

Mitigating Poverty in Western Rajasthan

Baseline Survey Report Sankra



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Baseline survey report
Mitigating Poverty in Western Rajasthan
(MPOWER)

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Block: Sankra
District: Jaisalmer

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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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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.

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

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

Specifically the baseline survey is expected to

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



- Provide state specific data for planning, monitoring and evaluation.

METHODOLOGY

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

DURATION:

The entire field work has been done in duration of 12 days in the month of December 2008. The detailed survey was carried out by a team of trained enumerators conversant in the local dialect and supervised by a team of supervisors from Centre for Micro finance (CmF).

SAMPLING:

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

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



Focus Group Discussion:

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

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Process of FGD

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

A FGD is a qualitative method. Its purpose is to obtain in-depth information on concepts, perceptions and ideas of a group. A FGD aims to be more than a question-answer interaction. The idea is that group members discuss the topic among themselves, with guidance from the facilitator.

Composition of the group:

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

District and Block Profile

District Jaisalmer is the largest district of Rajasthan and one of the largest in the country. The breadth (East-West) of the district is 270 Kms and the length (North-South) is 186 Kms. On the present map, district Jaisalmer is bounded on the north by Bikaner, on the west & south-west by Indian border, on the south by Barmer and Jodhpur, and on the east by Jodhpur and Bikaner Districts. The length of international border attached to District Jaisalmer is 471 Kms. It is a part of the Great Thar Desert, is sandy, dry and scorched. The terrain around, within a radius of about 60 kms is stony and rocky. The area is barren, undulating with its famous sand dunes and slopes towards the Indus valley and the Runn of Kutch. The soil here is grateful even to a little rain and turns lush green during monsoon. There is no perennial river in the district. The underground water level is very low. District Jaisalmer has a very dry climate with very hot summer; a cold winter and sparse rains. The climate is extremely hot during summer with maximum temperature reaching up to 49.2 degrees Celsius and extremely cold during winter with minimum temp in the range of 1 degree Celsius. The variation in temperature from morning to noon and the late midnight is a sudden phenomenon. The average rainfall is only 16.4 cms as against the state average of 57.51 cms. ¹¹

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

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

No of GP	No of Villages	ST HHs	SC HHs	OBC HHs	Other HHs	Total BPL HHs	Non BPL HHs	Total
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Table 2.2 shows the Gram Panchayat Wise distribution of the no. of BPL and Non BPL households in the block of Baap

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Name of Gram Panchayat	No of BPL Households	No. of Non BPL Households	Poverty Ratio and Intensity in %	Total Households
Bandheva	237	585	40.51	822
Balad	281	483	58.18	764
Barath Ka Goan	339	647	52.40	986
Bainsda	290	542	53.51	832
Bhatiyana	350	787	44.47	1137
Bikhadoi	460	327	140.67	787
Bhujargharh	547	560	97.68	1107
Chayan	200	564	35.46	764
Chowk	266	607	43.82	873
Dantal	613	264	232.20	877
Didaniya	325	588	55.27	913
Gomaat	175	679	25.77	854
Pokharan	264	531	49.72	795
Jaimala	181	490	36.94	671
Jhabara	43	517	8.32	560
Jhaliriya	191	428	44.63	620
Kelawa	197	501	39.32	698
Khetloai	192	1006	19.09	1198
Lanva	134	699	19.17	833
Lathi	367	1165	31.50	1532
Lohar Ki	109	708	15.40	817
Luna Kala	246	436	56.42	682
Madawa	186	513	36.26	699

Manasar	425	584	72.77	1009
Modaradi	117	811	14.43	928
Nedan	150	600	25.00	750
Olaa	128	514	24.90	642
Padam Pura	493	364	135.44	857
Panna Sar	627	155	404.52	782
Falsuund	520	773	67.27	1293
Rajgarh	260	376	69.15	636
Rajmathai	525	1063	49.39	1588
Ramdevra	451	1588	28.40	2039
Rataria	124	1019	12.17	1143
Saada	89	264	33.71	353
Sankra	310	1290	24.03	1600
Sardar Singh Ki Dhani	125	657	19.03	782
Swami Ji Dhani	283	565	50.09	848
Unjala	246	861	28.57	1107

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%	9	23.08
25-50%	16	41.03
51-75%	9	23.08
76-100%	1	2.56
More than 100%	4	10.26

Profile of the Surveyed Villages:

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

- The villages of Sankra are mainly inhabited by other backward classes, Schedule caste and the General category. The other backward caste consist of the Nais, Darjees and Lohars. The Schedule Caste consists mainly of the Meghwals and Gargs there are also a fare no of other backward class practicing Islam.
- The average distance of the villages from Block Head Quarters is 35 Km and from the District Head quarters is about 85 Km.
- The General Households consist of the Rajputs, Jains and the Brahmins.
- Hinduism is the main religion followed in the villages with Islam being practiced by a sizeable fraction of the total population.
- Livestock have to move from one place to another in search of fodder and water.
- Gravis, Lok Sewak, and Sambandh Gram Vikas are the Non Government organizations working in the villages of Sankra on issues of water security, Education and SHG formation.
- The average distance of a bank branch and post office from the villages of Sankra is 3 and 2 Kilometers respectively.
- Monocropping is practiced in all the villages' only farmers from one village reported to be practicing cultivation both in Rabi and Kharif season.
- Bajra, Gawar and Moong are the main Kharif crops grown in the area and Wheat, Sarson and Isabgol are some of the prominent Rabi crops.
- Most of the villages reported to have a Panchayat office in the village itself since a large no of the villages were Gram Panchayats.

