

Mitigating Poverty in Western Rajasthan

Baseline Survey Report Bali



india2world@ymail.com

cmf@cmfraj.org

4/15/2010



Baseline survey report
Mitigating Poverty in Western Rajasthan
(MPOWER)

Page | 2

Block: Bali
District: Pali

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

Prepared by
Centre for microfinance Jaipur

Table of contents

1. Acknowledgement.....	
Executive Summary.....	
Methodology.....	
2. District and Block profile.....	
Profiles of the villages surveyed.....	
3. Analysis of data.....	
3.1 Profile of the respondents.....	
3.2 Primary and secondary Occupation wise Status.....	
3.3 Dwellings.....	
3.4 Status of availing Domestic facilities.....	
3.5 Benefits of Indira Aawas Yojna.....	
3.6 Land holding status.....	
3.7 Household Asset holding status.....	
3.8 Livestock holding status.....	
3.9 Income	
3.10 Expenses.....	
3.11 Credit.....	
3.12 Savings.....	
3.13 Women awareness status.....	
3.14 Involvement of women in Decision making.....	
3.15 Time spent by Women in day to day activities.....	
3.16 Access to Government facilities.....	
3.17 Focus Group Discussion.....	
4. Conclusion:	
5. Annexure:	
5.1 List of the 10 surveyed villages.....	
5.2 List of the	
5.3 Format of the Baseline Survey Schedule.....	

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 deserves 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

Page | 6

The present report has been compiled after extensive survey. The data has been collected from 10 villages of Bali Block of Pali 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).

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.

Page | 7

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

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

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

No of GP	No of Villages	ST HHs	SC HHs	OBC HHs	Other HHs	Total BPL HHs	Non BPL HHs	Total
39	91	12639	7714	16158	7238	12800	30949	43

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

Name of Gram Panchayat	No of BPL Households	No. of Non BPL Households	Poverty Ratio and Intensity in %	Total Households
Aamliya	599	388	154.38	987
Barwah	118	538	21.93	656
Bijaypur	374	1549	24.14	1923
Bisalpur	247	826	29.90	1073
Bera	493	1739	28.33	2232
Bhandar	101	1299	7.77	1400
Bhantund	134	945	14.17	1079
Bhimana	1471	274	536.8	1745
Bheetwara	76	692	10.98	768
Boya	121	545	22.20	666
Chamunderi Ranawtan	213	1440	14.79	1653
Dhani	216	805	26.8	1021
Doodani	276	1024	26.95	1300
Goriya	528	251	210.3	779
Kakradi	717	289	248.0	1006
Kheemel	129	684	18.8	813
Kothar	210	779	26.95	989
Kotwaliyan	247	1135	21.76	1382
Koilawaw	1180	149	791.94	1329
Kumtia	239	604	39.56	843
Latara	190	1082	17.57	1272
Lunawa	170	1003	16.94	1173
Malnu	417	429	97.2	846
Mirgehwar	138	608	22.69	746
Mohkampura	189	983	19.22	1172
Mundara	102	1532	6.65	1634
Nana	720	1825	39.45	2545

Paadarla	127	529	24.00	656
Gudalas	116	673	17.23	789
Pairwa	149	588	25.34	707
Phalna Gaon	84	488	17.2	572
Shewari	196	1717	11.4	1913
Sena	72	456	15.78	528
Saisli	117	906	12.91	1023
Sheotalab	108	1047	10.3	1155
Lundara	524	491	106.7	1015
Kooran	1019	82	1242.6	1101
Bedal	167	508	32.87	675
Pipla	506	77	657.1	583

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

Table 2.3 shows the Panchayat wise Poverty Incidence and ratio:

Poverty Incidence and Ratio	No of Panchayats	% of Panchayats
Less than 25%	21	53.84
25-50%	9	23.07
51-75%	0	0
76-100%	1	2.564
More than 100%	9	20.51

Profile of the Surveyed Villages:

A total no of 10 villages from the Block of Bali 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 characteristics of the villages of Bali after collating the village profiles of all the surveyed 10 villages are as follows:

- The villages of Bali are mainly inhabited by Schedule Tribes, Schedule tribes and Other backward classes the Meghwals, Harijans, Damamis, Jogis, Kalbeliyas are the Schedule caste the Grasiyas, Bheels and the Meenas are the STs and the Kumhar, Rebari, Darjees are from the Other backward class.
- The average distance of the villages from Block Head Quarters is 35 Km and from the District Head quarters is about 113 Km.
- The General Households are the least in number consisting of the Rajputs, Jains and the Brahmins.
- 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 Bali is 45% with the Male literacy being around 60% and the female literacy stands at around 30%
- Child drop outs are very common in the villages of Bali Mostly boys drop out from school after studying till standard 8 and girls drop out after studying till standard 5.
- 30% of the male child and 35% female child received no formal level of education and never went to school.
- 3 out of the 10 villages did not had Panchayat office in the village and the average distance of the Panchayat office from these villages was about 6 Kilometres.
- Average distance of a Railway Station from the villages of Bali was about 13 Kilometres.
- Average distance of a Bus stand from the villages was about 6 Kilometres.
- Doosra Dasak and God Vanda are the two main NGOs working in the 10 Villages on issues of Education and Watershed.
- Average distance of a Post Office and a Bank branch from the 10 villages is about 9 Kilometres.

