

Mitigating Poverty in Western Rajasthan

Baseline Survey Report Sanchore



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Baseline survey report
Mitigating Poverty in Western Rajasthan
(MPOWER)

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Block: Sanchore
District: Jalore

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

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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

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

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DURATION:

The entire field work has been done in duration of 12 days spread over two phases first in the month of December 2008 and second in the month of August 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.

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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

Jalore district is surrounded by Barmer on the North-West, Sirohi on the South-East, Pali on the North-East and Banaskantha district of Gujarat on the South-Western part of Rajasthan. It has population of 14.48 lacs as per 2001 census. This district is situated at the height between 175-190 meters above sea level.

Table 1.1 shows the Caste wise and the Poverty line wise distribution of the households in 63 Gram Panchayats of Sanchore.

No of GP	No of Villages	ST HHs	SC HHs	OBC HHs	Other HHs	Total BPL HHs	Non BPL HHs
63	213	4728	13429	45984	9394	33973	39562

Table 1.2 shows the Gram Panchayat Wise distribution of the no. of BPL and Non BPL households in the block of Sanchore.

Name of the Panchayat	No of BPL Households	No. of Non BPL Households	Poverty Incidence and ratio	Total Households
Dhamana	246	401	61.35	647
Dhanta	591	558	105.91	1149
Khara	873	546	159.89	1419
Khejdiyali	472	614	76.87	1086
Jhab	552	464	118.97	1016
Itada	267	758	35.22	1025
Bavrara	899	490	183.47	1389
Karola	237	749	31.64	986
Kachela	756	252	300.00	1008

Kood	425	451	94.24	876
Keriya	409	923	44.31	1332
Kesuri	530	425	124.71	955
Bichvadi	517	540	95.74	1057
Bijrol Kheda	570	532	107.14	1102
Kilva	581	180	322.78	761
Sivada	731	726	100.69	1457
Violbadi	469	900	52.11	1369
Chitalvana	1045	1046	99.90	2091
Nimbaiu	408	567	71.96	975
Hariyali	560	531	105.46	1091
Hadecha	792	620	127.74	1412
Hadelar	588	705	83.40	1293
Holigaun	414	448	92.41	862
Bhimguda	426	780	54.62	1206
Bhaduruda	762	734	103.81	1496
Bhatki	444	372	119.35	816
Bhadval	475	543	87.48	1018
Pamana	420	899	46.72	1319
Parava	558	513	108.77	1071
Panchla	431	1288	33.46	1719
Paldi Solikisan	417	401	103.99	818
Pur	927	732	126.64	1659
Pratap pura	342	606	56.44	948
Ranodar	500	251	199.20	751
Sarvana	354	402	88.06	756
Sarnao	539	789	68.31	1328
Sakar	450	819	54.95	1269
Surawa	360	1307	27.54	1667
Sesawa	653	576	113.37	1229
Sursahi	509	459	110.89	968

Surachand	499	743	67.16	1242
Dawal	321	494	64.98	815
Daawal	688	342	201.17	1030
Dungri	444	693	64.07	1137
Dantiya	460	305	150.82	765
Danta	599	659	90.90	1258
Dewra	509	717	70.99	1226
Dundhwa	471	933	50.48	1404
Veerawa	521	964	54.05	1485
Bora	398	573	69.46	971
Jaakhal	571	615	92.85	1186
Jodhawas	183	625	29.28	808
Joradhar	524	250	209.60	774
Jaanwi	446	518	86.10	964
Nainol	589	685	85.99	1174
Arnaay	805	603	133.50	1408
Tapi	560	708	79.10	1268
Aakoli	367	981	37.41	1357
Achalpur	645	628	102.71	1273
Gomi	573	493	116.23	1066
Golasan	460	619	74.31	1079
Gurahema	854	833	102.52	1687
Gunddao	978	784	124.74	1762

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%	0	0
25-50%	8	12.69
51-75%	15	23.80
76-100%	13	20.63
More than 100%	27	42.85

Profiles of the Surveyed Villages:

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

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

- The average distance of the villages of Sanchore from the Block Head quarters was about 39 Km and from the District Head quarter was 205 Km.
- Megvals, Methars, Badi and Rebaris are the Schedule caste living in the villages of Sanchore bheels and Jogis are the Schedule Tribes and the Other Backward caste consist of the Kumhars, Malis, Kayaams and Lohars. The general population consist of the Brahmins, Rajputs and the Vishnois.
- The literacy rate in the villages of Sanchore is about 30% with the male literacy being about 45% and the female literacy being 15%.
- Child drop outs from mainstream education is common the majority of the boys drop out after studying till standard 8 and majority of the girls drop out after studying till standard 5.
- 10% of the male child and 20% of the female child reported to have been receiving no formal level of schooling.
- The average distance of Panchayat office from the villages were Panchayat offices were not located was about 4 Kilometres.
- The average distance of a bus stand and Railway station from the villages of Sanchore was about 14 and 50 Kilometres respectively.
- Noble is one Non Government organization working in the villages of Sanchore on issues of Education Particularly non formal education.
- 8 out of the 10 villages reported to have been availing the facility of electricity in the villages.
- Only 3 out of the 10 villages reported to have been availing the facility of electricity in the dhans of the villages.
- The average distance of a Post office and a Bank Branch from the villages of Sanchore was reported to be around 6 and 19 Kilometres respectively.
- Tube well and Tanka were the two main sources of domestic use of water

