

Panchayat Profile – Lar Khas



Study of Panchayat as part of Community Stint project
under Akhil Bhartiya Samaj Sewa Sansthan (ABSSS), in
Tikamgarh district of Madhya Pradesh

Microsoft

Executive Summary

The Lar Panchayat is located in the Tikamgarh district of MP which is among the most backward districts in Bundelkhand. The panchayat comprises the main village and 7 hamlets surrounding it. Most of the hamlets are homogeneous in terms of caste.

The area seems to be extremely conservative; there is a high degree of social stratification. Despite a few improvements and upward mobility among some OBCs, several medieval customs such as domination of upper castes and gender based segregation continue. The gender ratio is poor, this could be caused by neglect of nutritional and health needs of girls (over and above foeticide and infanticide).

The quality of land is generally poor and mildly sloping with rocky/sandy red soil in most parts; high quantity of irrigation is required. Fishing also provides some income; the large lakes are not properly harnessed for irrigation. Forest cover has fallen sharply and consequently income from forest produce has almost vanished. The area experiences extremes of temperature; rainfall is moderate but erratic and highly concentrated. Hail and frost occasionally destroy the rabi crop.

Most landholdings are small since the land ceiling act was circumvented by the big zamindars; the holdings are also becoming fragmented due to large family sizes. This has increased dependence on income from migration and manual labour. Water sources are mostly communal; very few families have piped running water. Use of borewells has depleted groundwater; a large fraction of wells and handpumps (especially in the hamlets) are non-functional. A few castes are involved in animal husbandry; poultry farming is absent in this area.

Electrification levels are poor; 2 hamlets are entirely devoid of power and only around half the households in other places are connected. The supply is also unreliable; power cuts exceeding 12 hours a day are common during summer months. There is a lack of awareness regarding diseases caused by poor sanitation; no pressure is applied on the panchayat by villagers for construction of toilets. Penetration of consumer durables is on the rise and almost all families have mobile phones owing to migration.

Financial access is poor. While almost all families have bank accounts, there is very little awareness regarding schemes like crop insurance. The domination of zamindars over institutions also ensures that cropping loans are delayed and farmers need to take loans from usurers.

Despite the partial implementation of Sarva Shiksha Abhiyan, quality of education is still poor due to migration (causing student absenteeism), lack of community monitoring, high teacher absenteeism, a feudal overhang and a resource crunch. The workings of the panchayat and implementation of schemes like MNREGA have also been hampered due to continued domination by upper castes, lack of planning by the government and absence of cohesion among the deprived. The control of feudal elements on institutions like banks and agriculture credit societies has trapped the poor in a vicious cycle of deprivation, debt and low incomes.

For this Panchayat, after mapping the resources and social profile, we have mapped the occupation and income profile of the different villages, through discussions and meetings with the village people. The Panchayat mainly depends on agriculture and migration for their income source. Since the land is of poor quality in many villages, productivity is not enough to sustain throughout the year, and hence they migrate for major part almost six months during the year. Most farmers take the Kharif crop as it is rain fed. Rabi crops have started during the last few years, with improvements in irrigation (Ex-Shaurayana Pichhar). Some hamlets grew vegetables (Tapariyaan), but there is no major cash crop in this Panchayat. Farmers face major issues like thin and rock soil, incapable of holding water, no crop insurance, no awareness for it (incidences of Ola and Pala), lack of irrigation in fields away from pond, very little or no focus on cash crops, huge uncertainty in production patterns, increasing price of diesel (irrigation, ploughing, threshing), fertilizer and seeds not available on time.

Migration mainly happens to cities like Delhi, NCR, Bhopal, Mathura, and Agra. People mainly work on construction sites, brick kilns, earth moving, stone crushing etc. Incidences of bonded labor arose in brick kilns as villagers take loans from the owners. The work is mainly unskilled and readily available throughout the year. Both men and women are employed. Major issues like Children's Education stops during the period. Discrimination in wages for men & women. Cheated by contractors and middle men. Travel to cities in extremely crowded trains. Attention getting shifted from agriculture. Old people remaining back suffer alone. No claim for PDS and other benefits in cities.

The political situation of the villages appeared peaceful, though there is very poor penetration of government schemes in the Panchayat. There is Harijan Pradhan in the main village Lar. No incidences of direct exploitation or bonded labour in the villages. Village Mukhiya, settles most issues internally. The villages seemed peaceful, can be attributed to the "culture of silence". Some hamlets & Lar, got preference over others due to stronghold of some members. High leakage and poor implementation of all government schemes were observed.

Here, we have also analysed alternate sources of income for the Panchayat, and we came up with two ideas, one is poultry farming in the villages itself by the village women, and the other is skill development among the workers for better wages. We have also suggested increased crop insurance awareness among the farmers.

There is a complete breakdown of the PDS system in the panchayat. A steep bribe is charged in order to get a BPL card and to add to their troubles the cardholders don't even get 50% of the quantity assured. There has been no change in this system. The health services are also quite poor with a corrupt and inefficient Sub health center and anganwadi providing close to negligible support. The district hospital in Tikamgarh is only a little better. As a result, Villagers have to pay a price for health care either at the private clinic in the panchayat or in the private clinics in Tikamgarh. There is also lack of awareness with respect to diseases. The only health scheme that works is the Janani suraksha yojana which has helped increase the number of institutional deliveries in the panchayat.

Women form the most neglected and oppressed section of society. Child marriage, dowry and high fertility rates are a common sight. Women practice complete purdah and have no access to public

spaces, decision making or property. Women are neglected in terms of nutrition and education as well. Maternity care is a foreign concept to this panchayat. Access to good quality education within the village and the janani suraksha yojana have helped create some positive change in the condition of women. Institutional deliveries have increased and the marriageable age has increased by a year in some hamlets.

There is a need to educate the farmers about crop insurance schemes so that the diversion of relief funds stops getting diverted to the fulfilment of loans by the bank.

Acknowledgement

We are extremely thankful to Sir Dorabji Tata Trust for giving us this great opportunity to work in the villages of Bundelkhand and understand rural reality. We are thankful to our host organizations Akhil Bhartiya Samaj Sewa Sansthan (ABSSS), Arunodaya and Gramonnaty, for facilitating our learning throughout this period. We covered this Panchayat study in Lar Khas (in Tikamgarh) under ABSSS and we were encouraged and supported at every step by the associates of ABSSS. The incidents and stories narrated by inspirational characters like Gopalji and Bhagwat ji were highly inspirational and educative.

We were overwhelmed with the hospitality in the villages; the farmers were extremely polite and helpful and spent a lot of time in answering all our queries patiently. The staff of all the NGOs we worked with was more than ready to go the extra mile to make us comfortable in our endeavor. Our stay in Chitrakoot, Tikamgarh and Mahoba, became more comfortable and fruitful due to their warm hospitality.

We are also very thankful to Mr. Sachin Patwardhan, our project guide for helping us throughout this project with his timely inputs and assistance. We will carry memories of this experience with us for the rest of our lives.

We are highly grateful to the TAS office and Sir Dorabji Tata Trust for giving us this unique opportunity.

Regards.
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Introduction:

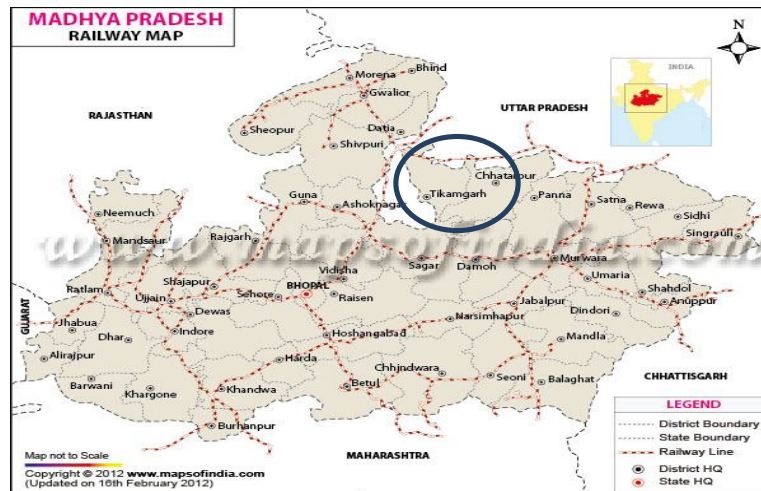
Overview of Tikamgarh district

The Tikamgarh district is located in northern MP (on the border of UP). It ranks below the region average on indicators like literacy and infant mortality. This was one of the districts chosen for intensive action as part of the Bundelkhand initiative.

Table 1: Brief overview of Tikamgarh

Head	Value
Total Area	5,048 sq km
Population (2011)	14,44,920
Population Density	290/sq km
Urban Population	30.40%
Literacy	62.57%
Sex Ratio	901
Children below age 6	2,24,901

Fig 1: Location of Tikamgarh



Lar Panchayat

The Lar Panchayat is located in the Tikamgarh block of the district. It is approximately 30 km away from the district headquarters via a 2-laned road. The main village is Lar-Khas (also referred to as Lar) which is fairly large and has a population of 5,155. It is surrounded by 7 hamlets – Banjariya, Bidiatora, Kanchanpura (or Kanchanpurwa), Pasaran, Shauryana, Shauryana Pichar and Tapariyan. These hamlets collectively have a population of over 2,000.

Lar-Khas is the oldest habitation dating back several centuries. Situated between the hills Katila and Bajaj Mata, it also has a huge artificial lake which was constructed by the Chandela rulers. This lake

provides an additional source of income – there are around 200 families that subsist by fishing; consumption of fish is fairly high in the village (and in the district).

