

Mitigating Poverty in Western Rajasthan

Baseline Survey Report Abu Road



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Baseline survey report
Mitigating Poverty in Western Rajasthan
(MPOWER)

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Block: Abu Road
District: Sirohi

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Last but not the least we would acknowledge our gratitude to the entire MPOWER team who rendered all their possible support & cooperation for our field work during our two month and a fortnight field work.

Executive Summary:

The mitigating poverty in Western Rajasthan (MPOWER) is a poverty reduction initiative that is supported by IFAD within its framework of the current Country strategic Opportunities Paper (COSOP). In line with India's and that of the Government of Rajasthan efforts in mitigating poverty in Western Rajasthan, the MPOWER builds on experiences and lessons learnt under ongoing programmes, and introduces some innovative features. The project is designed to reduce poverty through the development

of grass root level institutions and support to various livelihoods activities and setting up of services delivery systems initially.

The project area of MPOWER falls in the hot and arid, zone. The project targets all households below poverty line (BPL) category and focuses on organizing women for empowerment and sustainable livelihoods. The project is jointly funded by IFAD, Sir Ratan Tata Trust (SRTT) and the GOR. The project with an estimated investment of USD 62.54 million, is being implemented over a six year period with the first year being devoted to mobilization and capacity building .The Department of Rural Development, under the principal secretary RDPR, Government of Rajasthan is the nodal agency responsible for the project implementation, supervision, monitoring and evaluation through the project management Unit which has been set up in Jodhpur.

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The baseline survey is a major activity in assisting the project. It is one of the main strategies to enhance the result based management approach and show results in the implementation of the programme. The main objective of the baseline survey is to provide baseline data for subsequent assessment of the programme and to determine the extent to which the planned outputs have been achieved.

Specifically the baseline survey is expected to

- Provide current data on all the Objectively Verifiable indicators as determined by the log frame.
- Provide a baseline for the subsequent measurement of the effect/benefits of programme interventions in livelihoods.
- Provide information for decision making on strategy and operations of the programme for better results and more efficient use of resources.
- Provide baseline data for the subsequent review of the programme.
- Provide state specific data for planning, monitoring and evaluation.

METHODOLOGY

The present report has been compiled after extensive survey. The data has been collected from 10 villages of Abu Road Block of Sirohi district. The BPL household form approximately 80% of the total sample interviewed and the remaining households are from APL category.



DURATION:

The entire field work has been done in duration of 12 days in the month of September 2009. The detailed survey was carried out by a team of trained enumerators conversant in the local dialect and supervised by a team of supervisors from Centre for Micro finance (CmF).

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SAMPLING:

For the purpose of study 10 villages from the block were selected based on the criterion for relative distance the subjects of study were APL and BPL families who resided in these villages. The study aimed at covering both the APL and BPL households in the area to know the socio economic status of these families.

For the survey work the head of the family or the female member of the family had been chosen as the target group or samples. Extreme care was taken either to interview the head of the family or a member who could furnish the requisite information about the household with accuracy and details. The kind of sampling done was random sampling. For the purpose of study the universe constituted the APL and BPL list that was available either on the internet or in Government offices. These lists were in conformity with the poverty census conducted by the Govt. of Rajasthan in the year 2002.

Focus Group Discussion:

Focus Group Discussion was carried out in the villages with a view to understand the social status of women in the villages, access to government facilities, community initiatives at the village level and the extent and need of financial services in the villages.

Process of FGD

A Focus Group Discussion (FGD) is a group discussion of approximately 6 - 12 persons guided by a facilitator, during which group members talk freely and spontaneously about a certain topic.

A FGD is a qualitative method. Its purpose is to obtain in-depth information on concepts, perceptions and ideas of a group. A FGD aims to be more than a question-answer

interaction. The idea is that group members discuss the topic among themselves, with guidance from the facilitator.

Composition of the group:

The groups comprised of 6-9 members and were never homogeneous. The Groups comprised of the villagers, members of the PRI, religious leaders, teachers, and opinion leaders of the villages by and far the group was largely dominated by the villagers .The FGD's were mostly carried out at public places like NREGA work site, village school and village panchayats.

District and Block Profile

Sirohi situated at the South- western part of Rajasthan is bounded by Pali in the North East, Udaipur in the East land by Gujarat State and Jalore District in the West. The district experiences an annual rainfall of 665 mm and the population of the district is 8,50736 according to the 2001 Census. The population density of Sirohi is 166 per square Kilometer and the district is divided into a total of 5 Panchayat Samitees.The Abu Road block of the District comprises the Project area.

The secondary data collected from Government authorities gives us the following details about the household characteristics of the villages in Abu Road Block:

Table 2.1 shows the Caste wise and the Poverty line wise distribution of the households in 25 Gram Panchayats of Abu Road

No of GP	No of Villages	ST HHs	SC HHs	OBC HHs	Other HHs	Total BPL HHs	Non BPL HHs	Total
25	84	16858	1607	3629	2644	9152	15656	24808

Table 2.2 shows the Gram Panchayat Wise distribution of the no. of BPL and Non BPL households in the block of Abu Road

Name of Gram Panchayat	No of BPL Households	No. of Non BPL Households	Poverty Ratio and Intensity in	Total Households
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			%	
Akrabhata	749	871	85.9	1620
Aamthala	488	1046	46.6	1534
Aawal	80	633	12.6	713
Bahadurpura	154	662	23.26	816
Chanar	614	219	280.	833
Chandela	467	558	83.69	1025
Deldar	247	658	37.53	905
Dayatra	409	329	124.3	738
Girwar	356	440	80.90	796
Jamburi	399	641	62.24	1040
Jayadra	413	286	144.40	699
Khadat	518	488	106.1	1006
Kivarli	90	830	10.	920
Kyaria	110	853	12.8	963
Maval	449	1797	24.98	2246
Morthala	338	376	89.89	714
Mungthala	259	933	27.75	1192
Nichlagarh	602	26	2315.	628
Ore	265	633	41.86	898
Oriya	97	395	24.55	492
Santpura	18	1458	1.23	1476
Siyawa	248	550	45.09	798
Surpagla	447	470	95.10	917
Uplakhejra	749	404	185.3	1153
Uplagarh	586	100	586	686
Total	9152	15656	58.45	24808

Poverty Ratio and Intensity= $\frac{\text{No of BPL households}}{\text{No of APL households}} \times 100$

Table 2.3 shows the Panchayat wise Poverty Incidence and ratio:

Poverty Incidence and Ratio	No of Panchayats	% of Panchayats
Less than 25%	7	28
25-50%	5	20
51-75%	1	4
76-100%	5	20
More than 100%	7	28

More than 25% of the Panchayats have high BPL household concentration in the block of Abu Road. 28% of the total Panchayats have more than 100% of Poverty Ratio and Intensity.