- 5 out of the 10 villages reported to have women self help group functioning in the villages of Sanchore.
- The women Shgs have mainly been formed by the Panchayat Samitees.
- The average age of most of the Self help groups functioning in the different villages was from 11/2 to 2 Years.
- All the 10 villages in Sanchore reported the presence of one or more primary school in either the villages or Dhanis.
- 6 out of the 10 villages reported to have a secondary school in the villages.
- For villages not having a secondary school in the villages the average distance of a secondary school from the village was about 4 kilometres.
- The average distance of a primary health centre from the villages was about 10 Kilometres.
- Village quacks and traditional attendants were also reported to be sought as an option for medication by almost all the villages.
- Private tuition facility was reported to be only in two of the ten villages.
- Friends and relatives, Village Money lender, Banks and co-operatives in the same order are the sources for availing credit by the households at the time of the need of credit.
- Interest rate from the village money lender varies from 36% to 60% depending upon whether the loans are collateralized or not.
- Average loan from the village moneylender was reported to be around INR 5000 and that from formal financial institution like Banks was INR 50000.
- Maize, Bajra, Gawar, Chana and wheat are the main crops grown in the villages of Sanchore.
- The average no of food sufficient months from own land in the villages of Sanchore was about 6 months.
- Mumbai and Pune in Maharashtra and Ahmadabad ,Rajkot and Baroda in Gujarat were the main migration venues for the people who migrate from the villages of Sanchore.
- The average no of migratory days for people who migrate is 180 during a year
- Non availability of work in the villages and better wage prices were two of the main reasons sited by the villagers for 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	404	80.8
APL	96	19.2
Total	500	100

Table no 3.1.2: Caste line wise distribution of the households

Category	SC	%	ST	%	OBC	%	Minority	%	General	%
BPL	119	29.	34	8.41	217	53.71	1	0.24	33	8.16
APL	5	5.2	5	5.20	77	80.20	0	0	9	9.3
Total	124	24.8	39	7.8	304	60.8	1	0.2	42	8.4

OBC's form the bulk of the respondents in both the categories. 61% of the total respondent are from the Other Backward class. The Other Backward class comprises of the Jats, Darjees, Lohars etc. 24.8% of the total household are in the Schedule Caste category. Surprising to note is that significantly higher percentages of BPL household were reported to be of SC category.

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 Page | 16

Category	Agriculture	Animal husbandry	Daily labor unskilled	Daily labor skilled	Salari ed job	Househol d work	Self emplo yed	Una ble to work	Other s	Total
BPL(In percentages)	23.0	1.95	53.80	5.46	3.90	0.58	2.92	3.12	5.26	100
APL (In Percentages)	28.3	0.00	39.01	9.22	6.38	0.71	10.64	1.42	4.26	100

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

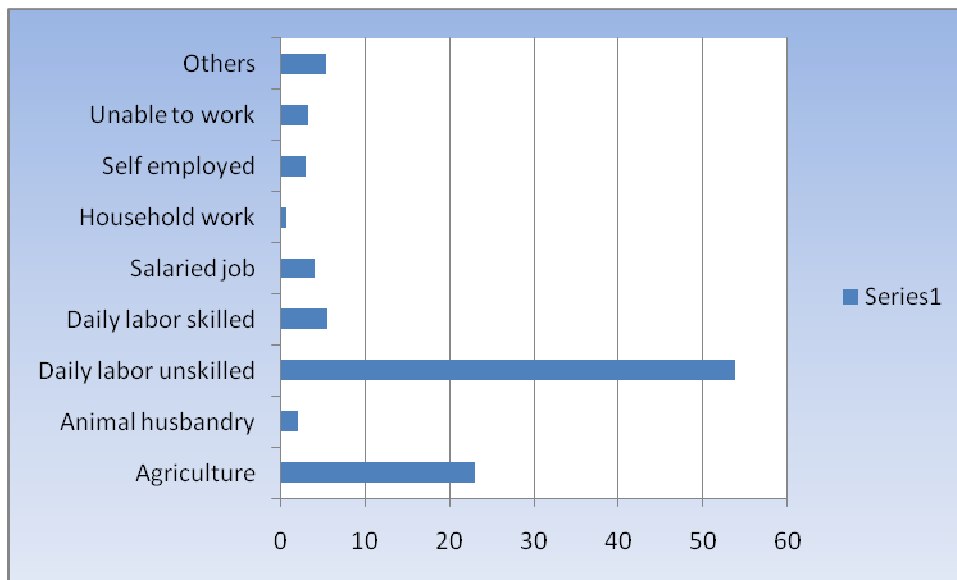


Table 3.2.2 shows the primary employment engagement of the Female population between the 18-59 years age group for the APL and the BPL households

Category	Agriculture	Animal husbandry	Daily labor unskilled	Daily labor skilled	Salaried job	Household work	Self employed	Unable to work	Others	Total
BPL (In Percentages)	2.43	0.41	4.26	1.01	0.41	87.63	0.61	2.43	0.81	100