Fig 2: Map of the Lar panchayat



The origins of the other hamlets are summarized below:

- Tapariyan: Founded by cattle breeders who lived in makeshift camps called ‘Tapras’
- Pasaran: Named after a special kind of rice cultivated there called ‘pasra’
- Bidiatora: Named after the ‘Bidia’ tree
- Kanchanpura: Started by farmers staying near their fields to protect them
- Banjariya: Named after the nomadic ‘Banjar’ ancestors
- Shauryana and Shauryana Pichar: Populated by tribals who moved away from the village and closer to forests and persecution by upper castes and competition for land intensified

Social profile

Demographics

Lar-Khas is the most populous habitation with over 600 families and 5,000 people. It is also the most heterogeneous comprising people from all castes; there are also a few Muslim families. The basic details of Lar-Khas are given in the table below:

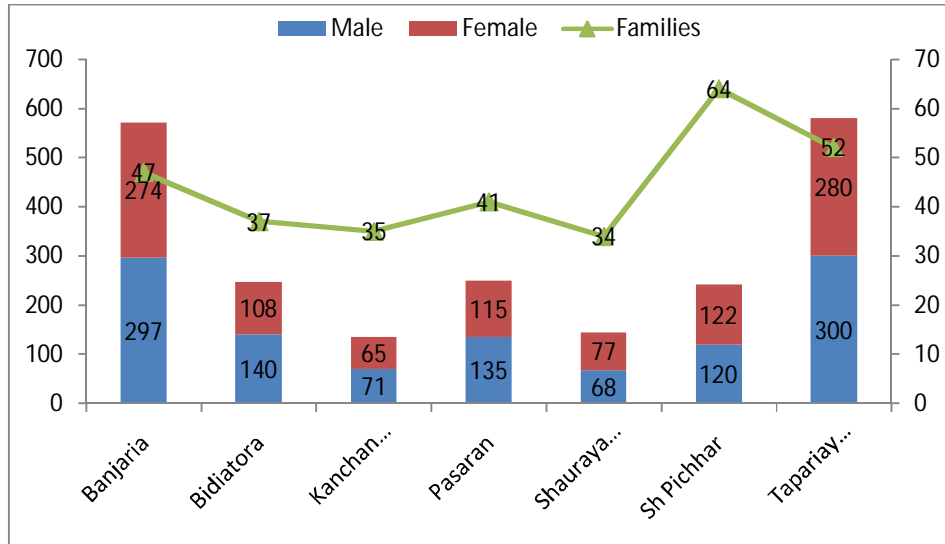
Table 2: Demographics of Lar-Khas

Head	Figures
Total Families	562
Total Population	5,155
Sex Ratio	850
Children under 6 yrs	20%
SC	20%
ST	8%
OBC	48%

Gen	24%
Literacy	40%

The population, family count and gender breakup of the other hamlets is shown in Fig 3. The gender ratio is well below 1,000 for all villages. The reason for this may be lack of attention to the health needs of female infants as much as foeticide – attitudes regarding women have been discussed in a subsequent section.

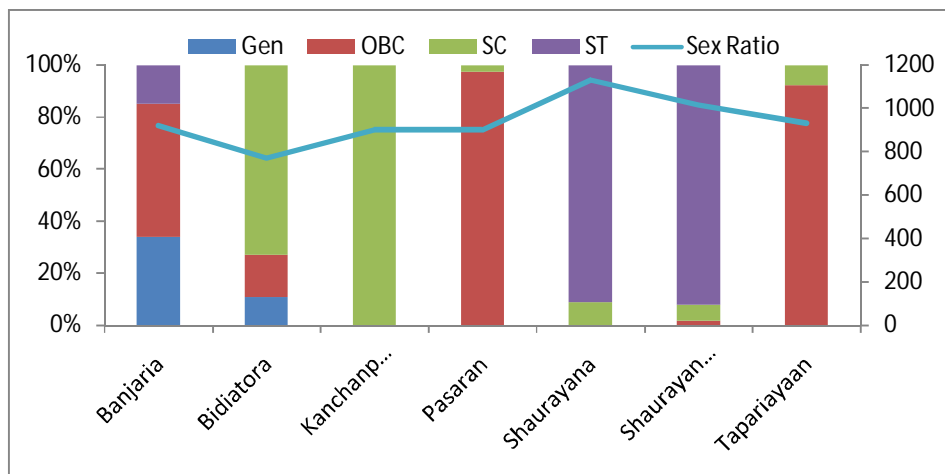
Fig 3: Basic demographics of other hamlets



Apart from Lar-Khas and Banjaria, the other hamlets are nearly homogeneous in terms of caste. Even in the heterogeneous villages, the residential areas of different castes were clearly demarcated.

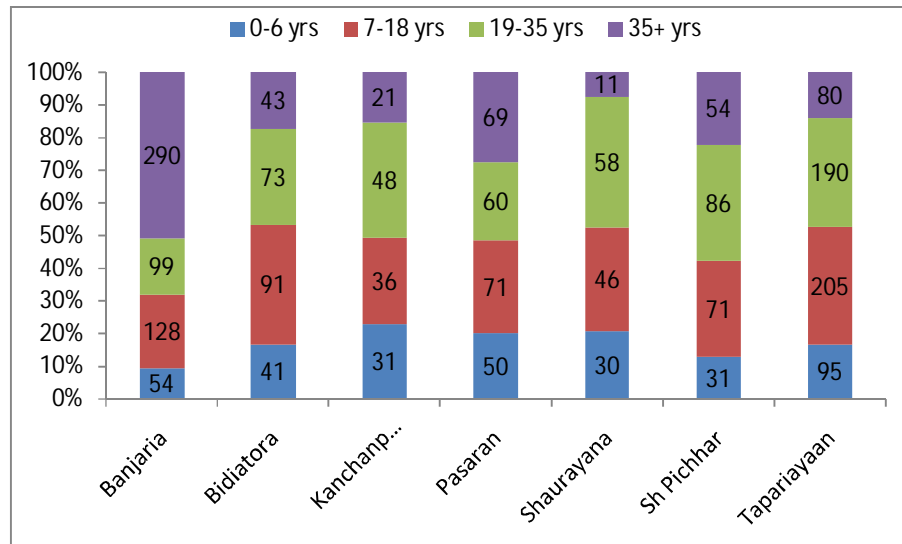
The caste composition of the 7 hamlets is shown below

Fig 4: Caste composition of the 7 hamlets



Most of the hamlets have fairly young populations – a possible indicator of low life expectancy. There are very few people over 60, especially in the tribal hamlets. The age composition is shown below:

Fig 5: Age breakup of the 7 hamlets



Attitudes and social stigmas

There are very few non-Hindu families (~20 in Lar-Khas and none in other places). Hence, we couldn't gauge their attitudes regarding religious minorities. However, caste attitudes seemed to be quite regressive and rigid. Lower castes considered the oppression to be a natural affair due to a long history of subjugation. There is some upward mobility among a section of the OBCs (such as kushwahas, many of whom are fairly knowledgeable and progressive farmers) and a few SCs. However, the tribals have become increasingly marginalized and dependent on manual labour over the past few decades.

Despite a few improvements, several medieval practices and customs continue to be observed. Tribals and lower castes always remove their footwear in presence of "superiors" and would always sit at a lower level. While incidents of outright violence are few in number the underlying threat always remains. In 1 case, some tribals we were conversing with regarding their problems suddenly became uncooperative and insisted that all was fine with their area. We realized that this was because a zamindar from Lar-Khas passed by in his jeep and looked at us for a while. The impact of this oppression has been discussed in subsequent sections and is, in our opinion, one of the primary causes for the failure of government schemes.

Some perspectives on the attitudes of people in various hamlets are as follows:

- Banjariya: Dominated by Brahmins and the rich despite sizeable lower caste presence; decent implementation of government schemes
- Bidiatora: Highly stratified and backward; lower caste women were extremely quiet in presence of upper castes
- Kanchanpura: Most families are SCs and poor but have progressive attitudes; high level of interest regarding children's education (low dropout rate and high attendance); better treatment of women
- Lar-Khas: Greater awareness and interest regarding education, especially among the better off

- Pasaran and Tapariyan: Kushwaha (OBS dominated); progressive farmers (lots of alternate crops and vegetables) and a high level of pride; lack of interest in children's education despite having resources
- Shauryana: Entire population is tribal, extremely backward and oppressed
- Shauryana Pichar: Used to be similar to Shauryana; some improvements in access and attitudes after SDTT interventions

Physical attributes

Land and terrain

The quality of soil is generally poor. In most areas, the soil is red and quite rocky/ sandy. As a result, crops need to be irrigated far more than in other places. For example, wheat requires irrigation 6-7 times as compared to 3-4 times in Mangawan. A few parts have rich, black soil but most of it is concentrated in the hands of the powerful in Lar-Khas; the kushwahas have a few such holdings. This problem is exacerbated by the fact that poorer quality land (mostly in the hands of lower castes and tribals) is also situated far away from sources of irrigation, thereby further reducing profits from cultivation. The mildly sloping nature also makes it difficult to spread inputs like fertilizers evenly.

The quality of land in various areas is summarized below:

Table 3: Land quality and slope in various parts of Lar panchayat

Hamlet	Quality	Slope
Banjariya	Medium	Mild
Bidiyatora	Medium	Mild
Kanchanpura	Poor	Mild
Lar-Khas	Medium	Mild
Pasaran	Poor	Mild
Sauryana-2	Poor	Mild
Sauryana Pichar	Poor	Mild
Tapariyaan	Poor	Mild

The large artificial lake created centuries ago was recently extended by construction of a dam. Intensive fishing is carried out here but the lake is not fully exploited as a source of irrigation. There is also a canal running along 1 side of the panchayat; some others had been built but are no longer in use.

