

Government of Rajasthan
Department of Rural Development and Panchayati Raj

RAJASTHAN RURAL LIVELIHOOD PROJECT

Social Assessment

2010

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Content

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List of Abbreviations

AWC	Anganwadi Center
BGVS	Bharat Gyan Vigyna Samiti
BMI	Body Mass Index
BPL	Below Poverty Line
CIG	Common Interest Group
CDP	Combating Desertification Project
DCCB	District Central; Cooperative Bank
DDP	Desert Development Program
DPAP	Drought Prone Area Program
DPIP	District Poverty Initiative Project
FGD	Focused Group Discussion
GDI	Gender Development Index
GoI	Government of India
GoR	Government of Rajasthan
GSDP	Gross State Domestic Product
HDI	Human Development Index
HH	Household
ICDS	Integrated Child Development Services
IMR	Infant Mortality Rate
IWDP	Integrated Wasteland Development Program
IWMP	Integrated Watershed Management Program
M&E	Monitoring and Evaluation
MFI	Micro Finance Institution
MGNREGA	Mahatma Gandhi National Employment Guarantee Act
MMR	Maternal Mortality Ratio
NABARD	National Bank for Agriculture and Rural Development
NCA	Net Cropped Area
NGO	Non Governmental Organization
NRAA	National Rain-fed Area Authority
NREGA	National Employment Guarantee Act
NSAP	National Social Assistance Program
NSSO	National Sample Survey Organization
OBC	Other Backward Castes
PAD	Project Appraisal Document
PDS	Public Distribution System
PRA	Participatory Research Appraisal
PRI	Panchayati Raj Institution
RKVY	Rashtriya Krishi Vikas Yojana
RRLP	Rajasthan Rural Livelihoods Project
SA	Social Assessment
SHG	Self- Help Groups
SMU	State Monitoring Unit
ST	Scheduled Tribe
SC	Scheduled Caste
TAD	Tribal Area Development
TCA	Total Cropped Area
TPDS	Targeted Public Distribution System
UNDP	United Nations Development Program

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EXECUTIVE SUMMARY

Government of Rajasthan is proposing Rajasthan Rural Livelihoods Project in line with DPIIP Rajasthan. The **project objective** is *“to increase and sustain income of the poor especially women in selected districts of the State.”* This would be achieved through: social inclusion and community mobilization; building sustainable member-based organizations of the poor; creation of linkages between these organizations and financial (banks and insurance companies) and other service providers; new livelihood strategies that are adaptable to climate change and improved access to social security/ protection including food security, fodder security and health risk. The Project Components include:

- **Institution Building & Social Empowerment:** The objectives of this component are to empower the poor communities to organize themselves and aggregate their development demand at various levels, and to build the capacity of the community to meaningfully engage in the project.
- **Community Investment Support:** The project will facilitate the community to invest both financial and other resources in their own livelihoods. This investment will be partly financial, where community institutions at different levels will be provided revolving fund grants which will be passed on to the households as loans.
- **Skills development and employment promotion.**
- **Climate Change Adaptation Vulnerability** to climate change has social, economic and political dimensions, which influence how climate change affects different groups.
- **Project Implementation and Support**

Social Assessment. As part of preparation of RRLP, a detailed Social Assessment (SA) within the project area was conducted. The study involved field survey and consultations in 6 project districts, including consultation with tribal communities, government departments and NGOs. The social assessment has involved i) identification of the social perspectives, impacts, benefits and issues relevant to the objectives and interventions of RRLP; ii) holding informed consultations with the primary and secondary stakeholders of the project, particularly the scheduled tribes, the scheduled castes and women’s groups; iii) identifying mechanisms and processes to promote the participation and inclusion of the poor, the women and tribal communities in the project districts; and iv) preparing a tribal development and gender action framework. The SA builds on the studies, findings, consultations and community interaction processes initiated by the GOR under DPIIP and other government departments, and NGOs. The SA methodology included household survey, public consultations and focus group discussions in villages, village profiling and mapping, and interviews and consultations with government, NGO and PRI staff and representatives. The SA laid particular focus to consult the scheduled tribes in Banswara, Rajsamand, Chittorgarh and Baran.

Stakeholder Consultations. The social assessment involved household interviews and consultations with the primary stakeholders in 24 villages across 12 development blocks in 6 project districts, including communities in the predominantly tribal districts. These included households below poverty line (BPL) and above poverty line (APL), the scheduled castes (SCs), the scheduled tribes (STs), other backward castes, and women headed households, persons with disabilities, primitive tribal groups, youth, and members of the existing self help groups (SHGs). Focus group discussions and consultations were also held with other stakeholders, including officials of the Department of Rural Development and Panchayati Raj, elected representatives and officials of the Panchayati Raj Institutions (PRIs), and other government departments dealing with schemes on rural livelihood, poverty reduction, and

social welfare. NGOs working with these social groups, representatives from academia, activists and community leaders besides government departments – at state, district, block and village levels were part of the consultations.

Two districts and one state level workshop were organized on 13-15 September 2010 to disclose the findings of the social assessment study, the action plans on tribal inclusion and gender, and invite feedback and suggestions. The feedback of all these consultations have helped in drafting the TDF, GAP and the overall social assessment report. Disclosure of the social assessment report and the tribal development framework through the website of the Department of Rural Development and Panchayati Raj and district collector's offices, as well as at community level is planned.

Key social issues of relevance. The key findings highlighted by the study are: low levels of health and education indicators, high incidence of poverty and vulnerability, fragmented social capital and weak social cohesion, caste hierarchies and social discrimination, tribal marginalization and exclusion, limited women's rights and freedom, gender discrimination in public and private spheres, and marginalization of the poor from local self governance processes.

Caste and gender based discrimination, exclusion and subjugation are the most important social constraints for inclusion and empowerment of the poorest. The extent of poverty among the scheduled population groups continues to be higher than among the non-scheduled groups. The major vulnerable groups are the scheduled castes, scheduled tribes, certain OBCs. Women from these groups face multiple deprivations. Caste hierarchies and discrimination determine access to livelihoods and social services and infrastructure. Scheduled castes (SCs) are lowest in caste hierarchy, and the most suppressed and discriminated against, and Rajputs and Brahmins top the caste hierarchy in most villages. It is not only occupations which are influenced, but also access to schools, health, drinking water sources and other institutions within the villages. Participation and access to other public resources and institutions is very poor for SC. The SCs and STs are often unable to pay monthly contributions to the SHGs. Low educational level leads to difficulty in handling paper work of the group. About 30% of the poorest households are not included in the BPL selection. This is because very often the APL families manage to acquire the BPL card and they tend to join the SHGs

PRI is an important institution, but poor and the poorest have limited role and say in such bodies. The quality of participation and awareness, and the acceptability of SC and ST representatives is much lower compared to upper castes. Jati and tribal institutions represent the elite within the groups. Community based institutions like SHGs, CIGs, women's groups, jati panchayats and informal tribal groups are present in the project districts. However, individually, these groups lack voice and the ability to access government services and agriculture and livelihood markets.

Women traditionally have been excluded from financial services because they do not have rights to land or other property rights. Commonly women from weaker sections in the rural areas are not able to pay monthly contributions to the groups, which further excludes them from financial inclusion. Land rights do not exist for women and so they have no access to credit from banks and other institutions. Women do not get kisan credit cards due to bias of bankers even in the case of women headed households. Lower caste and tribal women often get harassed by upper castes.

In an environment of lack of employment opportunities, poor health, illiteracy and exploitation by rich in the villages, women bear the brunt. Literacy rates are very low among scheduled tribe and caste women. Women are largely anaemic and produce malnourished children. Because child marriage is prevalent, the girl child is not able to get benefits of many schemes meant for the girl child. Bearing of children at a young age further adds to malnourishment.

The female work participation rates though increasing are still low. With an increase in poverty, the burden of women increases. Wage discrimination also exists for women. If the family migrates, the burden of managing the household rests with women. Rajasthan now has 50 percent reservation for women in panchayats. The experience of women in PRI points to the poor status of women representatives in PRIs. Invariably the husband represents the women Sarpanch. Women have less exposure to the outside world and are less aware about various government schemes. Women are also often threatened in Rajasthan, and often face violence in public and private realms.

Key Social Constraints and Risks. The most important risk is the risk of 'exclusion' of the poorest from the participatory processes envisaged by the project. It is important to ensure that the beneficiary identification process covers all the poor and excluded in the villages, regardless of their BPL status. There is also the risk of beneficiary identification process being influenced by the village elite and the dominant castes. The existing social hierarchies are dominating and there is a risk of social elite taking over. Social discrimination may not reduce in most villages as empowerment through PRIs has not worked very well. Social exclusion needs to be addressed, not just through SHG mobilization and financial access, but through land ownership and access to public resources.

The key social risks relate to capturing of project processes and benefits by dominant upper castes. There is also the risk of local indifference and possible resistance to i) interventions which are proactively and explicitly pro-poor and positively discriminating for the SC and ST; ii) exclusively targeting, educating, mobilizing and empowering women; iii) institutionalization of the poor to advocate and demand rights and entitlements and assertiveness in local governance processes. The social inclusion mechanism, tribal development framework and gender action plan involve specific interventions responding to these risks.

Lessons from DPIP and Social Assessment incorporated in Project Design. Based on the lessons from DPIP, the social assessment study and feedback from stakeholder consultations, a social inclusion and community mobilization component, a tribal development framework (TDF) and a gender action plan (GAP) have been prepared. The specific mechanisms that reflect the feedback and learning from DPIP are summarized below.

- Poverty focused area identification based on concentration of the poor, SC and ST households in the project districts.
- Sensitization of project staff to anticipated social risks and project mechanisms to mitigate them;
- Documentation of locally prioritized exclusion, gender and tribal development priorities in the Area Inception Reports, Livelihood Identification Process and finalization of implementation action plans.

- Pre-implementation consultations, sensitization and rapport building with PRI and community leaders from all social groups, specially upper caste and non poor; participatory beneficiary selection process is endorsed by the Gram Sabha for legitimacy; consultations with government and NGOs to understand the socioeconomic and political environment of the area;
- Participatory Beneficiary Selection based on social mapping and wellbeing grouping to identify the poorest households, regardless of BPL status.
- Promotion of social cohesion and social capital formation through PRA exercises and the community resource persons;
- Saturation Coverage and Mobilization to include all identified households
- Mobilization of the vulnerable social groups and social inclusion visualized as a long term, process oriented strategy and made the core objective of the component on Institution building and Social Empowerment.
- Focus on mobilizing and empowering women from SC, ST and other vulnerable groups in community institutions, and federating them at village and area levels;
- Comprehensive and continuous capacity building programmes will build capacity of the community institutions, the PRIs and other project partners on institutional, livelihood, microcredit and a range of social development, social justice, social accountability and empowerment themes.
- Focus on promoting Bank linkages for 70% of the groups
- Clustering of livelihoods, marketing and value chain development will not only be through demand driven processes but also informed by district livelihood planning processes and the natural resources and markets. Nonfarm livelihoods especially microenterprises linked to trading, handicraft etc will be supported.
- Building institutions around livelihoods. Producer Organisations are community institutions that will be built around common livelihoods.
- The PFT and DPMU specialists on agriculture, livestock, and microenterprises will devise household level interventions targeting the small farmers, landless, wage labor including tribals to ensure appropriate options are presented to households under the project.

Overall, RRLP will identify, institutionalize and empower women from poor households, not only to participate in project components and access project benefits, but also to articulate, negotiate and advocate their key development concerns and priorities with local governance structures, government agencies and the market. It represents a structural response to persistent poverty and vulnerability among the SC and ST, despite several poverty schemes and programmes.

Tribal Development Framework. The project triggers OP 4.10 on Indigenous Peoples, since nearly all the project districts have some tribal population, and the southern Rajasthan districts of Banswara, Udaipur, Chittorgarh, and Dungarpur are predominantly or significantly tribal. The TDF includes provisions for prioritized targeting of designated tribal areas; engagement of dedicated staff for TDF implementation; community disclosure of TDF; pre-mobilization consultations with tribal communities and leaders; tribal focused information campaign; tribal representation and participation in all community institutions and their executive positions and committees; intensive technical assistance and handholding in preparation and financing of microcredit and livelihood plans; accessible information dissemination and grievance mechanisms; engagement with PRIs and tribal development department; periodic community feedback and consultations, reservation for tribals in project structures; and sensitization of project staff and partners on engaging with

the society and culture of tribals in Rajasthan. In addition to internal monitoring, periodic external audits will be undertaken on TDF implementation. OP/BP 4.12 is not applicable as the project components do not involve an infrastructure component and are not expected to involve land acquisition/donation.

Gender Action Plan. The gender action plan includes project interventions on: gender policy for the project society; improved gender balance in project staffing and community resource persons; gender sensitization of project staff, partners and PRIs; women focused community mobilization and institution building; gender sensitization of men within the project as well as PRI processes; training on livelihoods and value chains; supporting innovative projects on gender equity and expansion of women's rights and freedom; supporting young women in skill development and employment; and comprehensive capacity building of women's institutions around social development, accountability and empowerment issues.

Institutional arrangements: The social development staff in the SPMU (state), division (South Rajasthan), DPMU (district) and PFTs (block) will supervise the implementation of the social inclusion mechanisms and strategies on gender and tribal inclusion. The TDF will be anchored with a senior staff at SPMU. A dedicated full time staff will be engaged to supervise TDF implementation in the designated tribal areas of South Rajasthan, and support tribal inclusion in other project districts by working with the SPMU social coordinator. Periodic reporting will be done on implementation of the TDF by the SPMU. Semi annual audit of TDF implementation is planned through an external agency. The key monitoring indicators on TDF implementation will be incorporated in the project M&E and the MIS. Community monitoring including social audits will be institutionalized at the CDO level across the project districts. Training has been proposed at various institutional levels for orientation and capacity enhancement of project staff and beneficiaries to ensure efficient implementation of social inclusion strategy and TDF. Specific capacity building and sensitization of field staff working with the tribals, including primitive tribes, is proposed.

Monitoring and Evaluation. The Gender & Social Development Coordinator(G&SD Coordinator) at the SPMU will be responsible for i) incorporating appropriate monitoring indicators on the social inclusion, tribal development and gender related outcomes and processes in the MIS; and ii) monitoring and reporting on the selected indicators, along with implementation progress of the social inclusion, TDP and Gender actions. The G&SDC at the SPMU will coordinate with the M and E coordinator (MIS specialist) and the district and block level team members to ensure effective coordination. The community would be involved in process monitoring through Focus Group Discussions (FGD) and Participatory Rural Appraisal (PRA) techniques through the participatory committee of the SHG federation. The committee will report on the performance of project interventions and project processes through a quarterly review meeting.

Community level indicators, like % of SC/ST groups formed or % of landless mobilized in SHGs will be recorded through the participatory social mapping, beneficiary selection and household profiling process. These exercises, along with the proposed baseline study, will provide the socially disaggregated baseline data (caste, tribe, gender, poverty and SHG membership status etc). Finally these indicators will be aggregated and input in the MIS and reported through the monitoring and evaluation reports. The project level social inclusion indicators like % female project staff or % of livelihood microplans financed in tribal areas will be input in the MIS in coordination with various project units. The baseline values for these would be zero and periodically updated to agreed target values.

Chapter 1

Introduction

The Government of Rajasthan (GOR) is striving to mitigate the bridge between Bharat- India divide. The State, inhibited by large rural population which primarily depends on agriculture for sustenance, endeavors to usher development in the rural areas. It also acknowledges that significant numbers of families in rural areas are poor and seek government support for uplifting their socio-economic status. *Government of Rajasthan acknowledges the spirit of Eleventh Finance Plan, which highlights "Inclusive Growth"* as paramount for reducing inequities among all social groups and ensuring sound and sustainable growth of the State. The State government's intent is succinctly articulated in following words of Mr. Deependra Singh- State Minister, Govt. of Rajasthan

*"The task of further improving human development in a scenario of shrinking resources, ensuring sustainable livelihoods in an eco-friendly manner and above all ensuring the participation of the poorest of the poor, especially women, dalits and tribals -these are important areas for future action for government and civil society in Rajasthan."*¹

Rajasthan has undertaken several programs for eradicating poverty in the past such as IRDP, TRYSEM, DWCRA, SITRA, MWS etc. The State has also garnered financial assistance from World Bank for several development programs. The most recent for addressing poverty in the state was the District Poverty Initiative Program- DPIP.

1.1 District Poverty Initiative Project- DPIP

DPIP was a GOR project supported by World Bank for alleviating poverty in the seven poorest districts of the State, namely Churu, Baran, Dholpur, Dausa, Jhalawar, Rajsamand and Tonk. The project was designed and implemented to address the high chronic poverty levels in Rajasthan.

The long-term goal of the project was to reduce poverty in these selected districts of Rajasthan which are amongst the poorest in the State. The project's development objective was to improve the economic opportunities, living standards and social status of the poor in selected villages of these districts by (a) mobilizing and empowering the poor and helping them to develop strong grassroots organizations that facilitate access to and participation in democratic and development processes; (b) supporting small-scale sub-projects that are priorities chosen, planned and implemented by the poor; (c) expanding the involvement of the poor in economic activities by improving their capacities, skills, access to social and economic infrastructure and services, and employment opportunities; and (d) improving the abilities of non-government, government and elected government (Panchayati Raj) institutions to hear, reach and serve poor clients, i.e., to function in a more inclusive and participatory manner.

The DPIP project commenced in 2000 with an aim to improve the levels of economic activity, productivity and income of targeted 100000 BPL families of 7039 villages of seven selected districts. The project was implemented through Non Governmental Organizations (NGO).

¹ GoR, *Human Development Report- 2002*, Planning Department, Jaipur.

The above aim was to be achieved through organizing the poor into common interest groups (CIGs), providing them with assets, federating them and then linking them to markets². The targeted beneficiaries included socially and economically disadvantaged households, particularly scheduled castes, scheduled tribes, women, female-headed households and the landless.

The project, completed in 2007, targeted about 100,000 poor households. Some 23065 CIGs were formed, of which nearly half were livestock and dairy groups. Of these, some 4347 CIGs were linked to the Rajasthan State Dairy Federation for marketing and technical services support. Several cluster federations of dairy, livestock and non-farm CIGs were also facilitated through the Non Governmental Organizations (NGOs).

Data from the DPIP Impact Evaluation shows that households financed by the project increased their incomes by 20 percent. Other outcomes of DPIP included: some 96,000 poor women organized for the first time into community groups, and some \$35 million leveraged through Government programs as additional financing for livelihoods activities³.

The impact evaluation of the project revealed that the project achieved significant results viz., (i) assets were intact with CIGs, (ii) 82.14 percent CIGs had shown full utilization while 5.36 percent showed partial utilization, (iii) around 20 percent CIGs acquired additional assets through bank linkage, and (iv) the average income increased by 78 percent over the base year 2001. The other positive impacts from implementation of DPIP include income from animal husbandry increased by 267 percent, around 95 percent members of CIGs getting sufficient food daily year round, increase in irrigated area from 1 bigha to 4 bighas for land based groups.

1.2 Key Lessons Learnt

The seven year long project provided several lessons for poverty reduction projects. Some of the key lessons from DPIP were:

- **Mobilization of the vulnerable social groups and social inclusion requires focused long term strategy.** Migrants, households with aged persons, persons with disability, remote tribals, chronic sick and other vulnerable groups need a focused strategy for mobilization into SHGs.
- **Group Capacity Building.** Sustainability of CIGs and promotion of livelihoods of the poor need the groups to have common vision, values and understanding. The *Group Formation process should be flexible, based on proven processes and mechanisms.*
- **Social Mobilization and Capacity Building should be result oriented and need to be continued through the project, both for communities and staff.**

² The Project aimed at improving the levels of economic activity, productivity and income of targeted 100000 BPL families of 7039 villages of seven selected districts. The project is being implemented through Non Government Organizations (NGO) by forming Common Interest Groups (CIGS) and allowing them to select and implement a sub-project of economic/social benefit. These sub-projects may be of community Infrastructures, Land Based, Social Services or Income Generating in nature.

³ The total project cost as per project appraisal document (PAD) was Rs. 6436.3 million but due to dollar deviator the final cost was Rs. 5889.9 million. The project financing comprised of 80% contribution by World Bank, 15% by State Government and 5% by beneficiaries. The World Bank reimbursed the expenditure incurred. The level of beneficiary contribution is sector specific and 10% to 20% of the total sub-project cost.

- **Community resource persons are an important resource pool.** The Social Activists, Para-Workers and Resource Persons drawn from the village are a valuable resource which should be used by development programs of the line departments.
- **Emphasis on Bank-SHG Linkages.** There is a need to build borrowing capabilities of CIGs so that banks are able to lend to them. High subsidies do tend to reduce group ownership and stake in assets and reduces their sustainability.
- **Greater Convergence with Line Departments.** The livelihood assets generated by the project need to be supported with convergence and coordination with PRIs and other line departments related to health, education, forests, social welfare, rural development and rural employment. DPIP should link with programs like NREGA to create an infrastructure that can be used by CIGs.
- **Informed selection of livelihoods.** Only demand based selection of livelihood activity is likely to have sustainability issues, unless it is also informed by local market opportunities, institutional partnership and linkages. DPMU should provide technical inputs and knowledge on more remunerative livelihood choices
- **Livelihood sustainability needs horizontal and vertical clustering.** The project experience shows that livelihoods will be more sustainable when similar CIGs are linked horizontally to markets and technical support; and vertically to higher level federations.
- **Collective Marketing Activities:** The Producer Companies have successfully demonstrated their ability to undertake collective procurement of agricultural inputs, agri-output and market them for the benefit of the small and marginal farmers and NTFP collectors.
- **Non-Farm Livelihoods:** Government and development projects should focus on promotion of non-farm livelihoods of the poor, due to limitations of other viable and feasible livelihood opportunities
- **Building New Institutions around Livelihoods:** CIGs have inherent limitations to their capacities, and will need linkages with new institutions around livelihoods like Dairy, Agriculture, NPM, Marketing, NTFP, etc.
- **PRI/ NGO Involvement:** Effective involvement of PRIs members is desired from the beginning in selection of the poor people. A core team at the block level should verify the credentials and status of the poor as at present 18-20 percent of BPL are not actually BPL.
- **Land.** DPIP did not trigger the involuntary resettlement policy of the Bank, but had envisaged voluntary land contribution for rural roads and community infrastructure. Most community infrastructure projects involved construction of panchayat bhavan, it is understood, which were on panchayat land and did not involve land acquisition or voluntary land donation. Most of the roads upgraded were kucha village roads. The ICR or impact evaluation reports did not make any adverse reference to any safeguard issues related concerns on land.
- **TDP.** The project interventions on social mobilization, income enhancement and capacity building were implemented in the tribal areas of DPIP, along with other areas. Tribals were mobilised along with other social groups. A significant percentage of convergence activities took place with the participation of Sahariya Tribals. These activities included special low cost housing and joint forest management activities where Sahariyas were paid wage labor for forest protection activities and allowed to collect minor forest products and grass from the forest enclosures. Overall implementation of CIF was rated satisfactory, including in tribal

areas, despite significant capacity limitations within the community as well as in the PMUs and lack of proactivity.

DPIP has had positive short-term impact on economic and social status of the beneficiaries, despite several constraints. The GOR has been proactive in launching various policies and schemes that when converged can generate enhanced incomes for the rural poor. The State is committed to address poverty and provide livelihood opportunities for rural poor, and scale-up the success of DPIP-1 through the adoption of rural biased policies, key empowerment components like SHG formation and enhanced skill development for the rural poor⁴, appointment of DPIP Project Director as Project Coordinator and expanding the state-level team of development professionals for the proposed program.

In the above context the State government approached the Bank to continue support through a follow-on project that will scale-up the successful results from the first attempt.

1.3 Rajasthan Rural Livelihood Project

The GOR is proposing to undertake the Rajasthan Rural Livelihood Project (RRLP), as a follow on project of the GoR the previously completed DPIP, with the financial assistance of the World Bank.

The project vision is to enable 4.00 lakh rural poor households of 17 selected districts of Rajasthan to escape poverty with an enhanced quality of life. The RRLP aims to increase and sustain income of the poor, especially women, in 17 districts (Banswara, Baran, Bikaner, Bhi1wara, Bundi, Chittorgarh, Churu, Dausa, Dholpur, Dungarpur, Jhalawar, Karauli, Kota, Rajsamand, Sawai Madhopur, Tonk, and Udaipur) in Southern and Southeastern districts of Rajasthan.

The **project objective** is *“to increase and sustain income of the poor especially women in selected districts of the State.”* This would be achieved through social inclusion and community mobilization; building sustainable member-based organizations of the poor; creation of linkages between these organizations and financial (banks and insurance companies) and other service providers; and new livelihood strategies that are adaptable to climate change and improved access to social security/ protection including food security, fodder security and health risk.

The RRLP has conceived the tasks of sustainable livelihood promotion, as already discussed in the project strategy section, broadly divided into five components:

1. Institution Building and Social Empowerment (IBSE)
2. Community Investment Support (CIS)
3. Skill Development & Employment Promotion(SDEP)
4. Climate Change Adaptation (CCA)
5. Project Implementation Support (PIS)

The first four components are community level interventions. The fifth component describes the institutional mechanisms that will be put in place to facilitate the four intervention components.

⁴ State of Rajasthan has already announced Rajiv Gandhi Skill Schools.

Component 1: Institution Building and Social Empowerment : RRLP seeks to address the lack of 'organization' amongst the poor which is a significant cause of their poverty. Individually the poor lack voice and often do not receive the necessary support to improve their life and livelihoods. RRLP will follow the tested model of forming community institutions at various levels and for different purposes, help the communities find their voices, and route support through such institutions, help them access and utilize financial and other support and help make them more sustainable. In order to achieve these objectives, the following sub-components have been identified:

Establish Project Facilitation Teams - This sub-component will support establishment and operations of the field based project facilitation unit called Project Facilitation Teams (PFTs). The PFTs will provide support to the initial social mobilization and beneficiary identification processes in the villages and subsequently intensive, hand-holding support to SHGs/USs throughout the process of the latter's formation and capacity building. The project will eventually engage about 110 PFTs each comprising five specialists. One PFT will be in charge of about 30-40 villages and support all the SHGs in each village.

Community Mobilization - The SHGs formed in each village will be further federated into Utthan Sansathans (USs) or CDOs. The USs are the second tier of community institution to be built within the project. Each US will have as its members all the SHG members in the village and will be managed by an elected body drawn from the SHGs. The initial role of the US will be to act as an intermediary organization for the channeling of project funds i.e., seed money for productivity enhancement to the SHGs. It will also take up issues of common concern to the membership of the SHGs in a village, such as common social issues and conflict resolution amongst and within SHGs. The USs will also have separate subcommittees to address issues of social accountability, community procurement and fiduciary norms.

Facilitating and Capacity Building of Community Institutions - This component will also support training and part of operational cost of village level service providers who will provide assistance to SHGs and USs. Few types of community level experts are envisaged like Village Resource Persons (VRPs), Para-workers, community Animators, SHG-Bookkeepers. VRPs and SHG Bookkeepers will primarily help USs and SHGs keep accounts.

Component 2: Community Investment Support - The objective of this component is to develop the capacity of SHGs to start livelihoods initiatives, and to strengthen their business operations through producer based federations, companies, and cooperatives. Mechanisms to identify and support innovative approaches to help the rural poor to organize themselves around livelihood based businesses will also be supported in this component. In addition, the component will facilitate and promote people-private sector partnerships (PPP) through facilitating linkages with commercial banks and the private business sector. This component will have four sub-components. The Project will facilitate the community to 'invest' both financial and other resources in their own livelihoods. This investment will be partly financial, where community institutions at different levels will be provided revolving fund grants which will be passed on the households as loans. The Project will also invest in training of households, developing linkages with governmental and private agencies, provide support of sectoral specialists and foster innovations so that the financial investments are utilized well. In order to achieve these objectives, the following three sub-components have been conceived:

Community Investment Funds

SHG Fund. Under this fund, SHGs will receive a loan through CDOs when they reach a certain level of maturity, as measured by a predefined milestone in the PIP. This startup fund is envisaged as a method of capitalizing the poor who constitute the primary membership of the SHGs. The use of this grant will be demand driven and may be used by the SHG as a leveraging amount (margin money) needed to draw in further funds from the banking system or other government sources.

Livelihood Investment Fund. The Livelihood Investment Fund (LIF) will be released for those SHGs that have matured on the basis of a Livelihood Plan of the SHG. This would be released as a grant from the Project to the CDO. The CDO will give this as a loan to the SHG. The PFTs will work very closely with the CDOs and SHGs in formulating livelihoods plans based on the local resources and markets. Based on DPIIP experience, the typical livelihood activities supported by the livelihood plans are expected to be: animal husbandry (goat-rearing and dairying), natural resource management (small scale agriculture, horticulture, landlevelling, vermicomposting, forestry and orchards) and nonfarm microenterprises (weaving, stitching, trading etc)⁵. A negative list of activities has been prepared that would exclude projects involving adverse social and economic impacts like loss of land, structures, livelihoods and incomes.

CDO Fund: Experience shows that poor households borrow money at very high rates in case of an emergency. In the context of Rajasthan food, fodder and health are the main reasons to borrow in times of distress. This often leads to dispossession of productive assets and loss of livelihoods. RRLP will support primary federations of SHGs to allocate dedicated resources for financing health, food and fodder expenditures and to ensure that resources for livelihood assets are not compromised. Under this arrangement, poor households will be encouraged to contribute savings towards a CDO Fund. In times of emergencies or natural calamities, loans will be given to member households at nominal interest rates. CDOs would also be able to use these funds to make bulk purchases of food & fodder and distribute as in-kind loans.

Partnership Development - This subcomponent will support activities and services that improve the quality of service provision by private, public sector, and civil society service providers. The subcomponent will support technical assistance for major livelihood activities such as agriculture and livestock/dairy through strategic public-private partnerships through contracted services with research organizations, private sector, and technically competent civil society organizations. These sector support organizations will provide technical know-how, critical market linkages, and capacity building support to community organizations mobilized and formed by the project. The specific activities under such outsourced technical assistance would include a) capacity building of SHG Federations and MFIs in microfinance management and bank linkage, b) technical know-how and linkage building for value chain investments, c) technical

⁵ In DPIIP, Animal Husbandry related activities comprised the largest component, accounting for 8,555 (49%) of all the CIG groups created. Natural Resource Management related activities comprised only 14% of activities initiated. 27% of the total CIGs, about 50,000 households took up 48 different non-farm livelihood activity, of which Retail Trading, Tent House and Readymade Garment Stitching accounted for almost 50%.

training systems development in agriculture/dairy/handicraft sectors for community organizations and Para-workers, and d) establishing market linkages for sustainable buyback of producer organization products

Value Chain Development - This sub-component will support SHGs engaged in the common livelihoods activity to form a federation i.e., producer organization to leverage on economies of scale to access wider markets and make collective investments in value addition. Such livelihoods federations will legally take the form of either Producer Companies or Cooperative Societies, depending on which Act the federation will be registered with. The individual SHGs engaged in specific livelihoods will become shareholders or cooperative members under the livelihood federation. The project will provide a one-time grant in the form of working capital to each federation upon approval of its business plan. The federation will use the grant money to raise additional funding from commercial banks on commercial terms. The one time grant is required to demonstrate the business model of the producer company and in the process increase the risk appetite of the commercial banks and other financial institutions that are reluctant to provide a line of credit to the federations based on their business plan.

Subcomponent 3: Innovation and Research - The project will support innovative pilot activities that have potential for scaling-up and replication. Over the period of implementation in the project many opportunities typically present themselves that have the potential for being integrated into the project. Key activities that could be supported include the piloting of innovative approaches for building business based federations of the rural poor, new methods of linking up the poor to modern markets, organizing of forums and platforms that promote innovations and market linkages with new partnerships.

Component 3: Skills Development and Employment Promotion - The objective of this component is to enable the project beneficiaries to capture new employment opportunities arising out of the overall growth of the Indian economy, through the establishment of a structured mechanism for skill development and job creation. The project would identify suitable partners for implementation of this component. These partners would be contracted to provide short duration vocational training opportunities to the unemployed population, particularly the youth drawn from poor households, in the project area. The trainings, which will cover such skills that are required by growing service and industry sectors of the wider economy, will be conducted by selected professional institutions, which will also be responsible for finding employers for the trainees. The purpose of training is for job creation for the youth. Hence the project will facilitate through various mechanisms, such as accreditation, and partnerships with industry bodies job placement for the trained youth. Activities such as organization of district and state level job fairs will be executed by the project. In addition, post-placement surveys will be conducted to determine post placement needs of the migrants and tailor make the trainings and services required by such segments of the target group.

Component 4: Climate Change Adaptation - The objective of the Climate Change Adaptation Component of the RRLP is to develop and implement drought adaptation mechanisms and institutional models – at the state, district and local level - for a more effective delivery of assistance to drought-affected communities through a better coordination, convergence and enhancing of various programs, currently delivered by different departments/institutions. It also aims to assess and recommend specific measures to strengthen the policy and incentive framework for supporting the process of adaptation

in Rajasthan. This includes the following two subcomponents in the Climate Change Adaptation Component of RRLP:

Planning and Implementation of Adaptation Approaches. The objective of this subcomponent is to design and implement adaptation approaches at the field level that can be supported by governmental programs such as NREGS, watersheds and social forestry. Activities will be in three thematic areas: (i) community water resources management, (ii) diversification of farm and non-farm livelihoods and (iii) climate risk management tools.

Strategic Policy Support and Knowledge Development. The objective of this sub-component is to develop a strategic framework on climate change adaptation for Rajasthan. This will be undertaken through (i) review of the state's priorities on climate change and develop guidance for state policy support (ii) identify a framework of opportunities for developing synergies in the ongoing government and non-government programs towards strengthening climate resilience. A State climate change action plan may be considered through technical assistance support and a proactive stakeholder engagement process in this subcomponent. Stakeholder workshops, technical reports, training programs and dissemination materials are included in this subcomponent.

Component 5: Project Implementation Support - The component will facilitate various governance, implementation, coordination, learning and quality enhancement efforts in the project. It comprises the following three sub-components:

Governance Management - This sub-component will support various measures related to the overall governance of the project to ensure: i) transparency with regards to project fund use and business processes; ii) proper and speedy response to grievances related to project implementation in compliance with rules and regulations; and iii) information dissemination targeting relevant Government agencies, as well as general public, in accordance with the project requirements and in conformity with the Right to Information Act (2005). A governance and accountability plan (GAC) has been prepared that provides the basic framework for all the actions required

Project Management - The objective of this sub-component would be to establish an efficient, effective and responsive management system to implement all the project activities

Monitoring and Evaluation - This sub-component will support project monitoring and learning activities, including baseline studies, mid-term review, and impact studies. Computerized financial management and management information systems will be established at SPSU, DPSUs, and PFTs to ensure close monitoring of fund flow and implementation progress (details are provided under Annex 1 for Results Framework).

The RRLP would build on the experience from DPIP, and other ongoing livelihood projects in India, particularly in adopting a group-based savings and lending strategy, which tends to be more sustainable. This, along with federating groups in higher-level institutions increases their "voice" and bargaining power with the private sector, market and other state actors. A new dimension of the project will be an emphasis on economic and resource planning, and technical support, as a means to support livelihood options that are better adapted to long-term climate change. The RRLP, coupled with the State government's ongoing programs, would provide a comprehensive program of livelihoods support in the

poorest districts of Rajasthan.

Chapter 2

Social Assessment

As part of the preparation of the RRLP, a detailed Social Assessment (SA) has been conducted. The SA builds on the studies, findings, consultations and community interaction processes initiated by the GOR under DPIP and other government departments, and NGOs.

The purpose of SA to inform and strengthen project design by knowing the social diversity in the project area i.e. existing social groups, their interdependence, social practices, level of participation of different social groups among different Institutions and possible positive and negative impacts of the project. Social Assessment is an analytical and participatory process that provides a framework for prioritizing, gathering, analyzing, and incorporating social information and participation into the design and delivery of World Bank supported development operations. It is used frequently to clarify and define intended social development outcomes, analyze social issues and solicit stakeholder views on the design of the interventions. A social assessment is made up of analytical, process, and operational elements, combining (a) the analysis of context and social issues with (b) a participatory process of stakeholder consultations and involvement, to provide (c) operational guidance on developing a project design, implementation, and monitoring and evaluation (M&E) framework. It helps make the project responsive to social development concerns, including seeking to enhance benefits for poor and vulnerable people while minimizing or mitigating risk and adverse impacts.

2.1 Objectives of the Social Assessment

The *objectives* of social assessment are:

1. To provide relevant social analysis inputs and recommendation that will promote equity and social inclusiveness at all levels.
2. To identify the potential positive and negative project outcomes and outline the strategies for participation, tribal development and gender action to ensure inclusion, and social cohesion among the key project stakeholders.
3. Since significant tribal population resides within the project area. It becomes imperative to develop a Tribal Development Framework, which will provide a framework to ensure Tribal participation.

2.2 Framework of Analysis

The field based study was carried out in 24 villages in 12 development blocks in six districts out of 17 Districts which will be covered by the (DPIP) RRLP. The village selection was based on its demographic and ethnic composition. As the project will be covering a large number of tribal districts, attempt was made to cover scheduled tribe and scheduled caste

population. Villages selected had at least 30 percent population representing these groups. This report is based on collation and analysis of village level information of the sampled villages. The focus of the report is on identifying vulnerable/ disadvantaged groups, analysis of the livelihoods of the identified groups, understanding the causes and extent of their poverty and suggesting sustainable mechanisms for promoting their livelihoods.

This report is an attempt to provide a lens understand the variety and degree of poverty in the project area prior to the actual implementation of RRLP. Finally, this social assessment may help in developing an understanding about the strategy of intervention for the proposed RRLP; in 17 districts in phase-2 with special emphasis on poor and the ultra poor-scheduled tribes and women residing in the project intervention area.

2.3 Methodology

The overall process of social assessment has been accomplished on the basis of secondary and primary data analysis and other studies as stated in the ensuing discussion. The study has adopted the following mix of quantitative and qualitative methods. The approach for social assessment included:

2.3.1 Secondary data analysis

Various secondary sources have been scanned like census of Rajasthan 2001, Human Development Report 2002 and its update 2008, district human development profiles of select districts, Directorate of Economics and Statistics Data profiles, Ajeevika- UNDP Report, Microfinance Sector Report- 2008, National commission for schedule Tribes Report, PEDO impact Assessment, Rajasthan DLHS-3, Eleventh Five Year Plan- Inclusive Growth, Status Study of Tribal handicrafts- An option for Livelihoods of Tribal Communities in State of Rajasthan, Health status of Tribal's of Rajasthan, websites of districts and state departments and so on. It has relied on various past studies by research organizations and individuals who have well researched the state of Rajasthan in the past. The individuals involved in social assessment have also relied upon their past experience of the culture and society of Rajasthan.

2.3.2 Primary Data Analysis

Primary data and information was collated through participatory field exercises carried out in all sampled villages. The primary sources included, observation methodology, participatory rural appraisal and questionnaire based household survey for the sample villages.

The village PRA process was simultaneously done when household survey was conducted. Group discussions were held with villagers that included vulnerable groups like ST, SC and OBC communities. Given the time frame of the study, women were part of the group discussion wherein in women's issues were identified. A village profile was prepared having social and resource map. It was ensured that the overall process is extremely participatory. The institutional/ stakeholder analysis and livelihood analysis of the village were critical components of the study and analysis.

Table 2.1: Tools Used for Data Collection

Transact Analysis	To ascertain the configuration of the hamlets and the distribution of the natural and the man made resources with respect to the different communities in the village.
Village Mapping	Caste-wise distribution of the resources like irrigated and non-

		irrigated land, livestock, population, drinking water resources, water resources for irrigation, forest and number of households. Education, the general topography and settlement pattern of the village. Man made structures like schools, anganwadi, etc
Focused Discussions	Group	To identify different social and economic groups in the village and to enumerate the characteristics and features of the groups. To ascertain the activities and enterprises that could be undertaken in the areas. To ascertain the state of health and to understand the status of women in the village and to gain an understanding of the gender related issues. Focus group discussions were held in all the 24 villages, specially focusing on scheduled tribes, scheduled castes, women and minorities. Tribal FDGs were given importance to assess broad community support and informed consent of the discussants.
Limited Survey	House Hold	Structured household schedule focused on the social, economic, political, institutional, dimensions of rural life and livelihoods in the selected villages. The research staff interviewed both male and female members of the household. A household sample survey was conducted in local language, using pre-tested survey instruments (annexure A).
Institutional Analysis		To assess the villagers' perception of the services that they receive from various government and the non-government service providers and institutions
Livelihood Analysis		To identify the livelihood options available with the villages round the year.
Village Profile:		The profile of village covering all socio-political and economical aspects was prepared in consultation with the villagers/ PRI representatives etc.
Interviews and Consultations with Officials and NGOs	and with	The field team held interviews with representatives from the key stakeholder groups, including representatives from local government, block office, PRI representatives, local community groups, and NGOs active in the area, and representatives from academic and research institutions (annexure D).

2.3.3 Consultations/ Meetings

The social assessment of the poor and the vulnerable group would be insufficient or hypothetical, ignoring consultations/meetings with the stakeholders. Thus, consultations/meetings at all levels were carried out, beginning from the target community itself, the PRIs and the local administration, various government departments and the NGOs actively involved in the rural development work so as to know their perception about poverty and possible solutions for sustainable livelihood.

