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ECONOMIC WELL-BEING: LIVELIHOOD OPPORTUNITY IN THE DISTRICT OF MURSHIDABAD

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Abstract

The essence of human development paradigm stands on the livelihood opportunity as one of the major indicators of development. It advocates for broadening up of people's choice and the attainment of a decent standard of living. Three essential choices of life like to lead a long and healthy life, to acquire knowledge and to have the opportunity to access to the resources needed for a decent standard of living are most important steps to sustain the availability of livelihood opportunity. On the other hand, inequitable livelihood opportunities result in the deprivation and destitution of people. District of Murshidabad which had a glorious past in the history of Bengal, could have continued its glory but that did not happen. Under the circumstances, this study tries to explore the pattern of livelihood opportunities in district of Murshidabad with specific focuses on the production, employment and income aspects in order to capture the sub-divisional level variations so as to understand balanced human development strategy for the district.

Keywords: *Livelihood opportunity, Population density Production Aspect, Employment Aspect, Income aspect.*

1. INTRODUCTION

Livelihood opportunity is an important indicator of human welfare. It ensures the opportunities to live a decent life. According to Sen (Employment, Technology and Growth 1966 as cited in District Human Development report of Hooghly), there are several aspects of livelihood. They can be summarised by following categories:

1. Production Aspect:

An important point from the society's perspective is the proper allocation of scarce resources along economic activities. In the developing countries we may notice the presence of huge number of disguised employment in primary sector in the sense that there is

inefficient allocation of factors of production.

2. Employment Aspect:

Having opportunity of getting employment is very vital to understand the well-being of a region. This aspect represents the employment or active participation in the labour market. Holding ownership of asset without entering into labour market may alternative source of income but earning from labour is the chief source of livelihood.

3. Income aspect :

However, getting an employment is not sole indicator of well-being. It is very much crucial to judge how far this employment helps the individual to have adequate income for having a decent standard of living. In the informal sector, poor people render their labour against meagre amount of payment with work for long hours without any job security. Therefore to have the opportunity of getting a gainful employment represents the prosperity of a region.

4. Recognition Aspect:

In tune of the above aspects, this aspect has two dimensions: ethical dimension and recognition dimension. In every society there are certain activities that are deemed to be unethical and often may illegal (such as robbery, theft, black marketing, illegal hoarding, prostitution etc.). Any earning from these activities cannot form a part of normal livelihood opportunities. On the other there are some activities which are not at all illegal but these are unrecognised. Contribution of such activities remain absent (e.g., services of housewives in their household chores, services of female member in agricultural production as well as in family business remain unpaid, etc)

5. Satisfaction Aspect:

Lastly, an individual should get proper satisfaction from his/her activities. Sometimes individuals are compelled to perform certain economic activities (such as slave labour, child labour etc.) which

adversely affects human welfare and impose a cost on society on ethical ground. The human development paradigm considers the livelihood opportunity as one of the major indicators of development. In this article we will be mainly concerned with these aspects of livelihood in the context of the district of Murshidabad. Under the circumstances, the study explores the pattern of livelihood in the district of Murshidabad with specific focuses on production, employment and income aspects of the region. The appropriate disaggregated units for discussing these aspects would be subdivisions. However, the relevant data isn't always forthcoming. Our analysis is basically based on Census reports, available district statistical hand books. In those cases, we shall have to discuss only the overall district-level trends. This article has been classified into six sections. Section 1 represents physical features of district of Murshidabad followed by section 2 which illustrates the demographic profile. Sections 3, 4 & 5 consist of production, employment and economic aspects. Finally, section 6 concludes the discussion with recommendation.

Section 1.

Salient physical features of District of Murshidabad

Murshidabad as a district of the state of West Bengal since 1947 has a rich historical past and heritage. It used to be the seat of political power in the Medieval Period in Bengal before the inception of the colonial rule in this country. The Murshidabad city, which lends its name to the district, was the seat of power of the Nawabs of Bengal. All of Bengal was once governed from this town. A few years after Nawab Siraj-ud-Daula lost to the British at the Battle of Plassey, the capital of Bengal was moved to the newly founded city of Calcutta. On 15 August 1947 the Indian Independence Act 1947 came into force, and for the next two days Murshidabad, due to its Muslim majority, was part of the

Dominion of Pakistan (specifically East Pakistan, which seceded as Bangladesh in 1971). On 17 August 1947 the final boundary adjustment of the Radcliffe Commission transferred Murshidabad to the Dominion of India, to ensure the Hooghly River was entirely within India.