- Average distance of a Railway Station from the villages of Sankra was about 34 Kilometres.
- Average distance of a Bus stand from the villages was about 2 Kilometres.
- Irrigation facilities are scarce in the villages and ground water availability is very difficult.
- Tankas and Hand pumps are the most common source of domestic use of water.
- Sale of small animals is an important source of cash flow for the people in the villages of Sankra .The sale of small ruminants is through mobile buyers who aggregate the ruminants locally and then further sell them to larger aggregators. Thus there is a fair spread of small players involved in the trading of small animals in the area.
- Banks, 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 30000, and from relatives and moneylender is 5000 INR.
- The rate of interest from the money lender and relatives is about 24 to 72% depending upon whether the loan is collateralized or not.
- The rate of interest from the Banks is about 7-9%.
- The Average no of functioning hand pumps in the villages is about 3.
- 8 out of the 10 villages are availing the facility of Electricity in the villages.
- The average no of food sufficient months from own land production is 2 months 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 Sankra.
- Non availability of work in the villages and better wage prices are the two most common reasons cited by the villagers for migration.
- The average no of migratory days for the villagers who migrate is about 200 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	401	80.2
APL	99	19.8
Total	500	100

Table no 3.1.2: Caste line wise distribution of the households

Category	SC	%	ST	%	OBC	%	Minority	%	General	%
BPL	84	20.9	36	8.98	199	49.63	6	1.50	76	18.95
APL	22	22.2	2	2.01	46	46.46	1	1.01	28	28.28
Total	106	21.2	38	7.6	245	49.0	7	2.51	104	20.8

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)	8.28	1.53	58.72	7.41	3.92	6.97	3.27	1.19	8.71	100
APL (In Percentages)	29.4	0	40.44	9.56	6.62	0.74	11.03	1.47	0.74	100

Unskilled daily labor was reported as the main primary occupation by the male population in the age bracket of 18-59 years in both the categories. A higher percentage of male in the BPL category reported it as the main source of primary occupation compared to the APL category (58% in BPL compared to 40% in APL). A significantly higher proportion of males in the APL category reported agriculture as their primary occupation compared to the BPL category (29% in APL compared to 9% in BPL)

Figure 3.2.1 shows the primary occupation wise engagement of the BPL male population in the age bracket of 18-59 Years



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

Category	Agriculture	Animal husbandry	Daily labor unskilled	Daily labor	Salaried job	Household work	Self employed	Unable to work	Others	Total

				skilled						
BPL(In percentages)	1.60	0.20	6.99	0.00	0.80	85.63	0.60	3.39	0.80	100
APL (In Percentages)	0.83	0.00	4.13	0.00	0.83	90.08	0.00	2.48	1.65	100

Household work was reported as the main primary occupation by the females in both the categories. Unskilled daily labor was the second most important primary occupation for the female in both the categories. Women reporting agriculture as their main primary occupation was minimal in both the categories.

The division of labor between the men and the women is quite evident from their engagement in the primary occupation. There are separate activities for men and women and also activities that are carried out together. Household chores are largely female's work. Agriculture is mostly carried out by men. With the advent of NREGA a small percentage of women both from the APL as well as the BPL household are also engaged in unskilled labor.

Figure 3.2.2 shows the primary occupation wise engagement of the Bpl female population in the age group of 18-59 years:

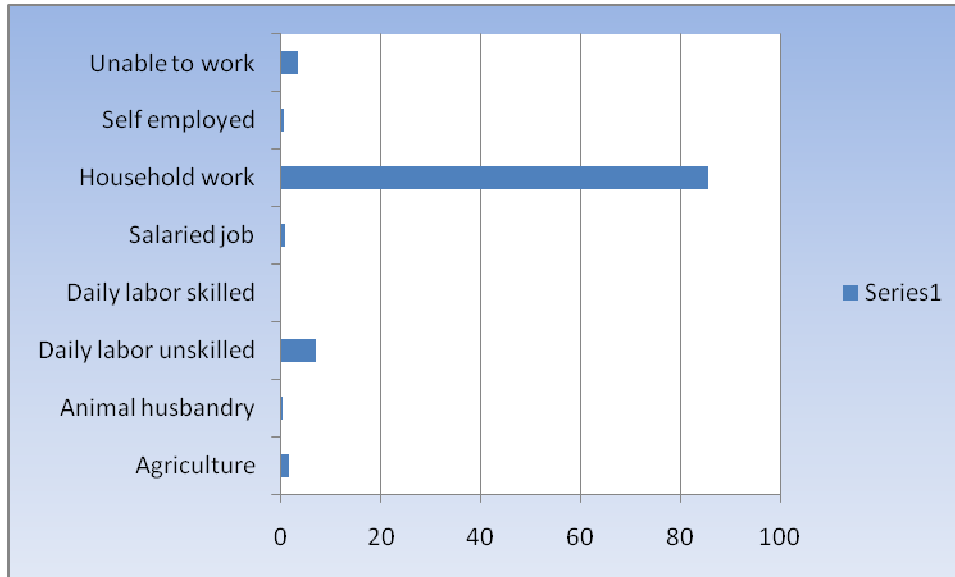


Table 3.2.3 shows the secondary employment engagement of the Male population between the 18-59 years age group.