The Key Issues Investigated

- Who are poor and vulnerable groups in the project area
- Forms of Social Exclusion

- Major obstacles in preventing the poor from moving out of poverty
- Impediments in mobilizing the poor
- Institutions of the vulnerable groups
- Indicators of exclusion
- Factors responsible for inclusion/exclusion of the poor from the existing institutions
- Conflicts and types
- Impact of conflict on the poor
- Conflict mitigation mechanisms available in the villages

2.4 Selection of the Sample

The RRLP (District Poverty Initiatives Project-2) is proposed in the 17 districts of the state of which seven districts are from DPIP- 1 and ten are new districts. Therefore for Social Assessment and Tribal Development Framework Study, 6 districts out of 17 project district were selected as sample. The choice of sample districts are influenced by four factors: (i) Geographical coverage; (ii) overall development of the districts measured in terms of HDI- Accordingly districts are classified into three strata as (a) High; (b) Middle; (c) Low. Two districts from each stratum have been selected and (iii) proportion of scheduled tribe and caste population; (iv) Two districts from previous DPIP and four Districts from new project area. From each district two blocks were selected and from within each block two villages were selected. 24 Villages were selected. Blocks were selected with having 30 percent or more of ST and SC population. The village population has more than 30 percent combined population of ST and SC. The below poverty line (BPL) households, scheduled tribes, scheduled castes, women-headed households, minorities and other marginalized social groups were identified at the village level. .

Districts: Six districts were chosen according to geographical regions. RRLP would be in 17 districts (Baran, Churu, Dausa, Dholpur, Jhalawar, Rajsamand, Tonk (old Districts) and Banswara, Bhilwara, Bundi, Bikaner, Chittorgarh, Dungarpur, Karauli, Kota, Sawai Madhopur and Udaipur (new districts). Thus, of these 7 are old DPIP districts and 10 are new districts. The sample comprised of 2 old districts and 4 new districts. There is a regional representation of districts with sample. The selection was based on human development indices and proportion of scheduled tribe and caste population. Effort was made to include at least two predominately tribal districts. The districts selected for social Assessment were as shown below:

Districts	Region	Justification for sample districts
Old DPIP Districts		The choice of sample districts are influenced by three factors: (i) Geographical coverage; (ii) overall development of the districts measured in terms of HDI and (iii) proportion of scheduled tribe and caste population. Accordingly districts are classified into three strata as (i) High; (ii) Middle; (iii) Low. Two districts from each stratum have been selected.
Baran	North-East	
Rajsamand	South	
New Districts		
Bikaner	North-West	
Karauli	East	
Banswara	South	
Chittogargh	South	

Blocks: From each district, two blocks each were selected, thus a total of 12 blocks were selected. The indicator used is SC/ST/OBC population proportion based on 2001 census. The selected blocks were:

No.	District	Blocks	ST			Population
			%	SC%	OBC%	
1	Banswara	Kushalgarh	88.7	2.3	2.6	29012
		Sajjangarh	85.3	4.1	6.9	28864
2	Karauli	Hindaun	16.6	32.4	40.0	51755
		Sapotra	37.6	21.8	24.0	50963
3	Rajsamand	Kumbhalgarh	27.1	9.5	18.1	31142
		Khamnor	23.3	10.7	27.5	42552
4	Baran	Kishanganj	33.9	13.7	41.0	30967
		Shahbad	37.1	16.8	37.3	29135
5	Chittorgarh	Pratapgarh	59.9	7.9	21.1	58174
		Arnod	67.9	6.2	16.4	27987
6	Bikaner	Kolayat	1.8	22.6	35.8	43436
		Bikaner	1.7	23.0	34.2	87725

Villages: From each block two villages were selected using ST/SC/OBC population (30% share). From the list having 30 percent ST/SC population, two villages on the top were selected from each block (the villages would be randomly selected). Thus, in all 24 villages were chosen for field survey.

Households: In the first step, village listing was done. From within the village, 20 households were selected giving proportion representation to all social and economically deprived sections like scheduled caste households, scheduled tribe households, women headed households, marginal and small farmers, landless, shifting cultivators and minorities. The household survey tried to cover at least 20 percent of the total village population as contact points either through direct administration of schedules or FGDs and individual meetings. Information was collected through structured schedule at the household level and village level.

2.5 Study Coverage. Based on the sampling approach described above, the SA focused on the following districts, blocks, villages and social groups

S.No	District	Block	Villages	Social Groups
1.	Bikaner	Kolayat	Chak-Chani	Rajput, Brahmin, Nayak, Meghwal, Soni and Luhar
			Salasar	Meghwal
		Bikaner	Barala	Meghwal, Daroga
			Bherupa	Meghwal, Nai, Kumhar, and Bhatt
2.	Banswara	Sajjangarh	Lasodiya	Bheel, Rawal, Yadav, Dewda, Garasia
			Pandwal Aukar	Garasia, Bheel, Harijan
		Kushalgarh	Parnala Himmatpura	Rajput, Harijan, Bheel, Labana Chamar, Katara, Bheel

3.	Baran	Shahbad	Hattari	Chamar, Bohi, Prajapat, Sahariya, Bheel
			Hatwari	Kachi, Kalal, Chamar, Muslim, Sahariya
		Kishanganj	Khalda	Sahariya, Bairwa, Aheri, Meena, Dhakar, Panchal
			Rampuriya jagir	Bairwa, Meghwal, Sahariya, Harijan Kumhar
4.	Rajsamand	Kumbhalgarh	Siya	Rajput, Meghwal, Gamati Bheel
			Jardaya	Jogi, Gamati Bheel
		Khamnor	Kama	Balai, Luhar, Rajput Gamati Bheel, Brahmin
			Kuncholi	Gayari, Raigar, Brahmin, Gameti, Meghwal, Paliwal, Rajput, Rangaswami, Luhar
5.	Chittorgarh	Around	Veerwali	Meena, Chamar, Meghwal, Raidas, Aajana
			Naya Khera	Meena, Thori, Katara
		Pratapgarh	Mohakhampura	Rajput, Daroga, Kumawat Bheel, Muslim, Kalal
			Jaswantpura	Nayak and Meena
6.	Karauli	Hindaun	Liloti	Meena, Mahajan, Muslim, Harijan
			Fazalabad	Jangid, Brahmin, Kumhar, Soni, Meena, Harijan
		Sapotra	Govindpura	Meena, Brahmin
			Kachroda	Meena, Bairwa, Harijan, Jogi, Khati, Rana & Nai

3 Outputs

The report has the following constituents:

- Social Assessment Report
- Tribal Development Plan
- Gender Action Plan

Data Analysis

Data was analyzed using SPSS version 15. Both bi-variate and tri-variate tables were generated keeping RRLP project/ SA objectives in view.

Stakeholder Consultations/ Workshops

Two district- level and one State-level workshops were organized wherein draft Social Assessment report was presented. These workshops were organized with the help of SMU

and district administration wherein all stakeholders (representatives) were invited to comment on the report. The comments were incorporated in the report. The districts consultations were held at Rajsamand and Banswara. The state-level consultation was held in Jaipur.

Annexure

In addition, the SA includes annexes on specific issues, such as: the itinerary of the social assessment process, relevant maps, minutes of meetings and consultations with the Indigenous Peoples and other key stakeholders, financial implications and a proposed budget and plan to follow through with the recommendations, and an outline for the Indigenous Peoples Plan (or Indigenous Peoples Planning Framework).

- Minutes of district and state consultations

- Supplementary attachments

- Completed survey schedules

- Records of village consultations

- FGDs

Chapter 3

Poverty and Social Exclusion in Project Area

1 The State

Rajasthan is one of the largest states of India. It is lying between 23°30' and 30°11' North latitudes and 69° 29' and 78° 17' East longitudes at the northwestern part of India. The State is blessed with diverse geographical features: in the west the Thar-desert, south is relatively green and has significant forest cover, east has ravines and dang, central is semi arid and the Aravali range bisects the state from north to south.

The State has large area categorized as semi arid, as the average rainfall varies between 100 mm (western Thar) to 650 mm (southern), most of which falls from July through September during the monsoon season. Similarly, Rajasthan experiences extreme temperatures. The average temperature in winter ranges from 8° to 28° C (46° to 82° F) and in summer the average temperature range from 25° to 46° C (77° to 115° F) making the region parched and drought-prone.

Seen from agro-climatic and social perspectives, there are four loose geographic groupings:

Geographic Groupings	Districts	Topography	Livelihoods	Social
West	Jaisalmer, Barmer, Bikaner, Jalore, Jodhpur, Nagaur, Pali	heart of Thar desert, is arid and sparsely populated	depend on one millet crop, livestock, handicrafts, extensive out migration	extremely orthodox, with rigid and rather unequally defined caste and gender relations.
North	Churu, Sikar, Jhunjhunu, Ganganagar and Hanumangarh	arid to semi-arid		human capital and other social attainments, better educational standards at all levels have also ushered a more liberal social environment here.
East/South Eastern region	Ajmer, Alwar, Bharatpur, Dholpur,	less arid, and farmers in large parts of it have	reap benefits of the Green Revolution,	varied in many locales; middle/peasant

	Jaipur, Dausa, Swai Madhopur, Kota, Jhalawar, Bundi, Baran and Tonk	benefited from ground water (north-east) and some surface water (south-east)	region has experienced some industrialization	castes control land and hence define the agrarian structure, women to join the labor force: sex ratios therefore are better chronic malnutrition witnessed in pockets, severed entitlements
Southern	Bhilwara, Rajsamand, Banswara, Udaipur, Chittorgarh, Dungarpur and Sirohi	hilly, was thickly forested in the past, higher rainfall	agriculture, particularly in the uplands, is of low intensity and low value.	by people of indigenous communities, is the social and geographic isolation of the ST communities, terrain itself is sub-montage, absence of transport, markets less developed, links with outside world restricted.

2 Main Occupational Categories

The working population is divided into five categories. The current situation and main trends regarding each of these categories across regions in Rajasthan are discussed below.

Owner Cultivation: This is the predominant form of employment in the State across regions/districts. There is visible decline in the proportion of population engaged in agriculture, especially in the tribal south and semi-arid north central regions. There is not much change in the canal irrigated east and the desert west. The percentage of the male workforce engaged in agriculture and allied activities declined by almost 45 percent during 1991-2002 in the tribal south and by 25 percent in the semi-arid north central region. In the tribal south there appears to be a large outflow from the cultivator category to migration. This is also true of semi-arid north central regions too. Diversification, however, is more advanced in the north central regions, with non-farm activities emerging as an important alternative to agriculture based livelihoods in these areas⁶.

⁶ Aravali, undated, Aajeevika- Livelihoods in Rajasthan: Status, Constraints and Strategies for Sustainable Change, HDRC, Discussion Paper Series- 6.

Animal Husbandry: Livestock is another important source of income and means of livelihood for a large number of families in rural Rajasthan. However, a distinct shift in the composition of livestock in Rajasthan is visible. Buffalo is becoming an important animal as it yields milk and dairy linkages have become strong over the years. As observed earlier, grazing lands have reduced significantly and migration of sheep flocks to traditional areas outside the State is also becoming limited. The livestock wealth in Rajasthan today is estimated to be 6.0 crore animals⁷. Though reliable statistics on livestock output is not available, the official estimates reveal that the current output of livestock sector consisted of 10 million tonnes of milk and 18 million kgs. of wool. The importance of dairy cattle for milk has reduced while buffalo is emerging as an important source. Rajasthan's ecological crisis has led to weakening the link between livestock reproduction and the stock of renewable natural resources. Buffalo and goat outnumber cattle and sheep as they have greater capacity to bear drought conditions. The changing agriculture profile of the State also rendered such changes.

Agriculture Labor: Population engaged in agricultural labor is significant in the canal irrigated east and semi-arid north-central region. Agriculture labor hardly exists in the tribal south; this is because the incidence of landlessness in this area is low and the majority of households own some land. The holding size, however, is very small and it is also unproductive. Tribal areas are thus subsistence agriculture; there is little surplus or employment. This leads to migration and wage labor outside agriculture.

Non farm Sector Activities: Non-farm activity is one that is outside agriculture i.e. other than livestock or crop production. However, non-farm activities are negligible in the tribal region, though central Rajasthan has reasonable non-farm activities. In Rajasthan, non-farm activities are largely handicraft based. There are clusters in various parts of Rajasthan. In south Rajasthan, non-farm activities are largely wood based and mineral based. In western Rajasthan, it is animal based- sheep and goat and the associated animal by- products. In north Rajasthan, diversification is more prominent and driven by agricultural raw material. The rural non-farm sector in Rajasthan, on the whole, is not flourishing.

Migration: Migration is a significant activity, especially in tribal south. Traditionally too, Rajasthan has seen migration of certain communities/ groups. For instance, Bagaria community in northern Rajasthan has always migrated to work in brick kilns in Punjab and Haryana. However, now there is in migration into this region because of canal systems. Nomadic communities of western Rajasthan migrate with their animals into Haryana, Uttar Pradesh and Madhya Pradesh. The tribal south has observed migration into Gujarat and Maharashtra. Earlier only certain groups like *purohits* migrated to work as cooks and *mithai* makers, but in the recent times, migration is more of a seasonal nature as there are lot of opportunities in cotton fields of Gujarat. It is estimated that about one-fourth of the workforce migrates, even migration of children is reported⁸. Only select migration is

⁷ In 1997, the total livestock wealth of Rajasthan stood at 54.655 million animals, which was higher by 10.1 percent over 1983. In 1997, the goats constituted 31.1%, sheep 26.7%, cattle 22.2% and buffaloes 17.9% of the total livestock population in the state. The small ruminants account for 57.7% of the total livestock in the state. An important feature of the livestock population in the state is that between 1983 and 1997, while the cattle population declined by 10.1%, the buffalo population increased by 61.7%. In the case of sheep and goat, the population had increased by 8.6% and 9.6% respectively during this period.

⁸ Aravali, undated, Aajeevika- Livelihoods in Rajasthan: Status, Constraints and Strategies for Sustainable Change, HDRC, Discussion Paper Series- 6.

recorded in the population census. There is also significant rural-rural migration in Rajasthan⁹.

3 Human Development Issues

Rajasthan was a state ranking low on human development. Three decades of development up to the early 1980s, the State exhibited slow progress on almost all economic and social indicators. The growth of about 3 percent in gross state domestic product did not result in any growth in per capita income. However, Rajasthan made impressive progress during the 1980s and 1990s. The economy started diversifying and the growth rate shot up¹⁰. School enrollment, literacy, and life expectancy increased markedly, while gender inequity decreased. The poverty headcount declined by more than half. In fact, by the end of the 1990s, per capita growth rates have halved in the first five years of the new century compared to previous two decades¹¹. Livelihood opportunities have improved in the State. However, agriculture is still the mainstay for large numbers of the population; a sector which experiences erratic growth patterns. It is also observed that the State has a regional dimension to its development pattern: some northern and a few eastern districts and most urban areas have exhibited dynamism but the southern districts, in particular, have lagged behind.

Human Development is composed of only three broad variables (with some variants): income, education and health status. Rajasthan's ranking among Indian states has improved from 12th in 1981 to 9th according to the Planning Commission's Human Development Report of 2002. This was the position as seen from data pertaining to 1990s. There has been no official inter-state comparison thereafter. The HDI of Rajasthan is .710 as per the 2008 Human Development Report Update. The comparison of districts on basis of HDI reveals that only Bikaner and Kota are better ranked compared to the state HDI in 2007. Baran is better than the mid-point while other districts are lower on the rung with Banswara at second and Dungarpur at the bottom.

Table: Human Development Index of Project Districts

HDI Indicators	Education			Health		Income		District	
	Net Enrollment Ratio	Literacy Rate	Education	Infant Mortality	Health	Adjusted per capita Income	Income	HDI	Rank
Banswara	32.6	30.4	0.630	109.3	0.309	7283	0.335	0.472	31
Dungarpur	32.0	32.0	0.640	112.0	0.282	7379	0.304	0.409	32
Udaipur	32.4	43.6	0.761	99.0	0.413	9790	0.611	0.595	20
Dausa	32.9	42.8	0.757	81.3	0.591	7750	0.380	0.576	23
Karauli	32.7	44.0	0.767	83.7	0.568	7497	0.364	0.566	25
Sawai	32.5	40.0	0.725	92.0	0.484	9429	0.474	0.561	26

⁹ Surjit Singh, 2001, "Regional Migration in India: Some Issues for Urbanization" in eds. R.S. Sandhu et al. *Sustainable Human Settlements* Rawat Publications, Jaipur.

¹⁰ The main drivers were: diversification of the economy, significant deepening of capital and growth in labour productivity.

¹¹ See Surjit Singh (2008), "Growth Performance of Rajasthan: Status and Constraints" paper prepared for The World Bank, New Delhi Office under the *Lagging States Project*, March. For constraints also see, S. S. Acharya and Surjit Singh (1999) "Economic Performance of Rajasthan" Rajasthan Government and World Bank, June.

Madhopur									
Chittorgarh	32.5	38.0	0.705	102.0	0.383	9839	0.585	0.558	27
Baran	32.7	43.6	0.763	83.3	0.571	10480	0.624	0.653	12
Bundi	32.7	39.5	0.722	84.3	0.561	11164	0.663	0.649	13
Rajsamand	32.6	39.9	0.724	96.3	0.440	10245	0.571	0.578	22
Tonk	32.6	36.2	0.688	96.0	0.443	10160	0.582	0.571	24
Jhalawar	32.1	41.4	0.735	81.7	0.588	8936	0.520	0.614	16
Kota	32.7	54.8	0.736	72.3	0.682	13169	0.803	0.787	2
Bhilwara	32.5	36.0	0.685	100.7	0.396	12830	0.818	0.633	15
Dholpur	32.8	43.0	0.758	90.0	0.504	6658	0.230	0.497	30
Churu	32.5	50.7	0.832	64.7	0.759	5818	0.226	0.606	18
Bikaner	31.6	40.2	0.718	54.3	0.863	12713	0.756	0.779	3

4 Natural Resources, Demographic and Occupational Structure

In this section, an overview of Rajasthan's natural resources, demographic features, employment and occupational pattern, poverty levels are discussed. Nearly 81 percent of the state's geographical area is characterized as either arid or semi-arid or transitional where rainfall is very low and the droughts are a common feature. The livelihood in these parts is largely animal husbandry focused especially on small ruminants.

3.1 Land Use Pattern In last five decades, considerable changes have occurred in the land use pattern in the state. The barren land, wastelands with potential and old fallows have been reclaimed/improved according to their capabilities, brought under forests or arable farming. Forest area has increased by more than 441 thousand hectares of area since 1980-81, but still is only 7.87 percent of geographical area. Net area sown also increased by 1807 thousand hectares. Increasingly land is also being getting converted into non-agricultural purposes because of urbanization, infrastructure projects etc. This led to reduction in barren and uncultivated land, wasteland with productive potential and old fallows. In 2006-07, 48.92 percent of the geographical area was net sown area. The area under pastures and grazing lands is around 5 percent of the geographical area; a matter of concern. Protected forest area in the state is around 32627.95 sq. km.

Districts Percent share in Geographical Area

	Forest	NCA	TCA	Grazing land
Banswara	22.40	47.25	69.70	2.47
Baran	30.88	47.51	66.72	5.11
Bikaner	3.07	38.22	42.81	1.71
Chittorgarh	18.93	42.23	69.70	8.74
Karauli	34.17	37.87	57.14	6.13
Rajsamand	5.42	22.03	32.37	12.69
Rajasthan	7.87	48.92	62.85	4.98

3.2 *Demographic Features*

Rajasthan in 2001 had a population of 56.5 million. Of the total population, 52.1 percent were males and 47.9 percent females. Between 1991 and 2001, the population grew at rate of 2.13 percent per annum. The population density has increased from 129 per sq. km in 1991 to 165 per sq. km in 2001. The gender ratio also improved from 910 in 1991 to 921 in 2001. Both birth rates and death rates have been declining in the State, although slowly. Urbanization has been increasing but the proportion of urban population continues to be small; it was 22.9 percent in 1991 and 23.4 percent in 2001.

3.3 *Literacy Rates and Gender Concerns*

Overall literacy rates in 2001 were 76.2 percent and male literacy rates were higher at 86.45 percent compared to female literacy rate of 64.67 percent¹². Gender differences have reduced but are still significant across districts: Dholpur, Jalore and Rajsamand districts have observed widening gender differences.

3.4 *Work Force and Occupational Structure*

Out of the total population, 42.1 percent are workers who support remaining 57.94 percent who are non-workers in 2001. One of the important features of workforce participation in the State is that between 1981 and 2001, the participation of females in workforce has increased considerably in Rajasthan as a whole but in rural areas, the increase slowed down during the 90s. The male non-worker population is increasing at the State level. The other important aspect is that relatively large proportion of rural people work to earn as compared to that of urban population; and (b) the proportion of urban females reported as working is very small¹³.

As per 2001 census distribution of workers according to the economic activity reflects that primary sector provides employment to 70% of the workforce. The secondary sector accounts for 10% of main workforce. Within inter-sectoral trends women are increasing as cultivators and there is an increase in agricultural labor. A decline in the proportion of total workers engaged in the livestock, forestry and fishing activities has been observed. The employment in construction has increased whereas the workforce in manufacturing has declined.

The structural change in occupations has been slow. Outside agriculture, the work force is still concentrated in few industrial groups like manufacture of other non-metallic mineral products, manufacture of textiles, food products & beverages, manufacture of basic metals & fabricated metal products except machinery & equipment and manufacture of chemicals & chemical products¹⁴. However, there is no doubt that importance of primary sector in GSDP

¹² The female literacy rates have improved tremendously during the decade of nineties.

¹³ In 1991, out of total rural population, 42.04% were workers whereas among urban population, workers were only 27.17% compared to 45.87% and 29.59% in 2001 respectively. Among females, in urban areas, only 7.22% were workers whereas in rural areas as many as 33.25% were workers. These proportions change to 9.55% and 40.63% in 2001 respectively.

¹⁴ These five industrial groups together accounted for 71% of all enterprises and 73% of employment, but 71% of gross value added and 68% of net value addition. This shows that the industrial structure is concentrated in a few manufacturing groups. These are traditional industrial groups with backward linkages in the state. This also indicates non-changing industrial structure and limited impact of opening up of the economy and ineffectiveness of various policies and incentives that were provided or announced since the reforms. There are only a few industrial groups that dominate the industrial structure of Rajasthan (see Surjit Singh, 2007, "Industrial Sector in

has declined and tertiary sector now contributes around 44 percent share to GSDP.

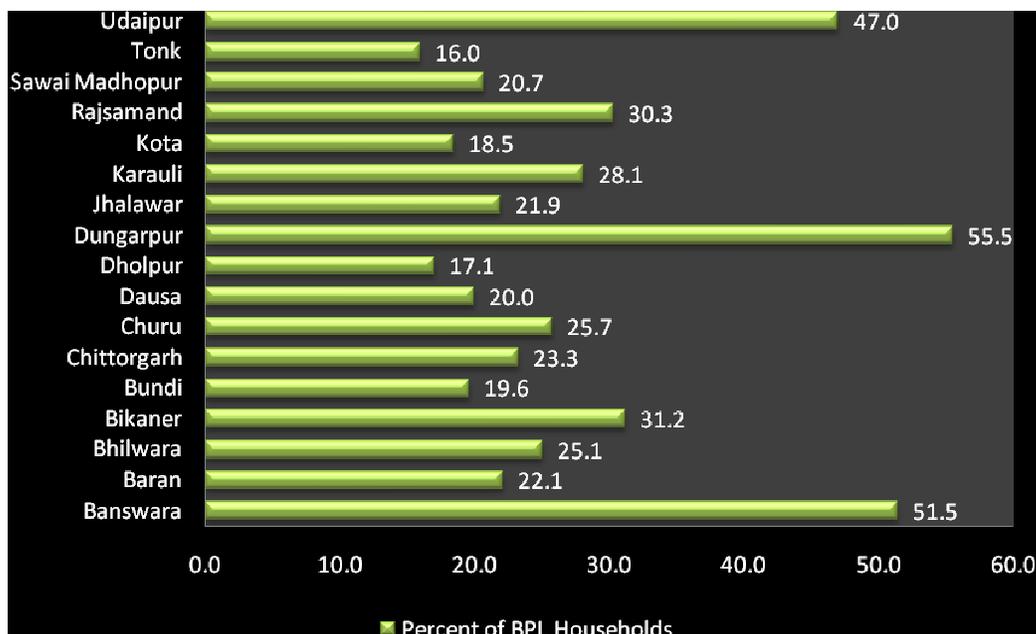
Table 3.1: Distribution of GSDP by Sector (1993-94 prices) %

Years	Primary	Secondary		Services	Total
		Manufacturing	Others		
1993-94	33.98	12.27	27.26	38.77	100
1994-95	36.18	14.10	27.81	36.01	100
1995-96	33.58	15.04	29.10	37.32	100
1996-97	36.43	12.98	26.36	37.21	100
1997-98	34.01	14.49	28.61	37.38	100
1998-99	32.52	13.31	28.53	38.95	100
1999-00	27.49	16.61	33.66	38.86	100
2000-01	27.87	15.22	28.16	43.97	100
2001-02	31.69	13.48	26.38	41.93	100
2002-03	23.58	14.31	29.61	46.81	100
2003-04	32.24	12.23	25.36	42.40	100
2004-05	28.83	13.23	27.56	43.61	100
2005-06	27.74	13.35	28.46	43.80	100

Source: Directorate of Economics & Statistics **Economic Review**, Jaipur.

3.5 Poverty Levels

Rajasthan has 21.19 lakh below poverty line households, which stands at 22.81% of total households in Rajasthan, which is better than the all India average. There are 44.03 lakh families in the project districts of which 13.22 lakh are BPL families, which comes to 30.04%; implying that the average BPL household in the project districts is more than the state average. On the other hand if we examine the total number of BPL households in project district to the total BPL households in the state, it comes to 62.4%. The table below reflects that within project districts some districts have a significant percentage of BPL households like Dungarpur, Banswara and Udaipur; the incidence of poverty is high in the project area.



The extent of poverty among the scheduled population groups continues to be higher than that among the non-scheduled groups. Their comparative position, however, has improved over time. Majority of the poor are engaged in agriculture¹⁵. This is because of an overwhelming dependence of rural households on agriculture. The share of poor, dependent on agriculture, has increased from 56 percent to 64 percent during the nineties, while the share of non-farm labour among the poor has declined from 28 percent to 22 percent¹⁶.

3.5.1 Poverty Eradication Measures in Rajasthan

Rajasthan has been implementing five year plans since 1951 and is in the Eleventh Plan. Poverty has reduced due to efforts made by the state through a wide range of programmes for poverty reduction. These programmes ranged from ensuring social security to the vulnerable and impacting poverty through sectoral and regional specific programmes like irrigation projects- IGNP, Chambal and Mahi river command areas development, watershed & water harvesting projects, seed development and certification, dairy development, and mineral development. A marketing network was also developed to provide reasonable prices for the farmers output. The major poverty reduction programs include: DAP, DADP, PDS, TPDS, NREGA, TADP, Backward Region Grant Fund (BRGF), Magra Area Development Program, Mewat Area Development Program Indira Awas Yojana (IAY), Integrated Wasteland Development Program (IWDP), Swarnjayanti Gram Swarajgar Yojana (SGSY), Swawalamban Yojana, Integrated Child Development Services (ICDS), Integrated Watershed Management Program (IWMP), Rashtriya Krishi Vikas Yojana (RKVY). From time to time weaker sections of the society have been provided relief through State budgets.

¹⁵ A flattening of the poverty reduction trend, ebbing of agricultural wages, and in turn these two coinciding with a flattening of the growth in the primary sector, all speak of how agriculture could affect standards of living even in the short run. Movement towards regional equalisation in the standards of living is certainly heartening.

¹⁶ R. Radhakrishna and S. Ray (2004) *Poverty in India Dimensions and Character*, IGIDR, Reprint Series.

Rajasthan's attack on poverty is thus based on six ideals: eliminating hunger, malnutrition, starvation, below- subsistence levels of living, and abject poverty; providing gainful employment, creating livelihoods, and improving economic status; creating economic infrastructure; emphasizing human resource development, creating capabilities, filling gaps in social infrastructure; enhancing governance, including fiscal reforms; and taking special care of disadvantaged groups, particularly women.

3.7 Drinking Water & Sanitation

Rajasthan is water scarce State with only one percent of water of the country available. It is largely dependent on ground water for drinking and agriculture purposes. Over exploitation has led widespread depletion of ground water and most regions are now branded as dark zones or grey zones. The deterioration has taken place during the last two decades. The stage of ground water exploitation, which was 35 percent in 1984, has reached a level of 138 percent in 2008. Out of 237 blocks in the state, only 30 percent of blocks are in safe category. Ground water is not available for drinking purposes in many parts of the state. The water quality has also thus deteriorated. There are areas that have fluoride and many areas have saline water. There is increasing imbalance between demand and supply of water. There is uncertainty in availability of water besides inequity in access of water.

Table 3.2: Distribution of Households (HHs) in 2001 by Source Location of Water Supply

<i>Water Source Location</i>	<i>Total HH</i>	<i>% Rural</i>	<i>HHs</i>	<i>%</i>
Total	9342294	100	7156703	100
With in premises	3075572	32.92	1419019	19.83
Near premises	4043387	43.28	3693080	51.60
Away	2223335	23.80	2044604	28.57

Source: Population Census 2001, Housing Amenities.

4 Culture and Society

The culture of Rajasthan is diverse, as the state was ruled by several estates with rulers having their own ethnicity. The profession based caste system has changed to birth based caste system though individuals have freedom to opt for any profession irrespective of caste. However, caste does influence interpersonal relations. Broadly as per the *varna* system castes residing in Rajasthan can be classified into following

Caste	Sub- caste
Brahmin	Sharmas, Gaudh, Jangid, Pourohit, Kaushik
Shatriyas	Rajput, Rajput Garasia, Bhadoria, Rathore
Vaishnavs	Agerwal, Garg, Seth, Mahajan
OBC	Nai, Kumhar, Prajapat, Kachi, Kalal etc
Shudras	Jatavs, Raigars, Meghwals, Chamars, Harijans, Bairwas

There is a large group of agricultural castes to be found in Rajasthan. These people depend on agriculture for their livelihood. Some of these castes are Jat, Gurjar, Mali, Kalvi etc.

Tribes: Many tribes reside in different parts of Rajasthan. These tribes have their own social systems and customs. They each have their own religion, costume and profession. The following are the major tribes in Rajasthan

Major Tribes and their Geographical Location

S.No.	Tribes	Location
A	<i>Bhils</i>	Southern districts of Rajasthan and the surrounding regions of Udaipur and Chittorgarh.
B	<i>Garasia</i>	Sirohi District in and around Abu Road area in 24 villages which comprise the “BHAKKAR PATTA”
C	<i>Minas</i>	Northern districts, they inhabit the Jaipur- Sikar belt of Shekhawati, continuing into Alwar in the southwest
D	<i>Sahariyas</i>	Reside in the Shahabad and Kishanganj Panchayat Samiti’s of Baran district, the areas of Kota, Dungarpur and Sawai Madhopur in the southeast of Rajasthan
E	Damors	Belonging to the Dungarpur and Udaipur districts
F	Patelia	Patelia Tribe resides in Dungarpur and Banswara District.

Rajasthan tribes also include Meo and Banjara (the traveling tribes), Kathodi (found in Mewar region), Rabaris (cattle breeders, found in Marwar region), Sansi and Kanjar.

Gaduliya Lohars: The Gaduliya Lohars¹⁷ derive their name from their beautiful bullock carts or gadis and have taken them wandering from their original land Mewar (Udaipur), to different parts of India. This loyal clan was compelled to become nomadic i.e. travelling blacksmiths to seek their living.

5 Women’s Status in Rajasthan

Women constitute 48.19% of the total population of Rajasthan. Rajasthan is a state with patriarchal system. Women have often been subjected to suppression both at home & outside. The upper caste women are suppressed within the home, whereas the lower caste women with relative degree of independence from their own men face social violence as they are sexually accessible.

The traditional social-cultural norms like purdah, sati, child marriages, female infanticide and labeling women as *Dayan* or witches are still prevalent in the state. The other forms of subjugation are in form of domestic violence, which is largely among tribes, as the men don’t work, are habitually drunk and the money earned by women is taken for buying liquor. The traditional practice of Nata and Dapa among tribes has now transformed to virtual selling of brides. Among certain social groups a widow is considered bad omen and ostracized from all social- cultural functions. Moreover, she is considered *sadasuhagan* “eternally married” and is never considered for remarriage. Rajasthan has regional specific women’s issues. This is especially in the Dang area where parents are not ready to give their daughter’s in marriage to families in the Dang area. This is due to the fear of dacoits, tendency of polyandry¹⁸ and the geographical situation of the area. In 2001, the overall female sex ratio in Rajasthan was 922 compared to 910 in 1991. However, this increase in overall sex ratio conceals a very high and significant decline in the sex ratio in the age group 0-6 years. The child sex ratio in the state was recorded at 909 in 2001 compared to 916 in

¹⁷ They also called the nomadic blacksmiths.

¹⁸ There are examples where one woman is married to 8 people.

1991. The women in Rajasthan in general have poor health and are largely under weight, anemic and malnourished. The national family health survey indicates that women with less education have poor health, which is evident from overall literacy rate in Rajasthan among females is 66.27 % which is less than the national average 79.8%

5.2 Democratic Institutions Representation

Rajasthan has been the pioneer state for promotion of Panchayati Raj Institutions. The state has recently concluded the PRI election. The state has considered 50% reservation for women in PRI's. The presence of women in PRI's is largely due to reservations. There were 41722 women office bearers and members of the Panchayati Raj bodies as on 1.4.2004 in Rajasthan and majority were gram panchayat members (39450 or 94.6%) followed by 1908 (4.6%) intermediate panchayat members and 364 (0.8%) district panchayat members. The representation of women in the Lok Sabha is three and three in Rajya Sabha from Rajasthan.

Women PRIs as on 1.4.2004

Level	No.	%
Gram	39450	94.6
Intermediate Panchayat	1908	4.6
District Panchayat	364	0.8
Total	41722	100

In the latest round of municipal elections held in the State on August 19, 2010 show that of the 123 heads, 36 are women.

5.3 Women in Labor Force

In Rajasthan, women constitute 48 percent of total population. Women are mostly engaged in agriculture as cultivators - 67% of women workers are cultivators followed by 16.2 % as agri-laborers, 2.9 % in household industry and 14% in other work. As per the 2001 work participation rate, the average male work participation rate was 49.95 % as compared to 33.49% for females. Moreover, historically & culturally women do stereotype works, which in many ways is not considered as work; women are concentrated in agriculture and allied activities only (83%). Thus, it is still a long way before gender parity in the labor market is achieved.

6 Profile of Scheduled Tribes in Rajasthan

Scheduled Tribes constitute 12.6 percent of the total population in Rajasthan. Around 94.6 percent of the Scheduled Tribes live in rural areas. Broadly there are 12 categories of Scheduled Tribes in Rajasthan as per the census of India. They are: Bhil, Bhil Mina, Damor Dhanka Garasia (excluding Rajput, Garasia), Kathodi Kokna Koli Dhor Mina, Naikda Patelia, Seharía , and Generic Tribes etc. For development of tribal populations Rajasthan has constituted programmes based on their population which can be broadly classified into following

- A- Schedule V
- B- Modified Area Development Approach
- C- MADA Clusters
- D- Scattered Area Development programmes
- E- Sehariya Vikas Shetra

7 Other Concerns

Panchayati Raj institutions address conflict management at the local level. . The major conflicts relate to land, water, social customs, encroachment of grazing lands, identification as BPL households, work in MGNREGA (certain people do get excluded), access to social and economic infrastructure and so on. There is hardly any local structure that addresses grievances of poor households or marginalized sections. Rajasthan has witnessed movements of farmers like right to information, right to work, right to food, domestic workers rights and so on. However, poor have not been able to use right to information effectively for varied reasons. Social audit is in use in rural works especially in MGNREGA. However, the community itself is still not forthcoming in using these grievances redressal mechanisms.

8 Access to Credit

Rajasthan has 3832 bank offices across the state. The total deposits stand at Rs77272 crore, while the credit stands at Rs62211 crore as per the economic review 09-10. The deposits have increased by 26.21% in Rajasthan while it was 19.78% at all India level. Similarly the credit deposit ratio was 80% for Rajasthan whereas the same ratio at the country level is 70.26%. On efforts of financial inclusion, one bank branch is serving 16623 persons on an average (as per estimated population of 663.10 lakh on 1st October, 2009) and covers an average area of 86 sq.km of the State. Rajasthan suffers from low population density that makes services availability a costly affair. This increases the distances for the clients and leads to limited access of the poor to banking. As a result, the average savings and credit per capita is also low¹⁹.

Self Help Groups

The Self-Help Group Movement in Rajasthan dates back to as early as 1980's. It is estimated that Rajasthan has 2.25 lakh SHG's . The Department of Women and Child is the largest promoter of SHG with an estimate of 1.35 lakh SHG's followed by Department of Rural Development through SGSY, Watershed programme & DPIIP promoting 29716, 16783, 22986 CIG's respectively. The remaining SHG's are promoted by voluntary organizations working in the State. The majority of the SHG's are formed by the government departments but quality of such groups is very poor. It is reported that 1.37 lakh SHG's have been bank linked with cumulative loan sanctioned to SHG's amounted to Rs 362.19 crore up to March 2007.

It may be noted that large numbers of groups are defunct or simply do not exist²⁰. DPIIP groups are largely defunct now.

Table 3.3: SHGs in Rajasthan

¹⁹ Surjit Singh, 2006, "Institutional Finance in Rajasthan: Some Recent Trends and Concerns" in eds. R. Parthasarathy and Sudarshan Iyenger *New Development Paradigms and Challenges for Western and Central India*, Concept Publishers, New Delhi. Also see, CMR, 2008, *Rajasthan Micro Finance Report 2007*, Jaipur.

²⁰ CMR (2008) reports that in Bikaner itself of the reported 5750 SHGs by SLBC, SHPIs could provide figure of only 3450 (60%). Similarly in Ramgarh block of Alwar, an SHPI could list 370 SHGs out of the 624 groups that it had reported. In Durgarpur block, 85 percent of the groups reported by the same SHPI were functioning.

Districts	ICDS/DWCD	SGSY	DPIP	Others	Total
Banswara	5375	2875		500	8750
Churu	2750	875	3625	1250	8500
Dholpur	1125	445	1875	305	3750
Karauli	1750	930		320	3000
Dausa	2250	875	4000	250	7375
Smpur	3000	500			3500
Baran	3750	500	3625	750	8625
Jhalwar	6875	875	4125	750	12625
Kota	5125	875		250	6250
Bundi	2875	375			3250
Tonk	4875	625	3750	500	9750
Bhilwara	8000	1500		500	10000
Rajasamand	2500	1000	3250		6750
Chittorgarh	6625	1250		375	8250
Udaipur	5625	2750		1750	10125
Dungarpur	3125	3625		1250	8000
Bikaner	4250	1000		625	5875
Project Districts	69875	20875	24250	9375	124375
Sample Districts	17678	6358	6928	2248	33053

Note: These are estimates figures.

9 The Districts

A Social Assessment Study was done in six sampled districts of the project. The sample districts are Baran, Rajsamand, Bikaner, Banswara, karauli & Chittorgarh. The following table illustrates the demographic profile of the sampled districts.

Sampled Districts	Population (No.)						
	Persons	Male	Females	SC	ST	SC %	ST %
Banswara	1501589	760686	740903	64336	1085272	4.3	72.3
Karauli	1209665	651998	557667	280132	270630	23.2	22.4
Chittorgarh	1803524	918063	885461	250762	388311	13.9	21.5
Baran	1021653	535137	486516	181070	216869	17.7	21.2
Rajsamand	987024	493459	493565	122502	129198	12.4	13.1
Bikaner	1674271	886075	788196	334242	5945	20.0	0.4

9.1 Baran

Baran is a district located in the southern part of the State of Rajasthan. The district headquarters is Baran, a less developed thinly populated town. The district is spread over 6955.4 km² and the population as per 2001 census is 1021653. The district has eight tehsils- Anta, Atru, Baran, Chhabra, Chhipa Barod, Kishanganj, Mangrol, and Shahabad. The district has a significant forest coverage of 30.89% of total district area. The Sagavan, Kher, Salan, Gargsari are the main forests produce. The important rivers are Parvati, Kalisindh and Parwan. The major religion practiced in the district is Hinduism followed by Islam and Sikhism respectively. The district has significant scheduled caste & scheduled tribal

population. The major scheduled caste are Chamar , Bairwa, Meghwal and among the scheduled tribes are Meenas, Sehariyas and Bhils. Sehariya are the only primitive tribal group found in Rajasthan, which reside in two blocks Baran Kishanganj & Shahbad.

Four villages were selected namely, Hatari and Hathwari in Shahbad block and Khalda and Rampuriya Jagir in Kishanganj block for the purpose of primary data.

