

## **CHAPTER-III**

### **SOCIO-ECONOMIC PROFILE OF STUDY AREA**

#### **3.1 Introduction:**

This chapter is an attempt to give a picture reflecting the socio-economic profile of selected Blocks, villages and beneficiaries along with a brief outline of Dibrugarh and Sivasagar districts. The study has been divided into two parts, while Part-I deals with the historical profile, present administrative structure and physical position of Dibrugarh and Sivasagar districts, the part-II delineates the socio-economic profile of two Blocks of Dibrugarh and Sivasagar districts namely Joypur and Demow Blocks. In order to make it more scientific and relevant, the study also seeks to examine the same at the village level. For this purpose, four gaon panchayat under the two development Blocks viz. Balimora and Tipam Fakial under Joypur Block of Dibrugarh district, Athabari and Khorahat under Demow Block of Sivasagar have been selected and related information regarding socio-economic profile are put into in the part-III, while in part-IV, the socio-economic profile of the selected respondents are analyzed.

#### **3.2 Profile of Dibrugarh District**

Dibrugarh is the seventeenth administrative district of Assam. It is situated on the upper valley of the river Brahmaputra which runs for about 95 km in the District of Patkai foothills on the south. Burhi Dihing is the main tributary of the river Brahmaputra and has many sub-tributaries which flow through the area. The district headquarter is located at the Dibrugarh town itself.

##### **3.2.1 Origin of the name**

The name of Dibrugarh is said to be derived from Dibarumukh which means the *mukh* (i.e. mouth) of the river Dibaru or from the word 'Dibru' meaning a blister in the Bodo language. Dibarumukh was a well known encampment of the Ahom Kingdom during the Ahom-Chutia War where Suhungmung, Pharsengmung Borgohain, Chao Siulung and Kilong fought against the Chutia king. The latter was

defeated in the battle who surrendered before the Ahom King. The British East India Company had captured this place in 1839 by defeating the Muttack king to avail its business potentiality and easy water transport facility. To protect this place from local inhabitants and invaders they had built a huge 'Garh' or rampart in south corner of Dibru river which was six kilometer away from it. According to historians, due to this 'Garh' or rampart established at the bank of the river Dibru, the British had renamed this place as Dibrugarh<sup>1</sup>. After independence, Dibrugarh became a part of Lakhimpur district. However, in 1971 Dibrugarh was converted into a full-fledged district with Tinsukia initially as sub-division and later a separate district. The most part of the Dibrugarh district is plains at the foothill of the eastern Himalayas, caused by the flowing of the river Brahmaputra and its tributaries. In 1950, there was a massive earthquake that resulted in the change of the river Brahmaputra's course and it engulfed the old city and the tributary Dibraru into it. Later on a new city was constructed beside the bank of the river with the same name.

### 3.2.2 Geographical features

The Dibrugarh district extends from 27° 5' 38" North to 27° 42' 30" North latitude and 94° 33' 46" East to 95° 29' 8" East longitude. It is bounded by Dhemaji district and a part of Lakhimpur district on the north, part of Sivasagar district and Arunachal Pradesh State on the south, Tinsukia district on the east and Sivasagar district on the west, Tirap district of Arunachal Pradesh on the south-east. The area extends from the north bank of the mighty Brahmaputra, which flows for a length of 95 km through the northern margin of the district, to the Patkai foothills on the south. The Burhi Dihing, a major tributary of the Brahmaputra with its network of tributaries and wetlands flows through the district from east to west.

So far as the geographical area of Dibrugarh district is concerned, the table (3.01) below shows the total area subdivided into rural, urban and forest land along with its percentage.

---

<sup>1</sup> W. Robinson, (1975), A Descriptive account of Assam (reprint), Guwahati: p.310

**TABLE 3.01****DISTRIBUTION OF GEOGRAPHICAL AREA OF  
DIBRUGARH DISTRICT**

<b>Geographical area</b>	<b>In sq. km</b>	<b>Area in Percentage</b>
A.Total geographical area	3381 sq. km	4.31% in all assam
I.Rural	3335.52 sq. km	99.92% in Dibrugarh District
II.Urban	45.48 sq. km	0.08% in Dibrugarh district
B. Forest Land	217941.648 hectare	

*Source:* District Census Handbook, Dibrugarh, 2011

The table reveals that the Dibrugarh district covers an area of about 3381 sq. km which is 4.31 per cent of the total land of Assam. Out of this area, the district is sub-divided into 3335.52 sq. km, 45.48 sq. km and 217941.648 Hectors into rural, urban and forest land respectively. Altogether, 99.92 per cent covered by rural area and only 0.08 per cent are covered by urban and semi-urban sector. However, it shows that almost all areas belong to rural in nature and a very small portion of area is covered by urban sector which is insignificant in nature.

### **3.2.3 Administrative Setup**

Dibrugarh district is an administrative district of Assam with its headquartering located in Dibrugarh town. The dibrugarh district has a single sub division and seven circles. The revenue circles are Dibrugarh East, Dibrugarh West, Chabua, Tengakhat, Naharkatia, Tingkhong, and Moran. There are 9 towns which include 3 statutory towns and 6 census towns. The district has seven Community Development Blocks comprising a total of 1348 villages spread over all the Revenue circles. In order to maintain law and order by the police, the district is divided into 14 Police stations and 17 out posts. The Police stations are Dibrugarh Sadar Town(city), Lahowal(City), Chabua, Tengakhat, Duliajan, Naharkatia, Joypur, Tingkhong, Rajgarh, Moran, Khowang, Borboruah(city), Rohumoria, Ghoramara.