Forest cover has depleted drastically over the past 2 decades. Currently, the main produce is mahua and tendu. Tribals used to depend enormously on selling/ consuming produce collected from forest but now such activities provide food security for only around a month. Other castes have almost stopped using the forests for food/ generating incomes.

Climate

The region experiences extremes of climate. Temperatures in summer can exceed 45 degrees and drop close to freezing in winter. Frost and hail are threats to the rabi crop every year. This time, most areas in the panchayat have suffered substantial crop damage due to hail (nearly 100% in Sauryana Pichar – the hamlet where SDTT interventions had been carried out). Rainfall is moderate but highly concentrated. Summers are extremely dry apart from being hot; hence intensive kharif cropping is not carried out in most areas (especially the poorer ones).

Fig 6: Rainfall in Tikamgarh district

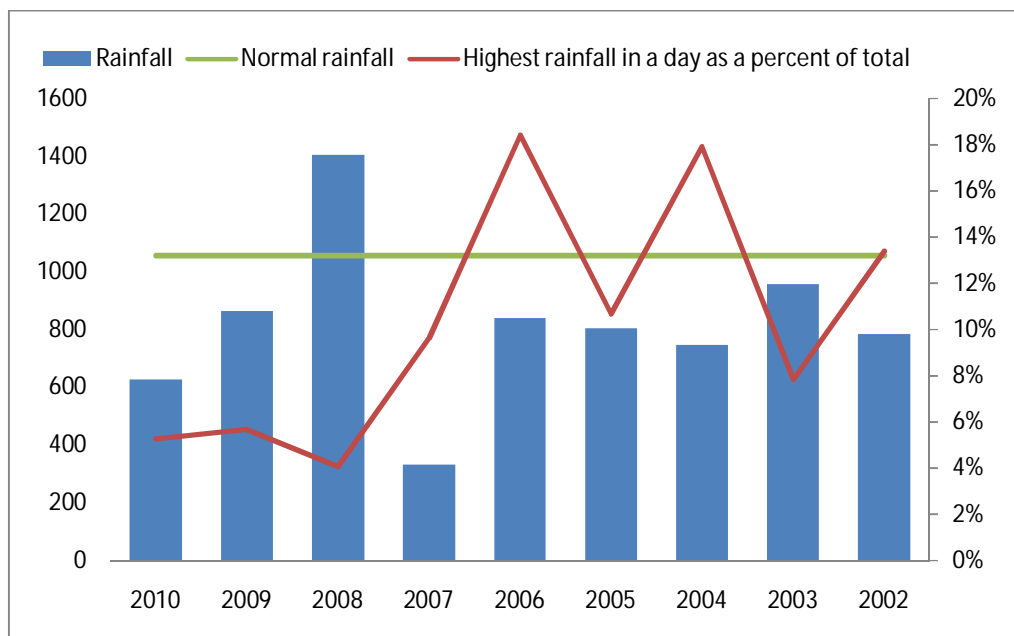


Fig 7: Crops loss as a result of hail – the wheat has dried and rotted



Resource mapping

Land

In most families, landholdings have become increasingly fragmented. The cause of this is two-fold. Firstly, land reforms have not been carried out and the Land Ceiling Act has been circumvented, leaving most of the land in the hands of the zamindars. Secondly, decreasing child mortality (a

national trend) has led to larger families and splitting of small holdings at the time of succession. The details of landholdings are given in the table below.

Table 4: Landholding pattern in Lar panchayat

Hamlet	Owned	Revenue	Uncultivated	Per-capita (acres)	% owned
Banjariya	375	3		0.66	99%
Bidiatora	94			0.38	100%
Kanchanpura	45	46	25	0.67	49%
Lar-Khas	2,500		250	0.48	100%
Pasaran	62	150		0.85	29%
Sauriyana	33	15		0.33	69%
Sauriyana Pichar	197		159	0.81	100%
Tapariyaan	300	15		0.54	95%

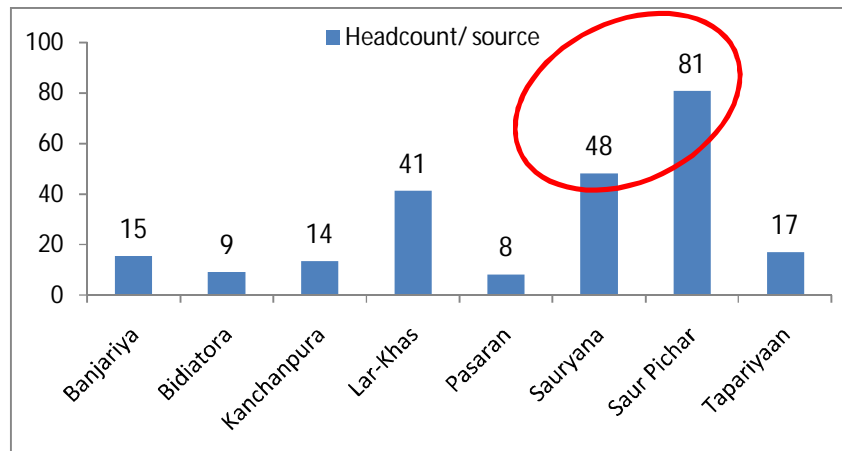
Water

Water sources in most villages are communal; very few houses (except in Lar-Khas) have piped, running water. Attempts have been made to dig borewells in most villages but they continue to function only in a few. The emphasis has been on digging deeper and exploiting groundwater instead of ensuring recharge and maintaining the water table. As a result, almost no wells are perennial – people are largely dependent on government supplies and borewells in the summer. Apart from bores, the other sources are handpumps and wells. The details of water sources in various hamlets are shown below:

Table 5: Count of water sources and their quality

Hamlet	Bore	Wells	Handpump	Others	Quality
Banjariya	N	35	2	N	Yellow
Bidiatora	N	23	4	N	Red
Kanchanpura	Y	9	1	N	Red
Lar-Khas	Y	100	25	Y	Green
Pasaran	N	26	4	Y	Yellow
Sauriyana	Y	1	2	N	Red
Sauriyana Pichar	N	12	1	N	Red
Tapariyaan	N	30	4	N	Yellow

Fig 8:Number of persons per water source:



Livestock

A number of families (especially the upper castes, Kushwahs and Ahirwars) are involved in animal husbandry. Buffaloes are the most popular milch animals followed by cows. Bulls are reared (usually in pairs) for ploughing and draught. Goats are mostly bred by the poorer people (usually not less than 10-12 per family). The productivity of all milch animals is low since over-exploitation has depleted common grazing lands.

Poultry farming is not even done at all; even on a small scale, this has the potential to augment village incomes and reduce the extent of migration. This idea is briefly discussed in a subsequent section.

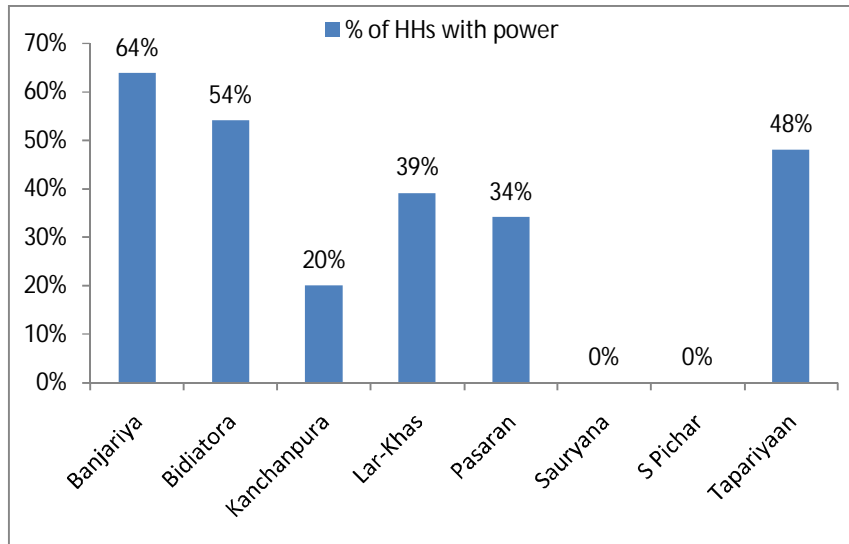
Table 6: Details of animal ownership

Hamlet	Cows	Bulls	Buffaloes	Goats	Large livestock/capita	Goats/capita
Banjariya	8	18	8	120	0.06	0.21
Bidiatora	16	18	7	0	0.17	0.00
Kanchanpura	10	8	1	0	0.14	0.00
Lar-Khas	500	400	1000	1200	0.37	0.23
Pasaran	22	34	16	22	0.29	0.09
Sauriyana	2	5	2	30	0.06	0.21
S Pichar					0.00	0.00
Tapariyaan	12	60	40	100	0.19	0.17

Power

2 hamlets (Shauryana and Shauryana Pichar) are entirely devoid of electricity. While poles have been constructed, there is no access to power except what can be obtained by hooking (for which they're charged a very high rate by the powerful). In other villages, around half the houses have access to power but the supply is extremely erratic. In summer, power cuts can be as long as 14 hours a day. Lack of access to power leads to excessive use of diesel pump for irrigation (this is one of the causes of high fuel imports and the escalating current account deficit). It also adversely impacts education – children are unable to study in the evenings except in households which have purchased solar bulbs.