Profile of the Surveyed Villages:

A total no of 10 villages from the Block of Abu Road were selected at random by the criteria of relative distance the village profile of the respective villages were filled by interviewing the elected member of the Panchayati Raj institutions, Gram sevaks, school teachers, religious leaders and opinion leaders the village profiles were mostly filled in community places like the village Panchayat office, village community centre and NREGA work site.

Some of the features of the villages of the Abu Road after the analysis of the village profiles of the 10 villages are as follows:

- Almost 70 % of the households residing in the 10 villages of Abu Road block are from the BPL (below poverty line) category.
- The Average distance of a village from Block Head quarters is 21 Km and from the district head quarters is 72 Km.
- The villages are inhabited mostly by the Schedule tribes Grasiyas are the most dominant tribes in the region followed by the Bheels and the Meenas.
- General households are the least in number found in some parts of all the villages comprising of the Brahmmins and the Rajputs.

- Hinduism is the main religion followed in the villages with Islam being practiced by a small fraction of the total population.
- Total literacy rate in the villages of Abu Road is as low as 30% the male literacy being 40% and the rate of female literacy being 20% approximately
- The percentage of children both boys and girls who reported to have had no formal schooling is also relatively high when compared to the rest of the project blocks a total of 30% of the total boys and 45% of the total girls reported to have had no formal level of education.
- The average distance of Panchayat office from each of the village was about 7 kilometers.
- Only 3 out of the 10 villages reported to have a GSS in the village.
- The average distance of a post office and bank branch from the villages were reported to be 9 and 12 Kms respectively.
- Out of the total of 10 villages surveyed only 3 villages had developmental activities being carried out by a Non Government Organization (NGO).
- Alarming to note is that a basic infrastructure necessity such as a Kirana shop is also at a distance of 2.4 km on an average from the 10 villages of Abu Road.
- Janchetna and Doosra Dasak are the two Non Government Organization working in the surveyed villages on issues of education, microfinance and SHG formation
- 6 out of the 10 villages surveyed had the facility of electricity in the village out of which only 2 had the facility of electricity in the Dhanis.
- Hand pump and Wells are the most important sources of domestic use of water
- Only 30 % of the total tube wells/bore wells in the 10 villages of Abu Road are functioning whereas the rest 70% are defunct.
- Only 4 out of the 10 surveyed villages reported to have a Self Help group(SHG) The total no of SHGs in these 4 villages were reported to be 19.
- Most of these groups were new and the average age of a group was 1 ½ years
- Milk co operatives, Bissis, Water user associations and producer groups for all practical purposes are non existent in the villages.
- The average no of wells in each village is about 17.
- Almost all the villages reported to have a primary school at the village level though the quality of service rendered by the teachers was unsatisfactory.
- 5 out of the 10 villages reported to have no secondary school at the village level the average distance of a secondary school from these villages was on an average reported to be around 6 kms.
- Only 2% of the total children in the villages were reported to have their schooling from a private educational institute the average distance of a private school from the villages was about 10 Kms

- Private tuition facility was reported to be only in one of the ten villages.
- Friends and relatives, Village Money lender, Banks and co-operatives in the same order are the sources for availing credit by the households at the time of the need of credit.
- Interest rate from the village money lender varies from 36% to 60% depending upon whether the loans are collateralized or not.
- Average loan from the village moneylender was reported to be around INR 5000 and that from formal financial institution like Banks was INR 30000
- The average distance of a Primary Health Centre was about 7 kms from the villages.
- The average distance of a private clinic from the villages was about 7 kms
- Village quacks and traditional attendants were also reported to be sought as an option for medication by almost all the villages.
- Ground water availability was at a depth of around 120 feet for the villages although the quality of water was good and non brackish
- Maize, Jowar, Wheat, Vegetables, Bajra, Arandi, Gawar, Rayda, Sarso Chana were some of the important crops that were cultivated in the villages of Abu Road
- At the present rate the agriculture production from the field was just sufficient for about 6 months of the total year as far as household consumption was concerned
- On reaping a good harvest the production would be sufficient to meet the household demands of the households for a period of 12 months for the villages of Abu Road
- Distressed Migration is a common phenomenon in the villages of Abu Road the most sought after migration venues are Rajkot and Surat in Gujarat and Mumbai in Maharashtra.
- Non availability of work in the villages and better wage prices were the two most common reasons that were cited by the villagers for the migration.

3.1 Profile of the Respondents:

Table no 3.1.1: Distribution of the total no. of interviewees according to the BPL/APL list:

Category	No .of Households	% of Households
BPL	405	81
APL	95	19
Total	500	100

Table no 3.1.2: Caste line wise distribution of the households

Category	SC	%	ST	%	OBC	%	Minority	%	General	%
BPL	6	1.48	358	88	24	5.	0	0	17	4.19
APL	7	7.36	71	74	5	5.2	1	1.05	11	11.5
Total	13	2.6	429	86	29	5.8	1	0.2	28	5.6

Schedule tribes form the majority of the households in the villages of Abu Road. Schedule tribe comprise mainly of the Bheels and the Grasiyas. The Bheels residing in the villages of Abu Road are very similar to the Grasiyas and call themselves Gameti Bheels. 88% of the BPL household and 71% of the APL household belongs to the Schedule Tribe category. The OBC'S which consist mainly of the Jats and Baniyas are a distant second in numbers with about only 6% of the total household reporting from the category. The Schedule caste and general category were also reported in small percentages in the villages.

3.2 Primary and Secondary Occupation wise status:

Table 3.2.1 shows the primary employment engagement of the Male population between the 18-59 years age group

Category	Agriculture	Animal husbandry	Daily labor unskilled	Daily labor skilled	Salari ed job	Household work	Self employed	Unable to work	Others	Total
BPL(In percentages)	17.7	1.37	65.3	3.1	1.57	2.362	1.181	2.7	3.93	100

APL (In Percenta ges)	11.5	1.44	55.79	3.6	9.42	5.07	0.724	0.72	11.59	100
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Figure 3.2.1 shows the primary employment engagement of the BPL Male population in the age group of 18-59 years.