Category	Agriculture	Animal husbandry	Daily labor unskilled	Daily labor skilled	Salaried job	Household work	Self employed	No secondary Occupation	Others	Total
BPL(In percentages)	52.4	17.42	5.33	0.20	0.00	0.82	0.41	21.93	1.43	100
APL (In Percentages)	35.9	13.38	6.34	0.00	0.70	0.70	0.70	40.85	1.41	100

Agriculture and animal husbandry have gradually become the most important sources of secondary occupation for the rural households. 52% of the BPL male and 36% of the APL male have reported agriculture as the main source of secondary occupation. 17% of the BPL male and 13% of the APL female have reported animal husbandry as the main source of secondary occupation. A higher percentage of APL male reported having no secondary occupation compared to the BPL male.

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	No secondary Occupation	Others	Total
BPL(In percentages)	18.5	16.46	47.89	0.00	1.05	3.38	0.21	11.39	1.05	100
APL (In Percentages)	26.5	21.69	36.87	0.00	0.00	3.61	1.20	10.12	0	100

Unskilled daily labor was reported as the main source of secondary occupation for the female belonging to the APL and the BPL category. Agriculture was reported as the second most important secondary occupation for the female in both the categories. 18% of female in the BPL category and 26% of the female in APL category reported agriculture as the main source of secondary occupation.

3.4 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	65.08	1.30	57.57	1.71
Pucca Walls but thatched roof	2.74	1.55	0	0

Pucca Walls but tin shed roof	6.98	1.64	5.05	1.8
Kachha Walls and tin shed roof	6.48	1.50	4.04	2.5
Pucca Walls but Kavelu roof	1.24	2.20	1.0	2
Kachha Walls but Kavelu roof	1.49	1.33	0	0
Pucca Walls and stone roof	48.62	2.06	65.65	2.73

Rooms with Kacha walls are those which are made up of natural materials like mud or bamboo. These walls are not made for endurance and therefore require constant maintenance and repair. Rooms with Pucca walls are that which are made from material resistant to wear such as forms of brick or tiles, and using mortar to bind and does not need to be constantly repaired or maintained.

Most of the BPL households live in rooms with Kacha walls about 65% reported having a room which was built with Kachaa walls and thatched roof. The percentage of the BPL household having rooms with Pucca walls was only 48%. On the other hand more than 65% of the APL households reported their rooms to be made up of Pucca walls.

Table 3.5.1 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	29.92	40.40
Solar Electricity	2.74	6.06
Separate Kitchen	38.15	49.49
Separate Bathroom	19.45	29.29
Tanka/Hand pump/Well	44.88	62.62

There are some degrees of variations between the APL and BPL households as far as the availing of domestic facilities are concerned whereas nearly 40% of the APL household reported to be availing the facility of electricity in houses the percentage for the same in BPL category was 29%. Nearly 45% of the BPL had the facility of Tanka/Hand pump/well in the house whereas 62% of the APL reported for the same.

Housing pattern:

Table no. 3.6.1 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 house under IAY	% Of BPL households who have availed a house under IAY
67	16.7

1

Table no 3.7.1 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	116	9	33	64	70	119
BPL %	28.93	2.24	8.23	15.96	17.46	29.68
APL Nos	11	2	9	10	20	47
APL%	11.11	2.02	9.09	10.10	20.20	47.47
Total	127	11	42	74	90	166
%	25.4	2.2	8.4	14.8	18	33.2

Landlessness is higher in the BPL category compared to the APL category whereas 29% of the BPL households reported to be landless the percentage of landless households for the APL category was 11%. For those households which are having land medium and large sized land holdings are common. 30% of the BPL households and 47% of the APL households reported having land size of more than 20 Bighas.