Fig 9: % of households with access to power



Sanitation

Lar-Khas and Banjariya have the best sanitation facilities. In a number of hamlets, toilets are in the process of construction through panchayat funds but progress has been stalled. 4 hamlets have no toilets. The issue here is not merely that of governmental apathy but also one of people's attitudes. Most people are unaware of the health dangers posed by open defecation and are uninterested in using toilets. Leakages have resulted in poor construction.

Table 7: Sanitation access in Lar

Hamlet	Quality	Comments
Banjariya	Poor	Toilets under construction in several villages through panchayat funds but very few have been completed
Bidiatora	Absent	
Kanchanpura	Absent	
Lar-Khas	Good	
Pasaran	Poor	
Sauriyana	Absent	
Sauriyana Pichar	Absent	
Tapariyaan	Poor	

Consumer durables

Penetration of mobile phones is high (all families have at least 1 cellphone). This is because of the universal migration among poor families (they acquire cellphones in cities). All the relatively well-off families and a few of the poorer ones own TVs. Even in hamlets like Shauryana which have no proper access to electricity, people bring TVs from cities and run them using diesel pumps.

In terms of vehicles, penetration of motorcycles is low but on the rise; in some cases, KCCs (Kisan Credit Cards) have been used to finance these purchases. Bullock carts remain the dominant mode of transportation for short distances. The details of ownership of consumer durables are as below:

Table 8: Ownership of consumer durables

Hamlet	Families	Motorcycles	Tractor	Bullock cart	TV	Mobile
Banjariya	47	4	2	2	7	All
Bidiatora	37	1	2	2	4	All
Kanchanpura	35	1	1	2	3	All
Lar-Khas	562	100	40	110	150	All
Pasaran	41	2	3	5	2	All
Sauryana	34	0	0	1	5	All
Sauryana Pichar	64	0	0	1	2	All
Tapariyaan	52	7	2	2	7	All

Financial access

Except in Shauryana and Shauryana Pichar, all families have bank accounts with the local Gramin Bank. Penetration of KCCs is also fairly high. The issues are in delivery of the expected services. Cropping loans under KCCs are inevitable delayed due to inefficiency and a nexus between moneylenders and bankers (this has been discussed later). Farmers are unaware of how to leverage schemes such as crop insurance despite the occasional spoilage of the rabi crop due to hail. There is an urgent need of financial education for small farmers.

Occupation & Income Profile:

The seven villages of Lar Khas, excluding the main Lar, have fairly uniform Occupation Profile i.e. Agriculture and Migration. But the income profile varies across some of the villages due to land, water and soil conditions. The important point is that apart from agriculture and migration, where they are employed as laborers, there is no skilled labor, or other small businesses, or occupation like handicrafts etc. in this Panchayat. Though the main village Lar has around 100 shops and some are employed in neighboring towns as well, but the villages do not have additional sources to augment their income. As a result, there is a cycle of acute poverty and distress in most of the villages.

The agriculture condition of the villages is summarized as follows:-

Agriculture Pattern:

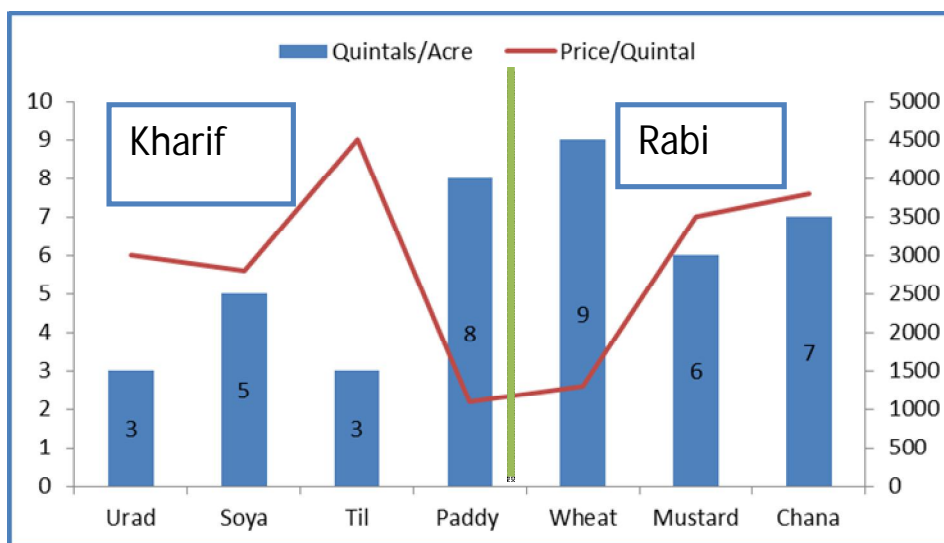
- Most farmers take the Kharif crop as it is rain fed
- Rabi crops have started during the last few years, with improvements in irrigation (Ex-Shauryana Pichhar)
- Some hamlets grew vegetables (Tapariyaan), but there is no major cash crop in this panchayat

- Forest produce like mahua, tendu, gond, sita fal etc. was a source, until a few years, but due to depleting trees, it is no longer a major source

Table 9- Major Crops and production

Crop	Quintals/Acre	Price/Quintal
Kharif		
Urad	3	3000
Soya	5	2800
Til	3	4500
Paddy	8	1100
Rabi		
Wheat	9	1300
Mustard	6	3500
Chana	7	3800

Fig 10- Major Crops and production



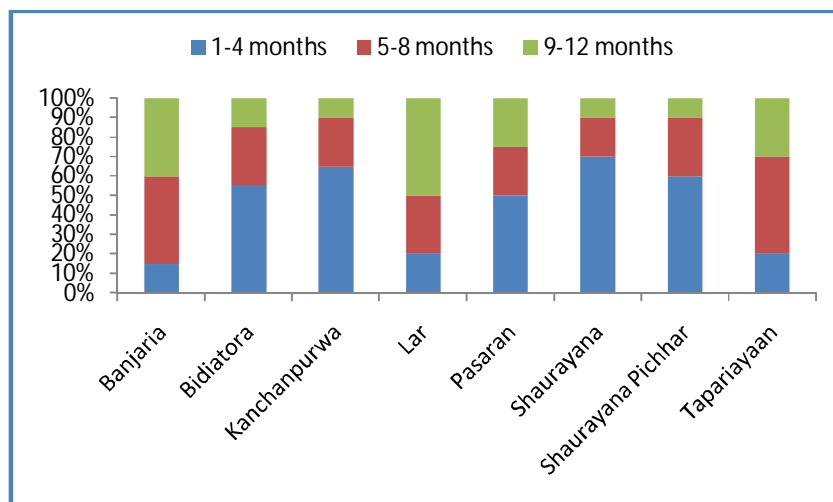
Food Security from Agriculture:

- Most villages grow crops mainly for their own consumption
- Some crops like soya and mustard are sold in the open market

- Due to thin and rocky soil, and unavailability of water in some villages, the production figures are below national average
- Though there are 2-3 big ponds in the Panchayat, yet the water is not harnessed properly, leading to the farmers not being able to take Rabi crops properly
- Even where the conditions have become favorable like in Shaurayana Pichhar, where SDTT intervened with the help of ABSST, to build a gravitational irrigation system, yet farmers become victim of natural calamities like hail and frost every now and then
- On an average, most villages have food security from agriculture only for around 6-7 months a year
- For the rest of the time, they migrate to cities in order to sustain
- Villages like shaurayana, shaurayana pichhar, kanchanpurwa, bidiatora have security for only around 5-6 months, leading to maximum migration
- The reason for this are mainly poor quality of soil, low productivity, very small holdings
- Some villages like Banjariya and Lar, have more than 60% of the people who can afford to have food security from agriculture for longer duration like 9-10 months, some even 12 months
- The main reason for this is available sources of irrigation, bigger holdings and better access to government schemes like fertilizers, KCC etc.
- Some villages like Tapariyaan, where farmers grow vegetables are fairly secure in terms of higher earnings and better utilization of resources

Graphical Depiction:

Fig 11- Food Security from Agriculture



Major issues found with agriculture of this Panchayat:

- Soil is thin, rocky, incapable of holding water
- No crop insurance, no awareness for it (incidences of Ola and Pala)
- Lack of irrigation in fields away from pond
- Very little or no focus on cash crops
- Huge uncertainty in production patterns
- Increasing price of diesel (irrigation, ploughing, threshing)

- Fertilizer and seeds not available on time

Migration:

As mentioned earlier, migration is common in this Panchayat, across all the villages, with more than 50% of the people travelling to cities, sometimes 90% for 6 months or more to earn a livelihood. They mainly work in construction sites and brick kilns, in harsh conditions, to make just enough money to sustain livelihood. Mainly the pattern is like, people go to villages for a few months, say 4-6 months, earn some money, spend on sustenance and save the rest, and then they return to the village, stay and spend the rest of the amount and then go back to work again in the city. Sometimes they save for marriages or clearing debt they might have taken earlier.