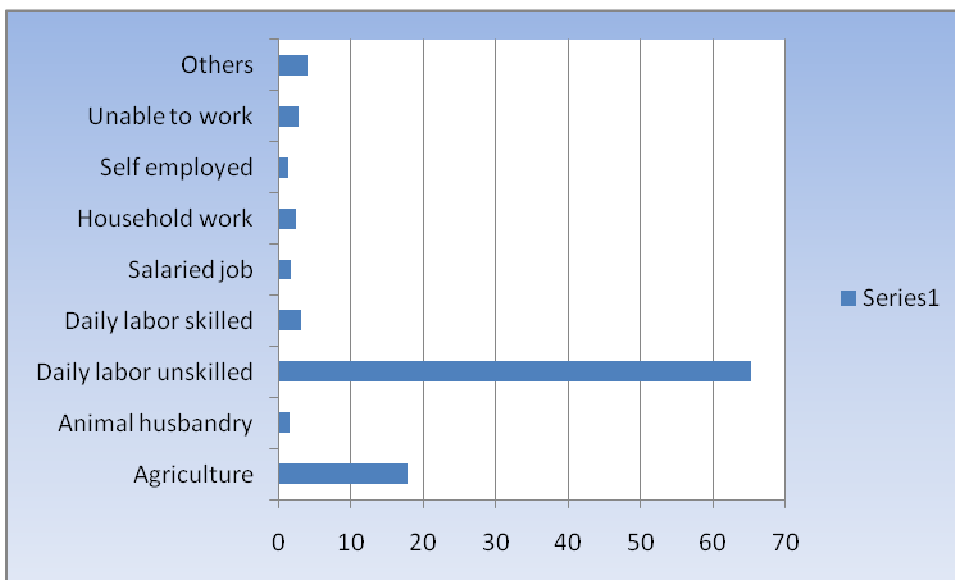


Table 3.2.2 shows the primary employment engagement of the Female population between the 18-59 years age group for the APL and the BPL households

Category	Agriculture	Animal husbandry	Daily labor unskilled	Daily labor skilled	Salari ed job	Household work	Self employed	Unable to work	Others	Total
BPL(In percentages)	2.73	1.643	20	0.27	0	69.86	1.09	1.369	3.013	100
APL (In Percentages)	2.25	3.0	12.	0.75	0	75.93	0	2.25	3.00	100

Division of labor is quite evident from the above tables in the area. While men are primarily engaged in income generating activities like unskilled labor and agriculture. Women are primarily engaged in household work. This stands true for both the APL and the BPL category. Nearly 55% of the APL male and 65% of the BPL male are engaged in unskilled daily labor as a primary occupation. With the arrival of government sponsored NREGA women have also actively started taking part in unskilled daily labor as a primary occupation. 20% of the BPL female reported to be engaged in unskilled daily labor as a primary occupation. (majority of the female were engaged through NREGA). A higher percentage of male population in the APL category are engaged in a salaried job (10% of the APL compared to 1.5% among the BPL) as a primary occupation.

Figure 3.2.2 shows the primary employment wise engagement of the BPL female population in the age group of 18-59 years



Table 3.2.3 shows the secondary employment engagement of the Male population between the 18-59 years age group.

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Category	Agriculture	Animal husbandry	Daily labor unskilled	Daily labor skilled	Salari ed job	Household work	Self employed	Unable to work	No secondary Occupation	Total
BPL(In percentages)	41.2	15.41	10	0.83	0	5.833	0.416	0	26.25	100
APL (In Percentages)	59.7	7.76	0.970	0	3.88	0	0	0	27.6	100

Table 3.2.4 shows the secondary employment engagement of the Female population between the 18-59 years age group

Category	Agriculture	Animal husbandry	Daily labor unskilled	Daily labor	Salari ed job	Household work	Self employed	Unable to work	No secondary Occu	Total
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				skilled					patio n	
BPL(In percenta ges)	28.0	19.9	30.48	0	0.406	9.756	0	0	11.38	100
APL (In Percenta ges)	29.2	25.71	22.14	0	0.714	10	0	0	12.14	100

3.3 Dwellings:

Table no. 3.4.1 shows the nature of rooms of the APL and the BPL households

Nature of rooms	% of BPL households	Average no of Rooms	% of APL households	Average no of Rooms
Kachha Walls and thatched roof	20.98	1.09	14.73	1.14
Pucca Walls but thatched roof	0.98	1.25	0	0

Pucca Walls but tin shed roof	6.91	1.60	6.31	1.5
Kachha Walls and tin shed roof	0.49	1.32	0	0
Pucca Walls but Kavelu roof	20	1.33	30.52	1.79
Kachha Walls but Kavelu roof	59.01	1.4	48.42	1.08
Pucca Walls and stone roof	3.70	1.3	17.89	2.64

Rooms with Kacha walls are those which are made up of natural materials like mud or bamboo .These walls are not made for endurance and therefore require constant maintenance and repair. Rooms with Pucca walls are that which are made from material s resistant to wear such as forms of brick or tiles, and using mortar to bind and does not need to be constantly repaired or maintained. Houses in this part of the project are mainly built on the slopes of Hills. The tribals are habituated and accustomed to lead a secluded life away from the society. The small inhabitation areas within a village ‘Phallis’ are at a considerable distance from each other these Phallis are generally inhabited by families of a particular clan. Majority of the households have rooms made up of Kacha walls with Kavelu roof about 60% of the BPL household and 48% of the APL household reported to be having a room made up of the above feature. Rooms made up of Pucca walls and stone

roof was reported by a higher no of APL household (18% of the APL compared to 3% of the BPL population reported for it).

3.4 Domestic facilities:

Table 3.4.1 shows the domestic facilities that are availed by the APL and the BPL households at the household level

Name of the Domestic facility	% of BPL households availing	% of APL households availing
Electricity	16.79	33.68
Solar Electricity	0	1.052
Separate Kitchen	17.77	28.42
Separate Bathroom	1.97	7.36
Tanka/Hand pump/Well	32.83	56.84

Significant differences can be observed in the percentages of households availing domestic facilities in the APL and the BPL category. Whereas only 17% of the BPL household reported to be availing the facility of electricity in the house nearly double (34% of the APL) household reported for the same. The facility of a separate bathroom was also reported to be availed by only 2% of the BPL household compared to 7% among the APL household. A marked difference can also be observed in the columns of other facilities.

3.5 Benefits of Indira Aawas Yojna

Table no. 3.5.1 shows the no. of BPL households in each block who have availed a house under the Govt. sponsored Indira Awaas Yojna (IAY)

No. of BPL households who have availed house under IAY	% Of BPL households who have availed a house under IAY
39	9.62

3.6 Land holding

Table no 3.6.1 shows the land holding pattern of the APL households who had been interviewed during the Survey:

Category	Landless households	No. of households having 0-2 Bighas	No. of households having 2-5 Bighas	No. of households having 5-10 Bighas	No. of households having 10-20 Bighas	No of households having more than 20 Bighas
BPL Nos	80	207	95	20	3	0
BPL %	19.75	51.1	23.45	4.93	0.740	0
APL Nos	14	44	23	8	6	0
APL%	14.73	46.3	24.2	8.42	6.31	0
Total	94	251	118	28	9	0

%	18.8	50.2	23.6	5.6	1.8	0
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Landlessness is significantly high among both the APL and the BPL households. 20% of the BPL and 15% of the APL household reported to be landless. Small and medium land holdings in the size of 0-10 Bighas are the significant feature of the land holding of the households. A very high percentage (78% among the APL and an equal percentage among the BPL) reported to be holding land in the size of 0-10 Bighas. Not a single household reported to be holding land in the size of more than 20 Bighas (as observed in some of the other blocks like Sankra and Baap).