Figure 3.7.1 shows the land holding pattern of the BPL households who had been interviewed during the Survey

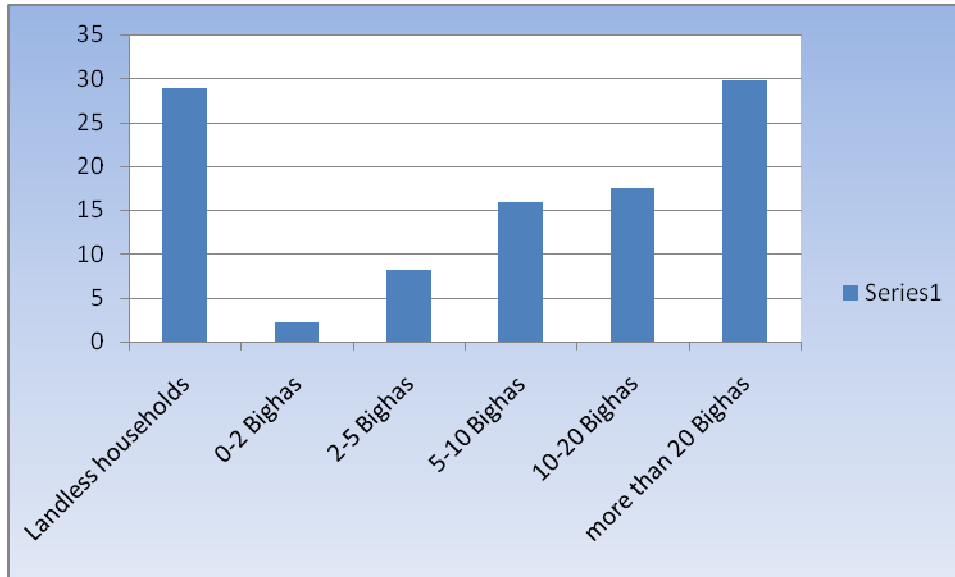


Table No. 3.7.2 shows the total amount of cultivable and non cultivable land belonging to both the APL and the BPL households in the area

Category	% of cultivable land	% of non cultivable land
BPL	88.68	11.32
APL	91.23	8.77

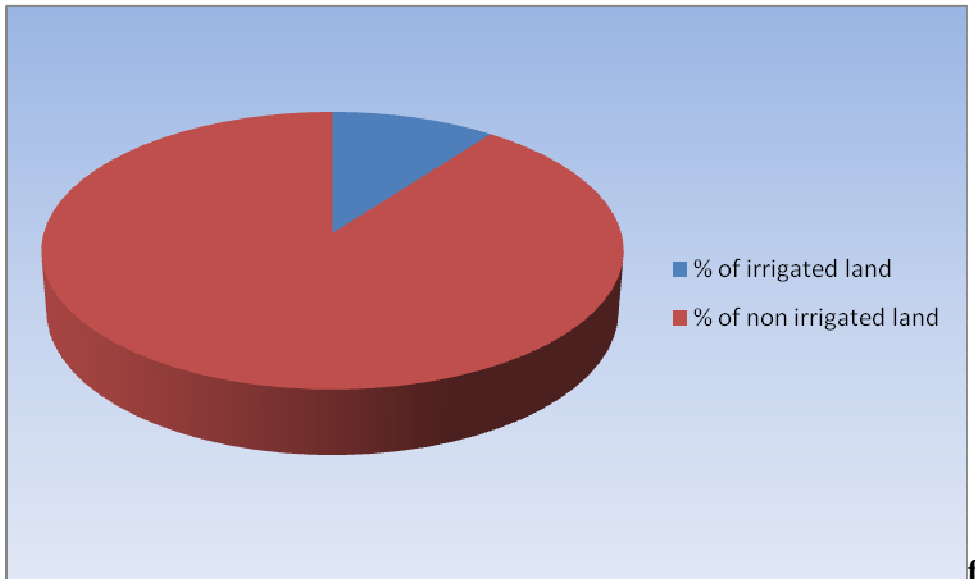
Table no 3.7.3 shows the total amount of irrigated and non irrigated land belonging to both the APL and the BPL households in the area

Category	% of irrigated land	% of non irrigated land
BPL	10.30	89.70
APL	8.52	91.48



Irrigation continues to be the main problem in the villages of Sankra what is more surprising is that the proportion of irrigated land is lesser for the APL category compared to the BPL category compared to the rest of the blocks.

Figure 3.7.3 shows the proportion of irrigated and unirrigated land belonging to the BPL households in the area:



Asset holding of the APL households:

The table 3.8.1 given below gives an insight into the asset holding pattern of the APL and BPL households in the operational area:

Name of the asset	% of BPL households owning	% of APL households owning
Pump set	0.748	0
Tractor	0.498	2.02
Power tiller	0	0
Motor Cycle	2.99	10.1
Cycle	11.72	18.18
TV/VCR/VCD	6.48	12.12
Music system /Radio	14.96	26.26
Charpai	84.28	98.98
Table/chairs	8.72	20.20
watches	46.63	71.71
Fan/cooler	13.46	30.30
Sewing machines	7.48	11.11

Almirah	3.74	10.10
Kansa/tanba utensils	77.30	81.81
Solar lantern	2.49	4.04
Telephone/Mobile	42.39	58.58
Silver jeweler	96.25	97.97
Gold jeweler	65.08	75.75
Bullock/Camel cart	2.74	2.02
Chaff cutter	0.24	0
well	0.49	1.01
Major agri implements	0.74	0
Minor agri implements	83.54	88.88

Livestock holding

The table 3.9.1 gives us an idea about the livestock holding of the households in the project area

Name of the	% of BPL	Average no of	% of APL	Average no. of
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Livestock	households owning	animals	households owning	animals
Adult Buffalo	0	0	0	0
Adult Cow	37.9	1.41	52.52	1.90
Adult Goats	80.0	4.19	76.76	5.07
Adult Sheep	11.4	6.06	14.14	11.5
Adult Camel	0	0	0	0
Hens	0.49	4	2.02	5

Interestingly not a single household in the area reported to be holding a adult buffalo correspondingly to that the relative cash flows from sale of milk and milk products is also on a lower side both for the APL as well as the BPL households. Goats and Sheep are popular assets in the area with 76% of APL and 80% of BPL households reporting goat as a livestock option.. Also the average no of sheep (6 for BPL and 11 for APL) and goats (4 for BPL and 5 For APL) is greater when compared to the rest of the 5 blocks.

