware of the program	Problem of distance	Others
KHANBERIA	5900.00	63.33	16.67	73.33	94.74	94.74	89.47	68.4	0.00	0.00	26.3
KALUA	2300.00	96.67	70.00	0.00	100.00	100.0	100.0	100.00	0.00	0.00	0.00
NABHASAN	12000.00	3.33	100.00	6.67	90.00	90.00	80.0	100.00	0.00	0.00	20.0
NOAPARA	3451.72	100.0	80.00	0.00	100.00	100.0	100.0	42.86	0.00	0.00	0.00
KULBERIA	1592.86	90.00	10.00	40.00	100.00	100.0	100.0	100.00	15.38	0.00	0.00
DEVIS ABAD	4062.50	83.33	10.00	100.0	100.00	21.74	4.35	73.9	73.91	21.74	0.00
NARAYANPUR	8428.57	96.67	6.67	56.67	100.00	90.91	90.9	81.8	0.00	9.09	0.00
HARIHARPUR	17558.33	70.00	23.33	0.00	100.00	100.0	85.7	85.7	0.00	0.00	14.2
GOTBARIA	4846.15	30.00	20.00	16.67	100.00	78.95	78.95	100.00	15.79	0.00	0.00
AKNA MIRZZAPUR	3046.15	100.0	3.33	10.00	100.00	100.0	100.0	100.00	0.00	0.00	0.00
JUGDIA	10180.00	93.33	10.00	33.33	100.00	20.00	20.00	100.00	80.00	0.00	0.00
UTTAR KUSUM	1969.23	50.00	53.33	10.00	100.00	100.0	100.0	100.00	0.00	0.00	0.00
BASUDEBPUR	10450.00	70.00	23.33	56.67	100.00	73.33	80.00	66.67	0.00	0.00	0.00
BELSINGHA	3290.00	46.67	16.67	16.67	100.00	100.0	100.0	83.3	0.00	0.00	0.00
NARAYAN BERE	4545.45	46.67	3.33	6.67	93.33	86.67	86.67	86.67	0.00	6.67	0.00
DAKSHIN AMRATOLA (M)	2092.31	96.67	6.67	3.33	100.00	100.00	100.0	100.00	0.00	11.11	0.00
BARA RAMJIBANPUR	4618.18	70.00	13.33	10.00	100.00	72.73	72.73	77.27	0.00	0.00	0.00
GOBINDABATI (M)	1326.92	96.67	43.33	26.67	100.00	100.0	100.0	100.00	0.00	0.00	0.00
PASCHIM RANAGHAT	11776.92	83.33	6.67	3.33	100.00	82.35	76.47	88.2	11.76	0.00	0.00
SANKARPUR	9011.54	40.00	50.00	76.67	97.06	82.35	82.35	76.47	2.94	0.00	11.7
BELADANGA	17577.78	70.00	20.00	0.00	100.00	78.57	78.57	78.57	50.00	0.00	0.00
DAKSHIN GARANKATI	1260.10	100.0	0.00	0.00	100.00	8.33	33.33	8.33	100.00	0.00	0.00
TULSHIGHATA	12831.58	60.00	33.33	3.33	100.00	88.89	88.89	88.89	0.00	0.00	33.3
KHIRISHKHALI	10411.76	43.33	23.33	13.33	100.00	100.0	100.0	100.00	0.00	0.00	0.00
KALIDANGA	9450.00	56.67	0.00	3.33	100.00	60.00	80.0	60.0	0.00	0.00	0.00
KAUTALA	4910.42	96.67	50.00	43.33	100.00	76.92	76.9	100.00	15.38	0.00	0.00
BARAMOLLAH ALI	11473.68	6.67	3.33	96.67	100.00	88.89	100.0	77.78	0.00	0.00	0.00
BISHNUPUR	5438.46	46.67	6.67	0.00	100.00	90.00	90.0	90.0	0.00	0.00	0.00
MADHAB NAGAR	14941.65	80.00	36.67	10.00	100.00	45.00	70.0	80.0	55.00	10.00	0.00

Source: Village survey data.

Table 22: Types of Medical Facilities –Village wise

Name of the Villages	Government Hospitals		PHC		Sub-PHC	
	Within village	Within Panchayat	Within village	Within Panchayat	Within village	Within Panchayat
Akna Mirjapur	N	Y	Y	-	N	Y
Bara Ramjibanpur	N	N	Y	-	N	N
Boromollakhali	N	N	N	Y	N	N
Basudebpur	N	N	N	Y	N	Y
Beladanga	Y	-	N	Y	Y	-
Belsingha	N	N	N	N	Y	-
Bishnupur	N	N	Y	-	Y	-
Dakshin Amratala	N	N	Y	-	Y	-
Dakshin Garankati	NA	NA	Y	-	Y	-
Devis Abad	N	N	N	Y	N	Y
Gobindabati	N	N	Y	-	Y	-
Gotbaria	N	N	N	N	N	Y
Hariharpur	Y	-	Y	-	Y	-
Jugdia	N	N	N	N	N	Y
Kalidanga	N	Y	N	Y	Y	-
Kalua	N	N	NA	NA	N	Y
Kautala	N	N	N	N	N	Y
Khabberia	N	N	N	N	Y	-
Krisgkhali	N	N	N	Y	Y	-
Kulberia	N	N	N	N	N	Y
Madhab Nagar	Y	-	Y	-	Y	-
Nabasan	N	N	N	Y	N	Y
Narayan Bere	NA	NA	NA	NA	N	Y
Narayanpur	N	N	Y	-	Y	-
Noapara	N	N	N	Y	N	N
Pashim Ranaghat	N	N	N	N	N	Y
Sankarpur	N	N	N	N	Y	-
Tulshighata	N	N	N	N	N	N
Uttar Kusum	Y	-	N	N	Y	-

Source: Village survey data.**Note:** N = absent, Y = present and NA means *not available*.