Figure 3.6.1 shows the percentage wise land holding distribution for the BPL households

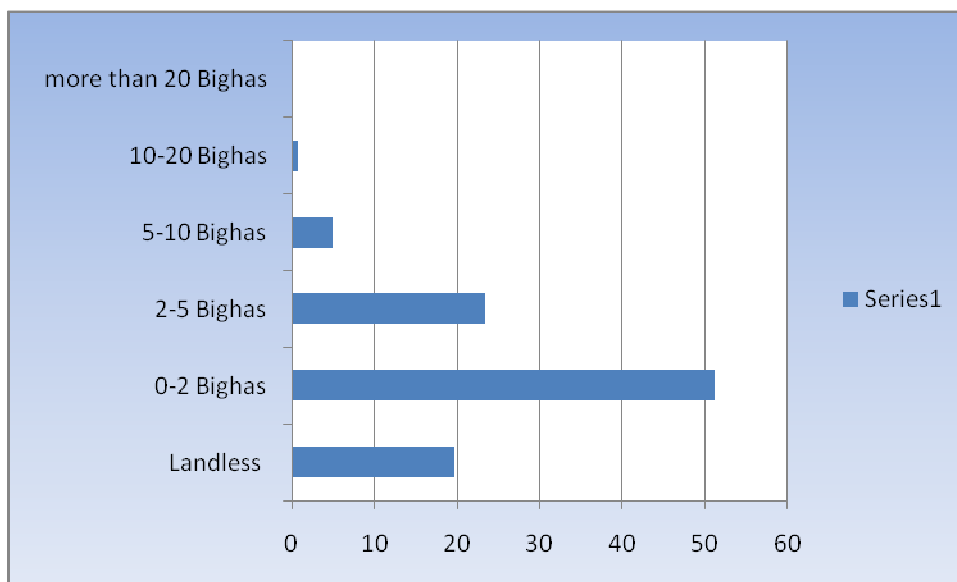


Table No. 3.6.2 shows the total amount of cultivable and non cultivable land belonging to both the APL and the BPL households in the area

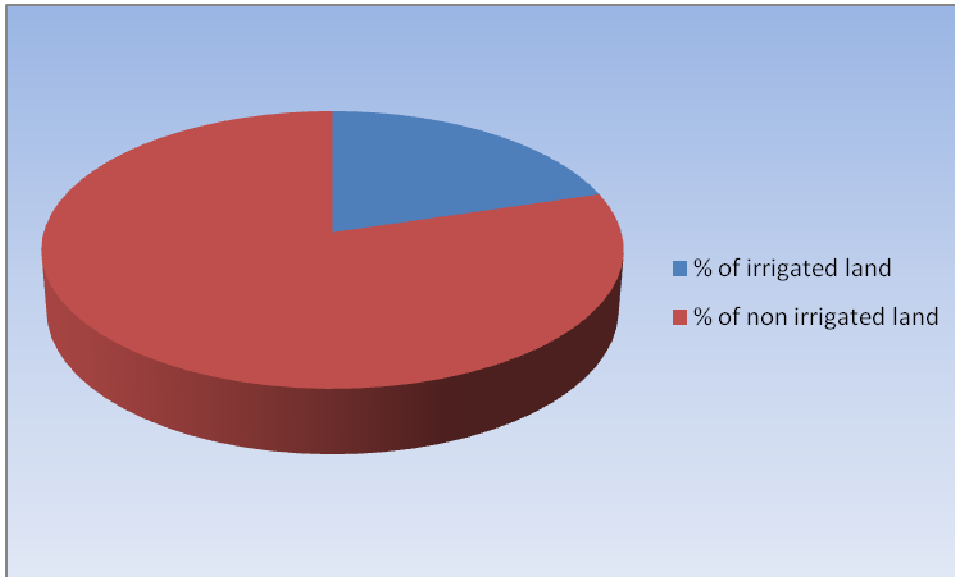
Category	% of cultivable land	% of non cultivable land
BPL	96.56	3.34
APL	92.52	7.48

Table no 3.6.3 shows the total amount of irrigated and non irrigated land belonging to both the APL and the BPL households in the area

Category	% of irrigated land	% of non irrigated land
BPL	20.35	79.65
APL	32.91	67.09

The total percentage of irrigated land for the APL category 32.91 was significantly high compared to the BPL category which stood at 20.35%.

Figure 3.6.3 shows the irrigated and non irrigated land for the BPL households:



3.7 Household Asset:

The table 3.7.1 given below gives an insight into the asset holding pattern of the APL and BPL households in the operational area:

Name of the asset	% of BPL households owning	% of APL households owning
Pump set	12.34	25.26
Tractor	0.49	2.10
Power tiller	0	0

Motor Cycle	1.23	12.63
Cycle	20.49	23.15
TV/VCR/VCD	4.19	15.78
Music system /Radio	1.97	9.47
Charpai	99.75	100
Table/chairs	2.96	14.73
watches	39.25	55.78
Fan/cooler	6.91	21.05
Sewing machines	0.74	6.31
Almirah	0.49	5.26
Kansa/tanba utensils	74.56	77.89
Solar lantern	0	0
Telephone/Mobile	19.25	37.89
Silver jeweler	88.39	91.57
Gold jeweler	16.04	26.31
Bullock/Camel cart	0.98	0
Chaff cutter	0	0
well	15.06	27.36
Major agri implements	0.987	2.10
Minor agri implements	89.87	92.63

The household assets of the rural family are mostly in the form of silver and gold jewellerys, electronic items like TV/music system/radio and Agriculture instruments. There is however a marked difference among the percentage of APL and the BPL households owning such assets. 88% of the BPL household and 91% of the APL households reported to own silver jewellerys. The respective figure for owning gold jewellery among the APL and the BPL household was 16 and 26% respectively. Gold and Silver jewellery is a very common asset in the villages more so among the tribals. The tribals specially the Bheels and the grasiyas seem to have a fascination for the jewellerys. These jewellerys are often exchanged between household at the time of social events like marriage and hence form an integral part of the household assets of the rural household. A significant difference between the APL and the BPL category can also

be observed in the ownership pattern of other household items like furniture, watches, mobile and Wells.