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:

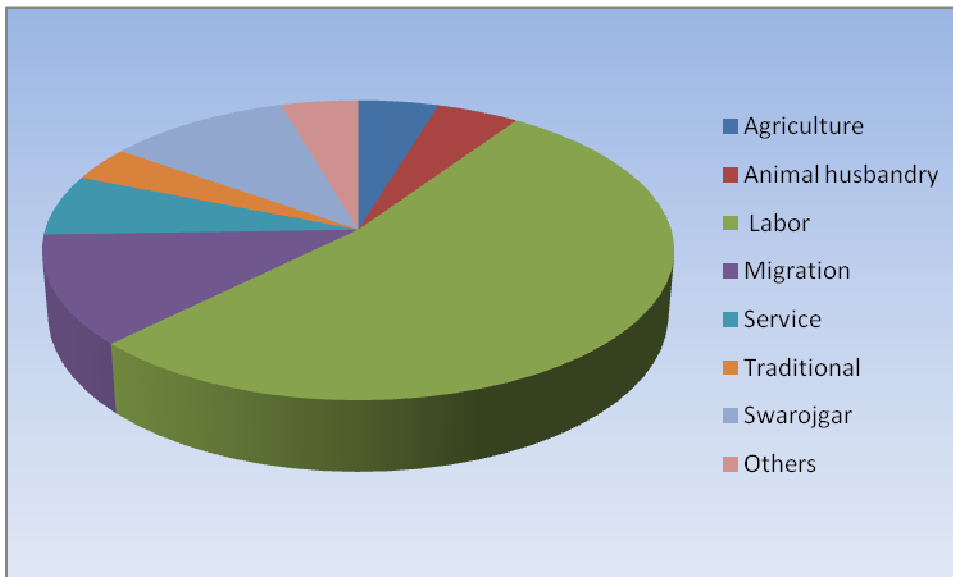
Income:

Table 3.10.1 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	4.69	3.6
Animal husbandry	4.82	6.62
Labor	53.08	24.7
Migration	11.84	11.20
Service	6.564	30.21
Traditional	3.72	4.18
Swarojgar	10.72	8.44
Others	4.5	10.96

The above tables suggest the cash flow or income sources for the entire household on a consolidated basis. The cash flow or income of both the APL and the BPL household is in positive correlation with their primary engagement. Labor continues to be the main source of Income for the household in these villages more so for the BPL households' .More than 50% of the income comes from Labor for the BPL households. The poor state of affairs as far as agriculture is concerned can be judged from the above table with agriculture contributing only a paltry 4% among BPL and 3% among APL of all the income sources. However it is to be kept in mind that majority of the households in fact all of them who are engaged in agriculture keep their agricultural production for their own consumption and market only the surplus.

Figure 3.10.1 shows the percentage of cash flows from different items for the BPL households on a consolidated basis:



The Table 3.10.2 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	121	30.17	5166	35	35.35	5099
Animal husbandry	163	40.64	3943	44	44.44	7444
Labor	363	90.52	19479	76	76.77	16092
Migration	58	14.46	27194	15	15.15	36927
Service	27	6.73	32389	20	20.20	74680
Traditional	38	9.47	13068	5	5.05	41400
Swarojgar	36	8.97	39678	11	11.11	37927
Others	55	13.71	11007	17	17.17	31882

The Table 3.10.2 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	75.51	98.43
Rabi Crop	22.9	0
Fodder	1.17	1.06
Vegetables	0.3	0
Others	0	0.504

The table 3.10.3 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	8.2	13.51
Sale of ghee	14.6	11.40
Sale of wool	1.5	1.48
Sale of manure	1.48	0.51
Sale of eggs	0.12	0
Small animal sale	69.41	73.09
Big animal sale	4.5	0
Others	0	0

Sale of small animals is an important and pertinent source of income in the villages. Livestock are important sources of income at times of credit needs and are also bought and reared with the purpose of resale. 69% of the total cash flow for the BPL category under animal husbandry is from the sale of small animals and the respective percentage for the APL household is 73%.

The table 3.10.4 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	31.49	34.02
NON NREGA	68.50	65.97

Table 3.10.5 showing possible income sources for the APL and the BPL household

No. of Income sources	% of BPL households	% of APL households
1	1.75	0.92
2-3	50.62	54.13



4-5	45	33.03
More than 5	2.63	11.93

Households on an average are limited to one to three sources of Income. For households having diversified sources of Cash flow income sources are more for APL household compared to the BPL household .

