

In-depth Household Study under BRPAP by ABSSS Bundelkhand Rural Poverty Alleviation Model (BRPAM), Tikamgarh Block, Tikamgarh District

In-depth Household Study

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Submitted by:



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1. Introduction

The BRPAM project, supported by JTT, is being implemented by ABSSS in 40 villages of 20 panchayats of Tikamgarh block of Tikamgarh district, MP. Of these 40 villages, 20 contiguous villages of 14 panchayats are selected for intensive intervention. While a baseline study of the project area households (HHs) has already been done, this report describes information obtained from an in-depth study of 100 sample HHs. The in-depth study covered the following:

- Demographics
- Landholding
- Livestock holding
- Sources of income
- Living standards
- Agriculture equipment owned
- Food security status
- Annual HH expenditure for different purposes
- Sources and quantum of loans taken, and purposes of loan
- Awareness of good agriculture practices
- Access to government schemes
- Women's participation in decision-making
- Work done by women

Methodology

The information was gathered through a survey conducted with the help of a detailed questionnaire. The questionnaire was administered through focused group discussions in each village in May-June 2012. Data was then validated, corrected and analysed. Some HHs were revisited for validating/correcting data.

Sample

The survey covered 100 HHs of 22 villages/hamlets, including 20 that fall under the Project's intensive-intervention area. The distribution of HHs per village/hamlet was such that:

- Only target group HHs (poor HHs with focus on SC/ST HHs) are covered
- Total number of HHs per village/hamlet is roughly 5.

With these criteria, the breakup of sample by social group was as follows:

- SC HHs: 42
- ST HHs: 24
- OBC HHs: 29
- Other (General category) HHs: 5

Note: Due to focus on target group, social composition of sample is different from social composition of target villages/hamlets.

2. Demographics

A total of 625 persons are there in the 100 HHs, with average 6.25 persons per HH. Average number of persons below age of 15 per HH is close to 3.

Of total persons, 51% are male. The age-wise percentage distribution is given below.

Age category	% of persons
Below 2 years	4
2-below 6 years	10
6-below 15 years	28
15-below 40 years	39
40-below 60 years	15
Above 60 years	4

It can be seen that the major age-groups are persons below the age of 15 years (42%) and persons in age group of 15-40 years (39%). Around 54% of population is officially of working age (15-60 years) but due to economic circumstances, a number of children and aged persons are also doing work.

Education Level

Education level of total 625 persons is shown below.

Education level	No of persons
No school	316
Primary school	155
Middle school	97
High school	41
Higher secondary or above	16

From above tables it becomes evident that:

- 36% of persons above age of 6 years have no schooling
- Only 5% of persons above 15 of years have higher secondary or above qualification.

This indicates deep illiteracy among target group.

3. Landholding

Details of land ownership among 100 sample HHs is shown below.

Indicator	Data
Landless HHs	2
HHs owning 1 or less than 1 ha (marginal land holders)	48
HHs owning more than 1 but less than 2 ha (small land holders)	35
HHs owning more than 2 but less than 5 ha (semi medium land holders)	17
HHs owning more than 5 but less than 10 ha (medium land holders)	0
HHs owning more than 10 ha	0
Average no. of plots per HH	4.4
No. of HHs who have occupied forest land	40
Total occupied forest land (ha)	41
No. of HHs having patta for forest land	0
No. of HHs who have mortgaged land	5
% of total land that is irrigated at least once	65
% of total land that is not suitable for cultivation	13

From above it is clear that:

- Almost all HHs own land but 83% are marginal and small plot-holders, owning less than 2 ha.

- Due to pressure of feeding HHs with average 6.25 persons, 40% HHs have occupied forest land, with each such HH occupying an average of 1 ha. None of these HHs have got patta for the forest land, which means that there is a major entitlement issue to be taken up through advocacy.
- Apart from having little land, HHs also suffer the disadvantage of having small and scattered plots, with no. of plots per HH being around 4.
- Around 65% of total land (including occupied forest land) is irrigated at least once, usually by drawing water from wells with the help of pumpsets.
- Around a sixth of the land is currently without any production potential. Some of this land may be suitable for plantation of hardy trees that will provide fodder, fuel and wood, and increase biomass.