3.8 Livestock holding

The table 3.8.1 gives us an idea about the livestock holding of the households in the project area

Name of the Livestock	% of BPL households owning	Average no of animals	% of APL households owning	Average no. of animals
Adult Buffalo	20.98	1.30	34.73	1.48
Adult Cow	38.02	1.35	38.94	1.40
Adult Goats	50.37	3.46	45.26	4.02
Adult Sheep	1.48	2.83	0	0
Adult Camel	0	0	0	0
Hens	16.79	2.47	25.26	2.54

Milch animals are popular assets in the villages of Abu Road. Buffaloes as a livestock option was reported by 21% of the BPL population and 35% of the APL households. The economics of rearing a buffalo demand more investment compared to a cow hence the marginal shift in percentage towards the APL category. Almost equal percentage of household from both the category reported to be owning a cow. Small ruminants like Goat and Sheep was also reported to be owned by a higher percentage of BPL households than the APL households.(50% of BPL households owned a goat compared to 45% amongst the APL).Dairy is an important option for livelihood particularly in the villages having close proximity with the block headquarters .

Cash Flow study:

The work described in this report examines income sources and earnings from a random sample of 500 respondents in the project area. An analysis of this data provides an idea about the Cash Inflow and Outflow of a rural APL and BPL family in the block. The

table given below gives an idea about the Cash inflow of a rural BPL household and a rural APL household:

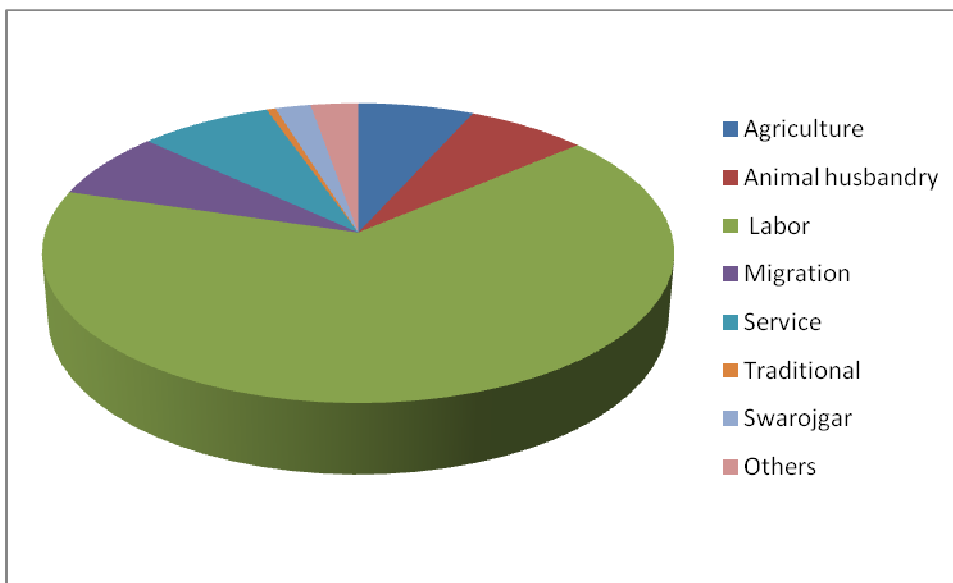
3.9 Income:

Table 3.9.1 shows the cash inflow for the APL and the BPL household:

Source of Income	% of cash flow for all BPL households	% of cash Inflow for all APL households
Agriculture	7.30	6.59
Animal husbandry	7.60	9.37
Labor	70.9	37.55
Migration	7.84	9.85
Service	8.37	31.15
Traditional	0.58	0
Swarojgar	2.22	0.424
Others	2.99	5.04

Unskilled daily labor continues to be the main revenue generator activity for the rural BPL households. Almost 70% of the aggregated cash income in the entire BPL household on a consolidated basis is from labor. The income from this activity continues to be the life line for the BPL households. Labor also contributes heavily to the cash flows of the APL households on a consolidated basis. Nearly 37% of the net cash flow of the APL household is a contribution from labor. Service sector is an important contributor for the cash flow of the APL household nearly 31% of the total cash Inflow is attributed to this activity. Migration is slightly more among the APL than the BPL household as a corollary to that the percentage of cash inflow from migration is slightly higher for the APL compared to the BPL household. Agriculture and allied activities like animal husbandry also contribute 15% and 16% to the net cash flow of the APL and the BPL household respectively. In consonance with the engagement of primary work force in different occupation the cash inflow are minimal from being Self employed.

Figure 3.9.1 shows the cash Inflow of the BPL households from varied sources.



The Table 3.9.2 shows the no of households who reported income from different income sources and the annual income for the households:

Source of Income	No of BPL households reporting Income	% of BPL households reporting Income	Annual Income for the BPL household	No of APL households reporting Income	% of APL households reporting Income	Annual Income of an average APL household in INR

Agriculture	94	23.20	7405.	23	24.21	12147
Animal husbandry	153	37.7	4735.	40	42.10	9928
Labor	376	92.83	17972	62	65.2	25668
Migration	46	11.35	16248.	18	18.94	23194
Service	26	6.4197	30703.	20	21.05	66000
Traditional	4	0.987	14000	0	0	0
Swarojgar	11	2.716	19272	1	1.052	18000
Others	41	10.12	6951.	10	10.52	21390

Almost an equal proportion of household in both the categories reported cash income from agriculture however the average income for a APL household was significantly higher to that of a BPL household(12147 for APL compared to 7405 for BPL). A higher proportion of the BPL households reported income from labor however the average annual income was much lower compared to the APL category. Migration is more among the APL category also the average annual income earned from migration is much higher among the APL compared to the BPL category.

The Table 3.9.3 given below suggests further the cash inflow from different items under Agriculture

Nature of Agriculture product	% of Income for BPL households	% of Income for APL households
Kharif Crop	52.45	58.19
Rabi Crop	46.22	38.79
Fodder	1.321	1.21
Vegetables	0	1.78
Others	0	0

The table 3.9.4 given below suggests the cash inflow from different items under animal husbandry

Activity	% of Cash flow for BPL households	% of Cash Flow for APL households
Sale of milk	44.16	49.19
Sale of ghee	8.092	6.94
Sale of wool	0.021	0
Sale of manure	1.393	0
Sale of eggs	4.173	1.66
Small animal sale	23.9	14.61
Big animal sale	16.52	27.5
Others	1.656	0

Sale of milk and milk products are important activities to generate cash income for the rural households. Nearly 53% of the total cash inflow for the BPL households and 55% of the total cash inflow for the BPL household under the head of animal husbandry is a contribution of this activity.