Village	Distance from block (km)	Distance from District Head (km)
Hatari	30	70
Hathwari	25	55
Khalda	15	25
Rampuriya Jagir	8	20

Literacy Rate %

Villages	Population (No.)			Share in population			Gender Ratio				
	Persons	Male	Females	SC%	ST%	All	SC	ST	All	Male	Female
Hathwari	1058	541	517	9.3	50.5	956	849	914	28.4	55.6	25.1
Hatari	1318	684	634	6.0	75.1	927	795	968	14.0	26.9	6.6
Khalda	707	355	352	27.3	25.7	992	949	1167	28.0	55.8	22.7
Rampuriya Jagir	1213	603	610	11.6	52.0	1012	785	1089	15.7	31.7	13.1

In 2001, the total population of these villages varied between a low of 707 (Khalda) and a high of 1318 (Hatari). Half the population of Hathwari is scheduled tribe while Hatari has 75.1 percent scheduled tribe population. About one quarter of population of Khalda is scheduled tribe and Rampuriya Jagir has 52 percent population that is scheduled tribe. The scheduled caste population the lowest in Hatari (6.0%) and Khalda has the highest scheduled caste population (27.3%). The sex ratio more favorable in Rampuriya Jagir (1012) while the lowest sex ratio is in Hatari (927). In case of scheduled caste population, the sex ratio is the lower across the village compared to sex ratio among scheduled tribe population. Khalda and Rampuriya Jagir villages have very favorable sex ratio. Female literacy rates across the villages are lower than male literacy rates and it is much worse in Hatari.

9.2 Rajsamand

The Rajsamand is situated near Udaipur and Bhilwara. Presently, Rajsamand is **known as Asia's biggest marble market**. Rajsamand is also famous for many important tourist areas and it takes also an important part in Indian history. The district was constituted on 10 April, 1991 from Udaipur district. The district has an area of 3860 sq.km which is 1.12 percent area of the state of Rajasthan. The forest area is just 5.42 percent according to land utilization in 2005-06. The District has total population of 987024 The population density of the district stood at 256 per sq Km in 2001 that increased from 213 in 1991. The major scheduled castes which reside in district are Chamar, Balai, Salavi etc and the scheduled tribes are Bhil, Mina, Bhil Mina etc. The most practiced religion is Hinduism, followed by Islam and Jainism respectively. The district has 987 revenue villages.

The district is rich with lead zinc (ROM), Asbestos, Dolomite, Felspar, Pyrophyllite, Quartz, and Soapstone and was able to provide 3323 jobs in the year 2006-07.

Four villages were selected namely, Kama and Kuncholi in Khamnor block and Jarda and Siya in Khumbalgarh block for the purpose of primary data.

Village	Distance from block (km)	Distance from District Head (km)	Population (No.)			Share in population			Gender Ratio			
			Persons	Male	Females	SC%	ST%	All	SC	ST	All	Male
Kama	10	33	1116	537	579	5.3	41.8	1078	844	1080	25.9	
Kuncholi	10	25	1480	740	740	19.7	22.2	1000	973	828	28.6	57.3
Jardaya	25	30	635	325	310	8.2	91.8	954	733	976	23.5	45.8
Siya	15	60	630	331	299	6.3	58.9	903	1222	883	36.0	68.6

Population, in these selected villages, ranges between a low of 603 (Siya) and a high of 1480 (Kuncholi). Kuncholi has the highest proportion of scheduled caste population amongst these four villages while Jardaya is almost entirely a scheduled tribe village. The sex ratio is favorable in Kama and Kuncholi and is the lowest in Siya (903). Sex ratio among scheduled caste households is 1222 in Siya compared to 844 in Kama. However, sex ratio in scheduled tribal households is high at 1080 in Kama and much lower in Kuncholi (828). Literacy rates are low in all villages though male literacy rates are relatively higher than female literacy rates.

9.3 Banswara

Banswara district is spread over 5037 sq. kilometers, which is 1.47 percent of total geographical area of Rajasthan. The population density of this district is 298. The total population of Banswara is 1501589 as per 2001 census. The scheduled tribe population is significant in Banswara, which is 72.3 percent as per 2001 census. As per the recent poverty estimates the head count ratio of poverty in Banswara is 50.1 and 16.5 percent for rural and urban areas respectively. Banswara district is rich in manganese, dolomite, graphite and soapstone however not sufficient enough to generate employment. Tourism is a major source of income for people of Banswara. In the year 2007, Banswara attracted 116735 tourists (domestic as well as foreigners).

The district is predominantly inhabited by tribals mainly Bhils, Bhil Meenas, Damor, Charpotas, Ninamas, etc. The main occupation of the people, especially of tribals, is agriculture. The tribals live in small one-room houses, known as *tapra*, which lie scattered all over the area. Among SC the major castes found are Chamar, Rawal, balai etc. The other major castes are Patels, Rajputs, Brahmans, Mahajans, and Muslims. The dialect spoken in the district is *Wagri*, a mixture of Gujarati and Mewari.

Four villages were selected namely, Lasodiya and Pandwal Onkar in Sajjangarh block and Parnala and Himmatpura in Khusalgarh for the purpose of primary data. Population, in these selected villages, ranges between a low of 357 (Parnala) and a high of 1217 (Pandwal Onkar). Lasodiya has the highest proportion of scheduled caste amongst these four villages while in Pandwal Onkar 80.4 percent of the population is scheduled tribes. The sex ratio is favorable in Himmatpura and is the lowest in Parnala (899). Sex ratio among scheduled caste households is 1108 in Lasodiya compared to 985 in Pandwal Onkar. However, sex ratio in scheduled tribe households is high at 1022 in Himmatpura and much lower in Lasodiya

(914). Literacy rates are low in all villages though male literacy rates are relatively higher than female literacy rates. There are of course wide variations in male and female literacy rates across villages.

Village	Distance from block (km)	Distance from District Head (km)	Population (No.)			Share in population			Gender Ratio	
Literacy Rate %	Persons	Male	Females	SC%	ST%	All	SC	ST	All	Male
Lasodiya	30									
Pandwal Onkar	40									
Parnala	10									
Himmatpura	10									
<i>Literacy Rate %</i>										
<i>Villages</i>										
Female										
Lasodiya	1151	592	559	20.3	77.3	944	1108	914	20.7	40.2
Pandwal Onkar	1217	627	627	590	10.8	80.4	941	985	933	14.3
	27.8	9.0								
Parnala	357	188	169	0.0	28.3	899		1020	37.0	70.2
Himmatpura	689	338	351	19.9	79.2	1038	1076	1022	16.5	33.7

9.4 Chittorgarh

Chittorgarh is a district in western India. The historic city of Chittorgarh is the administrative headquarters of the district. The district has an area of 10856 km² and a population of 1802656 (2001 census). The district is a disjunction; divided into a larger western portion and a smaller eastern portion by Neemuch district of Madhya Pradesh. The western portion is bounded by Neemuch, Mandasaur, and Ratlam districts of Madhya Pradesh to the east, and the Rajasthan districts of Banswara to the south, Udaipur and Rajsamand to the east, and Bhilwara to the north. The eastern portion is bounded by Bhilwara, Bundi, and Kota districts of Rajasthan to the north and Neemuch district of Madhya Pradesh to the south and west. The district has 10 administrative tehsils namely Rashmi, Gangrar, Begun, Chittorgarh, Kapasan, Bhadesar, Nimbahera, Barisadri, Doongla and Rawatbhata. The total population of the district is 1803524 in 2001 of which 83.96 percent is rural population. The population density in 2001 was 166 per sq km. The population during 1991-2001 grew by 21.52 percent. The major scheduled castes which reside in the districts are Chamar, Megh, Khatik and the tribes are Mina, Bhil, Garasia (excluding Rajput Garasia). The district is famous for its fort, temples, Johar by Queen Padmani.

Table 3.4: Population (SC-ST) – 2001 (No.)

Tehsil	SC			ST		
	Male	Female	Total	Male	Female	Total
Rashmi	7894	7965	15859	2199	2212	4411
Gangrar	8255	7867	16122	3103	3068	6171
Begun	10318	9709	20027	5704	5407	11111
Chittorgarh	20971	20343	41314	12738	11925	24663
Kapasan	15606	15358	30964	9307	9151	18458
Bhadesar	9091	8946	18037	4263	4106	8369
Nimbahera	14382	13806	28188	9899	9624	19523
Barisadri	6940	6861	13801	6055	6158	12213
Doongla	6277	6165	12442	8755	8827	17582
Rawatbhata	7279	6411	13690	15975	14861	30836

Four villages were selected namely, Jaswantpura and Mokhampura in Pratapgarh block and Veerawali and Nai Kheda in Arnod block for the purpose of primary data.

Village	Distance from block (km)	Distance from District Head (km)
Jaswantpura	20	120
Mokhampura Kama	10	110
Veerawali	4	120
Nai Kheda Kuncholi	7	120

9.5 Bikaner

Bikaner's history dates back to 1488 AD when a Rajput Prince Rao Bikaji a descendent of the founder of Jodhpur (1459 AD), Rao Jodhaji established his kingdom here. Bikaji chose a barren land called "Jungladesh" and shaped it into an impressive city, called Bikaner after the founder's name. Archeological surveys and excavations have established beyond doubt that civilization flourished here even before the Harappa period. Ever since the foundation of Bikaner and till its accession into Indian Union in 1947 A.D. and there after it's integration in Rajasthan State in 30-3-1949 A.D., Bikaner has played a notable role in the history of the country.

The total population of the district is 1674271 in 2001 of which 64.46 percent is rural. The major scheduled tribes which reside in the district are Megh, Thori, Bhangi and the major tribes are Mina, Bhil, Naikda etc

There are 778 villages of which 712 are inhabited villages and they are covered by 66 gram panchayats. Four villages were selected namely, Salasar and Chakchani in Kolayat block and Bherunpawa and Barala in Bikaner block for the purpose of primary data.

Village	Distance from block (km)		Distance from District Head (km)								
			Population (No.)			Share in population			Gender Ratio		
Literacy Rate %											
Villages	Persons	Male	Female	SC%	ST%	All	SC	ST	All		
Male	Female										
Salasar	533	284	249	100.0	0.0	877	877	0	41.8	78.5	53.0
ChakChani	588	345	243	98.1	0.0	704	712	0	2.4	4.1	0.0
Bherunpawa	1640	843	797	67.4	0.0	945	935	0	14.3	27.8	8.3
Barala	473	248	225	92.0	0.0	907	900	0	12.7	24.2	10.7

Amongst these villages the highest population is in Bherunpawa (1640) and the lowest in Barala (433). Salasar all scheduled caste population village while Bherunpawa has the lowest scheduled caste population (67.4%). The scheduled tribe population does not reside in any of these villages. The sex ratio is the highest in Bherunpawa and is highly adverse in ChakChani (704). Sex ratio among scheduled caste households is 935 in Bherunpawa compared to 712 in ChakChani. Literacy rates are low in all villages though male literacy rates are relatively higher than female literacy rates. There are of course wide variations in male and female literacy rates across villages and ChakChani is almost illiterate village.

9.6 Karauli

The total population of the district is 1209665 in 2001 of which 85.79 percent is rural. The density of population in 2001 was 218. The population during 1991-2001 grew by 30.39 percent.

There are 798 villages of which 755 are inhabited villages and they are covered by 224 gram panchayats.

Four villages were selected namely, Govindopura and Kachroda in Sapotra block and Fazlabad and Liloti in Hinduan block for the purpose of primary data.

Village	Distance from block (km)		Distance from District Head (km)								
	Persons	Male	Females	SC%	ST%	All	SC	ST	All	Male	
Govindpura	35										
Kachroda	16										
Fazlabag	15										
Liloti	18										
	<i>Population (No.)</i>				<i>Share in population</i>			<i>Gender Ratio</i>			
<i>Literacy Rate %</i>											
<i>Villages</i>											
Female											
Govindpura	974	518	456	0.0	98.3	880		880	35.5	66.8	33.3
Kachroda	950	517	433	15.9	76.7	838	987	827	33.2	60.9	37.9
Fazlabag	762	404	358	8.4	27.6	886	778	981	37.9	71.5	42.5
Liloti	852	470	382	2.7	96.4	813	1300	800	33.9	61.5	51.6

Amongst these villages the highest population is in Govindpura (974) and the lowest in Fazlabag (762). Kachroda has 15.9 percent scheduled caste population while Govindpura has none. The scheduled tribe population is highest in Govindpura compared to just 27.6 percent in Fazlabag. The sex ratio is the highest in Fazlabag and is adverse in Kachroda (838). Sex ratio among scheduled caste households is 1300 in Liloti compared to 778 in Fazlabag. Literacy rates are low in all villages though male literacy rates are relatively higher than female literacy rates. There are of course wide variation in male and female literacy rates across villages.

Overview of Sample Districts on development Indicators

This section will reflect on the development status of the sampled districts. The following development indicators like health, education, land use pattern, gender ratio, infrastructure facilities and employment have been considered for reflection.

Health:

The inter comparison among the sampled districts reflect that infant mortality rate is highest in Chittorgarh and lowest in Bikaner. In terms of crude birth rate Chittorgarh has more favorable rates and Banswara is on the higher side. With respect to institutional health delivery the availability of medical facilities per person, is better in Banswara and the lowest in Chittorgarh. Whereas the IMR for Rajasthan is 63, CBR is 27.5- economic review 09-10

Health	IMR	crude birth	population per medical	population per bed

institution

Bikaner	52	32.8	3672	719
Banswara	104	38	3222	1434
Rajsamand	92	31.3	3711	1201
karauli	81	35.9	4129	1990
Baran	85	31.3	4022	1237
Chittorgarh	96	30	4996	1622

Education:

In terms of literacy, all the sampled districts have a literacy rate above 50% except Banswara, which is 44.63% and highest among the sampled districts is Karauli with 63.38%. The literacy rate among the females and especially in rural areas is a concern. The literacy rate among females is highest in Karauli and lowest in Banswara, 44.39 % and 28.43% respectively.

Education

	literacy rate all %	Litracy Rate (M) %	Litracy Rate (F) %	Litracy Rate (Rural) M %	Litracy Rate (Rural) F %	Litracy Rate (Urban) M %	Litracy Rate (Urban) F %
Bikaner	56.91	70.05	42.03	61.11	28.44	84.74	64.9
Banswara	44.63	60.45	28.43	57.77	24.43	91.51	76.59
Rajsamand	55.65	73.99	37.59	71.3	33.02	90.28	68.29
Karauli	63.38	79.54	44.39	79	42.77	82.74	53.78
Baran	59.5	75.78	41.55	73.79	37.66	85.45	60.33
Chittorgarh	54.09	71.3	36.39	67.43	29.98	90.38	69.85

Land Use pattern

At the district level, net sown area as percent of the geographical area is the lowest in 2006-07 it stood at 22.03 percent Rajsamand and the highest proportion in 47.51 in Baran. The forest area as percent of the geographical area is the least in Bikaner (3.05%) while it is the highest in Karauli (34.2%). The area under pastures and grazing lands is just 1.71 percent of the geographical area in Bikaner while it is 12.69 percent in Rajsamand. Chittorgarh follows it with 8.74 percent. The selected six districts have 30.08 percent share in state's protected forest area. Chittorgarh alone accounts for 8.5 percent share. Southern tribal districts account for 20.32 percent. This shows that forest is vital for poor in these districts. The average landholding is lowest in Banswara 1.36 hectares and highest in Bikaner 10.16 ha. In case of Bikaner though landholding is more but the crop intensity and irrigation facilities are weak. The average landholding for the state is 3.65 hectares. Therefore almost all the sampled districts have a much lower average landholding than the state.

Land Use Pattern

	Avg. Land Holding (Hect)	Cropping Intensity	% of forest area to reporting area	% of net irrigated area to net area sown	% of gross irrigated area to gross area sown
Bikaner	10.16	112.65	3.05	18.6	26.17
Banswara	1.36	150.35	22.43	42.5	30.45
Rajsamand	1.62	146.72	5.42	50.94	39.49
karauli	1.63	152.97	34.2	57.79	38.55
Baran	2.42	158.47	30.89	84.88	56.1
Chittorgarh	2.11	158.66	18.93	58.35	38.57

Gender Ratio

The table below reflects that the all sampled districts have an adverse sex ration i.e. lower than 1000 except Rajsamand. The district with lowest sex ratio is Karauli 855 women per thousand males. The sex ratio is better in rural areas than urban areas, except for Karauli and Baran. Moreover the gender ratio in SC & ST communities is also adverse, which reflects a bias against women.

Gender Ratio						
	Gender Ratio all	Urban	Rural	Juvenile sex ration	SC	ST
Bikaner	890	876	897	916	895	817
Banswara	974	932	977	964	975	983
Rajsamand	1000	926	1012	936	985	968
karauli	855	877	852	873	861	854
Baran	909	913	908	919	907	918
Chittorgarh	964	922	973	929	964	967

Infrastructure facilities

The infrastructure facilities are weak in sampled districts, Banswara and Bikaner have 71.7% & 77.8% electrified villages as compared to Rajsamand & Karauli, which have 97.7% and 90.7% electrified villages. Bikaner & Chittorgarh have 60sq.km & 30sqkm area served per medical institution. Similarly Baran & Karauli have the lowest road length, which is 1914 sqkm & 1977 sqkm.

Infrastructure facilities				
Sampled Districts	Area Served per medical institution (sq.Km)	% of electrified villages	Road (PWD) length in Sq. Km	No. of villages with Drinking water facility
Bikaner	60	77.83	5199	800
Banswara	11	71.74	3008	1471
Rajsamand	18	97.72	2642	973
Karauli	17	90.73	1977	755
Baran	28	86.41	1914	1089

Chittorgarh	30	88.02	2773	1552
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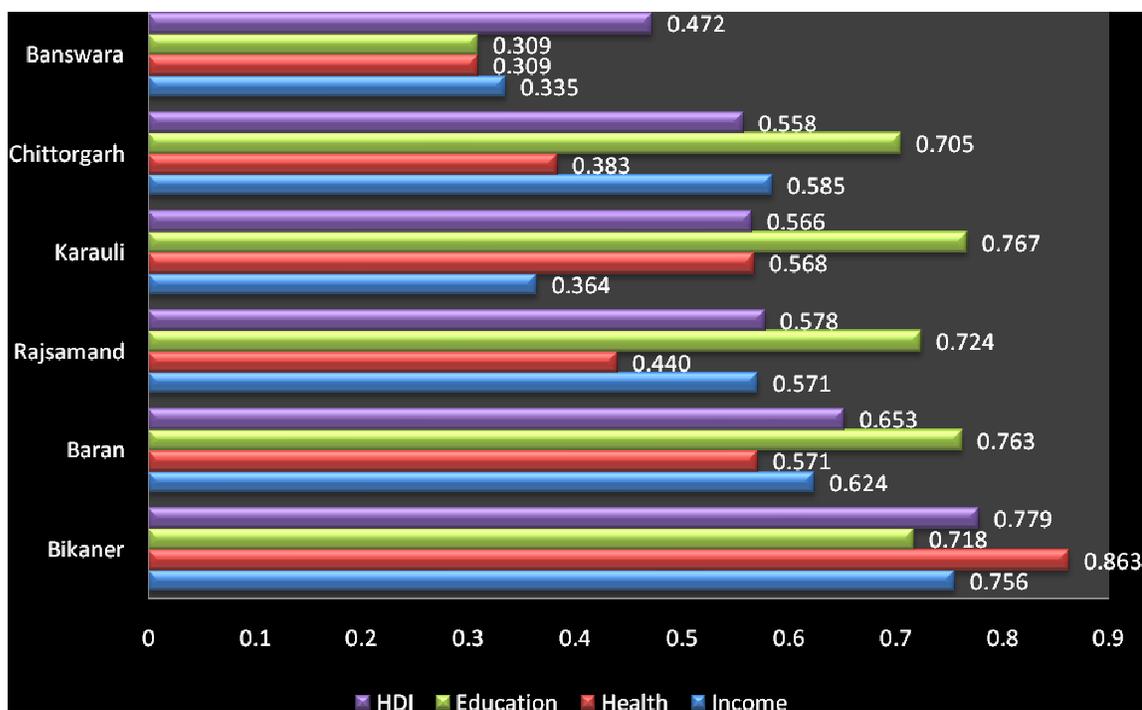
Employment:

The worker participation in sample districts is highest in Chittorgarh with 51.58 % and the lowest in Bikaner with 39.51%. The table below reflects that WPR is relatively more in rural areas than urban areas. Chittorgarh being highest in rural areas and Karaul being lowest at 41.94. Moreover the majority is engaged in primary activities, with Banswara having the highest share in the primary sector and lowest in secondary sector. Rajsamand is the only district which has more or less equal WPR participation in the primary and secondary sectors i.e. 54.3 & 45.7. This reflects that largely the sample districts have few livelihood opportunities.

Employment Districts	Workers Participation Rate			Sectoral Share	
	All	Rural	Urban	Primary	Secondary
Bikaner	39.51	45.41	28.79	61.4	38.6
Banswara	47.24	48.61	29.44	85.5	14.5
Rajsamand	40.71	42.32	30.03	54.3	45.7
Karauli	39.94	41.94	27.86	71.6	28.3
Baran	42.71	45.15	30.66	77.2	22.8
Chittorgarh	51.58	55.19	32.7	77.2	22.7

Human Development Index in Sampled Districts

The table below reflects that Bikaner has a better Human Development Index- HDI .779, while Banswara is lowest at .472. Banswara is lower in all three dimensions of the HDI. Infact in education it lags considerably among sample districts. Health is a concern for Chittorgarh and Rajsamand, whereas the income index is a concern for Karauli district.



10. Additional Village Information

During the village level survey general information was collated. In this section, we present key information.

The population in 24 villages varies between 500 and 3200. The occupations of villagers include subsistence agriculture for large numbers of household, wage labor. In some villages quite a few households have members with government jobs. The shops in the villages range between 2 (Himmatpura) to 10 (Chakchani). Not all villages have carpenters; only 10 of the 24 villages have carpenters. However, masons are in abundance ranging between 1 and 80 (Lasodiya village). Blacksmiths are found in only two villages and cobblers in three villages. Cycle repair shops were found in 11 of the 24 villages. These villages are served by ANM largely and some villages do have private compounder run clinics. There is a village with liquor shop, hairdresser, tailoring and tea stall.

Post offices are at a distance and the distance ranges between 1 to 10 kms. Banking services are available at a distance of 2 to 40 kms. The same is the story of PACS though few villages have PACS in the village itself. Agricultural markets are at a distance of 3 to 30 kms. Cooperative dairy is non-existent. Villages in Bikaner, Rajsamand, Baran and Banswara have SHGs. Private moneylenders are in operation in four villages. LIC agents also have contact with villagers in a few places. Health insurance is lacking in all villages.

Petrol pumps are at a distance of 3 to 27 kms. Bus connectivity hardly exists in these villages. Railway stations are unreachable. Village approach roads exist in all villages; they are mainly pucca roads.

Haat markets are found in 6 villages and none of the villages have agriculture input shops. School infrastructure exists in all villages. In some villages there are more than one school. But schools are mainly government schools though in 6 villages private primary schools also are in operation.

Most villages have tractors numbering 1 to 25 tractors. Motorcycles appear to be the most sought after mode of transport. There are villages with cars, jeeps and tempos.

Besides NREGS in each village, the other government programs in operation are widow pension and Indra Awas Yojna.

Scheduled tribe and scheduled caste are vulnerable groups in these districts. Further, caste groups like Bhils, Bhil Meenas, Damor, Charpotas, Ninamas, Meghwals, Sahariyas, Gurjar, Mali, Kalvi, Garasia, Kanjar, Gaduliya Lohars, Meo, Banjara, Kathodi, Rabaris, Sansi, Bagarias etc are most vulnerable. And across such groups women are most disadvantaged. The livelihood options are limited in these districts to the primary sector. In the southern districts like Banswara, Baran, Chittorgarh and Rajsamand dependence on forest produce is sizeable. However, exclusion from forest has taken place over the years. The village information reveals that artisan households are few and so dependence on handicrafts and traditional skills is limited. Migration is reported from tribal districts, though poor households in all villages do resort to migration (especially male members) to enhance the family income.

11. Summary of Social Issues of Relevance

Vulnerable groups in villages: The major vulnerable groups in the sample districts are scheduled caste and tribes and certain OBCs. Among scheduled castes, the important cases are Meghwal,

Caste hierarchy in sampled villages: There are old social hierarchies and caste equations that can tip any development process, if not carefully negotiated. The influence of high castes is limited if the number in total population is low. Scheduled castes is lowest in the caste hierarchy. Rajputs and Brahmins top the caste hierarchy in most villages.

Socio Cultural Issues: As noted there are caste hierarchies and they determine the activity the lower castes would be engaged in. It is not only occupations that get influenced, but also access to schools, health, drinking water sources and other institutions within the villages. Women of poor/ lower castes are mistreated too. In most areas, despite the fact that jagiradri has been abolished with Rajasthan Tenancy Act in 1956, a new type of relationships has been emerging. There are feudal owners who do not cultivate land as it is demeaning. Rajputs and other forward caste lease out land. Of late with changing situation, they are also cultivating land now. The jajmani system is still in place in many pockets of rural Rajasthan. Dalits are suppressed. In many villages, Dalit bridegroom cannot ride a horse on his marriage like upper caste bridegrooms. Yatavs are looked down upon. Migration of males has also induced new set of social issues in rural areas. Women are left behind to fend for the family and the elderly. Local moneylenders exploit this situation. Migration has become a source to repay family debt.

11.1 Livelihood Overview

Agriculture & Livestock: In the tribal districts in the south, the holdings are small and are rain-fed, while in the western part the holdings are large but the soil is not fertile. Agriculture is rainfall dependent which is erratic and low. Droughts are regular phenomenon. It disturbs the livelihood pattern. The topography in the south comprises hills and holdings are uneven. Irrigation is scarce. In the districts like Dausa, Kota, and Sawai Madhopur farmers produce high input- based cash crops, whereas in southern and western districts, a single crop for domestic consumption is the norm. The major crops are barley, wheat, gram, pulses and oilseeds. The kharif crops are bajra, pulses, jowar, maize, groundnut and paddy in some regions. Southern districts are mainly maize based.

Animal husbandry has been traditionally an important source of supplementary income for villagers. In areas where agriculture is limited, livestock is the major livelihood for farmers and nomadic groups. Farmers who have better quality land and some irrigation sources rear cattle/buffalo while small and marginal farmers, and landless rear goat and sheep. Animal husbandry income accounts for 15 percent of household income across all regions. Southern tribal districts do not have a tradition of rearing milk animals.

Agriculture Wage Labor: In the southern tribal districts agriculture labor as a source of livelihood is limited due to very small holdings, though in other areas agriculture labor is a source of livelihood. Although, Baran district does have some scope for agriculture wage labor.

Wage labor: Wage labor is vital in tribal districts, though wages are low. NREGA has become a boon in these districts. Wage labor is not available in the village. However, it is available at the mines and outside the district/ state. The urban centers are also small with limited wage labor opportunities.

It is pertinent to say that even if diversification of opportunities has taken place, the rural poor are only able to diversify into activities marked by low returns and low security.

Migration: As land is not productive and holdings are small, rural poor resort to migration. This is more so in Rajsamand, Baran, Banswara and other southern districts. Migration destination is Gujarat's cotton fields. Migration is no longer a drought induced phenomenon, increasingly it is becoming integral to work cycle of thousands of rural males, who migrate to augment household incomes. Migrants have low human capital, low financial base, and poor social networks. These factors do not allow poor to access jobs in distant markets with better returns. The poor remain trapped in poverty.

Mining: Mining is an important activity in Karauli and Rajsamand. The workers in the mines face health hazards. There is no social security for these workers. Even children work, though families refuse to accept this, stating that children "just play around".

Other Localized livelihood: The other sources of livelihood are minor produce from forests. Tendu leaf in Baran is a livelihood source, but contractors have greater control now. Poor are also dependent on other natural resources.

Infrastructure and Access to Facilities: In the tribal areas infrastructure is poor in terms of roads, electricity and social infrastructure of schools (sample villages have schools though) and health facilities. Habitations are largely isolated. Irrigation facilities are poor. There is

hardly any industrial infrastructure that can facilitate employment. There is low development of service infrastructure too.

12. Key Indicators of Poverty

The key indicators of poverty are low human capital, poor land quality and small, undulating land, land pattas not with land tiller, low local wage labor opportunities, poor rainfall, mono crop based agriculture, low skill levels, poor health, low level of industrialization, dispersed population, poor accessibility, low dietary intake, land based production steadily declining, low diversification of economic activity, low development of service sector, lower opportunity cost of female labor, reverse tenancy emerging among others. The lower the human capital in terms of education and skills, the lower would be the capacity to harness opportunities. Thus, the poor are stuck at a low level of opportunities for income and trapped in poverty. Poor and small agricultural holdings are uneconomical and act as disincentive for investment. This leads to low productivity and income from land. Poor rains mean mono crop systems that yield low incomes per year. Dispersed habitations mean reduced mobility and difficulty in accessing health and other facilities.

For poverty there are few factors that people/ household survey helped in identifying.

Poor Agriculture: Unproductive holdings; agriculture is largely rain-fed; limited use of fertilizers and improved seed; because cash is not available to purchase inputs on time. Farmers rightly give priority to household security first.

Social Customs: Large expenses on social functions like marriages, death and dowry.

Poor Asset base: Low productive asset base; limited capacity to shift agriculture to high value added cash crops to raise incomes.

Poor human capital base: Low or no education level. Whatever education there is it is of poor quality and has no value to secure jobs in labor market. Skill levels are nonexistent; most people are unskilled. Deprivations are in abundance in terms of education, information, knowledge and entitlements on the one hand and health, hygiene and overall well being on the other. Food and nutrition levels are low. Health services are costly especially in the private sector. Government facilities are limited. Only when the disease is chronic, medical assistance is obtained when no **alternative is left**.

Lack of Access to Credit: Lack of people's institutions of credit in most villages, thrift and enterprise promotion.

Animal husbandry at low level: Rearing of large animals to ensure daily cash flow for the family through milk sale is limited.

Low level of diversification: Total absence of sustainable non-farm activities due to lack of demand for products. Artisan and handicrafts is totally missing among these households. There is total absence or hardly any employment opportunities available locally.

Fragile Environment base: Frequent droughts push the vulnerable into a critical position. Even crop insurance/ weather insurance is ineffective as claims are not timely paid and poor farmers have limited knowledge about such risk management schemes. Water is a serious problem, both for drinking purposes and agriculture.

Social discrimination: There is discrimination on the basis of both caste and gender.

Thus, the poor are being bypassed by development processes in the sample villages.

Chapter 4

Baseline Information

In this chapter, an attempt is made to analyze village level and household level information on various social issues that can have a bearing on the project. It identifies key social and institutional issues in relation to project objectives, with particular focus on issues such as poverty reduction, sustainable livelihoods, equity and inclusion, strengthening of social capital and social cohesion, promotion of accountable and transparent governance, and potential risks and negative impacts of the project.

Table 4.1 presents the sample villages by blocks and districts.

Table 4.1: Sample Villages and Sample Households

<i>Village</i>	<i>Panchayat HHs</i>		<i>Village</i>	<i>Panchayat</i>	<i>HHs</i>
Bikaner			Rajsamand		
Barala	Bikaner	20	Siya	Kumbhalgarh	20
Bherunpawa	Bikaner	20	Jardaya	Kumbhalgarh	20
Chak Chani	Kolayat	20	Kama	Khamnor	20
Salasar	Kolayat	20	Kuncholi	Khamnor	20
Banswara			Baran		
Lasodiya	Sajjangarh	20	Hatari	Shahbad	20
Pandwal Unkar	Sajjangarh			20	
	Hathwari	Shahbad			20
Parnala	Kushalgarh	20	Khalda	Kishanganj	20
Himmatpura	Kushalgarh	20	Rampuriya Jagir		Kishanganj 20
Chittorgarh			Karauli		
Viravali	Aranod	20	Liloti	Hindon	20
Naya Khera	Aranod	20	Fazalabad	Hindon	20
Mokhampura	Pratapgarh	20	Govindpura	Sapotara	20
Jaswantpura	Pratapgarh	20	Kanchroda	Sapotara	20
			Total		480

1 Family Profile

Of the 480 households covered in six districts, 150 are scheduled caste, 240 scheduled tribe, 59 are OBC and the remaining are general category households²¹. There are 2402 family members in 480 households with average family size of 5. Majority of households are BPL households (76.3%) (table 4.2). However, across the social groups, maximum percentage of BPL households is scheduled tribe households followed by OBC, general and then scheduled caste households. However, there appears to be greater exclusion of scheduled caste from BPL category. The main reason cited is name not added in survey at the time of survey, name added in the survey but not added in the list and name not added by sarpanch²².

²¹ At the district level, scheduled castes dominate in Bikaner, while in other districts scheduled tribes outnumber poor households. OBC households are important group in Chittorgarh, Baran and Karauli.

²² This is more acute issue in Bikaner, Banswara, Karauli and Chittorgarh. In few cases sarpanch also did not add the name in the list, in Baran especially. There is significant number who reported that they were added in the survey but the name did not appear in the BPL list, especially in Bikaner.

Table 4.2: Family is BPL

Family is BPL	SC	OBC	General	ST	Total			
Yes	101	44	23	198	366			
No	49	15	8	42	114			
Total HHs	150	59	31	240	480			
	Percent							
Yes	67.3	74.6	74.2	82.5	76.3			
No	32.7	25.4	25.8	17.5	23.8			
Total	100	100	100	100	100			
If not BPL than Reason			SC	OBC	General	ST	Total	
Name not added in Survey			28	4	7	31	70	
Added in Survey but not added in BPL List				15	2	0	2	19
Name not added by Sarpanch			6	9	1	9	25	
Total HHs			49	15	8	41	114	

1.3 *Martial Status, Age*

Majority of the heads of households are married but significant numbers are widow/widowers; this is true across social groups (table 4.3). The majority of heads are aged between 30-50 years and the majority are males. There are wide inter-district variations (tables 4.4 and 4.5). Female-headed households dominate in Bikaner.

Table 4.3: Marital Status of the Head of the Household

Total Status HHs %	SC		OBC		General		ST			
	HHs	%	HHs	%	HHs	%	HHs	%		
Married	122	81.3	48	81.4	25	80.6	211	87.9	406	84.6
Separated	2	1.3	0	0.0	0	0.0	1	0.4	3	0.6
Widow/ Widower	26	17.3	10	16.9	4	12.9	27	11.3	67	14.0
Unmarried	0	0.0	1	1.7	2	6.5	1	0.4	4	0.8
HHs	150	100	59	100	31	100	240	100	480	100

Table 4.4: Age of the Head of the Household

Total Age yrs. %	SC		OBC		General		ST			
	HHs	%	HHs	%	HHs	%	HHs	%		
<30	30	20.0	5	8.5	2	6.5	24	10.0	61	12.7
30-40	46	30.7	15	25.4	6	19.4	87	36.3	154	32.1
40-50	39	26.0	22	37.3	10	32.3	75	31.3	146	30.4

50-60	27	18.0	11	18.6	8	25.8	39	16.3	85	17.7
60 plus	8	5.3	6	10.2	5	16.1	15	6.3	34	7.1
Total	150	100	59	100	31	100	240	100	480	100

Table 4.5: Head by Sex across Districts

District	Male %	Female %	Total HHs
Bikaner	73.8	26.3	80
Banswara	88.8	11.3	80
Chittorgarh	88.9	11.1	80
Baran	91.3	8.8	80
Karauli	96.3	3.8	80
Rajsamand	90.1	9.9	80

1.4 Dependent Population

The higher the dependent population, the greater will be the economic burden on the household. It was assumed that population below 15 years and above 65 years is dependent on working population. The dependency ratio is high among scheduled caste households and they are the poorest households. On the other, it is low amongst general category of households (table 4.6).

Table 4.6: Dependent Population

Items	Social Groups (No. Family Members)					Total
	SC	OBC	General	ST		
Age group Yrs.						
Aged 1-4 and 65 plus	313	107	34	446	900	
All	758	315	132	1197	2402	
Dependency ratio	0.41	0.34	0.26	0.37	0.37	

1.5 Educational Achievements

Are there any caste differences in educational achievements? It is revealed that 68 percent of heads have never been enrolled in school. The percentage of never enrolled is high among SC (79%) and ST (67%) as compared to OBC and to the general category households.(table 4.7). Besides, 18 percent of heads have primary education & 10% secondary education. In this case too, the general & OBC category is better placed than SC & ST households. It is surprising that 11.3 percent scheduled tribe heads have secondary level education compared to only 3.3 percent scheduled caste heads.

Table 4.7: Education level of the Head of the Household

Total	SC		OBC		General		ST			
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Never Enrolled	118	78.7	31	52.5	16	51.6	161	67.1	326	67.9
Primary	22	14.7	11	18.6	9	29.0	46	19.2	88	18.3
Secondary	5	3.3	13	22.0	5	16.1	27	11.3	50	10.4
Sr. Secondary	2	1.3	2	3.4	1	3.2	1	0.4	6	1.3
Graduate	1	0.7	1	1.7	0	0.0	1	0.4	3	0.6
Post Graduate	2	1.3	1	1.7	0	0.0	4	1.7	7	1.5
HHs	150	100	59	100	31	100	240	100	480	100

There are explicit caste differences in educational achievements²³. The lower the human capital the lower the capability to access better employment opportunities and thus incomes are lower. It is also observed that these findings are true for other household members too.

1.6 Occupations of the Head

Wage labor is the predominant main occupation²⁴ of the head of the household (69.4%) (table 4.8). It is followed by agriculture (13.8%) and mix of both. A greater proportion of scheduled caste (76.7%) & ST (70%) heads have wage labor as main occupation as it is this category that is landless or with small landholding size. The second important occupation is others (mix of agriculture and wage labor) in case of scheduled caste heads while it is agriculture in case of scheduled tribe, general category and OBC households. The third important occupation is domestic work among heads from scheduled caste and general households. This shows a low level of livelihood diversification. The major reasons are: lower levels of education and low skill levels. In other words, level of human capital is poor among sampled heads²⁵.

Table 4.8: Main Occupation of the Head of the Household

	SC		OBC		General		ST		Total		
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	
Wage Labor	115	76.7	30	50.8	20	64.5	168	70.0	333	69.4	
Agriculture	4	2.7	9	15.3	4	12.9	49	20.4	66	13.8	
Domestic Work	11	7.3	7	11.9	1	3.2	7	2.9	26	5.4	
Others	17	11.3	3		5.1	3	9.7	8	3.3	31	6.5
Govt./Pvt. Service	2	1.3	5	8.5	1	3.2	6	2.5	14	2.9	
Own Business	1	0.7	5	8.5	1	3.2	2	0.8	9	1.9	
Animal Husbandry	0	0.0	0	0.0	1	3.2	0	0.0	1	0.2	
All HHs	150	100	59	100	31	100	240	100	480	100	

Note: Others- mix of agriculture and wage labor.

2 Asset Base

All households have a house. However, more than half the households have kachacha houses followed by pucca- kachacha houses. A very few live in pucca houses. A much higher percentage of scheduled caste and tribe households reside in kachacha houses compared to other social groups²⁶ (table 4.10). Thus, general category households have better housing compared to other social groups in terms of quality of housing²⁷.

²³ Across districts the percentage of female members who never went to school is higher than males and males also do better in case of primary education, higher proportion of males have primary education compared to females.

²⁴ Main occupation is one wherein the individual is engaged for at least 180 days in year

²⁵ It is also observed that women are largely engaged in domestic work and labour.

²⁶ Majority of sampled households reside in kachacha house in Chittorgarh, Banswara and Baran (above 65%). In Bikaner 42.5% do so while 43.8% in Rajsamand. A very low percent in Karauli live in kachacha house. The proportion of households residing in pucca houses varies from a low of 2.5% in Chittorgarh and a high of 26.3% in Karauli. Mixed housing is reported by large proportion. This situation is primarily because Indra Awas Yojna housing made available.

²⁷ The proportion varies between 36.3% in Rajsamand and 81.3% in Banswara. Self- constructed house is reported

Table 4.10: Status of House

House Type	Social Groups									
	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Pucca	24	16.0	12	20.3	11	35.5	23	9.6	70	14.6
Kachacha	79	52.7	23	39.0	13	41.9	150	62.5	265	55.2
Pucca+Kachacha	47	31.3	24	40.7	7	22.6	67	27.9	145	30.2
Total HHs	150	100	59	100	31	100	240	100	480	100

Table 4.11: Ownership of Assets*Cow*

Yes	34	22.7	24	40.7	9	29.0	79	32.9	146	30.4
No	116	77.3	35	59.3	22	71.0	161	67.1	334	69.6
HHs	150	100	59	100	31	100	240	100	480	100

Buffalo

Yes	15	10.0	14	23.7	12	38.7	55	22.9	96	20.0
No	135	90.0	45	76.3	19	61.3	185	77.1	384	80.0
HHs	150	100	59	100	31	100	240	100	480	100

Goat

Yes	45	30.0	11	18.6	4	12.9	65	27.1	125	26.0
No	105	70.0	48	81.4	27	87.1	175	72.9	355	74.0
HHs	150	100	59	100	31	100	240	100	480	100

About 30 percent households have a cow; this practice is highest with OBC households 32.9 percent followed by scheduled tribal households and lowest for SC households 22.7 percent. Most households obtained the cow on their own while 13 percent received the cow as a traditional household animal; these percentages are higher for scheduled caste and tribe. The other source of cow access is as a gift; this is more prominent amongst OBC and general category households. Only one-fifth of the households have a buffalo. **Again, a much higher proportion of general category households possess a buffalo compared to scheduled caste and tribe households.** Majority of households (82%) have bought the buffalo themselves and this is true across all social groups. Gifted buffalos were mainly in the case of OBC households. For 4.2 percent of the households, DPIP had been the source of buffalo. **Here a much higher percentage of OBC households received buffalos through DPIP compared to scheduled caste households.** This means that there was apparent exclusion of scheduled caste households from the dairy activity. It is quite surprising that scheduled caste households (13.3%) purchased buffalo through a loan when this was not the case among other social groups.