**Table 23: Information on Childbirth – Household Response (%)
(Community wise District Averages)**

		Muslim	Non Muslim
Place of birth	In house	81.02	45.33
	Hospital	14.23	40.67
	Private hospital	4.74	12.67
	Others	0.00	1.33
Help during child birth	Doctor	17.15	40.00
	Nurse	3.28	13.33
	Trained midwife	20.07	8.00
	Non trained midwife	58.39	38.00
	Others/Don't know	1.09	0.67
Transport	Own car	10.81	0.00
	Rented car	51.35	92.86
	No vehicle	37.84	5.95
	Ambulance	0.00	1.19
Reason for not availing Government. Hospital facilities	Long distance	64.10	68.83
	Unhygienic condition	10.77	6.49
	Poor service quality	8.21	1.30
	No female doctor	1.03	2.60
	Others	15.90	20.78

Source: Household survey data.

Table 24: Information on Child Birth – Village-wise (%)

Name of villages	Place of birth				Reasons for not visiting Government places				
	At home	Government Hospital	Private Hospital	Others	Problem of distance	Un-cleanliness	Inefficient services by Doctor/	No female doctors	Others
KHANBERIA	61.11	38.89	0.00	0.00	5.56	0.00	0.00	0.00	0.00
KALUA	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NABHASAN	70.00	10.00	20.00	0.00	70.00	20.00	0.00	0.00	0.00
NOAPARA	46.67	46.67	6.67	0.00	6.67	40.00	6.67	0.00	0.00
KULBERIA	38.46	46.15	0.00	0.00	30.77	0.00	0.00	0.00	0.00
DEVIS ABAD	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
NARAYANPUR	66.67	26.67	0.00	0.00	53.33	0.00	13.33	0.00	0.00
HARIHARPUR	0.00	83.33	16.67	0.00	0.00	16.67	0.00	0.00	0.00
GOTBARIA	63.16	5.26	31.58	0.00	57.89	0.00	0.00	0.00	5.26
AKNA MIRZZAPUR	70.00	30.00	0.00	0.00	25.00	0.00	0.00	0.00	55.00
JUGDIA	33.33	33.33	33.33	0.00	0.00	0.00	11.11	0.00	22.22
UTTAR KUSUM	84.62	7.69	7.69	0.00	84.62	0.00	0.00	0.00	0.00
BASUDEBPUR	42.86	50.00	7.14	0.00	42.86	0.00	7.14	0.00	0.00
BELSINGHA	50.00	15.00	35.00	0.00	65.00	0.00	5.00	0.00	5.00
NARAYAN BERE	100.00	0.00	0.00	0.00	80.00	0.00	0.00	0.00	13.33
DAKSHIN AMRATOLA (M)	44.44	55.56	0.00	0.00	44.44	0.00	0.00	0.00	0.00
BARA RAMJIBANPUR	91.30	4.35	4.35	0.00	47.83	0.00	21.74	0.00	17.39
GOBINDABATI (M)	44.44	55.56	0.00	0.00	33.33	11.11	0.00	0.00	0.00
PASCHIM RANAGHAT	100.00	0.00	0.00	0.00	42.11	21.05	5.26	5.26	15.79
SANKARPUR	96.88	3.13	0.00	0.00	56.25	0.00	12.50	0.00	0.00
BELADANGA	30.00	50.00	20.00	0.00	30.00	0.00	0.00	0.00	10.00
DAKSHIN GARANKATI	16.67	83.33	0.00	0.00	16.67	0.00	0.00	0.00	0.00
TULSHIGHATA	66.67	22.22	11.11	0.00	0.00	0.00	0.00	0.00	77.78
KHIRISHKHALI	92.86	7.14	0.00	0.00	14.29	57.14	7.14	0.00	7.14
KALIDANGA	63.16	15.79	21.05	0.00	63.16	10.53	0.00	0.00	0.00
KAUTALA	63.64	36.36	0.00	0.00	0.00	0.00	0.00	0.00	36.36
BARAMOLLAHALI	100.00	0.00	0.00	0.00	75.00	0.00	0.00	12.50	0.00
BISHNUPUR	81.82	18.18	0.00	0.00	9.09	0.00	0.00	9.09	0.00
MADHAB NAGAR	57.89	31.58	0.00	10.53	0.00	0.00	0.00	5.26	52.63

Source: Household survey data.