- 8 out of the 10 villages are availing the facility of Electricity in the Houses on an average 7 Hours of Electricity is available during the day.
- 6 out of the 10 villages are availing the facility of Electricity in the Dhanis
- 7 out of the 10 villages can avail electricity for the purpose of agriculture 3 being the average no of Hours for which the electricity can be utilized.
- No village is having the facility of Electricity for agriculture in the Dhanis.
- The average no of tube wells/Bore wells in the 10 villages of Bali are 2.
- The average no of Taps from community tank to House in the 10 villages is about 8.
- Hand pump and Tanka are the two main source of domestic use of water.
- The average no of functioning wells and Hand pumps in the 10 villages are 15 and 6 respectively.
- 7 out of the 10 villages had women Self Groups.
- The SHGs have mainly been formed by the Panchayat Samiti some of the Shgs have also been formed by Doosra Dasak.
- The average no of SHGs formed in each village is about 3.
- Bissis, Food Banks, Water User Association for all practical purposes are absent in the area.
- Most of the SHGs formed in the villages are about 2-3 years old.
- The average distance of a Primary Health Centre from the 10 Surveyed villages of Bali is about 8 Kilometers.
- Village quacks and traditional attendants were also reported to be sought as an option for medication by almost all the villages.
- Banks, Cooperatives,Societies,Money lender and relatives in no particular order are the main sources for availing credit during the time of need by the households.
- The average loan size from the Bank is about INR 50000, from the Cooperative is around 10000 INR,and from relatives and moneylender is 5000 INR.
- The rate of interest from the money lender and relatives is about 24 to 48% depending upon whether the loan is collateralized or not.
- The rate of interest from the Banks is about 7-9% whereas the rate of interest from the co-operatives is about 11-14%
- 90% of the land holding pattern is based on the system of Pushtaini Khatedari and 10% is based on without Khatedari.
- Ground water on an average is available at a depth of 150 Feet in the 10 villages and the quality of water is non brackish.
- Til, Rayada, Wheat, Maize,Gawar,Chana,Arandi,and Sarso are the main crops grown in the villages.

- 3 month is the average no of food sufficient months from own land in the villages whereas in case of a good harvest the average no of food sufficient months go up to 10 .
- Maharashtra and Gujarat are the two main sought after migration venues for the villagers of Bali .
- Non availability of work in the villages and better wage prices are the two most common reasons sited by the villagers for migration.
- The average no of migratory days for the villagers who migrate is about 150 during a Year.

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	408	92.6
APL	92	18.4
Total	500	100

Table no 3.1.2: Caste line wise distribution of the households

Category	SC	%	ST	%	OB C	%	Min orit y	%	General	%
BPL	71	17.4	227	55	90	22.0	0	0	20	4.9
APL	12	12.2	41	41	25	25.	0	0	14	14.28
Total	83	16.6	268	53.6	115	23.0	0	0	34	6.8

The majority of Households residing in the area are from the Schedule Tribe category. 41% of the total APL households and 55% of the total BPL households reported to be belonging from the Schedule Tribe category. Grasiyas, Bheels and the Meenas are the three dominant tribes comprising the Schedulless Tribes in the villages. 23% of the total households are from the Other Backward class category. The Schedule caste form nearly 17% of the total respondents from both the categories. A Higher proportion of general category household were reported from the APL category compared to the BPL (14% Of APL compared to 5% among the BPL).

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)	14.5	5.25	58.47	6.21	3.34	0.72	2.86	2.15	6.44	100
APL (In Percentages)	14.2	3.17	53.1	10.3	8.73	0.793	3.96	1.58	3.96	100

Figure 3.2.1 shows the primary employment engagement of the BPL Male population in the age group of 18-59 years.

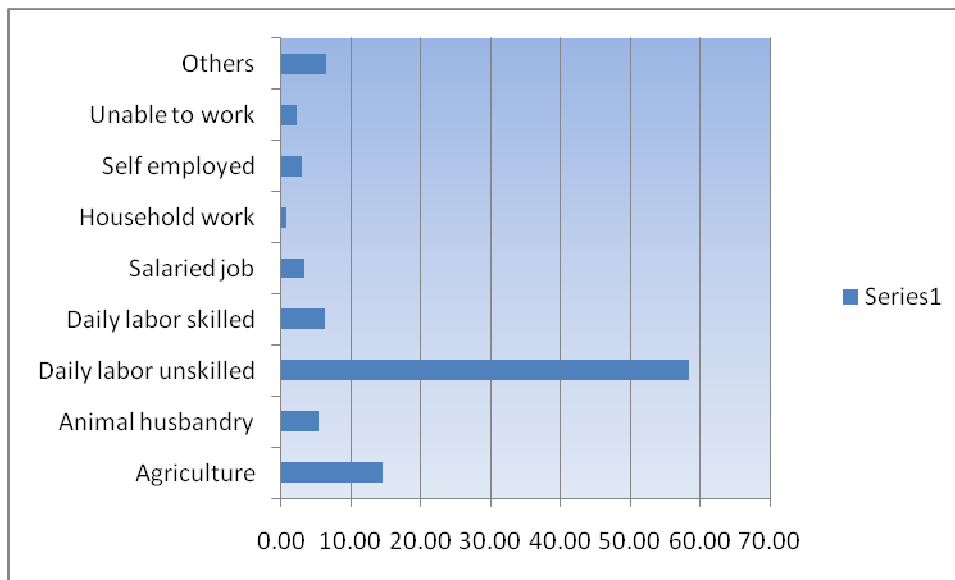


Table 3.2.2 shows the primary employment engagement of the Female population between the 18-59 years age group for the APL and the BPL households