Twenty-six percent of households have goats and a greater proportion of scheduled castes have goats. 85.4 percent of households have bought a goat from own funds and this is true across social groups with varying proportions. Very few households bought the goat under

by 39.2%. This proportion varies between 17.5% in Banswara and 53.8% in Rajsamand. 11.3% also took some loan to have a house. In Bikaner, Indra Awas houses are also possessed by 8.8% and much lower proportion in other districts.

DPIP; except scheduled tribe households²⁸. Henceforth, we conclude that “Goat is a poor man’s animal.”

2.1 Land Ownership

Land is an important source of livelihood. Of the sample households, 81.7 percent have land²⁹ and others are landless. A higher proportion of OBCs and scheduled do not possess land (table 4.13). Out of the total sampled landless households, 76.1% are from SC & ST category. Only 18% of households have irrigated holdings, whereas 71.4 percent of such holdings are below 5 bighas and 21.4 percent holdings range between 5 to 10 bighas (table 4.14). This is more or less the situation across the social groups³⁰. The lowest proportion of irrigated holdings is with scheduled caste households when OBCs have maximum proportion of irrigated holdings. Thus, scheduled caste households with land also are more vulnerable amongst all social groups.

Table 4.13: Land Ownership

Ownership	SC		OBC		General		ST			
	Total HHs	%	HHs	%	HHs	%	HHs	%		
Yes	110	73.3	40	67.8	29	93.5	213	88.8	392	81.7
No	40	26.7	19	32.2	2	6.5	27	11.3	88	18.3
Total	150	100	59	100	31	100	240	100	480	100

Table 4.14: Irrigated Land

²⁸ Goat is possessed by 33.8% households in Bikaner, 30% in Banswara, 7.5% in Baran, 13.8% in Chittorgarh, one tenth households in Karauli and 61.3% in Rajsamand have them. Major source of purchase across districts is own funds, though in Baran and Rajsamand some households obtained it through DPIP. Buffalo is mainly self purchased and 7.5% households in Bikaner, 5.0% in Banswara, 11.3% in Baran, 10% in Chittorgarh, 67.5% households in Karauli and 18.8% in Rajsamand have them. Major source of purchase across districts is own funds, though in Baran, Banswara and Rajsamand some households obtained it through DPIP. Few households in Bikaner purchased with loan also. Cow is mainly self purchased and 20% households in Bikaner, 22.5% in Banswara, 58.8% in Baran, 35% in Chittorgarh, 12.5% households in Karauli and 33.8% in Rajsamand have them. Major source of purchase across districts is own funds, though few households have been rearing cow traditionally. Motorcycle is owned by only 1.0% of households, which mainly are self- purchased and 2.5% households in Baran, 2.5% in Chittorgarh, 1.3% households in Rajsamand have them. Major source of purchase across districts is own funds. Cycle is owned by 5.8% households which mainly are self purchased and 12.5% households in Bikaner, 3.8% in Banswara, 6.3% in Baran, 2.5% in Chittorgarh, 7.5% in Karauli and 2.5% households in Rajsamand have them. Major source of purchase across districts is own funds. Thus, sampled households have few assets and acquired through own funds. However, few households have benefited from government schemes and taken loans too.

²⁹ It is found that 82% of sample households own land and this percentage is as high as 96.3% in Banswara and as low as 68.8% in Baran.

³⁰ The total land with 392 households is 1951 bighas, which amounts to 4.98 bighas per household. The average household holding is highest in Bikaner at 12.31 bighas. Baran follows it with 5.38 bighas, Banswara 3.99 bighas, Karauli 3.97 bighas, Chittorgarh 3.1 bighas and Rajsamand 2.32 bighas. Thus the holding sizes are very small to have high productivity. Given this size of holding the investment on land is also meagre. For instance, only 331 of 1951 bighas (17%) are irrigated from own source. 85.4 percent do not have self-irrigated source land. This situation is more prominent in Bikaner and Banswara. The average own source irrigated land is just 0.84 bighas while other sources irrigated land is 4.08 bighas.

Bigha	SC HHs	OBC HHs	General HHs	ST HHs	Total HHs	%
< 5	5	5	7	33	50	71.4
5 - 10	0	4	0	11	15	21.4
10 - 15	1	3	1	0	5	7.1
Total	6	12	8	44	70	100
Share in total	5.5	30.0	27.6	20.7	17.9	
All HHs	110	40	29	213	392	

In case of non- irrigated land, 67% of households have non irrigated holding of which a significant portion is from ST (58.2%) followed by SC (24.1%). Moreover with holding size between 5-10 bigha, it is only the SC & ST households which have a significant portion and the general category does not have land which is not irrigated.

Table 4.15: Non-irrigated land (HHs)

Bigha	SC	OBC	General	ST	Total
< 5	63	26	20	152	261
5- 10	20	3	0	17	40
10- 15	9	0	3	4	16
15- plus	13	0	0	0	13
Total	105	29	23	173	330
Share in total	95.5	72.5	79.3	81.2	84.2
All HHs	110	40	29	213	392
Bigha	Percentage				Total
< 5	60.0	89.7	87.0	87.9	79.1
5- 10	19.0	10.3	0.0	9.8	12.1
10- 15	8.6	0.0	13.0	2.3	4.8
15 - plus	12.4	0.0	0.0	0.0	3.9
Total	100	100	100	100	100

As regards the source of irrigation, a higher proportion of scheduled caste (69%) and schedule tribe (57.1%) households do not have a source of irrigation. ST (10.4%) **have well as a source of irrigation** compared to scheduled caste (2%). The major source of irrigation across social groups is others³¹ (table 4.16).

Table 4.16: Source of Irrigation

	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
NR/ NA	104	69.3	35	59.3	26	83.9	137	57.1	302	62.9
Well	3	2.0	7	11.9	1	3.2	25	10.4	36	7.5
Tube well	0	0.0	4	6.8	1	3.2	7	2.9	12	2.5

³¹ These households have tiny holding sizes and therefore are not in a position to own source of irrigation. 24% households in Chittorgarh have well as a source followed by 19% in Baran. Tube well is owned in Baran mainly. It is also found that per bighas agriculture income is just Rs.1317.

Canal	1	0.7	0	0.0	0	0.0	0	0.0	1	0.2
From Rent	0	0	2	3.4	0	0.0	6	2.5	8	1.7
Others	42	28.0	11	18.6	3	9.7	65	27.1	121	25.2
HHs	150	100		59	100	31	100		240	100
	100									480

There are only 54 households of 392 who have any source of own irrigation and 43 have a well and 11 have a tube well (table 4.17). The majority of these households are scheduled tribe households (34) followed by OBC households.

Table 4.17: Own Source of Irrigation

Source	SC	OBC	General	ST	Total
Well	4	7	5	27	43
Tube well	0	3	1	7	11
HHs	4	10	6	34	54

2.2 Drinking Water Source

It is found that 39 percent of the households use hand pumps to access drinking water. The second important source are wells (22.5%) followed by taps (19.8%) and others (18.3%)—including canal water, diggi/tanka etc (table 4.18). Among the social groups, scheduled caste has **lowest source of drinking water as handpump and tap** and the general category is better placed.³² Nearly 39% households have hand pump as source of drinking water. This shows that hand pump is the main source across social groups with varying intensity.

Table 4.18: Facility of Drinking Water

Source	Social Groups								Total	
	SC		OBC		General		ST		HHs	%
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Tap	43	28.7	10	16.9	13	41.9	29	12.1	95	19.8
Hand Pump	47	31.3	29	49.2	12	38.7	98	40.8	186	38.8
Well	30	20.0	10	16.9	4	12.9	64	26.7	108	22.5
Pond	0	0	0	0	0	0.0	3	1.3	3	0.6
Other	30	20.0	10	16.9	2	6.5	46	19.2	88	18.3
Total	150	100	59	100	31	100	240	100	480	100

3 Income and its Sources

As livelihood activities are not diversified, the income levels are bound to be low. All the households have average income, which is below \$2 per capita. Table 4.19 shows 57.3% of

³² It is observed that 38.8% households use hand pump as drinking water source and it is more prominent in Banswara (71.3%) and the lowest proportion in Bikaner (1.3%). Tap is the important source of drinking water in Bikaner (43.8%) while 53.8% households use well as water source in Chittorgarh. It is surprising that in select villages households still use canal water, pond and mix of unpotable water sources.

the sampled households have income below Rs30000/annum. 18.2 percent households have income of Rs.10000 to Rs.20000 and almost 33.3% of scheduled castes and 52.9% tribe households reported this income level. There are only 3 percent households reporting family income of Rs.10000 or less and most are from general category households (table 5.20). but within this 3% or 14 households have income less than Rs10000, 10 households are from SC & ST, which totals 71%. The average income is the highest in case of OBC households and the lowest in case of scheduled caste households.

Table 4.19: Family Income Annual (Rs)

Rs. Total	SC		OBC		General		ST		HHs		
	HHs	%	HHs	%	HHs	%	HHs	%			
%											
<10000	5	3.4	2	3.4	2	6.5	5	2.1	14	2.9	
10000-20000		29	19.5	7	11.9	5	16.1	46	19.2	87	18.2
20000-30000		45	30.2	23	39.0	8	25.8	97	40.4	173	36.1
30000-40000		47	31.5	14	23.7	12	38.7	66	27.5	139	29.0
40000-50000		4	2.7	9	15.3	2	6.5	18	7.5	43	9.0
50000+	19	12.8	4	6.8	2	6.5	8	3.3	23	4.8	
Total HHs	130	100	59	100	31	100	240	100	479	100	
Average Income	20829		31558		29334		28727		29769		

3.1 Income Sources

The income sources for households include agriculture, animal husbandry, agricultural wage, non-agricultural wage income, government programmes largely NREGA. There are 444 (92.5%) households earning income from NREGA. A higher percentage of scheduled tribe and scheduled caste households earn income from NREGA compared to other social groups. The next significant source of income is non-agricultural wage, which was reported by 83% of the households with significant portion from SC & ST households. 77.3 percent have income from agriculture out of which 61% households reported income less than Rs 5000, which is significantly high among ST (56.5%) followed by SC (31.14%) 43 percent households derive income from agriculture wage labor and half the scheduled caste 38% households and 50.4% percent scheduled tribe households reported so. Only 4.8 percent households have dairy as income source. It is mainly a source for general category households. Very few scheduled caste and tribes households have this source.(table 4.20).

Animal husbandry as income source is not significant across social groups. The average income across social groups is: scheduled caste Rs.4571, OBC Rs.5000, general category Rs. 6000 and scheduled tribe Rs.5345 and for all groups Rs.5209.

Table 4.20: Sources of Income (Rs.)

Income from Total	SC		OBC		General		ST	
	HHs	%	HHs	%	HHs	%	HHs	%
Agriculture								
%								

<5000	71	73.2	16	41.0	12	44.4	129	62.0	228	
61.5										
5000-10000	21	21.6	13	33.3	6	22.2	45	21.6	85	
22.9										
10000-15000	4	4.1	3	7.7	7	25.9	23	11.1	37	
10.0										
15000-20000	1	1.0	6	15.4	1	3.7	9	4.3	17	
4.6										
20000+	0	0.0	1	2.6	1	3.7	2	1.0	4	1.1
Total	97	100	39	100	27	100	208	100	371	100
Per share	64.7		66.1		87.1			86.7		77.3
Ave. IncomeRs		4751			9064			8815		6456
6456										
<i>Dairy</i>										
<5000	5	71.4	1	100	2	50.0	8	72.7	16	69.6
5000-10000	1	14.3	0		2	50.0	3	27.3	6	26.1
10000+	1	14.3	0		0		0	0.0	1	4.3
Total	7	100	1	100	4	100	11	100	23	100
% share	4.7		1.7		12.9		4.6		4.8	
Ave. Income Rs.		4571			5000			6000		5345
5209										
<i>Agriculture Labor</i>										
<2500	48	84.2	19	76.0	4	100	98	81.0	169	81.6
2500-5000	9	15.8	6	24.0	0		13	10.7	28	13.5
5000-7500	0	0.0	0	0.0	0		5	4.1	5	2.4
7500+	0	0.0	0	0.0	0		5	4.1	5	2.4
Total	57	100	25	100	4	100	121	100	207	100
% share	38.0		42.4		12.9		50.4		43.1	
Ave. Income Rs		1593			1800			1100		2309
2025										
<i>Non-agriculture Labor</i>										
<10000	37	28.5	19	43.2	10	47.6	69	33.8	135	33.8
10000-15000	21	16.2	9	20.5	3	14.3	47	23.0	80	20.1
15000-20000	32	24.6	5	11.4	1	4.8	44	21.6	82	20.6
20000-25000	12	9.2	4	9.1	3	14.3	25	12.3	44	11.0
25000-30000	15	11.5	3	6.8	4	19.0	13	6.4	35	8.8
30000+	13	10.0	4	9.1	0	0.0	6	2.9	23	5.8
Total	130	100	44	100	21	100	204	100	399	100
% share	86.7		74.6		67.7		85.0		83.1	
Ave. Income Rs		16971			14134			13895		14214
15086										
 NREGA										
<2500	9	6.6	4	7.7	9	34.6	28	12.2	50	11.3
2500-5000	51	37.2	21	40.4	10	38.5	74	32.3	156	35.1
5000-7000	77	56.2	27	51.9	7	26.9	125	54.6	236	53.2
Total	137	100	52	100	26	100	229	100	444	100
% share	91.3		88.1		83.9		95.4		92.5	
Ave. Income Rs.		5508			5142			3879		5397
5312										

Govt Programs										
<10000	2	25.0	1	20.0	2	50	11	78.6	16	51.6
10000-15000	2	25.0	2	40.0	0		1	7.1	5	16.1
15000-20000	1	12.5	0	0.0	0		0	0.0	1	3.2
20000+	3	37.5	2	40.0	2	50	2	14.3	9	29.0
Total	8	100	5	100	4	100	14	100	31	100
% share	5.3		8.5		12.9		5.8		6.5	
Ave .Income Rs		19650			26280		22200			8743
16123										

Other Government Programs: There are other programmes like widow pension, old age pension and so on providing income. **However, only 6.5 percent of households reported this income and apparently scheduled caste and tribe households are not able to derive much from these programs.** About 86 percent of scheduled tribal households reported income from government programs of Rs.15000 or less while only 50 percent reporting scheduled caste households did so. The average income from government programmes other than NREGA is: scheduled caste households Rs.19650, OBC Rs.26280, general category households Rs.22200, scheduled tribe households Rs.8743 and all households Rs.16123. Thus, social groups other than OBC and general category have much lower income from these sources.

Other Income Sources: Other income sources are private job, government jobs, petty business, crafts, partnership business, traditional caste income, asset leasing income, remittances, forest based and migration. Migration is an important other source of income and 11% households reported income from migration of which 15% reported from SC & 11% from ST households. 5% households reported income from private job and mostly are from ST households with an average income of Rs 15000. Petty business is more prevalent among general & the OBC category, Traditional caste income was reported by 13 households, only four household reported income from asset leasing, 5 households income from remittances, four households (ST) reported forest based income.

Table 4.20: Contd..

Regular sale of animals

<2500	13	86.7	2	66.7	2	100	12	85.7	29	85.3
2500-5000	1	6.7	1	33.3	0		1	7.1	3	8.8
5000+	1	6.7	0	0	0		1	7.1	2	5.9
Total	15	100	3	100	2	100	14	100	34	100
% share	10.0		5.1		6.5		5.8		7.1	
Ave. Income Rs		1820		1667		2250		1929		1876

Private Service

<10000	1	50.0	1	14.3	0		1	9.1	3	12.5
10000-15000	0		1	14.3	0		4	36.4	5	20.8
15000-20000	0		2	28.6	2	50.0	5	45.5	9	37.5
20000+	1	50.0	3	42.9	2	50.0	1	9.1	7	29.2
Total	2	100	7	100	4	100			11	100
100										24
% share	1.3		11.9		12.9			4.6		5.0
Ave. Income Rs		15000		2147		20000		15718		18050

Petty Business

<10000	4	44.4	2	40.0	0	0	0	0	6	28.6
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10000-15000	5	55.6	0	0.0	0	0	1	25.0	6
	28.6								
15000-20000	0	0.0	2	40.0	1	33.3	1	25.0	4
	19.0								
20000+	0	0.0	1	20.0	2	66.7	2	50.0	5
	23.8								
Total	9	100	5	100	3	100	4	100	21
	100								
% share	6.0	8.5	9.7		1.7		4.4		
Ave. Income Rs.	8667	15120	22000		22750		14790		

Migration

<10000	9	39.1	0	1	100	8	29.6	18	32.7
10000-15000	6	26.1	1	25.0	0	6	22.2	13	23.6
15000-20000	2	8.7	2	50.0	0	5	18.5	9	16.4
20000+	6	26.1	1	25.0	0	8	29.6	15	27.3
Total	23	100	4	100	1	100	27	100	55
% share	15.3	6.8	3.2		11.3		11.5		
Ave. Income Rs.	14520	18500	4000		16604		15641		

Thus, there are limited income sources of for large number of households and NREGA is one of the most important after wage labor and agriculture. Crafts and dairy are not of much importance.

3.1 Traditional Source of Income

It appears that sampled households across districts are traditionally engaged in agriculture, as agricultural laborers or wage laborers and the proportion is highest among SC & ST. However, 37.5% households reported no traditional source of income.(table 4.21).

Table 4.21: Traditional Source of Income

	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
No Response	66	44.0	22	37.3	7	22.6	85	35.4	180	37.5
Agriculture and Labor	32	21.3	12	20.3	10	32.3	66	27.5	120	25.0
Labor	42	28.0	15	25.4	7	22.6	51	21.3	115	24.0
Agriculture	10	6.7	10	16.9	7	22.6	38	15.8	65	13.5
HHs	150	100	59	100	31	100	240	100	480	100

Further, only 4.6% households were reported as rural artisans with maximum portion of SC (11.3%) households as compared to general & OBC category of households. Among scheduled caste artisan households, basket making dominates followed by spinning while in case of OBC households it is carpentry work, pot making and hair cutting activities. The lone general category household is engaged in box making.

Table 4.22: Whether the Household is Rural Artisan

Rural Artisan	SC		OBC		General		Total	
	HHs	%	HHs	%	HHs	%	HHs	%

Yes	17	11.3	4	6.8	1	3.2	22	4.6
No	133	88.7	55	93.2	30	96.8	458	95.4
HHs	150	100	59	100	31	100	480	100

Table 4.22: Contd.

If yes than type of work (HHs)

	SC	OBC	General	Total
Box Making	1	0	1	2
Pot Making	0	1	0	1
Leather Work	2	0	0	2
Hair Cutting	0	1	0	1
Carpenter Work	0	2	0	2
Basket Making	9	0	0	9
Spinning	5	0	0	5
HHs	17	4	1	22

4 Number of Days of Work: Head of the Household

Looking at number days worked by head of the household in a year reveals that 28.1% households worked for 100-150 days. Moreover 38% of the households reported working less than 100 days with a significant portion of households reporting from SC & ST category. This shows that not enough employment opportunities are available.

Table 4.23: Number of Day Worked (Head in year)

Days	SC		OBC		General		ST		Total	
	Heads	%	Heads	%	Heads	%	Heads	%	Heads	%
< 30	3	2.3	3	5.7	4	16.7	10	4.6	20	4.7
30-60	14	10.9	8	15.1	4	16.7	27	12.4	53	12.5
60-100	22	17.1	10	18.9	6	25.0	52	24.0	90	21.3
100-150	41	31.8	8	15.1	3	12.5	67	30.9	119	28.1
150-200	35	27.1	10	18.9	5	20.8	54	24.9	104	24.6
200+	14	10.9	14	26.4	2	8.3	7	3.2	37	8.7
Heads	129	100	53	100	24	100	217	100	423	100
Wage Earned (Rs per year)										
<5000	16	12.4	13	24.5	8	33.3	30	13.9	67	15.9
5000-10000	39	30.2	11	20.8	7	29.2	70	32.4	127	30.1
10000-15000	36	27.9	8	15.1	3	12.5	72	33.3	119	28.2
15000-20000	30	23.3	13	24.5	1	4.2	37	17.1	81	19.2
20000+	8	6.2	8	15.1	5	20.8	7	3.2	28	6.6
Total	129	100	53	100	24	100	216	100	422	100

It was found that 16 percent of household heads earned Rs.5000 or less while the maximum proportion is of heads from general category and the smallest proportion is of scheduled caste. Thirty percent reported earnings of Rs.5000 to Rs.10000 a year. Relatively higher proportions of scheduled tribe and caste heads had this level of earned income. Table 4.24 shows that 74 percent of heads earned Rs.15000 or less from labor; a significant percentage of scheduled tribe and caste heads reported this.

Table 4.24: Number of Day Worked by Males

District	No. of Working Days
Total	

Labor (Rs.)	Last Week		Last Month		Last Year		
	M	N	M	N	M	N	M
N							
Bikaner	1.98	96	8.47	96151	96		13788
96							
Banswara	1.22	100	4.55	100129	129		10006
100							
Chittorgarh			3.57	87 11.09	87134	93	
11820 93							
Baran	2.77	96	10.31	96 143	96		12461
96							
Karuali	2.76	95	10.04	95 121	95		9339
95							
Rajsamand			3.18	96 11.40	96142	96	
12379 96							
All Districts	2.55	570	9.25	570 137	576		11624
576							

Note: N is number of households and M mean.

Also considered is the number of days of unemployment per working member during the last year. There are only 1.4 percent of households reporting below 50 days of unemployment of which 50% households are from ST's; 12.7 percent household reported unemployment of 50 to 100 days of which 81.4% are from SC & ST households. **There are 23.2 percent of households reporting 150 to 200 days of unemployment of which 78.7% of households reporting are from SC& ST households** This clearly shows that across social groups number of unemployed days are significant for a working person.

Table 4.25: Number of Days Unemployed per Working Person in the Household

Days	SC		OBC		General		ST		Total		
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	
<50	1	0.7	1	2.1	1	3.6	3	1.4	6	1.4	
50-100	22	15.7	7	14.9	3	10.7	22	10.4	54	12.7	
100-150		50	35.7	17	36.2	7	25.0	88	41.7	162	38.0
150-200		24	17.1	13	27.7	8	28.6	54	25.6	99	23.2
200+	22	15.7	5	10.6	7	25.0	25	11.8	59	13.8	
HHs	140	100	47	100	28	100	211	100	426	100	

5 Women's Work

It is a common practice to not treat large number of activities women perform at home as work. **We have observed above that women reportedly have lower number of days of work than men within the household.** To further look into the issue, the table 4.26 presents information on time consumed by work women are engaged in. For all districts, **on an average women work for 9.4 hours a day, 3.8 hours are engaged in domestic work, 1.5 hours in tending animals and 4.1 hours in spinning.** In Bikaner, the corresponding working time consumed is 7.7, 3.8, 1.5 and 4.1 hours respectively. In Banswara, 8.1 hours average labor hours are for women with 4.0 hours for domestic work and 1.4 hours for animal

tending (table 4.26). The average labor hour reported in Chittorgarh is 7.3, 8.0 in Baran, 6.9 hours in Karauli and 7.5 hours in Rajsamand. Number of hours consumed by domestic work is 3.9 hours in Chittorgarh, 3.7 hours each in Baran, Karauli and Rajsamand. Animal husbandry activity consumes 2.1 hours in Chittorgarh, 1.0 hour in Baran, 0.9 hours in Karauli and 1.7 hours in Rajsamand. This is largely based on number of animals the household has. We had observed that most households have goats.

Does any one from the household share the responsibility of women's work ; do they get help from other family members; and from who? The information shows that there is only marginal help available. As to who provides help, there are only 41 cases that reported information on this and this help largely comes from husband followed by daughter-in-law and mother-in-law (table 4.27).

Table 4.26: Time Consumed for Woman's Work

Family Members	<i>Time consumed in</i>									
	Labor work (hour)		Domestic work (hour)		Animal Husbandry (hour)		Spinning		Help Work (hour)	
	M	N	M	N	M	N	M	N	M	N
Bikaner	7.7	75	3.8	109	1.5	2	4.1	7	5	5
Banswara	8.1	85	4.0	106	1.4	9			3	8
Chittorgarh	7.3	71	3.9	89	2.1	7			2	5
Baran	8.0	80	3.7	105	1.0	2			3	9
Karauli	6.9	67	3.7	98	0.9	8			2	7
Rajsamand	7.5	83	3.7	104	1.7	10			1	7
All Districts	7.6	461	3.8	611	1.5	38	4.1	7	2	41

Note: N is number of households and M- mean.

Table 4.27: Family Help (HHs)

	Bikaner	Banswara	Chittorgarh	Baran	Karauli	Rajsamand
Total						
Husband	2	4	3	4	5	6
Daughter in Law		3		2		1
Mother in Law	3	1				
Daughter & Husband				1	1	1
Son & Daughter				2		
Mother - Father			1			
Son					1	
Total	5	8	5	9	7	7

6 NREGA

Ninety-three percent of households have a NREGA job card and across social groups this proportion varies between a low of 87 percent in case of general category households and 95 percent amongst scheduled tribe households³³.

³³ Across districts this proportion is: Bikaner, Baran and Banswara 96.3% each, Chittorgarh 95%, Karauli 86.3% and Rajsamand 87.5%.

On an average, total NREGA employment is 76 days provided per year³⁴. There are 6.3 percent households reporting below 30 days of employment while another 37 percent reported 100 days of employment and maximum proportion of households are scheduled caste households (45.3%) and the lowest proportion is of general category households (27%) (table 4.28). Thus, more scheduled caste households obtained 100 days of NREGA employment. Around 25 percent households reported 6-90 days of employment under NREGA. Here too, reporting scheduled caste households is more frequent compared to other social groups. Majority of households have obtained below 90 days of employment and scheduled caste households have been more fortunate to get greater employment under NREGA (table 4.29). NREGA has not excluded scheduled caste and tribe households.

Table 4.28: Family has Job Card

Item	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Yes	139	92.7	52	88.1	27	87.1	228	95.0	446	92.9
No	11	7.3	7	11.9	4	12.9	12	5.0	34	7.1
HHs	150	100	59	100	31	100	240	100	480	100

Table 4.29: No. of Total Working Days in NREGA

Days	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
< 30	4	2.9	4	7.7	7	26.9	13	5.7	28	6.3
30-60	31	22.3	18	34.6	8	30.8	81	35.5	138	31.0
60-90	41	29.5	15	28.8	4	15.4	53	23.2	113	25.4
100	63	45.3	15	28.8	7	26.9	81	35.5	166	37.3
Total	139	100	52	100	26	100	228	100	445	100

Women in NREGA: NREGA has attracted largely women; the participation of women is 83.3%. The significant households (53.3%) reported that they worked for 30-60 days and social group wise maximum participation is from ST.

Table 4.30: No. of Working Days of Family Women (NREGA)

Days	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
< 30	12	9.4	11	24.4	2	22.2	44	20.2	69	17.3
30-60	62	48.4	24	53.3	4	44.4	123	56.4	213	53.3
60-90	30	23.4	5	11.1	1	11.1	28	12.8	64	16.0
100	24	18.8	5	11.1	2	22.2	23	10.6	54	13.5
Total	128	100	45	100	9	100	218	100	400	100

Income from NREGA: What is average wage earned from NREGA per day? Table 4.31 shows that 42.8 % reported average wages of Rs.60 followed by 25.1 percent obtaining wages of Rs.70. Therefore a significant portion of households don't get 100 days of wage.

³⁴ The average number of days worked under NREGA varies between 61 days in Karauli and 89 days in Bikaner. It is surprising that Banswara and Karauli are first phase districts. And Banswara has only generated 78 days of employment. Per day income also varies between a low of Rs.63 in Karauli and high of Rs.81 in Baran.

Table 4.31: Per day Income (Rs.)

Rs.	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
50-60	56	40.3	16	38.7	19	73.0	100	43.76	191	42.8
63- 65	5	3.6	1	1.9	0	0.0	0	0.0	6	1.3
70- 75	46	33.1	15	28.8	6	23.1	45	19.7	112	25.1
80 -85	26	18.7	15	28.8	1	3.8	59	25.8	101	22.6
86- 90	5	3.6	0	0.0	0	0.0	4	1.7	11	2.4
100	1	0.7	3	5.8	0	0.0	21	9.2	25	5.6
Total	139	100	52	100	26	100	229	100	446	100

The households were asked whether they are satisfied with NREGA or not? **86.7 percent households were satisfied with NREGA and across social groups this percentage is scheduled caste 87.3 percent, OBC 57.3 percent, general category 71 percent and scheduled tribe 29.6 percent³⁵ (table 4.33). Thus, scheduled tribes are the least satisfied with NREGA and the major reasons cited are 100 days employment is not provided and also wages are not paid on time and the wage is low that is paid.**

Table 4.32: Family Members Working in NREGA

Relations	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
HHs %										
Head	19	13.7	6	11.5	13	50.0	18	7.9	56	12.6
Husband/Wife	96	69.1	34	65.4	7	26.9	187	82.0	324	72.8
Father	0	0.0	0	0.0	0	0.0	1	0.4	1	0.2
Son	8	5.8	5	9.6	5	19.2	4	1.8	22	4.9
Daughter in Law	4	2.9	3	5.8	0	0.0	4	1.8	11	2.5
Daughter	1	0.7	1	1.9	0	0.0	0	0.0	2	0.4
Husband/Wife & Daughter	2	1.4	0	0.0	0	0.0	4	1.8	6	1.3
Husband/Wife & Son	4	2.9	1	1.9	1	3.8	1	0.4	7	1.6
Son & Daughter in Law	4	2.9	2	3.8	0	0.0	6	2.6	12	2.7
Husband-Wife & Daughter in Law	0	0.0	0	0.0	0	0.0	2	0.9	2	0.4
Father & Son	0	0.0	0	0.0	0	0.0	1	0.4	1	0.2
Husband/Wife & Mother	1	0.7	0	0.0	0	0.0	0	0.0	1	0.2
Total	139	100	52		100	26	100	228	100	
445	100									

Table 4.33: You are Satisfied with NREGA

Response	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Yes	131	87.3	51	57.3	22	71.0	212	29.6	416	86.7
NO/Nr	19	12.7	8	9.0	9	29.0	28	12.1	64	13.3
Total	150	100	59	66.3	31	100	240	41.7	480	100

³⁵ Across districts this proportion is: Bikaner 97.4%, Baran 98.7%, Banswara 97.4%, Chittorgarh 85.5%, Karauli 85.3% and Rajsamand 95.7%.

7 Expenditure Behavior

What is the expenditure behavior for consumables? We considered some important expenses like food, clothing, electricity, education, medical, social functions, entertainment and so on. Table 4.34 shows that maximum expenditure is on food, family functions, clothing and social functions. The least expenses reported are on electricity. This pattern is visible across districts. It is disturbing that expenses reported on education and health are small. There is 66% less spent than 2000 on food, 45% less than 2000 on clothing, 52% less than Rs100 on medicals, 83% less than Rs600 on social functions, 45.3% less than Rs500 on festivals.

Table 4.34: Monthly Expenses on Consumables (Rs.)

<i>Food</i>		SC		OBC		General		ST			
Total											
Rs.		HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
HHs	%										
< 1000	24	16.1	6	10.9	8	26.7	56	23.5	94	19.9	
1000-2000		105	70.5	37	67.3	15	50.0	158	66.4	315	66.7
2000-3000		19	12.8	11	20.0	7	23.3	22	9.2	59	12.5
3000+	1	0.7	1	1.8	0	0.0	2	0.8	4	0.8	
HHs	149	100	55	100	30	100	238	100	472	100	
<i>Clothing (annual)</i>											
< 500	41	27.3	19	32.2	6	19.4	75	31.3	141	29.4	
500-1000	66	44.0	19	32.2	9	29.0	122	50.8	216	45.0	
1000-1500	29	19.3	16	27.1	12	38.7	31	12.9	88	18.3	
1500-2000	38	25.3	17	28.8	10	32.3	27	11.3	92	19.2	
2000+	2	1.3	0	0.0	3	9.7	4	1.7	9	1.9	
HHs	150	100	59	100	31	100	240	100	480	100	
<i>Electricity</i>											
<100	13	19.4	5	12.8	3	18.8	21	22.3	42	19.4	
100-200	33	49.3	24	61.5	12	75.0	61	64.9	130	60.2	
200+	21	31.3	10	25.6	1	6.3	11	11.7	43	19.9	
Total HHs	67	100	39	100	16	100	94	100	216	100	
<i>Education</i>											
<200	67	81.7	27	69.2	10	55.6	108	70.1	212	72.4	
200-300	6	7.3	3	7.7	2	11.1	18	11.7	29	9.9	
300-400	2	2.4	3	7.7	1	5.6	4	2.6	10	3.4	
400-500	5	6.1	3	7.7	2	11.1	7	4.5	17	5.8	
500+	2	2.4	3	7.7	3	16.7	17	11.0	25	8.5	
Total	82	100	39	100	18	100	154	100	293	100	
<i>Medical</i>											
<100	73	61.9	20	47.6	10	43.5	111	62.4	214	59.3	
100-200	27	22.9	16	38.1	10	43.5	52	29.2	105	29.1	
200-300	4	3.4	2	4.8	2	8.7	3	1.7	11	3.0	
300+	14	11.9	4	9.5	1	4.3	12	6.7	31	8.6	
Total	118	100	42	100	23	100	178	100	361	100	
<i>Social Functions</i>											
<200	31	20.9	22	37.3	5	16.1	77	32.2	135	28.3	
200-400	42	28.4	11	18.6	6	19.4	57	23.8	116	24.3	
400-600	50	33.8	19	32.2	10	32.3	70	29.3	149	31.2	

600-800	3	2.0	0	0.0	1	3.2	5	2.1	9	1.9
800+	22	14.9	7	11.9	9	29.0	30	12.6	68	14.3
Total	148	100	59	100	31	100	239	100	477	100
Festivals										
<500	45	39.5	25	53.2	7	36.8	87	47.8	164	45.3
500-1000	32	28.1	7	14.9	7	36.8	33	18.1	79	21.8
1000-1500	15	13.2	6	12.8	0	0.0	24	13.2	45	12.4
1500-2000	15	13.2	6	12.8	2	10.5	16	8.8	39	10.8
2000+	7	6.1	3	6.4	3	15.8	22	12.1	35	9.7
HHs	114	100	47	100	19	100	182	100	362	100
Other items										
<300	40	36.7	21	46.7	7	36.8	77	44.8	145	42.0
300-600	45	41.3	15	33.3	7	36.8	46	26.7	113	32.8
600-900	9	8.3	4	8.9	0	0.0	21	12.2	34	9.9
900+	15	13.8	5	11.1	5	26.3	28	16.3	53	15.4
Total	109	100	45	100	19	100	172	100	345	100

Expenditure is as expected on items and pattern –wise for poor households. Social differentiation is evidenced, but not much. Food is the major expenditure item. Medical and education expenses are being incurred by all households, though scheduled caste households relatively spend less on education compared to other social groups and more on medicine.

8 Loans taken and Debt

165 or 34.4 households reported having loans. Maximum households reported loan upto Rs20000/- which is 22.4% with maximum percentage from SC (33.3%) followed by ST (22%). Similarly 18.8% of households reported loans upto Rs50000 of which 32.2% reported by SC & 38.7% by ST. Thus significant number of families have taken loans specially from SC & ST category.

Table 4.35: Loan Amount (Rs.)

Rs.	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
< 5000	5	9.3	0	0	0	0	9	11.0	14	8.5
5000-10000	7	13.0	2	11.1	0	0	24	29.3	33	20.0
10000-20000	18	33.3	1	5.6	0	0	18	22.0	37	22.4
20000-30000	8	14.8	2	11.1	4	36.4	7	8.5	21	12.7
30000-40000	4	7.4	2	11.1	2	18.2	1	1.2	9	5.5
40000-50000	10	18.5	8	44.4	1	9.1	12	14.6	31	18.8
50000+	2	3.7	3	16.7	4	36.4	11	13.4	20	12.1
Total	54	100	18	100	11	100	82	100	165	100
% share	36.0		30.5		35.5		34.2		34.4	
All HHs	150		59		31		240		480	
Ave. Loan Rs										

8.1 Debt

The majority of households (53.7%) have debt of Rs.20000 or less. The maximum households (22%) reported debt upto Rs20000/- of which 30.8% reported from SC & 22.8% reported from ST. Debt up to Rs50000 was reported by 15% families of which 37% was reported by ST and 29.1% by SC. Therefore, half the sampled households are under debts but the degree of debt is relatively high among ST & SC category.

Table 4.36: Debt Amount

Rs.	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
< 5000	7	13.5	0	0	1	9.1	9	11.4	17	10.6
5000-10000	6	11.5	2	11.1	1	9.1	23	29.1	32	20.0
10000-20000	16	30.8	3	16.7	0	0.0	18	22.8	37	23.1
20000-30000	12	23.1	3	16.7	1	9.1	4	5.1	20	12.5
30000-40000	2	3.8	2	11.1	2	18.2	4	5.1	10	6.3
40000-50000	7	13.5	6	33.3	2	18.2	9	11.4	24	15.0
50000+	2	3.8	2	11.1	4	36.4	12	15.2	20	12.5
Total	52	100	18	100	11	100	79	100	160	100

Purpose of Loan: Across social groups, social function expenditure is the major purpose (35.8% households) for taking loans followed by agriculture, medical, housing, domestic use and animal husbandry. Education is not yet on priority either because it is less valued or cost is not much. Medical treatment is a necessity and households do borrow for medicines.

Top four purposes of loan by district

Bikaner	Medical (37%), social functions, business and animal husbandry
Banswara	Agriculture (66.7%), social functions, house and animal husbandry
Chittorgarh	Social functions (48.3%), agriculture, house and medical
Baran	Agriculture (29.4%), domestic use, medical and social functions
Karauli	Social functions (44.4%), agriculture, animal husbandry and house
Rajsamand	Social functions (41.4%), house, domestic use and medical

Sources of Loan: **Moneylender is a major source for 52.7 percent of households; 51.7% ST followed by 28.7% SC reported moneylenders as the major source.** (table 4.37). This means that moneylenders are an important source for loan for all groups, especially SC & ST category households. Commercial banks were reported by 11.5% households as a source of loan; largely households in rural areas have little access to loans from formal financial institutions. This shows that informal sources still dominate despite financial inclusion being promoted in villages³⁶. This leaves lots of space for micro-finance institutions to play a role in rural finance³⁷.

Table 4.37: Source of Loan

Source of Loan	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Villagers	6	11.1	0	0	2	18.2	10	12.2	18	10.9
Relatives	14	25.9	3	16.7	1	9.1	7	8.5	25	15.2

³⁶ See for additional information, Surjit Singh (2010), "Micro-Finance and Agriculture: Issues and Direction" paper prepared for NABARD.

³⁷ See, Surjit Singh (2010), "Micro-finance in Bihar: Status and Challenges" paper presented in *International Conference on Bihar*, February.

Friend	0	0.0	0	0.0	0	0	2	2.4	2	1.2
Money Lender	25	46.3	12	66.7	5	45.5	45	54.9	87	52.7
Comm. Bank	5	9.3	1	5.6	3	27.3	10	12.2	19	11.5
Cooperative Society	3	5.6	1	5.6	0	0	3	3.7	7	4.2
Rural Bank	1	1.9	1	5.6	0	0	4	4.9	6	3.6
Cooperative Bank	0	0	0	0	0	0	1	1.2	1	0.6
HHs	54	100	18	100	11	100	82	100	165	100

Interest Rates: If the main source of loan is from the informal sector, then the interest paid must be high (table 4.38). Of the 158 reporting households, 72 percent of households borrowed at 24 percent. Seven percent of households reported borrowing at 36 percent and they are mainly scheduled tribe and general category households. It was also noticed that 16 households mainly scheduled caste and tribe have mortgaged their assets to obtain loans. All the 12 scheduled tribe households have mortgaged land while 3 of the 4 scheduled tribal households mortgaged their ornaments.

Table 4.38: Interest Rate

%	SC		OBC		General		ST		Total	
6	1	1.9	0	0	0	0	0	0	1	0.6
7	0	0.0	2	11.1	0	0	3	3.9	5	3.2
9	1	1.9	1	5.6	0	0	3	3.9	5	3.2
12	6	11.5	0	0.0	3	27.3	9	11.7	18	11.4
24	43	82.7	15	83.3	6	54.5	50	64.9	114	72.2
36	0	0.0	0	0	1	9.1	10	13.0	11	7.0
60	1	1.9	0	0	1	9.1	2	2.6	4	2.5
HHs	52	100	18	100	11	100	77	100	158	100

Preferred Source: The respondents were asked as to which source they would prefer for a loan if given the chance? Neighbors are the choice of loan for 56 percent of households. Banks are the preferred source for only 5.6 percent households and most households revealing this preference belong mainly to OBC and scheduled tribal households. It is clearly observed that given the chance households would not go to a moneylender and this is because of high interest rates and mortgage of asset involved.