4. Livestock Ownership

Almost all HHs own some livestock: either cattle (cows, bulls, buffaloes), small ruminants like sheep and goat, poultry or pigs. The table below shows the number of HHs owning different animals, and average number of animals per HH, amongst HHs owning a particular animal.

Animal	No. of HHs owning animal	Avg. no. of animals per HH
Cow	60	1.6
Bull	51	2
Cow and/or bull	79	
Buffalo	21	2.14
Sheep	1	3
Goat	17	4.8
Hen	13	3.2
Pig	2	4

It can be seen that most HHs own cows or bulls, with 60% owning cows and 51% owning bulls, and 79% owning a cow and/or bull. The animals are used mainly for sentimental reasons, to get cowdung-fuel, and partially as draught animals. Income from milk is marginal, as shown in next section, indicating poor productivity. It is significant that only 21% HHs have buffaloes, which have higher milk-yields. Whether low ownership of buffaloes is due to lack of capital or limited fodder resources is a matter that will be investigated through another, livestock-focused survey.

Goats are owned mostly by very poor HHs. Five of the 17 HHs owning goats have no other animal.

5. Livelihoods Basket & Income from different Sources

Typically, poor rural HHs use a variety of livelihood options to meet their daily needs and save for anticipated future needs. The variety has particularly increased in recent times as agriculture done in small holdings does not generally meet the needs of a HH through the year. Agriculture is also inherently risky.

The table below shows the different livelihood options pursued by target group HHs.

Livelihood option	No. of HHs
Agriculture	97
Wage labour	81
Livestock rearing	25
Migration (for wage labour)	36
Collection & sale of NTFP/fruits	52
Business	23
Service	5
Others	8

It can be seen that almost all HHs do agriculture but it clearly does not meet needs, as over 80% of HHs also do wage labour. Around half the HHs are engaged in collection and sale of NTFP or fruits (primarily ber, which is found in the wild in large volume in the project area). Comparatively, only a fourth of HHs are engaged in livestock rearing as a livelihood activity, though the majority of HHs own some livestock. It is notable that 36% of HHs have at least one family member who migrates, usually for 6-9 months, to seek wage labour outside the project area. The proportion increases in drought years. HHs reported that when drought persists for more than 1-2 years, entire villages are emptied out: the only people left behind are large landlords, people with salaried jobs, and the aged and the very young.

Livelihood option	Avg. net annual income (Rs.) across 100 HHs	Avg. net annual income (Rs.) across HHs following livelihood option
Agriculture	33,516	34,552
Wage labour	10,157	12,539
Livestock rearing	851	3404
Migration (for wage labour)	4762	13,230
Collection & sale of NTFP/fruits	1580	3038
Business	3474	15,104
Service	2400	48,000
Others	1175	14,688
TOTAL	57,915	

Around a fourth of HHs have small businesses: mainly trading in daily goods and commodities and transport business. Only 5% HHs have at least one member with regular salary employment.

Coming to income from different sources, we find that if we aggregate net income of each HH from different sources, then agriculture is overall the main source of income¹ (table above), accounting for 57% of average HH income (Rs. 57,915), followed by wage labour (17% of average HH income) and migration (8%). Though over half the HHs do collection and sale of NTFP and ber fruits, the average annual income from this source is low.

The income-generation “potential” of each livelihood source in the current situation can be judged from the third column of the above table, which shows the average net income from each livelihood option, per HH following the livelihood option. It can be seen that the potential of income-generation from agriculture is Rs. 34,000 only. Potential from wage labour done in and around the project area is around Rs. 12,000, which means that on an average an HH is able to get wage labour for only 120 days (assuming wage of Rs. 100/day). The income potential from livestock-rearing and NTFP/fruit collection is marginal. Net income from small business is also not enough to feed an HH for more than a few months.

Salaried employment is obviously the best source of income, giving an average of Rs. 4000 per month.