3.11 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	1.95	7.49
Household Expenses	98.05	92.51

Table 3.10.7 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	400	99.75	13247	99	100.00	13920
Fuel wood/Gas /Fuel in kitchen	389	97.01	407	91	91.92	441
Clothes	393	98.00	1953	97	97.98	2690
Education	222	55.36	1122	59	59.60	1230
Health/Medicines	397	99.00	1290	99	100.00	1319
Travel/Local conveyance	360	89.78	936	91	91.92	1182
Litigation	3	0.75	8333	2	2.02	5075
House Repair	29	7.23	1288	9	9.09	1522
Other Repair	6	1.50	2983	4	4.04	875
Festivals	398	99.25	962	99	100.00	1245
Social Expenses	252	62.84	351	71	71.72	546
Electricity /Water bills	203	50.62	1750	62	62.63	2112
Telephone /mobile expenses	173	43.14	1525	58	58.59	1833
Expenses on animal feed, veterinary, insurance	289	72.07	1955	77	77.78	2832

Alcohol/Tobacco etc.	253	63.09	2796	55	55.56	2609
Toiletries	398	99.25	717	97	97.98	870
Interest	132	32.92	4857	27	27.27	4343
Migration	61	15.21	5980	15	15.15	6973
Others	35	8.73	3060	16	16.16	8625

The Table 3.10.8 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	47.46	42.76
Fuel wood/Gas/Fuel in kitchen	1.41	1.24
Clothes	6.87	8.096
Education	2.23	2.252
Health/Medicines	4.58	4.05
Travel/Local conveyance	3.0	3.33
Litigation	0.22	0.31
House Repair	0.33	0.42
Other Repair	0.16	0.108
Festivals	3.43	3.82
Social Expenses	0.79	1.20

Electricity/Water bills	3.18	4.06
Telephone/mobile expenses	2.36	3.29
Expenses on animal feed, veterinary, insurance	5.06	6.76
Alcohol/Tobacco etc.	6.33	4.45
Toiletries	2.55	2.61
Interest	5.74	3.63
Migration	3.26	3.24
Others	0.959	4.28

Food as an item of expense is the largest proportion wise for both the APL and the BPL households. The proportion of expenses on alcohol and tobacco is a very important item of expense for the BPL households. It constitutes nearly 6.3% of the total annual cash expense. . Proportion of Expenses on animal feed and veterinary insurance is relatively less in both the categories when compared to blocks like Abu Road and Sanchore this is on account of the absence of buffalo rearing in the villages of Sankra which demand considerable financial investment.

The table 3.10.9 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	79.93	80.81
sichai	1.45	0
fertilizers	1.81	0.44
nirai	0.188	0.19
harvesting	2.56	3.18
others	14.10	15.36

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

The table 3.10.9 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	33218 INR	28399 INR
APL household	48044 INR	35183 INR

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

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Major events of expenditure	% of households {both APL and BPL incurring expenditure (In Last 5 Years)}	Average Expenditure on the Event in a APL household	Average Expenditure on the Event in a BPL household
Major illness/accident	38.6	17118	9306
Marriage	35	26390	36256
Birth of a child	60.2	8170	3743
Death	11.6	46385	29067
Legal process	1.2	58600	10000
House repair/purchase	10.2	45920	20772
Land purchase/leasing	4	8000	22294
Land improvement measure	0.4	150000	150000
Purchase of a costly item	1.8	93333	56000
Purchase of livestock	50.6	6174	3956
Others	5.6	14150	7296

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.

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The table 3.11.2 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	41.58	5.15	53.26
APL	51.90	3.17	44.91

Table 3.10.3 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
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BPL % of households	0.74	2.99	15.46	76.3	0.49	0.74
APL % of households	1.01	8.08	15.151	74.74	2.020	1.01

Credit needs are mostly met through informal financial sources like Relatives/Friends and the Village Money Lender. 76% of the BPL households and 75% of the households in the APL category reported to have availed a loan from a friend or a relative at the time of financial need. 15% of households in both the categories reported to have availed a loan from the village money lender. Loans availed from semi formal channels like SHG s were minimal for both the categories. Banks are restricted to lending to better off families and were also charged for favoritism and nepotism in matters of loan disbursal .8% of the total households in the APL categories reported to have taken a loan from the Banks the corresponding figure for the households in the BPL category was as less as 3%.

Saving Instruments:

The table 3.13.1 (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	21.44	35.35	9524	16984
Bank Savings in RD FD	0.74	7.07	8333	54914
Cooperative Amt	0.49	0	22200	0
Post Office	62.09	57.57	457	603
LIC	3.74	6.06	6687	19685
Chit Funds	0	0	0	0
Other Companies	0	0	0	0
Savings with SHG	0.74	1.01	370	50
Loan given to friend/relative	9.97	20.20	3583	19693
Cash in Hand Amt Till Date	77.55	74.74	976	1561

Banks are the most important saving avenues in terms of the value of the money parked for both the categories. The amount of savings with banks for APL household is significantly higher compared to the BPL category. In terms of the no of instances Cash in hand is the most important forms of savings for the households. Bank savings in RD/FD was reported by 7% of the total APL household the corresponding figure for the BPL households was minimal. Insurance companies like LIC have made their presence felt in the villages of Sankra. 6% of the APL households and 4% of the BPL households have reported savings through LIC.