TABLE 3.02

**DISTRIBUTION OF ADMINISTRATIVE UNITS OF  
DIBRUGARH DISTRICT**

Administrative units	Numbers
Sub-Division	1
Revenue circle	7
Police station	14
Police outpost	17
Fire station	1
C.D. Block	7
Municipal Board	1
Statutory Town	3
Census Town	6
Gaon panchayat	93
Mouza	21
Revenue village	1327
Census village	1348
Inhabited village	1318
Uninhabited village	30

*Source:* District census handbook, Dibrugarh, 2011.

The table indicates that the administrative unit of Dibrugarh District is one Sub-division, seven Revenue Circles, fourteen Police Stations, seventeen Police Outposts, one Fire Station, one Zilla Parishad, seven Community Development Blocks, one Municipal Board, ninety three Gaon Panchayats, twenty one Mouzas, 1327 Revenue villages, 1348 census villages, 1318 inhabited villages and only 30 uninhabited villages. There are six towns in all over the district which are Dibrugarh, Chabua, Naharkatia, Duliajan, Digboi and Namrup.

To carry out the administrative functions of the district, the Deputy Commissioner (DC) is the head of all departments and units. In order to maintain the law and order of the district, the Superintendent of Police (SP) is assisting the D. C.

### 3.2.4 Population

The population of the district is shown in the table 3.03 in different categories such as male, female, density, sex ratio, SC and ST etc.

**TABLE 3.03**  
**DISTRIBUTION OF POPULATION OF DIBRUGARH DISTRICT**

Category	Assam	%	Dibrugarh	%
A. Total population	31,205,576		1,326,335	4.25
i.Male population	15,939,443	51.08	676,434	51.00
ii.Female population	15,266,133	48.92	649,901	49.00
B. Rural population	26,807,034	85.90	1,082,605	81.62
i.Male	13,678,989	51.03	550,299	50.83
ii.Female	13,128,045	48.97	532,306	49.17
C. Urban	4,398,542	14.1	243,730	18.38
i.Male	2,260,454	51.39	126,135	51.75
ii.Female	2,138,088	48.61	117,595	48.25
D. Density of population	398		392	---
i.Rural			285	---
iiUrban			9518	---
E. Sex ratio(No. of females per 1000 male)	958		961	---
i.Rural			967	---
ii.Urban			932	
F. Schedule caste population	2,231,321	7.15	58,876	4.44
i.Male	1,145,314	7.19	30,517	51.83
ii.Female	1,086,007	7.11	28,359	48.17
iii.Rural			41,396	70.31
iv.Urban			17,400	29.69
G. Schedule tribe population	3,884,371	12.45	102,871	7.76
i.Male	1,957,005	12.28	51,835	50.39
ii.Female	1,927,366	12.63	51,036	49.61
iii.Rural			92,593	90.00
iv.Urban			10,278	10.00

*Source:* District Census Hand Book, Dibrugarh, 2011,

The population of the entire district is 1,326,335, out of which male constitute 51.00 per cent and females 49.00 per cent. Out of the total population 81.62 per cent population of this district lives in rural area whereas 18.38 per cent in urban areas. So far as SC and ST population is concerned, out of the total population only 4.44 per cent and 7.76 per cent are SC and ST respectively. Moreover, sex ratio (females per 1000 males) is 961.

The religion-wise distribution of population of the district is shown in the table 3.04.

**TABLE 3.04**

**RELIGION-WISE DISTRIBUTION OF POPULATION OF  
DIBRUGARH DISTRICT**

Religion	Total	%	Male	Female
Hindu	1,198,401	90.35	611,787	586,614
Muslim	64,526	4.86	32,943	31,583
Christianity	52,968	3.99	26,311	26,657
Sikh	2,261	0.17	1,261	1,000
Buddhist	4,673	0.35	2,373	2,300
Jain	1,055	0.08	559	496
Other	46	0	23	23
No religion specified	2,405	0.18	1,177	1,228

*Source:* District Census Hand Book, Dibrugarh, 2011,

The table reveals that in the Dibrugarh district, out of the total population 90.35 per cent are Hindus, 4.86 per cent are Muslim, 3.99 per cent are Christian, 0.17 per cent are Sikh, 0.35 per cent are Buddhist and 0.08 per cent are Jain. There are only 46 persons are belongs to other religions and 0.18 per cent population have no any specific religion in the district.

### **3.2.5 Economy**

Dibrugarh is extraordinarily famous for tea gardens and tea productions. The entire district is surrounded by tea plantations and has a good number of tea factories. There are altogether 118 tea gardens in the entire district while more than 85 Tea

Factories are producing the Orthodox and quality tea and major portion of tea is exported to Western and South-Asian countries. The Chabua, Jalan, Sialkuti, Balijan North, Longhurjan, Moran and Lepetkata Tea Estates are some of the tea gardens which were planted by the British East India Company in between 1885-1910<sup>2</sup>. These tea gardens are more than 100 years old.

Another important determinant of business and economy of the district is oil. The world's oldest running oil refinery is situated at Digboi established in 1901. There are many oil and natural gas rigs owned by the Oil India Limited and Oil and Natural Gas Corporation Limited. Tea and oil are the major revenue earners for the district. Headquarter of the Oil India Limited is located at Duliajan, at a distance of about 50 km from Dibrugarh town. Dibrugarh is also known for three large industries—Brahmaputra Valley Fertilizer Corporation Limited (BVFCL)(located at Namrup), Assam Petro Chemicals Limited (located at Numrup) and Brahmaputra Cracker and Polymer Limited (located at Lepetkata).

The primary occupations of the majority populations of this district are the farming of rice, sugar-cane, pulses and pisciculture. Besides, many rice and oil seed mills are at work. There are also some coal mining and petroleum production industries in the district. Below mentioned table (3.05) shows the working population of Dibrugarh district.