Table 4.39: Given the Choice, the Preferred Source for Loan

Source	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
Relatives	47	31.3	18	30.5	7	22.6	63	26.3	135	28.1
Friends	7	4.7	2	3.4	4	12.9	24	10.0	37	7.7
Neighbours	86	57.3	34	57.6	17	54.8	133	55.4	270	56.3
Bank	7	4.7	3	5.1	1	3.2	16	6.7	27	5.6
Cooperative Bank	0	0.0	1	1.7	0	0.0	2	0.8	3	0.6
Moneylender	3	2.0	1	1.7	2	6.5	2	0.8	8	1.7
HHs	150	100	59	100	31	100	240	100	480	100

9 Migration

Seventeen percent of households have at least one member migrating³⁸, of which 50% are from ST households. Major migrant groups is scheduled caste (20%) and the least migration reported by OBC households (12%) (table 4.40).

Migration is mainly seasonal and the destination of the majority is out of State followed by out of district; most commonly reported by scheduled caste households. **It is found that migration is largely reported from scheduled tribe and caste households and** is mainly within 300 kms of residence (78.8%) and this is true of all households reporting seasonal migration³⁹ (table 4.40).

Table 4.40: Migration of any Family Member

Item	SC		OBC		General		ST		Total		
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	
Yes	30	20.0	7	11.9	4	12.9	40	16.7	81	16.9	
No	120	80.0	52	88.1	27	87.1	200	83.3	399	83.1	
HHs	150	100	59	100	31	100	240	100	480	100	
Seasonal- migration where											
Out of District	9		2		0		5		16		
Out of State	14		5		4		35		58		
Within District	7		0		0		0		7		
HHs	30		7		4		40		81		

Number of Days of Migration: Seasonal migration in a year for the majority is for below 150 days. Scheduled caste household migrant migrate for less than 100 days (47%) while this proportion is 33 percent in case of scheduled tribe households (table 4.41). OBC households (29%) reported 100 to 150 days migration a year while 75 percent of general category households reported 150 or more days of migration. It is thus found that scheduled caste, OBC and tribe households migrate for fewer days compared to other general category.

Table 4.41: Distance from Residence

Kms. Total	SC		OBC		General		ST			
	HHs	%	HHs	%	HHs	%	HHs	%		
< 100	9	31.0	0	0.0	0	0.0	4	10.0	13	16.3
100-200	14	48.3	3	42.9	0	0.0	17	42.5	34	42.5
200-300	2	6.9	2	28.6	0	0.0	12	30.0	16	20.0
300-400	2	6.9	1	14.3	1	25.0	8	20.0	12	15.0
400+	4	13.8	2	28.6	3	75.0	6	15.0	15	18.8
Total	29	100	7	100	4	100	40	100	80	100

³⁸ The proportion of such households varies between a low of 1.3% in Chittorgarh and a high of 53.8% in Banswara. It appears that migration is sizeable, thus in Banswara and Rajsamand. What is the nature of this migration? The nature migration is seasonal and most migrates to within the district in Bikaner while majority go outside the state in Banswara, outside the district in Chittorgarh and Baran, both outside the district and state in Karauli. Outside the state is the preferred destination for majority in Rajsamand.

³⁹ As regards the distance from village, it is 9 kms to 2000 kms. The average distance of migration is 319 kms. Migrants from Karauli travel a long distance (991 kms) compared to short distance of 148 kms in Bikaner. The number of days of migration range from a low of 90 days in Baran to a high of 170 days in Karauli.

Table 4.42: Duration of Seasonal Migration in Days

Days	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
< 100	14	46.7	2	28.6	1	25.0	13	32.5	30	37.0
100-150	4	13.3	2	28.6	0	0.0	10	25.0	16	19.8
150+	12	40.0	3	42.9	3	75.0	17	42.5	35	43.2
Total	30	100	7	100	4	100	40	100	81	100

What is the income earned from this seasonal migration? The seasonal income for the majority of households is above Rs.10000 (table 4.43). What is the type of work these migrants do? 75 households reported engagement as a laborer and 6 households indicated employment in private job (tables 4.44 and 4.45); mainly scheduled tribe and caste households from Banswara and Rajasmand.

Table 4.43: Seasonal Migration- Male and Female

Male No.	SC	OBC	General	ST	Total
	<i>No. of Reporting Households</i>				
1	27	5	4	31	67
2	1	2	0	8	11
3	1	0	0	0	1
HHs	29	7	4	39	79
Female No.	SC	ST	Total		
	<i>No. of Reporting Households</i>				
1	7	10	17		
2	1	0	1		
HHs	8	10	18		

Table 4.44: Seasonal Income Annual

Rs.	SC		OBC		General		ST		Total		
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	
<5000	4	13.8	1	14.3	1	25.0	1	2.5	7	8.8	
500-10000	9	31.0	1	14.3	0	0.0	9	22.5	19	23.8	
10000-15000		6	20.7	2	28.6	0	0.0	12	30.0	20	25.0
15000-20000		5	17.2	2	28.6	1	25.0	9	22.5	17	21.3
20000+	5	17.2	1	14.3	2	50.0	9	22.5	17	21.3	
HHs	29	100	7	100	4	100	40	100	80	100	

Table 4.45: Seasonal- Type of Work

	SC	OBC	General	ST	Total
	<i>No. of Reporting Households</i>				
Labor	29	5	2	39	75
Pvt. Service		2	2	1	5
HHs	29	7	4	40	80

10 Financial Inclusion

It is found that of all the households owning land, only 7.7 percent have KCC . This reflects on the poor financial inclusion of lower end farmers⁴⁰. The possession of KCC among social groups is scheduled caste 5.5 percent, OBC 12.5 percent, general category 10.3 percent and scheduled tribe 7.5 percent⁴¹ (table 4.46). This means that a higher proportion of general and OBCs possess KCC compared to other social groups. The KCC owned is mainly of cooperative society followed by banks and rural banks. Baran district households are more fortunate in this regard.

Table 4.46: Possession of KCC

	SC	OBC	General	ST	Total
Yes	6	5	3	16	30
HHs	110	40	29	213	392
% HHs	5.5	12.5	10.3	7.5	7.7
<i>Institution</i>					
Comm. Bank	2	1	2	3	8
Cooperative Society	2	3	0	4	9
Rural Bank	3	1	0	1	5
HHs	7	2	8	2	22

On the other hand 93.8% households reported having a bank/ post office account. OBC & general category are marginally better placed than SC & ST households in this regard(table 4.47). Thus, most households have access to bank or post office.

Table 4.47: Households with Bank/ Post Office Account

	SC	OBC	General	ST	Total
Yes	137	57	29	227	450
HHs	150	59	31	240	480
% HHs	91.3	96.6	93.5	94.6	93.8

10.1 Knowledge about SHGs

The survey solicited information on self- help groups? Table 4.48 shows that 69 percent know about SHGs; SC households are least aware 66% and the general category is more aware of SHG's at 71%

Which family member has joined the SHG? It is the wife mainly who is the member of the SHG, though husband is also a member in quite a few cases. Wife as a member predominates in scheduled caste and tribe households.

⁴⁰ Surjit Singh, 2007, "Financial Exclusion and the Underprivileged in India" in a seminar on "The Status of India's Dalit: Towards Dignity, Access, Aspiration and Assertion" IHD, New Delhi. Also see, Surjit Singh and J. Sharma, 2009, *Financial Inclusion in Rajsamand District*, a report prepared for Reserve Bank of India, Mumbai.

⁴¹ Across districts proportions are: Bikaner 1.3%, Baran 12.5%, Banswara 2.5%, Chittorgarh 7.5%, Karauli 11.3% & Rajsamand 2.5%. In Rajasthan, KCC are also mis-used. There are instances of renting it out to commission agents especially by poor farmers (See, Surjit Singh, 2008, *Doubling of Agricultural Credit: Experience from Rajasthan*, a report prepared for NABARD, Mumbai).

Table 4.48: Information on SHGs
Knowledge about SHG

	SC		OBC		General		ST		Total	
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
%										
Yes	99	66.0	40	67.8	22	71.0	169	70.4	330	68.8
No	51	34.0	19	32.2	9	29.0	71	29.6	150	31.3
HHs	150	100	59	100	31	100	240	100	480	100
<i>Any SHG in Village</i>										
Yes	59	39.3	21	35.6	8	25.8	85	35.4	173	36.0
No	91	60.7	38	64.4	23	74.2	155	64.6	307	64.0
HHs	150	100	59	100	31	100	240	100	480	100
<i>You are Member of SHG</i>										
Yes	18	12.0	5	8.5	0	0.0	22	9.2	45	9.4
No	132	88.0	54	91.5	31	100	218	90.8	435	90.6
HHs	150	100	59	100	31	100	240	100	480	100
<i>All Members from Same Caste in SHG</i>										
Yes	5		0		0		15		20	
No	13		5		0		8		25	
Total HHs	18		5		0		22		45	
<i>Who made SHG</i>										
NGO	0		2		0		10		12	
Government	3		1		0		5		9	
Other	15		2		0		7		24	
HHs	18		5		0		22		45	
<i>Services available in SHG</i>										
Loan	10		2		0		13		25	
HHs	10		2		0		13		25	

It is also found that SHGs are not homogeneous as only 20 households reported that all members are from the same caste. Homogeneous groups are more sustainable as caste is one important factor in Rajasthan's rural setting. Who promoted the SHG? Majority of the SHG are government promoted followed by NGOs and a mix.

Households joined SHG to obtain a loan and benefit from saving. The loans procured for SHG has been used for domestic consumption and purchase of animals. Predominantly women SHG were found, formed by ICDS, which are mostly defunct.

11 Government Programs

What is the participation level of sampled households in various government programs? Is there any exclusion of any group? Majority of households across districts are involved in NREGA, Indira Awas Yojna, are BPL, get widow pension, had joined DPIP, SHG, old age pension and so on. However, NREGA is the main program (table 4.50). As regards the benefits from participation in government programs this is mainly employment due to NREGA (tables 4.49 and 4.50). The other benefits derived are use of electricity, pension, house, loan, animal purchase and sewing machine among others. Exclusion of households on the basis of social group is not reported. As shown some households have availed benefits of more than one government program. However, access to government programs

depends on awareness. There is a huge gap in knowledge about government programs.

Table 4.49: Government Program

Program	SC	OBC	General	ST	Total	
NoR	8	6	4	6	24	
NREGA	116		43	22	202	383
NREGA & Indira Awas	17	3	3	4	27	
NREGA & BPL	4	3	1	11	19	
NREGA & Widow Pension	1	0	1	6	8	
NREGA & SHG	0	1	0	1	2	
NREGA & DPIP	1	2	0	6	9	
Old Age Pension	0	1	0	2	3	
Indira Awas	2	0	0	0	2	
DPIP Scheme	1	0	0	0	1	
BPL Scheme	0	0	0	1	1	
NREGA, Widow & Handicap Pension	0		0	0	1	1
HHs	150		59	31	240	480

Table 4.50: Benefits

	SC	OBC	General	ST	Total
NOR	8	6	4	6	24
Employment (Labor)	116	43	22	202	383
Employment & Electricity	4	3	1	11	19
Employment & Pension	1	0	1	7	9
Employment & House	17	3	3	4	27
Employment & Loan	0	1	0	1	2
Employment & Animals	0	2	0	6	8
Pension	0	1	0	2	3
Employment & Sewing Machine	1	0	0	0	1
House	2	0	0	0	2
Animals	1	0	0	0	1
Free Electricity	0	0	0	1	1
HHs	150	59	31	240	480

11.1 DPIP

Eighteen percent of households know about DPIP and most are OBC (25.4%) and scheduled tribal households (21.3%). Only 10.7 percent of scheduled caste households have knowledge of DPIP⁴². This knowledge was obtained from villagers, group members mainly, panchayat and family (table 4.51). As very few of the households have been part of DPIP 1, benefits derived is reported by only 19 households, 1 scheduled tribe and 4 households each from scheduled caste and OBC households. It is found that 53 households have visited a beneficiary or a village where DPIP was implemented and 32 are scheduled tribe households and 12 are scheduled caste households. There are 7 such OBC households and 2 general category households.

Table 4.51: Knowledge about DPIP

You Know about DPIP

⁴² In Baran 57.5% households knew about DPIP followed by 50% in Rajsamand.

	SC	OBC	General	ST	Total	
Yes	10.7		25.4	12.9	21.3	17.9
HHs	150	59	31	240	480	
<i>Knowledge receive from</i>						
From Group Members	9	5	1	13	28	
Villagers	2	8	2	32	44	
Panchayat	1	1	0	4	6	
In Family	0	0	0	1	1	
NGO	4	1	1	1	7	
HHs	16	15	4	51	86	

11.2 Views on RRLP

The response was very poor, as people do not know about the program yet. Those who responded (20 persons), felt that program is good, but the mode is wrong. It is felt the program is good for income generation (table 4.52) and 51 percent of households felt RRLP is good for employment. Almost all indicated they would participate in the program across districts and social groups. The majority had no suggestion for success of the program, but quite a sizeable proportion asked for creation of groups and provisioning of loans (table 4.53). Some also felt favor should not be granted in provisioning of activities/ loans, creating groups and providing employment and creating groups for animal husbandry. In order to let the program function better, 467 household made no suggestion, **7 households asked for strengthening the groups, 4 asked for creating groups of all poor villagers, 2 households suggested provision of information to more people through meetings. Some asked for an increase in animal husbandry activities. Hardly any one perceived any role for PRIs.**

Table 4.52: What Could Be Done

	SC	OBC	General	ST	Total	
Program is good but mode is wrong	7	3	3	7	20	
Program is good for extra income	6	4	1	13	24	
Good for Employment (%)	40.0	23.8		53.8	58.8	67.5
HHs						
<i>For Better Program</i>						
NR	59.3	59.3	41.9	40.8	49.0	
Create groups and give loan	25.3	20.3	35.5	37.5	31.5	
Work done without favour	1.3	5.1	3.2	2.1	2.3	
Create groups & give local employment	12.0	15.3	19.4	15.8	14.8	
Create group for animal husbandry	0.7	0.0	0.0	2.5	1.5	
Program should work through panchayat	0.7	0.0	0.0	0.0	0.2	
Create space for Aged	0.7	0.0	0.0	1.3	0.8	
Increase Animal Husbandry (%)		1.3			2.5	
HHs	100	100	100	100	100	

12 Exclusion Issues

Various questions were asked relating to exclusion based on past experience. These questions related to use of common water sources for drinking water, entry into temple, children able to take food as a group in the school, any difference in marriage systems, and participation in village meetings. It is found that there is hardly any discrimination as far as these issues are concerned, though some scheduled caste households are denied access. **Though, there appear to be seclusion of children from eating together in school** and this

proportion is significant; is more acute in the case of scheduled caste households. The other source of discrimination is the system of marriage (table 4.53). On participation in panchayat activities, mainly participation in gram sabha, 65.6 percent participate in gram sabha with 72 percent response from scheduled tribe households, on one hand and 58 percent in case of general category households, on the other hand. Given this participation, only 57.3 percent households reportedly have a chance to speak in the gram sabha; scheduled caste 52 percent, OBC 50.8 percent, general category 38.7 percent and scheduled tribe 64.6 percent (table 4.53). Forty-one percent of households reported that their suggestions were accepted in the gram sabha and the proportion varies between a low of 29 percent in case of general category households and a high of 44.6 percent in case of scheduled tribe households. Eighty-eight percent of households are able to use grazing land; again greater exclusion is in case of general category households followed by OBC and scheduled tribe households. The access to and participation in other public resources and institutions is very poor, only 10.8 percent of households affirmed it. The maximum percentage of households affirming participation is from scheduled caste and general category. Exclusion therefore exists in use and access to some important public resources and institutions.

Table 4.53: Issues of Exclusion

	HHs	SC %	OBC HHs	General %	ST HHs	Total %
Allowed to Access to Water from public well and pond	142	94.7	59	100	30	96.8
Allowed to enter in Temple	139	92.7	58	98.3	30	96.8
Your children Allowed take food with all in school	90	60.0	41	69.5	20	64.5
Any difference in marriages System	3	2.0	3	5.1	0	0.0
Participate in village meetings (Gramsabha)	90	60.0	35	59.3	18	58.1
Participate in Panchayat Activities	90	60.0	32	54.2	18	58.1
Given chance to speak in panchayat meetings	275	78	52.0	30	50.8	12
Suggestions accepted in panchayat meetings	196	57	38.0	23	39.0	9
Grazing land of village	134	89.3	51	86.4	24	77.4
Prevented from accessing and participating other public resources/ institutions	52	24	16.0	5	8.5	5

13 Food Intake and Nutrition

Poverty groups with limited cash in hand and low incomes tend to be malnourished⁴³: 88.3 percent of households do not take breakfast as a custom and of those who did 9.8 percent took chhachh & roti. For 65.8 percent of households, roti & one sabji are eaten – these averages varied: 70 percent scheduled caste households, 66.1 percent OBC households, 71 percent general category households and 62.5 percent scheduled tribe households. Roti & one sabji for 65.6 percent household and across social groups it varies between a low of 65.3 percent in case of scheduled caste households and a high of 67.7 percent in case of general category of households. Only 28.5 percent of households take roti & dal in dinner. These food habits do reflect on the nutritional intake of various social groups. General category households appear to have better food.

Table 4.54: Food Intake

<i>Last day breakfast</i>	SC		OBC		General		ST	
	HHs	%	HHs	%	HHs	%	HHs	%
Total <i>of family</i>								
HHs								
No	129	86.0	55	93.2	23	74.2	217	90.4
88.3								
Chhachh & Roti	16	10.7	4	6.8	7	22.6	20	8.3
9.8								
Milk & Roti	1	0.7	0	0.0	1	3.2	3	1.3
1.0								
Roti & Sabji	1	0.7	0	0.0	0	0.0	0	0.0
0.2								
Tea & Roti	3	2.0	0	0.0	0	0.0	0	0.0
0.6								
	150	100	59	100	31	100	240	100
100								
<i>Last day lunch of family</i>								
Roti and one Sabji	105	70.0	39	66.1	22	71.0	150	62.5
65.8								
Chhachh- Roti- Onion	6	4.0	6	10.2	2	6.5	20	8.3
34	7.1							
Dal - Roti	32	21.3	13	22.0	7	22.6	56	23.3
22.5								
Roti & Onion	6	4.0	0	0.0	0	0.0	7	2.9
2.7								
Roti & Curd	1	0.7	1	1.7	0	0.0	7	2.9
1.9								
HHs	150	100	59	100	31	100	240	100
100								
<i>Last day dinner of family</i>								
Roti and one Sabji	98	65.3	39	66.1	21	67.7	157	65.4
65.6								

⁴³ Surjit Singh, 2007, "Crisis, Food and Nutrition Security: Some Gender Concerns" in Surjit Singh and Varsha Joshi eds. *Culture, Polity and Economy* Rawat Publications, Jaipur.

Dal & Roti	44	29.3	19	32.2	8	25.8	66	27.5	137
28.5									
Milk & Roti	1	0.7	0	0.0	2	6.5	2	0.8	5
1.0									
Roti & Onion	7	4.7	1	1.7	0	0.0	11	4.6	19
4.0									
Dal & Malpua	0	0.0	0	0.0	0	0.0	4	1.7	4
0.8									
HHs	150	100	59	100	31	100	240	100	480
100									

Food Shortage Periods: Is there any period when these households face a shortage of food? 12.3 percent household face a shortage of food during July-August; shortages are highest in Chittorgarh district - 36.3 percent of households reported shortages, followed by . Rajsamand with 27.5 percent of households affirming it (table 4.55). In other districts, the proportion of households is small. In May-June, 2.5 percent households face shortage of food⁴⁴.

Table 4.55: Shortage of Food

<i>Months of Food Shortage</i>	<i>Bikaner</i>	<i>Bans</i>	<i>Chittor</i>	<i>Baran</i>	<i>Karauli</i>	<i>Rajsa</i>
<i>Total</i>		<i>wara</i>	<i>garh</i>			<i>mand</i>
No Response	97.5	100	60.0	86.3	96.3	68.8
	84.8					
July - August	2.5	36.3	3.8	3.8	27.5	12.3
June - July		2.5				0.4
August - October		1.3			1.3	0.4
May - June			10.0		2.5	2.1
Total	100	100	100	100	100	100
	100					

14 Gender Empowerment

Gender empowerment is an all encompassing. Various indicators are used to reflect gender empowerment. The important ones are: participation in labor market, use of income earned, women's decision in these acts, status outside and within the household domains, moving out alone and so on.

Income Earned: a significant number of women reported earnings (table 4.56). Most women of the household largely use income earned by themselves with the majority of it expended on household needs- 67.4% and the least is expended on items categorized as general. Their second priority is spending on medicine and the general category leads the way. The third priority for spending is education, which is high among SC women. Therefore it reflects that women are more conscious about the family needs.

Table 4.56: Women's Income and Expense Items

<i>Who Keeps the Income Earned by women</i>	<i>SC</i>	<i>OBC</i>	<i>General</i>	<i>ST</i>	<i>Total</i>
Not Applicable	10	7	11	11	39

⁴⁴ It is found that liberalization had impact on food basket of poor in Rajasthan. See, Surjit Singh, 2008, *Food Basket*, a report prepared for ICCO Netherlands.

Self Woman	136	51	15	223	425						
Man	4	1	5	6	16						
HHs	150	59	31	240	480						
Expense made by women											
Not Applicable	14	8	16	17	55						
Yes	136	51	15	223	425						
HHs	150	59	31	240	480						
Expenses on which items of this income											
	SC		OBC		General		ST		Total		
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	
HHs											
Household needs	98	72.1	31	60.8	8	53.3	152	67.0	289		
	67.4										
Medicine	27	19.9	7	13.7	5	33.3	36	15.9	75		
	17.5										
Education	8	5.9	11	21.6	2	13.3	25	11.0	46		
	10.7										
Festivals	3	2.2	2	3.9	0	0.0	14	6.2	19		
	4.4										
HHs	136	100	51	100	15	100	227	100	429	100	

Opinion of Women: What are the events or issues on which opinion of women is sought within the household? Women are consulted or their opinion is sought with a varied degree for social functions, crop planning, business employment, day to day tasks, childrens education, marriage related matters. 97.3% households reported consulting women for social functions, crop planning the ST women are better placed than OBC category women but the consultation is less with respect to family planning & child education. The 50%household reported that women are consulted on such issues.

Table 4.57: Women Suggestion Sought Within the Family

Women suggestion on											
	SC		OBC		General		ST		Total		
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	
HHs											
Social Functions	142	94.7	58	98.3	29	93.5	238	99.2	467		
	97.3										
Crop related	109	72.7	45	76.3	19	61.3	205	85.4	378		
	78.8										
Daily Chores	106	70.7	45	76.3	18	58.1	179	74.6	348		
	72.5										
Marriage related	110	73.3	48	81.4	22	71.0	164	68.3	344		
	71.7										
Business/ employment	103	68.7	45	76.3	16	51.6	160	66.7	324		
	67.5										
Child's education	81	54.0	36	61.0	11	35.5	130	54.2	258		
	53.8										
Family planning	76	50.7	33	55.9	10	32.3	115	47.9	234		
	48.8										
HHs	150		59		31		240		480		

The above shows that women within the household are given a hearing on various matters which is more determined by the importance of the issue. Women empowerment is limited despite the reported figures. OBC households grant greater choices to women it seems.

14.1 Freedom to Women

The survey asked few more questions concerning women's empowerment. This was interpreted as the freedom women had to: visit the market alone, visit the health center, visit relatives, attend gram sabhas, fetch water, visit festivals, fairs & other places. Results indicated a considerable range in freedom: 93.1% households reported women going alone to fetch water and but only 4.6% attending gram sabha. This clearly demonstrates the roles perceived by society for women. Moreover, the general category have relatively less mobility as compared to SC & ST women.

Table 4.58: Freedom to Women of the Households

Can Go alone to	SC		OBC		General		ST	
	HHs	%	HHs	%	HHs	%	HHs	%
Total								
HHs %								
Market	101 62.3	67.3	28 47.5	13 41.9	157 65.4	299		
Health Centre/ doctor	73 47.7	48.7	23 39.0	16 51.6	117 48.8	229		
Relatives	98 56.5	65.3	27 45.8	14 45.2	132 55.0	271		
Gram Sabha 4.6	2	1.3	5 8.5	0 0.0	15 6.3	22		
Water Source/ Panghat	146 93.1	97.3	58 98.3	20 64.5	223 92.9	447		
Festivals/fairs	45 30.4	30.0	15 25.4	4 12.9	82 34.2	146		
Other places	45 34.6	30.0	18 30.5	6 19.4	97 40.4	166		

15. Vulnerable Sections

Thus on the above findings we conclude that poor are prevalent among all social groups but deprivation among the scheduled castes, schedule tribes and minorities is relatively more. Social groups that are present in select villages and most are vulnerable.

Bikaner: Rajput, Brahmin, Nayak, Soni and Luhar, Meghwal, Daroga, Nai, Kumhar and Bhatt

Banswara: Bheel, Rawal, Yadav, Dewda, Garasia, Harijan, Rajput, Labana, Chamar, Katara,

Baran: Chamar, Bohi, Prajapat, Sahariya, Kachi, Kalal, Muslim, Bairwa, Aheri, Meena, Dhakar, Panchal, Meghwal, Harijan and Kumhar

Rajsamand: Rajput, Meghwal, Gamati Bheel, Jogi, Gamati Bheel, Balai, Luhar, Rajput Gamati Bheel, Brahmin, Gayari, Raigar, Gamati, Paliwal, , Rangaswami and Luhar

Chittorgarh: Meena, Chamar, Meghwal, Raidas, Aajana, Thori, Katara, Rajput, Daroga, Kumawat Bheel, Muslim, Kalal, Nayak and Meena

Karuali: Meena, Mahajan, Muslim, Harijan, Jangid, Brahmin, Kumhar, Soni, Harijan, Bairwa, Jogi, Khati, Rana and Nai

The livelihood options are limited in these districts to the primary sector. In the southern districts like Banswara, Baran, Chittorgarh and Rajsamand dependence on forest produce is sizeable. However, exclusion from forest has taken place over the years. The village information reveals that artisan households are few and so dependence on handicrafts and traditional skills is limited. Migration is reported from tribal districts, though poor households in all villages do resort to migration (especially male members) to enhance the family income.

16 Issues

The above discussion based on household survey throws up the following issues.

Issue Type	Comments
Social	<p>There is social differentiation between scheduled tribe, scheduled caste and general category of poor. Scheduled caste face greater exclusion compared to scheduled tribes or OBCs.</p> <p>There are inter-district differentiations too. Even scheduled tribes are not homogeneous group. For instance, Sahariyas, Garshia and Bheel are different from Meenas. This means there has to be district specific variations built into the project.</p>
Human Capital	<p>The level and quality of human capital is also low. Scheduled caste and tribe are worse off than general and OBC categories.</p> <p>There are gender differences in human capital and caste groupings.</p> <p>Education is low on the priority list of these households as jobs are not available with poor quality of education in village schools</p>
Social Capital	<p>The social capital is also poor in the selected districts as emerging from the village level information. Not all villages have caste/ jati panchayats. Only scheduled tribes have tribal head who take decisions on community issues.</p>
Land	<p>Holding sizes are very small and have limitations to productivity improvement. In Bikaner villages, land is sandy and has low productivity. In tribal districts land is uneven and needs investment. Irrigation is poor or non-existent.</p>
Incomes	<p>Income from agriculture is meager and leaves huge income gap for majority of households. That is why most households venture into wage labor or migrate.</p> <p>Income sources are not diversified that leaves households with limited</p>

	<p>options to come out of poverty situation. Agriculture and wage labor are major income sources for majority of households.</p> <p>Most of the households are below \$2 poverty level.</p>
MGNREGA	<p>MGNREGA has become a major source of income. All households have been issued job cards and people do know much about the scheme. Community understands the possible repercussions in terms of wage labor and asset creation. However, NREGA itself has limitation in terms of 100 days of employment and not all households in the sample completed 100 days of employment under MGNREGA. The MGNREGA wages also are much below the minimum wage of Rs.100. There is discrimination at times adopted by Sarpanch in allocation of work. General category households participates relatively less than other social groups.</p> <p>The participation in MGNREGA is mainly of women of the household with no skills at all.</p>
Credit	<p>There is demand for credit across the households and districts, which presently is being met by moneylenders, relatives and friends. There is a space for micro-finance institutions like SHGs and MFIs.</p> <p>Not many households have interface with micro-finance institutions like SHGs. Wherever, SHGs are found, most are defunct too, especially created by government departments. These ICDS/ DRDA group are of very poor quality. These groups are poorly formed.</p> <p>It also emerges that social function needs are important for households, which are being fulfilled through moneylender at high interest rates and mortgaging of meager asset. Micro-finance interventions can play an important role. One needs to be careful, as today pure SHGs are hard to find after SGSY polluting the whole movement. In Rajasthan, most NGOs converted their SHGs into SGSY groups with all built in problems. Credit did flow in but livelihood did not.</p> <p>Interest rates are high for moneylender's loan. MFI interest rates are also not low. Here there are two issues- one using micro-finance for poverty alleviation and second considering micro-finance as a business. Today it is mainly the later than the former. Poverty cannot be eradicated with 24 percent rate of interest even if collateral is not taken. In the SHG movement savings are the collaterals.</p> <p>Financial inclusion concept has to go beyond opening accounts. Today, accounts in bank and post offices are opened because of operational needs of programs. It should be voluntary. Bankers even with these accounts would not provide loans for livelihood activities. The programs should form part of state level bankers committee.</p>
Migration	<p>Migration is part of livelihood strategy of these households. But having low or no skills most work as wage laborers. This is more so in tribal villages of Baran.</p>

	<p>Seasonal migration is high but returns are low from migration.</p> <p>MGNREGA has helped in reduction in migration, but male still migrate as MGNREGA provides employment for less than 100 days and poor family have to fend for 265 days for employment.</p>
Traditional Artisan Activities	<p>The survey did not capture large number of traditional artisan population amongst the sample households. This means there is limitation to upgrade skills and diversify existing skills for better incomes. The capacity building component of the project needs to be carefully designed. There does not exist demand for variety of products due to low- income levels.</p>
Animal Husbandry	<p>Dairy does not form a major activity outside agriculture. If the project intends to promote dairy sector in the project area, then issues of fodder and water requires additional attention. Dairy sector has scope because it has daily cash flow component but should use existing dairy sector linkages. There are cultural factors also attached to dairy sector.</p> <p>Goat and cow form major livestock wealth of households and households have shown tendency to borrow to purchase these animals. The project should build on this carefully unlike DPIIP phase 1.</p>
Agriculture	<p>It is largely subsistence agriculture with large number of farmers not having irrigation facilities.</p> <p>A major livelihood option is marred by lack of irrigation, electricity and quality seed. Wheat, gram, urad, jawar, pulse are mostly produced and consumed.</p>
Women	<p>Women's work is largely domestic work besides participation in MGNREGA. Activities like spinning and even other so-called women related activities hardly exist. This leaves limited scope for interventions. This is further exposed by the fact that income of the women has been used primarily for domestic work, medicines, education and festivals.</p> <p>A positive issue that emerges out of analysis is that opinion of women is given some weight in household decision-making. The project should capitalize on this women empowerment in the project area.</p> <p>Women get lower wage in agriculture and other sectors.</p> <p>The society is by and large patriarchal. Women help in collecting NTFP, agriculture operation apart from domestic drudgery etc. Severe unawareness is found in women towards hygiene. Though they are aware of some schemes pertaining to them and children, but the awareness about the right towards equal wages, education and decision making was not satisfactory at all.</p>
Food & Nutrition	<p>The food intake appears to be reasonable with lunch and dinner constituting roti & dal or sabji. However, July- August are food shortage months. This is vital information. However, nutrition issues are vital. To keep food nutrition intact, cooking practices should form part of awareness campaign.</p>

Exclusion	<p>There is exclusion of poor in terms of not all children taking food at the school. A strategy has to be built to facilitate improvement in this situation.</p> <p>There is grazing land exclusion and the project should address this issue. It is also linked to land encroachment.</p> <p>There is social exclusion in terms of marriages etc. Awareness component has to be built in the project to overcome this problem.</p>
Government Programs	<p>Of all the government programs, two programs have largely benefited the poor- MGNREGA and Indira Awas Yojna. The reason is that both provide direct benefits</p> <p>Convergence is required of all departments involved in rural development works. At present even in MGNREGA convergence is not being tried. The project should try to achieve convergence between RKVY and NREGA as both are based on village level planning.</p>
Local Institutions	<p>Panchayati Raj Institutions are responsible to coordinate in implementation of some very important programs and schemes in the village like. NREGS, SGSY etc. In most of the sampled villages the PRIs either seems out of reach of the poor and the ultra poor. More so the power was also centralized with the dominant communities. There were still some development work seen in the villages but people reported the discriminatory behavior of the Sarpanch (the chair person of the village panchayat) towards the SC and the ST communities. In all the villages Sarpanch did show some interest in involving poor in initiating MGNREGS work. PRI is an important institution, but poor and the poorest have limited role and say in such bodies in the sample villages. It appears that poor have been participating in local institutions with varied success. There are two issues- one is level of participation and second is level of acceptability as regards the decision-making are concerned. The analysis shows results, which are not mainstreamed ones.</p> <p>Jati/ tribal institutions though exist represent the elite within the groups. However, they can be used for social mobilization.</p> <p>Anganwaris are functional, but people are not happy.</p> <p>ANM is a useful functionary.</p> <p>School infrastructure is available in most villages, but quality of education is poor.</p>
Debt	<p>Poor in these villages have been borrowing and there is large outstanding debt. Right now moneylender is an important source of borrowing.</p>
Awareness Levels	<p>Most villagers are not aware of most schemes and cannot obtain benefits there from.</p>
DPIP-1	<p>Most households who benefited from DPIP- 1 have not kept the asset intact though in some cases goat and other animals are being reared</p>

	<p>even today. Most call the program '30 percent cut wala'.</p> <p>Livelihood could not be sustained of DPIP-1.</p>
Public Distribution System (PDS)	<p>The institution is not able to deliver well. Some real poor are missing from BPL list. The preferred grains are sometimes not available for as much as 6 months. Most important, poor do not have enough income to buy grains/ kerosene when it is available. Here, also local moneylender is a source of leakage as he gives cash and purchases the PDS grain. This is more so in Baran villages.</p>
School	<p>Primary schools were found in all the villages and are doing well. Although middle schools do face understaffing problem. Attendance of girls is reasonable in comparison to the boys. There are many other factors affecting the attendance and enrolment in the schools. Not all children from SC and ST families go to schools.</p>
Forest	<p>The selected villages had a considerable tribal population and close proximity with the thin forests. Community excels in symbiotic coexistence with the forest. Degrading forest wealth due to unorganized extraction of forest produce has negatively impacted upon the NTFP activity of tribals. Exclusion from forest is a major issue.</p>
Marriage & other Ceremony	<p>This involves huge expenses and leads to indebtedness. Customs vary between scheduled caste and tribe populations. There is NATA pratha among tribals. Women have no inhibition in leaving the husband and children behind and move out with another man. This more so in Baran district.</p>
Banks	<p>Banks and especially the Regional Rural Banks RRBs and cooperatives have a very crucial role to play towards the economic development of the poor. However, bankers have always excluded and discriminated between their customer as a result the poor and the ultra poor are not very hopeful towards the banks finance, and the moneylender are still as indispensable as ever.</p>
Self Help Group	<p>In all the sample villages not all people either know or were part of some SHG. SHGs were more visible in Bikaner and Rajsamand villages. NGOs, government and others promoted these.</p> <p>Most SHGs were either not properly functional or were dormant. Loans taken from SHGs were for dairy.</p>
Governance	<p>The survey/discussions find that local institutions like PRIs at the village level have not played the role required of them like planning for projects (RKVY, MGNREGA etc) and even monitoring schools, aaganwadis, health institutions and the like. This is largely because they lack capacity to undertake such tasks. There is always a danger of village elite excluding poor and most vulnerable from decision-making. PRIs had not played any role in SHG formation of poor. There is also lack of transparency even in MGNREGA activities.</p> <p>Social audit is major instrument of governance.</p>
Land Development and water	<p>Land development is a serious issue especially in the tribal areas. Improvement in land would increase productivity and hence income.</p> <p>Water is the major deficiency in the region. Steps have to be taken for</p>

		provisioning of water for irrigation and drinking purposes. Here, water harvesting structures are required to be built for community use with stakes of poor built in them, otherwise exclusion does take place.
Formal Informal Grievance Conflict Resolution Mechanisms	and and	<p>Rajasthan was pioneer in panchayati raj institutions prior to 73rd constitutional amendment. These were the for conflict management at the local level. The character has changed now. At the grass roots level social conflicts are hardly addressed through local institutions like caste panchayats, NGOs etc. The major conflicts relate to land, water, social customs, encroachment of grazing lands, identification as BPL households, work in MGNREGA (certain people do get excluded), access to social and economic infrastructure and so on. There is hardly any local structure that addresses grievances of poor households or marginalized sections. Rajasthan ahs only observed movements of farmers in the olden days and also in the recent years. There have been various movements like right to information, right to work, right to food, domestic workers rights and so on. However, poor have not been able to use right to information effectively for varied reasons. Social audit is in use in rural works especially in MGNREGA. However, the community itself is still not forthcoming in using these grievances addressal mechanisms. For land disputes, revenue department plays a role.</p> <p>Most disputes are settled through courts at various levels. At the village, level gram sabha is one mode, but it is out purview of poor and the poorest. In very few cases, grievance has been addressed through it. NGOs might mediate in some cases, but has not played any role of significance in Rajasthan.</p> <p>Women’s Development Program was one such mechanism that took active participation in eradicating social evils in villages and empowering women. Sathin as an institution did become important at village level under the hierarchical structure.</p> <p>Panchayat/ Gram sabha can become an institution for conflict resolution, but lot needs to be done in this regard.</p>

Chapter 5

Stakeholder and Institutional Framework

Poor Beneficiaries: The primary stakeholders in RRLP are women's SHGs and other groups, elected representatives of PRIs, block officials dealing with rural development schemes, district administration, staff of the Department of Rural Development and Panchayati Raj and NGOs working in the project districts and the states.

The stakes of the beneficiaries are in villagers were limited to community assets if they are to be constructed under RRLP. The asset distribution of villagers is skewed and most poor are excluded from community assets like watersheds. All villagers cannot have stakes in SHGs. Poor and women have major stakes in SHGs and related activities and this would lead to their empowerment and enhanced livelihood if properly designed activities receive focus. Villagers have stakes in programs like MGNREGA, PDS, forest based projects, grazing land development, link road development and so on. The RRLP should ensure that the 'excluded' poor are mobilized and targeted by the RRLP

Community- based Institutions: Community based institutions like SHGs, CIGs, women's groups, jati panchayats and informal tribal groups are present in the project districts. However, individually, these groups lack 'voice' and the ability to access government services and agriculture and livelihood markets. The weak capacity of the existing groups of ICDS, SJSY, DPIP and their limited improvement in terms of sustaining and upgrading livelihoods shows that the community based institutions need to be aggregated (in terms of livelihood activity) and federated (at village and district levels). RRLP needs to focus beyond SHGs and promote a higher level support structure. It is, therefore imperative that such households aggregate themselves into formal and informal institutions so that they can stake their claims and negotiate with developmental as well as commercial agencies.

Panchayati Raj Institutions (PRI): Lowest level of PRI is gram panchayat and gram sabha. At the block level there is panchayat Samiti and Zilla Parishad at the district level. While the Gram panchayat has limited role in direct planning and implementation of RRLP, but it can play positive and important role to enhance the effectiveness and outcome of RRLP. These institutions can motivate the poor to form the community institutions for their betterment. Sensitization of Panchayati Raj Institutions at the Gram Panchayat, block & district level will support the access of the poor to the other government schemes and programs like PDS, Pension, and Mahatma Gandhi NREGA etc. The PRI structures at panchayat, block and district levels can facilitate the project at these levels.

Panchayati Raj & Rural Development Department: Rural development programs in the State are being implemented through the Panchayati Raj & Rural Development Department at State level and by the Zilla Parishad at district level. At block level these programs are implemented by the Panchayat Samities. Presently, there are 32 Zilla Parishad, 237 Panchayat Samities and 9189 Gram Panchayats in existence in the State.

The department implemented the DPIP in seven districts of Rajasthan with an objective of improving the status of the poor through increased income, improved standard of living and social status. It began in July 2000 and was supposed to close in December 2005.

However, it was extended up to December 2007. During this period, 7158 Dairy CIGs had been sanctioned, of these 3500 CIGs were linked with Rajasthan Cooperative Dairy Federation (RCDF) for marketing and other dairy business services and have savings to the tune of Rs. 2.3 crores. Identified Saharia (Tribal) families in Baran district were organized into Joint Forest Protection and Management Committees (JFPMCs) and linked to forest area near their houses for developing forest and collecting forest produce and grass. This provides ready employment to the tribal family for 100 days in the first year.

Other Government Departments: Apart from the Panchayati Raj & Rural Development Department, other government departments dealing with agriculture, forests, women and child development, health, tribal development, education will need to be linked with RRLP convergence agenda. Agencies like RMOL and RUDA could be tapped for training and support interventions. However, these agencies have their limitations in bringing in convergence between their programs and allocation of staff and resources which need to be factored in.