As agriculture is the main source of income, we collected data to estimate average income from different crops, to identify the main income-generating crops. The effort also helped us know the number of target group HHs growing different types of crops.

¹ As most HHs use agriculture produce for home-consumption, “income” from this source is taken as net value of produce. HHs calculate net value as gross value minus paid out costs. That is, “cost” of HH labour is not included.

Crop	No. of HHs cultivating	Avg. income per HH (Rs.)
Soyabean	67	10,650
Urad	90	5123
Til	40	2632
Paddy	32	2920
Kharif vegetables	17	2718
Other kharif crops	9	672
Wheat	97	18,165
Gram (usually mixed with Mustard)	43	3095
Mustard (usually mixed with Gram)	36	1954
Rabi vegetables	14	2630
Other rabi crops	8	5200
Moong	1	1600
Jayad (summer) vegetables	2	7500
Other jayad crops	0	0

The table shows that wheat, soyabean and urad are the main crops (in that order), with wheat providing the maximum income (average around Rs. 18,000), followed by soyabean (Rs. 10,600). Though nearly half the HHs grow gram, usually with mustard, it is not a major source of income, indicating that this an area for promotion of new varieties and improved practices. The few HHs who have access to water in summer earn an average of Rs. 7500 from cultivation of vegetables. Otherwise, income from vegetables is marginal, indicating another focus area for the project. The number of HHs with capital and/or HH labour to cultivate vegetables is also low—around 15% of total HHs.

6. Heads of Expenditure & Expenditure per Head

To gain an understanding of HH's annual expenditure, and net savings after expenditure, we asked HHs to estimate their average annual expenditure under different heads like expenditure on agriculture (for purchase of inputs), on food, fuel, education, and medical expenses, etc. Average expenditure per head was then calculated and is shown in the table below.

Expenditure Head	No. of HHs incurring expenditure	Avg. annual expenditure (Rs.) per HH incurring expenditure
Agriculture inputs-Kharif	95	6105
Agriculture inputs-Rabi	97	8365
Land tax	47	33
Purchase of livestock	12	6325
Inputs for livestock	16	2031
House rent	0	0
Land purchase	0	0
Groceries and other food items	99	19,720
Clothes, shoes, etc	100	3034
Utensils	61	770
Fuel	17	1300
House repair/construction	23	13,122
Medicines, doctor fees, etc	99	3308
Electricity bill	40	1765
Taxes	0	0
Traveling	99	2155

Education	79	1605
Liquor	26	2110
Tobacco	86	2337
Temple donation, religious observances	90	968
Marriage gifts etc	79	2916
Loan repayment	39	12,495
Purchase of consumer durables (TV, cycles, mobile phone, etc)	43	3363
Mobile phone expenses	90	1300
Bribe	20	1215
AVERAGE EXPENDITURE PER HH		62075

The data in the table shows that:

- Food, agriculture inputs, house repair and loan repayment are the major heads of expenditure.
- The maximum expenditure is incurred on food. It accounts for around a third of total HH expenditure in a year.
- Almost all HHs incur annual expenditure of around Rs. 14,000 on agriculture inputs.
- Nearly 40% of HHs have a loan burden, with average annual repayment of around Rs. 12,500.
- Almost all HHs incur medical expenditure, with average annual expenditure per HH being around Rs. 3300.
- Only 43% of HHs have enough money to purchase consumer durable items.
- Only 40% of HHs pay electricity bills.
- 90% of HHs use a mobile phone.
- In 86% of HHs, there is at least one person addicted to tobacco.
- Around a fifth of all HHs incur expenditure on house repair every year.

7. Living Standards

Living standards of HHs can be gauged from type of house and consumer durables owned. Details of the same are shown in the table below.

