

Mitigating Poverty in Western Rajasthan

Baseline Survey Report Baitoo



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4/15/2010



Baseline survey report
Mitigating Poverty in Western Rajasthan
(MPOWER)

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Block: Baitoo
District: Barhmer

**Funded by International fund for agriculture development (IFAD).
Sir Ratan Tata Trust and Government of Rajasthan**

Prepared by
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Acknowledgement

This report would not have been possible without the help and support of team of guide and interpreters but it is difficult to carry out our wishes to all of them hence the below mentioned list may appear partial. We would express our heartfelt wishes to all of them whoever have encouraged, supported & guided us to bring this report in this present form.

We owe our deepest sense of indebtedness to the Project Director of MPOWER, Mr. O.P.Bairwa for providing us the opportunity to work by the support of his organization on the present topic in the 6 selected Blocks of the 6 Districts of Rajasthan. His constant inspiration and regular review of the progress has really put us in positives to finish the task of report writing within the stipulated time.

The subject of the field work deserved a special mention for their patience to furnish requisite information during interview.

We would like to extend thanks to K.M. Noordeen Deputy Director at MPOWER who with his attention to detail and dedication was simply awe inspiring. The Project manager of respective blocks whose constant advice and encouragement was valuable and who gave us wonderful insights in to the topic of research. Our field investigators and interpreter gave us strength through many long days of field work with their credible inclination to reach the subjects. Mr. Mukesh Kumar Sharma and Mr. Pradeep Joshi deserve our thankfulness for his meticulous typing & data feeding during the stage of report writing.

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.

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

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The present report has been compiled after extensive survey. The data has been collected from 10 villages of Baitoo block of Barhmer 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 December 2008. 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).

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.

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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

Barhmer is located in the western part of Rajasthan forming a part of the great Thar Desert. The district is surrounded by Jaisalmer in the North, Jalore in the south Pali and Jodhpur in the east and Pakistan in the south. The district is characterized by low rainfall with erratic distribution, resulting in droughts and crop failures. Baitoo is one of the blocks in Barhmer situated at a distance of 40 Kilometers from the district headquarters.

The secondary data collected from Government authorities gives us the following details about the household characteristics of the villages of Baitoo.

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

Table 2.1 shows the Caste wise and the Poverty line wise distribution of the households in Gram Panchayats of Baitoo

No of GP	No of Villages	ST HHs	SC HHs	OBC HHs	Other HHs	Total BPL HHs	Non BPL HHs	Total
47	324	1756	6488	32102	4370	24317	20399	44716

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

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Name of Gram Panchayat	No of BPL Households	No. of Non BPL Households	Poverty Ratio and Intensity in %	Total Households
Shahar	236	351	67.24	567
Kheenpar	345	243	141.98	588
Kharapar	456	235	194.04	691
Kharda Bharatsingh	635	406	156.40	1041
Khokhsar	598	360	166.11	958
Khokhsar Paschim	458	233	196.57	691
Jhak	390	640	60.94	1030
Baytu Chimanji	705	327	215.60	1032
Baytu Bhimji	438	273	160.44	711
Baytu Bhopji	307	754	40.72	1061
Baytu Panji	651	662	98.34	1313
Bandra	386	336	114.88	722
Batadu	499	251	198.80	750
Kapoordi	339	985	34.42	1324
Kosriya	719	609	118.06	1328
Kolu	688	510	134.90	1198
Kanod	652	352	185.23	1004
Kasumbla Bhatiyani	336	529	63.52	865
Kawaas	1354	587	230.66	1941
Kumplia	474	285	166.32	789
Madhasar	190	366	51.91	556
Madpura	494	441	112.02	935

Barwala				
Mudo Ki Dhani	409	507	80.67	916
Singoria	640	319	200.63	959
Chiria	440	253	173.91	693
Geera	721	507	142.21	1228
Heera Ki Dhani	778	253	307.51	1031
Bheemra	525	439	119.59	964
Bhadkha	676	972	69.55	1648
Bhurtia	804	535	150.28	1339
Pare	553	491	112.63	1044
Panawara	452	206	219.42	658
Punio Ka Tala	333	346	96.24	679
Rate	510	699	72.96	1209
Sohra	462	392	117.86	854
Sawa Moolraj	426	264	161.36	690
Sawa Padamsingh	417	418	99.76	835
Santra	565	410	137.80	975
Cheetar Ka Paar	304	606	50.17	910
Chhebee	602	145	415.17	747
Chowkhla	537	436	123.17	973
Jhakhra	397	376	105.59	773
Jaajwa	526	291	180.76	817
Nagnia Dhatarwalon ki Dhani	315	388	81.19	703
Akadra	419	688	60.90	1107
Lapandra Barthan	606	269	225.28	875
Lundara	550	454	121.15	1004

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

Table 2.3 shows the Panchayat wise Poverty Incidence and ratio:

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Poverty Incidence and Ratio	No of Panchayats	% of Panchayats
Less than 25%	0	0.00
25-50%	2	4.26
51-75%	8	17.02
76-100%	5	10.64
More than 100%	32	68.09

68% of the Gram Panchayats in Baitoo have more than 100% Poverty Incidence and Ratio which implies that the no of BPL households are more than the no of APL households in 68% of the Gram Panchayats of Baitoo.

Profile of the Surveyed Villages:

A total no of 10 villages from the Block of Baitoo 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.