Category	Agriculture	Animal husbandry	Daily labor unskilled	Daily labor skilled	Salaried job	Household work	Self employed	Unable to work	Others	Total
BPL(In percentages)	1.79	1.79	18.83	0.00	0.00	77.58	0.00	0.00	0.00	100

APL (In Percenta ges)	5.64	0.806	16.93	0	0.80	71.7	0	0.80	3.22	100
--------------------------------	------	-------	-------	---	------	------	---	------	------	-----

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

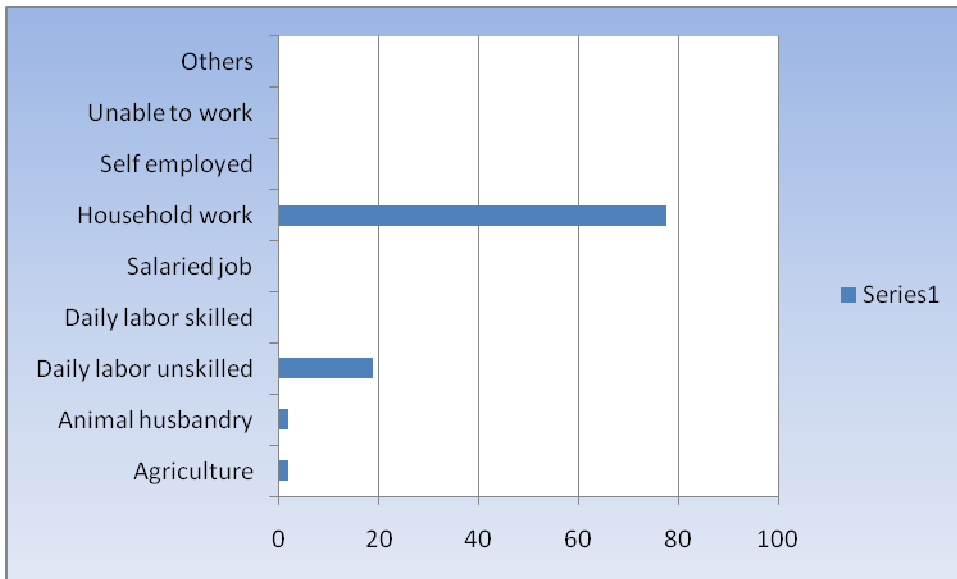


Table 3.2.3 shows the secondary employment engagement of the Male population between the 18-59 years age group.

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)	42.9	13.6	5.07	0.39	0	2.73	1.56	0	33.59	100
APL (In Percentages)	39.7	12.5	6.61	0	1.47	5.14	0.735	0	33.82	100

Agriculture was reported as the most important source of secondary occupation in both the categories. An equal percentage of males in both the categories reported to be 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)	19.9	26.54	37.61	0	0.88	8.849	0.442	0	5.75	100
APL (In percentage)	30.5	14.40	27.96	0	0	11.86	0	0	15.25	100

Percentage wise Agriculture was reported as the most important source of secondary occupation for the female belonging to the APL category whereas unskilled daily labor was reported as the main source of secondary occupation for the females belonging to the BPL category. Animal husbandry as a secondary occupation was reported by a higher proportion of the BPL female compared to the APL category.(27% in BPL compared to 14% in APL). An important point to note here is that lesser proportion of women in both the categories reported to be having no secondary occupation compared to the male population. It can be safely inferred from the above data that the amount of workload on

an average rural female is considerably higher than the average rural male since a higher percentage of female are engaged in primary and secondary activities at the same time.

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	16.91	1.05	11.95	1.16
Pucca Walls but thatched roof	0.245	1	1.08	2
Pucca Walls but tin shed roof	1.71	1.25	5.43	1.4
Kachha Walls and tin shed roof	1.47	1.16	2.17	1.5

Pucca Walls but Kavelu roof	17.64	1.56	25	1.5
Kachha Walls but Kavelu roof	53.43	2.71	35.86	1.36
Pucca Walls and stone roof	23.03	1.77	39.13	2.66

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 materials 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.

The nature of dwellings of the APL category is relatively well off compared to the BPL category. Rooms with Pucca walls and stone roof which can be considered as a sign of being economically well off was reported by a significantly higher proportion of the APL household. Not only this the average no of rooms with this feature also significantly higher in the APL category compared to the BPL category. Nearly 54% of the total BPL household reported their rooms to be made up of Kaccha walls and Kavelu roof compared to 36% among the APL.

3.4 Status of availing 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	38.97	48.91
Solar Electricity	1.47	0
Separate Kitchen	27.20	46.73
Separate Bathroom	4.3	15.21
Tanka/Hand pump/Well	20.83	31.52

A Separate Kitchen is available in 27% of the BPL and 47% of the APL households, while 4% of the BPL and 15% of the APL household reported having a separate bathroom .Electricity connection s are available in only 39% of the BPL and 49% of the APL households.The facility of a Tanka/Handpump/Well is being availed by 21% of the BPL and 32% of the APL household.