**TABLE 3.05**  
**DISTRIBUTION OF WORKING POPULATION OF**  
**DIBRUGARH DISTRICT**

Occupation	Total	%	Male	Female
Main worker	391,597	29.53	284,955	106,642
Cultivator	86,082	21.98	66,299	19,783
Agriculture Labourer	21,792	5.56	13,440	8,352
Household Industry	6,528	1.67	4,682	1,846
Other worker	277,195	70.79	200,534	76,661
Marginal worker	168,960	12.74	83,058	85,902
Non-working	765,778	57.74	308,421	457,357

*Source:* District Census Hand Book, Dibrugarh, 2011,

<sup>2</sup> Tea Directory, 1890-91, Official Records available in Assam Chah Mazdoor Sangha, Dibrugarh Branch.

Out of the total population of the district only 29.53 per cent population are main worker and 12.74 per cent are marginal worker and a large number of population is nothing work anything i.e.57.74 per cent. Out of main worker population 21.98 per cent are engaged in cultivation, 5.56 per cent population work as agriculture labourer, 1.67 per cent population engaged in household industries and other 70.79 per cent population work in other work place.

### 3.2.6 Education

The district is the pivot of higher education in the entire North East India. Right from the British India period the district has been a centre for learning. The Assam Medical College was established by **Dr. John Berry White** after he took over the charge of civil surgeon of Lakhimpur district. In the year 1898, he decided to set up a medical school at Dibrugarh, and thus this premier institute started its history, and marked a new era in education and medicine. Assam Medical College has the pride of having the first Radiology department in India, as in 1910 two X-Ray machines (One 10MA and another 15MA) were bought from England, only 25 years after the monumental discovery of X-Ray by **Prof. Wilhelm Conrad Roentgen** 1885-86. These two were the first X-Ray Machines in India. Apart from Medical, the other higher institutes of learning in the district are Pharmacology, Geology and Applied Geology and Petroleum Technology. All these courses are offered by Dibrugarh University which was established in the year 1965. Besides the University, other centers for learning are-

1. Dibrugarh Poly-Technique which is offering various diploma courses in Electrical, Civil and Mechanical fields.
2. Regional Medical Research Centre (RMRC) is the only institution in Assam which undertakes scientific research in Bio-medical sciences where major health problems and its causes are studied and taught.

The table (3.06) below shows the distribution of literacy rate of the Dibrugarh district.



**TABLE 3.06****DISTRIBUTION OF LITERACY RATE OF DIBRUGARH DISTRICT**

Category	Assam	%	Dibrugarh	%
Total literate population	19,177,977	72.19	8,84,531	76.05
Male	10,568,639	55.11	4,91,361	55.55
Female	8,603,338	44.89	3,93,170	44.45
B.Rural literate population			6,85,573	77.51
i.Male			3,85,122	56.18
ii.Female			3,00,451	43.82
C.Urban literate population			1,98,958	22.49
i.Male			1,06,239	53.40
ii.Female			92,719	46.60

**Source:** District Census Hand Book, Dibrugarh, 2011

Thus it can be observed from the above table that out of the total population of Dibrugarh district, 76.05 per cent is literate and out of which 82.82 per cent is male which is greater than the state (Assam) literary per cent. In the other hand, female literary per cent is lower than the state literary percent i.e. 60.99%.

### 3.3 Profile of Sivasagar district

#### 3.3.1 Origin of the name

The Sivasagar district is one of the most historic and resourceful places of Assam. Earlier Sivasagar was the capital of the Ahom kings. It was the heart of the Ahom kingdom. According to W.W. Hunter, a British official, quoted "Sivasagar, as the principal town and administrative headquarter of the district, is situated about ten and twelve miles inland from the south bank of the Brahmaputra"<sup>3</sup>. Presently, Sivasagar denotes the name of a town, a subdivision and a district.

During the Ahom period Sivasagar was known as "Kalanchupar"<sup>4</sup>. The present name, Sivasagar, was derived from the lake like tank 'Sivasagar' which was excavated

<sup>3</sup> W.W. Hunter, (1975), Statistical account of Assam, Vol-I, (Reprint), Delhi: p.246

<sup>4</sup> M. Neog (Ed.), (1969), Pabitra Assam (2<sup>nd</sup> edition), Jorhat: p.38

by the second wife of King Siva Singha, Queen Ambika, in 1733 A.D. during the tenure of her husband's reign<sup>5</sup>. She excavated it to commemorate her husband's name. The place came to be known as Sivpor being associate with the great Siva temple built on the bank of this tank. Thereafter with the passage of time, the name Sivasagar, referred both to the tank and the town, gained popularity<sup>6</sup>. Though Sivasagar itself was not the capital of Assam, it was constituted as an area of the capital town, Rongpur, which was the capital of Assam from 1669 to 1794. Due to exigencies of the Moamaria rebellion, Gourinath Singha had shifted the capital to Jorhat<sup>7</sup>.

During the Ahom regime, Rongpur was the nerve centre of Assam, from where the Ahom Kings controlled the entire affairs of the state. It was a town to be reckoned with.<sup>8</sup> The kings of Ahom had established various worship places which are popularly known as 'Dol' namely Siva Dol, Vishnu Dol, Devi Dol, Joy Dol and Thowra Dol. Moreover, they established royal palace and amphitheatre namely Rang Ghar, Talatal Ghar and Kareng Ghar. The tank like Joysagar, Sivasagar and many ones were dug by the Ahom kings during their regime<sup>9</sup>. The town formerly known as Rangpur was a historic city of Assam and was the capital of the mighty Ahom kingdom. The most remarkable landscape that exists in the town is the 200 years old Sivasagar tank. Modern Sivasagar is a fast developing urban settlement. Above all, the Sivasagar district is one of the leading tea and oil producing centre in Assam.