Major migration place and work:

- **Delhi, NCR, Bhopal, Mathura, Agra**, are the major places of migration
- Mainly work on **construction sites, brick kilns, earth moving, stone crushing etc.**
- Incidences of **bonded labor** arose in **brick kilns as villagers take loans** from the owners
- The work is mainly **unskilled and readily available** throughout the year
- Both men and women are employed

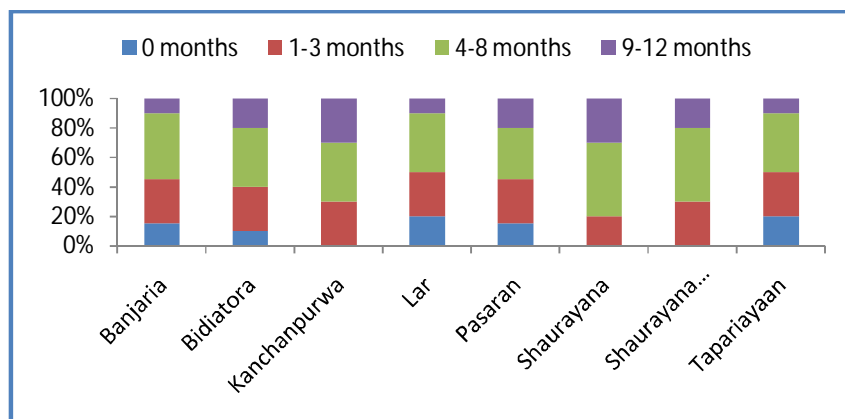
Migration Profile:

The villages where agricultural conditions are bad usually suffer higher migration rates. There is nothing else that people do in the villages, apart from agriculture.

- In villages like Banjaria, Lar, Tapariayaan, 10-20% of the people do not migrate, but in the rest there is 95%-100% migration
- The time period varies from 6-9 months for the poorer villages like Shaurayana, Shaurayana Pichhar, KAnchanpurwa, Bidiatora, and 4-6 months in the rest
- In some years, when the rains are bad, the migration increases substantially
- Every village complained that they do not get work from MNREGA at all, and hence migration is a compulsion

Graphical representation of migration profile:

Fig12: Months of migration among villagers



Income and Savings calculation during migration:

Table 10- Income and Savings calculation during Migration

Particulars	Amount
Daily Wages (Men)	250
Daily Wages (Women)	225
Days of Work per month	23
Family members	5
Daily Expense/family	275
<u>Total Earnings per month</u>	<u>10925</u>
<u>Total Expense per month</u>	<u>8250</u>
Avg Months of work	6
<u>Total Savings in 6 months</u>	<u>16050</u>

It is assumed that the families live in villages for 6 months and in cities for work for 6 months. In cities the men earn around Rs.250 each per day, and women around RS.225/-. They get work for 23 days a month, and spend around Rs. 275/- on family & consumption each day. So if they work for around 6 months, they earn a total of Rs.11,000/- per month, spend around 8000 and save around Rs.3000/-. So, in 6 months they can bring home around Rs.16000/- excluding the travel and other expenses.

This amount gets used in some family function or ailment, or something happens, and they end up spending it at the end of the year.

Change in Income profile over the years:

After several enquiries with the villagers, they told that agricultural income hasn't gone up to a large extent over the last five years, though there have been considerable increase in wage rates that they earn during migration. Going into details we uncovered the following pattern in the increase in wage rate over the last five years.

Table 11- Change in wage rates over the years

2008	2009	2010	2011	2012
150	180	200	220	250

So we see that wage rates have gone up by over 66% over the last five years, or a CAGR of 11% every year, which is higher than inflation, and this has resulted in increase in migration from the villages.

But then there are obvious ill effects of migration, which are summarized as follows:-

- **Children's Education** stops during the period
- **Staying conditions extremely poor**
- **Inhuman conditions of work**, no agreement, no benefits like insurance, medical etc.
- **Discrimination in wages for men & women**

- **Cheated by contractors** and middle men
- Travel to cities in extremely **crowded trains**
- Attention getting **shifted from agriculture**
- **Old people** remaining back **suffer alone**
- **No claim for PDS** and other benefits in cities

Thus we see that migration can never be the solution to ending rural poverty. We need to improve agricultural practices in the village and also find alternate sources of income in the village, so that poor people do not have to work under deteriorating conditions.

Political Situation:

The Panchayats appeared peaceful from outside, which we learned is inherent in the culture of this people called the “Culture of Silence”. Through years of exploitation, they have assumed exploitation and corruption at the hands of the Panchayat and the government as a way of life and accepted their fate.

The penetration of government schemes varies from village to village, some villages with stronghold of some members, have fairly better implementation of schemes compared to others. Overall this Panchayat is no different and corruption prevails across all schemes, from MNREGA to PDS to BPL cards. Some villages like Shaurayana Pichhar, shaurayana, Kanchanpurwa have poor penetration of gov schemes compared to others.

Overall functioning of the Panchayat:

- There is **Harijan Pradhan** in the main village Lar
- No incidences of direct exploitation or bonded labour in the villages
- Village Mukhiya, settles most issues internally
- The villages seemed peaceful, can be attributed to the “**culture of silence**”
- Some hamlets & Lar, got preference over others due to **stronghold of some members**
- High leakage and poor implementation of all government schemes

In summary, we can see the percentage of each scheme in the villages:

Social Security Schemes:

Fig 13: Percentage penetration of social security schemes

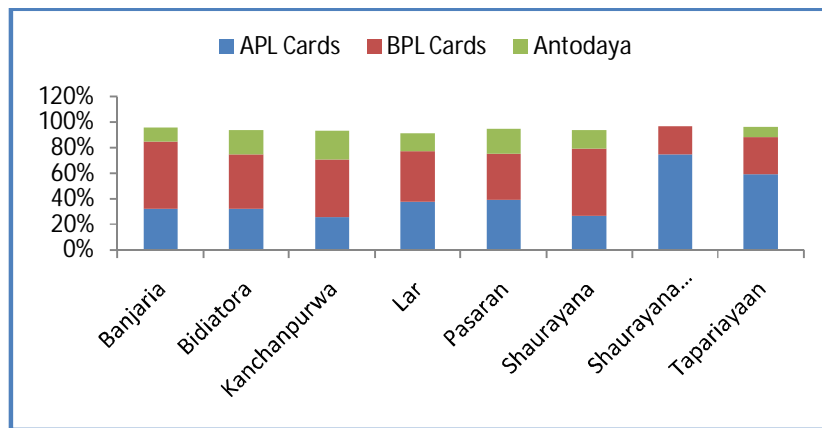
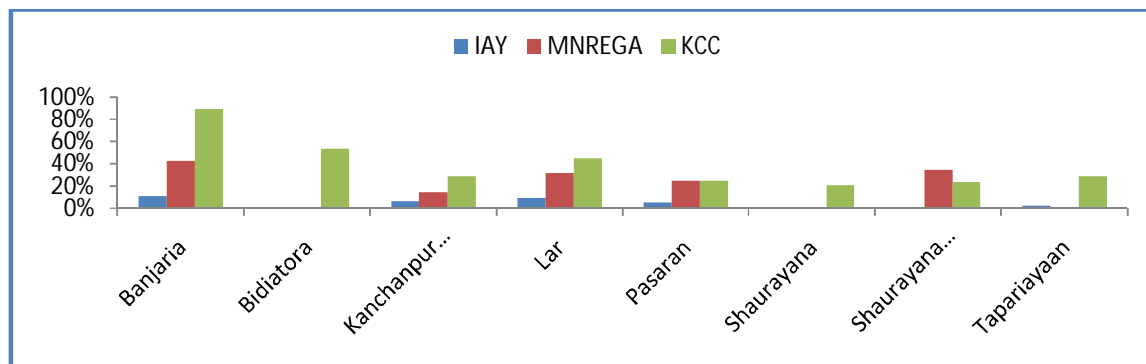


Fig 14: Percentage penetration of Other schemes



We can see that most families have either APL or BPL cards, but most said that they were BPL category, still had only APL cards, with them. Some families did have Antodaya cards as well, but it formed only around 10-15% of the entire population.

MNREGA is one big failure in this Panchayat, either due to lack of work, and also due to high level of corruption in the implementation. Only 25% families actually got work through MNREGA in this Panchayat.

We see a high penetration of KCC, sometimes more 60-80%, but they said even the zamindars controlled it, by asking the farmers to pay back the loans via KCC they would have taken from the zamindars.

The major issues that we found in the political system of this Panchayat are as follows:-

- Each hamlet complained that they did not receive **no enough attention** from the Panchayat
- There is **stronghold of Zamindars** over Panchayat
- Only **30-40% of families** have BPL or Antodaya cards in the villages
- **High KCC** is due to the control by landlords
- People demanded **more BPL cards** in every village
- **MNREGA, Food, Fertilizer and Anganwadi items** were not received by many
- There is a sense of being **neglected and hence resignation** among many

We have also done a root cause analysis for the reasons of ineffectiveness of this Panchayat, which will follow in the following sections.

Education:

The Panchayat’s main village Lar, has a primary, middle and a higher secondary school. But the individual hamlets have only primary school which got built during Sarwa Siksha Abhiyaan, also a scheme under MP government where in there should be a primary school within 2 km range of every village. Out of the 8 villages of this Panchayat, Kanchanpurwa doesn’t even have a primary school in it’s village.

Only a school being present is not enough, quality of education delivery is also very important, which was clearly lacking in this Panchayat. The primary schools didn’t function well either due to lack of infra, or absence of teachers, or absence of students due to migration. Also the orientation of parents towards education is very poor and they mostly do not take it very seriously. Multiple Classes in single room, high absence also results in students losing interest in studies. Even the dropout rate after primary school is very high.

Literacy rate of the overall villages is poor due to extremely poor number of literates among the 25 plus age group. Most villages have only around 25% literacy among the aged. Among the children, it would be more than 80 per cent.