**Table 25: Vaccination of Under Five-Year Children (%)
(Community wise District Averages)**

Vaccination	Muslim			Non Muslim		
Polio (pulse)	98.92			98.76		
DTP	75.90			86.34		
BCG	76.26			82.61		
Measles	79.50			86.96		
Organization	Government		Private	Government		Private
	98.91		1.09	98.14		1.86
Reasons for non participation	Unaware	Distance	Others	Unaware	Distance	Others
	64.91	12.28	22.81	80.0	8.57	11.43

Source: Household survey data.

5. Infrastructure

Almost all the villages have at least one primary school within the village. But only a few villages have secondary schools, in fact the district average of number of secondary schools per village is 0.24. Around 50% of the villages are connected through bus routes with a bus stop within 5 Kms of the village, while over 51.72% villages are connected through train routes with rail stations more than 10 Kms from the village. Around 50% of the villages have commercial banks and 43.48% have agricultural credit societies within 5 Kms and over 90% villages have post offices within respective villages or within 5 Kms.

6. Awareness about Government Programmes

It is easily understood that the success of government sponsored development schemes strongly depend on the level of awareness and hence the participation in using such facilities. *The cross-village data clearly displays that the level of awareness is widely scattered across villages for all the programmes taken together ranging from 7.41 % (Akra Mirzapur) to 74.07% (Tulsighata). The interesting thing about the government programmes is that most of the people across communities, i.e. over 60% are aware about the NREGS but a very miniscule section of that (around 6%) have benefited. Next, for IAY (61.66% among Muslims and around 61.71% among non-Muslims) are aware, but the percentage of beneficiaries as we have also seen*

Table 26: Awareness and Efficacy of the Government Sponsored Development Programmes – District Average for Muslims (%)

Programme	% of people aware	% of beneficiary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	33.57	4.86	50.0	0.0	33.3	0.0	16.67	0.0
NREGS	77.40	21.13	81.69	16.9	0.0	0.00	1.48	1.45
IAY	61.66	5.68	40.0	60.0	0.0	0.0	0.0	57.1
Old age pension	57.65	5.04	50.0	25.0	0.0	0.0	20.0	20.0
Swajal dhara	15.71	18.18	50.0	25.0	0.0	0.0	25.0	9.09
Irrigation	14.01	3.39	0.0	50.0	0.0	50.0	0.0	0.0
ARWSP	27.79	43.48	43.5	0.0	17.4	2.17	36.96	16.3
SSA	48.34	47.74	62.6	3.30	1.10	27.47	5.49	2.33
TSC/SSUP	13.79	2.04	3.33	40.0	23.3	0.0	33.33	0.0

Source: Household survey data.

Table 27: Awareness and Efficacy of the Government Sponsored Development Programmes – District Average for non-Muslims (%)

Programme	% of people aware	% of beneficiary	Help received from for accessing benefit					% of cases where Commission paid
			Pra dhan	GP Office	NGO	Self	Others	
SGSY	47.07	17.96	35.14	0.0	24.3	2.7	37.8	0.0
NREGS	81.29	25.91	73.91	25.0	1.09	0.0	0.0	0.0
IAY	61.71	5.64	53.33	26.67	0.0	0.0	20.0	33.3
Old age pension	51.24	10.14	57.14	23.81	0.0	0.0	19.1	0.0
Swajal dhara	25.39	19.09	38.1	19.05	0.0	4.76	38.1	15.0
Irrigation	18.96	8.64	14.29	0.0	0.0	71.43	14.3	0.0
ARWSP	35.75	39.61	60.0	14.55	0.0	0.0	25.45	16.7
Sarba siksha	63.82	30.55	40.24	7.32	0.0	17.07	35.37	0.0
TSC/SSUP	6.62	4.17	0.0	62.5	12.5	0.0	25.0	0.0

Source: Household Survey Data.

Note: NA means *not available*.

Table 28: Awareness and Efficacy of Government Schemes – Village-wise

Name of the Villages	Percentage of people aware (all schemes)	Percentage of people benefited (all schemes)	Number of people who have job cards for NREGS	Number of people who have got job under NREGS
Akna Mirjapur	7.41	25.71	70	70
Bara Ramjibanpur	4.60	71.11	75	45
Boromollakhali	21.74	71.08	600	300
Basudebpur	56.31	0.78	41	0
Beladanga	60.07	40.88	250	250
Belsingha	74.93	0.40	113	70
Bishnupur	11.08	14.58	383	383
Dakshin Amratala	35.56	28.71	200	200
Dakshin Garankati	59.26	30.82	400	350
Devis Abad	34.44	5.88	267	80
Gobindabati	55.93	27.73	12000	12000
Gotbaria	41.86	7.23	60	0
Hariharpur	12.22	16.67	54	20
Jugdia	32.61	5.41	1271	335
Kalidanga	55.56	42.61	330	0
Kalua	82.91	0.74	1985	250
Kautala	51.05	14.97	2274	850
Khanberia	34.36	2.44	203	32
Khiriskhali	34.07	0.37	350	350
Kulberia	30.65	19.44	350	130
Madhab Nagar	32.66	35.63	320	202
Nabhasan	24.81	23.96	180	135
Narayan Bere	60.04	2.54	NA	NA
Narayanpur	51.85	29.48	425	458#
Noapara	51.03	2.84	100	40
Pashim Ranaghat	63.01	21.73	2257	2257
Sankarpur	23.02	0.95	300	250
Tulshighata	74.07	3.94	300	80
Uttar Kusum	30.20	0.00	500	NA

Source: Village survey data & Household survey data.