NGOs: NGOs like BAIF, CECODECON, World Vision and others have some promising interventions in rural livelihoods, watershed development and savings and credit groups, water resources, natural resource management. Community based planning and mobilization, and provision of handholding support have been the strong points of the NGOs. They have also been strong in building rapport and long term working relationship with the target groups. The NGOs have also done well in mobilizing women's groups and supporting them. NGOs can help in SHG formation, training, activity planning and block level livelihood planning.

All stakeholders have limitations in terms of capacity and involvement. It is not that the SHG mode to eradicate poverty has not been used in the past. Linking credit to livelihood activities has been a problem. These have to be factored in RRLP design.

1. Government Programs and Interventions

Some of major schemes being implemented by the state government that having bearing on poverty reduction, both directly or indirectly are discussed below in brief.

Self Help Groups (SHGs): Self-Help Group program has proved to be a flagship program of the State so far as economic empowerment of women is concerned. A total of 192689 women SHGs have been formed. Out of these SHGs 147786 groups have been provided loan amounting to Rs.323.32 crores from various financial institutions. During the year 2009-10, till end December 2009 out of target of 15000 groups to be formed 18679 groups were formed and 13978 groups have received bank loans.

Swarnjayanti Gram Swarojgar Yojana (SGSY): The Government of India launched SGSY w.e.f. 1.4.1999 by amalgamating the erstwhile IRDP, TRYSEM, DWCRA, SITRA, GKY and MWS schemes. It is funded by the Central and State Governments in the ratio of 75:25. The objective of SGSY is to provide sustainable income to the rural poor. It is envisaged that every BPL family assisted under SGSY will be brought above the poverty line. The scheme aims at establishing a large number of micro-enterprises in the rural areas; benefits are extended to both individuals and self-help groups, emphasis is laid on the latter. The approach adopted is to identify 'key-activities' in an area and develop capacities of the rural poor (BPL).

The scheme covers all the districts of the State. Under this scheme, a subsidy of 30 percent of the project cost for activity to be taken up is given, subject to a maximum of Rs.7500, and in case of SC/ST; it is 50 percent or of Rs.10000, whichever is less. For self-help groups, the subsidy is 50 percent of scheme cost subject to a ceiling of Rs. 1.25 lakh. In case of minor irrigation projects for self-help groups, there is no monetary limit on subsidy. Up to December 2009, 27447 families have been benefited against the target of 56421 families.

MG National Rural Employment Guarantee Scheme (MGNREGS): The objective of the Act is to enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to, do unskilled manual work. From 1st April 2008, this scheme is being implemented in all districts of the State. By end of 2009, 39.69 crore man days have been generated by spending Rs.4928 crore.

Indira Awas Yojana (IAY): The shortage of housing in rural areas is acute. To meet the shortage of housing in rural areas, government has launched Indira Awas Yojna for construction of new houses and up gradation of unserviceable kutchha houses. Indira Awas Yojana was started by the Government of India in the year 1985-86 with a view to provide shelter to the rural poor living below poverty line as a sub-scheme of Rural Landless Employment Guarantee Program (RLEGP) and Jawahar Rojgar Yojana (JRY). From 1.1.1996, it is being implemented as an independent scheme with 75 percent funding from the Government of India and 25 percent from the State Government. The primary objective of IAY is to provide housing facility to the members of scheduled castes/ scheduled tribes, freed bonded laborers and non SC/ ST rural poor living below poverty line by providing them grants. In the year 1999-2000, up gradation of unserviceable kutchha houses and credit cum subsidy scheme has also been included in this Yojana. Up to December 2009, Rs.191.34 crore has been spent for construction of 42328 new houses and up-gradation of 1527 houses against the target of 91670 houses.

Public Distribution System: The Public Distribution System (PDS) is an essential component of the Government's safety net for the poor. Food, Civil Supplies and Consumer Affairs Department of the State is managing Public Distribution System. Essential commodities like wheat, rice, sugar, kerosene oil, etc. are provided at subsidized prices i.e. below the market rates through fair price shops under PDS. The State Government has been making consistent efforts to run the PDS effectively so as to provide relief, especially to the weaker sections of the society. In order to give impetus to PDS, Targeted Public Distribution System (TPDS) has also been introduced to target families Below Poverty Line (BPL) at heavily subsidized rates. There are 22991 authorized fair price shops in the State, which includes 17693 in rural and 5298 in urban areas. Out of 22991 shops, 3,630 are under cooperative sector and remaining 19,361 under private sector⁴⁵.

Annapurna Scheme: In this scheme 10 kg. wheat per month are being provided free of cost to those people who are above 65 years of age and are eligible to get old age pension under National Social Assistance Program (NSAP) or State old age pension plan, but not gating the benefit of old age pension. At present the number of beneficiaries is 105293.

⁴⁵ By end of 2009, 5.67 lakh MT Wheat have been distributed under APL scheme, 4.70 lakh MT Wheat distributed to BPL families and 2.87 lakh MT Wheat distributed in Antodaya scheme. Under Annapurna scheme, 6597 MT wheat have been distributed by end of 2009. Besides this 22309 MT Sugar and 3.84 lakh KL Kerosene has also been distributed by end of 2009 in the State.

Ration Ticket Scheme: This scheme has been introduced to avoid diversion of food grain of Targeted Public Distribution System and to ensure distribution to these food to targeted group only. In this scheme ration tickets are distributing to the identified families of Below Poverty Line (BPL) & Antyodaya Ann Yojna and the beneficiaries of Annapurna Yojna.

Antyodaya Ann Yojna: In this scheme per month 35 kg wheat @ Rs.2 or rice @ Rs.3 per kg. are being distributed to the poorest BPL families. In this scheme during the year 2009-10 by end 2009, the expenditure was Rs.1000 lakh.

Horticulture: Rajasthan has a large scope for horticulture activities. It provides additional employment opportunities to the rural people while diversifying the rural economy to agro- processing and other ancillary activities. During the year 2009-10, 197 hectares of fruits orchards were establishment besides setting up of 202 vermi-compost units. In addition to it 17 water- harvesting structures were constructed. The following schemes are also being implemented to promote horticulture activities:

National Horticulture Mission: To increase the area, production and productivity of different horticulture crops like fruits, spices, flowers and medicinal crops in the selected 24 districts viz. Jaipur, Ajmer, Alwar, Chittorgarh, Kota, Baran, Jhalawar, Jodhpur, Pali, Jalore, Barmer, Nagaur, Banswara, Tonk, Karauli, Sawai Madhopur, Udaipur, Dungarpur, Bhilwara, Bundi, Jhunjhunu, Sirohi, Jaisalmer and Ganganagar, a sum of Rs.25.97 crore has been incurred during the year 2009-10 (end 2009) and fruits, spices & flower orchards have been established in 10056 hectares, 3419 hectares & 72.35 hectares respectively. 202 hectares organic farming, 131 vermi-compost units, integrated pest management in 1732 hectares, training/visits of 2386 farmers, 43 green houses and creation of 140 water resources have been achieved.

Micro Irrigation Scheme: Water is a limited and valuable resource in the State. In view of this, drip and sprinkler system of micro irrigation is the efficient water management practice to enhance crop yields through water saving. To increase the adoptability of the system, Government of India has launched Micro Irrigation Scheme wherein 50 percent subsidy is being provided by the Central and State Government in the ratio of 80:20. In addition to this, State Government is also providing an additional subsidy for installation of drip irrigation system. During the year 2009-10, against the target to install the drip system in 20000 hectares and sprinkler system in 75000 hectares, drip and sprinklers have been installed in 4575 and 44265 hectares respectively.

National Bamboo Mission: Under this scheme, the districts of Karauli, Sawai Madhopur, Udaipur, Chittorgarh, Banswara, Dungarpur, Sirohi, Baran, Jhalawar, Bhilwara, Rajsamand and Pratapgarh were taken for promoting bamboo cultivation. During the year 2009-10, 29 nurseries were developed, area expansion in 396 hectares and training was imparted to 149 farmers by end 2009.

Rashtriya Krishi Vikas Yojana (RKVY): Looking at the consistent decrease in investments in agriculture and allied sectors, the Central Government has introduced RKVY to draw up plans for agriculture sector more comprehensively, taking into account agro-climatic conditions, natural resource issues and technology. Under this scheme the State Level Sanctioning Committee has sanctioned horticulture development projects during 2009-10 for banana cultivation with precision farming in Southern Rajasthan, strawberry cultivation on pilot basis in Mewar and establishment of mango fruit belt in Banswara and

adjoining area with inter cropping of Guava, papaya and vegetables etc. In addition to it, for construction of 100 community-based farm ponds were taken up.

Watershed Area Development Approach: is pursued in rain-fed areas, where availability of water is dependent on erratic rainfall. Since an element of risk is always there in the production system, diversified activities are being adopted such as mixed farming, forestry, animal husbandry, fishery etc. The following schemes are being executed under watershed development and soil conservation:

National Watershed Development Program for Rain-fed Areas: Program is being implemented under Macro Management Mode with assistance of Ministry of Agriculture, Government of India. The main aim of this program is to promote and develop more sustainable agriculture practices of rain-fed areas with greater productivity levels and to support the population, conservation and development, utilization of natural resources and regeneration/restoration of ecological balance. Thus it *aims* to create alternate employment and income generating options for the landless including rural community and to reduce the inequalities between the irrigated and rain-fed areas. This program is being implemented as per approval of GoI in 20 districts of the State. Under this scheme 10616 hectares of area has been treated by end 2009.

Integrated Wasteland Development Program (IWDP): Main objective of the program is to produce fuel wood, timber: wood, fodder and grass in non forest area to meet the requirement of rural community and bring down pressure on forest land and simultaneously restoring ecological balance by developing watersheds. IWDP is being implemented in 18 districts of the State. The fund is shared by the GoI and GoR in the ratio of 11: 1. Under this, 44260 hectares of area has been treated up to December 2009.

Integrated Watershed Management Program (IWMP): In pursuance of new common guidelines issued by National Rain-fed Area Authority (NRAA), the Department of Land Resources, Government of India have converged all the three above mentioned program e.g. DDP, DPAP & IWDP into a new program named Integrated Watershed Management Program (IWMP). In the year 2009-10, under IWMP Government of India has sanctioned 162 projects covering an area of about 9.25 lakh hectare.

Integrated Child Development Services (ICDS): At present, 278 ICDS projects are functioning in the State. Out of these, 41 projects have been implemented in urban area having one lakh or more population, 28 in tribal area and remaining 209 in rural areas. There are 48340 anganwadi centers (AWCs) and 2569 mini anganwadi centers have made functional. Efforts are being made to reduce Infant Mortality Rate (IMR), Maternal Mortality Ratio (MMR) and mal-nutrition among children in the State by building an environment in the society for holistic development and better care of children and women specially pregnant and nursing mothers through this program. Services of supplementary nutrition, Immunization, health check up, nutrition and health, education and preschool education are being provided to the children of age group 0-6 year, pregnant and lactating mothers as well as adolescent girls through anganwari centers to achieve these objectives. Through these anganwadies 38.67 lakh children and mothers on an average are being benefited with supplementary nutrition. Pre-school education has been provided to 11.83 lakh children of 3-6 years age group. Maternal child health and nutrition (MCHN) day has been organized on 83 percent anganwaries every month and services of immunization, health check up and nutrition and health education has been given to respective beneficiaries. Services of health checkup have been provided to 32 lakh pregnant & lactating mothers and 89 lakh children of

0-6 years during the current financial year. Brief details of special efforts/ innovations introduced in the program are as under:

A campaign to combat malnutrition among children in 11 districts of the state by adopting new WHO standards has been launched. Identified severely malnourished children's are referred to Malnutrition Treatment Corners (MTCs) established at every district level hospital for health checkup and rehabilitation. Follow up of the State. At the field level, the Government has sanctioned the post of 'Sathin' at each Gram Panchayat Level who is to be selected by the Village Women Gram Sabha. She is the principal animator for the Women Development Programs at the grassroots level. Out of 9189 sanctioned posts, 8500 Sathins have been selected and are functional.

Tribal Area Development (TAD). The Government for the overall development of the tribal population is implementing a number of schemes. Physical achievements during the year 2009-10, under various schemes of tribal area development are given below:

Progress under Tribal Area Development

Scheme	Unit	2009-10 Achievement
Agriculture implements	family	140
Vegetable development	family	753
Vocational training and kit distribution	family	256
Self Employment	family	410
Assistance to SHG	family	186
Deepening of wells	family	646
Diesel Pumpset	family	586
Sprinklers sets	family	47
Anicut construction	number	105
Sericulture and Mushroom	family	550
Ashram hostels	student	14900
Residential School	student	2843
Running of Maa Badi	student	10500
Scholarship to talented ST student	student	1533
Scholarship to ST Girls for Higher Education	girl	3313
Scooty to Tribal girls who secure 65% or more in Board exam	girl	158
Coaching for PET/PMT/IIT	student	40
Courses for ST students in it is	number	637
Treatment of TB patients (cured)	number	3329
Hand pump	number	203
Electrification of wells	number	2094
Electrification of Basties	number	28
Approach Roads	number	88

Swawalamban Yojana: Under this scheme, widows, divorced and single women are to be imparted income generating trainings through NGOs with an aim to make them self-sustainable.

Border Area Development Program (BADP): The Border Area Development Program (BADP) is a cent percent Centrally Sponsored program being implemented with the

objective of infusing a sense of security among the people and building essential social and physical infrastructure to accelerate normal development activities. BADP is to be seen as a Central Government intervention strategy to bring out balanced development of border areas which encounter area-specific problems like in-accessibility, remoteness, sense of insecurity arising out of threat perception from external aggression, cross-border terrorism and unlawful activities. Presently, the program is being implemented in 13 Blocks of 4 border districts of Barmer, Bikaner, Ganganagar and Jaisalmer.

Dang Area Development Program: The areas characterized by ravines and gorges and infested by dacoits is known as the 'Dang Area'. These are backward areas and need investment to augment infrastructure facilities for faster pace of development. For this purpose, Dang Area Development Program has been restarted in 2004-05 by the State Government. The program covers 357 gram panchayats of 21 Panchayat Samitis under 8 districts; Sawai Madhopur, Karauli, Dholpur, Baran, Jhalawar, Bharatpur, Kota and Bundi.

Magra Area Development Program: Central Southern part of Rajasthan covering Ajmer, Bhilwara, Chittorgarh, Pali and Rajsamand districts surrounded by hills and not covered under TAD is locally known as 'Magra'. The developmental resources including land, water, and livestock are poor in this area and there is heavy seasonal migration. To improve social and economical status of the residents; Magra Area Development Program has been introduced in 2005-06 in 14 blocks of above mentioned districts. Program includes the activities viz. Watershed Development, Minor Irrigation Scheme, Animal Husbandry, Drinking Water, Education, Electrification, Health and Road Construction for the development of area.

Backward Region Grant Fund (BRGF): This scheme was launched by the Government of India in the year 2006-07 in 12 districts namely; Barmer, Banswara, Chittorgarh, Dungarpur, Jhalawar, Jaisalmer, Jalore, Karauli, Sawai Madhopur, Sirohi, Tonk and Udaipur of the State. The objective of this scheme is to remove the backwardness of the district by integrated socio-economic development of the area through effective infrastructure development and capacity building. Under this program, during the year 2009-10 up to December 2009, 4063 construction works have been completed.

Mid-Day Meal Scheme (MDMS): MDMS is expected to help in Universalization of Elementary Education by improving enrolment & regularity of attendance, reducing dropouts, and improving children's level of learning and self-esteem. A separate Commissionerate, MDMS has been established to monitor effectively the implementation and functioning of the program in the State. The mid-day meal program is being implemented in 81436 schools under Government, Government aided and Education Guarantee Centres in both rural and urban areas of the State. It covers about 80.71 lakh students including 58.55 lakh of class I to V and 22.16 lakh of class VI to VIII and different recipes are being served on different days of the week on a rotational basis.

Chapter 6

Project Benefits, Impacts and Risks

Beneficiaries: The project aims to benefit 4.00 lakh rural poor households in the 17 selected districts of Rajasthan to come out of poverty with enhanced quality of life. The beneficiaries will be the most poor, excluded and vulnerable households in the project village, including SCs, STs, OBCs, minorities, women-headed households, people with disability and religious minorities. The beneficiary will be identified through participatory methods involving social mapping and wealth grouping based on suitable and locally relevant socioeconomic indicators.

The beneficiaries will be in the RRLP districts of Banswara, Baran, Bhilwara, Bikaner, Bundi, Chittorgarh, Churu, Dausa, Dholpur, Dungarpur, Jhalawar, Karoli, Kota, Rajsamand, Sawaimadhapur, Tonk and Udaipur. In these 17 districts, the project aims to reach out to around 5,80,000 households out of which about 75 percent are expected to be in project supported SHGs by the end of the project period. Taking an average of 12 members per SHG, it is estimated that the project will facilitate and nurture around 33,000 SHGs. The project will also provide skill upgrading and job training to about 17,000 youth.

Benefits: The objective is to increase and sustain income of the poor especially women in selected districts of the state. This would be achieved through social inclusion and community mobilization; building sustainable member-based organizations of the poor; creation of linkages between these organizations and financial (banks and insurance companies) and other service providers; and new livelihood strategies that are adaptable to climate change and improved access to social security/ protection including food security, fodder security and health risk.

The beneficiary households will receive financial support to households through the community institutions at various levels. This would be in the form of affordable loans, governed by the norms and regulations of the community institutions at village or cluster level. This capitalization would allow the households, at least initially, to meet credit needs for health, food, retirement of high cost debts, customs and rituals etc. The major benefit would be in improved access to the savings generated in the SHGs and credit flows to the households. This will reduce the vulnerability of the households to withstand shocks and meet urgent needs for cash. Households will also use this capital for income-generating activities.

The households will significantly build their human and social capital through a range of capacity building interventions. Organization in community based institutions of the poor will enable the households to access basic social services, bank finance and markets. The households will also build their technical capacities to improve livelihoods. The SHGs will benefit from project support in developing financially viable plans and

The beneficiary households will get assistance in identifying and undertaking livelihood interventions and getting linked to livelihood value chains. Households depending on climate sensitive livelihoods will build their adaptive resilience through project support. Rural Youth will get training and placement assistance for getting employment in regional job markets. The households will benefit from a combination of interventions viz.

- Food and Nutrition Security
- Diversification of Livelihoods
- Improving Productivity
- Enhancing value of goods produced
- Reducing Cost of Goods Produced and Living Costs
- Reducing Risk in Life and Livelihood
- Improving Health Status
- Improving Education Level and Quality
- Access Entitlement and Rights

Impacts: As seen in other livelihood projects, the RRLP interventions are expected to result in increase in household income and asset base, and reduction in the high cost, household debt from informal sources. With SHG-bank linkage the role of moneylender would reduce and this is positive benefit to poor and poorest households.

The advocacy and negotiating capacity of the institutions of the poor will improve. New entrepreneurs will emerge with the financial and technical assistance of the project. The other positive changes would be broadening and acceptance of the SHG approach in other non project villages, improved motivation to join SHGs, greater self esteem and respect for women in the community, greater gender equity in village and community processes, greater confidence and mobility of women and improved gender relations.

Women have benefited significantly from micro planning processes, most notably through their participation in SHGs and ability to contribute to family investments. SHGs will help in social mobilization around key issues, spreading awareness of rights and entitlements, and pursuing new avenues for income generation in the villages.

The empowered institutions of the poor are expected to play a more active role in the functioning of the gram sabhas. The project can empower the beneficiary groups to overcome occupational immobility and overcome their marginalization from the PRI processes.

In the longer term, collective action, participatory approach and social, political and economic empowerment of the rural poor will reduce the social exclusion based on caste, tribal status, gender and landholding.

No involuntary land acquisition impact is envisaged due to the project interventions.

Social Risks: The most important risk is the risk of 'exclusion' of the poorest from the participatory processes envisaged by the project. It is important to ensure that the beneficiary identification process covers all the poor and excluded in the villages, regardless of their BPL status. There is also the risk of the beneficiary identification process being influenced by the village elite and the dominant castes. The existing social hierarchies are dominating and there is a risk of social elite taking over. The social discrimination may not reduce in most villages as empowerment through PRIs has not worked very well. The example is poor participation of the poorest in gram sabhas. There may not be enough households of particular community/ caste to effectively form the SHGs. All caste groups may not sit together. Social exclusion needs to be addressed, not just through SHG

mobilization and financial access, but should also factor land ownership, monthly per capita income and caste composition among others.

The SHG process formation would have to be based on social and economic homogeneity and should be based on group affinity. Working with existing groups involves the risk of investing in non functional and disintegrated groups which might need more investment in terms of time and effort, and could come at the cost of including the new, identified poor households. There also might be disagreements and opposition from the group promoters, especially those groups promoted by NGOs.

The past evidence shows that capacity building of SHGs needs to be sustainable and beneficial for recipients. Rajasthan has tried a few modes of training for livelihood, like the approach of RMoL, RUDA, government departments and NGOs

Capacity of implementing agencies and community: The project is relying on group formation strategy to derive benefits and fight exclusion. It would have control over only SHGs as institution. All other institutions would be out of its purview and support can only be solicited. The role of PRI can only be limited to planning and the issue could be why they should plan for SHGs based intervention of the poor and the poorest. And what planning they can do. The results of MGNREGA and RKVY are examples of no planning at village level.

SMPU's staff is the key to implementation of the project supported by DMPU. There is lesson from DPIP-1 that capacities are limited even for 7 districts. Few hired experts can play a limited role. The capacity of implementing agencies is limited.

Attitude towards ST/SCs/ Minorities: Without basic educational empowerment, there is an element of risk of no change in attitude towards scheduled caste, tribes and minorities and even women. The project could have very limited role in changing it.

Gender relations: Women's rights are important and in Rajasthan they are deprived of many rights; land rights being the most vital one. There is gender disparity in education and the labor market. Only MGNREGA has provided some strength to women, but the work burden has increased. However, increasingly women are allowed to use income earned by them, and their mobility has increased. There is a risk that SHG participation may affect gender relations at home and outside.

Chapter 7

Stakeholder Consultations

The Social Assessment study involved holding interviews, consultations and focus group discussions at the village, block, districts and State levels. The purpose of the consultations was to i) provide information about the RRLP; and ii) understand the key priorities, perspectives and concerns of the stakeholders to issues of social exclusion, governments livelihood and rural poverty schemes, and functioning of PRI processes. Another objective of these consultations was to understand the perceived impacts and benefits of RRLP, document community willingness and support for the project, and opportunities to enhance peoples' participation in the project and identify options for implementation arrangements.

Village Level: This involved in-depth interviews with the surveyed households, public consultations with the village communities which involved SC, ST, BPL and other households, consultations with the representatives and officials of the GP, focus group discussions involving the BPL households and members of SHGs. Given their significance, participation of the Panchayati Raj leaders was ensured.

Prior information on the village survey and consultations was disseminated through the GP representatives and community leaders. Special attention was given to consulting with the tribal groups in Chittorgarh, Pratapgarh and Baran districts, where sizable population of tribals reside. Consultations were also held with the Saharia, who are the only identified primitive tribe group (PTG) living in Shahbad and Kishanganj blocks of Baran districts.

Informed consent of the participants was ensured by holding the consultations in a public place, emphasizing the participation of the tribal leaders with no restrictions of participation. At the end of the consultation, the participants were encouraged to sign the record of the meeting. The social assessment team moderated and discussions on behalf of RRLP, and recorded the community views and support for RRLP.

The villagers were first informed about the RRLP in detail. The key issues discussed in the meetings included land, water, employment, participation, education, health services, credit, PDS, state programs, assets, PRIs, forest, inputs, market, training, community institutions, social functions, cultural events, grazing lands, political power, state/ community sponsored livelihood options, compensation by state/community on conflicts, usefulness of proposed project, role of SHGs in livelihood promotion among others. As part of the consultation process, the participants were also asked suggestions on preferred livelihood options and other activities that could be taken up under the project.

Block-level: Meetings were also held with block level officials dealing with government schemes on rural livelihoods and poverty alleviation, particularly SJSY, ICDS, IAY, NREGA, TSP, MADA etc. Meetings and consultations were also held with the locally active NGOs.

District-level: Consultations were held in two districts namely, Rajsamand and Banswara with district level officials dealing with government schemes on rural livelihoods and poverty alleviation, particularly SGSY, ICDS, IAY, MGNREGA, TSP, MADA, NGOs etc.

Suggestions were sought for both structure and implantation of the program. The feedback from these workshops is as follows:

Rajsamand District

- ☞ Selection of poor households should be on public forum. The “*jajam*” methodology should be used in the Gram sabhas.
- ☞ Horticulture production and processing (especially of custard apple and bair) could be a major livelihood activity.

Banswara District

- * There is a need to have a strong checks and balance system for the people/organizations/institutions involved in formation of SHG.
- * The dynamics and process of SHG needs to be looked into sensitively.

State- level: Consultation was held at the state level with officials dealing with government schemes on rural livelihoods and poverty alleviation, particularly SGSY, ICDS, IAY, MGNREGA, TSP, MADA etc. Various NGOs also participated in it. During the workshop the following suggestions come up regarding the structure of RRLP:

- * The interest rates for loans in SHG’s should be lower.
- * To make the groups more viable there is a need to look into the SHG and bank linkage and this needs lot of flexibility.
- * The grading of SHG’s by the banks should not be a hindrance in the functioning of SHG’s.
- * RRLP should work in convergence with all its stakeholders.
- * NGO coordination should be incorporated in the PIP.
- * What will happen to the existing SHG’s?
- * Attitudinal changes of the community and even at household level need to be built in the program.
- * The poor are not a homogeneous category.
- * Identification criterion of poor should be flexible and open.
- * Activities should be based on available local resources. There were doubts about producer association linkage and value chains.
- * RRLP should work in coordination with the “*Sathin/ Pracheta*”.
- * Already the existing ICDS groups are at 3 stages: Formation, Livelihood activity and Marketing. Now if RRLP SHG’s come on scene what will be the dynamic of both old and new groups.
- * Revolving fund need to be released at the starting stage itself.
- * Market linkages should be strong.

1 Key Findings

1.1 Land, Agriculture and Water

- In some districts the common lands also are encroached by the powerful groups in the village. Especially in districts of Chittorgarh, Banswara and Karuali, it was mentioned that the CPR’s need to be protected as the fodder for animals is not available.
- The basic source of water in western and Southern Rajasthan is the canal for irrigation. The rest of the districts have to solely depend on ground water, which is depleting drastically. In some districts it has gone down up to 500ft. For drinking

water there is dependency on hand pumps. Though most of the houses have tanks but due to lack of rain these do not get rejuvenated.

- Agriculture and agriculture labor is an important livelihood activity which is suffering because of lack of irrigation facilities. Agriculture in the six districts covered is largely dependent on rain. Even though in districts like Karauli, Rajsamand and Baran where the land is fertile the farmers are unable to make use of the land due to scarcity of water.
- The groundwater is depleting in all these districts. At places especially in Karauli it was found the farmers were paying up to Rs.500 per bigha for purchase of water for irrigation purposes.
- The villagers suggested that if there be proper irrigation facilities, crop insurance and financial support could help them in increasing agricultural production. In districts like Banswara and Rajsamand the farmers felt that if there is collective farming it would help them in not only maximizing the production but it would also lead to increase in income also.
- Main occupation is agriculture related activities, MGNREGA, and casual labor. It was mentioned that largely the landholdings are very small.
- Apart from MGNREGA in Chittorgarh and Pratapgarh area, opium cultivation is also done by nearly 5 percent of farmers. Most of the traditional artisans have left their hereditary occupations and shifted to labor activities.
- Most of the small and marginal farmers either do not have marketable surplus or are not able to find proper market at the right time for their surplus produce. Attempt should be to cluster the activity for bunch of villages that result into production of goods, which can be marketed locally. One possible way out is to link them with producers companies by extending their outreach to all these villages. Backward and forward linkages for the poor and marginal farmers for timely supply of agri-input and production buy-back on a reasonable price.
- Agriculture produce does not fetch good prices. Most sell at lower prices.
- Need to improve extension services and familiarize the farmers with new seeds etc.
- Daily problem of collecting drinking water takes both time and energy that needs to be meet- out with central water supply system. It adds to drudgery of women and keeps them away from labor market that can generate income.
- Link road was reported as crucial especially for marketing the agriculture produce and dairy. Transport facilities improvement is required by public transport.
- Set up micro- small industries in rural clusters.

1.2 Labor and Migration

MGNREGA has become important for poor as a livelihood source in the recent times. With labor now shifting to MGNREGA works agricultural labor is getting scarce and expensive.

Long and frequent stretches of drought have led to poor kharif crops. This also leads to seasonal and permanent migration to neighboring states and towns. Due to scarcity of water and long periods of droughts farmers have shifted to labor work.

1.3 Health and Education

Out of the 24 villages covered only three villages have a PHC. ANM services also are not available on regular basis in all the villages. The distance covered for emergency and other health service is from 5-15 kms. though in Bikaner and Rajsamand 108 ambulance facility is

available in the villages. As regards education the villagers especially the tribal are sending their children to school. Mid-day meals are also available in the schools.

Though in Fazlabad of Karauli district and in Mokhampura of Pratapgarh it came out that the children face exclusion at the time of serving of meals and they are even made to sit separately in the class. Not all villages have middle and primary schools. The distance covered to middle and senior secondary schools ranges from 2- 8 kms.

1.4 Government Schemes

All the villages covered have BPL households listed but in the consultations it came out very clearly that some groups, communities and households, who actually need to be listed, are not covered. The reason for this was basically the village politics. At places, even the ward member could not get himself listed in the BPL in spite of the fact that he comes under that category as per the norms of BPL.

NREGA currently is the most popular schemes in the villages covered. In all the villages it is largely women who are working in NREGA. The maximum average wage earned is up to Rs.75.00. Interestingly, men felt that women now leave the household chores and rush for NREGA work. The other schemes are Indira Awas Yojana, Widow Pension, Old Age pension, Handicap Pension, PDS and ICDS etc.

The PRI leaders suggested that very often the government schemes are not able to reach the people due to lack of awareness of the community. The Arnod PRI officials suggested that Pamphlets about each schemes should be distributed. Similarly, other government officials mentioned that verbal information does not get registered with the rural community. Continuous information system needs to be strengthened. The other reason why this schemes often do not take off is the fact the there is lack of government force i.e. manpower.

The problems cropping up because of MGNREGA is unavailability of agricultural laborers and is expensive.

Most groups formed under DPIP are now defunct. Two districts covered by the survey were DPIP-1 districts, and the DPIP-1 doesn't seem to be a very popular program.

In the tribal area TADA budget is not fully spent. In fact, the budget lapses each year. Tribal sub-plans are not implemented properly.

MGNREGA, Indira Awas Yojana and pensions, ICDS, mid-day meal is the most popular. Though, the stakeholders were of the opinion that "MGNREGA has also converted youth into lethargic and redundant in the village". In all the villages more than 70 percent are working for MGNREGA. Of which large section is of women. Even though widow pension, old age pension and handicap pension is available to the people but a large section of the community still is left out. In districts like Banswara and Rajsamand it was pointed out that the Indira Awas Yojana is not able to reach to the poorest.

According to the Zila Parishad official in Rajsamand there are 372 SGSY groups out of which 22 are of 1st grade and others are 160 as per bank loan amount. Mostly SGSY groups are of animal husbandry especially goat unit are successful. SGSY group is implemented by District Rural develop Agency.

The officer felt that by limiting the loan approval power of bank manager up to 2 lacks has created difficulty for the loanee groups. Due to low literacy level of the villagers the paper work for applying of loan is extremely difficult for them. The group members are not able to prepare the project proposals for the loans. Very often they have to pay Rs.10000 for this work. Apart from this bank's branch manager's power to sanction loan for the groups needs to be increased from Rs.2.00 lakh.

As for the activities to be undertaken in RRLP the natural conditions of the district need to be kept in mind. Rajsamand has a hilly tract and therefore goat and sheep related activities would be ideal for this place.

2 Social Exclusion

Through discussions it came out that there are still pockets existing where certain caste groups or communities are facing social exclusion. The cases of exclusion are especially found in mixed caste group villages.

Similarly, in Karauli district in Faizalabad village the Harijans face exclusion. The village is of mixed caste group and the Harijan mohalla is on the periphery of the village. This caste group is not allowed to enter the temple nor are they allowed to take out public procession of the marriage ceremonies. Moreover, the children of this caste are not sent to schools because they have to face discrimination in the school. The teachers make them sit separately and they even are offered mid-day meals separately. The social exclusion is not limited to a particular caste or community group In Kucholi village of Rajsamand district, Rangaswami household face exclusion. As he is SC's Brahmin they travel to Gujarat as astrologers. But in the village they are not allowed to enter the caste temples. Similarly, Sahariyas are not allowed to enter the temple in Khalda village of Baran district.

District: Banswara

Village: Parnala

Labana's of village Parnala are powerful groups in the village them politically active in the village. These tribals own massive agriculture land and transport vehicles. Thus, being economically powerful they have a tendency to overrule the other castes and community people. For instance the poor Rajputs are pressure by them. When there is a survey in the village for BPL families the Labana's do not allow the poor Rajput families to be enlisted in the BPL list. This is done in order to keep these families under their control. Due to this reason the Rajput families are unable to benefit from the government schemes.

District: Pratapgarh

Village: Mohkampura

20 Muslims families of Mohkampura village are living in externally poor conditions. They are involved in metal work basically related to repairing metal tins and such others items. These households today find it difficult to organize 2 square meals for themselves. It is very

difficult for them to survive without proper earning. According to Mr. Dulhey Miya "Our households are not involved in any SHG present in the village. Moreover we are not allowed to even approach the gram panchayat of village."

These families do not have any BPL cards and therefore they are not able to get any government benefits. Mr. Dulha Miya further added that "if our community is given some help we could organize our self and manufacture trunks and boxes."

3 Self Help Groups

SGSY, which is now implemented through SHGs and other government program groups for e.g. ICDS, NHRM are present in the village. But largely they are either defunct or simply working as savings groups. The AWW workers specially mentioned that group formation should not be on target basis. Proper formation of groups needs lots of time. The reason for not proper functioning of groups is basically related to the financial capacity of the group members, internal politics of the members, most group members cannot handle paper work due to low educational level.

SHG's are not functioning in all the districts. The SHGs formed under the ICDS, SGSY and DPIP are functioning poorly as per the intended norms and guidelines related to frequency of meeting, weekly contribution, internal lending and bank linkages.

The reasons for SHG's being defunct are basically internal politics of the groups and inability of members to pay back the loans or monthly contributions. Women mentioned that due to their inability to pay the monthly contribution they have not joined these groups. This came out in Chittorgarh- Praptagarh, Baran (Sahariya tribe women). The problems faced by women in sustaining SHG's are as follows:

- ❧ Convincing women to become members
- ❧ Maintenance of records
- ❧ Developing project proposals
- ❧ Too much paper work, because of which projects agents have entered SHG's.

Since most of the women are illiterate and therefore, it becomes difficult for them to handle numbers etc, some mechanism should be evolved for easy handling of group accounts etc.

But in spite of these drawbacks some of the SHG's are functioning well in the districts covered. These groups, which are functioning is basically due to the following reasons as mentioned by women themselves:

- ❧ Homogeneity of the group members
- ❧ Strong leadership in the form of President and Secretary of the group
- ❧ Paying capacity of the people receiving loans
- ❧ Group members are known to the ICDS worker or the President and Secretary of the group

District: Pratapgarh
Village: Mohkampura

Sangam SHG Group: 10 Members and 50 Rs. monthly contributions. Currently the group is

functioning well. The group took a 1st loan of Rs. 20,000 and the 2nd time it was 1, 20,000. They have already paid 60,000. The remaining amount will be paid soon. The group members do have internal politics, as some members are unable to pay the loan money in time. Therefore the group cannot deposit the loan amount in bank at the due time.

Mrs. Sandhya Vaishnav AWW mentions that due to pressure from the higher authority she had to form groups in a specific period of time. Thus, as a strategy she decided to make group of those women whom she knew. Sangam is a mixed caste group - Bairagi, Rajput and Gairy. The group is functioning for the last 5 years and is a totally savings group. The loan taken by the members of this group are basically for domestic use. She mentioned that the village has other 5-6 SHG groups of BPL families. Some of this group will be taking training for soap making etc. But her group is not interested in such activities.

Village: Hatri, Panchayat Samiti: Shahbad, District: Baran

Anganwari: Mrs. Kamla Bai Meena is an Anganwari worker. She formed the Durga group in 2004. This group has 11 members. A Radhey group too was formed in 2004 and has 13 members. Mrs. Jagannath Bai Nagar who also is an Anganwari worker formed the Radhey group.

Durga Group: In the Durga group 11 women are registered in this group. Main objective of this group is saving. This group supplies Panjiri meal to the Anganwari. The group maintains hygienic regulation in packing and production of nutritional food. Group is working since 2004 and all loans responsibility is on the president and the accountant of the group. Interestingly, whoever contributes in the making of Panjiri is given wages.

Radhey Group: Mrs. Kamla Bai Meena since 2004 runs this group. 13 women are members of this group. This group is heterogeneous in nature. Meena, Ahedi and Dhakad caste women are member of this group. Main objective of this group is saving. Every women member of this group is depositing Rs. 50 per month for the last 75 months. This group is making *panjari* the nutritional meal for Anganwaris. Their production is supplied to 3 centers and group members are paid their wages for this work. They are getting wheat from their own farms and the other items are purchased from market.

These two groups have annually taken loan from Hadoti Gramin Bank, Jhalawara. It was Rs.24000 in 1st year, Rs.36000 in 2nd year, Rs.70000 in 3rd year, Rs.100000 in 4th year, Rs.140000 in 5th year, Rs.100000 and Rs.70000 in 6th year. They are collect repayment money from the group members and deposit in the bank in the month of March each year. Women participation has increased in the financial decisions making within the family. As per their need and capacity only women take loans from the group.

Apart from the ICDS and SGSY groups the DPIP groups were also existent in Baran and Rajsamand district. In Baran and Rajsamand district villages DPIP groups were formed but now they are defunct. Largely loans were taken for purchase of animals, Tent house material, purchase of instrument for music band, kutti machine, sewing machines.

Shiva Group

Shiva group was basically a goat unit of DPIP. This had male members. Now this group is non functional. It had 11 members in it of which one was a *Chamar* and the other 10 were

from Sahariya members. Ms. Pappu Lal President of this group informed that 14 goats and 1 doe were purchased. Two goats according to her were “given in *rishvat* (bribe to government officials) to pass the loan and the entire loan was later waived.

Problems related to SHGs identified by stakeholders are as follows:

- Unable to include low caste/community groups mainly due social discrimination in the society and also the inability of these groups to pay monthly contribution.
- Main beneficiaries of SHGs are powerful caste or communities in the village society.
- Low educational level leads to difficulty in handling paper work of the group.
- Some of the powerful members tend to grasp the entire money for themselves.
- Management capacity is lacking.
- The marginalized groups/ households are left even though the membership is based on BPL selection. This is because very often the APL families manage to acquire the BPL card and they tend to join the SHGs.
- The trainings for SHG capacity building are mere formalities.
- There is no proper marketing facility of the SHG productions.
- If the SHGs want to take direct loan they do not have any security.
- Dalits are not able to join the SHGs due to low educational levels.

Mr. Daulat Singh Shakawat of Jai Ma Durga Seva Samiti, Rajsamand mentioned that “Project work is very tuff, so paper work should be less and easy to handle. SHG formation process and banking process should be easy. President and secretary of the group should have more authority.

The suggestions for improving SHG functioning are:

- At the time of formation of SHGs the entire village meetings should be held.
- District specific availability of raw material should be kept in mind while selection of activities.
- Selection of group members and activities should be done sensitively.
- The president and Secretary of the group should be from the marginalized groups.
- Activities should not be enforced on the members.
- RRLP should not be on target mode.
- Officers/ NGO's in-charge of making the group should also be responsible to get loan for the group.
- The financial limit on the SHGs should be removed.
- Systematic training, follow- ups and capacity building of SHGs should be strongly enforced.
- For proper functioning of SHGs literacy skills of adult women should be enhanced.
- Subsidy should be provided.
- Youth should be included in RRLP activities.
- Once earning takes off then the follow-up of families needs to be undertaken to see whether the family has been able to get out of fold of continuous poverty.
- Inter- community relationships must be carefully considered before the formation of the SHGs. It is advisable to form socially homogeneous groups. The same group should also not have members who are close to different centers of influence in the village.

**Suggestion for the group making by
Society for Sustainable Development, Karauli**

1. Animal husbandry and Co-operative diary's groups should be encouraged in the district Karauli. Villagers can collect milk at one point. But the major necessity is to have veterinary hospitals at the village level.
2. Goat husbandry groups can be very successful here as 40% Land is on mountain area which provides lot of fodder.
3. NGO should be attach as a partner in Rajasthan Gramin Aajivika Yojna of R.R.L.P
4. Program should be framed for every family not just for one person.
5. The role of agents in SHGs should be negated.
6. Proper training of official handing SHG and also the group members. Intense capacity building is need of the group members.