The literacy figures are summarized below:

Fig 15: Literacy rates among inhabitants of the Panchayat

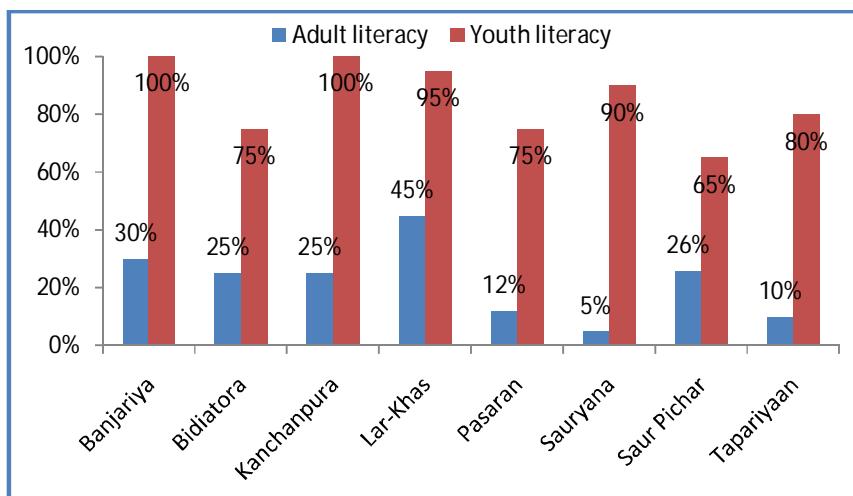


Table 12: Access to education among the villages is summarized below

Hamlet	Primary	Middle	High
Banjariya	Y	Y	N
Bidiatora	Y	N	N
Kanchanpura	N	N	N
Lar-Khas	Y	Y	Y

Pasaran	Y	N	N
Saurayana	Y	N	N
Saur Pichar	Y	N	N
Tapariyaan	Y	N	N

Thus the teaching related issues in the Panchayat can be summarized as follows:

- **Poor infrastructure:** Multiple classes in same room; low teacher strength
- **Teacher absenteeism:** Classes conducted only for 1-2 hrs (except in Tapariyaan); school remains closed on several days
- **Low attendance:** Migration for several months in a year; irregular attendance even while in village since children work in the fields
- **High dropout:** Poor foundation makes it impossible to cope in higher classes; imperative to earn

Mid-day meals which form a major part of the SSA scheme, is also not implemented properly and many villagers complained about the quality of the food being served, even the menu not being followed properly. The meals are normally prepared at one place, in Lar, and then it is distributed in every village. Sometimes it doesn't arrive on time, and sometimes it doesn't arrive at all.

Thus the other issues are summarized below:

- **Mid-day meals:** Process controlled by powerful elements in Lar; irregular delivery, poor quality and low quantity
- **Uniforms:** Direct cash transfers being made to parents; mostly getting utilized for other purposes
- **Books:** Same set being utilized multiple times over the years

Fig 16: Classes 1-5 conducted in a single room in Shaurayana



Fig 17: Classes 1-3 in the same room in Pasaran



Change in Education in the last three years in the Panchayat and its attribution analysis:

In the last three years, the education status of the Panchayat has changed quite a bit, and there have been various stakeholders in the process.

We can analyze the change, the stakeholders involved and the process and attribution in the following manner:

Stakeholders: Students, Parents, Government (state and central), Teachers(Formal and Informal)

Table 13- Change in Education scenario and causes for the same

Change in last 3 years	Causes
Increasing enrolment – almost universal for children under 10	<ul style="list-style-type: none"> • Launch of SSA – push to enrolling children by bureaucrats • Opening of primary schools ever 2-3 km – easy for young children to travel carrying bags • Provision of books and uniforms (minimal expense for parents) • Mid-day meal scheme (operates badly here but sometimes serves as a snack for children)
Better attitudes in Kanchanpura	<ul style="list-style-type: none"> • A private tutor teaches children until Class X for 200 per month; advocating parents and encouraging higher studies • Better educated girls are able to “marry-up”
Improved attendance in Tapariyaan	<ul style="list-style-type: none"> • Newly appointed teacher is highly dedicated and tries to ensure that children attend school while they’re in the village

Along with the mentioned changes, we have also observed that there have been no changes in the following, considering the education scenario of the Panchayat prevailing today:-

- Quality in most hamlets: High level of teacher absenteeism, no interest in teaching
- Attitudes of parents: Education is not a priority (especially for girls); even while in the village, children are expected to miss school and work in the fields
- Dropout: Most poor children drop out around the age of 12-15
- Infrastructure: Most schools have only 1-2 classrooms; no sanitation

So, we see that there is a long way to go, in actually making our children educated and improve their quality of life.

Health

Lar panchayat scores extremely poorly on access to good healthcare facilities. In the panchayat there are only the following avenues of health care:

- Sub health center and Anganwadi at Lar Khas village
- Private clinic in Lar Khas village

Quality of health services in Lar

Sub health center at Lar Khas : As per the National Rural Health Mission , the standards of service to be provided at the sub health center is rather wide and would prove to be sufficient for the panchayat. Even a cursory look at the requirements of a sub health center will show that hardly any of these facilities are actually available. A partial list of requirements is shown here

Table 14 : Standards of care in sub health center and the on ground reality

Requirement	Elaboration	Presence
Ante-natal care	Registration, ante natal check ups (atleast 3), identification of high risk cases, tests, awareness about nutrition during pregnancy	Nothing is being done
Intra-natal care	Promotion of institutional deliveries, assistance in home deliveries	Awareness about institutional deliveries is there but due to monetary incentives
Post-natal care	Visits,counselling	Nothing is being done
Child health	Immunization, breast feeding	Immunization partially achieved
Family planning and contraception	-	Nothing is being done
Adolescent health care	Education, referral,counselling	Nothing is being done
Disease control		Nothing is being done
Water quality monitoring		Nothing is being done
National Health programs	AIDS,TB, Vector-borne diseases,Communicable diseases, Cancer, Blindness	Nothing is being done

Anganwadi worker

Anganwadi worker is corrupt and vaccinations and “Poshahar” are not distributed fairly (Polio vaccinations conducted responsibly)

Figure 18 : The closed sub health center in Lar Khas village



Private Doctor clinic: Private clinic provides limited care. The villagers believe the doctor to be a fair man. The doctor charges a fee of around Rs 200 which is rather steep for the villagers.

Other options

The villagers don't have any other option but to go to Tikamgarh or Budhera for any serious illness. Both these places are over 20 km away. The problem is that the connectivity to these places is quite poor. Either the villagers must wait 3-4 hours to catch a bus or auto to these places or they have to hire a taxi from the village which costs Rs 600.

Incidence of diseases

The area doesn't have a history of epidemics and the following table shows the monthly profile of diseases

Table 15 : Monthly disease chart

Months	Reported Diseases
April-May	Diarrhea, Vomiting
May-June	Fever, stomach pains
June-July	Cough, cold, malaria, pneumonia, TB
July-Aug	Fever, stomach pains, Jaundice
Aug-Sept	Fever, stomach pains, vomiting

Sept-Oct	Fever, vomiting
Oct-Nov	
Nov-Dec	
Dec-Jan	Fever
Jan-Feb	Fever
Feb-March	Khujali
March-April	Khujali

Health issues and underlying causes

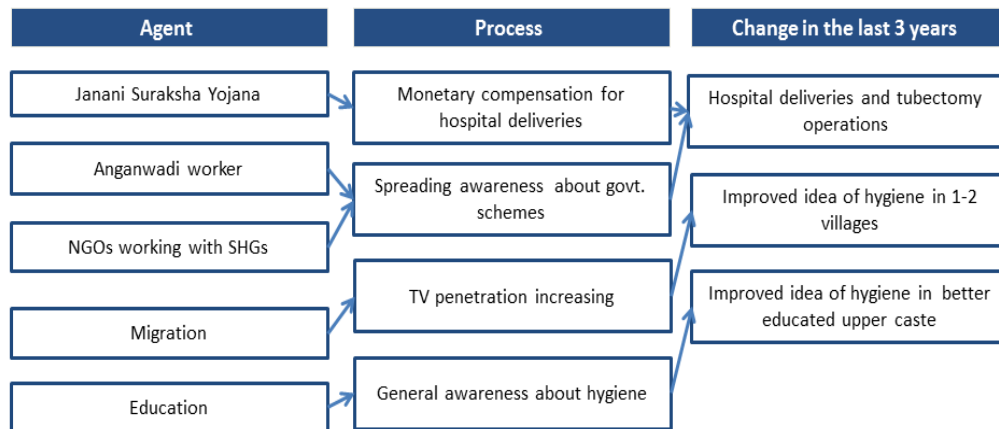
Table 16 : Health issue and causes

Health issue	Cause
Malnutrition	<ul style="list-style-type: none"> • Poverty • Lack of awareness • Greater focus on cereals • Traditional neglect of women
Sanitation and Hygiene	<ul style="list-style-type: none"> • Institutional roadblocks to creating sanitation facilities • Aversion to using latrines • Lack of awareness for even most basic hygiene • No understanding of how bad hygiene leads to disease
Long recovery periods for diseases	<ul style="list-style-type: none"> • Poverty • No traditional medicine systems • Superstitions related to disease like chicken pox • Lack of awareness

Changes in Health care system in last three years and attribution analysis

Stakeholders: Villagers, Sub health center workers, anganwadi, private doctors, district hospitals

Figure 19: Process and agent of change

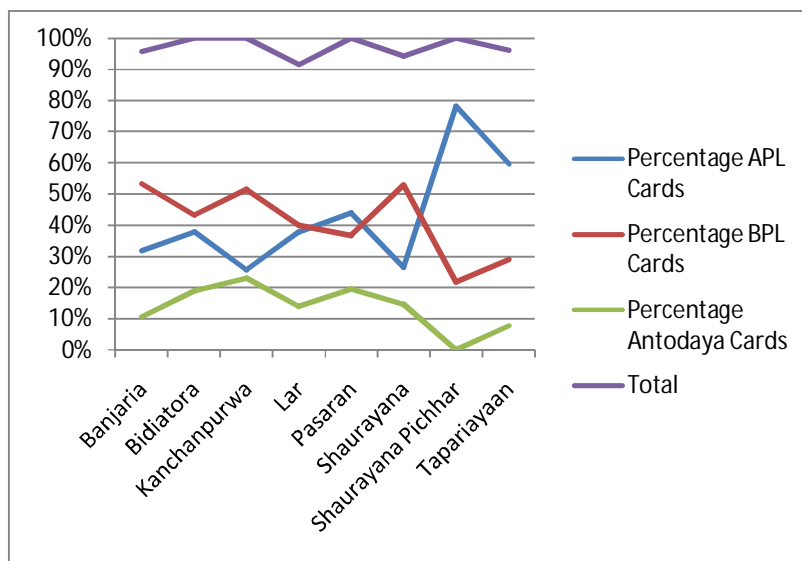


As the figure shows that there has been very limited change in the health infrastructure. Right now a stronger monitoring system is required for the sub health center and anganwadi so the health issues of this panchayat can be handled. A health based intervention may also help spread awareness on hygiene and nutrition.