1.1. Location and boundaries of the District of Murshidabad:

Murshidabad is in the mid-North-Eastern part of West Bengal with its Head Quarter at Berhampur which is located on the left bank of the Bhagirathi River. It is bounded along its whole eastern frontier, from the extreme north to the south-east, by the Padma River (the main channel of the Ganga) which separates it from the district of Maldah in the North and Bangladesh in the East. On the south it is bounded by the districts of Burdwan and Nadia, the river Jalangi on the south-east forming the boundary between it and Nadia district. To the west it is bordered by the district Birbhum. It borders Malda district to the north, Jharkhand's Sahebganj district and to the north-west, Birbhum to the west, Bardhaman to the south-west and Nadia district due south. The international border with Bangladesh's Rajshahi division is on the east.

The river Bhagirathi, flowing from north to south through the district, divides it into two almost equal portions, which in terms of their physical and socio-economic characteristics form a striking contrast to each other. The western part is known as Rarh, and the eastern as Bagri. The western zone is relatively economically prosperous because it is well irrigated by the tributaries of the Bhagirathi. On the other hand, the Eastern zone consists of swamps and waterlogged areas formed by the decaying beds of the Gobra Nullah, the Bhairab, the Sialmari and the Jalangi. Given the physical characteristics of the district it is a predominantly agriculture-based economy and in most of the parts of the district the traditional method of farming is still in vogue due to fragmentation of landholding and the

uncertainty in the areas bordering with Bangladesh owing to the frequent erosion of the Padma river bank which has become a normal phenomenon over the years. Geographically District of Murshidabad extends from 24°50'20"N to 23°43'30"N in latitude and from 88°46'00"E to 87°49'17"E in longitude. It is very close to tropic of cancer. Murshidabad has a tropical wet-and-dry climate. Annual rainfall is about 843mm. Maximum temperature is closer to 43 degree Celsius where as minimum is standing near to 8 degree Celsius (Govt of West Bengal, 2018).

Section 1.2: Administrative set-up

Table 1

The administrative set -up of District of Murshidabad at a glance

Geographical Area (2011)	5324.00Sq.Km
District Head Quarters	Berhampore
Sub-division (2017)	05
Police Station (2017)	29
Inhabited Villages (2011)	1863
CD-block(2017)	26
Panchayat Samities(2017)	26
Gram Panchayat (2017)	250
Gram Samsads(2017)	4161
Mouzas(2011)	2144
Municipalities(2017)	8
Wards	156
Census town	65
Household	1570759

Source: District statistical Handbook, 2018*year in parenthesis indicates the year in which information had taken.

In this district, there are 5 sub-divisions named i) Sadar, ii) Kandi, iii) Jangipur, iv) Lalbagh and v) Domkal. The details of administrative units along the sub-division are given table 2.

Table 2

Administrative Units in the district of Murshidabad for the year 2018

Sub-Division	C.D.Block / Municipality(M)
Sadar Sub-Division	Berhampore Beldanga-I Beldanga-II Nowda Hariharpara

	Berhampore(M) Beldanga(M)
Kandi Sub-Division	Kandi Khargram Burwan Bharatpur-I Bharatpur-II Kandi(M)
Jangipur Sub-Division	Farakka Samserganj Suti-I Suti-II Raghunathganj-I Raghunathganj-II Sagardighi Jangipur(M) Dhulian(M)
Lalbagh Sub-Division	Lalgola-I Bhagwangola-I Bhagwangola-II Murshidabad - Jiaganj Nabagram Murshidabad -(M) Jiaganj-Ajimganj(M)
Domkal Sub-Division	Domkal Jalangi Raninagar-I Raninagar-II Domkal(M)

Source: District statistical Handbook, 2018

The above table gives us the clear view of location of C-D blocks and municipalities. Within West Bengal map, District of Murshidabad gives quite unique feature as it shares its boundary with so many districts in the state. This district has a total area of 5324 sq. km. and it ranks 7th among all the districts of West Bengal in respect of land area. The international border with Bangladesh to the East covers a distance of 125.35 km. of which 42.35 km. is on land and the remaining area forms a riverine boundary (River Padma and her connected streams) forming the boundary of 10 C.D. Blocks. The long international border with Bangladesh raises a great threat to the district authority since the cross- border migration and illegal activities are quite common in this corridor.

Section 2:

Demographical Profile of the District

A brief review of the demographic profile of the district will reveal much about its livelihood position. From Table 3 we find that the during 30 years of time span district shares only 5.99% of the total geographical area of the state, whereas its share in population was 7.78% in 2011 and there was a decadal rise. Its share in population far exceeds its share in geographical area. This is well reflected in the high-density figures of the district vis-à-vis the state figures during 1981-2011.