3.5 Benefits of Indira Aawas Yojna:

Table no. 3.6.1 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 households who have availed house under IAY	% of BPL households who have availed a house under IAY
--	--

24% of the total BPL household have availed a house under the Indira Aawas Yojna. This figure is significantly higher compared to the other project blocks like Abu Road(9.6%) and Baap (8.7%). The access to other Government facilities in the villages of Bali for the BPL category is also significantly higher when compared to the other project blocks.(Refer Table 3.15 for details)

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	114	125	129	35	5	0
BPL %	27.94	30.63	31.61	8.578	1.22	0
APL Nos	16	28	28	11	6	3
APL%	17.39	30.43	30.43	11.95	6.521	3.26
Total	130	153	157	46	11	3
%	26	30.6	31.4	9.2	2.2	0.6

Landlessness among the household in Bali is pretty high compared to the other blocks .Small and medium size land holdings in the range of 0-5 Bighas are the characteristic feature of the land holding in this block. Size of land holdings is similar like those observed in the villages of Abu Road. Nearly 28% of the BPL household reported to be landless surprisingly landlessness is pretty high amongst the APL category with almost 17% of the total APL households having reported for it. Majority of the cultivators in both the category (61%) owned land in the size of 0-5 Bighas.

Figure 3.6.1 shows the land holding size of the BPL households in the area

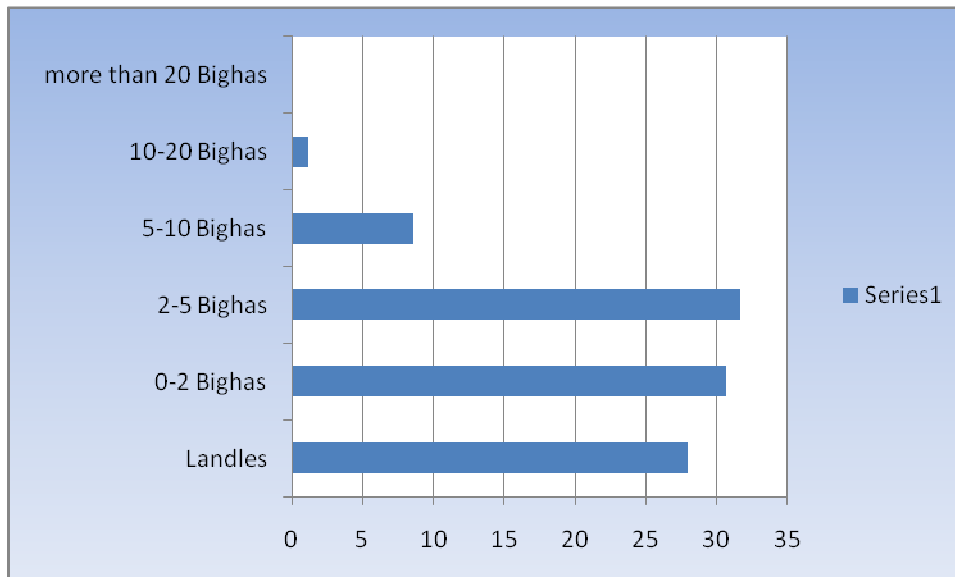


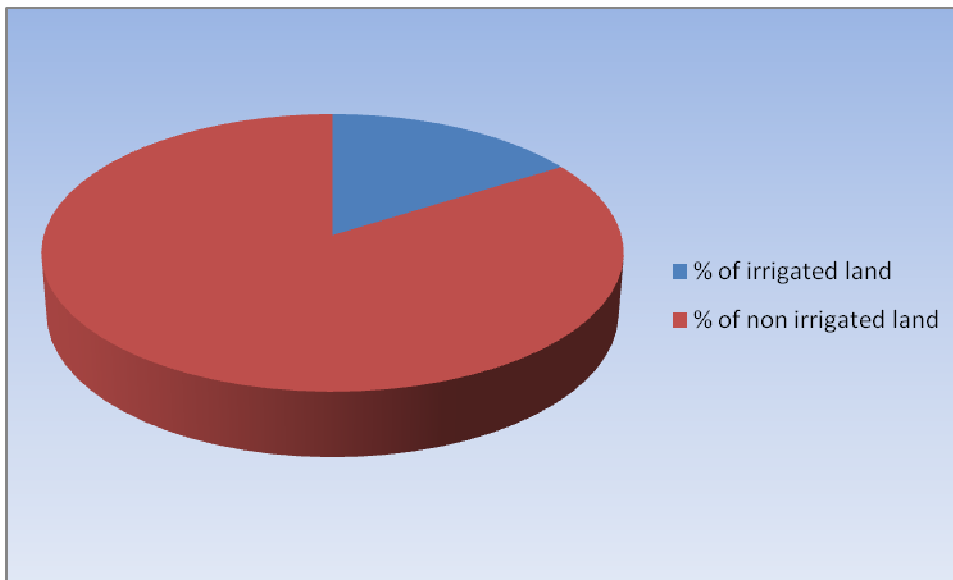
Table No. 3.6.2 shows the total amount of cultivable and non cultivable land belonging to the APL and the BPL households in the area

Category	% of cultivable land	% of non cultivable land
BPL	94.08	5.92
APL	79.20	21.8