Note: N.A means *not available*. # : Data furnished by the *Gram Panchayat* seem to be incorrect.

witnessed previously under the section on housing facilities that, is pretty low (around 5%). There are many other facilities and schemes that the central government has been running for quite some time. In case of SSA the people are well aware and benefited reasonably well but there are schemes, like irrigation related or TSC which the respondents have seldom heard of. Apparently, the popularity of the NREGS with ready source of income and cash flow seems to receive the highest attention despite longer-term benefits associated with many others already in operation. At this stage, we are not convinced that adding more programmes would be beneficial, unless interest and participation in the existing ones can be maximized with due emphasis on the awareness part of the schemes which could run equally well for all communities. The major source of information in cases of profitable job opportunities have come from the *Panchayat Pradhan* himself/herself or from the GP office, and there is no report of the fact that NGOs have been of significant help in this connection.

7. Other Issues

We use Tables 29-32 to reflect on a score of other features that are no less important in understanding the reasons behind the acute underdevelopment in these communities, compared to the more well known indicators often invoked for the purpose. These are as follows. About 2.93% percent of the Muslim and 0.22% percent non-Muslim respondent families have health insurance. Coverage of life insurance is remarkably high compared to other districts – around 20% for both the communities. Percentage of people buying crop insurance is negligible, and those who deposit money with the bank vary between 4.95% for the Muslims and 8.59% for the non-Muslims, with a higher average deposit value for the latter. Among the Muslim households the relatively affluent ones also invest in term deposits and that value marginally exceeds that for the non-Muslim families. And yet, the level of indebtedness is high among both communities around 50% of the households surveyed. The average interest rate paid (see Table 30) clearly indicates that the source is still the traditional moneylenders and around one-fourth of respondents have used this source at some point. The meagre percentage of people approaching the commercial banks or other government provided sources is rather negligible and once again reflects on the issue of lack of awareness and sometimes even lack of trust with such institutions. It is also the breakdown of the reasons of indebtedness (vide Table

31) that ties the borrowers with informal moneylenders, since a large part of the loan (Muslims, 25%; non-Muslims 26.96%) is taken for covering medical expenses. Finally, the use of common property resources is similar across religious communities. According to our survey “pond” as a common property resource has the higher percentage of users along with highest number of interference from the Muslim and non-Muslim community (See Table 32), followed by field which is used by 64.51% of Muslims and 50.76% of non-Muslims. Both field and school-ground as common property resources experience a relatively high percentage of interference mostly from individual household.

Around more than two third of families are classified as APL. Among the Muslims, however percentage of BPL families is more than 40%. This implies total exceeds 100%. On closer inspection it was found that some of the families have reported to hold both categories of cards. More than 75% of all the communities report the public distribution system to be inefficient, either in terms of inadequacy, inferior quality, less in amount, irregularity and so on. Added to it is the unwillingness of the dealers to sell the commodities (reported by Muslims, 20.33%; non- Muslims, 33.06%; Table 33). A weak public distribution system indicates weak administration. By the same token, proper monitoring will ensure food security and other concomitant benefits that people of South 24 Parganas deserve as citizens of the State. On the whole therefore, the assessment re-opens the possibilities of improving upon the lacunas that have been plaguing the district for long enough.

Table 29. Insurance and Financial Assets – Community wise District Averages

		Muslim	Non Muslim
Health Insurance	Percentage of households who have	2.93	0.22
	Average Value (Rs)	1645.46	1600.0
Life Insurance	Percentage of households who have	20.05	21.59
	Average Value (Rs)	4055.96	4348.86
Crop Insurance	Percentage of households who have	0.23	0.45
	Average Value(Rs)	1675.0	2525.0
Bank Deposit	Percentage of households who have	4.95	8.59
	Average Value(Rs)	7547.09	9220.51
Fixed Deposit	Percentage of households who have	4.05	3.74
	Average Value (Rs)	18829.44	12529.41

Source: Household survey data.

**Table 30: Indebtedness - Sources and Conditions of Loan
(Community wise District Averages)**

		Muslim	Non Muslim
Percentage of households indebted		54.05	45.18
Average Interest Rate		30.70	37.45
Sources of availing loans (%)	Government	5.42	8.87
	Commercial Bank	1.67	4.93
	Rural Bank	3.33	3.45
	Co-operative Bank	2.50	6.40
	Self Help Group/Non Governmental Organization	4.17	3.94
	Moneylender	23.75	17.24
	Big landowner/Jotedar	7.92	3.45
	Relative	42.08	43.35
	Others	9.17	8.37
Conditions & Terms of Loan (%)	Only Interest	59.47	70.59
	Physical labour	16.74	6.95
	Land mortgage	2.64	4.81
	Ornament mortgage	4.85	2.67

Source: Household survey data.