The table 3.9.5 given below suggests the further bifurcation of cash inflow from NREGA and Non NREGA Labor

Type of Labor	% of cash flow for BPL households	% of Cash Flow for APL households
NREGA	41.35179	24.80



NON NREGA	58.64821	75.19
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Table 3.9.6 showing possible income sources for the APL and the BPL household

No. of Income sources	% of BPL households	% of APL households
1	0.740741	0
2-3	18.76543	26.31579
4-5	70.12346	49.47368
More than 5	5.432099	23.15789

3.10 Expenses:

The table 3.11.1 given below gives us an idea about the total cash expenses for the APL and BPL families and the percentage of routine expenses in agriculture and Household expenses

The total routine expenses or items of cash outflow can be categorized under two broad heads the expenses on Agriculture and the Household Expenses



Name of item	% of total expense for BPL households	% of total expense for APL households
Agriculture Expenses	9.26	3.24
Household Expenses	90.7	96.76

Table 3.10.1 below gives us an idea of the no of households reporting expenses under different household activities and the annual expense on the activity

Name of the item	No of BPL households reporting expenditure	% of BPL households reporting Expenditure	Annual expense of an average BPL household in INR	No of APL households reporting expenditure	% of APL households reporting Expenditure	Annual expense of an average APL household in INR
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Food	405	100	9659	95	100	12294
Fuel wood/Gas /Fuel in kitchen	390	96.29	367	91	95.78	376
Clothes	400	98.76	2626	95	100	3564
Education	155	38.27	761.	52	54.73	1583.
Health/Medicines	400	98.76	1033	93	97.89	1286.
Travel/Local conveyance	392	96.79	940	93	97.89	1268.
Litigation	3	0.740	1666	1	1.05	700
House Repair	119	29.38	495	24	25.26	633
Other Repair	14	3.45	2207	3	3.1	466.
Festivals	404	99.75	990	95	100	1224
Social Expenses	237	58.51	193	62	65.26	303
Electricity /Water bills	73	18.02	2375	34	35.78	2853
Telephone /mobile expenses	75	18.51	1242	33	34.73	1590
Expenses on animal feed, veterinary , insurance	211	52.09	2369	48	50.52	2689
Alcohol/Tobacco etc.	325	80.24	1820	70	73.61	1938
Toiletries	404	99.75	699	95	100	1048
Interest	78	19.25	3280	9	10	3253
Migration	27	6.66	2781	6	6.8	2816



Others	35	8.641	3380	13	14.2	6415
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There is a significant difference in the expenses pattern of the APL and BPL households. The average amount of cash outflow on food is much higher in the case of APL compared to the BPL category. Alarming to note is that only 38% of the BPL population reported to have incurring expense on the education of their children the annual amount spent on such expenses was also relatively less compared to the APL category. The expense on intoxicants was also reported by a higher proportion of BPL household

The Table 3.10.2 given below gives us further idea about the percentage of cash expenses item wise under the different household expenses by APL/BPL household

Name of the item	% of Expenses BPL household	% Of Expenses APL household
Food	45.29	43.96
Fuel wood/Gas/Fuel in kitchen	1.65	1.28
Clothes	12.1	12.74
Education	1.36	3.099
Health/Medicines	4.78	4.502
Travel/Local conveyance	4.26	4.44
Litigation	0.05	0.026
House Repair	0.683	0.5721
Other Repair	0.357	0.052
Festivals	4.63	4.37
Social Expenses	0.531	0.707
Electricity/Water bills	2.00	3.652
Telephone/mobile expenses	1.0	1.975
Expenses on animal feed, veterinary, insurance	5.78	4.859
Alcohol/Tobacco etc.	6.85	5.106
Toiletries	3.27	3.750
Interest	2.96	1.102
Migration	0.86	0.636
Others	1.37	3.139

The table 3.10.3 gives us the percentage of Cash flow expenses under different activities in agriculture for the APL and BPL households:

Name of the item	% of total Expenditure (BPL)	% of total Expenditure (APL)
jutai	35.3	49.26
sichai	46.0	9.11
fertilizers	8.74	15.10
nirai	0.22	5.29
harvesting	0.88	4.33
others	8.80	16.89

The table 3.10.4 gives us the average annual cash flow of the BPL and APL household in the project area:

Category	Average annual cash Inflow in INR	Average annual Cash Outflow in INR
BPL household	25375 INR	23504 INR
APL household	32098 INR	29933 INR

The table 3.10.5 given below lists the major items of expenditure which a rural family incurs in day to day life:

Major events of expenditure	% of households { both APL and BPL incurring expenditure (In Last 5 Years) }	Average Expenditure on the Event in a BPL household	Average Expenditure on the Event in a APL household
Major illness/accident	47%	5887	14746
Marriage	30.6%	24368	29310
Birth of a child	52%	3541	17944
Death	20%	14047	76500
Legal process	0.8%	13500	0
House repair/purchase	22.2%	21544	24100
Land purchase/leasing	0.6%	20338	51375
Land improvement measure	3%	3667	0
Purchase of a costly item	34.6%	20364	73500
Purchase of livestock	8.6%	4465	20721
Others	8.2%	6273	10650

3.11 Credit:

Financing of Events:

The events mentioned in the above table are the ones which demand credit from different sources since the cash inflow of a rural household hardly allows them to have any surplus this fact being very clear from the table (10.7) mentioned above .It is during the occurrence of these events that a rural household is pulled into indebtedness.

The table 3.11.1 given below gives a clear idea about how these events are financed separately in an APL and in a BPL household:

Financing of Events in APL and BPL events:

Category	% of own funds	% of Grant Funds	% of Loan funds
BPL	44.23	5.67	50.90
APL	55.7	4.98	39.30

Contingency events mentioned above in Table 3.10.5 are financed in separate fashions in the APL and the BPL households where as the APL household rely more on their own funds to meet the credit needs the BPL household rely heavily on loans to meet the requirements. Grant funds form a very small part in both the categories.

Table 3.11.2 gives us an idea about the credit availed from different sources by the APL and the BPL household

Source of credit	SHG	Bank	Money lender	Relatives/Friends	Co-operative Loan	Others
BPL % of households	0.49	2.96	22.2	87.40	0.74	0.24
APL % of households	0	3.15	15.78	66.31	0	1.05

Relatives and friends are the most important sources for availing credit at the times nearly 87% of the BPL household reported to had taken credit from relatives/friends at the time of need.66% of the APL household reported to have availed a loan from the same source . Surprisingly Money Lender which is considered as the most common source of availing credit in rural areas was reported by a lesser no of percentage in both the APL and the BPL households. (22% in BPL and 16% among APL).SHG movement in the villages of Abu Road is relatively weak. Bank loans have also been availed by only a handful of household.