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

Category	% of irrigated land	% of non irrigated land
BPL	16.04	83.96
APL	23.89	76.11

Figure 3.6.3 shows the portion of irrigated and non irrigated land belonging to the BPL household in the area



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:

Page | 26

Name of the asset	% of BPL households owning	% of APL households owning
Pump set	11.76	23.91
Tractor	0.98	0
Power tiller	0	0
Motor Cycle	1.22	15.21
Cycle	32.84	41.30
TV/VCR/VCD	6.37	25
Music system /Radio	5.88	10.86
Charpai	99.75	100
Table/chairs	10.53	28.26
watches	52.45	70.65
Fan/cooler	21.0	41.30
Sewing machines	2.45	6.52
Almirah	2.94	8.69
Kansa/tanba utensils	74.75	75
Solar lantern	0.245	0
Telephone/Mobile	36.27	54.34
Silver jeweler	83.57	92.39
Gold jeweler	21.07	45.65
Bullock/Camel cart	1.96	3.26
Chaff cutter	0	0
well	16.1	28.26
Major agri implements	0.49	1.08
Minor agri implements	89.21	89.13

Ownership of household assets help us to infer the subsistence nature of agriculture as only 1% of the household among APL and none of the household among BPL have tractors. Major agriculture implement was also reported to be owned by a very small percentage of the total households in both the categories. Significant differences between the two categories can be observed in the ownership of items like mobile phone(36% in BPL compared to 54% in APL), and electronic instruments like TV/VCR/VCD(6% of the BPL compared to 25% among APL).Higher percentage of APL household reported to own a household asset compared to the BPL population across all the items like cycle,motorcycle,watches,and Silver Jewellery.A very significant difference between the two categories can be noted in the proportion of household reporting for Gold jewelleries as asset whereas only 21% of the BPL household reported to be owning Gold jewellery the corresponding figure for the APL population was significantly high at 46%.

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	20.34	1.13	28.26	1.57
Adult Cow	29.90	1.31	35.86	1.48
Adult Goats	41.42	4.67	30.43	4.92
Adult Sheep	3.43	24.42	0	0
Adult Camel	0	0	0	0
Hens	3.43	2.14	3.26	2.33

Milch animals are popular assets in the villages of Bali. Significant differences can be observed in the percentages and average no of animals in the case of an adult buffalo and adult cow. Goats are reared by a larger proportion of the BPL households, mostly this small ruminant is used for the purpose of resale .Poultry, Sheep rearing and Camels are practically nonexistent in the area. It can also be inferred from the above data that the ownership of cow and buffalo is more evenly distributed among the APL household on the other hand the ownership of goat is more evenly distributed among the BPL household.

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(Income) and Outflow (Expense) 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 and APL household:

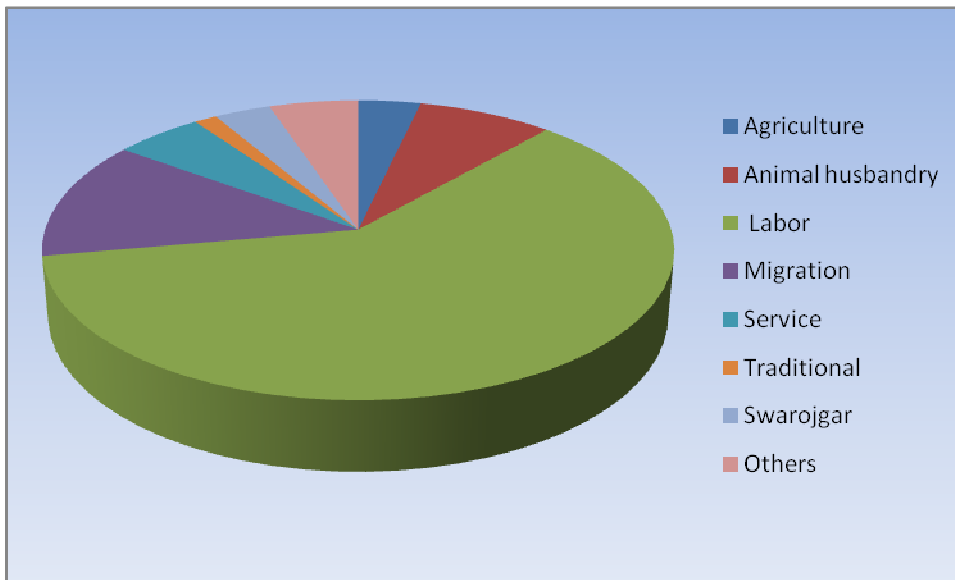
3.9 Income:

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	3.65	6.79
Animal husbandry	7.88	5.45
Labor	60.61	31.30
Migration	12.78	21.60
Service	5.18	26.25
Traditional	1.32	1.84
Swarojgar	3.3	3.71
Others	5.19	3.03

As per the above table Labor continues to be the main activity for generation of cash in both the categories. However the amount of cash inflow from salaried job is significantly less for the BPL household compared to the APL household.(26% of the APL households cash inflow on a consolidated basis is from this compared to 5% for the BPL category).Migration is more among the APL as a corollary the proportion of income from migration is also high for the said category.