Public Distribution System

Lets take a look at the carding status in the panchayat.

Figure 20 :Card status in panchayat



Most households have atleast an APL card. Many BPL families are being denied their cards and have to settle with the APL ones. After talking with people from all hamlets, the bribe amount for a BPL or antodaya card was found to be Rs. 2500-3000. Due to this, families which are above poverty line can also get this card made

Quality of service

The quality of the PDS is extremely poor. There is very limited benefit that the villagers gain from it. The following table shows the complete breakdown of service at the PDS shop

Table 17: Service at PDS shop and effects

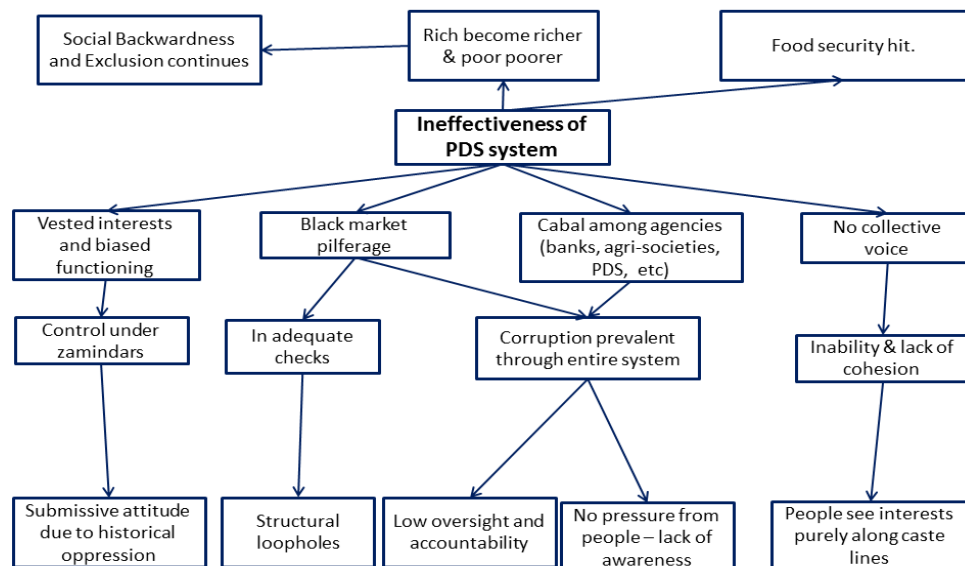
Commodity	Availability	Result
Kerosene	2-3 litres every quarter	-Villages with no electricity worst hit. -Adds to the cost of education -Have to pay nearly double the cost for kerosene in market
Wheat	Varying amounts usually 15 kg per month. Sometimes 6 months' supply is given in one go	-Creates problems for food security -Encourages migration
Rice and Sugar	Extremely variable. Maximum pilferage takes place here.	

Change in PDS and attribution analysis

Stakeholders : Administration, villagers, ration shop, traders

There has been absolutely no change in the PDS for the last 3 years. The root cause for this ineffectiveness is shown below. The PDS shopkeeper is corrupt and is protected by the upper caste zamindars. Rations are rarely given and not in full quantity. Most impoverished families don't have BPL cards since hefty bribes need to be paid in order to get those made.

Figure 21 : Root cause flowchart for ineffectiveness of PDS



Women development

Women development indicators

Table 18 : Women development indicators

Village name	Sex Ratio	Married at	Fertility	Number of 10 th pass
Saureyana	1132	13-14	4-5	0
Bidiatora	771	15-16	3-4	2-3
Banjaria	922	15-16	3-4	2-4
Kanchanpura	915	15-16	3-4	2-4
Lar Khas	935	15-16	3-4	40+
Saureyana Pichar	1016	14-15	2-3	0
Taparian	933	15-16	4-5	2-3
Pasarn	851	15-16	5-6	0

This table shows that comparative position of the 8 villages on 4 key women development indicators.

Sex ratio : The sex ratio in the adivasi villages is better. This shows a traditional practice of treating women equally as practised as part of tribal culture. Overall the sex ratio is 850 and lower than the state average.

Marriageable age : The reasons for higher marriageable age in some of the villages are

- Some families are marrying their daughters in cities where the marriageable ages are generally higher
- The more wealthy families can afford to delay the weddings a little.
- In kanchanpura, a private tutor has changed the attitude of people towards women. Thanks to the quality education being provided here, the gauna is being delayed
- In a village like Lar Khas , there is much more exposure to the legal requirement of marrying girls only older than 18 years. This may have improved the marriageable age of women.

Fertility rate : The most significant improvement happened in Saureyana Pichar where the women have actively adapted tubectomy operations after 2 children. These operations are done under a scheme that gives monetary compensation for the same. This scheme is slowly helping other villages as well. Fertility rate is lower in Banjania due to the upper caste who tend to have lesser children (it isn't clear if they practice foeticide)

Number of 10th pass: This statistic is a function of how accessible quality education is within the village. Wherever good education through school or tutoring has reached the village, women are slowly starting to be better educated.

Observed practices

Lar shows a startling uniformity across 8 villages when it comes to its ill-treatment of women. The women of Lar appear to have absolutely no say at the family, village or panchayat level. Child marriage is rampant and illiteracy is common amongst women. Dowry is more than 40% of the wedding expense in all cases. There are cases of bride abandonment and other violence. A daughter's wedding usually lands a villager in debt and requires migration for an average period of 1.5 years

- Purdah system : Purdah system is an accepted and celebrated practice amongst the women here. Women necessarily cover their heads but the purdah is not drawn upto the chin while they are within the boundaries of the village. Women believe all men older than their husbands in the village to be “Jeths” or “Sasurs”. They necessarily observe purdah in front of them. This is especially true if the Jeth/Sasur is of higher caste than the woman.
- Access to public spaces : Women tend to not participate in village meetings with the men. While the men approached us and sat with us on a platform, all women remained sitting on the ground. Even at home, women do not sit with the men folk at dinner time. There has never been a woman candidate for the panchayat election.
- Marriage : Girls are married off at the age of 13-15. This village did not show the encouraging instances of delaying gauna and like.
- Work: Most women migrate with their husbands and work as part of the labour force. They are paid 20 to 30 percent less than their husbands on an average. Women also work in their own fields or as agricultural labour. None of the women had any idea about other work like tailoring, bunaaai, etc. Lower caste women do not get the opportunity to work as anganwadi workers.
- Women Health issues : Women seem to have limited awareness about health. They are unaware about pre-natal vitamins and other medications. Anganwadi workers usually ask women to come to Lar in order to receive any benefits. There is also a bribe of Rs 200 charged for getting a Jachha-Bachha card. Pregnant women rarely get any check-ups done and they do not have access to the “Poshahar” from Anganwadi. Anganwadi workers do not educate them in any way with respect to menstruation, pregnancy or mandatory vaccinations for children.
- Harassment : Women were aware of the Delhi Rape case. This has been made possible by the one TV in the village. When asked if there were any cases of harassment, they showed a typical “blame the victim” mentality by saying “agar hum sahi toh who sahi, hum galat toh who galat” (The behavior of men towards a woman is dependent on that woman’s behavior)
- Women are illiterate and incapable of reading Hindi.
- Domestic Violence : Even though this village doesn’t have a “Theka” or alcohol shop nearby, men occasionally procure liquor from elsewhere. Women admitted to domestic violence and appeared to accept it as a part of life. The “blame the victim” mentality seemed at play again. There was a strong feeling that such incidents should be solved within the four walls of the home. The community as such never interferes to stop domestic violence

Differences between upper caste women and lower caste women

In some cases the lower caste women are more liberated than the upper caste women. But this is only in case of those lower caste societies which have stuck to their tribal roots and continue to embrace women equality.