**Table 31: Indebtedness - Reasons and Nature of Loan
(Community wise District Averages)**

		Muslim	Non Muslim
Reasons of Loan	Capital related expenditure	8.33	7.35
	Purchase of agricultural equipment	3.75	13.24
	Purchase of land/home	1.67	3.92
	Repairing of house	27.92	19.12
	Marriage/other social function	8.75	5.88
	Medical expenditure	25.00	26.96
	Purchase of cattle	1.67	1.47
	Investment	6.25	4.90
	Others	16.67	17.16
Terms – Cash only		94.58	94.06

Source: Household survey data.

Table 32: Common Property Resources – Household Response of Uses and Interference (District Averages)

		Percentage of User		Percentage of Interference	
		Muslim	Non Muslim	Muslim	Non Muslim
Uses and Interference	Forest	22.29	23.53	5.56	15.25
	Pond	64.14	64.84	30.28	23.96
	Field	64.51	50.76	19.67	11.57
	Cattle-pen	4.27	5.56	0.00	10.71
	School ground	27.62	1.95	19.15	1.96
	Other Govt. buildings	25.16	0.00	20.18	0.00
	Others	1.03	0.00	0.00	0.00
		Muslim		Non Muslim	
Categories of people who interfere (%)	Powerful people	8.24		52.56	
	Big landlords	1.65		1.28	
	Each household	87.91		44.87	

Source: Household survey data.

Table 33: Public Distribution System – Community wise District Averages

		Muslim	Non Muslim
APL Card	% of families with APL ration cards	70.42	76.20
BPL Card	% of families with BPL/ Antodaya/ Annapurna card.	42.20	34.89
Sufficiency	% of families with sufficient product	28.74	30.77
Quantity	Rice – Kg. per family per month	6.54	4.55
	Wheat – Kg. per family per month	4.39	3.91
Problem (%)	Inadequate	26.57	30.04
	Inferior quality	16.55	10.76
	Less in amount	2.80	6.73
	Not available in time	20.75	21.08
	Irregular	8.16	8.52
	Others	5.83	1.79
	No problem	19.35	21.08
Purchase	% of families who can purchase all goods	17.47	17.67
Reason for problems of purchase (%)	Monetary constraint	18.41	20.16
	Insufficiency of ration	40.93	36.29
	Unwillingness to sell off by the dealers	20.33	33.06
	Others	20.33	10.48

Source: Household survey data.

Recommendations

We have discussed the conditions of the district in terms of the major indicators; we have provided the current status of the most important eight indicators identified by the Ministry of Minority Affairs, viz. the four religion specific indicators and the four basic amenities indicators. In addition we have also provided the status of the many other indicators that we thought to be of relevance. Some of these are calculated at a more disaggregated level for a particular indicator. For example we have gone into a detailed account of status of education, at different levels as we thought that only literacy is inadequate. We also provided the status of training in vocational trades and the demand for such training. This is important, in our opinion, as we tried to relate the same with job market situation for the general populace.

The above analysis is very broad in nature and requires intervention at a very larger scale and change in the attitude of the process of policy planning. Since the approach of the Multi-sector Development Plan funded by the Ministry of Minority Affairs is supplementary in nature and does not intend to change the very nature of the plan process, it is suggested that the district administration may start working on priority basis with the additional fund in the areas where the deficit can very easily be identified at the district level or at the village or in the pockets of the district. Hence we provide the deficit of the district for the religion specific socio-economic indicators and the basic amenities indicators where the deficit has been calculated as the deviation of the survey averages from national averages provided by the NSSO 2005 and NHFS-3 in Table 34 below. In addition to these indicators we have also discussed about some of the indicators, which in our opinion are extremely important for the development of the district.

It is clear from the table that the district averages perform worst for electrified houses followed by houses with *pucca* walls and female work participation. In all other cases district averages are higher than the corresponding national averages. Accordingly the district administration is expected to draw up their development plan funded by the Ministry of Minority Affairs based on the priority ranking of the facilities as listed above. However, coverage of IAY for BPL families being only 1.17%, the district authority should pay adequate attention in the provision of *pucca* houses for the BPL families. However, it may also be noted that the district averages and the deficits are not uniform across the district, there are large variations

Table 34: Priority Ranking of Facilities Based on Deficits of District

Averages and National Averages

Sl. No.	Indicator	District Average	National Average	Deficit	Priority Rank
I. Socio-economic Indicators					
1	Literacy (%)	73.09	67.3	-5.79	6
2	Female Literacy (%)	68.01	57.1	-10.91	8
3	Work Participation (%)	31.68	38	6.32	4
4	Female Work Participation (%)	7.94	21.5	13.56	2
II. Basic Amenities Indicators					
5	Houses with Pucca Walls (%)	46.51	59.4	12.89	3
6	Safe Drinking Water (%)	98.77	87.9	-10.87	7
7	Electricity in Houses (%)	36.83	67.9	31.07	1
8	W/C Toilet (%)	39.52	39.2	-0.32	5
III. Health Indicators					
9	Full Vaccination of Children (%)	69.91	43.5	-26.41	-
10	Institutional Delivery (%)	30.91	38.7	7.79	-

Note: District averages are based on sample data on rural areas only, and national averages for Sl. No. (5) to (8) are based on NFHS-3 and the rest are based on NSSO, 2005.

across the villages. A comparison may be made consulting the relevant tables for the village level averages. In this way one can find out the priority ranking for the villages separately. Given the representative nature of the sample one can treat those villages or the blocks where they are situated as the pockets of relative backwardness in terms of the above indicators. We draw the attention of the district administration to be cautious when drawing plan for the district.