Table 3
Demographic profile of the district of Murshidabad

Units	Area (in sq. km.)	Population (1981)	Population (2011)	Density(1981)	Density(2011)
Murshidabad	5324.00 sq. km.	3697552	7103807	695	1334
West Bengal	88752.00	54580647	91276115	615	1028
% share in WB	5.99	6.77	7.78	-	-

Source: Statistical abstract 2015

Table 4
Sub-division wise demographic profile

Sub-division / C.D.Block / MC / M	Area in Sq.km.	Population	Population Density	Percentage of Population
Sadar Sub - Division	1195.57	1725525	1443	24.29
Berhampore	314.19	446887	1422	6.29
Beldanga-I	168.75	319322	1892	4.49
Beldanga-II	207.93	250458	1205	3.53
Nowda	231.39	226859	980	3.19
Hariharpara	253.14	257571	1018	3.63
Berhampore(M)	16.19	195223	12058	2.75
Beldanga(M)	3.98	29205	7338	0.41
Kandi Sub - Division	1200.76	1155645	962	16.27
Kandi	227.48	220145	968	3.10
Khargram	318.45	273332	858	3.85
Burwan	299.66	257466	859	3.63
Bharatpur-I	183.72	172702	940	2.43
Bharatpur-II	158.50	176368	1113	2.48
Kandi(M)	12.95	55632	4296	0.78
Jangipur Sub - Division	1097.82	1972308	1797	27.76
Farakka	132.74	274111	2065	3.86
Samserganj	84.21	284072	3373	4.00
Suti-I	143.68	179908	1252	2.53
Suti-II	111.13	278922	2510	3.93
Raghunathganj-I	140.91	195627	1388	2.75
Raghunathganj-II	121.60	265336	2182	3.73
Sagardighi	345.42	310461	899	4.37
Jangipur(M)	7.86	88165	11217	1.24
Dhuliyani(M)	10.27	95706	9319	1.35
Lalbagh Sub - Division	1019.10	1253886	1230	17.65
Lalgola	184.37	335831	1822	4.73
Bhagwangola-I	136.10	202071	1485	2.85
Bhagwangola-II	175.26	158024	902	2.22
Murshidabad-Jiaganj	192.13	234565	1221	3.30
Nabagram	306.63	227586	742	3.20
Murshidabad(M)	12.95	44019	3399	0.62
Jiaganj-Azimganj(M)	11.66	51790	4442	0.73
Domkal Sub - Division	837.88	996443	1189	14.03
Domkal	305.19	363976	1193	5.12
Jalangi	210.63	252477	1199	3.56
Raninagar-I	146.93	189105	1287	2.66
Raninagar-II	175.13	190885	1090	2.69
District Total 2011	5324.00	7103807	1334	100.00

Source: District statistical handbook 2018

The table clearly indicates a high conglomeration of people within the district. This definitely points towards a sound livelihood prospect and presence of large amount of human capital within the district. In Table 4 we give the block wise (and subdivision-wise) break-up of the density of population (number of people living in per square kilometre) in the district of Murshidabad. There are wide differences in the population density across sub-divisions and blocks. Among the sub-divisions the share of population highest in Jangipur Sub-division followed by Sadar sub-division and lowest in Domkal sub-division. Density profile is also same as like percentage share of population. According to the 1991 and

2001 Census reports, a steady rise in urbanisation has also occurred.

Table 5
Percentage of urban population to total population in Murshidabad during 1991-2011

District	1991	2001	2011
Murshidabad	10.43	12.49	19.72

Source: Census of several years

According to the 2011 Census reports, Jangipur is the most urbanised sub-division in the district of Murshidabad with the largest percentage of population living in urban areas followed by Sadar sub-division. On the other hand, Domkal is largely a rural sub-division. Urban areas are in a more varied and remunerative livelihood opportunities compared to the rural blocks.

Table 6
Sub-division wise distribution of population across the region.

Sub-division	Rural Population	Urban Population	Total population	Percentage of urban population
Sadar	1243394	208406	1451800	14.35500758
Kandi	953299	50349	1003648	5.016599445
Jangipur	1149673	381384	1531057	24.90984986
Lalbagh	957872	84159	1042031	8.076439185
Domkal	829597	8436	838033	1.006642936

Source: District statistical handbook 2018

It is expected that people has gathered due to availability of jobs. Therefore, it is very essential to evaluate the production aspect, employment and income aspect of the district of Murshidabad. In the following section we will evaluate such opportunities which are prima facie condition for having decent livelihood status.