Indicator	No. of HHs
Fully kaccha house	81
Partly pukka house	16
Pukka house	3
Electricity connection in house	51
Toilet in house	9
Ownership of stove	15
Ownership of TV	14
Ownership of fan	37
Ownership of cycle	68
Ownership of motorcycle	17
Ownership of music player	1
Ownership of radio	9
Ownership of DVD player	12

The data shows that overall, the living standards of HHs are poor, with only 3% having a pukka house, only 9% having a toilet in the house, and only 14% owning a TV (interestingly, fewer HHs own a radio). Around 30% HHs don't even have a cycle, let alone a motorcycle. 85% of HHs use a chulla with fuelwood for cooking. Nearly half the HHs do not have electricity at home.

8. Loan Sources and Amounts

As discussed in Section 7, 40% of HHs have a loan burden. The table below shows purposes and sources of loans, along with average loan amounts per purpose.

Purpose of loan	No. of HHs taking loan, by source of loan			Avg. loan amount (Rs.)
	Friends/relatives	Moneylenders	Banks	
Purchase of agriculture inputs	5	46	28	17,265
Livestock related	1	1	0	4125
Marriage & other family functions	7	11	2	11,650
Medical expenses	3	6	0	12,111
Purchase of food	0	3	0	3467
For business	0	0	0	0
All purposes	16	67	30	

The data shows that the largest loans are taken for purchase of agriculture inputs, followed by marriage expenditure and medical expenditure. It is notable that for around 60% of all loans, the source is a moneylender, indicating low penetration of banking services. Bank loans are accessed only for agriculture. Notably, only 3 HHs take loans for purchasing food, indicating that despite low income and living standards, most HHs enjoy reasonable food security (at least in drought-free years). This is confirmed by data in the next section.

9. Food Security

Food-security status of HHs was ascertained by finding out how many HHs have one, two or three meals a day, and how often. Highlights of data are shown in the table below.

Indicator	No. of HHs
Usually have 3 full meals a day	46
Usually have 2 full meals a day	51
Sometimes do not have even one full meal a day	0
Sometimes cook and eat wild grasses	11

It can be seen that at least in drought-free years, HHs have reasonably good food security, with no HH going without food. However, it is notable that 11% HHs have to sometimes collect, cook and eat wild grasses—a common practice across Bundelkhand.

10. Agricultural Equipment Owned by HHs

Agricultural equipment owned by HHs is an important indicator of two things:

- The income/savings status of HHs
- The HHs awareness about and acceptance of new/improved agriculture practices.

Table below shows data on ownership of different kinds of agriculture equipment.

Type of agriculture equipment	No. of owning HHs
Wooden plough	51
Iron plough	2
Patra	53

Bullock cart	24
Tractor	1
Spraying equipment	10
Diesel pumpset	48
Electric pumpset	40
Power tiller	0
Cultivator	0
Fan	2
Seed drill	0
Thresher	6
Trifan	1

It can be seen that almost all HHs have irrigation equipment, but none have equipment like sprayers, power tillers and cultivators for improved agriculture practice. No HH has even a seed drill. Ploughs are also taken on hire by around half the HHs. Only 1 HH has a tractor. Bullock carts continued to be used for transport by around a fourth of HHs.

The low prevalence of improved agriculture practices is confirmed by data on agriculture awareness in the next section.

11. Awareness about Improved Agriculture Practices

HHs level of awareness about improved agriculture practices was ascertained by finding out how many HHs had “very”/“good”/“some” knowledge (as reported by them) about some practices. Related data is shown in the table below.

Subject	HHs having “very good” or “good” knowledge	HHs having some knowledge
Multicropping	7	48
Optimum planting space	4	16
Optimum seed quantity	7	36
Optimum use of appropriate pesticides	2	27
New varieties of seeds	1	25
Optimum use of fertilisers, in right proportions	3	37
Benefits of organic manure	8	52
Proper method of making organic manure	1	22
Optimum water needs of different crops	6	58
Micronutrient needs and doses	0	1
Soil conservation methods	6	40
Water conservation methods	3	41
Green manuring	0	3

It can be seen that while around 40-50% HHs have some knowledge about multicropping, optimum fertiliser use, optimum water needs and soil and water conservation methods, the number of HHs having “very good” or “good” knowledge about any improved agriculture practice is very low. Though over half the HHs know about the benefits of organic manure, three-fourths don’t know about the proper method for making it. Virtually no HH has any knowledge about micronutrients or green manuring. Around three-fourths are ignorant about new seed varieties.