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- The villages are mostly inhabited by the Other backward caste these include the Jats, Jakhads, Sutars, Lohars and Malis. The Schedule Caste consist mainly of the Meghwals and the Schedule tribe consist mainly of the Bheels. Brahmins and Rajputs are the general categories who inhabit the villages of Baitu.
- At the head of the village settlement are usually the Rajputs and the Other backward class and SC can be generally located in the Dhanis.
- Almost 50% of the habitations in the villages of Baitu are not connected by roads.
- The average distance of the villages from the block headquarters is 37 Kilometer and from the district headquarter is 83 Kilometers.
- Basic amenities like Electricity and safe drinking water is concentrated in the head of the village settlements whereas access to these basic facilities by population staying in the Dhanis is poor.
- Hinduism is the main religion followed in the villages of Baitu with Islam being practiced by a small fraction.
- The density of population is very low in the villages with villages having scattered house settlements.
- The average distance of a Bank branch and a post office from the villages is 11 and 3 Kilometers respectively.
- Relatives and money lenders are the most popular sources for availing credit at the time of need
- A very few villagers reported to have access to the formal financial system for availing different financial services.
- Child drop outs from school, irregularities in PDS, inadequate health care facilities and lack to other basic facilities like Animal veterinary centre, formal financial institutions are the characteristic feature of the majority of the villages.
- Most of the self help groups formed under different programmes are defunct or irregular.



- Distressed Migration is a common phenomenon in the villages of Abu Road the most sought after migration venues are different urban centres in the States of Gujarat and 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	340	78.16
APL	95	21.83
Total	435	100

Table no 3.1.2: Caste line wise distribution of the households

Category	SC	%	ST	%	OBC	%	Minority	%	General	%
BPL	58	17.0	61	17.9	200	58.8	1	0.29	20	5.8
APL	6	6.31	10	10.5	75	78.94	0	0	4	4.2
Total	64	14.7	71	16.3	275	63.21	1	0.22	24	5.51

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

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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)	14.8	1.80	63.82	7.87	2.70	0.67	2.70	2.02	3.60	100
APL (In Percentages)	9.56	1.47	54.41	3.68	9.56	1.47	5.88	1.47	12.50	100

Unskilled daily labor was reported as the main primary occupation by the male population in the age bracket of 18-59 years 54% of the APL male and 64% of the BPL male population reported it as their main primary occupation. Agriculture as a primary occupation was reported by a higher no of male in the BPL category (15% in BPL to 10% in APL). The engagement in salaried job as a primary activity was reported by a higher proportion of APL males (10% in APL to 3% in BPL). 13% of the APL male reported Others as their main source of primary engagement the others category include those involved in Education or having a traditional occupation like weaver, idol making, Tailoring etc.

Figure 3.2.1 shows the primary occupation engagement of the BPL male population in the age bracket 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	Salaried job	Household work	Self employed	Unable to work	Others	Total
BPL(In percentages)	1.85	0.79	9.26	0.53	1.32	84.13	0.00	2.12	0.00	100

APL (In Percenta ges)	18.0	0.69	8.33	0.00	0.69	68.06	0.00	0.69	3.47	100
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Household work was reported as the main primary occupation of the females belonging to the age bracket of 18-59 years. Engagement in household work as a primary activity was reported by 68% of the APL female and 84% of the BPL female. Agriculture is the second most important primary occupation for the APL female reported by 18% of the total female the corresponding figure for the BPL females was minimal. Unskilled daily labor was reported as the second most important primary occupation for the BPL female reported by 9% of the total Female in the age group of 18-59 years. The engagement of proportion of APL female in agriculture as a primary activity is significantly higher compared to the BPL female.

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

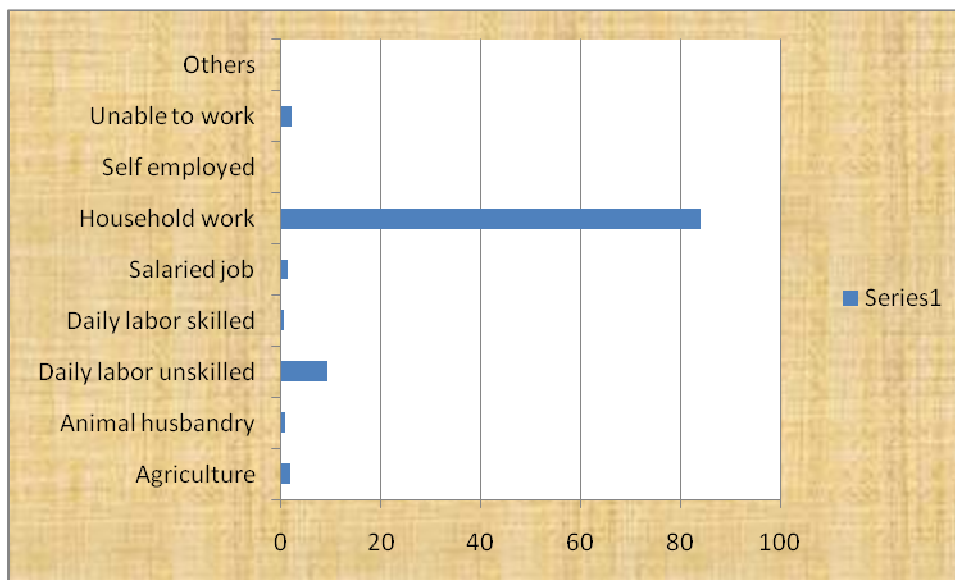


Table 3.2.3 shows the secondary employment engagement of the Male population between the 18-59 years age group.