### 3.3.2 Geographical features

The Sivasagar district extends from 21°45' and 27°15' North latitude and 94°25' and 95°25' East longitudes. The district shares common boundaries with Dibrugarh District on the east, Jorhat district on the west, the river Brahmaputra on the north and Nagaland and Arunachal Pradesh states on the south. The tributaries of the Brahmaputra comprise the Dhaneswari, the Dihing, the Disang and the Dikhow, all

<sup>5</sup> Gazetteer of India, Assam State, Sivasagar district, Government of Assam, Shillong, (1967), p.1.

<sup>6</sup> Ibid. W.W. Hunter, (1975),

<sup>7</sup> W. Robinson, (1975), A Descriptive account of Assam (reprint), Guwahati: p.319

<sup>8</sup> E.A. Gail, (1967), A history of Assam, (Reprint), Calcutta, p.269.

<sup>9</sup> Lila Gogoi, (1985), Tai Sanskritir Ruprekha (3<sup>rd</sup> edition), Calcutta: p.250.

flowing to northern direction from the Naga Hills. The geographical area of the Sivasagar district is shown in the table 3.07.

**TABLE 3.07**  
**DISTRIBUTION OF GEOGRAPHICAL AREA OF**  
**SIVASAGAR DISTRICT**

Geographical Area	Assam	Sivasagar	%
A. Total Geographical area	78438.00 sq. km	2668.00 sq. km	3.40% in all Assam
i. Rural		2625.07 sq. km	98.39
ii. Urban		42.93 sq. km	1.61
B. Forest Land		24048 hectares	

*Source:* District Census Hand Book, Sivasagar, 2011,

Thus it is seen that it covers a total area of 2668 sq. km which is 3.40 per cent in all Assam. The total geographical area of this district is subdivided into 2625.07 sq. km as rural area while 42.93 sq. km as urban area. Altogether 24,048 hectares of land is covered by forest land in the district. The majority of area in the district is covered by rural areas which constitute 98.39 per cent of the total area. Only 1.61 per cent of total geographical area is covered by urban area.

### 3.3.3 Climate

The Sivasagar district carries a pleasant weather throughout the year. The temperature ranges from 8° in winter to 35° during summer. The district is characterized by highly humid atmosphere and abounded rains. The regular rains of the summer generally prevent the prevalence of the hot weather. After the rainy season the cooler autumn starts from October and real cold weather prevails from the end of November and continues till the middle of February. The winter season is followed by the season of occasional thunder storms from March to May. The temperature begins to rise from the beginning of March and in July and August it reaches the maximum.

### 3.3.4 Administrative units

The administrative units of Sivasagar district can be divided into various sub-units which are shown in the table 3.08.

**TABLE 3.08**  
**DISTRIBUTION OF ADMINISTRATIVE UNITS OF**  
**SIVASAGAR DISTRICT**

Administrative units	Numbers
Sub-Divisions	3
Revenue circle	6
Police station	16
Police outpost	13
Fire station	4
C.D. Block	9
Municipal Board	4
Town Committee	2
Gaon Panchayat	118
Mouza	24
Revenue village	875
Census village	875
Inhabited village	862
Uninhabited village	13

*Source:* District census handbook, Sivasagar, 2011.

The table indicates that the administrative unit of Sivasagar District is divided into three Sub-divisions, six Revenue Circles, sixteen Police Stations, thirteen Police Outposts, four Fire Stations, one Zilla Parishad, nine Community Development Blocks, four Municipal Boards, two Town Committees, 118 Gaon Panchayats, twenty four Mouzas, 875 Revenue villages, 875 census villages, 862 inhabited villages and only 13 uninhabited villages. There are seven towns in all over the district which are Nazira, Sonari, Simaluguri, Amguri, Gourisagar, a part of Moran and Demow. There are seven revenue circles in all over the district. They are Sivasagar East, Sivasagar West, Nazira, Sonari, Amguri, Gourisagar and Demow. The police stations of the district are Sivasagar, Nazira, Gourisagar, Demow, Amguri, Sonari, Sapekhati, Simaluguri, Namti, Bihubar Bogidol, Panbessa, Cherekapar, Janji and Nimanagarh. Besides, almost all branches of government department, civil as well as police are placed in the district. In order to carry out the administrative functions of the district, the Deputy Commissioner (DC) is the head of all departments and units. Similarly for maintaining law and order of the district, the Superintendent of Police (SP) normally assists the D. C.

### 3.3.5 Population

As regards the population of Sivasagar district, table (3.09) below shows the population under various sub-heads like male, female, rural, urban, S.T, SC, density and sex ratio.