3.12 Saving Instruments:

The table 3.12.1 (below) gives us an idea about the saving avenues for the APL families

Saving Avenues	% of BPL households reported having savings	% of APL households reported having savings	Average cumulative savings in INR (BPL)	Average cumulative savings in INR (APL)
Bank in SB A/c	11.85	28.42	4515	24207
Bank Savings in RD FD	0.74	3.15	21666	58333
Cooperative Amt	5.43	7.36	122	372
Post Office	64.44	56.84	160	833
LIC	1.97	6.31	7057	48346
Chit Funds	0	0	0	0
Other Companies	0.24	1.05	2000	8400
Savings with SHG	6.66	8.42	1445	4201
Loan given to friend/relative	24.19	24.21	3365	7847
Cash in Hand Amt Till Date	95.3	98.94	431	1836.

3.13 Women Awareness

Table 3.13.1 given below shows the awareness regarding village level institution of the APL and BPL women separately in the villages of Baap:

ISSUES	% of BPL Women who are aware/have taken service	%of APL Women who are aware/have taken service
Location of Aanganwadi	89.1	89.47
Familiarity with Aanganwadi Worker	64.69	66.31
Has any member of your family taken the services of Anganwadi	23.95	25.26
Location of nearest Government School	98.51	100
Awareness about the level of Education imparted in the nearest School	88.14	95.78
Familiarity with the teacher of the School	68.14	85.26
Location of the Panchayat Bhawan	94.07	96.84
Participation in the Gram Sabha/Ward Sabha meeting	12.09	24.21
Have you contested the last Panchayat Elections	7.16	1.05
Have you exercised voting right in the last Panchayat Elections	96.5	98.94
Location of Post Office	84.44	95.78
Have you ever visited Post Office	61.97	68.42
Location of Primary Health Centre	95.06	98.94
Have you ever visited the Primary Health Centre	87.16	91.57
Location of Government Veterinary	63.45	72.63

Centre		
Has anyone from your family visited the Veterinary Centre	14.56	12.63
Location of nearest Bank branch	65.92	70.52
Have you ever entered inside the Bank Premises	18.02	32.63
Awareness about common harvesting land in the village	84.44	74.73
Are you socially able to use the services of the common grazing land	78.51	65.26
Does your village have a common source of drinking water	99.50	98.94
Are you socially able to use the services of the community drinking water	99.50	96.84
Does your village have a SHG	15.55	23.15
Is any member of your family a member of the SHG	7.407	10.52
Is any member of your family a member of any committee of the Panchayat	0.24	0

Participation of rural women in local level institutions like Gram and ward Sabha is a major concern for the rural household. Exposure and visits to financial institutions like Banks and Post offices was also reported by a lower no of women in the BPL categories. Since the project interventions are planned with the formation of SHGs and linking them with Banks an important output of the project would entail more exposure and visits of the rural women to these financial institutions. A favorable output of the project can also be assessed in terms of the higher visits and exposure of rural women to these financial institutions. Only 7% of the BPL and 10% of the APL women reported to be a member of SHGs.

3.14 Involvement of women in decision making

The following table gives us an idea about the involvement of male and female members at the household level for this a closed ended question was asked to the female member of the house extreme care was taken to ensure that only the female members responded to the questions the questions were framed about the general day to day issues in a household and the involvement of female folks in the decision making process the table below gives us an idea about the involvement of males and females in a APL household

Table 3.14.1 indicating the involvement of male and female members in the decision makes process in APL and BPL households:

Issues	Households who reported the decisions to be taken exclusively by male folks(BPL)	Households who reported the decisions to be taken exclusively by female folks(BPL)	Households who reported the decisions to be taken jointly by male and female folks(BPL)	Households who reported the decisions to be taken exclusively by male folks(APL)	Households who reported the decisions to be taken exclusively by female folks(APL)	Households who reported the decisions to be taken jointly by male and female folks(APL)
Purchase of property	14.8	5.67	79.50	12.6	1.05	86.31
Matrimonial decisions	2.96	3.70	93.3	3.15	1.05	95.78
Decisions relating to taking Loan	19.75	4.93	75.3	15.78	1.05	83.1
Decisions relating to giving Loan	17.28	3.70	79.01	9.	1.05	89.4

Sale of Property	4.19	4.69	91.1	4.2	1.05	94.7
Decision related to education of children	8.39	5.18	86.41	8.4	1.0	90.5
House repair	7.40	2.	90.3	4.21	1.05	94.7
Construction of wells /irrigation sources	8.39	5.18	90.37	5.2	1.05	93.68
Medical Treatment	7.40	3.70	88.88	5.2	1.0	93.68
Setting up of new Enterprise	11.85	3.70	84.4	13.68	1.052	85.26
Decision of casting votes in an election	33.3	3.70	62.96	24.21	2.10	73.68
Decision of contesting election	34.39	2.96	62.9	18.9	1.05	80
Building social relationship with other households	17.28	1.97	80.74	14.7	1.05	84.21
Decision to migrate from village	10.12	3.70	86.17	7.36	1.05	91.5

3.15 Time spent by women in day to day activities:

Table 3.15.1 indicates the amount of time spent by an APL and BPL household female member in the various drudgery activities:

Activity	% of households having reported of doing such an activity (BPL Household)	Hrs that are spent Daily by a Female member(BPL household)	% of households having reported of doing such an activity (APL Household)	Hrs that are spent Daily by a Female member(APL household)
Cooking food	97.77	1.66	98.94	1.81
Cleaning the house	96.79	0.73	97.89	0.85

Washing of clothes	96.54	1.16	98.94	1.26
Collecting fuel wood	97.53	1.54	92.63	1.61
Collecting fodder	43.95	1.15	55.78	0.86
Collecting drinking water	90.37	0.86	86.31	0.8
Looking after infants	51.11	1.76	41.05	1.78
Looking after elderly people in households	10.61	0.76	7.36	0.57
Cleaning of animal dwellings	56.54	0.62	58.94	0.66

On an average 8-9 hours of the average APL women and 9-10 hours of the average BPL women was spent in daily household chores mentioned above. Significant differences between the work hours spent in the two categories is observed in collection of fodder wherein an average BPL female spends 1.15 hours daily compared to 0.86 hours put in by a APL female member. No significant difference was observed in the rest of the activities between the two categories.