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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)	62.3	12.10	9.82	0.23	0.00	1.14	0.00	0.00	14.38	100
APL (In Percentages)	45.1	10.46	7.19	3.92	0.00	1.96	0.65	0.00	30.72	100

Agriculture was reported as the main secondary occupation by male population from both the categories. 45% of the total male in the APL category and 62% of the male in the BPL category reported it as their secondary occupation. Animal husbandry engages 10% men in 18-59 age group from the APL category and 12% male in the BPL category as a secondary employment. A higher percentage of the APL compared to the BPL reported having no secondary occupation.

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 skilled	Salari ed job	Household work	Self employed	Unable to work	No secondary Occupation	Total
BPL(In percentages)	32.6	26.09	27.72	0.00	0.00	6.79	0.27	0.00	6.52	100
APL (In Percentages)	38.6	26.05	19.33	0.84	0.00	5.04	0.00	0.00	10.08	100

Agriculture and animal husbandry were reported as the main secondary occupation for the female between the age group of 18-59 in both the categories. A higher proportion of the BPL female reported unskilled daily labor as a secondary occupation compared to the APL female (28% in BPL compared to 19% in APL). Fewer proportion of the female in both the categories reported to be having no secondary occupation compared to the male in the same age group. It could be safely inferred from the above data that a higher proportion of females are engaged in primary and secondary activities at the same time compared to the Males. As a corollary to that the amount of workload on an average female in both the categories is also considerably higher compared to the Male folks.

3.3 Dwellings:

Table no. 3.3.1 shows the nature of rooms of the APL and the BPL households

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Nature of rooms	% of BPL households	Average no of Rooms	% of APL households	Average no of Rooms
Kachha Walls and thatched roof	83.82	1.91	81.05	2.09
Pucca Walls but thatched roof	5.29	1.22	5.26	1.40
Pucca Walls but tin shed roof	27.35	1.34	27.36	1.42
Kachha Walls and tin shed roof	14.11	1.44	20	1.05
Pucca Walls but Kavelu roof	0.29	1.00	0	0.00
Kachha Walls but Kavelu roof	2.05	1.14	0	0.00

Pucca Walls and stone roof	12.64	1.60	21.05	2.50
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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 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. A large proportion of households in both the categories reported having rooms made up of Kacha walls and thatched roof the figure for the APL and the BPL categories were 81 and 84% respectively. Rooms that were made up of Pucca walls and stone roof were reported by a significantly higher proportion of APL households compared to the BPL households. (21% of the APL reported to be having such rooms compared to 13% amongst the BPL). The average no of rooms for such rooms was also higher for the APL category (2.5 compared to 1.6 amongst the BPL).

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	8.5	23.15
Solar Electricity	3.8	3.15
Separate Kitchen	42.9	54.73
Separate Bathroom	7.6	16.84
Tanka/Hand pump/Well	68.5	75.78

Significant differences in the proportion of households availing domestic facilities across different items can be observed in the two categories.

Only 8% of the BPL households were availing the facility of electricity in the villages the figure was comparatively higher for the APL households at 23%. A separate bathroom was reported to be available in 8% of the BPL households and 17% of the APL households.

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 Aawas Yojna (IAY)

No of BPL Household who have availed a house under IAY	% of BPL household who have availed a house under IAY
47	13.82

3.6 Land holding Status:

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	13	22	49	90	95	71
BPL %	3.82	6.47	14.41	26.47	27.94	20.88
APL Nos	3	3	9	17	35	28
APL%	3.16	3.16	9.47	17.89	36.84	29.47

Total	16	25	58	107	130	99
%	3.68	5.75	13.33	24.60	29.89	22.76

Land holding is characterized by large sized land holdings severely crippled by the absence of irrigation facilities in the villages of Baitoo. More than 50 percent of all operational holdings were more than Ten Bighas in size. About 24 percent fell in the five-to- ten bighas range, 13 percent in the two-to-five bighas range, and 6 percent in the zero-to-two bighas range. Only 4 percent of the total households reported to be landless. A higher proportion of the APL households reported land holding in the size of more than 10 Bighas compared to the BPL (67% of the APL to 53% among the BPL). Surprisingly the proportion of landless households seems to be uniformly distributed across both the categories.

Figure 3.6.1 shows the land holding status of the BPL households in the surveyed villages:

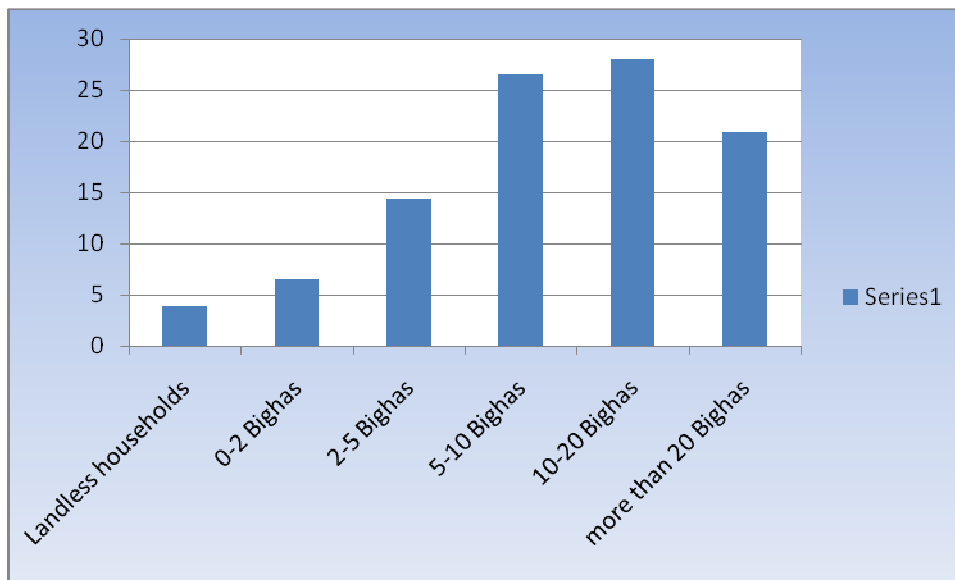


Table No. 3.6.2 shows the total amount of cultivable and non cultivable land belonging to both the APL and the BPL households in the area

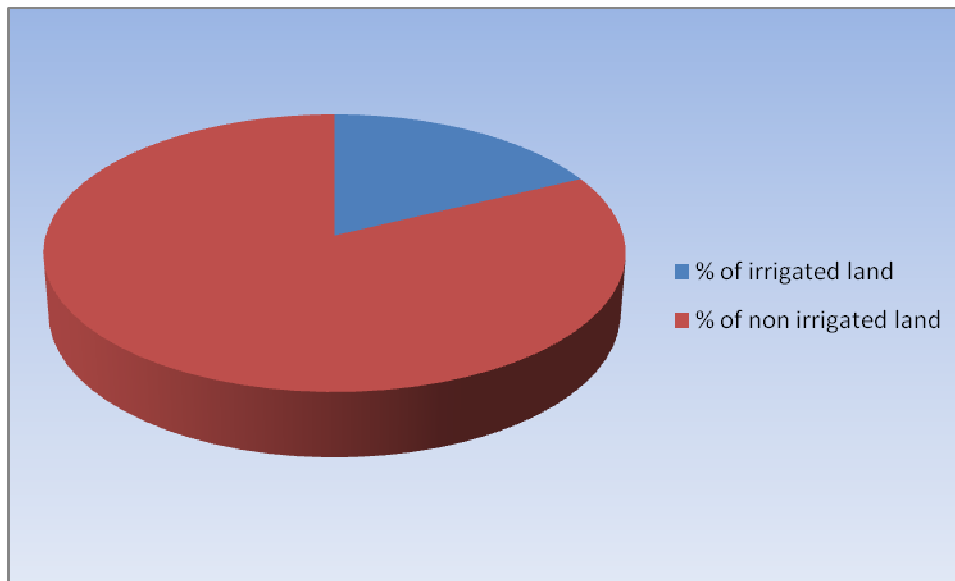
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Category	% of cultivable land	% of non cultivable land
BPL	84.74	15.27
APL	86.22	13.79

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	17.81	82.20
APL	16.98	83.02

Figure 3.6.3 shows the percentage of Irrigated and Non irrigated area belonging to the BPL households in the surveyed villages:



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3.7 Household asset:

The table 3.8.1 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	0.29	2.10
Tractor	0.58	4.21
Power tiller	0.29	0
Motor Cycle	0.58	3.15
Cycle	8.52	8.42
TV/VCR/VCD	0.58	3.15
Music system /Radio	12.9	20

Charpai	99.41	98.94
Table/chairs	3.52	11.57
watches	33.23	31.57
Fan/cooler	1.47	8.42
Sewing machines	1.76	3.15
Almirah	0.29	3.15
Kansa/tanba utensils	69.41	83.15
Solar lantern	2.64	3.15
Telephone/Mobile	28.82	45.26
Silver jeweler	93.82	95.78
Gold jeweler	54.41	73.68
Bullock/Camel cart	2.64	3.15
Chaff cutter	0	0
well	0.58	3.15
Major agri implements	0.58	1.05
Minor agri implements	84.1	84.21

The subsistence nature of agriculture in the villages can be judged from the above table only 2% of the APL households reported to own a Pump set the corresponding figure for the BPL category was negligible.4% of the APL household reported to own a tractor .The main household assets for the rural population in the villages are in the form of gold and silver jewelleryes, Kansa and Tamba utensils and Electronic items like TV/mobile etc.94% of the BPL households had silver jewellery whereas 96% of the APL households reported to be having the same. The percentage of households having Gold jewellery was reported by 55% and 74% of the households across the APL and the BPL categories. Mobile phone is the newest form of asset acquisition for the rural households and also shows a healthy number in both the categories. A significantly higher proportion of the APL households reported to own assets across the different items.

3.8 Livestock holding

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

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Name of the Livestock	% of BPL households owning	Average no of animals	% of APL households owning	Average no. of animals
Adult Buffalo	0	0	5.26	1
Adult Cow	43.82	1.40	54.73	1.53
Adult Goats	90.29	4.120	94.73	4.9
Adult Sheep	34.41	4.52	34.73	6.27
Adult Camel	3.23	1.8	3.15	1
Hens	0	0	0	0

Livestock ownership is more equitably distributed than the ownership of land .Because of the limited water resources, most of the agriculture is rain fed and therefore the livestock sector assumes more importance.44% of the BPL households and 55% of the APL households reported ownership of Cow. Goats as a livestock option are very popular in the area a very strong 90% among BPL and 95% among APL category reported ownership of goats. Large herds of Sheep and goat are not common and the average no of animals for the Goats and Sheep ranges between 4-6 animals across both the categories.