Section 3:

Production aspect: Land Utilization Pattern of District of Murshidabad

Under this section we will evaluate the allocation of resources among production activities in the district of Murshidabad. The district has a territory of 5324.00 sq. km. which is about 5.99 per cent of total geographical area of the State.

Table 7
Land Utilization Statistics of District of Murshidabad (in '000 ha.)

Year	Reporting Area	Forest Area	Area under Non-agricultural use	Barren & unculturable land	Permanent pastures & other grazing land	Land under misc. tree-groves not included in Net area sown	Culturable waste land	Fallow land other than Current fallow	Current fallow	Net area sown	Percentage of net area sown	Percentage of area of non-agricultural use
2013-14	532.5	0.77	131.34	1.52	-	1.13	0.81	0.11	0.84	395.98	74.36244	24.66479
2014-15	532.5	0.77	130.45	1.46	0.03	1.45	0.47	0.02	0.85	397	74.55399	24.49765
2015-16	532.5	0.77	129.45	1.38	0.06	1.77	0.27	0.02	0.86	397.92	74.72676	24.30986
2016-17	532.5	0.77	128.95	1.31	0.05	2.18	0.23	0.01	0.78	398.22	74.7831	24.21596
2017-18(E)	532.5	0.77	128.45	1.3	0.03	2.76	0.24	0.01	0.6	398.34	74.80563	24.12207