Table 3.14.1 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	85.04	89.89
Familiarity with Aanganwadi Worker	58.60	71.71
Has any member of your family taken the services of Aanganwadi	20.45	26.26
Location of nearest Government School	94.51	93.93
Awareness about the level of Education imparted in the nearest School	91.27	82.82
Familiarity with the teacher of the School	68.08	82.82
Location of the Panchayat Bhawan	86.53	90.90
Participation in the Gram Sabha/Ward Sabha meeting	6.98	17.17
Have you contested the last Panchayat Elections	1.50	6.06
Have you exercised voting right in the last Panchayat Elections	98.00	98.98
Location of Post Office	84.04	90.90
Have you ever visited Post Office	73.57	85.85
Location of Primary Health Centre	83.79	87.87
Have you ever visited the Primary Health Centre	90.52	93.93
Location of Government Veterinary Centre	78.30	89.89
Has anyone from your family visited the Veterinary Centre	44.39	45.45
Location of nearest Bank branch	74.31	81.81
Have you ever entered inside the Bank Premises	26.93	37.37
Awareness about common harvesting land in the village	60.10	63.63
Are you socially able to use the services of the common grazing land	62.34	61.61
Does your village have a common	90.77	85.85

source of drinking water		
ssAre you socially able to use the services of the community drinking water	91.02	88.88
Does your village have a SHG	2.99	5.05
Is any member of your family a member of the SHG	1.75	1.01
Is any member of your family a member of any committee of the Panchayat	0.25	0

Participation of rural women in local level institutions like Gram and ward Sabha is a major concern for the rural household. Exposure and visits to financial institutions like Banks and Post offices was also reported by a lower no of women in the BPL categories. Since the project interventions are planned with the formation of SHGs and linking them with Banks an important output of the project would entail more exposure and visits of the rural women to these financial institutions. A favorable output of the project can also be assessed in terms of the higher visits and exposure of rural women to these financial institutions. Only 2% of the BPL and 1% of the APL women reported to be a member of SHGs.

Table 3.14.2 indicating the involvement of male and female members in the decision makes process in APL and BPL households:

Issues	Households who reported the decisions to be taken exclusively by male folks BPL	Households who reported the decisions to be taken exclusively by female folks BPL	Households who reported the decisions to be taken jointly by male and female folks BPL	Households who reported the decisions to be taken exclusively by male folks APL	Households who reported the decisions to be taken exclusively by female folks APL	Households who reported the decisions to be taken jointly by male and female folks APL
Purchase of property	7.98	6.73	85.04	10.10	2.02	87.88
Matrimonial decisions	4.99	6.48	87.78	6.06	2.02	91.92
Decisions relating to taking Loan	29.18	6.48	64.34	40.40	2.02	57.58
Decisions relating to giving Loan	29.18	6.48	64.34	39.39	2.02	58.59
Sale of Property	13.72	6.23	79.80	18.18	2.02	78.79
Decision related to education of children	15.21	6.23	77.56	21.21	2.02	76.77
House repair	5.24	6.48	88.28	8.08	2.02	89.90
Construction of wells /irrigation sources	7.48	6.23	86.28	11.11	2.02	86.87
Medical Treatment	13.97	6.23	79.80	22.22	2.02	75.76
Setting up of new Enterprise	11.22	6.23	82.54	15.15	2.02	82.83
Decision of casting votes in an election	31.17	9.98	58.85	40.40	3.03	56.57
Decision of contesting election	27.18	7.48	65.34	41.41	2.02	56.57
Building social	7.48	6.23	86.03	6.06	3.03	90.91



relationship with other households						
Decision to migrate from village	7.48	6.48	82.54	14.14	2.02	82.85

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.

Amount of time spent by a female member of the household in drudgery activities:

Table 3.14.4 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	98.25	1.90	98.98	2.02
Cleaning the house	97.75	0.98	97.97	0.78
Washing of clothes	99.00	0.96	97.97	0.86
Collecting fuel wood	86.53	1.73	79.79	1.99
Collecting fodder	43.39	0.93	45.45	0.96
Collecting drinking water	92.76	0.87	92.9	0.78
Looking after infants	43.14	1.56	40.40	1.6
Looking after elderly people in households	15.71	0.95	23.23	1.07
Cleaning of animal dwellings	63.84	0.43	69.69	0.49

A considerable time of the female members is utilized in attending to daily chores .Collection of fuel wood is taxing activity for the female population consuming almost 2 hours daily. Cooking of food and collecting drinking water are also strenuous activities for the female in this part consuming approximately 3 hrs of her daily routine. There is no significant difference in the amount of time spent by the APL female and the BPL female in the various activities mentioned above. Overall 10-12 hrs daily of an average female are spent in attending to the above works .