Small ruminants like Goats are mostly reared with the purpose of resale. Animal husbandry has significant potential for up scaling in the villages of Baitoo with the existence of proper marketing channels and the demand for small animals in the adjacent areas.

Cash Flow study:

The work described in this report examines income sources and earnings from a random sample of 435 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:

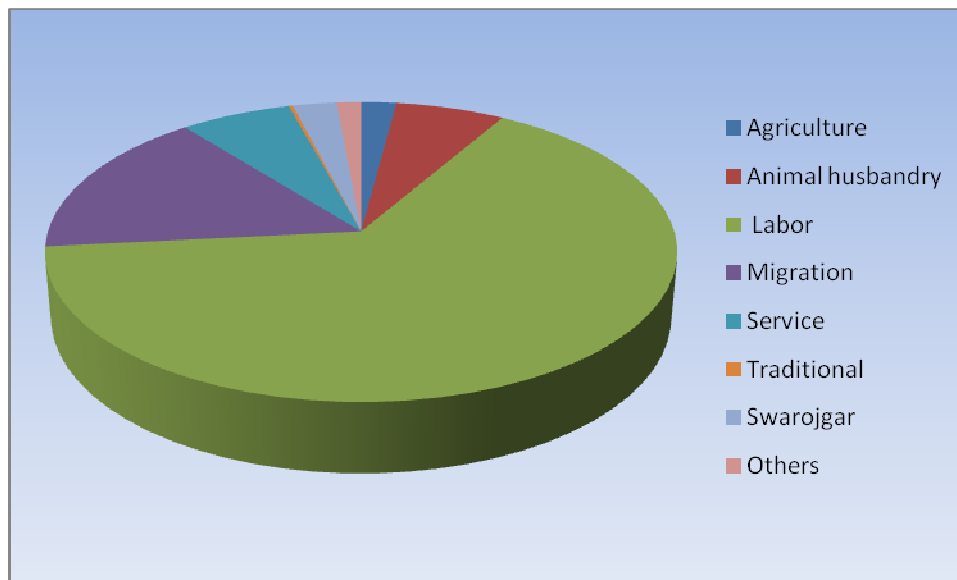
Table 3.9.1 shows the cash inflow for the APL and the BPL household:

Source of Income	% of cash flow for all BPL households	% of cash Inflow for all APL households
Agriculture	2.05	5.12
Animal husbandry	6.37	6.29
Labor	64.93	32.49
Migration	15.9	11.40
Service	6.48	29.3
Traditional	0.23	2.01
Swarojgar	2.57	10.94
Others	1.42	2.37

The above tables suggest the cash flow or income sources for the entire household on a consolidated basis. The cash flow or income of both the APL and the BPL household is in positive correlation with their primary engagement. Labor continues to be the main source of Income for the household in these villages more so for the BPL households'. About 65 % of the income comes from Labor for the BPL households. The poor state of affairs as far as cash flow from agriculture is concerned can be judged from the above table with agriculture contributing only a paltry 2% among BPL and 5% among APL of all the income sources. However it is to be kept in mind that majority of the households i who are engaged in agriculture keep their agricultural production for their own consumption and market only the surplus.

Figure 3.9.1 shows the different sources of Cash flows and their contribution to the BPL household on a consolidated basis:

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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	39	11.47	5314	14	14.74	17411
Animal husbandry	220	64.71	2917	77	81.05	3884
Labor	322	94.71	20319	80	84.21	19301
Migration	64	18.82	25057	17	17.89	31871

Service	19	5.59	34389	14	14.74	99643
Traditional	2	0.59	11750	2	2.11	48000
Swarojgar	14	4.12	18521	10	10.53	52000
Others	15	4.41	9580	4	4.21	28200

Income from agriculture was reported by 11% of the BPL and 15% of the APL households. The average annual income for the households who reported income from agriculture was also significantly higher for the APL households compared to the BPL households. Labor continues to be the most important source of cash flow for both the categories 95% of the total BPL households and 81% of the total APL households reported income from Labor. There are no significant differences in the annual income from Labor for both the categories. Contrary to the figures in the rest of the blocks a higher percentage of BPL households reported income from Migration, though the average annual income from Migration was higher for the APL households. 6% of the BPL and 15% of the APL households reported income from salaried jobs. The engagement of APL households in better paid jobs is also clear from the significant difference in the average annual income that comes from engagement in salaried job.

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	63.90	80.59
Rabi Crop	35.80	19.40
Fodder	0.289	0
Vegetables	0	0
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	2.02	1.57
Sale of ghee	3.06	15.34
Sale of wool	3.77	3.25
Sale of manure	0.23	0.33
Sale of eggs	0	0
Small animal sale	87.34	77.15
Big animal sale	3.24	2.34
Others	0.31	1.57

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

Type of Lab our	% of cash flow for BPL households	% of Cash Flow for APL households
NREGA	33.64	35.24
NON NREGA	66.35	64.75

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	1.18	0.00
2-3	12.65	25.26
4-5	63.53	65.26
More than 5	24.41	5.26

Households on an average were limited to two-to-five sources of income .A higher percentage of APL households reported more than 5 sources of income compared to the BPL households.