In addition to the above priority ranking of facilities we also like to point out that there are some findings that the study team of the CSSSC thinks very important from the standpoint of the development of the district. This is specially so where district averages are higher than the corresponding national averages. In such cases it makes better sense to concentrate the efforts of the district administration areas other than the above ten indicators as suggested by the Ministry. These are given below.

- The percentage of families with *pucca* walled houses is 46.51% which is lower than the national average, while percentage of families with *pucca* houses is abysmally low at 15.09%.
- Percentage of families with inside toilet – W/C or not is 50.17%.
- The number of primary schools per village is 1.53 which seems good. But the district average of the number of primary teachers per school (2.80 per school) is in fact

marginally lower than the national average (2.84 per school based on Census 2001), though the national average itself is very poor. It means that on an average all the four classes in a primary school cannot be held. So it is recommended that the district administration should pay attention to this.

- So far secondary schools are concerned, the performance of the district is very poor – 0.24 secondary and higher secondary schools per village. This also needs intervention.
- Apparently the district performs very poor in terms of health related infrastructure. So looking at only vaccination or institutional delivery is inadequate. A mere 11.11% of villages have government hospitals in its vicinity, 37.30 % of villages have primary health centers or sub-centres situated within the village, average distance of primary health center or sub-centres is 2.16 Km., average distance of government hospital is 8.02 Km., average distance of private hospital or nursing home is 7.15 Km. A large percentage of families – 34.29% Muslims and 16.55% non-Muslims go to quacks for treatment though some of them also go to government hospitals or private practitioners. For taking pregnant women to hospitals for delivery the major means is rented cars, there is hardly any ambulance available for this purpose in the villages. This is an important area where the policy makers should think of providing at least one ambulance per village.
- Performance of the facilities related to ICDS centers is, however, not very impressive compared to state scenario. A very high percentage of 56.67% are housed in government building while 30.0% have good quality building and average number of visits of ICDS employees is, however, only 6.21 days in a year.
- In addition to the above specific developmental gap of the district it may be noted that intra district variation of the development indicators is very high. The blocks far off from the district head quarter or sub-divisional towns are extremely backward, the fruits of development have benefited mainly the areas that are close to urban conglomerates. Care should be given to intra district variation of backwardness when drawing up multi sector development plan.

Appendices

Table A 1: General information

Area	District average	Average of the sample villages
Area of the village	277.43 hectares	469.72 hectares
Household size	4.52 persons	4.89 persons
Area of irrigated land out of total cultivable area	60.72 %	59.53 %
Number of post offices	0.27	0.57
Number of phone connection	4.11	16.67

Source: Village Directory, Census 2001.

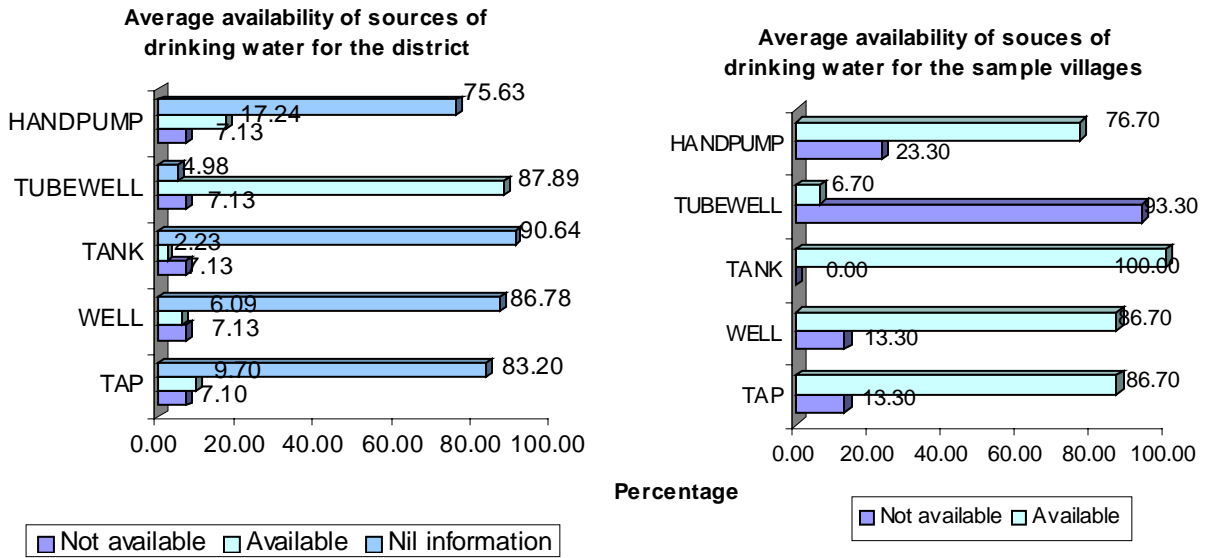
Table A 2: Transport and Communications

Nature of Approach Roads	Paved Road		Mud Road		Footpath		Navigable river	
	Avail-able	Not Avail-able	Avail-able	Not Avail-able	Avail-able	Not Avail-able	Avail-able	Not Avail-able
Average for the district	62.80 %	37.20 %	96.40 %	3.60 %	21.76 %	78.24 %	3.20 %	96.80 %
Average for sample villages	70.00 %	30.00 %	93.33 %	6.66 %	46.66 %	53.33 %	3.33 %	96.66 %

Source: Village Directory, Census 2001.