3.16 Access to Government facilities:

Table no 3.16.1 suggests the access to Government facilities by the APL and the BPL households

Facility	% of BPL families reported to be availing the facility	% of APL families reported to be availing the facility
Households having ration card	100	98.94
Respondents having voter card	100	100
Households having job card	95.06	95.78
Households having availed a house under IAY	8.64	2.10
Households getting assistance in times of critical illness	0.24	0
Households having Kisan credit card	1.48	1.05
Households having membership in society/co-operative	5.67	4.21
Any member of the family having a bank account	19.75	35.78

Table no 3.16.2 suggest the access by APL and the BPL households to some of the other Government schemes:

Facility	No. of families who	No of families who reported to	% of families who reported to	No. of families who	No of families who reported to	% of families who
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	reported to be eligible(BPL)	be availing(BPL)	be availing(BPL)	reported to be eligible(APL)	be availing(APL)	reported to be availing(APL)
Old age pension scheme	93	13	13.97	21	1	4.76
Widow pension	70	8	11.42	16	1	6.25
Pannadhay bema yojna	207	1	0.48	27	0	0

The performance of Government sponsored social security schemes like Old age Pension scheme and widow Pension scheme have left much to be desired in the villages of Abu Road. Only 4% of the total eligible households in the APL category and 14% of the total eligible households in the BPL category were actually availing the facilities of Old age pension scheme. The percentage of households availing widow pension scheme was 6 and 12% respectively for the APL and the BPL category. Information and awareness about these social security schemes would ensure a wider coverage of the household under these schemes.

Table no 3.16.3 suggest the no. of days of work availed by APL and BPL households in a year for which payment has been made under the NREGA scheme

Category	Average no of days that households avail and payment has been made under NREGA
BPL	64 Days
APL	55 Days

3.17 Focus Group Discussion:

Purpose of the FGD

Focus group discussions were carried out during the baseline survey to gain an understanding about the following points:

- Community initiatives at the village level.
- Social discrimination on basis of sex ,caste, religion
- Social status of women
- Existing financial services in the village
- Need for the financial services in the area
- Promotion of agriculture and non agriculture based livelihood
- Shgs and their relevance in context of the villages
- Expenditure pattern on social events
- Quality of existing primary government services in the village e.g. food(through PDS) , health (PHCs,Anganwadi,) and education(primary and government schools)

Findings of FGD

During the Focus Group discussion in some villages it came out that community initiatives have taken shape at the village level for the management of common property resources like the village pasture land, community management measures for these common property measures are mostly based on the approach of the Gram Sabha after drawing proper resolution in the Gram Sabha meeting. Social discrimination is latent in the villages of Abu Road. Women in Non Tribal class hesitate to come in front of the male members and the decisions taken at the household level are largely male dominated. Savings are mostly kept in hand long distance of bank branches and post offices from the villages account for the fact that only a handful of the villagers have accounts in the bank. Castor, Mustard, Saunf and Gawar are some agriculture items that are sold outside the villages of Abu Road. The Bheels and the Grasiyas the two most dominant tribes of the region The birth of a male child is celebrated with much more joy than that of a female child in the tribal family. These tribes are very lenient towards marriage and polygamy is a common practice in the tribals. Public sector banks and post offices have not been able to make their presence feel in the villages the money lender, and relatives are the two most sought after options for availing credit by the villagers. Participants in most cases did not seemed to have an idea about the functioning of Self Help groups however on facilitation the participants considered SHGs not only as an effective medium for availing financial services like credit and saving but also to build up institutions in the villages,

they were also of the opinion that any move on the part of the Government to form and nurture Shgs in the rural areas of Abu Road would be welcomed by them. Emphasis during focus group discussion was also put on the provision of skill based training to the villagers particularly the youth for generating employment opportunities in the rural areas. By and large the discussion on the augmentation of income through intervention in agriculture based livelihood centered in and around the provision of better quality irrigation facilities and use of better packages of practices in the existing frame. Almost all the participants were of the opinion that the quality of education provided in the primary schools of the villages was suffering mainly on account of non regular attendance of the teachers and the high rate of child drop outs from the schools. The participants were also of the opinion that government functionaries like the Gram Sewak, and the Anganwadi worker could only cater to the needs of the people in the villages and it was difficult for them to cater to the needs of those staying in the Dhanis. Some people in the villages make cement bricks which also have a fair demand in the market. The potters make pots and toys of muds which they sell in the nearby market all these activities through value addition could lead to an augmentation in the cash flow of the rural poor. Social events again are a huge expense in these parts of the project more so among the Tribals and the other backward castes like Bheels, Grasiyas and Rebaris. Death funeral is done according to the Hindu tradition in the tribes and only male folks take part in the funeral the shock of the condolence is taken forward till the first festival arrives. The arrangement of funeral and other ceremonies relating to death incur a huge expense on the household and are a sure way into the debt trap mainly on two accounts firstly because of the consumptive nature of the expense and secondly due to the nature of unplanned expenditure.

Conclusion:

From food security point of view integrated natural resource management is essential to enhance the yield and the best use of the land and water resource to its maximum potential. Since the land availability per household is only 0 – 2 bigha for more than 70 % of the target population and also primarily rain fed, so careful agricultural intervention need to be introduced. Mostly the introduction of High yield, Hybrid seeds, and modern package of practices will enhance the productivity of the area. Kitchen garden practice can be a good intervention for the household for better nutrition purpose. Vegetables like tomato, brinjal, creepers etc. can be introduced in Rabi season for cash earning but need to strengthen the irrigation facility. As the area is highly conducive for high value crop like cumin, castor and other condiment crop and also the people have the exposure to these crops; these crops can be scaled up with better package of practices with good marketing support.

Animal husbandry which is not merely a subsidiary of agriculture but is a major economic activity in Western Rajasthan thus providing the much needed insurance against the prominently occurring drought conditions could be scaled up with probable interventions as follows:

Dairy and Goat rearing as evident in the livestock asset holding pattern of the BPL households are important sources of cash flows for the BPL families both the activities holds potential in the blocks of Abu Road however the activity as a commercially sustainable venture is poorly developed. It is seen at most places that a Dairy Farmer is not aware of the economics of his day to day business. The milk productivity is low, rearing practices are poor, breeds are non-descript, veterinary services are non-existent, and market linkages do not exist. To fulfill the potential of Dairying in the block of Abu Road providing assistance for the induction of new animals, while giving attention as well to better housing and veterinary care, especially the provision of immunization against diseases. High mortality of the live stocks is also a very common feature in the surveyed villages. Considering the fact that milk enterprise generates income on regular basis against the crop enterprise which is mostly seasonal and more prone to nature's wrath dairy can play a fabulous role in increasing the level of income of the target groups if all the points of the value chain are properly dealt with under the project.

Goat rearing is characterized by use of poor breeds and unscientific husbandry practices that lead in low return on investments and high morbidity and mortality risk. Livestock insurance are for all practical purposes are absent in the area. Introduction of good breeds and provision of value added services like medication and risk mitigating measures (both insurance and non insurance) would go a long way in ensuring a better cash flow from Goat rearing.