3.10 Expenses:

The table 3.10.1 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	4.2	3.69
Household Expenses	95.7	96.3

Table 3.10.2 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
Food	340	100.00	12660	95	100.00	14419
Fuel wood/Gas /Fuel in kitchen	305	89.71	281	89	93.68	297
Clothes	335	98.53	1776	92	96.84	2558
Education	212	62.35	994	66	69.47	1830
Health/Medicines	283	83.24	1248	88	92.63	1376
Travel/Local conveyance	299	87.94	782	90	94.74	948
Litigation	2	0.59	1500	0	0.00	0
House Repair	80	23.53	541	30	31.58	767

Other Repair	4	1.18	528	0	0.00	0
Festivals	338	99.41	821	94	98.95	1044
Social Expenses	232	68.24	451	77	81.05	543
Electricity /Water bills	134	39.41	1600	49	51.58	1666
Telephone /mobile expenses	101	29.71	1653	44	46.32	2105
Expenses on animal feed, veterinary , insurance	142	41.76	2108	51	53.68	3331
Alcohol/Tobacco etc.	221	65.00	2909	58	61.05	3044
Toiletries	329	96.76	722	94	98.95	945
Interest	55	16.18	2421	7	7.37	1508
Migration	47	13.82	5661	16	16.84	8381
Others	41	12.06	3380	10	10.53	5870

The Table 3.10.3 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	51.78	46.67
Fuel	1.03	0.90

wood/Gas/Fuel in kitchen		
Clothes	7.15	8.01
Education	2.53	4.11
Health/Medicines	4.24	4.12
Travel/Local conveyance	2.81	2.9
Litigation	0.03	0
House Repair	0.52	0.78
Other Repair	0.02	0
Festivals	3.33	3.34
Social Expenses	1.25	1.42
Electricity/Water bills	2.57	2.78
Telephone/mobile expenses	2.008	3.15
Expenses on animal feed, veterinary, insurance	3.60	5.78
Alcohol/Tobacco etc.	7.73	6.01
Toiletries	2.85	3.02
Interest	1.60	0.35
Migration	3.20	4.56
Others	1.66	2.00

Most households in both the categories incur the maximum annual average expenditure on procuring grains, oils, spices and vegetables that can be together clubbed as food expenses. The average annual expenditure on education is barely Rs 1000 in case of an average BPL household compared to 1800 in case of an APL household. The BPL

household reported significantly lower annual household expenditure as against the APL households. However expenses on intoxicants like alcohol, tobacco etc was reported by a slightly higher proportion of BPL households compared to the BPL households.

The table 3.10.4 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	83.11	89.60
sichai	0.54	0
fertilizers	0	0
nirai	0.73	0
harvesting	0.83	0
others	14.76	10.39

Agriculture is a low investment affair in this part of the project with almost no investment in fertilizers.

The table 3.10.5 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	29205 INR	25525 INR
APL household	50027 INR	32074 INR

The average annual cash flow for the APL households in the villages of Baitu is more than the rest of the blocks.

Apart from the regular expenses incurred on daily need items there are certain contingency expenses which are an integral part of the lives of the rural folks it is these contingency requirements which create the demand for availing credit in rural areas such incidents vary from social events like marriage, death, and birth to expenses on land purchase, purchase of livestock, scaling up of agriculture and non agriculture activity by various means. To get an idea about such expenses that are incurred by a rural family a question was put forward to the respondents to list out the events of major expenditure which the household had incurred in the last 5 years.

The table 3.10.6 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 INR	Average Expenditure on the Event in a APL household INR
Major illness/accident	28.96	13423	16012
Marriage	30.57	33229	36074
Birth of a child	24.82	3880	5727
Death	15.63	22000	33000
Legal process	1.83	18333	5000

House repair/purchase	14.71	26350	26906
Land purchase/leasing	0.68	403000	8714
Land improvement measure	3.21	30000	0
Purchase of a costly item	26.43	8571	20000
Purchase of livestock	5.74	5671	19260
Others	10.11	4998	4308

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
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BPL	52.22	8.73	39.03
APL	54.75	3.68	41.55

Financing of events in both the categories follow similar patterns with a marginal difference in the percentage of Own funds, Grant funds and Loan funds. The own funds and the borrowed funds component show a marginal bias towards the APL category where as Grant funds are used more by the BPL category for the financing of events.

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	0.58	0.8	7.05	87.35	2.35	0.29
APL % of households	0	1.05	6.31	84.2	5.26	0

Relatives and Friends are the most important sources for availing credit by both the categories almost 87% of the BPL households and 84% of the APL households reported to have availed a loan from Relatives and Friends at the time of need. Actually this trend holds true mainly in occasions like that of celebrating any birth meeting expenses on

organizing death ceremonies or for the purchase of an expensive item. Surprisingly the Village Money Lender who is usually stated as the main recourse for the rural people at the times of credit need was reported by a lesser no of households in both the categories. Actually what we see over here is the emergence of a new class of money lenders who are in close relations with the households lending money at the time of need and charging rate of interest which is lower than that charged by the Village Moneylender. Households having good social network usually borrow from their close relatives for the unplanned events. The no of households who had borrowed from formal financial institutions like Banks and Shgs was minimal across both the categories.