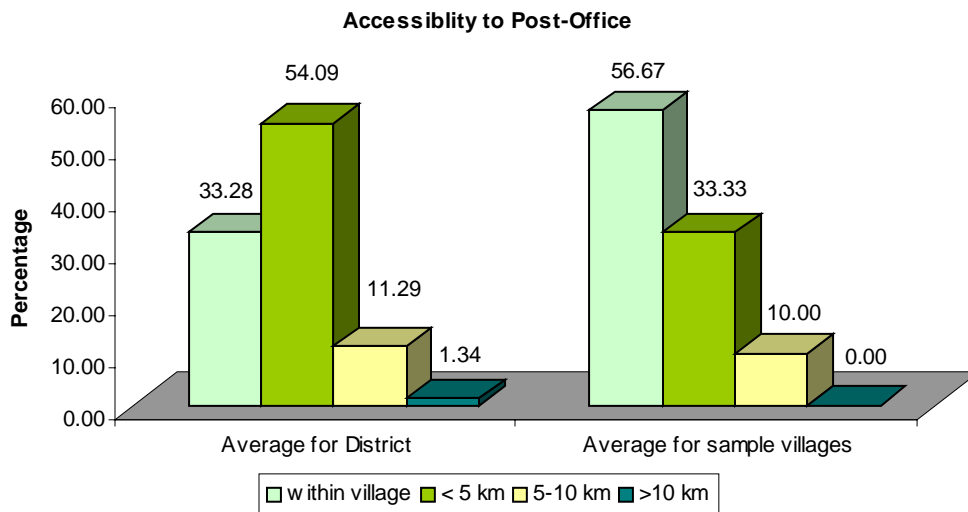
Fig. A 1 Sources of Water

Average availability of sources of drinking water (%)