APL (In Percenta ges)	1.49	0.00	4.48	0.00	0.00	91.79	0.00	0.75	1.49	100
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Figure 3.2.2 shows the primary employment wise engagement of the BPL female population in the age group of 18-59 years

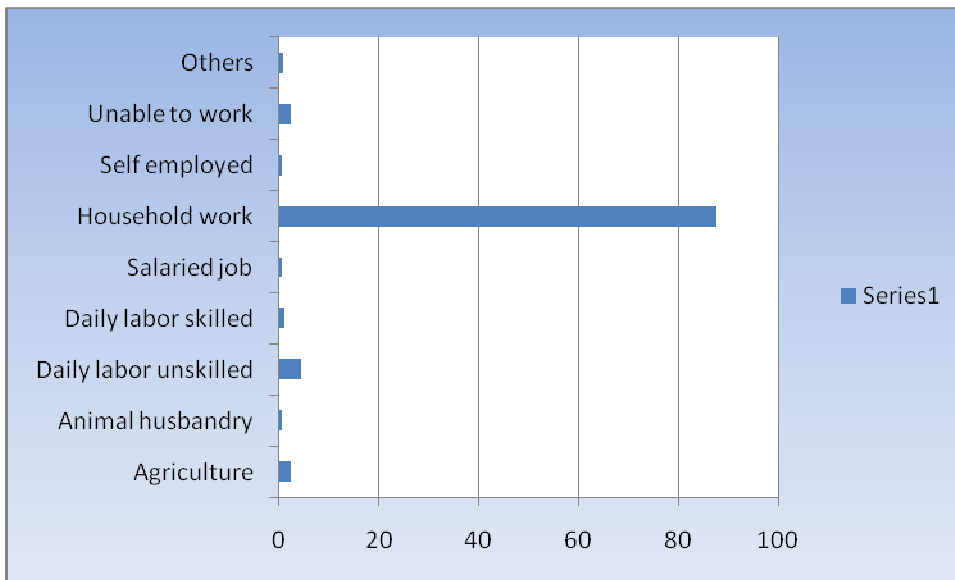


Table 3.2.3 shows the secondary employment engagement of the Male population between the 18-59 years age group.

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Category	Agriculture	Animal husbandry	Daily labor unskilled	Daily labor skilled	Salari ed job	Household work	Self employed	Unable to work	Others	Total
BPL(In percentages)	39.7	17.93	12.74	0.43	0.00	0.43	0.00	0.00	28.73	100
APL (In Percentages)	32.6	23.13	10.20	0.00	0.00	0.68	0.00	0.00	33.33	100

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

Category	Agriculture	Animal husbandry	Daily labor unskilled	Daily labor skill	Salari ed job	Household work	Self employed	Unable to work	Others	Total
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BPL(In percentages)	23.2	27.02	32.06	1.21	0.81	5.24	0.00	0.00	10.48	100
APL (In Percentages)	40.0	15.38	27.69	0.00	0.00	2.31	0.00	0.00	14.62	100

3.3Dwellings:

Table no. 3.3.1 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	62.87	1.46	50	1.54
Pucca Walls but thatched roof	2.47	1.10	3.12	3
Pucca Walls but tin shed roof	22.27	1.50	21.8	1.47

Kachha Walls and tin shed roof	13.36	1.39	14.58	1.5
Pucca Walls but Kavelu roof	5.44	1.36	13.54	1.53
Kachha Walls but Kavelu roof	19.80	1.38	27.08	1.53
Pucca Walls and stone roof	7.67	1.74	19.79	2

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.

A larger proportion of BPL households reported having a room made up of Kacha walls and thatched roof (62% of the BPL household compared to 50% among APL). A significant difference between the two categories can also be observed in the rooms made up of Pucca walls and stone roof a higher proportion of APL reported for the same compared to the BPL category. (20% of APL to 8% of BPL).

3.4 Domestic facilities:

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

Name of the Domestic facility	% of BPL households availing	% of APL households availing
Electricity	23.26	35.41
Solar Electricity	2.72	1.04
Separate Kitchen	31.18	54.16
Separate Bathroom	1.23	7.29
Tanka/Hand pump/Well	49.75	66.6

Nearly 23% of the BPL households reported to be availing the facility of Electricity at the household level the corresponding figure was higher for the APL household at 35%. Sanitation facilities are an area of concern for the rural household with only 1% among the BPL household and 7% among the APL households reporting to have a separate bathroom. The APL households are better placed compared to the BPL ones as far as the availing of domestic facilities at the household level are concerned.

3.5 Benefits of Indira Aawas Yojna:

Housing pattern:

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

NO OF BPL HOUSEHOLDS WHO HAVE AVAILED A HOUSE UNDER IAY	% OF BPL HOUSEHOLDS WHO HAVE AVAILED A HOUSE UNDER IAY
47	11.63

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	121	73	82	71	46	11
BPL%	29.95	18.07	20.30	17.57	11.39	2.72
APL Nos	10	10	22	29	20	5
APL %	10.42	10.42	22.92	30.21	20.83	5.21
Total	131	83	104	100	66	16
%	26.2	16.6	20.8	20	13.2	3.2

Landlessness is higher among the BPL household compared to the APL household (30% of the BPL household reported landless compared to 10% among APL). 57% of the APL household reported to be owning a land in the size of more than 5 Bighas. Whereas 70% of the BPL households in the villages of Sanchore reported either being landless or holding small land size in the range of 0-5 Bighas. It could be safely inferred from the above data that the majority of targeted household in the villages of Sanchore under the project are either landless or having land in the size of 0-5 Bighas.