**TABLE 3.09**  
**DISTRIBUTION OF POPULATION OF**  
**SIVASAGAR DISTRICT**

Category	Assam	%	Sivasagar	%
A. Total population	31,205,576		1,151,050	3.67
i. Male	15,939,443	51.08	5,89,216	51.19
i. Female	15,266,133	48.92	5,61,834	48.81
B. Rural population	26,807,034	85.90	1,040,954	90.44
i. Male	13,678,989	51.03	531,286	51.04
ii. Female	13,128,045	48.97	509,668	48.96
C. Urban population	4,398,542	14.1	1,10,096	9.56
i. Male	2,260,454	51.39	57,930	52.62
ii. Female	2,138,088	48.61	52,166	47.38
D. Density of population	398	---	431	---
E. Sex Ratio	958		954	
F. Schedule caste population	2,231,321	7.15	42,347	3.68
i. Male	1,145,314	7.19	21,568	3.66
ii. Female	1,086,007	7.11	20,779	3.70
G. Schedule tribe population	3,884,371	12.45	49,039	4.26
i. Male	1,957,005	12.28	24,989	4.24
ii. female	1,927,366	12.63	24,050	4.28

**Source:** District census handbook, Sivasagar, 2011.

The population of Sivasagar district is 1,151,050 out of which male constitutes 51.19 per cent and female 48.81 per cent. The total rural population is 90.44 per cent in which 51.04 per cent are male and 48.96 per cent are female. Out of the total population of the district only 9.56 per cent live in the urban areas. As regards the density of population, 431 persons are living in per square kilometer. The female sex ratio is 954 per thousand males. So far as the SC and ST population of the district is concerned, only 3.68 per cent and 4.26 per cent respectively belong to these groups.

As regards the religion, the table (3.10) below shows the distribution of population into various religious groups.

**TABLE 3.10**  
**RELIGION-WISE DISTRIBUTION OF POPULATION OF**  
**SIVASAGAR DISTRICT**

Religious groups	Total	%	Male	Female
Hindu	1,007,277	87.51	516,041	491,236
Muslim	95,553	8.3	48,832	46,721
Christian	33,147	2.88	16,641	16,506
Sikh	902	0.08	494	408
Buddhist	3,953	0.34	1,980	1,973
Jain	286	0.02	152	134
Others	8,541	0.74	4,346	4,195
No religion specified	1,391	0.12	730	661

\*Others include: Not belongs to the above mentioned groups.

Source: District census handbook, Sivasagar, 2011.

In Sivasagar district majority of population are found to be Hindus by religion of which they constitute 87.51 per cent, whereas the Muslim constitutes 8.3 per cent. Likewise, the Christianity constitutes only 2.88 per cent, the Sikh constitutes 0.08 per cent, the Buddhist constitutes 0.34 per cent and the Jain constitutes 0.02 per cent of the total population. The remaining 0.86 per cent population belongs to other religions (0.74 per cent) and no religion specified (0.12 per cent).

### 3.3.6 Economy

Sivasagar is famous for tea. Out of total 2668 sq. km area of Sivasagar district, about 52715.72 hectare areas are covered by tea estates where 97 tea estates of the district produced 49813 kilogram of tea in 2003<sup>10</sup>. Next to tea is oil. The Oil and Natural Gas Corporation Limited (ONGCL) is the oldest oil and gas exploring unit of this district. The entire district has many oil and natural gas rigs owned by the ONGCL. Tea and oil are the major revenue earners for the district. The headquarters of the ONGCL is located at Nazira, at a distance about 12 km from Sivasagar town.

The main occupations of the majority population of this district are the farming of rice, sugar-cane, pulses and pisciculture. Besides, many rice and oilseed mills are at

<sup>10</sup> Sivasagar District at a glance, (2006), Department of Statistics, Sivasagar Division, Govt. of Assam.

work in the Sivasagar district. There are also some coal mining and mineral production industries. Below mentioned table (3.11) shows the working population of Sivasagar district.

**TABLE 3.11  
DISTRIBUTION OF WORKING POPULATION OF  
SIVASAGAR DISTRICT**

Occupation	Total	Male	Female
Main worker	318,950	237,590	81,360
Cultivator	70,255	59,184	11,071
Agriculture Labour	14,008	9,654	4,354
Household Industry	6,143	4,513	1,630
Other worker	228,544	164,239	64,305
Marginal worker	166,767	87,481	79,286
Non-working	665,333	264,145	401,188

*Source:* District Census Hand Book, Dibrugarh, 2011,

### 3.3.7 Education

The district is an important place for higher education in the entire North East India. It has 28 numbers of Colleges, 40 Higher Secondary Schools and 180 High Schools and 296 Upper Primary Schools and largest 1714 Primary Schools. The literacy rate of the district is shown in the table 3.12.

**TABLE 3.12  
DISTRIBUTION OF LITERACY RATE OF  
SIVASAGAR DISTRICT**

Category	Assam	%	Sivasagar	%
A.Total literate population	19,177,977	72.19	813,505	80.41
i.Male	10,568,639	55.11	444,767	54.67
ii.Female	8,609,338	44.89	368,738	45.33
B.Rural literate population			723,490	88.93
i.Male			396,272	54.77
ii.Female			327,218	45.23
C.Urban literate population			90,015	11.07
i.Male			48,495	53.87
ii.Female			41,520	46.13

*Source:* District census handbook, Sivasagar, 2011.

From the above table, it is clear that out of the total population of the district almost 80.41 per cent are literate in which 85.84 per cent are male and 74.71 per cent are female. The major languages spoken by the natives of the district are Assamese, English, Hindi, Bengali and Manipuri.

### **Socio-economic profile of selected Blocks of Dibrugarh and Sivasagar Districts**

#### **3.4. Joypur Development Block (JDB)**

##### **3.4.1 Location**

Joypur Development Block is situated in the eastern part of Assam, falling within the Naharkatia Sub-division of Dibrugarh district, which is 75 km away from the district headquarter and about nine kilometer away from the subdivision. The Joypur Development Block lies roughly between the latitudes 94° E and the longitudes 27° N. The office of the Joypur Development Block is situated in Naharani village which comes under the Dighalia Gaon Panchayat. This Block was established in 1956 to implement the Community Development Programme. It is bounded on the North by Tengakhat Development Block, on the South by Sivasagar district, on the East by Nagaland and on the West by Khowang Development Block. The Joypur Development Block, a medium-size Block in Assam, covers an area of 324.92 sq. km (rural area 319.70 sq. km and urban area 5.22 sq. km) with one Anchalik Panchayat, three Mouzas, 14 Gram Panchayats and 184 revenue villages.