12. Access to Govt. Schemes

Table below shows data on HHs access to different government schemes.

Scheme	No. of HHs getting benefit
PDS	88
Education in govt. school	82
Mid day meal	62
ICDS	42
Govt. health service	24
NREGS	35
Veterinary services	34
Agri extension	32
Scholarship	57
Indira Awas	16
Ladli Lakshmi Yojana	4
JSY	13
SGSY	5
AAW	5
Land patta distribution	6
CM Awas Yojana	0
Kisan Credit Card	31
Deendayal Rojgar Yojana	1
Fishery schemes	0

It can be seen that:

- Only PDS and the government school education system has reasonably good penetration in the target area. However, 20% of HHs with children in school are not accessing mid-day meal scheme.
- Even NREGS has benefited only a third of target group HHs.
- Only a fifth of HHs access government health services (more HHs access government veterinary health services).
- Only a third of HHs have a Kisan Credit Card.
- SGSY and different state government welfare schemes have negligible penetration.
- Nearly a third of HHs have accessed agriculture extension services, but this is not reflected in agriculture awareness level (previous section).

13. Women's Participation in Work, Decision-Making & Development

Women's role in work, decision-making and development activities was ascertained by asking women questions on different parameters, as shown in table below.

Indicator	No. of HHs
Women generally or always have say in decisions related to agriculture	48
Women generally or always have say in decisions related to home expenses	68
Women generally or always have say in decisions related to children	63
Women are members of SHGs	90
Women attend gram sabha meetings	14
Women speak in gram sabha meetings	7

Women vote in elections	96
Women collect water for home use	100
Women do feeding of livestock	91
Women collect NTFP/fruits	52
Women do agriculture work on HH land	94
Women do agriculture wage labour	66
Women are engaged on their own in income generating activity	5

It can be seen that in almost all HHs women do a lot of work, from collecting water to feeding livestock and working in farms, apart from cooking and taking care of children. To a considerable extent, women's contribution is acknowledged in terms of role in decision-making on family expenses and children. However, in half the HHs, women have no significant say in agriculture-related decisions. In most HHs, women are members of SHGs (largely due to efforts of current Project), but their role in gram sabhas is minimal. SHG savings are used largely for meeting consumption expenses and in only 5% of HHs have women independently undertaken an income-generating activity.

The survey also found that women spend an average of 3 hours to collect water during summer, and around 1 hour in the rest of the year.

14. Conclusions

From the findings reported in the previous sections, one can summarize that:

- Economic status of HHs is generally low, but food-security status is generally satisfactory.
- Agriculture is the main livelihood, but income from this source is not enough for survival of most HHs.
- Agriculture land resources are highly limited and pressure on available agriculture land is high.
- Availability of wage labour in and project area is low, and nearly 40% HHs have at least one member who migrates for work.
- Though most HHs have livestock, it is not a significant source of income.
- HHs have low awareness and adoption of improved agriculture practices.
- Nearly half the HHs have a loan burden. Bank finance has highly limited penetration and is used only for agriculture purposes.
- Apart from PDS and school education, no government scheme has significant penetration in target group. The penetration of state government welfare schemes is negligible.
- Women do a lot of laborious work to help families survive, but they have little role in gram sabhas. Very few women have taken up independent income-generation activities. Even in agriculture-related decisions, women of over half the HHs have no significant say.
- HHs have poor access to drinking water during summer.

From the above, the following emerge as action points for development intervention:

- Agriculture awareness programme, with focus on increasing yields, particularly in case of mustard and gram
- Mobilisation and advocacy for increasing access to government schemes, particularly NREGS and Forest Rights Act
- Mobilisation and capacity building for increasing women's participation in gram sabha and development activities
- Developing alternative income-generation activities including vegetable cultivation
- Exploring options for improving HH access to drinking water during summer.