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

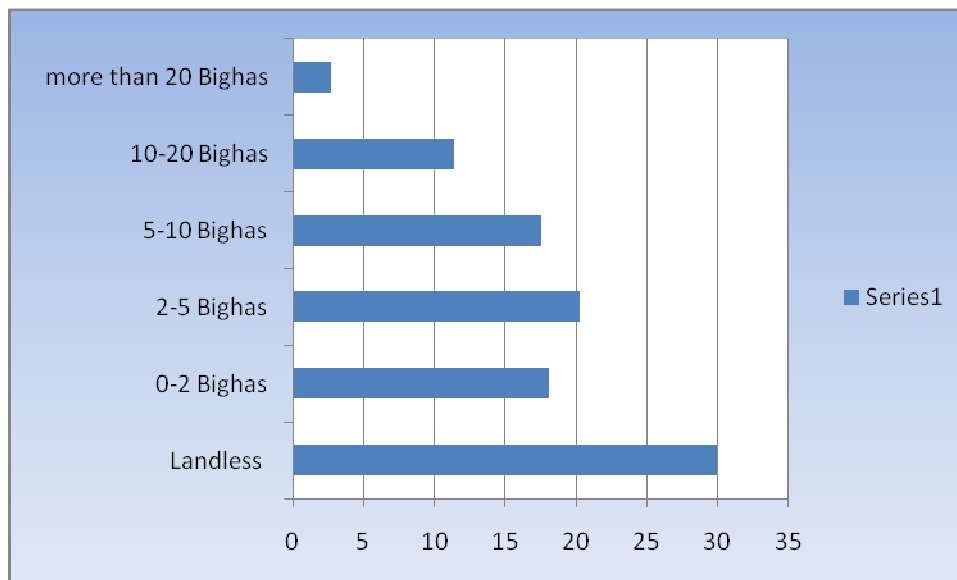


Table No. 3.6.2 shows the total amount of cultivable and non cultivable land belonging to both the APL and the BPL households in the area

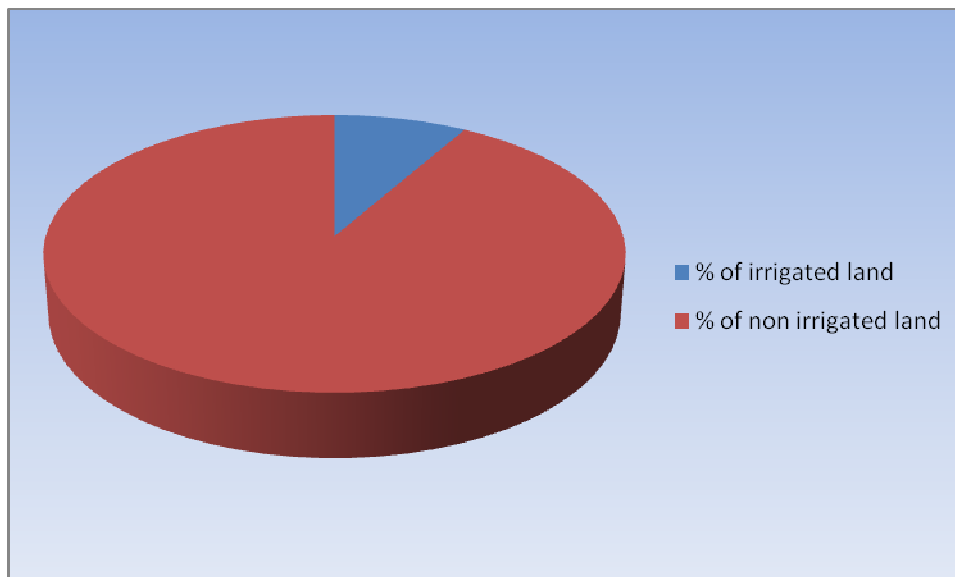
Category	% of cultivable land	% of non cultivable land
BPL	92.80	7.20
APL	86.05	13.95

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	8.34	91.66
APL	11.65	92.35

There is a slight difference between the % of Irrigated land held by the APL and BPL household. Whereas nearly 12% of the total land holding for the APL category is irrigated the corresponding number for the BPL household is less at 8%.