##### **3.4.2 Population of the Block**

**TABLE 3.13**

**DISTRIBUTION OF POPULATION JOYपुर DEVELOPMENT BLOCK**

Category	Dibrugarh	%	Joypur Dev. Block	%
A. Total population	1,326,335	4.25	168471	12.70
ii. Male	676,434	51.00	85873	50.97
ii. Female	649,901	49.00	82598	49.03
B. Rural population	1,082,605	81.62	152752	90.67
iii. Male	550,299	50.83	77686	50.86
iv. Female	532,306	49.17	75066	49.14
C. Urban population	243,730	18.38	15719	9.33
iii. Male	126,135	51.75	8187	52.08
iv. Female	117,595	48.25	7532	47.92



D. Density of population	392	---	333	---
E. Sex Ratio	961	---	951	---
F. Schedule caste population	58,876	4.44	5006	2.97
iii. Male	30,517	51.83	2629	52.52
iv. Female	28,359	48.17	2377	47.48
G. Schedule tribe population	102,871	7.76	15675	9.30
iii. Male	51,835	50.39	7918	50.51
iv. female	51,036	49.61	7757	49.49

**Source:** District census handbook, Dibrugarh, 2011.

The population of Joypur Development Block is 1, 68,471 as per 2011 census report, out of which male constitutes 50.97 per cent and female 49.03 per cent. The total rural population is 90.67 per cent in which 50.86 per cent are male and 49.14 per cent are female. Out of the total population of the block only 9.33 per cent live in the urban areas. As regards the density of population, 333 persons are living in per square kilometer. The female sex ratio is 951 per thousand males. In the Block the Schedule caste population is 5006 (2.97 per cent) in which male consist of 2629 (52.52 per cent) and female is 2377 (47.48 per cent). The Scheduled Tribe population of this Block is 15675 (9.30 per cent), out of which male are 7918 (50.51 per cent) and female are 7757 (49.49 per cent).

### 3.4.3 Literacy

The literacy rate of the Joypur Development Block is quite satisfactory. The literacy rate of the block is shown in the table 3.14.

**TABLE 3.14**  
**DISTRIBUTION OF LITERACY RATE OF JOYPUR DEVELOPMENT BLOCK**

Category	Dibrugarh	%	Joypur	%
A.Total literate population	8,84,531	76.05	1,12,818	66.97
i.Male	4,91,361	55.55	62,814	55.68
ii.Female	3,93,170	44.45	50,004	44.32
B.Rural literate population	6,85,573	77.51	99,469	88.17
i.Male	3,85,122	56.18	55,712	56.01
ii.Female	3,00,451	43.82	43,757	43.99
C.Urban literate population	1,98,958	22.49	13,349	11.83
i.Male	1,06,239	53.40	7,102	53.20
ii.Female	92,719	46.60	6247	46.80

**Source:** District census handbook, Dibrugarh, 2011.

Out of the total population, 1, 12,818 persons are literate and the literacy rate is 66.97 per cent only which is lower than the district literacy rate. Among the total literate, male constitute 55.68 per cent and female 44.32 per cent respectively. Out of the literate population of the block only 11.83 per cent literate in the urban area.

### 3.5 Demow Development Block

#### 3.5.1 Location

Demow Development Block is situated in the eastern part of Sivasagar district of Assam, falling within the Sivasagar sub-division of Sivasagar district, which is 20 km away from the district headquarter and 20 kilometer away from the sub division. The office of the Demow Development Block is situated in Demow Township near by national highway No.37 which comes under the Demow grant village of Demow Gaon Panchayat. This Block was established in 1956 to implement the Community Development Programme. It is bounded on the North by Mighty Brahmaputra River, on the South by Sonari Development Block of Sivasagar district, on the East by Dibrugarh district and Mahmora Development Block of Sivasagar district and on the West by Sivasagar Development Block. The Demow Development Block, a medium-size Block in Assam, covers an area of 396.61 sq. km (rural area 396.61 sq. km and no any urban area).

#### 3.5.2 Population of the Block

**TABLE 3.15**

**DISTRIBUTION OF POPULATION DEMOW DEVELOPMENT BLOCK**

Category	Sivasagar	%	Demow	%
A. Total population	1,151,050	3.67	1,65,202	14.35
i. Male	5,89,216	51.19	84,495	51.15
ii. Female	5,61,834	48.81	80,707	48.85
B. Rural population	1,040,954	90.44	1,65,202	100
i. Male	531,286	51.04	84,495	51.15
v. Female	509,668	48.96	80,707	48.85
C. Urban population	1,10,096	9.56	---	00
v. Male	57,930	52.62	---	00
vi. Female	52,166	47.38	---	00
D. Density of population	431	---		
E. Sex Ratio	954			

F. Schedule caste population	42,347	3.68	8,961	5.42
v. Male	21,568	3.66	4,579	51.10
vi. Female	20,779	3.70	4,382	48.90
G. Schedule tribe population	49,039	4.26	25,784	15.61
i. Male	24,989	4.24	13,180	51.12
ii. female	24,050	4.28	12,604	48.88

*Source:* District census handbook, Dibrugarh, 2011.

The population of Demow Development Block is 1, 65,202 as per 2011 census report, out of which male constitutes 51.15 per cent and female 48.85 per cent. The total rural population is 100 per cent in which 51.15 per cent are male and 48.85 per cent are female. According to the census report 2011 the block has no any urban areas. In the Block the Schedule caste population is 8,961 (5.42 per cent) in which male consist of 4,579 (51.10 per cent) and female is 4,382 (48.90 per cent). The Scheduled Tribe population of this Block is 25,784 (15.61 per cent), out of which male are 13,180 (51.12 per cent) and female are 12,604 (48.88 per cent).