3.12 Savings

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	8.23	12.63	16502	29515
Bank Savings in RD FD	0.88	1.05	6067	35000
Cooperative Amt	1.47	3.15	1420	4750
Post Office	1.76	4.21	2250	3000
LIC	5.58	15.78	4111	17909
Chit Funds	0	0	0	0
Other Companies	0	0	0	0



Savings with SHG	0.882	2.10	1967	1200
Loan given to friend/relative	14.70	43.15	3083	6364
Cash in Hand Amt Till Date	87.64	82.10	2480	2360

In terms of the value parked Banks are the most important avenues for saving .However in terms of the no of instances cash in hand gains precedence this holds true for households of both the categories. Post offices as a saving avenue were reported by a lesser no of households in both the categories when compared amongst all the blocks. Significant differences in the amount of savings mobilized in all the avenues can be felt between the two categories. The average cumulative savings by an average APL household was on a higher side when compared to an average BPL household.

3.13 Women Awareness Status:

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	%of APL Women who are
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	aware/have taken service	aware/have taken service
Location of Aanganwadi	76.47	67.36
Familiarity with Aanganwadi Worker	50	49.47
Has any member of your family taken the services of Aanganwadi	14.11	17.89
Location of nearest Government School	87.94	83.15
Awareness about the level of Education imparted in the nearest School	87.64	81.05
Familiarity with the teacher of the School	79.41	73.68
Location of the Panchayat Bhawan	73.23	70.52
Participation in the Gram Sabha/Ward Sabha meeting	5.29	9.47
Have you contested the last Panchayat Elections	2.35	1.052
Have you exercised voting right in the last Panchayat Elections	92.05	95.78
Location of Post Office	73.82	61.05
Have you ever visited Post Office	24.41	22.10
Location of Primary Health Centre	82.64	82.10
Have you ever visited the Primary Health Centre	79.41	78.94
Location of Government Veterinary Centre	74.41	80
Has anyone from your family visited the Veterinary Centre	22.64	16.84
Location of nearest Bank branch	67.05	66.31
Have you ever entered inside the Bank Premises	17.05	21.05
Awareness about common harvesting land in the village	44.41	42.10
Are you socially able to use the services of the common grazing land	41.17	46.31
Does your village have a common source of drinking water	86.76	76.84

Are you socially able to use the services of the community drinking water	85.29	85.26
Does your village have a SHG	9.70	15.78
Is any member of your family a member of the SHG	1.47	1.05
Is any member of your family a member of any committee of the Panchayat	0	0

A very small percentage of households in both the categories reported to have availed the services of Aanganwadi in the villages of Baitoo. The figure was lesser in the case of BPL families compared to the APL households. Women participation in local level institutions like Gram Sabha and Ward Sabha was very low in both the categories. Women involvement in SHG was also reported by a minimal percentage in both the categories.

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

3.14 Involvement of Women in Decision making

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

Issues	BPL 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	APL 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
Purchase of property	3.82	0.88	95.29	2.11	0.00	97.89
Matrimonial decisions	1.76	1.18	96.18	4.21	0.00	95.79
Decisions relating to taking Loan	8.24	1.18	90.59	18.95	0.00	80.00
Decisions relating to giving Loan	15.29	2.94	81.18	17.89	0.00	81.05
Sale of Property	6.18	2.65	90.59	4.21	1.05	93.68
Decision related to education of children	5.29	2.94	90.00	6.32	0.00	92.63
House repair	3.53	2.35	93.82	1.05	0.00	97.89
Construction	5.88	2.35	91.76	1.05	0.00	97.89

of wells /irrigation sources						
Medical Treatment	5.59	2.65	91.76	6.32	0.00	92.63
Setting up of new Enterprise	9.41	2.35	88.24	2.11	0.00	96.84
Decision of casting votes in an election	15.88	5.29	78.24	15.79	4.21	78.95
Decision of contesting election	21.76	3.24	75.00	28.42	0.00	71.58
Building social relationship with other households	10.59	2.35	87.06	9.47	0.00	90.53
Decision to migrate from village	11.18	2.65	86.47	3.16	0.00	96.84

The involvement of women members in the decision making process is quite encouraging for both the categories. Financial decisions like those related to taking and giving loans show a marginal bias towards the male folks. Political decisions like those related to contesting elections and casting votes in an election also show a marginal shift towards the male population in both the categories. It can be safely inferred from the above data that the financial, social and political decisions made in the rural households are jointly made by both the male and female.

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	96.76	1.63	98.94	1.61
Cleaning the house	96.17	0.88	98.94	0.90
Washing of clothes	96.76	1.02	97.89	1.07
Collecting fuel wood	91.47	1.47	88.42	1.28
Collecting fodder	45	0.96	53.68	0.93
Collecting drinking water	91.76	1.16	96.84	1.11
Looking after infants	47.05	1.62	31.57	1.54
Looking after elderly people in households	19.11	1.36	20	1.05
Cleaning of animal dwellings	77.94	0.73	80	0.83

3.16 Access to Government facilities:

Table no 3.16.1 suggests the access to Government facilities by the APL and the BPL households Page | 47

Facility	% of BPL families reported to be availing the facility	% of APL families reported to be availing the facility
Households having ration card	98.52	98.94
Respondents having voter card	97.94	98.94
Households having job card	96.76	94.73
Households having availed a house under IAY	13.82	4.21
Households getting assistance in times of critical illness	1.47	3.1
Households having Kisan credit card	6.76	6.31
Households having membership in society/co-operative	18.82	13.68
Any member of the family having a bank account	11.76	22.10

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 reported to be eligible(B PL)	No of families who reported to be availing(B PL)	% of families who reported to be availing(B PL)	No. of families who reported to be eligible(A PL)	No of families who reported to be availing(A PL)	% of families who reported to be availing(APL)
Old age pension scheme	81	12	14.81	21	2	9.25
Widow pension	58	6	10.34	9	0	0
Pannad hay bema yojna	169	1	0.59	29	0	0

The performance of Government sponsored social security schemes in the villages of Baitoo is unsatisfactory. Only 9% of the total eligible APL households and 15% of the eligible BPL households under the old age Pension scheme are availing its services. The corresponding figure for the Widow Pension scheme is 0 and 10% for the APL and the BPL category respectively.