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:

Name of the asset	% of BPL households owning	% of APL households owning
Pump set	3.71	9.37
Tractor	0.74	11.45
Power tiller	0.49	7.291
Motor Cycle	0.99	3.12
Cycle	5.44	6.25
TV/VCR/VCD	0.99	5.20
Music system /Radio	6.43	11.45
Charpai	99.50	98.95
Table/chairs	3.46	5.20
watches	26.98	54.16
Fan/cooler	2.97	13.54
Sewing machines	1.23	4.16
Almirah	0.24	6.25
Kansa/tanbaS utensils	59.90	71.87
Solar lantern	0.24	2.08
Telephone/Mobile	33.66	51.04
Silver jeweler	91.58	96.87
Gold jeweler	46.53	69.79
Bullock/Camel cart	0.74	2.08
Chaff cutter	0	0
well	6.68	15.62
Major agri implements	0.99	4.16
Minor agri implements	78.46	83.33

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	33.16	1.22	48.95	1.63
Adult Cow	43.06	1.24	61.45	1.33
Adult Goats	42.07	3.20	23.95	2.65
Adult Sheep	3.96	2.10	3.12	4
Adult Camel	0.495	1	2.08	1
Hens	0.495	4	0	0

Milch animals are popular assets in the area. A larger proportion of the APL households reported owning big animals like Buffaloes and Cows .33% of the BPL reported owning a Buffalo compared to 49% among the APL. The corresponding figure for Cows was 43% in the BPL category and 62% in the APL category. The average no of animals was also significantly higher for the APL households compared to the BPL households. Small ruminants like Goat was reported to be owned by a larger proportion of the BPL households.42% of the BPL household reported owning Goats compared to 24% among APL.Large herds of Goats and Sheep are not common Households on an average reported having 2-4 goats and Sheep. Dairy as a potential for up scaling holds significant potential in the villages .Sale of Milk and Milk products is also an important source of revenue generator for the households who are engaged in animal husbandry either as a primary or a secondary occupation.

Cash Flow study:

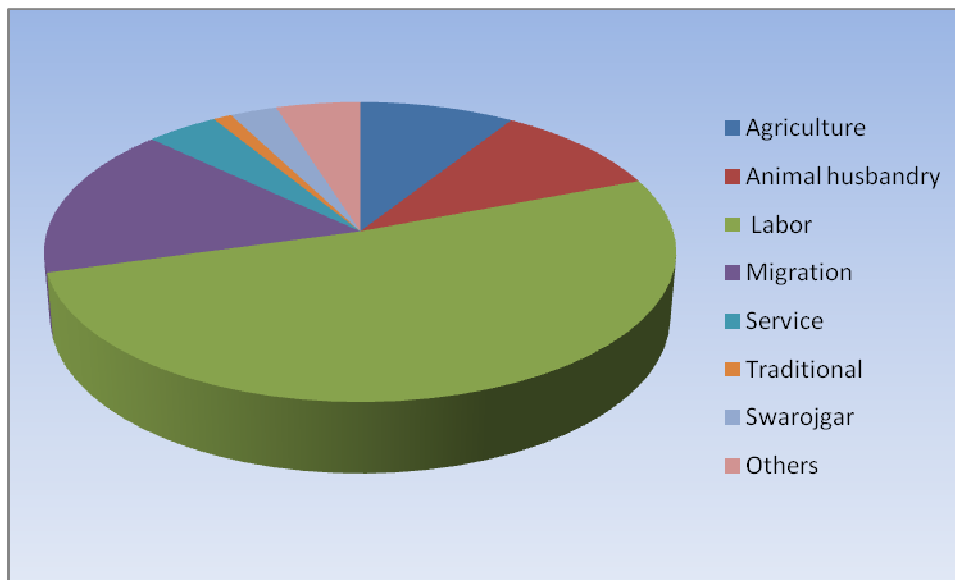
The work described in this report examines income sources and earnings from a random sample of 500 respondents in the project area. An analysis of this data provides an idea about the Cash Inflow and Outflow of a rural APL and BPL family in the block. The table given below gives an idea about the Cash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

3.9 Income:

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

Source of Income	% of cash flow for all BPL households	% of cash Inflow for all APL households
Agriculture	9.05	14.18
Animal husbandry	10.10	12.50
Labor	51.47	33.78
Migration	16.35	14.57
Service	4.25	12.00
Traditional	1.09	3.35
Swarojgar	2.74	4.98
Others	4.92	4.60

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 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	57	14.11	20350	21	21.87	29923
Animal husbandry	198	49.01	6541	54	56.25	10257

Labor	376	93.07	17541	81	84.37	18471
Migration	72	17.82	29099	20	20.83	32280
Service	24	5.94	22694	10	10.41	53160
Traditional	16	3.96	8756	3	3.1	49500
Swarojgar	20	4.95	17580	5	5.20	44169
Others	40	9.90	15778	7	7.29	29114

Labor is the main source of income for both the categories. Majority of household in both the categories reported Labor as a source of Income.

Agriculture is an important livelihood activity in the villages of Sanchore .Although a small proportion of the total households reported income from agriculture the annual income obtained from agriculture was relatively high when compared to the rest of the blocks .However it is to be kept in mind that for all the household engaged in agriculture income from agriculture is only the marketable surplus and all the households keep the agriculture produce for their own consumption and market only the surplus. Animal husbandry was also a important source of income for both the APL and the BPL households Nearly 49% of the BPL and 56% of the APL reported income from animal husbandry However the annual cash flow from animal husbandry was significantly higher for the APL household compared to the BPL category. The Income from Service was reported by a higher proportion of the APL household (10% of the APL household compared to 6% of the BPL household).The annual income from Service was also higher for the APL household compared to the BPL household. This is primarily on account of the BPL household member's engagement in jobs that are not well paid off for.