### 3.5.3 Literacy

The literacy rate of the Demow Development Block is quite satisfactory. The literacy rate of the block is shown in the table 3.16.

**TABLE 3.16**  
**DISTRIBUTION OF LITERACY RATE OF DEMOW DEVELOPMENT BLOCK**

Category	Sivasagar	%	Demow	%
A.Total literate population	813,505	80.41	1,17,618	71.20
i.Male	444,767	54.67	64,645	54.96
ii.Female	368,738	45.33	52,973	45.04
B.Rural literate population	723,490	88.93	1,17,618	71.20
i.Male	396,272	54.77	64,645	54.96
ii.Female	327,218	45.23	52,973	45.04
C.Urban literate population	90,015	11.07	00	00
i.Male	48,495	53.87	00	00
ii.Female	41,520	46.13	00	00

*Source:* District census handbook, Dibrugarh, 2011.

Out of the total population, 1, 17,618 persons are literate and the literacy rate is 71.20 per cent only which is lower than the district literacy rate. Among the total literate, male constitute 54.96 per cent and female 45.04 per cent respectively.

### 3.6 Population of selected Gaon Panchayat of Dibrugarh and Sivasagar Districts

#### 3.6.1 Balimora Gaon Panchayat:

Balimora Gaon Panchayat is located in Joypur Block of Dibrugarh district in Assam, India. It is situated 7km away from sub-district headquarter Naharkatiya and 78km away from district headquarter

The total geographical area of the Gaon Panchayat is 1550.34 hectares. Balimora Gaon Panchayat has a total population of 9,029 peoples out of which 4584 are male and 4445 females. There are about 1888 houses in Balimora Gaon Panchayat. Naharkatia is nearest town to Balimora Gaon Panchayat which is approximately 7km away.

**TABLE 3.17**  
**DISTRIBUTION OF POPULATION BALIMORA GAON PANCHAYAT**

Name of village	Area (in hect.)	Household	Male	Female	Total
Asomiya gaon	339.23	242	584	600	1184
Balijan no.1	118.97	134	338	297	635
Balijan no.3	50.46	93	288	249	537
Balimora chah Bagicha	129.45	236	550	557	1107
Balomora Pathar	129.45	92	236	223	459
Direal	147.62	117	285	259	544
Gariabam	260.57	198	536	506	1042
Longjong	117.89	255	561	562	1123
Powali Pathar	121.36	137	290	289	579
Satyanarayan chah Bagicha	00	103	237	236	473
Satyanarayan chah Bagicha	135.34	281	679	667	1346
Total	1550.34	1888	4584	4445	9029

Source: Collected data.

### 3.6.2 Tipam Fakial Gaon Panchayat:

Tipam Fakial Gaon Panchayat is located in Joypur Block of Dibrugarh district in Assam, India. It is situated 8km away from sub-district headquarter Naharkatiya and 58km away from district headquarter Dibrugarh.

The total geographical area of Tipam Fakial Gaon Panchayat is 4052.14 hectares. Tipam Fakial Gaon Panchayat has a total population of 14,400 peoples out of which 7388 are male and 7012 female. There are about 251 houses in Tipam Fakial village. Naharkatia is nearest town to Tipam Fakial Gaon Panchayat which is approximately 8km away.

**TABLE 3.18**  
**DISTRIBUTION OF POPULATION TIPAM FAKIAL GAON PANCHAYAT**

Name of village	Area (in hect.)	Household	Male	Female	Total
Cheleng	111.20	92	228	209	437
Cherepajan	59.98	60	132	123	255
Cherepajan pathar gaon	12.93	82	201	189	390
Dihing kinar Bengali	120.17	117	285	285	570
Dihing kinar Bangali Block	132.24	200	625	562	1187
Dihing kinar Naga	148.20	61	166	159	325
Dihing kinar Tiyoki	16.13	29	80	77	157
Fakial	187.05	136	376	356	732
Gariabam gaon	238.93	206	436	487	923
Himalubam	33.41	41	113	106	219
Monmow Block	81.38	22	68	63	131
Monmow Block	234.61	166	407	421	828
Ouguri Bengali	56.33	50	135	110	245
Tarajan chah Bagicha	1224.06	636	1626	1545	3171
Tipam Fakial	260.73	251	763	657	1420
Tipam Fakial Nepali	287.76	85	234	213	447
Tipam Gaon	186.68	132	404	383	787
Tiyoki	163.36	84	224	202	426
Tiyoki Block	90.30	31	74	77	151
Ushagaon	367.60	240	638	601	1239
Ushapur	122.11	38	89	105	194
Ushapur Barbam gaon	37.91	31	84	82	166
Total	4052.14	2790	7388	7012	14400

Source: Collected data.

### 3.6.3 Athabari Gaon Panchayat:

Athabari Gaon Panchayat is located in Dimow Block of Sivasagar district in Assam, India. It is situated 4km away from sub-district headquarter Dimow and 24km away from district headquarter Sivasagar.

The total geographical area of Athabari Gaon Panchayat is 1642.97 hectares. Athabari Gaon Panchayat has a total population of 11,542 peoples out of which 5850 peoples are male and 5692 female. There are about 415 houses in Athabari Grant village. Sibsagar is nearest town to Athabari Grant which is approximately 20km away.