The major activities identified by the SHG members are:

- Dairy and animal husbandry (all districts)
- Traditional work: mojari and embroidery (Banswara and Chittorgarh)
- Pattal Dauna, rope, soap and aggarbatti making
- Vermi compost production (Karauli and Pratapgarh)
- Making of organic fertilizer (Baran, Karauli)
- Vegetable and horticulture (Baran)
- Bakery (Baran)
- Bamboo work (Chittorgarh and Banswara)
- Furniture making (Bikaner and Banswara)
- Khadi weaving (Bikaner)
- Bangle making (Karauli)
- Products to produce with local raw material like *Mahau* (Chittorgarh)

4 Credit Facilities

PACS, banks and LAMPS (tribal areas) are available to farmers. These facilities are available at a minimum distance of 5-6 kms. Crop loans, seeds and fertilizers are available from PACS and LAMP. The villagers mentioned that PACS does not provide them with DAP fertilizer.

Loans for social function are still taken from money lenders (Mahajans), relatives or/and neighbors. The main social occasions when loans are taken are weddings and death ceremonies. The tribes have *nautra* system, which helps them to avoid taking of loans.

5 Village Institutions

Gram Sabhas lack broader and informed public participation, and are frequently conducted to complete formalities and documentary requirements. In mixed caste villages, the Dalit PRI leaders are marginalized and not able to articulate adequately. Similarly, in case of women though they attend the meeting they are not given proper opportunity to speak.

In Fazlabad village the ward Panch is from Harijan caste. He informed that nobody listens to his suggestions and comments in the PRI meetings. Samunder further added, "I myself could not get listed in the BPL list". The powerful caste groups do not allow us to take advantage.

The caste panchayats in village exists mainly among the tribes. In Soya and Faraday village of Rajsamand district, the Bhils of Siya informed that their Jati Panchayat of Bheel Gamete's is very strong and all decisions regarding them are taken by the jati panchayat. Similarly in Kachroda village of Kaurali district the Meena have a strong caste panchayat. All the Mina households have taken a decision of being vegetarian and abstain from alcohol.

The community of Kachroda has taken a decision that nobody can cut trees in the forest area of the village. It was through community decision that nobody can enter the forest area with an axe. In case found guilty a penalty of Rs.1100 is to be paid. For firewood the dried twigs fallen on the ground can only be collected.

6 Other Suggestions and Recommendations

<i>Institutions</i>	<i>Schemes</i>	<i>Support and linkages with respect to RRLP</i>
Gram Panchayat/ PRI	MGNREGS Welfare scheme e.g. IAY, pension, drinking water Provide information about government schemes	Sarpanch plays dominant role to decide where the employment guarantee schemes work will start. Institutional infirmity is due to lack of community participation and monitoring. Things can be delivered in a more transparent and participative mode by raising awareness in the community based institutions formed under RRLP. Project facilitated village organization like the CDO can ensure improved performance of schemes like IAY. Peer information system will work effectively about all the govt. schemes
School	Education	Once again the CDO dominated by women can monitor the quality and inclusion of girl in the schools and school dropout students. For this the CDOs must be strengthened as social institutions also and not just a financial intermediary
Bank	Financial support for rural development	Project facilitated community based institution can develop and nurture better clientele which is mutually beneficial to Banks and poor people.
Forest	Protection and regeneration	Again CDO can effectively coordinate with the JFMs where ever required
Aganwaadi	Health and nutrition education and socio physical-mental development of children	CDO can monitor it properly and Angawaadis may be invited as an ex-officio of the CDO.
Revenue Staff	Land record etc	CDO and SHG led empowerment will help in better delivery of the services as it shall empower people with the knowledge

		about their rights.
Health	Health and maternity services	The project must invest in the communication like developing IEC for health awareness. CDO and federation can increase the access to health services by coordinating with health department.

Chapter 8

Recommendations for the Project Design and Implementation

Rajasthan Gramin Ajeevika Vikas Parishad (RGAVP) established by the GoR, as the agency for preparing and implementing the Rajasthan Rural Livelihood Project (RRLP) conducted a social assessment and tribal inclusion study which included household survey and community and public consultations in 6 project districts, and state consultations. The key finding of the study was higher levels of poverty, exclusion and vulnerability among the schedule castes, the most backward castes, the schedule tribes, vulnerable tribes, religious minorities and other groups like people with disability, women headed household, landless and houseless, agriculture and migrant labor etc. Women, particularly from SC, ST and minority households, face multiple deprivations and exclusion in terms of lack of access to assets, livelihood resources and social services and infrastructure; lack of voice and participation in household and community decision making processes; lack of mobility; social discrimination and exclusion; threat and violence; and very low capacity and confidence to advocate their interests and development needs. Based on the study and consultations, RRLP has designed specific social inclusion processes and safeguard mechanisms, including a tribal development framework (TDF) and gender action plan (GAP).

Project Development Objective. RRLP aims to enable the most vulnerable and poor households in the project villages to actively participate in their socio- economic development through promotion, capacity building and federation of self managed community Institutions. RRLP's overall mission is: Mobilizing all poor families into self reliant institutions and promoting sustainable livelihood as well as strengthening services delivery mechanism. The Project Development Objective (PDO) is to support the development of livelihood opportunities for the rural poor, especially women and marginalized SC, ST households, in the project villages. This will be achieved through socially inclusive community mobilization, capacity building of member based community institutions of the poor, promotion of credit and livelihood linkages between with financial institutions and other service providers, and adoption of climate resilient livelihood strategies.

Targeting the Poorest. RRLP aims to reach out to around 580,000 households and mobilize about 400,000 BPL and non-BPL households (collectively called BPL+ households) in estimated 33,000 project supported SHGs in the 17 project districts. The primary target group and stakeholders, and beneficiary households, of RRLP are women from poor, vulnerable and the most excluded households in the project villages. This includes women from BPL as well as non BPL households from a range of social and economic groups – scheduled castes (SC), scheduled tribes (STs), vulnerable tribal groups, most backward castes, religious minorities, people with disability, women headed household, landless and houseless, agriculture/migrant labor etc. The social, financial and economic inclusion of these marginalized groups is the fundamental and overarching objective of the project. The project recognizes that women from these social and economic groups are the most deprived and disempowered target group and gives them the highest priority in mobilization, capacity building and livelihood support.

To ensure the inclusion of these excluded social and economic groups, a range of mechanisms and processes have been built in the project components and interventions, and these are summarized in the sections below.

Poverty based Area and Village Selection. Selection of areas- should be based on Highest concentration of BPL, SC, ST, income poor, minorities, landless. Preference should be given to designated tribal area, areas reporting adverse gender sex ratio and female illiteracy, incidence of hunger, malnutrition, drought, most backward regions and pockets excluded areas in terms of social and economic infrastructure.

Area Entry and Inception process should involve

- Consultations with local development organizations, including banks, line departments, NGOs and PRIs
- Social Mapping, Resource Mapping and Transect Walks in pilot villages
- Targeted consultations with communities, PRIs and development agencies and documentation of key i) social inclusion; ii) tribal development; and i) gender issues as part of area inception report
- Area inception report will identify villages and geographic clusters with highest concentration of targeted poor beneficiaries; sequencing of village entry and annual action plan; summary of poverty, exclusion and livelihood related challenges constraints and opportunities;

Participatory Beneficiary Selection. The project should be explicitly and fully committed to reaching the poorest and the most excluded first. Experience shows that such households are likely to be the SCs, STs, primitive tribal groups, women headed households, single women households, the small and marginal farmers, the landless, migrant labor, persons with disability, nomadic groups, religious minorities and other socially vulnerable and excluded groups. These 'poor' and 'ultra poor' need to be first identified and mobilized.

For identification of such groups, it is recommended that a participatory exercise (situation assessment) is conducted in the targeted GPs. The BPL list should not be relied on exclusively for identification of the poor, as it is likely to exclude an estimated 30-40 percent of the poorest households. The poverty profile of the households should be ascertained through a participatory mapping and household profiling exercise. This will be led by the project facilitation team. The information collected should be entered in a village level household profile, clearly highlighting the 'poverty' status of the households, including the key socioeconomic characteristics. The Social Development Coordinator will develop the guideline for the participatory identification of the poor. Relevant government staff will support the process of village entry and help in convergence.

Inclusion of All identified households. Primary target groups are the poorest in the village identified through the poverty and wellbeing grouping process. All social groups identified as poor based on poverty and vulnerability criteria will be targeted and supported by the project. The project adopts a universal model of saturation coverage and mobilization, from among those identified as the poorest in the participatory beneficiary selection process. In addition to SC and ST households, the project will specifically reach out to 'include' religious minorities, disabled; nomadic groups etc through the CRPs.

This exercise should identify i) the left out poor, those households which are assessed as 'poor' and are not part of any SHG and ii) those households which are assessed as poor but

are members of existing SHGs (regardless of the promoter). Following identification of the poor households in the project GPs, the PFT should i) establish inclusion targets; and ii) prepare annual implementation action plans which give clear priority to the LOPs, particularly the tribals and religious minorities in the first year, and follow up on these priorities in the later years. Preference is to be given to the ST wherever their presence is more than 10 percent of the target BPL.

Community Mobilisation Strategy. The SHG formation strategy, procedures and savings-credit norms should be explicitly linked to the capacity and orientation of 'the poorest members'. The strategy should be guided by overall village climate of intra- village, inter-community relationships. However, the most important factors for the social mobilization and SHG formation strategy targeting the LOPs are: i) social (caste and gender primarily), locational and economic homogeneity of group members; ii) voluntary interaction and consensus among the members before group formation; iii) fixing of savings contribution, interest rate, penalties, frequency of meeting etc on the basis of 'affordability' of 'the poorest'; iv) prioritisation of the credit needs (consumption and productive) of the poorest and the most distressed; and v) accommodation of seasonal absence (migration) of the poorest household. The Microfinance Coordinator will finalize the SHG formation strategy with inputs from the SDS.

Working with existing SHGs where majority (70%) is Poor: The existing groups, which are likely to be defunct or poorly functioning, should be the second priority, which should be taken after all the excluded households have been mobilised in a GP. Special efforts need to be made to reach out to the poorest of the poor, who have been excluded from the SHG fold, or who have dropped out, by forming separate groups for them and gradually, building in linkages with the mainstream SHGs.

The participatory assessment strategy, the SHG formation strategy, and the capacity building strategy need to be responsive to the ability, affordability and willingness of the poor households, and able to work with their constraints and limitations in benefiting from RRLP interventions.

The project will adopt SHG formation strategy which is based on natural affinities around caste, tribe, gender, livelihood and hamlets. While the project will focus on working with women, mixed groups are not ruled out, based on local conditions and articulations. Due to the demand driven nature of the project approach, such groups could also be supported by the project.

The various funds envisaged under the project component like SHG fund, CDO Fund should target villages particularly who are most vulnerable preference vulnerable pockets, especially remote tribal.

The process of social mobilization, envisaged in component 1 of the project, remains a core intervention for identification, inclusion and mobilisation of the poorest. One of the key findings of the social assessment is that the communities need to be oriented, made aware, motivated and inspired about RRLP. This would require a sustained and process oriented approach. This mobilisation process should include the following components

- Priority formation of SHGs with ST wherever their presence is more than 10 percent.

- *Pre-consultations.* GP level workshop involving officials, elected members, SHG and federation members, tribal community leaders and others. The focus should be on building awareness, shared project vision among GP level leadership.
- *Information, Education and Communication (IEC) Campaign:* Entry level IEC activities, through COM and other IEC materials, clearly articulating the core principles, processes and outcomes of the project. This intervention should start from the areas where the most marginalized social groups, like tribals living near forests or other remotely located groups. The campaign should be kick started in the presence of all GP level stakeholders. This should involve more visual rather than textual IEC material in local language and folk media.
- *Broad based community consultations.* A more 'intensive' approach would be required to kick-start the project processes and the process of community orientation. This could be done through holding a series of follow up consultations and FGDs among the more obvious pockets of poverty, particularly among hamlets of SCs and STs and other groups living in remote settlements. Such an effort will support building social capital among the communities, support positive community relations, moderate any existing and potential conflicts, and promote a culture of community dialogue, participation and collective action, which is likely to have a beneficial effect on the morale and motivation of the poorest. These consultations will also build motivation and interest of the people toward the project, and broaden its ownership, especially among the poorest pockets. These consultations will also help in identification of community leaders and potential resource persons beneficial for the project processes at village level.

Building Capacity of SHGs and Federations: To address the very weak orientation and low organizational capacity of the existing groups and to facilitate and empower the new groups that will be promoted by RRLP, it will be crucial to design and implement a whole range of capacity building and handholding measures throughout the project implementation period. Experience in Andhra Pradesh and Tamil Nadu, confirms that this has to be a long term process of SHG mobilizing and strengthening. This is specially required in Rajasthan given the low capacity and *general apathy* towards SHG functioning. This intervention will be a critical success factor for the groups to emerge as strong, sustainable, efficient and empowered organizations of the poor. A capacity building program and will need to be built around the following components.

Building awareness and Orientation for SHGs and its key principles. It is significant of the sustainability of SHG to understand the purpose of forming SHG, what are its key

principles. This will enable the SHG members to develop a vision for livelihoods, knowledge about the SHG programme etc

- ***Building Organisational and Functional Capacity:*** This should include training modules on SHG functioning, including meetings, resolutions, records, book keeping, internal lending, banking and financial literacy, basic literacy and numeracy etc. Specific training on
- ***Institutional and Advocacy Capacity:*** For sustainable capacity building, it is important that the SHGs and federations also develop capacity to negotiate with the other agencies and their processes for the benefit of its members. This would mean building awareness in the SHGs and federations about the functions and relevance of local self governance structures and processes (PRI), government agencies and their welfare schemes for the poorest, legal rights and entitlements and ways to negotiate them for their members.
- ***Technical and Managerial Capacity:*** The SHGs and federations should also be equipped with skills and knowledge on micro planning, sustainable livelihood planning (farm and non-farm sectors), community resource management, negotiations and conflict management, participatory impact assessment, poverty mapping and monitoring, social audit, gender analysis and audits etc.
- ***Social Action, Accountability and Empowerment.*** The module will cover a range of topics including: poverty, wellbeing and vulnerability analysis; role and functioning of Social Action Committee; role and functioning of Participatory Monitoring Committee (social audit, score cards, social inclusion monitoring); gender equity, women's empowerment and Gender Action Plan; Tribal Development Framework; Social Audit, performance monitoring and Accountability mechanisms (RTI); Legal Rights and social security entitlements; accounting and functional literacy; effective participation in PRI decision making processes; community leadership development; schemes for PWDs and other vulnerable groups; conflict and grievance resolution and other topics emerging from consultations

While organizing Training programmes, exposure visits, the project will ensure that at least 50% households are from SC, ST and from Vulnerable Groups

Capacity building will be organized through training modules which will be customized to the needs and understanding of primary beneficiaries. The training module will be in local language, more visual, less literacy and numeracy dependent, and informed by good practices elsewhere.

The SHGs, their federations, and the other community organizations need to be supported through flexible approach which responds to variations in geography, social profile, particularly remote tribal hamlets, livelihood dependence, etc. The training programs should be open to partnership with NGOs and other training providers, and should be finalized in consultation with SHGs and their federation.

Formation of Poverty Focused Federations: Formation of SHG federations at the village or cluster level, with the existing and new SHG, should be initiated only after the SHGs fully understand and appreciate the social, economic and institutional role and function of the federation. The vision of the federation, as the self managed institution of the poor should be widely understood in the GP. The promotion of new federations and restructuring of the existing federations should be slow process, initiated after SHGs have been promoted and

have started functioning regularly. Rapid promotion and restructuring of existing federations, without demonstrable representation and participation of the poor in its executive committee, will allow this forum to be 'captured' by the socio-economically dominant groups to access project benefits and will exclude the poorest. Some key measures should be:

- At least 70 percent of the executive committee members of the federation should be office bearers be SC/ST women from the 'poor' category.
- A social inclusion and community leadership program should be prepared for the members of the federation.
- Sensitization and Training (or new groups/members from BPL category for institution building like SHG-CDO-PFT-Producers Company.
- CDOs sensitized and capacitated to handle social issues and grievances redressal.
- Cluster Development Organisations to include social issues in their annual action plan (including monitoring indicator).
- Training of CDOs on social inclusion and poverty reduction.
- The SHG federations will undergo training on RTI.
- A Participatory Monitoring Committee should be formed in the SHG federation for complaints handling at Panchayat level. This committee should conduct periodic social audits at the level of the CDO.

Targeted Tribal Inclusion and Development:

To highlight the emphasis of the project on participation of the tribal communities in the project area a tribal development plan (TDP) will be prepared and implemented, in consultation with the tribal communities, elected representatives from tribal-dominated GPs and their officials, tribal development officer, local NGOs, and government officials at block, district and state level. The key objective of the TDP is to prioritise, target and engage the ST households in the project districts with the social mobilisation and economic empowerment processes in a participatory, informed and culturally sensitive manner. The TDP will support the social and economic empowerment of the STs in the project area. This will be done by forming SHGs and federations of the tribals and linking them with financial institutions and other service providers, building organisational, functional and technical capacity of the tribal CBOs; promoting tribal livelihoods, and improving their access to social security and protection measures related to food security, fodder security, access to secure land titles and forest rights.

To highlight the high priority given by the project to tribal inclusion, the PFT will initiate the project processes and formation of SHG with tribal groups first. This means that any village with ST households, regardless of the number of households, will get the first SHG. The entry level project interventions will put special attention to building awareness and understanding of the objectives and the tribal development and inclusion strategy of the project through a GP level meeting, and circulation of summary of TDP in local language.

The tribal inclusion strategy and key actions will be presented under a separate TDP. The TDP will also include measures on: targeted provision for seed funds to tribal SHGs, promotion of tribal federations, mitigation of risks associated with seasonal migration of tribal households, reduction of land alienation (private and public land, public pond, mines, forest, etc.) through legal and administrative steps and advocacy; targeted financing of tribal livelihood micro-plans; reduction of indebtedness to money lenders; reduction of land alienation through legal and administrative support; securing access to forest rights, land, produce and the traditional livelihood base of the tribal groups. One of the key measures of

TDP would also be capacity building and sensitization of all field staff working with the tribals and primitive tribe (Sahariya, Bheel, Minas etc). Some additional measures that could be taken are:

- IEC campaign to highlight the tribal inclusion strategy in all villages with 10% or more tribal households
- Monthly Review meeting of all PFTs in tribal areas in the first two years
- Convergence with the tribal development department to enhance utilization of the financial allocation for tribal areas.

Safeguard Norms. Safeguard norms in membership, office bearing positions and committees for SC, ST women and other vulnerable groups should be emphasized and made part of the TDF and GAP. These include:

Mobilisation - 70% percent of left out poor households identified in the PIP process mobilised into SHGs (Includes BPL households excluded from SHGs, and others identified by the Project's wealth ranking methodology).

Office bearers - 70 percent + of community institutions have 50 percent + office bearers from BPL, SC, ST, women headed households, people with disability and other vulnerable groups

Committees - 70 percent + village federations have 50 percent+ committee members from BPL, SC, ST, women headed households, people with disability and other vulnerable groups

Elections - 70 percent + Community Institutions have elected 50 percent+ committee members from BPL, SC, ST, women headed households, people with disability and other vulnerable groups

Livelihood Plans, Microcredit Plans, Value Chains, Innovation Projects. 70 percent + plans include majority beneficiaries from BPL, SC, ST, women headed households, people with disability and other vulnerable groups

Women's Empowerment and Gender Equality: The key constraints faced by the women members of SHGs are: lack of understanding of the vision and the values of the groups, exclusion from decision making within the household, capacity to express their point of views in community processes, including PRI planning and decision making. In rural Rajasthan, women also have lack of mobility. The tribal women are the most excluded.

RRLP should work with exclusive SHGs of women, to promote their social and economic empowerment. Women's groups will act as a 'gateway' to the welfare of the household, as has been shown in earlier and similar interventions in Rajasthan, Andhra Pradesh and Tamil Nadu. In Rajasthan, women are enthusiastic and hard working participants in NREGS, and are a key player in the household level security of the poorest households.

Therefore a separate Gender Action Plan is recommended which should include actions on: building confidence, self esteem and hope with behavior change; sensitization on issues of women's empowerment and gender equity; building up their skills and capacities on group functioning, financial and legal literacy, interacting with key public institutions, particularly PRIs, Block Office, most relevant government agencies, banks and markets, improving their access to basic social and economic services, sensitization of the men on women's role and contribution at household and community level.

In Rajasthan, with considerable exclusion of women and a traditional male dominated society, from the social and economic space of rural community life, it will be crucial to have Women members in the Project Facilitation teams and as CRPS. Women community mobilisers and CRPs will ensure that women come out and engage with the project processes. The Gender & Social Development Coordinator at the SPMU will be responsible for implementing the GAP, in coordination with the District Capacity Building & Social Development Officers (CB&SDS). All PFT members, CRPs and Para workers will be sensitized on Gender issues and the PFT members will undergo a comprehensive training to implement the GAP.

Livelihoods of the Poorest: The livelihoods of the poorest people need a combination of household-focused interventions, which need to be built up gradually on the foundation of viable and well functioning SHGs. It is important that livelihoods are understood beyond credit mobilization and income generation. A more holistic and sustainable intervention on livelihoods means that:

- Participatory mapping of the existing livelihood resources and dependence on such resources
- Accelerating and broadening SHG-bank linkage
- Identification of select potential livelihood interventions informed by block and district level livelihood planning processes and schemes, including farm and non-farm options
- Building livelihood capacity of SHGs and federations
- Aggregation of similar livelihood activities, organization of producers, and building of input and market-linkages
- Accelerating access to, and improving, common natural resources and assets like encroached land for fodder, water bodies, forest produce,
- Making households food and shelter secure
- Building resilience and adaptability to climate vulnerabilities and risks,
- Promoting mechanisms and processes for pro-poor migration and access to labor market
- Promoting skill development and vocational training and placement programs.
- Promoting social safety and insurance cover for life, assets and health
- Livelihood planning based on 'existence of market' and not just existence of 'inputs'
- Building the 'technical and vocational skills' of the poor which could be linked with local markets.
- Micro- enterprises with potential for aggregation and cash income
- Developing and delivering a package of agriculture practices and inputs (seeds, fertilizers, technology) for the small and marginal farmers, including the tribals
- Developing and delivering a package of livelihood practices and inputs the tribals
- Using MGNREGA's provision for utilizing its funds for improving the lands of SCs/STs
- Undulating dry lands where most of the tribal communities list;
- Developing a livelihood resource persons at block levels, using some of the NGOs with promising pilots on tribal livelihoods
- Interventions for enhancing the health and social security of livelihoods in the mining sector

One of the high impact rural livelihood interventions should be expanding the BPL list on the basis of the 'identification of the poorest' under RRLP. The 'BPL excluded' should be

included in the state BPL list following the due process through a 'camp' approach. All concerned decision makers at GP, block and district level should hold a 1-2 day camp to get the excluded poor included in the BPL list. The other high impact livelihood strategy would be rationalizing the land titles and forest rights in the tribal areas.

Convergence with Government Programs: RRLP should build institutional and operational linkages over time with the wider village development planning process. This will not only establish synergy with other development programs and activities, but also with other community groups (such as the village development committee, forest management committees, pani panchayat, education committee, disaster committee etc.), organizations (e.g., youth clubs, CBOs etc.) and institutions (both traditional and modern) as part of a broader strategy of village development plan.

Networking with other schemes like MGNREGS, IAY, ICDS, Tribal development, JFM, watershed development, and especially with government efforts to reduce gender inequality in children's' education and food security in tribal areas. Establishing mutually beneficial institutional linkages with the delivery system like the PRIs, Banks/MFIs, NGOs, and other key stakeholders would be helpful to deliver an integrated set of livelihood interventions. .

Sensitization of PRIs: Since the PRI members are important stakeholders in the project, they should be sensitized and involved in various stages of the project processes. There should be capacity building of PRIs in micro planning, social inclusion, livelihood planning and other areas through trainings, workshops and exposure visits.

Grievance Redressal Mechanism: RRLP should have a Grievance recording and redressal mechanism to deal with any grievances of the project beneficiaries and others on potential adverse impacts from the project, elite capture of benefits and other issues of relevance to RRLP. The mechanisms should include i) designated responsibility to handle grievance at the village, block, district and state level; ii) dissemination of information on contact of grievance officers, made part of IEC material; iii) setting up a toll free number (for public enquiry, and grievance registration) which people from all over the state can call free of charge.

1. Implementation and Institutional Arrangement

Project- level: At the overall project level, the state level executive committee for RRLP will provide the necessary guidance, oversight and support on all aspects of the project, including the social inclusion, tribal development and women's empowerment related dimensions

State- level: The State level project management unit (SPMU) should have a full time Gender & Social Development Coordinator (GSDC) who will have the overall responsibility for the design, implementation, monitoring and reporting of the social inclusion mechanisms, and implementation of the TDP and the GAP. The SDC will discharge this responsibility and associated tasks through the District Capacity Building & Social Development Coordinator (DCBSDC) at the DPMU and the PFTs (social & Capacity Building expert) at the block level, and will coordinate with the DPMUs and other line departments.

District- level: At the district level, there should be a District **Capacity Building & Social Development Coordinator (DCBSDC)** who will have the overall responsibility for

implementation, monitoring and reporting of the social inclusion mechanisms, and implementation of the TDP and the GAP in the district. The DCBSDC will discharge this role by through the PFTs, particularly the PFT (social & Capacity Building Expert). DCBSDC will support the PFTs in social inclusion and mobilization, and capacity building of the SHGs and their federations. S/he will also support the PFTs in preparation of tribal microplans, and grievance redressal. The district officer for tribal division should preferably be tribal women.

Block- level: The Project Facilitation Team (PFT) at the block level will have a Social & Capacity Building Expert who will directly work with the CRPs, the SHGs and the federations for implementation of the project interventions, related to social inclusion, tribal development and gender actions. S/he will also assist in the preparation of livelihood Investment plan, identification of demand driven sub-projects, and registration and resolution of any grievances. In the tribal blocks, the PFT (Social& Capacity Building Expert) should preferably be locally resident tribal women. The project should engage a select group of NGOs as PFTs in areas of their operation.

Village- level: At the community level, there should be community resource persons (CRPs) and other Para professional workers, from the village community itself. Women should be given priority for these positions. The CRPs will be the key link between the community mobilisers working at the block level and the community. Women should be given priority for these roles, and in the tribal villages the resource person should be a tribal from the community.

Staff Capacity Building on Social Inclusion, Tribal Development and Gender: The capacity building of the project staff should be a contiguous process delivered through a well thought out capacity building program. The key components of the program should be

- Orientation to project and its social assessment
- Detailed Training Program of at least two days, using PIP, tribal development plan and gender action plan focusing on key social actions and performance indicators
- Monthly Social Inclusion Learning Seminar in the first 2 years
- 1 day Refresher every 6 months from 3rd year onwards

Chapter 9

Monitoring and Evaluation Plan

The Monitoring and Evaluation (M&E) framework for RRLP will ensure monitoring of key indicators on inputs, outputs, project processes and evaluation of the key results mentioned in the results framework. The overall purpose of the monitoring framework is to keep track of the implementation processes and progress, achievement of performance targets fixed in the annual work plans, learning lessons and taking corrective actions to deal with emerging constraints and issues. The overall M&E framework for RRLP constitutes of i) Baseline study and Impact Assessments (by an external agency); ii) monitoring of inputs, implementation progress and outputs through a management information system (MIS); iii) participatory monitoring by members of the community institution; iv) periodic reviews and thematic studies; v) process documentation (case studies and lessons notes; vi) and impact evaluation. The M&E activities for the whole project will be coordinated by the Monitoring Coordinator at the SPMU.

The Gender & Social Development Coordinator(G&SD Coordinator) at the SPMU will be responsible for i) incorporating appropriate monitoring indicators on the social inclusion, tribal development and gender related outcomes and processes in the MIS; and ii) monitoring and reporting on the selected indicators, along with implementation progress of the social inclusion, TDP and Gender actions. The G&SDC at the SPMU will coordinate with the M and E coordinator (MIS specialist) and the district and block level team members to ensure effective coordination.

The community would be involved in process monitoring through Focus Group Discussions (FGD) and Participatory Rural Appraisal (PRA) techniques through the participatory committee of the SHG federation. The committee will report on the performance of project interventions and project processes through a quarterly review meeting. The social screening criteria will be appropriately incorporated in the livelihood micro plans.

The project interventions planned in the village as part of the annual plan and the project interventions actually implemented will also be captured in the MIS. The PFT in turn would report the progress to the DPMU and SPMU for taking up remedial measures, if any.

Monitoring Indicators and baseline: The monitoring indicators given below relate to interventions, processes and outcomes related to social inclusion, tribal development and gender, and these will be integrated within the MIS, which will be designed for the project.

Community level indicators like % of SC/ST or % of landless mobilized in SHGs will be recorded through the participatory social mapping, beneficiary selection and household profiling process. These exercises, along with the proposed baseline study, will provide the socially disaggregated baseline data (caste, tribe, gender, poverty and SHG membership status etc). Finally these indicators will be aggregated and input in the MIS and reported through the monitoring and evaluation reports. The project level social inclusion indicators like % women in project staff or % of livelihood microplans financed in tribal areas will be input in the MIS in coordination with various project units. The baseline values for these would be zero and periodically updated to agreed target values.

The data collection would be the responsibility of the PFT in association with the community mobilisers and CRPs of each village in her/his jurisdiction.

Regular and periodic information will be gathered by the PFTs and sent to the SPMU through the DPMU. The following indicators are recommended for tracking the social performance of the project.

Social Inclusion

- * 70% percent of left out poor households identified in the PIP process mobilized into SHGs (Includes BPL households excluded from SHGs, and others identified by the Project's wealth ranking methodology).
- * 70 percent + village federations have 50 percent + office bearers from BPL, SC, ST, women headed households, people with disability and other vulnerable groups
- * Number SHGs of the poor benefiting from RRLP (old and new)
- * Number of GPs where PIP initiated, completed
- * Percent of SHGs and CDOs that have completed the Social inclusion training/orientation
- * Percent SHG federations with participatory monitoring committee
- * Percent of federations where social audit or community scoring exercise has been done
- * Number of tribal SHGs and federations formed.
- * Percent of tribal SHGs receiving financial assistance from the various funds
- * Percent of tribal SHGs which have received specific livelihood related technical assistance and prepared microplan
- * Percent of PFT staff, community mobilisers, book keepers and Para workers are women, tribal (in tribal villages)
- * Number of Tribal Situation Assessments conducted
- * Development of Tribal focused materials
- * Percent of SHGs that are all women groups
- * Percent of women project staff
- * Percent of SHG federation with women president, office bearers

Implementation Readiness

- * Percent of planned project staff responsible for Social Development recruited at the state district and block level
- * Percent project staff completed Training Module on Social Development
- Training Module on Social Development in RRLP prepared
- Agreed Social Development Indicators incorporated in MIS
- Grievance Redressal System Established
- Social Development Reporting Format Agreed
- SHG formation and Capacity Building strategy prepared with required inputs from the Social Development staff

Reporting: Monthly progress reports on the progress of various sub components of the project, including separately in Tribal areas, would be submitted by the DPMU to the SPMU. The quarterly progress report will include a section on the social inclusion, which will summarize the social performance of the project on social inclusion mechanisms, tribal development plan and gender action plan.

1 The Context

Rajasthan has a feudal past. Women's role has been significant in the history of Rajasthan in spite being in private sphere. However, they have faced paradoxical situations. On the one hand they are deified while on the other hand they are subjected to immense marginalization and violence. The upper caste women have been subjected to violence, both covert and overt. The family that protected them at times also has been the source of violence. In contrast, lower class women, who were ascribed with having a greater degree of relative independence vis-à-vis men, were also subjected to a degree of social violence, as the very independence of this class left them sexually accessible and hence vulnerable to violence. Women of the upper castes accepted the forms of symbolic shelter in order to protect them from violence outside the home. In the patriarchal set-up of Rajasthan, there were certain accepted socio-cultural norms. Acts of violence e.g. sati, purdah, female infanticide and child marriage were the norms of medieval society. Women of that time were conditioned from childhood to believe these as the established behavioral norms of practice and not as acts of gender violence. Various forms of violence against women are still prevalent in Rajasthan ranging from female foeticide, infanticide, *purdah*, labeling and ostracizing women as *Dayan* or witches to other covert forms of violence. Moreover, higher the caste, greater are the restrictions on women. Women in lower caste and tribes do not face any social discrimination and marginalization as per the traditions; women are considered as an asset by the family. The social customs like *nata and dapa*, positively positioned the women in these communities. However, these customs have taken a negative role presently; women are being sold to the bridegroom. Widow re-marriages are prevalent as per custom of these communities. Amongst them women were considered as *Sada Suhagan* (eternally married). Amongst the major section of the community, especially the tribes, men do not work and habitually drink alcohol. This further deteriorates the condition of women as they are not only subjected to physical violence but also the money earned by these women is spent on purchase of alcohol.

Rajasthan has regional specific women's issues. This is especially in the Dang area where parents are not ready to give their daughter's in marriage to families in Dang area. This is due to the fear of dacoits, tendency of polyandry (there are examples where one woman is married to 8 people) and the geographical situation of the area. Similarly, in western region due to desert conditions women face a lot of problems. In tribal south women look after the family when men migrate and same is true of nomadic households. This adds to the burden of women in these communities.

1.1 Sex Ratio

The birth of a girl child is still not welcomed in the family. Historically practice of female infanticide has been prevalent in the state. Presently foeticide is very common in the state. One of the most vital indicators of the status of women in any society is the sex ratio. The census of India 2001 recorded the overall sex ratio in Rajasthan as 922 compared to 910 in

1991. However, this increase in overall sex ratio conceals a very high and significant decline in the sex ratio in the age group 0-6 years. The child sex ratio in the state was recorded at 909 in 2001 compared to 916 in 1991. A major development concern is the fact that the decline in juvenile sex ratio is in the relatively developed and literate districts of the state as compared to the less developed ones. For e.g., the sex ratio declined sharply in the developed and relatively higher literacy district of Sri Ganganagar from 895 in 1991 to 850 in 2001. On the other hand, it declined from 975 to 964 in the least literate district in the state i.e. Banswara.

1.2 Education

There has been a noticeable improvement in the overall literacy status of Rajasthan in the decade 1991-2001. The overall literacy rate in 2001 was 76.20 percent with male literacy rate at 86.45 percent and female literacy rate at 64.67 percent. Women's literacy more than doubled during the decade and literacy rates for SC and ST females also improved. While there has been considerable progress in achieving goals of universalizing elementary education, several issues related to access, retention and quality at the elementary and secondary levels continue to hamper the realization of Universalizing Elementary Education.

SC/ST/OBC Enrolment: 2006-07

	Primary	Upper Primary
% SC enrolment	19.9	17.4
% SC girls enrolment	46.6	38.0
% ST enrolment	15.4	12.6
% ST girls enrolment	46.3	37.9
% OBC enrolment	48.4	50.3
% OBC girls enrolment	47.0	39.3
% Muslim enrolment	2.3	1.4
% Muslim girls enrolment	46.5	35.9

1.3 Health

The health status displays that Maternal Mortality Rate (MMR) for the state continues to be amongst the highest in the country. The incidence of malnutrition is also high despite great improvements in food production and distribution. There is a rise in the percentage of anaemia among women per se and among women in the childbearing age in particular.

Anaemia among Women: The NFHS India-2 Rajasthan has concluded after its survey that 49 percent women are anaemic to different degrees-32 percent mildly (10-10.9 g/dl), 14 percent moderately anaemic (7.0-9.9 g/dl) and 2 percent severely anaemic (less than 7.0 g/dl). Rural women are more anaemic (49%) than urban (47%). More women are anaemic in southern Rajasthan (58%) Age wise the most anaemic are those in the 15-19 years age group in which 53.9 percent were found anaemic. Out of them 2.4 percent were severely anaemic. Early pregnancy and child birth are the obvious reasons.

Anaemia among children is very widespread in Rajasthan in every age group. Girls are slightly more anaemic than boys. Out of 83 percent children who are anaemic, 20 percent have mild, 53 percent moderate and 10 percent severe anaemia.

1.4 Women Workers

As per 2001 Census, there were 27 million women in the state of which the total number of women workers was 9 million. The participation rate of women was 33.48 percent. The participation rate for rural women was 40.70 percent and for urban women it was only 9.24 percent. Most of the women main and marginal workers (83% of total) were working as cultivators or as agricultural laborers. The profile of women workers reveals that they are mostly illiterate, are unskilled or semi-skilled and are working as unpaid household workers in agriculture and non-agricultural enterprises or as casual labor. Economic activity does nothing for their status, which continues to be that of subordinate persons subject to discrimination and often to violence

Work participation Rates in Rajasthan in 2001 (Census of India 2001)

	Person	Male	Female
Total	42.11	50.07	33.48
Rural	45.94	50.82	40.70
Urban	29.56	47.64	9.24

Similarly, women are largely involved in agricultural activities apart from NREGA.

Women in Agriculture Sector (%)

Category	1981	1991	2001
Cultivators	66.7	69.3	67.02
Agri. labor	15.6	18.2	16.44
Livestock	3.5	1.3	
Mining & Quarrying	0.78	0.5	
Household industries	2.8	1.7	2.76
Other industries	2.5	1.7	
Construction	0.9	0.6	
Trade & Commerce	0.9	0.8	
Transport & Commerce	0.2	0.1	
Other Service	5.7	5.6	

Source: Census of India 1981, 1991, and 2001.

Status of Women in Rajasthan: Key Indicators

Indicators	Rajasthan	India	Indicators	Rajasthan	India
Total population	5.65 crore	102.86	MMR	388	254
Female %	47.7%	48.3 %	IMR	63	53
Sex Ratio	921	933	TFR	3.4	2.7
Sex Ratio (0- 6)	909	927	HDI	0.536 (1996), 0.591 (2006)	0.671 (1996), 0.648 (2006)
Female Literacy	44%	54%	GDI	0.512 (1996), 0.577(2006)	0.568 (1996), 0.633(2006)
Life Expectancy at birth	59.5	60.7	GEM	0.413 (1996),0.451(2006)	0.403(1996), 0.387 (2006)
Anaemia	53.1	56.2	Birth Rate	27.5	22.8

among women (15-49 years)			Death Rate	6.8	7.4
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Source: DWCD, Vision Document, GoR..

2 Programmes for Women

The State Government has been addressing the above issues in an attempt to promote the interests of women and girls through various policies and programs. The Women's Development Program was one of the pioneering interventions for women's empowerment in the state implemented in 1984. Two educational interventions the Shikshakarmi Program and Lok Jumbish with a focus on women and girls education followed in 1987 and 1992. Subsequently several policies were announced by the State government - State Population Policy (1999), State Policy for Women (2000), State Water Policy (2010) and a draft Child Policy (2003).

Alongside several centrally sponsored programmes are also being implemented to address the health nutrition and educational needs of women and children. These include- Integrated Child Development Scheme (ICDS), Immunisation programs, Vitamin-A Supplement program, Reproductive and Child health programs and Sarva Shiksha Abhiyan.

2.1 The Assessment of Programs/ Policies

State Policy for Women (2000): The Government of Rajasthan announced the Rajasthan State Policy for Women in March 2000. The intentions were well-stated- to enable women to move from a state of subordination experienced in different aspects of life to a state of empowerment. In the context of development planning the Policy covered fair ground focusing on the numerous 'needs' of women in the state. The policy focused on the numerous needs of women in the state. It also stated that since women's lives are not fragmented, an integrated approach would be required as each sector impacts the other. The policy announcement generated hope amongst various groups working for women's advancement in the state and it was seen as an instrument for bringing gender issues centre stage in development planning. We find that seven years hence many of the policy commitments are yet to be realised. The changing political regime in the State has also been instrumental in non-implementation of policy.

The State Women's Commission (SWC): The SWC was established in the year 1999 to address issues of violence against women. The Commission functions with the primary objective of inquiring into unfair practices, taking decisions thereon, and making recommendations to the government regarding actions that need to be taken in that matter. The Commission also conducts public hearings (jan sunwais). The pertained to kidnapping, dowry related cruelty, murder, dowry death, rape, violence, property related dispute, sexual harassment at the work place, attempt to murder, pension, second marriage and others. Between November 2001 and May 2007, the total number of cases received in public hearings was 8500 (SWC 2007). During the period among the western districts Sirohi recorded the maximum number of cases i.e. 339 (State Women's Commission in 2007).

Mahila Salah Evam Suraksha Kendras (MSSK): The MSSKs were established in the year 2000 within Mahila thanas in several districts and have been providing redressal to survivors of violence wherein women are provided support and legal aid. The aim of MSSK is to ensure a space for women victims of violence where they feel free to share their problems and seek

advice. An overwhelming majority of women who approach the Centres seek redressal from violence faced in their matrimonial home. The other forms of violence from which women seek redressal are rape, child sexual abuse, property-related violence, natal family violence, sexual harassment at the workplace, caste based violence, prostitution-related matters, blackmail and third party violence. Currently, there are 12 MSSKs functioning in the state.

Promotion of Self Help Groups: The vision statement of the Department of Women and Child Development reads, “We envision a Rajasthan where every poor woman has access to micro finance services as a means to social and economic empowerment for improving her life”. Formation of Self help groups have been taken up by the Department of Women and Child Development as one of the major programmes for empowerment of women. Up to January 2007, 125149 SHGs had been formed and 12 lakh women started saving and have been involved in income generating activities. 73203 groups have been linked to the banks and have availed of bank loans of Rs.142.53 crore. In the context of increasing number of SHGs in the State it becomes crucial that both social and economic empowerment are seen as linked processes and women be treated as key actors whose empowerment is a process, not an outcome.