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	35.40	15.49
Rabi Crop	55.98	50.12
Fodder	0.60	16.6

Vegetables	9.40	8.02
Others	0	10.2

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	50.06	56.16
Sale of ghee	10.47	16.80
Sale of wool	0.403	0
Sale of manure	1.93	0
Sale of eggs	0.68	0
Small animal sale	20.48	8.34
Big animal sale	14.79	18.68
Others	1.15	0.40

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	71.67	24.16
NON NREGA	28.32	75.83

As far as income source through Labor is concerned the contribution in percentage of Government sponsored NREGA to APL households is more than to the BPL household. It can be inferred from the above table that the APL households engagement in Labor as a source of Income is more through NREGA than the BPL households. However it should be kept in mind that in absolute terms the engagement of BPL households is more.

Table 3.9.6 showing possible income sources for the APL and the BPL household

No. of Income sources	% of BPL households	% of APL households
1	0.00	0.00
2-3	24.26	41.67
4-5	70.30	32.29
More than 5	5.45	26.04

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	5.08	9.26
Household Expenses	94.91	90.73

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	404	100.00	13479	96	100.00	15899
Fuel wood/Gas /Fuel in kitchen	374	92.57	284	89	92.71	355
Clothes	402	99.50	2323	95	98.96	2870
Education	245	60.64	931	63	65.63	1591
Health/Medicines	371	91.83	1263	89	92.71	1730
Travel/Local conveyance	371	91.83	695	90	93.75	978
Litigation	4	0.99	3083	1	0.00	0
House Repair	55	13.61	445	10	10.42	320
Other Repair	5	1.24	1460	1	1.04	500
Festivals	400	99.01	769	96	100.00	1136.
Social Expenses	239	59.16	378	68	70.83	514.
Electricity /Water	138	34.16	2277	50	52.08	3658

bills						
Telephone /mobile expenses	135	33.42	1351	42	43.75	1718.
Expenses on animal feed, veterinary , insurance	228	56.44	4791	67	69.79	5946
Alcohol/Tobacco etc.	228	56.44	2236	48	50.00	2482
Toiletries	397	98.27	676	95	98.96	858
Interest	57	14.11	3956	12	12.50	5683
Migration	59	14.60	5427	17	17.71	6758
Others	30	7.43	3223	7	7.29	4057S

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	49.9	45.06
Fuel wood/Gas/Fuel in kitchen	0.97	0.93
Clothes	8.57	8.05
Education	2.09	2.9
Health/Medicines	4.3	4.5
Travel/Local	2.36	2.59

conveyance		
Litigation	0.11	0
House Repair	0.22	0.09
Other Repair	0.06	0.014
Festivals	2.82	3.22
Social Expenses	0.82	1.03
Electricity/Water bills	2.88	5.40
Telephone/mobile expenses	1.6	2.13
Expenses on animal feed, veterinary, insurance	10.02	11.76
Alcohol/Tobacco etc.	4.6	3.51
Toiletries	2.46	2.40
Interest	2.07	2.01
Migration	2.93	3.39
Others	0.88	0.83

Most households incur the maximum annual average expenditure on the purchase of grains, oils, spices and vegetables that can together be clubbed as household expenses. Expenses on cattle feed is the second most important item of expense for both the categories. The average annual expense on education is very low it is much lower in case of BPL household. (931 for average BPL household compared to 1531 for average APL household). The proportion of expenses made by a average BPL household on consumption of Alcohol/Tobacco etc is higher compared to an average APL household. The BPL households reported significantly lower annual household expenditure across the various items compared to the APL household.

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	66.37	61.06
sichai	12.53	14.10
fertilizers	3.96	7.68
nirai	0.77	4.42
harvesting	0.49	0.43
others	15.85	12.28

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	31716 INR	28403 INR
APL household	46133 INR	38880 INR

Average Income from all the sources is Rs.46133 for a APL household and Rs. 31716 for a BPL household.

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 events 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	Average Expenditure on the Event in a APL household
Major illness/accident	40.2	11472	17374
Marriage	39.4	32566	14088
Birth of a child	52.8	3452	7368
Death	8.8	28366	38167
Legal process	2.2	15000	2000
House repair/purchase	30.8	31297	32579
Land purchase/leasing	0	0	0
Land	2.8	15583	15200

improvement measure			
Purchase of a costly item	36.8	54364	77500
Purchase of livestock	11	9456	12688
Others	11.8	24107	16556

3.11 Credit:

Financing of Events:

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

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

Financing of Events in APL and BPL events:

Category	% of own funds	% of Grant Funds	% of Loan funds
BPL	67.69	8.48	23.82
APL	55.0	0.82	44.17

Own funds are the most important source to finance events for the BPL and the APL household. Savings in the form of cash in hand, cash in bank and the money acquired at the time of contingency events like the sale of livestock etc constitute the Own funds for the rural households. Proportion of Loan funds used to finance events is significantly higher in case of APL household compared to the BPL household.(24% in BPL compared to 44% in APL).The rest of the funds come as Grants/Gifts.