**TABLE 3.19**

#### **DISTRIBUTION OF POPULATION ATHABARI GAON PANCHAYAT**

Name of village	Area (in hect.)	Household	Male	Female	Total
Athabari Grant	214.97	415	937	975	1912
Bengali gaon	255.00	364	853	806	1659
Chetia	148.00	219	514	502	1016
Hiloidari	226.00	142	335	294	629
Rajmai Grant	799.00	1352	3211	3115	6326
Total	1642.97	2492	5850	5692	11542

Source: Collected data.

### 3.6.4 Khorahat Gaon Panchayat:

Khorahat Gaon Panchayat is located in Dimow Block of Sivasagar district in Assam, India. It is situated 8km away from district headquarter Demow and 28 kilometer away from district headquarter Sibsagar.

The total geographical area of Khorahat Gaon Panchayat is 1316.67 hectares. Khorahat Gaon Panchayat has a total population of 8,665 peoples where 4457 people are male and 4208 female. There are about 1845 houses in Khorahat Gaon Panchayat. Demow is the nearest town to Khorahat Gaon Panchayat which is approximately 8km away.

**TABLE 3.20**  
**DISTRIBUTION OF POPULATION KHORAHAT GAON PANCHAYAT**

Name of village	Area (in hect.)	Household	Male	Female	Total
Borderoi	210.00	266	638	648	1286
Khorahat Grant	164.00	338	778	736	1514
Mashoi	594.67	695	1780	1614	3394
Rajan Bagan	138.00	210	499	477	976
Saruderoi	210.00	336	762	733	1495
Total	1316.67	1845	4457	4208	8665

Source: Collected data.

### 3.7 Demographical Profile of Respondents:

Age of Respondents	No. of respondents	Percentage of respondents
Below 30	38	12.7
31-45	100	33.3
46 & above	162	54
Total	300	100
Age of Respondents	No. of respondents	Percentage of respondents
Male	216	72.0
Female	84	26.0
Total	300	100
Caste of Respondent	No. of respondents	Percentage of respondents
General	46	15.3
ST	10	3.3
SC	73	24.3
OBC	163	54.3
Others	8	2.7
Total	300	100.0
Educational qalifi. of Respondent	No. of respondents	Percentage of respondents
Illiterate	55	18.3
Middle Class	87	29.0
HSLC	64	21.3
HS	43	14.3
Graduate & above	51	17.0
Total	300	100.0
Occupation of Respondent	No. of respondents	Percentage of respondents
Farmer	62	20.7
Agri Labour	52	17.3
Non-Farming Worker	80	26.7
Others	106	35.3
Total	300	100.0

<b>Size of Family</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
1-2 members	7	2.3
3-4 members	193	64.4
5 & above members	100	33.3
Total	300	100
<b>Earning Members in Family</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
One earning member	255	85.0
Two or more earning members	45	15.0
Total	300	100
<b>Range of Earnings</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
0-100	43	14.3
100-200	73	24.3
200-300	110	36.7
300-400	74	24.7
Total	300	100
<b>Respondents having surplus</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Yes	255	85.0
No	45	15.0
<b>Range of Surplus</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
1000-2000	90	35.3
2000-3000	52	20.4
3000-4000	45	17.6
4000-5000	68	26.7
Total	255	100
<b>Cash in hand at the end of year</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
yes	221	73.7
No	79	26.3
Total	300	100
<b>Holding of Account</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Yes	214	71.3
No	86	28.7
Total	300	100
<b>Knowledge of Micro Insurance</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
yes	222	74.0
No	178	26.0
<b>Sources of Information</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
NGO	147	66.2
Agent	34	15.3
Office	13	5.9
Advertisement	13	5.8
Relatives	15	6.8
Total	222	100



<b>Insurance Agent meet respondent</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
yes	171	57.0
No	129	43.0
Total	300	100
<b>Having Insurance policy</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Yes	208	69.3
No	92	30.7
<b>Reasons of not taking insurance</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Financial Problem	27	29.3
Lack of Information	43	46.7
Lack of Accessibility	18	19.6
Do not Know	4	4.4
Total	92	100
<b>Decision of taking insurance in near future</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
yes	80	87.0
No	12	13.0
Total	92	100
<b>Micro insurance need for security</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Yes	293	97.7
No	7	2.3
Total	300	100

### 3.8 Conclusion:

Dibrugarh and Sivasagar districts are extraordinary famous for tea garden and tea production. There are altogether 118 tea gardens in Dibrugarh district while more than 85 tea factories and 97 tea garden in Sivasagar district. Of the total population, 81.62% or 10,82,605 of Dibrugarh district and 90.44% or 10,40,954 of Sivasagar district, people live in rural area. There are 29.53% main worker, 12.74% marginal worker and 57.74% non-working population out of total population in Dibrugarh district and in Sivasagar district 27.71% main worker, 14.49% marginal worker and 57.80% non-working population out of total population. The primary occupations, other than tea garden worker, of the majority populations of Dibrugarh and Sivasagar

districts are the firming of rice, sugar cane, pulses, pisciculture. Out of total main working population of Dibrugarh district, cultivator 21.98%, agriculture labourer 5.56%, household industry 1.67%, other worker 70.79%, and in Sivasagar district, cultivator 22.03%, agriculture labourer 4.39%, household industry 1.93% and other worker 71.66% which lead the economic development of the districts. Reliable insurance mechanism enables the rural household to reduce vulnerability by smoothing consumption and mitigating risk. Affordable insurance services (e.g. life insurance, health insurance, crop insurance) also provide a means to manage external shocks. The availability of appropriate designed financial services is an essential component of enabling environment for rural economic growth and poverty reduction. The dominance of rural households among the poor population in Dibrugarh and Sivasagar districts demand that government and donor policies that address poverty and strategies for financial sector development impact on this population.

\*\*\*\*\*