Source: District statistical handbook 2018

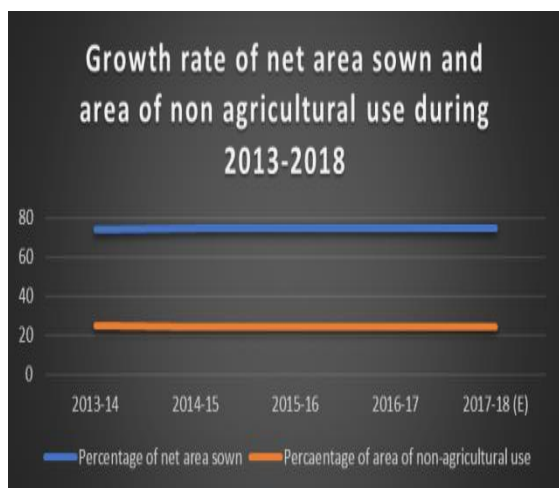


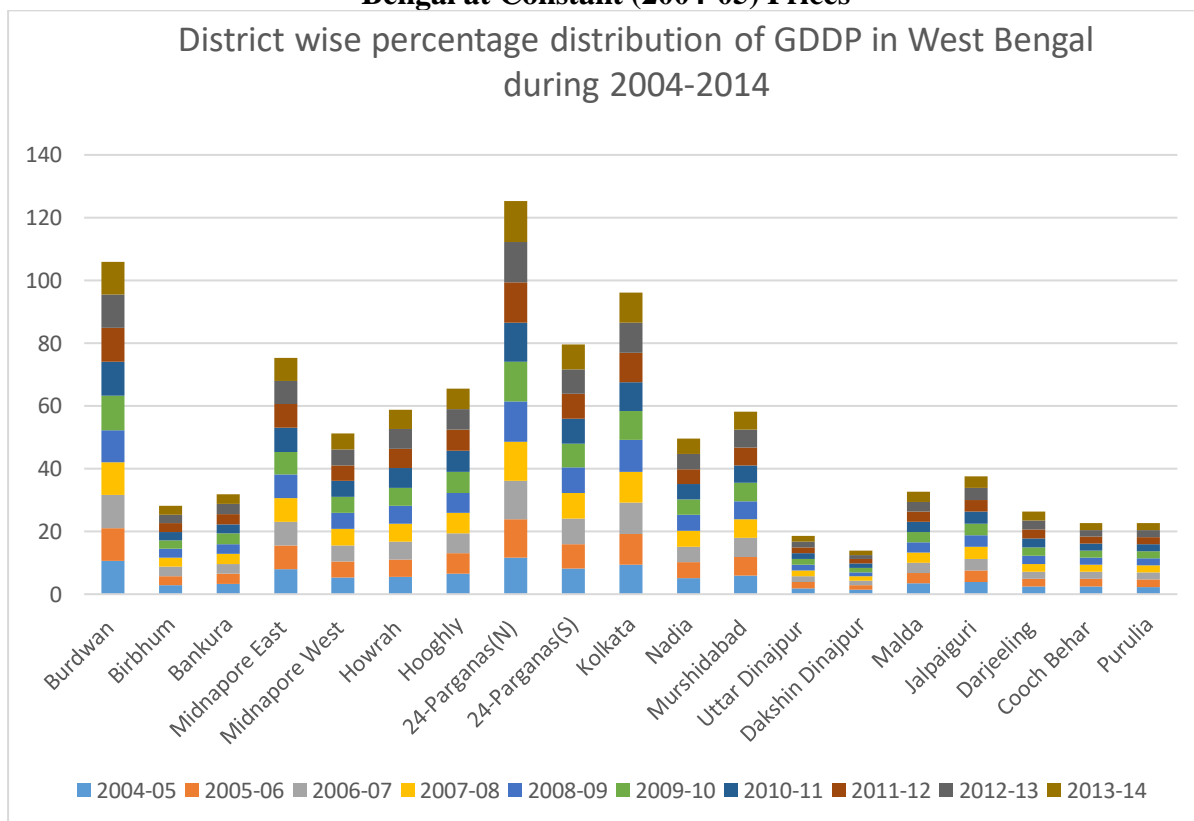
Figure 1

During 2018 the reported area under land utilization statistics of the district was 532.5 sq. km. 75 per cent of which was under net sown area and 24 per cent under non-agricultural use. Forest

area is negligible (less than one per cent). During the five years of times span growth rate of net sown area and area of non-agricultural use almost stable. The land utilization statistics of the district thus showed enough sustainable scopes for agricultural activities but it was quite stagnant. However, the scope for non-agricultural activities of the district was comparatively lesser.

The District Domestic Product (DDP) at factor cost is crucial economic indicator to measure the growth and pattern of economic development of a district. The Per Capita Income is a suitable measure which represent the welfare and level of living of the residents of a district.

District-wise Percentage Distribution of Gross District Domestic Product in West Bengal at Constant (2004-05) Prices



Source: State domestic product and district domestic product of West Bengal, 2014-15

Figure 2

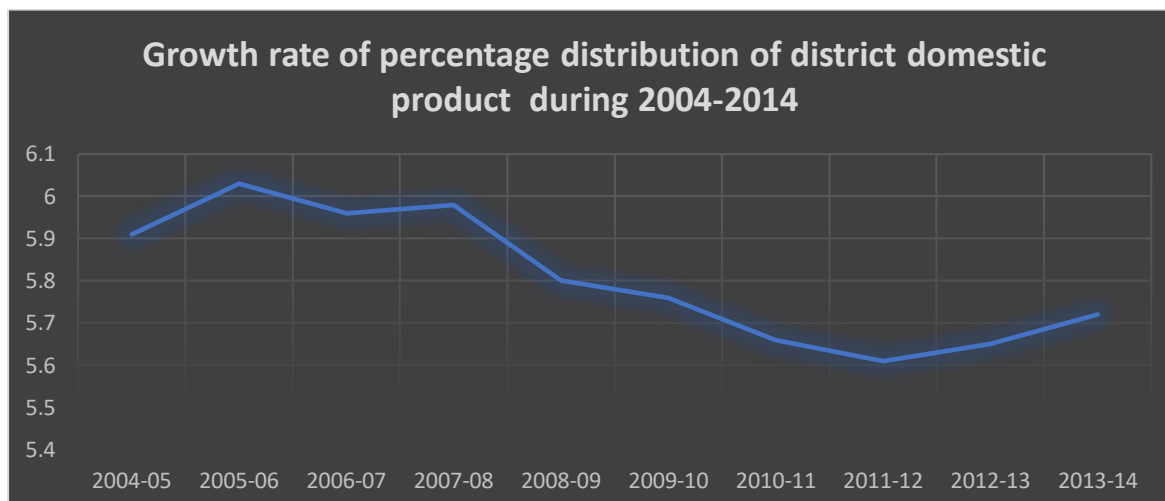
From the above figure it is clear that district of Murshidabad was stood eighth among nineteen districts in West

Bengal in contributing to State Domestic product. However its contribution was slightly fluctuating.

Table 8
Percentage contribution of the district of Murshidabad into State Domestic Product in West Bengal at Constant (2004-05) Prices

District	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Murshidabad	5.91	6.03	5.96	5.98	5.8	5.76	5.66	5.61	5.65	5.72

Source: State domestic product and district domestic product of West Bengal, 2014-15



Figure

3

Over the period of ten years its average growth rate was 6.08 which had placed it in 12th position among 19 districts. Sectoral contribution of district of Murshidabad at constant prices showed that its primary sector had contributed a lion share in GSDP during 2004-2014 whereas that of tertiary sector was quit meagre. Surprisingly growth rate of agriculture was rising in spite of having falling rate of growth of the remaining sectors. Basically, it is an agrarian economy and still in the primitive stage of development.