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	2.7227	25.24	98.51	0.742	0
APL % of households	0	7.291	16.66	95.83	0	3.1

About 98% of the BPL households and 95% of the APL households have reported to have availed a loan either from a friend or relative. Only a meager 3% among the BPL and 7% among the APL had availed a loan from a formal financial institution like Bank. A Few households also reported to have accessed more than one credit source for financing events. Whereas Moneylenders and Relatives/Friends provide loan for all events consumptive and productive Banks provide finance to only a handful of the people and only for productive events like purchase of livestock. Agriculture implements etc. Overall 96% of the loans come from Informal sources and only 4% loan comes from Banks and co-operatives

3.12 Saving

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

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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	9.90	20.83	2579	7342
Bank Savings in RD FD	0.24	1.04	9600	20500
Cooperative Amt	1.98	2.08	737	110
Post Office	22.02	32.29	103	195
LIC	4.20	6.25	4149	23786
Chit Funds	0	0	0	0
Other Companies	0.49	0	1580	0
Savings with SHG	1.23	0	1060	0
Loan given to friend/relative	22.27	29.16	3662	6242.
Cash in Hand Amt Till Date	91.58	84.37	642	1554

In terms of the value of savings parked Banks and Insurance companies are the most important saving avenues for both the categories .However in terms of the number of instances Cash in hand and Loan given to friend/Relatives take precedence. Only 21% of the APL household and 10% of the BPL household reported savings in SB a/c in Banks. Savings in the form of Fixed or recurring deposits at the Bank was reported by a very small fraction in both the categories. However the value of the savings parked for such household was high. Post offices are another very important saving avenue for the rural households judging by the no of instances but the value of the money parked at Post offices are minimal. Most of the households surveyed expressed their desire to save however long distance of bank branches from the village and the apprehension of liquidity at times of financial crisis is a major deterrent for the families to save in formal financial institutions.

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 aware/have taken service	%of APL Women who are aware/have taken service
Location of Aanganwadi	87.62	84.37
Familiarity with Aanganwadi Worker	66.58	60.41
Has any member of your family taken the services of Anganwadi	26.98	21.87
Location of nearest Government School	99.00	98.95
Awareness about the level of Education imparted in the nearest School	96.28	96.87
Familiarity with the teacher of the School	67.82	84.37
Location of the Panchayat Bhawan	86.13	96.87
Participation in the Gram Sabha/Ward Sabha meeting	8.16	11.45
Have you contested the last Panchayat Elections	1.98	1.04
Have you exercised voting right in the last Panchayat Elections	97.52	98.95
Location of Post Office	50.99	77.08
Have you ever visited Post Office	38.11	37.5
Location of Primary Health Centre	94.05	92.70
Have you ever visited the Primary Health Centre	87.62	86.45
Location of Government Veterinary	83.41	85.41

Centre		
Has anyone from your family visited the Veterinary Centre	17.57	15.6
Location of nearest Bank branch	79.95	79.16
Have you ever entered inside the Bank Premises	22.52	27.08
Awareness about common harvesting land in the village	95.79	98.95
Are you socially able to use the services of the common grazing land	90.84	93.75
Does your village have a common source of drinking water	98.01	100
Are you socially able to use the services of the community drinking water	94.05	95.83
Does your village have a SHG	13.86	9.375
Is any member of your family a member of the SHG	2.97	0
Is any member of your family a member of any committee of the Panchayat	0.99	0

Women in gram Sabha/Ward Sabha meetings remain particularly under represented only 8% of the BPL women and 11% of the APL women reported to be participating in the Gram/Ward Sabhas. The ICDS program me carried out with a mandate to improve the nutritional and health status of children, adolescent girls and women is yet to show effective results in the villages. Only 27% of the BPL women and 22% of the APL women reported to have availed the services of Aanganwadi Kendras. Although the figures for familiarity with formal financial institutions like Banks and Post offices are quite encouraging the entry inside Bank was reported by 22% of the BPL and 27% of the APL respondents.

3.14 Involvement of Women in Decision Making

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

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

Issues	Households who reported the decisions to be taken exclusively by male folks BPL	Households who reported the decisions to be taken exclusively by female folks BPL	Households who reported the decisions to be taken jointly by male and female folks BPL	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	6.93	3.71	89.11	8.33	0.00	91.67
Matrimonial decisions	3.71	2.97	92.33	1.04	1.04	97.92
Decisions relating to taking Loan	14.85	3.96	80.94	22.92	0.00	77.08
Decisions	14.36	3.96	81.44	29.17	1.04	69.79

relating to giving Loan						
Sale of Property	4.46	3.71	91.58	6.25	0.00	93.75
Decision related to education of children	6.93	3.71	88.61	6.25	0.00	93.75
House repair	5.69	3.71	90.35	2.08	0.00	97.92
Construction of wells /irrigation sources	6.44	3.47	89.36	8.33	0.00	91.67
Medical Treatment	7.67	3.96	88.12	1.04	1.04	97.92
Setting up of new Enterprise	10.15	3.71	85.89	10.42	0.00	89.58
Decision of casting votes in an election	18.07	4.21	77.48	28.13	0.00	71.88
Decision of contesting election	18.32	4.21	77.23	26.04	0.00	73.96
Building social relationship with other households	12.87	3.96	82.67	18.75	0.00	81.25
Decision to migrate from village	10.89	3.96	84.41	17.71	0.00	82.29

Political decisions like those related to casting votes in an election or contesting an election show a marginal shift towards the male in both the categories. Financial decisions like those related to taking or giving loans also follow the similar pattern. The rest of the decisions related to matrimonies, social relationships, setting up of enterprises indicate a healthy participation of both the male and the female counterparts.