Figure 3.9.1 shows the percentage of Cash flows from different activities for the BPL households in the project area:



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

	Income	Income	d			household in INR
Agriculture	82	20.39	4903	32	34.78	9167
Animal husbandry	136	33.83	6385	29	31.52	8126
Labor	377	93.78	17704	75	81.52	18032
Migration	65	16.16	2165	27	29.34	34561
Service	29	7.21	19675	15	16.30	75600
Traditional	15	3.731	9760	3	3.26	26533
Swarojgar	22	5.472	16795	5	5.43	32100
Others	80	19.90	7148	9	9.782	14577

The annual cash flow for the APL household engaged in agriculture and animal husbandry is significantly high compared to the BPL category. A larger proportion of the BPL households reported income through engagement in labour. The average annual income from migration is very less for the BPL household compared to the APL household. This can be accounted by the fact that the no of migratory days for the members of the APL household is more during a year compared to the BPL category. Similarly the annual income from Service is also on a higher side for the APL household compared to the BPL household. It can be inferred from the above data that the engagement of BPL population in salaried job is less and also they are engaged in jobs which are relatively low paid.

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	74.93	67.10
Rabi Crop	12.91	28.7
Fodder	4.06	2.64
Vegetables	6.59	0.47
Others	1.49	1.02

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	23.8	41.40
Sale of ghee	15.40	20.51
Sale of wool	0.25	0.127
Sale of manure	4.56	0.636
Sale of eggs	0.04	0.106
Small animal sale	38.53	11.96
Big animal sale	17.3	25.24
Others	0	0

Sale of small animals is an important source of cash flow for the BPL population as a matter of fact that the percentage of cash flow from the sale of small animals is more from the sale of milk and milk products for this Category. Small animals mostly goats are reared for the purpose of resale and serve the contingency requirements of the people in the area. Sale of milk and milk products is the largest cash generator for the APL category under the animal husbandry head.

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	43.03	41.32
NON NREGA	56.06	58.67

Page | 32

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	1.74	0
2-3	24.62	19.52
4-5	64.42	66.30
More than 5	12.43	11.95

The relative sources of income for the household are more in Bali compared to the other Project blocks. Collection of Non timber and timber Forest products by the population is one source of cash flow reported by many household in this block although the relative income from the same is minimal.

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	3.2	7.09
Household Expenses	96.70	92.90

The investment made by APL household in agriculture is significantly higher than compared to the BPL households .The high difference between the two categories can be attributed to the better use of fertilizers and improved seed by some section of the APL population.

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
Food	408	100	10788	92	100	13168
Fuel wood/Gas /Fuel in kitchen	396	97.05	440.	88	95.65	423.
Clothes	404	99.01	2553	92	100	3319
Education	209	51.22	859.	57	61.95	2613
Health/Medicines	400	98.03	926	88	95.65	1155
Travel/Local conveyance	391	95.83	706.	90	97.82	1150
Litigation	2	0.4901	1000	0	0	0
House Repair	91	22.30	577	31	33.69	764.
Other Repair	4	0.980	2425	7	7.60	1557
Festivals	401	98.284	932.	91	98.91	1103
Social Expenses	215	52.696	214	63	68.47	319
Electricity /Water bills	162	39.708	1548	44	47.82	2475
Telephone /mobile expenses	150	36.76	1311	51	55.43	1906
Expenses on animal	215	52.69	3026.	49	53.26	3860

feed, veterinary , insurance						
Alcohol/Tobacco etc.	272	66.66	1825	71	77.17	2208
Toiletries	202	49.5	1404.	91	98.91	1054
Interest	83	20.34	4715	19	20.65	6154
Migration	52	12.74	4339	24	26.08	6419
Others	49	12.0	3815	23	25	5388

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	45.84	38.99
Fuel wood/Gas/Fuel in kitchen	1.81	1.198
Clothes	10.74	9.83
Education	1.87	4.79
Health/Medicines	3.85	3.27
Travel/Local conveyance	2.87	3.33
Litigation	0.02	0
House Repair	0.54	0.76
Other Repair	0.101	0.35
Festivals	3.89	3.23
Social Expenses	0.48	0.64
Electricity/Water	2.60	3.50

bills		
Telephone/mobile expenses	2.04	3.12
Expenses on animal feed, veterinary, insurance	6.7	6.08
Alcohol/Tobacco etc.	5.17	5.04
Toiletries	2.9	3.08
Interest	4.07	3.76
Migration	2.35	4.95
Others	1.94	3.98

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	65.25	39.66
sichai	6.62	8.56
fertilizers	9.07	22.03
nirai	0.30	11.02
harvesting	2.14	3.45
others	16.59	15.2

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

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	27390 INR	24695 INR
APL household	44081 INR	34119 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	59.4	6446	6798
Marriage	22.2	28533	28984
Birth of a child	41.6	6745	3268
Death	8.2	13718	16364
Legal process	0.2	11125	0

House repair/purchase	19.8	28760	69864
Land purchase/leasing	0.4	17446	10583
Land improvement measure	4	10000	12000
Purchase of a costly item	32	23000	31186
Purchase of livestock	8.4	6149	5479
Others	9.4	7511	9600

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	% of	% of Loan
----------	----------	------	-----------

	funds	Grant Funds	funds
BPL	41.31	5.57	53.11
APL	51.72	1.80	46.46

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	2.98	11.19	85.57	0.74	0.49
APL % of households	0	5.43	9.78	73.91	1.08	0

3.12 Savings

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	23.52	42.39	1310	9818.