Table 9
Sector -wise growth rate of district domestic product

Year	Agriculture & Allied	Industry	Services
2004-05	8.67	6.41	4.5
2011-12	9.03	6.64	4.44
2012-13	8.84	6.51	4.41
2013-14	9.01	6.58	4.46

Source: State domestic product and district domestic product of West Bengal, 2014-15

The following table 10 yield have presented the rates of principal crops of district of Murshidabad according to last available data.

Table 10
Yield rates of Principal Crops in the district of Murshidabad during 2013-18

	2013-14	2014-15	2015-16	2016-17	2017-18
Food grains					
Total Cereals	3104	3184	2969	3190	3237
Total pulses	1025	1021	642	1006	1083
Total Oil seeds	1077	1132	1100	1226	1225
Total Fibres	14.8	14.4	13.8	16.5	13.4
Total Miscellaneous crops	26787	34465	23352	30859	35289

Source: District Statistical Hand book, Murshidabad(2018)

Figure 4

Yield rate of principal crops in Murshidabad during 2013-2018

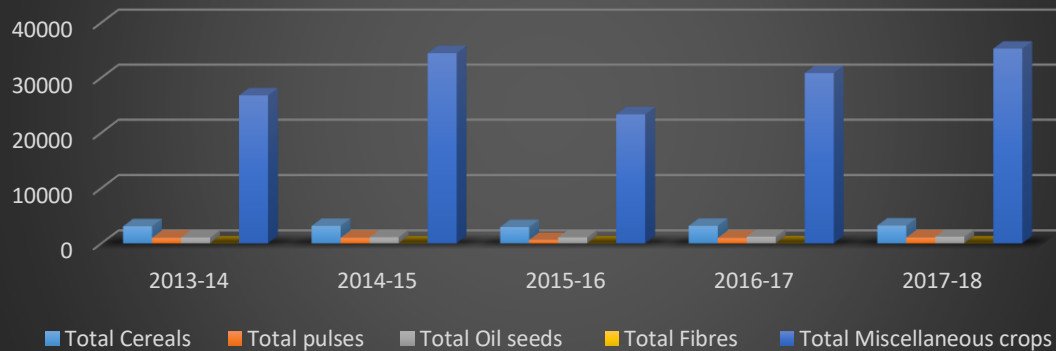


Figure 4

The yield rates of different crops are also showing fluctuating trend which implies that steady state growth rate is yet to achieve due to proper allocation of resources and minimal adaptation of modern method of production.

Section 4:

Employment aspect of the district of Murshidabad

Employment aspect of a region can be realised accurately if one can analyse the distribution of working population along the labour status. Following table 11 presented the said distribution.

Table 11

Sub-division wise distribution of the population over different categories of workers and non-workers in the district of Murshidabad, 2011

Sub-division	Percentage of Main workers to total population of the sub-division	Percentage of Marginal workers to total population of the sub-division	Percentage of non-workers to total population of the sub-division
Sadar Sub - Division	27.92	6.29	65.79
Kandi Sub - Division	25.15	8.00	66.85
Jangipur Sub - Division	32.91	10.02	57.07
Lalbagh Sub - Division	26.20	7.91	65.89
Domkol Sub - Division	27.31	7.01	65.68

Source: District Statistical Hand book, Murshidabad(2018)

The level and extent of uses of the human resources of the district can be predicted from the classification of workforce and the sectoral engagement of workforce. From the above table it is clear that due to poor growth of industrial and service sector, residents of the district of Murshidabad were suffering from availability of non-farm employment

opportunities and lion share of population(63.55) yet to be employed. Apart from the that density pattern and conglomerate of urban population into Jangipur sub-division were matched with availability of job -opportunity. The gloomy picture of employment opportunity will be more vibrant in the following table.