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	98.01	1.55	100	1.46
Cleaning the house	98.26	1.26	100	0.90
Washing of clothes	97.77	1.10	98.95	1.16
Collecting fuel wood	96.78	1.28	100	1.29
Collecting fodder	58.16	0.95	68.75	1.16
Collecting drinking water	90.59	0.88	88.54	0.86
Looking after infants	44.80	1.54	44.79	1.19
Looking after elderly people in households	19.30	0.92	22.91	0.92
Cleaning of animal dwellings	71.28	0.33	64.58	0.73

3.16 Access to Government facilities:

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

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Facility	% of BPL families reported to be availing the facility	% of APL families reported to be availing the facility
Households having ration card	99.25	97.91
Respondents having voter card	99.50	98.95
Households having job card	95.79	92.70
Households having availed a house under IAY	11.88	2.08
Households getting assistance in times of critical illness	0.742	0
Households having Kisan credit card	1.98	5.20
Households having membership in society/co-operative	7.92	21.8
Any member of the family having a bank account	30.19	34.37

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

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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	103	17	16.50	21	4	19.04
Widow pension	82	18	21.95	15	1	6.66
Pannadha y bema yojna	175	2	1.14	25	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	69
APL	58

3.17 Focus Group Discussion:

Purpose of the FGD

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

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

Findings of FGD

Community Initiatives taken up at the village level are almost negligible in the villages for example most of the villages did had a common pasture land at the village level called Oran and almost all the villagers could use it for their livestock but there were no community initiatives taken up at the village level for the proper management of these type of common property resources. Discrimination on the basis of caste was prevalent in the villages wherein people from backward caste could not sit together with those from upper class and it was also considered inappropriate for the upper caste people to attend the social ceremonies and events of those from backward class. There were also certain sections of the villages who considered the Meghwals among the Schedule Caste as untouchables. The Ghoonghat system is still in place and was being practiced by a fair no of women in the villages however with the arrival of Government programmes like NREGA the mobility of women have increased manifold since majority of the women go out from their houses to work under NREGA.

Financial services in the villages are not organized and mostly indigenous. Some of the villagers are having the no-frill accounts opened under NREGA scheme. Banking services are not accessible due to the large distance of the bank branches from the villages. Insurance services are made available only to certain people by the independent LIC agents working in the villages. People are not aware of the general insurance schemes like crop, livestock and rainfall however during the discussion people reiterated the need for having such insurance facilities.

Lack of trust between the people as discussed during the process was a main reason for the failure of Shgs that were formed by the Government.

Major items of expenditure included expenses incurred in organizing social events like marriages, Birth and death ceremonies .Death is a huge expense in this part of Western Rajasthan.

Existing Government facilities in the villages have left much to be desired in the villages of Sanchore almost all the participants expressed their dissatisfaction during the discussion about the quality of services provided in Government Institutes like Primary schools and Government Health Centres. The Aangan wadi worker was doing a fair job as observed during the discussion in distributing the Government sponsored Poshaahar and information dissemination regarding the Immunization programmes that were being carried out either at the village or the Panchayat level.

4. Conclusion:

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Agriculture as a primary occupation has been reported by the highest no. of households in Sanchore amongst all the 6 Blocks. Agriculture also is the highest contributor in terms of revenue for both the APL and the BPL households when compared to the other 5 blocks. The prospects of Narmada Nahar coming to the villages of Sanchore and providing the much needed water for irrigation are also highly probable. All these factors combine to make agriculture a very interesting livelihood option to intervene under the project. The use of better package of practices with a special focus on marketing channels will go a long distance in making agriculture a commercially lucrative option for the households of Sanchore. Allied activities like animal husbandry also hold promise in the block although Goat and Sheep rearing are not practiced on a large scale in Sanchore the percentage of Households having Adult cow and buffalo is quite high the fact that these livestock are used as an income generating option is further reflected in the cash flow of the Households with earnings from sale of milk and milk products contributing a fair share in the cash Inflow of a household. Insurance and non Insurance Risk mitigation measures for livestock like veterinary services are almost nonexistent in the remote areas of Sanchore where resources are scarce and connectivity is at its worst. Efforts focused towards improving the productivity of the livestock through better veterinary care and risk mitigation by providing Insurance and Health care facilities. The baseline data also indicates that the least amount of borrowed funds for financing events amongst all the 6 Blocks is from Sanchore. Shg movement is at the lowest ebb in Sanchore with no household having borrowed any money from Self Help Groups. Since the project interventions are planned through the formation of Self Help Groups and community based institutions the efforts should be geared towards building of sustainable institutions which can cater to the financial needs of the Households. The Government sponsored NREGA scheme with sufficient cash inflow has partially succeeded to cap migration of rural population in villages of Sanchore but the need of the hour is to facilitate regular employment on a sustainable basis. The Focus Group discussion carried out in different villages suggested that any initiative on part of the Government to provide meaningful employment especially to the rural youth and women would be welcomed therefore Convergence of various Government schemes with the Project as envisaged in the project design in order to address the issue becomes critical in the scheme of things.