Mainstreaming Gender: The agenda of gender mainstreaming has been taken forward with the establishment of institutional mechanisms like State Commission for women, Mahila thanas, setting up of sexual harassment committees under the Vishakha Judgment within government institutions, entry of women into panchayats and gender sensitization training programs. Gender responsive budgeting has been a more recent initiative. Gender responsive budgeting (GRB) is known to be an extremely efficient tool for not only mainstreaming gender and promoting women’s empowerment, but also indispensable for translating good policies into concrete realities on the ground. In December 2005, the Government of Rajasthan requested UNIFEM and UNFPA to provide technical assistance in their GRB work. In Rajasthan, six departments were chosen by the Planning Department for the initial GRB exercise, namely Health, Education, Social Welfare, Registration and Stamps, Women and Child Development and Agriculture.

The Women’s Development Project: The Women’s Development Project (WDP) was one of the first initiatives for women’s development and empowerment in India. The project attempted to reach rural women through eliciting partnership between the state government, NGOs and academics. The main aim of the program was to “empower women through communication of information, education and training and to enable them to recognise and improve their social and economic status”. The *sathin* appointed at the village

level, was the catalytic agent of the program. Experiential training within WDP led to protest on a number of fronts. Many of sathins took to human rights issues in their villages, raising their voices against atrocities and violence against women. Others were involved in livelihood issues to get pensions for widows and the aged, and ensuring the payment of equal and minimum wages to women especially from the marginalized sections. However, by the early 90's the program ran into difficulty when it began to achieve its objectives viz. questioning gender and caste hierarchies, discrimination and violence. It started showing signs of disintegration and despite repeated cautions and several evaluations pointing to serious problems the programme saw a dilution in participatory processes. Currently WDP is being implemented in all the 32 districts of the state. While the scope of WDP has now been expanded throughout the State, the revisions sought within the programme have come up for a lot of debate, as it does not take into account many aspects, which led to the disintegration of the program.

Women's Dairy Project: The Women's dairy project was launched in 1986 as part of the Support to Training and Employment Program for women (STEP) of the Department of Women and Child Development and Ministry of Human Resources Development, GoI. It has made headway in imparting a pragmatic orientation to the idea that women can control products and income from dairying. A number of state level dairy federations were set up in different states including Rajasthan where Women's Dairy Cooperatives were set up under the STEP program. As a result of these federations women have developed a sense of leadership and self-dependence. Women have succeeded in utilising the money earned through dairying for enhancing the living standard of themselves and their families. Between 1992-93 and 2005-06, 8 phases of Women's Dairy Project were implemented in 20 districts of the state. Under the program 1.61 lakh women members have been benefited through 2, 672 Women Dairy Cooperatives in the year 2006-07. Except Sirohi all other districts of Western Rajasthan are being covered under Women's Dairy Project. Under Phase 9 and 10 it is proposed to implement the project in Sirohi along with other 5 districts. Up to December 2006, 5,300 SHGs have been formed under this project.

Gender Cell: In pursuance to the budget announcement of the Hon'ble Chief Minister for the year 2009-10, a high level Committee under the Chairpersonship of Chief Secretary with Principal Secretary, Finance, PS, Planning, PS, WCD as Members and Secretary, WCD as Member-Secretary has been constituted. This committee will examine and review the budgets of the Departments concerned through gender lens and suggest measures for shaping the budgets according to gender needs and requirements. The first meeting of the committee was held on 22-10-09. A Gender Cell has been constituted under Directorate of Women empowerment to function as secretariat to the committee as well as to help departments in institutionalizing GRB in their budgets.

3 Specific Women Related Issues

In Rajasthan specific women related issues include Purdah system; Restriction on mobility; Social evils like dowry, infanticide; Foeticide; Nautra/ dapa among tribals; Beginning of polyandry in Dang region; Domestic violence; Property rights are not fully enforced; Designated as dayans (witches) amongst others. Women are increasingly entering the local labor market- MGNREGA. The work burden is limited to wage labor, domestic chores and tending animals. Entrepreneurship is lacking which can give them sustained employment and income. Participation in community gatherings is limited like gram sabhas and jati panchayats. Mobility though has increased, has also led to vulnerability. Empowerment across communities is varying. The role indecision making outside household domain is

limited even within the family/ household. There is increased participation in panchayats as reservation for women has been increased to 50 percent now. However, women still suffer from poor education and low or no skills. They in the process end up doing jobs that are left over by men and get lower wages. Thus, livelihood and social security are main issues along with empowerment- economic, social and political.

Given the above and field experience of social assessment the following challenges emerge in the context of gender action plan in Rajasthan and for the RRLP.

4 Main Challenges of Gender Plan

Political Factors: Political factors affect the way in which women and men assume and share power and authority. This affects the policy making process with respect to micro-finance. Political factors include government policies to promote entrepreneurs in general and women entrepreneurs in particular.

Economic Factors *Economic vulnerability holds them back to get involved in SHG activities. Large section of women from weaker sections in the rural areas is not able to pay monthly contributions to the groups, which further excludes them from financial inclusion. This is also found in tribal areas where financial controls are not in the hands of women. Various researches in Rajasthan have shown that:*

- In some cases, significant numbers of women did not control loan use;
- Most women were involved in low-paid traditionally female activities, and increases in income were small;
- Women's responsibility for expenditure on household consumption and for unpaid domestic work limited the resources and time they could invest in economic activity;
- Micro-finance programs were sometimes increasing domestic tension as men withdrew their own incomes once women were earning; or women struggled to retain control of their earnings.
- Group repayment pressures were sometimes increasing tensions between women.

As in the existing SHG functioning women are targeted exclusively, they often land up to act as a 'front' or surrogates for other beneficiaries who want to gain access to credit. Women's loans are actually controlled by male relatives. Micro-finance programmes that focus exclusively on women's economic productive role i.e. her capacity for earning money, have also led to heavier workloads for women with increased pressure to work for money. Sometimes if women only are targeted, the burden of household debt is shifted to women. Women's small increases in income may lead to a decrease in male contributions to certain types of household expenditure¹¹. If women are targeted, it may also result in resentment among men.

Financial Factors: Women traditionally have been excluded from financial services because they do not have rights be it land or other property rights. Financial services include the number of banks per head of population, or the ability of a micro-finance intermediary to attain depth and scope in their operations by increasing their number of clients. There are quite a few SHG's, which currently exist. Many of which are either dysfunctional or malfunctioning. There is large migration from the rural to urban

areas. This floating population is denied financial services especially women. The only alternative remains is forming groups and loaning to women.

5 Development Initiatives

Rural development initiatives and projects often overlook the role of women as livelihood managers and decision makers. Even though, all new development initiatives do stress on gender initiatives but practically we find that involvement of women is limited. Wherever there have been success stories there has been a constant in-depth direct involvement of the project officers with the women's groups. One of the best examples is the Aapni Yojana of Churu. The reason for these limitations is due to the fact that there is lack of understanding of the local livelihood and gender power dynamics. Information regarding project activities and services is often not available to men and women from disadvantaged group.

There is lack of training opportunities for women entrepreneurs. Even though training have been provided under SGSY programmes etc. yet we find women entrepreneurs have not been able to take off. This is largely due to lack of follow-ups, marketing strategies. Thus, the sustainability of such trainings and initiatives is a major concern. The other major factor, which restricts women from actively participating in SHG activities, is lack of knowledge about accountancy and preparing of project proposals. This in turn has led to entry of financial intermediaries.

5.1 Some New Policy Initiatives to Improve the Status of the Women

Gender Responsive Plan Allocations: Government of Rajasthan initiated gender budgeting with objective of integrating gender concern into the overall plans and budget allocations of the identified departments. The first phase covered six departments; Agriculture, Health, Education, Registration and Stamps, Women and Child Development and Social Welfare. Eight more departments have been covered under the gender budgeting exercise, while three departments have taken up impact evaluation of the gender responsive proposals under the 2007-08 budgets. The 2007-08 gender responsive budget proposals cover all the three dimensions of human development; viz., livelihoods (Strengthening of women SHGs by tax exemptions and allotment of dairy booths to women); education (facilitating girl students' movements for secondary education by providing them subsidized bicycles; health (strengthening public health delivery for women) and greater participation in governance by ensuring 30 percent reservation in the police department.

Maternal Child Health and Nutrition (MCHN) Day: For better convergence and coordination between medical and health department and for increased coverage under immunisation programme following strategies have been evolved:

1. MCHN day has been institutionalised. One day in a month, either Thursday or Monday has been specified for arranging MCHN day at each AWC. Local public is informed about the specified day.
2. A joint circular from the Medical and Health and Women and Child Department has been issued, giving guidelines for celebration of MCHN day.
3. Micro planning is done at the local level by officers from both Medical and Health and Women and Child Department. The Medical and Health Department try to ensure presence of ANMs on MCHN day at AWC and provide necessary services relating to immunisation of children and pregnant women.
4. Anganwari worker also conducts nutrition and health related activities during the intervening period.

Janani Suraksha Yojana: ICDS, a centrally sponsored program, has an Anganwari worker and a helper. The state government has provided an additional worker in each AWC. 'Sahyogini,' the third functionary in the programme, visits the households at regular intervals to monitor the nutritional and health needs of pregnant women, nursing mothers, and children under 3 years of age specially girl child. She facilitates regular growth monitoring of children and give suitable advice and support whenever required. She also performs the functions of Accredited Social Health Animator (ASHA) to achieve better coordination results. This approach would reduce duplicity and would provide the community services necessary for the well being of children and women. Thus, this functionary is also referred to as ASHA-Sahyogini.

Management of Child Nutrition: Malnutrition has been a major area of concern in Rajasthan. According to the available data, nearly 51 percent of children under 3 years of age suffer with one or higher grades of malnutrition. The percentage of children suffering from severe malnutrition is estimated at 20. Thus, a specific program for the Management of Child Nutrition was developed in association with UNICEF. The programme duly supported by UNICEF is presently being implemented as "Aanchal Se Aagan Tak" in seven districts viz., Jodhpur, Rajsamand, Tonk, Alwar, Dholpur, Baran and Jhalawar of the State. The program is implemented in the following manner: (i) Identification and tracking of children; (ii) Ensuring proper and regular feeding; (iii) Providing nutritious food at the Aanganwadi centre and feeding the child three times a day at the centre itself; (iv) Ensuring total immunisation; (v) Establishing Malnutrition Treatment Centres (MTC) at the district headquarter for rehabilitation of children; (vi) Strengthening local medical and health facilities for taking care of malnourished children, including medical intervention, whenever necessary; and (vii) Training of ICDS and health functionaries in management of malnutrition.

5.1.1 New Training Strategies have been evolved

State has evolved new training strategies viz., Training of Aanganwadi workers, helpers and Sahyoginis by Mobile Training Teams for meeting the current training requirements, as well as for clearing the backlog; Learning by doing methodology has been adopted particularly for model Aanganwadi centres. A team of two trainers work with 160 Anganwari workers for three days and provide training through activities and demonstrations at AWC; and Appropriate IEC material has been developed on all concerning issues and has been provided at each AWC to support Anganwadi worker in her day- to-day function.

5.1.2 Self Help Groups

Formation of SHGs has been taken up by the Women and Child Development Department as one of the major programs for the empowerment of women. So far more than 110000 women SHGs have been formed. Credit linkages to the groups have been institutionalized and more than Rs.1 billion have been provided as loan-assistance to more than 55,000 groups by the Financial Institutions. Around 2 lakh women are associated with these groups. A State level SHG institute has been established for capacity building of SHGs. Six regional SHG Institutes have been established.

5.1.3 Community Involvement

Community support is being promoted through SHGs and mother committees. Mother committees have been formed for each Anganwadi centre for preparation and distribution

of hot meal to children between 3-6 years at AWC. Mother committees also function as a support group to help Anganwari workers in their day- to- day activities at the centre.

5.1.4 Socio- Cultural Heritage

Prevailing social and cultural norms inhibit women from participating in livelihood activities. Rajasthan being a patriarchal and a patrilineal society inhibits women from actively participating in public sphere. Moreover, the issue of land right is another major factor, which restricts women from taking benefit from banks etc. Customary law does not allow women to have access to and control over land and other productive resources, widows and orphans are particularly disadvantaged. Even though the 2004-05 Act now encourages women to own land rights, but yet it is found that even though they possess the land in their hands, most women either do not have their papers with them or are unaware of the fact that they own land.

There is continuance of certain social and cultural traditional practices women in certain parts of Rajasthan. In western Rajasthan still have restrictions on mobility. Moreover, women are socialised to think that they should behave in a certain way and men should behave in another way with respect to public sphere operations. The cultural practices restrict women from controlling of finances at the household. Though NREGA, where nearly 90 percent women are working has to an extent changed the lives of women. They have started controlling financial resources but this is still not a universal phenomenon in the state. There is still continuance of financial control in the hands of the men folk. Along with this is interlinked the issue of domestic violence. To a large extent women still consider it to be their fate.

Key Issues Affecting Women

The Social Assessment and research findings reveal the following on the status of women:

- * Girl child requires attention on achieve puberty. She is not allowed largely to attend even school outside the village. The literacy of women suffers because this.
- * In maximum cases decision goes in the favor of male member of family be it education or medical attention or food.
- * Women are largely anaemic and produce mal-nourished children. The NFHS amply provides evidence to it.
- * Women are omnipresent as far as work is concerned from household chores to firewood collection to drinking water location and now working as wage labor and in MGNREGA. They are found to work for 7-8 hours as wage labor, 3-4 hours on household chores and 1-2 hours tending animals. The wage discrimination also exists.
- * If family migrates, burden of managing the household rests with women and there is added involvement of girl child in rearing siblings and also working. She loses on education front. The tribal south witnesses this phenomenon the most.
- * Child marriage being prominent, the girl child is not able to get benefits of many schemes meant for girl child. Bearing of children at young age adds to already mal-nourishment.
- * Women do not get KCC due bias of bankers even in case of women headed households⁴⁶.
- * Rajasthan has now 50 percent reservation for women for panchayats. There are very

⁴⁶ See Surjit Singh, 2008, *Doubling of Credit in Rajasthan*, report prepared for NABARD, Mumbai.

few cases where women sarpanches or members have successfully fought the system. Invariably husband rule the roost and a variety of names have been given to relatives of female panchayat functionaries.

- * Women have less exposure to the outside world due to feudal set up prevailing in rural Rajasthan and so less awareness about various government schemes. Even if they know about it, they are not in a position to directly access the schemes.
- * Women are threatened lot- the lower sex ratio in sample districts shows that. The worst affected district is Dholpur.
- * The female work participation rates though increasing is still low. This also means that poverty has increased and so has the burden of women. Rural labor market is harsh towards women.
- * Literacy rates are very low among scheduled tribe and caste women. The 3Rs are mainly missing. Literate women (even elected leaders) can only write their name and cannot understand what is written.
- * All this implies poor status of women within family. The experience of women in PRI points to the poor status of women representatives in PRIs.
- * Childcare and other social support system is lacking in rural and tribal areas. This hinders full participation of women in public forums. Even the crèches in MGNREGA are not effective or nonexistent.
- * Upper caste groups do harass women of lower caste and tribes. In Rajasthan there is ample evidence- there have been rapes of lower caste women to teach them a lesson by upper caste women or brand them as dayans.
- * Land rights do not exist for women and so no access to credit from banks and other institutions.
- * In an environment of lack of employment opportunities, poor health, illiteracy and exploitation by rich in the villages, women have to bear the brunt.
- * In all the villages more than 70 percent are working for NREGA. Of which large section is of women.
- * Even though widow pension, old age pension and handicap pension is available to the people but a large section of the community still is left out.
- * Verbal information does not get registered with the rural community. Continuous information system needs to be strengthened.
- * The stakeholders were of the opinion that since most of the women are illiterate and therefore, it becomes difficult for them to handle numbers etc, some mechanism should be evolved for easy handling of group accounts etc.
- * The trainings for SHG capacity building are mere formalities
- * Women mentioned that due to their inability to pay the monthly contribution they have not joined these groups. This came out in Chittorgarh- Praptapgarh, Baran (Sahariya tribe women).
- * The social customs like *nata and dapa*, which was in a way positive for the position of women in these communities, but now these customs have taken a negative role where women are virtually sold to the bridegroom.
- * Widow re-marriages are prevalent as per custom of these communities. Amongst them women were considered as *Sada Suhagan* (eternally married.)
- * In the Dang area where parents are not ready to give their daughter's in marriage to families in Dang area. This is due to the fear of dacoits, tendency of polyandry⁴⁷ and the geographical situation of the area.
- * Women in the age group of 33-40 are less educated.

⁴⁷ There are examples where one woman is married to 8 people.

- * For widow pension a photograph, a form and attestation by sarpanch is required and this means lot of running around- a difficult proposition for a widow. Besides, widow/ disabled pensions could be availed by those whose income is less than Rs1200 annum.
- * Issues in group formation- Initial pressure of the husband not to join, pressure from other family members, low caste versus upper caste, time requirement etc
- * SC/ST community women have to wait till general community women finish their water filling.
- * Women sarpanches husbands are more active in PRI work.
- * Women issues- drudgery, domestic violence, decision making is largely with males
- * Lack of education among girls.
- * Migration of male has also induced new set of social issues in rural areas. Women are left behind to fend for family and old. Local moneylenders exploit this situation.

6 Gender Action Plan (GAP)

The social Assessment findings clearly demonstrate the need for positively discriminating for women for their inclusion and development. The Gender strategy will support the RRLP objectives and components of empowering women and enhancing livelihood and income opportunities for poor women in project area. It will:

- * Increase the participation of women, especially those from the very poor and poor families, in the Community Institutions like SHGs, CDO, PFT Area Federation and Producer Organizations
- * Enhance capacity of women in decision making process, especially those from poor and vulnerable families. Women should be given preference at the decision making positions of Community institutions e.g. Secretary, treasure and office bearers of SHGs, CDO, PFT Area Federation and their sub committees.
- * Increase voice and representation of women in the local self governance institutions
- * Enhance poor women's asset base, livelihood security and economic opportunities
- * Reduce gender specific risks and vulnerabilities of poor women from SC/ST and poorest households.

The goal of the gender strategy is to reduce absolute and relative poverty of women and girls from marginalized sections in the project area and thereby contribute to the achievement of gender- specific outcomes in the project area. Specifically, the GAP will promote : adoption of gender sensitive policies, procedures and processes in the management and governance of RRLP; build the capacity and sensitivity of male and female staff to understand and deal with gender issues; promote gender sensitivity working environment for women in the Project.

6.1 Key Actions

The key actions envisaged as part of the GAP are summarized below

Engaging with Men. Given the highly gender unequal context of Rajasthan, the RRLP will proactively engage with the men both at the SHG level and in PRIs. The engagement will be done through gender sensitization sessions in the pre-mobilization phase, regular meetings with the male members of the SHG members, CDO meetings held as part of the PRI deliberations, men's participation in the CDO meetings. Many of the meetings of women SHGs will be used to introduce the project components on producer organizations and value chains to the men.

Prioritising and focusing on women from SC, ST and vulnerable households. The participatory identification process for identifying the poor will give highest priority to SC, ST and women from religious minorities, women headed households, widows, and young women. The women in Rajasthan are vulnerable, marginalized and, deprived. Especially, the SC and ST women suffer from multiple marginalization and deprivation. They are poorer than their poorest counterpart- men. Thus, they need institutional support and a targeted gender strategy to empower themselves.

Promoting community leadership capacity. The project will identify women leaders and train them as community mobilisers, community resource persons, para professionals and health workers. These will be provided exposure to community leaders in other states. CRPs will also be trained to function as Gender Resource Persons for the community institutions. Such women leaders will also promote gender based issues like domestic violence, female foeticide, child marriages, female literacy, dowry etc. Such women leaders will be encouraged to be office bearers of community institutions and will be preferred as community resource person.

Documenting and disseminating key gender issues during Community Mobilization. Initial consultations with the government agencies/staff, NGOs, PRI staff and representatives, women leaders, and other community leaders, during the area and village entry process will include discussion on gender discrimination and women's empowerment issues relevant to the area, and identification of key priorities. A summary of the key Gender issues will be presented in the Area Inception Report. The Area Inception Report will document the Socio- economic status of women with special focus on women from SC, ST and minority households

These meetings will be used to brief the stakeholders about the gender action plan of the project. The information education and communication campaign will be tailored to communicating effectively with the women as well as men, and focus on women's participation and gender equity themes. The communication activities will respond to the low literacy and mobility of women in the project areas and will be more visual and group based. The social mapping and beneficiary identification process will be preceded by specific briefing and orientation of the women to ensure their informed participation, along with the men.

Facilitating and Strengthening poor women's social capital in community institutions. The community institution strategy is based on building exclusive or women-dominated institutions at the hamlet, village, and area federation level and above. The project will give stress on process, will customize the programme to the needs of members, will build capacities on group functioning, financial literacy and ensure that members have functional relationship with SHGs and active participation rather than passive.

The SHG formation and facilitation strategy will factor in the practical needs of the women and will include: focus group discussions with women on their concerns and constraints with respect to SHG membership and functioning; women's mobilization based on natural affinities and local demand; educating and sensitizing the men on women's role in the project; SHG functioning norms based on the practical needs, capacity and status of women in the households and the community. Being largely exclusive women's institutions, women will be in majority in the general membership, office bearer and executive and thematic committees in all the SHGs, CDOs, PFT AFs, POs supported under the project. The CDO

committees on Social Action will lead the agenda and actions on gender inequality and discrimination in the villages.

Training Modules on Social Action, Accountability and Empowerment themes. Capacity building of community institutions will include a comprehensive programme on the theme of 'Social Action, Accountability and Empowerment.' This will build on the existing capacity and build leadership among the women from SC, ST and minority households. Women will be assisted and trained to move into public domain and become office bearers and committee members in the community institutions and Gram Sabha.

Specific awareness and training modules will be conducted on gender awareness and inequity in public and private spheres; Functional and financial; entitlements, legal literacy and political rights; gender sensitization of PRIs and capacity building of women PRI representatives; prevention of gender based violence and provision of legal assistance; gender based provisions of NREGA and other government programmes on women's empowerment, welfare and entitlements; social accountability and audit; improving access to health, nutrition and reproductive health services; legal support on issues related to dowry, domestic violence, child marriage, wage discrimination and social justice; accessing information and grievance redressal etc.

The CDO committees on Social Action will be trained and empowered to lead the agenda and actions on gender inequality and discrimination in the villages. Women will also review training on institutional functioning and assistance on securing Grade A.

Livelihood Enhancement through Community Investment Support. The CIS component will provide women opportunities for livelihoods enhancement and asset creation. Women's groups will receive targeted assistance and capacity building support to prepare microcredit and livelihoods plans, and access the funds on health, fodder food security and livelihoods enhancement. The planning process will involve extensive consultations with the women members of the community institutions.

Partnership Development. The Project will promote credit worthiness of women's groups by increasing access to financial services through bank linkages with SHGs and federations. Women's SHGs will be facilitated to have at least one bank linkage. About 70% of the women's groups are expected to have bank linkage by the project completion. Bank sensitization workshops, exposure trips, and publications on bankability of the rural poor would include highlighting the gender and women's empowerment issues in microcredit. Women's groups will be facilitated to make presentations to the Banks on their group and microcredit activities. RRLP will initiate dialogue with UNDP, UNICEF, UNFPA IFAD etc to identify project interventions, innovations and pilots which could be undertaken in RRLP project villages.

Social Assessment reflects that women have very little access to formal banking. Most of the women still do not have a bank account and even the banks don't issue KCC(Kisan credit card) in the name of women. Hence

Training women through the Sector Support Organizations. The SSOs engaged by the project will be sensitized, and consulted on, building gender sensitive dimensions in their proposed interventions. These will be in agriculture and livestock development, technology dissemination, microfinance, non farm sector, skill development and employment, dairying etc. The SSOs will be selected to provide training to women producers, value chain

development, and building skills of enterprise management and value addition among the women producer groups.

Convergence through the CDO and the Social Action Committee. The Social Action Committee (SAC) and executive committee of the CDO will support the convergence linkages aimed under the project. These committees will be trained to undertake convergence action planning and monitoring in association with PRIs and government agencies on health and nutrition, education, social justice and empowerment, NREGA, women and child development, agriculture and horticulture, forestry etc. The community institutions of the RRLP will also support improved functioning of the school management committee, Village Health and sanitation Committee (VHC), ICDS programmes, public drug schemes, PHCs etc.

Gendered value chain development. The value chain development and selection process will involve consultations with women's producer organizations and NGOs working on women's livelihoods within and outside the state. Services of gender expert would be used to mainstream the gender dimensions in the value chain enterprises.

Supporting Gender Equity through Innovations and Research. Social Empowerment of SC/ST and women from religious minorities is a key theme under this subcomponent with about 25% allocation. The Gender coordinator of SPMU will proactively engage with gender focused agencies/NGOs to identify potential projects. Some of these innovative projects would be on supporting legal rights of SC/ST women, technical solutions for vulnerability and drudgery reduction; legal assistance on gender based violence, gender-based provisions under NREGA, development of private lands under NREGA, rights and needs of women working in mines/quarries, women labor (migrant, agriculture, bonded), empowerment of Muslim women, assistance and empowerment of disabled and other socially disadvantaged groups, capacity building of women CRPs to act as gender resource persons, gender sensitive migration, building women's capacity and awareness on climate change adaptation etc.

Supporting Young Women for Skill Development and Employment. The project will make special outreach efforts to identify, train and provide employment to young women. This will involve documenting good practices and consulting with relevant agencies in identifying the skills and employment sectors that have potential for women's employment in the districts. About 30% of the beneficiaries of the employment programme are expected to be women.

Highlighting Gender issues in Climate Change Adaptation (CCA). RRLP will support interventions for building climate resilience and adaptive capacity of poor households in rural Rajasthan. The subcomponent on adaptation pilots will base on consultations and inputs from women, their role in community planning and vulnerability assessment, and extensive capacity building of women in building climate resilience. The knowledge sharing and policy subcomponent will promote awareness on the gender dimensions of climate change and adaptation approaches through sensitization workshops, training and development of dissemination materials.

Implementation and Monitoring Arrangement.

Empowered Committee. The Empowered Committee of the Project will have representation from department of women and child development. The **Empowered Committee** will

provide overall policy guidance and direction to the project on addressing gender equity issues in RRLP.

Gender Advisory committee. A gender advisory committee (GAC) will be set up consisting of representatives from Government, department of women and child development and others, NGOs, and research agencies/scholars to provide operational guidance on enhancing the women's empowerment and gender equity impact of the project.

Gender and Sexual Harassment (preventive and remedial) Policy. The SPMU will develop a Gender and Sexual Harassment (preventive and remedial) Policy for the Project and its partner agencies, with the necessary assistance of external resource agencies/persons.

Gender and Social Development Specialists at state, district and area levels. A Gender & Social Development Coordinator will be recruited and based at State Project management Unit. S/he will be responsible for formulating the Gender strategy, Implementation & Monitoring of the gender plan. The social development and capacity building staff at district and block level will be recruited for ensuring effective mobilization of women, implementation of Gender Action Plan. These specialists will be responsible for effective mainstreaming, implementation, supervision, monitoring and reporting of the GAP.

Gender balance in Project Staffing. Being women focused project, RRLP will undertake systematic, highly visible, and continuous recruitment drives to ensure fair representation of women staff at the state, district, divisional and PFT levels. All recruitment notifications will clearly spell out the 'preference for suitably qualified women'. Relevant relaxation in selection criterion will be given to women candidates. RRLP will endeavor to exceed the GOR/GOI reservation targets for employing women. With the special recruitment drive for employing women, at least 30% of all project staff at SPMU, Divisional, district and PFT is expected to be women. At least 30% of DPMs and PFT Coordinators are expected to be women.

The project will engage in a special recruitment drive to engage women in PFTs, and shall make attempts to exceed the 30% quota stipulated under the GOR's reservation policy for women. Clear preference will be given to engaging women as CRPs. At least 50% of CRPs are expected to be women. Every CDO will promote Gender CRPs to act as a resource person for undertaking gender actions. All the PFT staff and the CRPs will participate in an orientation and thematic training program on gender sensitivity, gender policy of the project, and the gender action plan (GAP).

Gender Sensitization and Training of Staff. All project staff and partner agencies (SSOs, Banks, partnering NGOs and government departments) will undergo a mandatory orientation programme on gender sensitization, including appropriate and respectful behavior towards women in project staff, partnering agencies, and specially the women in the project villages. The divisional, district and PFT staff will undergo more intensive training through a specially designed module which will draw on the social assessment and tribal studies, TDF, PIP, COM, GAP and the 'social action, accountability and empowerment module' that will be designed for the community institutions. The orientation and training programmes will cover i) the Gender Policy of RRLP; ii) gender issues in the context of RRLP; iii) and GAP. Gender sensitivity and training inputs will continue throughout project implementation period and will include the Gender dimensions of accessing assets and controlling resources, labor, and rural livelihoods and the related decision making processes, within the household and the community.

Monitoring, Evaluation and Learning. The M and E system of RRLP will include: six monthly reporting on implementation of GAP, MIS to track gender disaggregated indicators of SHG member participation in SHGs, CDOs, PFT AFs, PO and their ECs and committee; Gender disaggregated monitoring of funds utilized by SHGs; Thematic studies and learning events undertaken on gender issues relevant to the region; Engagement of external resource persons/agencies on gender issues. The SPMU would hold monthly review meetings on the gender issues and challenges being faced by the project staff, seek periodic guidance from the Gender Advisory Committee, and update the gender strategy of the project.

The SPMU will also undertake periodic surveys and rapid assessments on women's changing status and role with respect to resources and decision making both within households and within communities; gender based violence; mobility, confidence and self esteem and other topics.

The baseline and midterm evaluations, process monitoring studies will include gender actions and related disaggregated indicators would include:

- 70% of left out poor households identified in the PIP process mobilised into SHGs (Includes BPL households excluded from SHGs, and others identified by the Project's wealth ranking methodology).
- 70%+ village federations have 50%+ office bearers are Women from SC, ST & minority
- % of Staff trained/ oriented on addressing gender based issues
- Number of exclusive SHG's of women
- Number of women benefitting from RRLP
- Number of women SHG's benefitting from RRLP (old and new)
- % of women in CDO & its sub committees
- % of women SHG received financial assistance from the Project
- % of women received training from RRLP
- % of women SHGs which have received specific livelihood related technical assistance and prepared Micro-plan & Livelihood Plan
- % of PFT staff, community mobilisers, book keepers and Para workers are women
- Number of short gender focused assessments conducted
- Development of women focused materials
- % of women project staff
- % of SHG federation with women president, office bearers

Annexure 1

Minutes District Level Consultation Workshop on Social Assessment & Tribal Development Framework Study District Rajsamand- 13th September, 2010



The meeting was initiated by a welcome note by Shri. Shyam Singh -IDS. He thanked participating officials from district line departments and representative from Non Government Organisations. Then he requested Shri. K.N. Joshi- IDS to shed light on the purpose of District Consultation workshop. Shri Joshi said that Institute of Development Studies was assigned to conduct “Social Assessment & Tribal Development Framework Study” for Rajasthan Rural Livelihood Project. The study was done in six sample districts of the project area. The Major highlights of the study will be presented to the participants for feedbacks and suggestions. He then requested Shri. S.M. Adeel for presenting the highlights of the Social Assessment study.



An introduction round was held. Then Shri Adeel presented the major highlights of the Social Assessment & Tribal Development Framework- SATDF. He first gave the introduction of the Rajasthan Rural Livelihood Project, Govt. of Rajasthan- World Bank supported initiative for Poverty alleviation in 17 districts of State. The PowerPoint Presentation had two parts **first part** was on the Project Vision, Mission, and Objective, its coverage, total cost of project, project components and sub components. **Second part** presented the Major highlights of SATDF Study- Objectives, Methodology, Sampling Design, Selected Sampled Districts, Human Development Index of project districts and other socio-economic indicators of the project districts. Followed by findings of Social Assessment Study- Poverty, Exclusion, Gender, Tribals, the key social issues with respect to poverty, Livelihoods, Gender, Tribals and access to govt. programmes, infrastructure facilities, Credit and savings groups.

Figure 1: SATDF Presentation

The presentation informed the participants about the recommendations to the project design like participatory identification of the poor, forming SHG of the left out poor first, targeted Tribal, women and other vulnerable group inclusion etc RRLP will work with exclusive SHG of women, Implementation arrangements, Monitoring & Evaluation- Monitoring indicators and flagged issues for consultation.

The participants then reflected on the recommendations of the study.

- ∞ Selection of poor households should be on public forum. The “*jajam*” methodology should be used in the Gram sabhas.
- ∞ Horticulture production and processing (especially of custard apple and bair) could be a major livelihood activity.
- ∞ Support of NGO’s should be taken for SHG formation. They have the adequate expertise in Community institution building.
- ∞ Another suggestion was to ensure that the project is in line with provisions of NRLM.
- ∞ In DPIP-I, NGO’s were paid as per the task performed, Community Institution building is process centric and the salaries of Ngo staff should not be linked as staff has to be paid for the month irrespective that institution takes its own time for graduation.
- ∞ The project must give sufficient time for Institution building, which was not there in DPIP- I.

The workshop was concluded by summarizing the suggestions of the participants and by thanking them for participating in discussion and making valuable suggestions for improving the design of the project

Minutes

District Level Consultation Workshop on Social Assessment & Tribal Development Framework Report

District Banswara- 14th September, 2010

Venue: Conference Hall, Hotel Relax Inn; Banswara

The meeting commenced with introduction session and then all the officials and participants were welcomed by Shri. Adeel Abbas- Social Development Specialist, Rajasthan Rural Livelihood Project- RRLP, he also informed the participants about the purpose of workshop and the role of participants.

Shri. K.N. Joshi- IDS shared that IDS was assigned to conduct the Social Assessment Study for RRLP and our team, did a household survey in sampled villages. Major highlights of the study will be presented to the participants for feedbacks and suggestions. Shri. Joshi then requested Shri. S.M. Adeel for making the PowerPoint presentation of Social Assessment study.

Presentation reflected the major highlights of the Social Assessment & Tribal Development Framework- SATDF. He first gave the introduction of the Rajasthan Rural Livelihood Project, Govt. of Rajasthan- World Bank supported initiative for Poverty alleviation in 17 districts of State. The PowerPoint Presentation had two parts **first part** was on the Project Vision, Mission, and Objective, its coverage, total cost of project, project components and sub components. **Second part** presented the Major highlights of SATDF Study- Objectives, Methodology, Sampling Design, Selected Sampled Districts, Human Development Index of project districts and other socio-economic indicators of the project districts. Followed by findings of Social Assessment Study- Poverty, Exclusion, Gender, Tribals, the key social issues with respect to poverty, Livelihoods, Gender, Tribals and access to govt. programmes, infrastructure facilities, and Credit and savings groups.

The presentation informed the participants about the recommendations to the project design like participatory identification of the poor, forming SHG' of the left out poor first, targeted Tribal, women and other vulnerable group inclusion etc RRLP will work with exclusive SHG of women, Implementation arrangements, Monitoring & Evaluation- Monitoring indicators and flagged issues for consultation.

Shri. Ajay Pandey- Progress Banswara said that the study has an adequate focus on Tribal's, which often get left out from Government programme.

He further suggested that the Bank Linkage should not be criterion for providing assistance to SHG's.

The project must support local livelihoods of Tribals, specially forest based and have convergence with various line departments.

Intensive discussion took around methodology for identifying the poor and all participants acknowledged the limitations in the BPL list and suggested for participatory identification through Gram Sabha.

There is a need to have a strong checks and balance system for the people/organizations/institutions involved in formation of SHG.

The dynamics and process of SHG needs to be looked into sensitively.

PO SGSY, enquired that we have already formed several SHG's and will the project work with already formed SHG's. Shri Adeel responded that, we would work with those existing SHG's which meet the project criterion.

The workshop was concluded by summarizing the suggestions of the participants and by thanking them for participating in discussion and making valuable suggestions for improving the design of the project

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District Level Workshop at Banswara.
On
Presentation of Social Assessment Report
Venue: Hotel Relax Inn.
Date: September 14, 2010.

S.No.	Name	Designation	Address	Signature
1.	Sudha Borkley PROGRESS	P.O	PROGRESS NEAR NEW H.B Banswara Raj.	
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4	A.K. Sen	PO(SGSY)	Zila Parishad Banswara (Raj)	

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11	Renukadevi Pati dora	SH. DTY. BANSWARA	office of the SH. DTY. BANSWARA	
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14	K N JOSHI	Prof. IDS	IDS	
15	Shekhar Singh	Reser. IDS	IDS	शुभम सिंह

Minutes

State Level Consultation Workshop on Social Assessment & Tribal Development Framework Report

Jaipur- 15th September, 2010

Venue: Conference Hall, Institute of Development Studies

The Workshop commenced with welcome by Shri Surjit Singh, Director IDS, Institute of Development Studies. He informed with participants in brief about the Social Assessment & Tribal Development Framework Study and then he requested participants to introduce themselves.

Shri Surjit, requested Shri. S.M. Adeel Abbas- Social Development Specialist- Rajasthan Rural Livelihood Project to give a brief presentation about the project.

Shri Adeel highlighted that RRLP is a Govt. of Rajasthan poverty alleviation project supported by World Bank. He further enlighten the participants about the project Vision, Mission & Objective, components coverage, institutional model etc

Shri, Sujit singh then presented Social Assessment & Tribal Development Study. The Major points of Presentation were Objectives, Methodology, Sampling Design, Selected Sampled Districts, Human Development Index of project districts and other socio-economic indicators of the project districts. Followed by findings of Social Assessment Study- Poverty, Exclusion, Gender, Tribals, the key social issues with respect to poverty, Livelihoods, Gender, Tribals and access to govt. programmes, infrastructure facilities, Credit and savings groups.

During the State level workshop the following suggestions come up regarding the structure of RRLP:

1. The interest rates for loans in SHG's should be lowered.
2. To make the groups more viable there is a need to look into the SHG and bank linkage and this needs lot of flexibility.
3. The grading of SHG's by the banks should not be a hindrance in the functioning of SHG's.
4. RRLP should work in convergence with all its stakeholders.

5. NGO coordination should be incorporated in the PIP.
6. What will happen to the existing SHG's?
7. Attitudinal changes of the community and even at household level need to be built in the programme.
8. The poor do not belong to one category only.
9. Identification criterion of poor should be flexible and open.
10. Activities should be based on available local resources.
11. RRLP should work in coordination with the "Sathin, precheta".
12. Already the existing ICDS groups are at 3 stages: Formation, Livelihood activity and Marketing. Now if RRLP SHG's come on scene what will be the dynamic of both old and new groups.
13. Revolving fund need to be released at the starting stage itself.
14. Market linkages should be strong.
15. The project has formulated a Tribal Plan but does not have a plan for Schedule Caste

One of the observations of the participants was that the producer organization role for value addition is not very clear.

The project must formulate SHGs of poor with focus on women, as women SHG are relatively more sustainable.

In the previous DPIP- I, MoU with NGO's was not adequate and therefore it had ownership on part of all stakeholders that is NGO and the project.

The size of SHG, specially in scattered Tribal areas should be flexible. The Minimum membership should not be hurdle in reaching out to poor tribal pockets.

The workshop was concluded by summarizing the suggestions of the participants and by thanking them for participating in discussion and making valuable suggestions for improving the design of the project

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State Level Workshop at Jaipur.

On

Presentation of Social Assessment Report

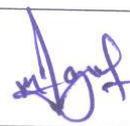
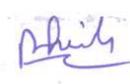
Venue: Institute of Development Studies

Date: September 15, 2010.

S.No.	Name	Designation	Address	Signature
1	Laljee Yadav Saheli samiti Dausa (Raj)	Doctor cum manager	Saheli Samiti Somnath Nagar Agras Road Near Sunrise Public School Dausa	
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3.	Yashpal malhotra	Additional Director Horticulture Raj. Jaipur	2/c-114 chitrakoot Jaipur	
4	P.M. Paul	Director	159-160 F Sitapura Jaipur	

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5.	Govind N. Vijay	Prog. Coordinator	CECCEDECOM Sitapura, Jaipur	
6.	MURARI M GOSWAMI	Programme Officer	ARAVALI Jaipur	
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8.	Rajneesh k. Sarma	Manager, Livelihood RMOL	RMOL	Rajneesh
9.	P. DAS	Program Manager	World Vision India.	
10	<u>Chitra Kathar</u>	PD RRTC Jaipur.	2. Jalpath gandhinagar Jaipur.	<u>Peter.</u>

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12	Manish Singh	ED	Ponyatr 68/337, Ponazup Nagar, Ja	
13	Ashish Bhatnagar	CEO	MEADS 15B, Roop Nagar Sec-3 HM UDAIPUR	
14	Dr. Rajendra	Consultant DWCD	DWCD	
15	P. V. Kumar	State Project Coordinator	UNWFP	
16	Deep Kumar	Mid schooler	Juipur	

22	Adeef Abbas	CO. B. Consultant KRLP.		Abbas
23.	K. N. Joshi	985.		
24.	Gagan Sahu	//		
25.	B. L. RAWAT	EXECUTIVE ENGINEER	Rural Develop & Panchayat Raj Department Gov. Japu	BR
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