Table 12
Sub-division wise distribution of total working population over different categories in the district of Murshidabad, 2011

Sub-division	Percentage of cultivators to total working population of the sub-division	Percentage of Agricultural labourers to total working population of the sub-division	Percentage of Household industry workers to total working population of the sub-division	Percentage of other workers to total working population of the sub-division
Sadar Sub - Division	17.96	32.72	6.00	43.32
Kandi Sub - Division	22.88	45.68	6.16	25.28
Jangipur Sub - Division	5.58	16.83	41.62	35.97
Lalbagh Sub - Division	14.68	40.21	7.53	37.58
Domkol Sub - Division	22.61	46.69	6.55	24.31

Source: District Statistical Hand book, Murshidabad(2018)

In the above figure except for Jangipur sub-division, workers were mainly engaged in household industrial activities which are un-organised sector with less paid, less job security and sustainability. Main workers were usually skilled workers who contribute significantly to the economic wellbeing of

a region. Hence poor number of marginal workers represented gloomy employment aspect of the district.

Section 5:

Economic aspect

Following table 13 and figure gives us living standard of district of Murshidabad vis-à-vis West Bengal.

Table 13
Estimate of per capita income of District of Murshidabad and West Bengal during 2003-2014 at constant prices of 2004-05

	2004-05	2005-06	2006-07	2007-08	2008-2009	2009-10	2010-11	2011-12	2012-13	2013-14
Murshidabad	18153.1	19267.58	20052.63	21261.74	20993.04	22036.43	22346.27	22603.02	23973.75	25416.46
West Bengal	22648.91	23808.28	25399.79	27094.44	27913.73	29799.05	31314.18	32163.72	34177.43	36293.33

Source: State domestic product and district domestic product of West Bengal, 2014-15

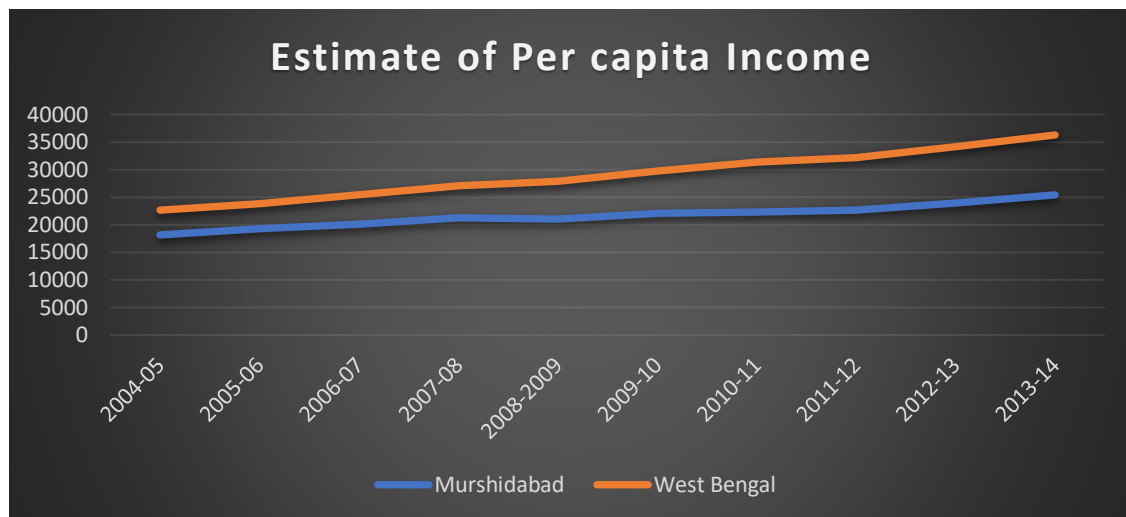


Figure 5

The above figure is showing that though the estimate of per capita income of the district of Murshidabad is showing an increasing trend but it lacks far behind the State estimate. Truly the differences are being wider with respect to time. According to rank of all district regarding living standard (in terms of per-capita income at constant price 2004-05), District of Murshidabad stood 14th position among 19th district in 2014-15 (Govt. West Bengal, 2015). So instead of having vast reporting area and contributing not meagre amount to state domestic product, its living standard was quite poor. This ensures the presence of disguised unemployment within the district.

The first ever Human Development Report published in 2004 gave a clear picture on the relative position of different districts in West Bengal in terms of three major indices of human development. It also ranks various districts of the state in terms of composite human development index.

Both in terms of composite index and in terms of individual indices, the position of district of Murshidabad was far below than the state average. Among the three individual indices, in education index the district occupied just two places ahead of worst one. Health index was quite poor. The income index awarded 15th rank

justifying its poor position among lower income district of the State.