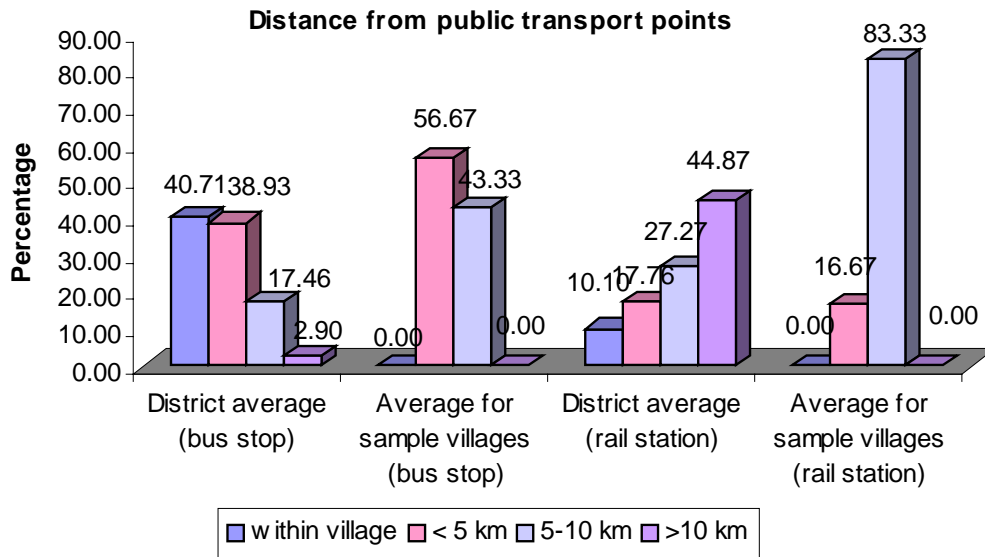
Source: Village Directory, Census 2001

Fig. A2: Distance to Post- Office



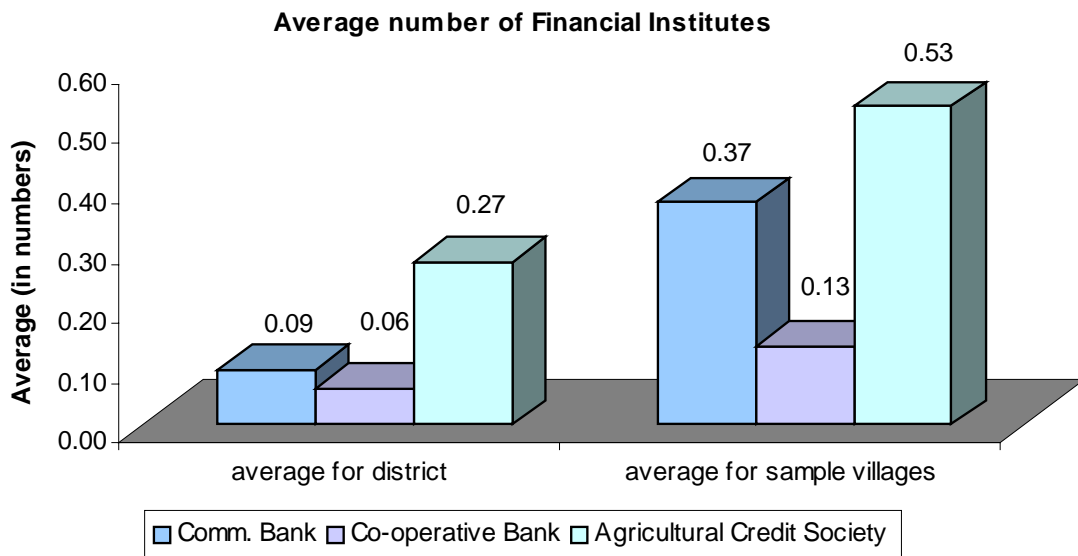
Source: Village Directory, Census 2001

Fig. A3: Distance of Public Transport



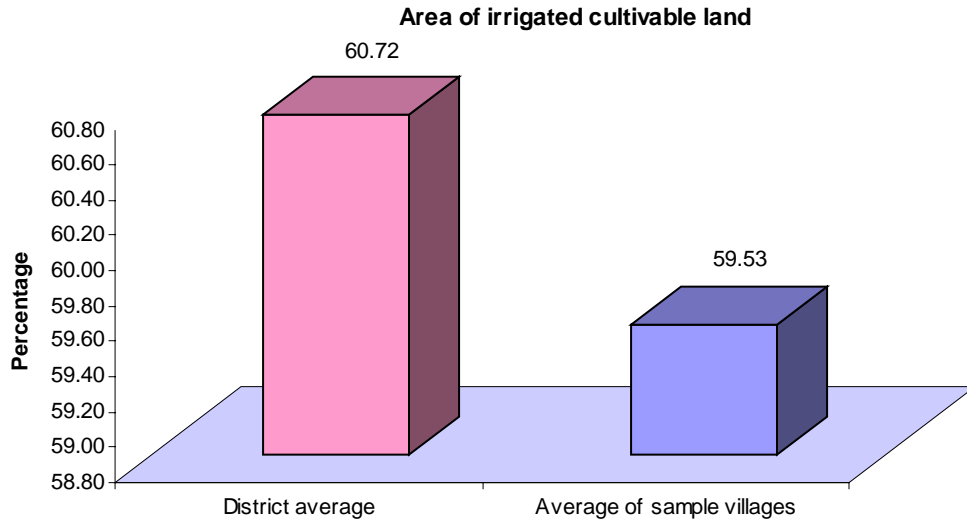
Source: Village Directory, Census 2001

Fig. A4: Average No. of Bank and Other Financial Institutions



Source: Village Directory, Census 2001

Fig. A5: Irrigation



Source: Village Directory, Census 2001

Sampling Methodology

The primary unit for survey is census village. A sample of villages will be selected for each district. If the population of the district is greater than 0.5 million then a total of 30 villages will be chosen for the district and if the population is less than or equal to 0.5 million then 25 villages will be chosen for the district. For the purpose of sampling the district is classified into three strata S_i ($i=1,2,3$). For stratification of villages in the district percentage of minority population will be used as the criteria. But since there is no published data on minority population at the village level, one has to work with percentage of minority population at the level of CD block.

Let N be the no. of CD blocks in a district and p_j ($j=1,\dots,N$) be the percentage of minority population of the j th. block. These N blocks are then arranged in descending order (one can also use ascending order) by p_j . The top 20%, middle 50% and the bottom 30% constitutes S_1 , S_2 and S_3 respectively. Each S_i contains the villages belonging to the respective blocks. Let P_i ($i=1,2,3$) be the proportion of rural population in S_i to district rural population. No. of villages from each strata will be chosen by the proportion of population of that strata in the total. Then denoting the no. of villages to be drawn from S_i by n_i one obtains

$$\begin{aligned} n_i &= (P_i) 25, && \text{if the district population is less than equal to 0.5 million} \\ &= (P_i) 30, && \text{if the district population is greater than 0.5 million,} \end{aligned}$$

subject to a minimum of 6 villages in each stratum.

The villages are chosen by the method of PPS (probability proportional to population) with replacement from each of S_i where aggregate population of villages are the size criteria (as per census 2001).

After the sample villages are chosen by the method described above the next task is to choose the sample of households for each village. If population of the sample village is less than or equal to 1200 all households will be listed. If population of the village is more than 1200, 3 or more hamlet groups will be chosen. For this purpose one may exactly follow the methodology of NSSO for hamlet group formation. A total of two hamlet groups will be chosen from these hamlet groups. Out of these two, one hamlet group will be the one with highest minority population (for the district). Another hamlet group will be chosen randomly from the remaining hamlet groups. The households of chosen hamlet groups will be listed. While listing the

households their minority status will also be collected as auxiliary information.

Given the auxiliary information on minority status of the households they will be classified into five strata – Hindu, Muslim, Christian, Buddhist and Parsi. A total of 30 households will be chosen from each sample village (or the two hamlet groups if hamlet groups have been formed) in proportion to number of households in each stratum subject to a minimum of 2 households in each stratum. The sampling methodology will be simple random sampling without replacement. If there is no listing in any stratum then the corresponding group will be ignored for that village.

The rule followed by NSSO for forming hamlet-groups is given below.

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