Bank Savings in RD FD	0.24	3.27	1200	4800
Cooperative Amt	34.55	31.52	339.	249
Post Office	40.19	69.56	263.	547
LIC	2.45	10.86	11016	30370
Chit Funds	0.24	0	10000	0
Other Companies	0.49	1.08	1825	16000
Savings with SHG	1.71	0	1542	0
Loan given to friend/relative	20.58	27.17	2188	8604
Cash in Hand Amt Till Date	92.15	89.13	556	1074

Most of the households expressed their desire to save however the long distance of bank branches and post offices are a major hindrance towards this. The savings in hand gives them quick liquidity for the use of money hence a large percentage of both the APL and the BPL households reported savings in the form of cash in hand. However if the saving service is provided by a reliable source large amount of savings can be mobilized. A larger proportion of the APL households reported savings in Bank both in saving accounts and as recurring and fixed deposits. The relative amount of saving is also higher for the APL category. Post offices are also important saving avenues for the rural household with a handsome 41% among the BPL and 70% among the APL household having reported to saved in it. 21% of the BPL and 27% of the APL reported loan outstanding given by them as a saving instrument. Insurance companies such as LIC also is offering its customized saving product to the rural people .Such savings has been by and far reported by 10% of the APL households and only by a handful of the BPL category.

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	94.60	96.73
Familiarity with Aanganwadi Worker	60.78	67.39
Has any member of your family taken the services of Anganwadi	19.36	32.60
Location of nearest Government School	97.79	96.73
Awareness about the level of Education imparted in the nearest School	92.1	93.47
Familiarity with the teacher of the School	63.48	72.82
Location of the Panchayat Bhawan	94.85	96.73
Participation in the Gram Sabha/Ward Sabha meeting	11.02	13.04
Have you contested the last Panchayat Elections	0.735	3.26
Have you exercised voting right in the last Panchayat Elections	98.03	98.91
Location of Post Office	86.76	85.86
Have you ever visited Post Office	58.33	65.21
Location of Primary Health Centre	96.56	96.73
Have you ever visited the Primary Health Centre	94.85	97.82
Location of Government Veterinary Centre	58.08	63.0
Has anyone from your family visited the Veterinary Centre	16.42	20.65
Location of nearest Bank branch	67.64	64.13
Have you ever entered inside the Bank Premises	29.16	38.04
Awareness about common harvesting land in the village	96.32	95.65
Are you socially able to use the services of the common grazing land	85.78	84.78

Does your village have a common source of drinking water	100	100
Are you socially able to use the services of the community drinking water	98.77	100
Does your village have a SHG	3.1	3.26
Is any member of your family a member of the SHG	1.715	2.17
Is any member of your family a member of any committee of the Panchayat	0.24	0

Low Participation of women in local level institutions like the ward Sabha and Gram Sabha is a major area of concern. Familiarity and exposure to financial institutions like Banks and Post offices is also low the figure is lesser in the BPL category. Family support is an important part in the participation of women members in local level institutions. Whereas an encouraging amount of women participation can be seen in the household decision making process female are generally discouraged by the family members to participate in decisions related to villages generally carried out in the Gram Sabha/Ward Sabha.

3.14 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	Households who reported the decisions to be taken exclusively by male	Households who reported the decisions to be taken exclusively by	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	Households who reported the decisions to be taken jointly by male and female folks APL
--------	---	--	--	---	--	--

	folks BPL	female folks BPL			female folks APL	
Purchase of property	6.96	6.21	85.3	3.26	2.17	94.56
Matrimonial decisions	6.71	6.21	85.57	2.17	2.17	95.65
Decisions relating to taking Loan	9.70	8.70	82.83	3.26	2.17	94.565
Decisions relating to giving Loan	10.1	8.70	82.33	3.260	2.17	94.565
Sale of Property	8.70	8.70	83.83	3.26	2.17	94.56
Decision related to education of children	13.9	8.70	78.60	3.26	2.1	94.56
House repair	6.71	8.70	85.57	3.260	2.17	94.56
Construction of wells /irrigation sources	6.94	8.706	85.57	3.260	2.17	94.565
Medical Treatment	10.44	8.706	82.08	7.60	2.17	90.21
Setting up of new Enterprise	11.44	8.70	81.09	7.60	2.17	90.21
Decision of casting votes in an election	26.6	8.70	65.67	18.47	2.17	79.34
Decision of contesting election	23.8	8.70	68.65	25	2.173	72.82
Building social	14.2	8.70	77.8	13.04	2.17	84.78

relationship with other households						
Decision to migrate from village	13.4	8.68	79.18	13.03	2.17	84.7

A considerably high no of households in both the categories reported political decisions like contesting elections or casting votes in an election to be taken exclusively by males. However for most of the decisions related to household a very healthy percentage of the total household quoted joint decision involving both the male and the female counterparts in the house.