Access to Government facilities:

Table no 3.15.1 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	98.75	98.98
Respondents having voter card	99.50	100
Households having job card	94.26	89.89
Households having availed a house under IAY	12.21	1.01
Households getting assistance in times of critical illness	6.9	1.01
Households having Kisan credit card	3.49	14.14
Households having membership in society/co-operative	2.49	7.07
Any member of the family having a bank account		

Table no 3.15.2 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	107	25	23.36	34	4	11.76
Widow pension	89	15	16.85	20	0	0
Pannadha y bema yojna	143	1	0.69	28	2	7.14

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The performance of Government sponsored social security schemes in the villages of Sankra is unsatisfactory. Only 23% of the total eligible BPL households and 11% of the eligible APL households under the old age Pension scheme are availing its services. The corresponding figure for the Widow Pension scheme is 16% and 0% for the BPL and the APL category respectively.

Table no 3.15.3 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
APL	49 Days
BPL	61 Days

The no of days of work which has been availed under NREGA is the least for the villages of Sankra when compared among all 6 blocks.



Focus Group Discussion:

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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

Some of the participants in the Focus Group discussion expressed the lack of community initiatives in management of community property resources like water harvesting structures, Village pasture land and community halls in the villages. This according to the group was mainly on account of lack of ownership. Social discrimination on basis of caste was prevalent in the villages wherein the SC the Meghwals were looked down upon by the Raj puts and the engagement of the Raj puts with the Meghwals during social events was considered inappropriate. Purdah and Hijaab was practiced by some of the Muslim women belonging to the area. The groups also expressed the need for sensitization of the people in matters of education of girl child since the education aspect of girls was largely neglected by all the communities. One of the issues that arose unexpectedly was the parent's treatment of girl child in the area and some of the women members in the group expressed displeasure in the way discrimination was carried out between a male and a female child. Women in the area were mainly involved in carrying out household activities and a large no of them were also involved in wage earning under the Government sponsored programmes like NREGA. There was widespread agreement among all the groups that the existing financial services in the area was unorganized and exploitative and that there was a need for credit,savings,insurance and remittance services for the rural poor belonging to the area. Participants in most groups reacted well to the messages that a poverty initiative programme involving organizing rural women into Self help groups would be rolled out however; they expressed concern over perceived government inaction on similar matters in the past. Young Participants from the group, in particular, were skeptical about government plans. They wanted indications of more action on the Government's part. Finally, group members emphasized the importance of Capacity building of the rural youth for non-farm based livelihood like pottery, carpentry idol making, etc. The main findings from our focus groups is consistent with the findings from the Interview schedules participants in these focus groups had not given much thought to these issues, but, when brought to their attention, they found them interesting and important. Participants were especially interested in the fact that a new poverty initiative project involving complete community participation was all set to be implemented in their area.

Conclusion:

Water continues to be the most wanted resource for the people of the desert and their livelihood in an arid block like Sankra. Government and Non Government efforts in harnessing rainwater in this part of the project area have practically yielded no results.

A good number of traditional community water harvesting structures are present in the villages. These traditional water harvesting structures have either silted or are lying defunct due to lack of community ownership. Efforts geared towards proper management and effective utilization of these water harvesting structures could be brought about particularly by convergence with other Government schemes under the project. Animal husbandry is a very important livelihood activity in the villages of Sankra, however livestock mortality is a cause of huge concern in the area there is a urgent need to mitigate this risk by protecting the livestock of the area through pre and post risk mitigating measures like veterinary services and Livestock Insurance cover. Indebtedness is at an all time high and the availability of financial services in view of achieving the larger goal of financial inclusion is also found wanting. Since the development initiatives under the project are planned with the formation of self help groups which would provide different financial services to the members it would help in addressing this issue to certain extent. Droughts are a recurring phenomenon in this part of the project and therefore drought proofing measures should be brought into effect under the project. In order to achieve the true potential and fulfill the promise of agriculture, the villages have to go a long way to meet the challenges ahead to increase the total as well as per unit production of land and animal from the available resources keeping in mind the ecological and environmental sustainability. Therefore, in order to mitigate the above situation, the development of appropriate, location specific, ecological sustainable and economically viable technologies that could also be compatible and suitable for the resource poor farmers is inevitable. The existing level of ground water is extremely low in most parts of Sankra initially under the project it is proposed to organize capacity building of the farmers for sensitization on water conservation structures and their techniques. Intervention in the non farm sector is another area which can be explored under the project Skill enhancement, vocational training and linking the members of the Self Help Groups with Banks for taking up livelihood activities are all plans that have been envisaged in the initial project design however the livelihood activities that are to be credit linked with the banks should be meticulously planned and should be village



specific keeping in mind the investment and return quotient for the members of the Groups. Child drop outs from the school at a very early age is another cause of concern in the villages the rate of child drop outs from the schools is alarmingly high for the villages of Sankra. The village development plan and the Livelihood action plan for blocks and villages need to incorporate strategies to counter the above issues for bringing positive change and show result in the implementation of the project.

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