Table 14
Human Development Indices for
Hooghly vis-a-vis other Districts of
West Bengal

District	Health Index	Income Index	Education Index	HDI Value	HDI Rank
Kolkata	0.82	0.73	0.80	0.78	1
Howrah	0.77	0.53	0.75	0.68	2
North 24-Parganas	0.72	0.49	0.76	0.66	3
Darjeeling	0.73	0.49	0.72	0.65	4
Bardhaman	0.74	0.47	0.71	0.64	5
Hooghly	0.77	0.46	0.67	0.63	6
Medinipur	0.68	0.45	0.74	0.62	7
South 24-Parganas	0.71	0.40	0.68	0.60	8
Nadia	0.65	0.41	0.66	0.57	9
Jalpaiguri	0.61	0.38	0.60	0.53	10
Coochbehar	0.50	0.41	0.65	0.52	11
Bankura	0.67	0.26	0.62	0.52	12
Dinajpur	0.39	0.53	0.53	0.51	13
Birbhum	0.53	0.27	0.61	0.47	14
Murshidabad	0.57 (14th)	0.29 (14th)	0.52 (16th)	0.46 (15th)	15
Purulia	0.61	0.18	0.55	0.45	16
Malda	0.49	0.36	0.48	0.44	17
West Bengal	0.70	0.43	0.69	0.61	

Source: West Bengal Human Development Report, 2004.

Section 6 :

Conclusion with recommendation:

Historically, the district was industrially developed during the pre-colonial days and it was famous for its ivory industry, silk weaving and allied industries, cotton industry, shola

(thermocool) industry and conch shell industry and like. Most of these industries lost their economic significance. The urbanization process in the district of Murshidabad started waning out during the colonial period as the district lost its glory as the political centre of the region then. During, post-independent period Murshidabad did not witness any major industrialization attempt. And hence, it still remains a predominantly agrarian economy-based district. The economy of the district is rural agrarian with very little urban development. Major area of strength of the district is its fertile soil and diversified agriculture. The agro climatic conditions of the district are suitable for multiple crops which are grown throughout the year. Though there is high conglomeration of human capital but are not allocating properly among gainful employment categories. The men folk mostly are farmers or masons who migrate out. The women stay behind and do petty jobs as agricultural labour, or are involved in rearing of domestic animals, household industrial works including bidi binding and like. The Census of India Report (2011) revealed that usable land area decreased by erosion/ river-shift while increase in the district population in absolute terms caused heavy pressure on land and other natural resources. The erosion of river Hooghly (Bhagirathi) Padma is a burning problem along the river side of this district.

Analysing sectoral composition of occupational structure, we have observed that the major share of working people was engaged in household industrial activities (Census, 2011). This district has a continuous trend of informalisation which allow the people to find out alternative occupations without leaving the place. But production nature in the district, being predominantly agrarian, and it is basically seasonal which fails to create additional gainful employment on a sustained basis. Expansion of bidi industries in Dhulian, Aurangabad, and Jangipur etc could

engage local working population – especially female working population in household industrial activities.

We have seen that one of the major strengths of the economy may be existence of huge labour force but if we consider age composition of total population we can observed that according to 2011 census, 60.18 % of total population belong to working age group(15-59) and it increased from 54.41% in 2001 to that position of 60.18 in 2011. But 63.55% of working population failed to get employment. On the other side literacy rate of this district was quite low with respect to state average i.e., 66.59. Even if the Jangipur sub-division which was most populous and 32.91 % of its total labour force acted as main worker, seemed to be most developed but failed to provide educational facilities to its residence. Surprisingly, this sub-division was suffering from lowest literacy rate(i.e., 60.95). Therefore the expected population dividend which could have reaped by the district, but it didn't happen due to inefficient allocation of resources among gainful productive activities or inefficiency of creating alternative non-farm activities.

Additionally, social and gender discriminations is prevalent in the district to a significant extent, gap exists in immunizing children, maternal health care services, in providing access to safe drinking water and sanitation programme. In conclusion we can say that inspite of having several weaknesses, still several opportunities are presents within the economy which, if tapped effectively, would form potential growth promoting activities that would in turn give momentum to the development process. Due to suitable agro climatic condition of this district, agricultural product can be grown in a large extent.

Similarly, there are enough scopes for the development of medium, small and cottage industries of the district with a very good employment opportunity

amongst the young generation of this district where there is no dearth of skilled manpower. Jute and Seri-culture which might be strong weapon for agricultural development.

Another important potential area of development in the district is the Cultural Tourism. Murshidabad is a culturally affluent district in West Bengal. Backed by the deep-rooted cultural legacy, historical monuments, sacred places, temples, Mosque, spiritual centres, attract tourists to the district. Cultural Tourism has an important bearing on the economic and social lives of the people and hence on human development of the district.

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