3.15 Amount of time spent by a female member of the household in drudgery 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	97.5	1.63	98.91	1.67
Cleaning the house	97.5	0.62	98.91	0.81
Washing of clothes	96.76	1.05	98.91	1.00
Collecting fuel wood	94.77	1.73	93.47	1.72
Collecting fodder	50.24	0.95	52.1	0.89

Collecting drinking water	93.03	0.69	92.39	0.64
Looking after infants	37.81	1.22	44.5	1.66
Looking after elderly people in households	8.95	0.56	44.56	0.25
Cleaning of animal dwellings	54.97	0.51	56.52	0.48

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	99.0	98.91
Respondents having voter card	100	100

Households having job card	96.01	88.04
Households having availed a house under IAY	4.47	2.173
Households getting assistance in times of critical illness	0.49	1.08
Households having Kisan credit card	0.49	2.17
Households having membership in society/co-operative	27.61	32.6
Any member of the family having a bank account	25.37	46.73

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(BPL)	No of families who reported to be availing(BPL)	% of families who reported to be availing(BPL)	No. of families who reported to be eligible(APL)	No of families who reported to be availing(APL)	% of families who reported to be availing(APL)
Old age pension scheme	69	37	53.62	15	4	26.6

Widow pension	45	38	84.44	13	0	0
Pannadhay bema yojna	181	1	0.55	38	0	0

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	76 Days
APL	70 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:

Page | 48

- 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)

Participants in most groups reacted rather unsupportively to the existence of community initiatives at the village level however; they expressed concern over perceived community inaction on matters related to community interest in the past. Participants in some of the groups, in particular, were skeptical about government plans and existing government services in the villages. As far as the social status of women in the villages of Bali was concerned many participants were concerned about how the implementation of a poverty initiative programme involving the regular participation of women would be carried-over to the concept of sustainable development. This opinion of the groups involved in Focus Group discussion was primarily based in the light of the present social status of the Below Poverty Line women in the villages of Bali. Participants in all groups had difficulty thinking beyond agriculture and animal husbandry when considering enhancing agriculture and non agriculture based livelihood activities. There were however few mentions of collection of NTFP (Non Timber Forest Produce) or other Livelihood activities currently taken up by both the APL and the BPL population in the villages. When prompted during facilitation, groups felt that goat rearing presented a huge potential for the livelihood of the people of the villages especially the ones from the

Below Poverty Line, the major bottleneck in goat rearing being the marketing channels for rearers. Cash flows would increase for the rearers if only the sale prices of goats could be correctly ensured. Many participants acknowledged the need for financial Services that they feel was inherent to the concept of enterprise development, suggesting that while credit and savings should be a priority, remittance should not be ignored or overlooked considering the fact that a large no of people in the villages migrated from the villages during lean season and huge sums of money are remitted from different parts of Maharashtra and Gujarat to the villages through unorganized channels which are both time taking and entails a great degree of risk. Some members necessitated the Insurance services in light of the huge risk that farmers carry in cultivation owing to the rather unpredictable nature of rain in these parts; however the groups also emphasized on the need for a subsidized version which should be on offer through Government initiatives on all the financial services. In a more general context, many groups expressed social obligation as a reason for incurring the huge expenses in organizing social events in the household like marriage, Death and birth of a child. While some of the participants understood that these were rather unnecessary and unfruitful expenses looking at their consumptive nature most of the participants voiced their approval for conducting such events with huge expenditure. Apprehensions and displeasure regarding the quality of Government services like quality of education in the schools was raised by most of the members in the groups.

Conclusion:

The average size of land holding in the villages of Bali is small with Individual land holdings ranging from anything between 0-5 Bighas. Due to the lack of irrigation facilities most of the farmers practice mono cropping (mostly maize in Kharif).The fact that the annual cash flow from agriculture in case of BPL households is as less as 3% suggests that agriculture production is mainly for consumption purpose and an average household is hardly left with any surplus to sell. Use of HYV seeds, emphasis on improving soil health promoting low water intensive crops and appropriate horticulture varieties can increase the productivity of agriculture in the villages. Facilitation of Exposures to Institutes like the Central Arid Zone Research Institute (CAZRI) where the farmers learn about horticultural development, low cost drip irrigation and a package of best practices for major crops like maize can be carried out under the project. Goat rearing is one very important livelihood practiced by a large no. of BPL households in the villages of Bali. The major chunk of the income under animal husbandry is from the sale of small animals goats in particular but the market for live animals is not very developed and poorly organized. Vertical linkages between processors and livestock producers are quite rare. Market facilities are not available and even if it is in some place it is poorly maintained. Villagers mostly depend upon the middleman for sale of livestock who charges exorbitant commission to the tune of 20-30% of the marketing price. Looking at the Baseline Data the benefits of the Government schemes to rural villages are best felt in the block of Bali with schemes like Old age Pension scheme and Widow Pension Scheme scoring a high when compared to the rest of the Blocks. The cash flow from NREGA forms a major chunk of the total cash flows from .Unskilled labor and the no of days of work which a BPL household has availed is also relatively high when compared to the rest of the Blocks. Since Groundwater is unfit for human consumption some households in the villages depend upon ponds for drinking water taking care of these ponds and improving their water holding capacity acquires utmost importance this can be brought about by convergence with various Government Schemes. The SHG movement in the block of Bali is very weak not a single household reported to have borrowed a loan from SHG the no of good functioning SHGs are also very low considering the tremendous potential that Goat rearing has in the block the prospects of formation of SHGs under the project who can provide timely credit to the women in due course of time to purchase livestock and thus enable them to start generating Income is bright. The Livelihood action plan for the different villages would further address the nitty-gritty's of the value chain of the different Livelihood options mentioned above.