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	79
APL	66

The government sponsored NREGA scheme on an average is providing 66 days of work for an APL household and a total of 79 days of work for the BPL household. The figures are encouraging when compared to the national average of 52 days of work for a rural household .However one of the important tasks under the project would be to increase the no of days of work towards achieving the maximum ceiling of 100.



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: Page | 50

- 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

The major findings of the Focus Group discussion that were carried out in the villages of Baitoo during the baseline survey were as follows:

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In one of the villages during conducting FGD participants came out with this Fact that Common property resource management has been initiated by the community to maintain the quality of the village pasture land or Oran. This programme has been undertaken after drawing due resolution in the Panchayat and ratification from the Gram Sabha members. The participants in the Focus Group discussion expressed the need to expand such programmes to other villages in Boito for the effective utilization of the common property resources like village pasture land. The Gram Panchayat has developed certain norms which debarred private encroachment on the village pasture land. Caste barriers still prevail in the villages of Baitu with the caste system playing an influential role in shaping up economic activities. Discriminatory behaviors take many forms in the villages but mainly involve some sort of exclusion in social events for the Meghwals by some upper caste people. Almost all the participants in the discussion were of the opinion that discrimination on the basis of sex is prevalent in the matters mostly relating to the schooling of the girl child. There were other issues of discrimination on the basis of sex discussed within the group but with varied opinions like decision making and rights to property. Some of the women participants in the group were more animated when the social status of women in the villages was discussed they came up with the opinion that the Women lacked power to decide whom they will marry and are often married of as children also .Poor care was offered to the girls and women by their husbands and elders when it came to matters of education, and social well –being. Women according to them worked for longer hours and their work is more arduous than men’s. Still men were in the habit of reporting that women like children eat and do nothing. The financial services in the villages according to some members was poor and hardly tailor made for their needs the long distance of formal financial institutions from the villages and the dhanis of the villages did not help their cause however they expressed the need for all the financial services including credit, savings, insurance and remittances.

Almost all the participants in the group were of the opinion that the implementation of the SHG programs in the villages did not fared well on account of one very important reason which was scheduling of the meeting of the SHGs at times which was most likely to conflict with the member’s family responsibilities also the frequency of the meetings were too high for the convenience of the members. The fact that women are involved in a multiple set of activities also creates problem at their front .Lack of commitment on the part of the husband of the members was also attributed as one of the reasons for the failure of SHG movement for example one women perceived that male members fail to



look at the larger picture and are more concerned on the immediate benefits of the programme.

The group's discussion on the various agriculture and non agriculture based livelihood in the villages mainly revolved around the availability of water for irrigation and marketing support for the sale of animals. The participants were rather skeptical about the existing Government services in the villages and were of the view that there were large scale diversions of food grains under the PDS. Also the quality of education provided in schools and health care facilities provided in Health centers was a reason of prime concern for the villagers.

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Conclusion:

Unskilled daily labor continues to be the main source of cash flow for the BPL population in the villages of Baitu. In spite of the fact that a large percentage of people practice agriculture (even if it is as a secondary occupation) the relative cash flow from this activity is low. Insecure access to water for consumption and productive uses is a major constraint in the poverty reduction in the rural areas. Planned interventions in Agriculture with focus on making better use of water resources for agriculture should be strategized under the project. Livestock accounts for a substantially larger share of the total asset value as well as gross farm income in the villages of Baitu. Livestock rearing ensures the stability of earnings and is principally well attuned to its natural resource base and could well be a key intervention area in context of the project. Breed improvement, pasture development and health/Para vet training are the specific issues which need intervention under the project. Recommended actions in livestock could be refining of the methodology of the Para vet training with special focus on the contextual livestock surroundings. Promoting goat rearing appears to be a supplementary source of income especially among the poorer sections that are unable to migrate. Breed improvement programmes as well as easy access to credit and improved marketing strategies are important measures that can contribute to enhancing income levels of households. In the irrigated areas, milch animal based livestock development should be an important option for the landless. Easy access to credit as well as support services would be important for ensuring success of this strategy. The study also reveals that 14-16 hours of a day of a rural women in the villages are spent working. The scarce resources of water, fuel and fodder for livestock putting up all the more burden on the rural women of the village. Efforts geared towards drudgery reduction initiatives for the women should be brought into action either through the project or by convergence of various government schemes. Ensuring 100 days of wage employment under NREGA is another very evident task at hand that needs to be carried out. Financial services are still unorganized in the villages and rural population has to depend upon the informal channels for credit mechanism rest of the financial services like insurance, and savings in formal financial institutions is availed only by a very small percentage of the total population. Since the project interventions are planned with the formation of Self help groups who would be saving in the banks and leveraging funds from it for livelihood and small enterprises this figure is all set to show an increasing trend if effectively implemented. Training and capacity building of SHG members and village representatives for enhancement of livelihood which is also an integral part of the whole project could bring about a marked change in the approach of the people. The Institutional needs of natural resource management in common and common property resource management in particular are huge in the area



and can bring about very good results as observed during the survey in a particular village.