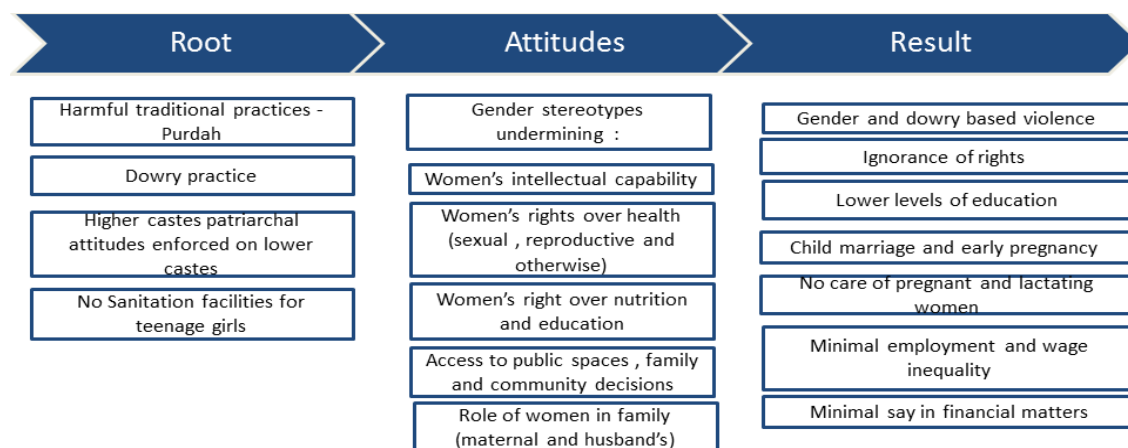
Table 19 : Differences between upper caste and lower caste women

Advantages upper caste women enjoy over lower caste	Similarities with lower caste
Likely to get educated more	Complete dependence on men in the family
Fertility rate lower at 2-3 kids	Strict followers of purdah
Greater awareness about health and hygiene	Gender and Dowry related violence
Greater exposure to media	Preference for male child

Gender stereotypes and roots

The following figure shows how gender stereotypes are perpetuated through harmful traditional practices and how they result in various forms of discrimination

Figure 22 : Gender stereotypes and results



Women development issues change and attribution analysis

Stakeholders : Villagers, SHGs, Anganwadi, private doctors, administration, govt schools, private tutors

Table 20 : Attribution analysis

Change in last 3 years	Agent	Process
<ul style="list-style-type: none"> - Delay in gauna in Kanchanpura - Higher age for marriage 	-Private tutor in the Kanchanpura village who has created ownership amongst the parents and children towards education	<ul style="list-style-type: none"> -Regular quality tuition classes persuaded parents to not disrupt education while migrating -Realization of better marriage prospects
- Girls (even married) appearing for 10 th Boards in Lar Khas	-Coaching teacher in Lar Khas village who is providing quality education	-Access to quality education and good results from earlier batches motivating parents to provide education
- Tubectomy operations after two children widely adapted in Saureyana Pichar. Starting to be accepted in Kanchanpura and Banjaria	-Anganwadi worker and other NGOs created awareness about govt. schemes that incentivize this operation	- Talking to SHG members and explaining monetary and health benefits of the operation

- Some daughters from the village (upper caste) are starting to work in jobs like anganwadi

- City Husband or husband's family

- Families in cities more accepting of women working

Response for Self-Help groups

Attitudes towards SHG: As seen in figure 23 there has been a marked presence of SHGs in the panchayat. Let us take a look at the statements women make about SHGs :

- “SHGs don't really benefit us”
- “All organizations leave sooner or later”
- “Benefits are taken by the privileged”

The reasons for these attitudes are

- They were never trained to identify saving as a goal in itself
- They were never taught how to be self-sustainable and continue the SHG without organization support
- No village specific plans for vocational training or employment were ever put in motion
- There have been instances of SHGs made to achieve numbers or benefits where complete control in hands of 2-3 people and the other are just names on a list

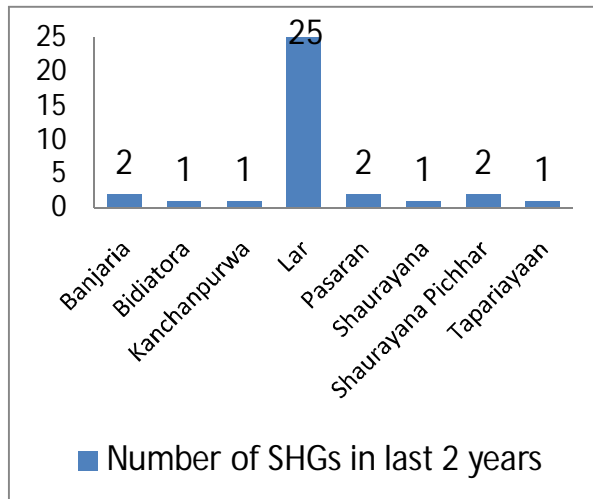


Figure 23: SHGs in the last 2 years

Village	Organization
Banjaria	-
Bidiatora	-
Kanchanpurwa	Tejaswini
Lar	Multiple
Pasaran	Maa saraswati
Shaurayana	Tejaswini
Shaurayana Pichhar	ABSSS-SDTT Project
Tapariyaan	-

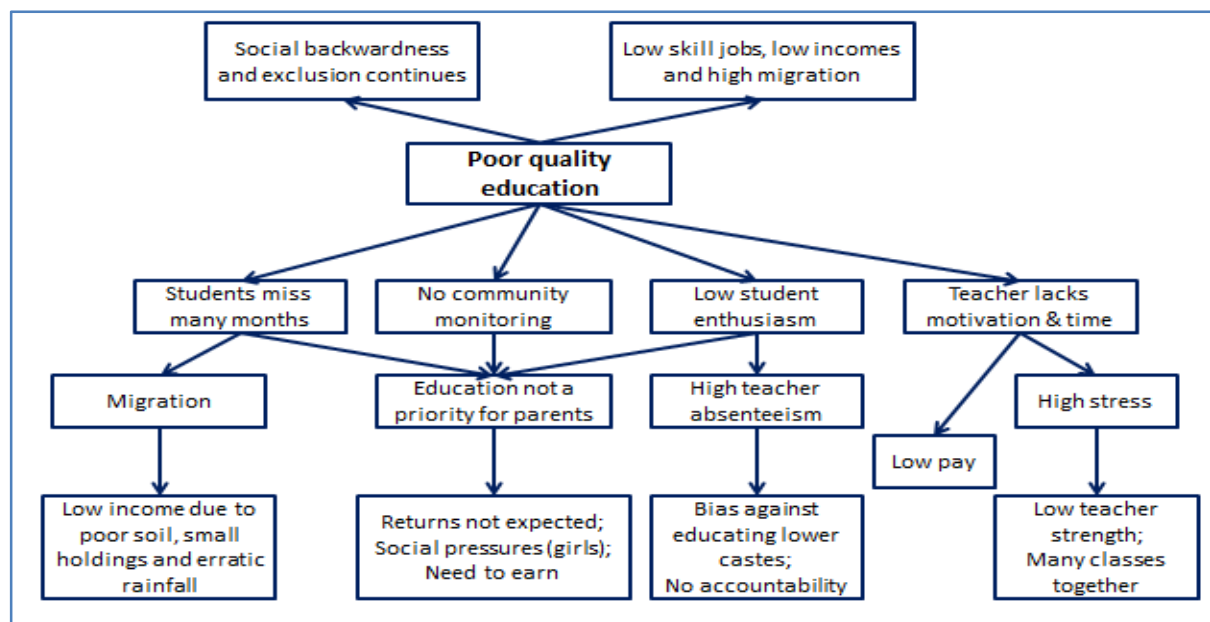
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Root cause analysis of problems

Education

Despite the operationalization of the SSA and partial implementation, educational achievement continues to be a matter of concern. The major issues are high dropout, absenteeism (by students and teachers) and poor quality. These have been discussed earlier. In the figure below, we have attempted a root cause analysis of the reasons behind the problems in education.

Fig 24: Root cause analysis of educational issues

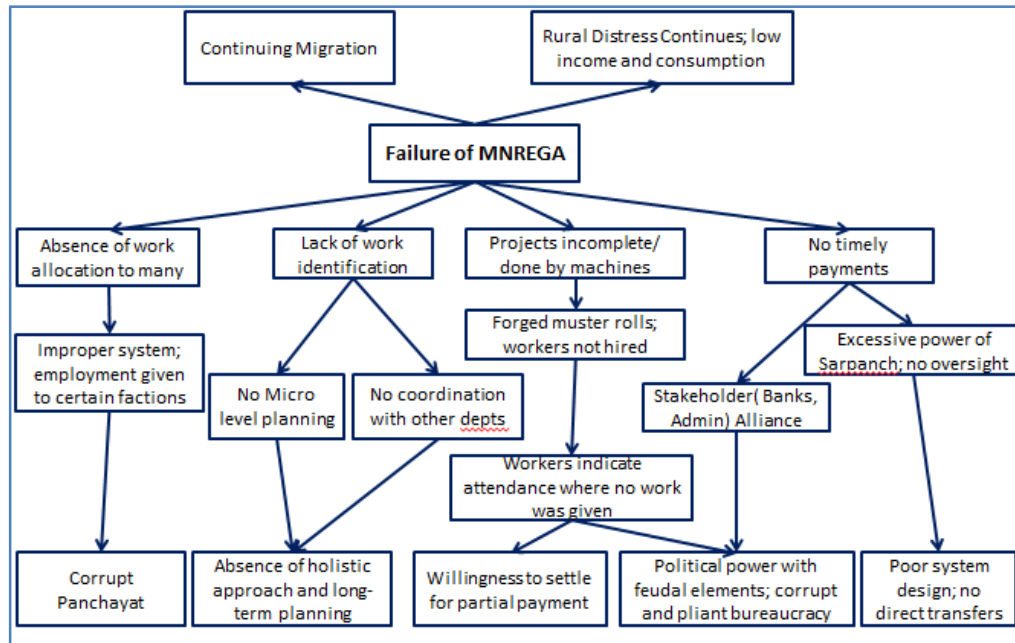


Failure of panchayat and MNREGA

Despite substantial grant allocations and the strong political imperative behind the scheme, NREGA seems to be an abject failure in this panchayat. Most villagers got no work and those who did received only 10-20 days in

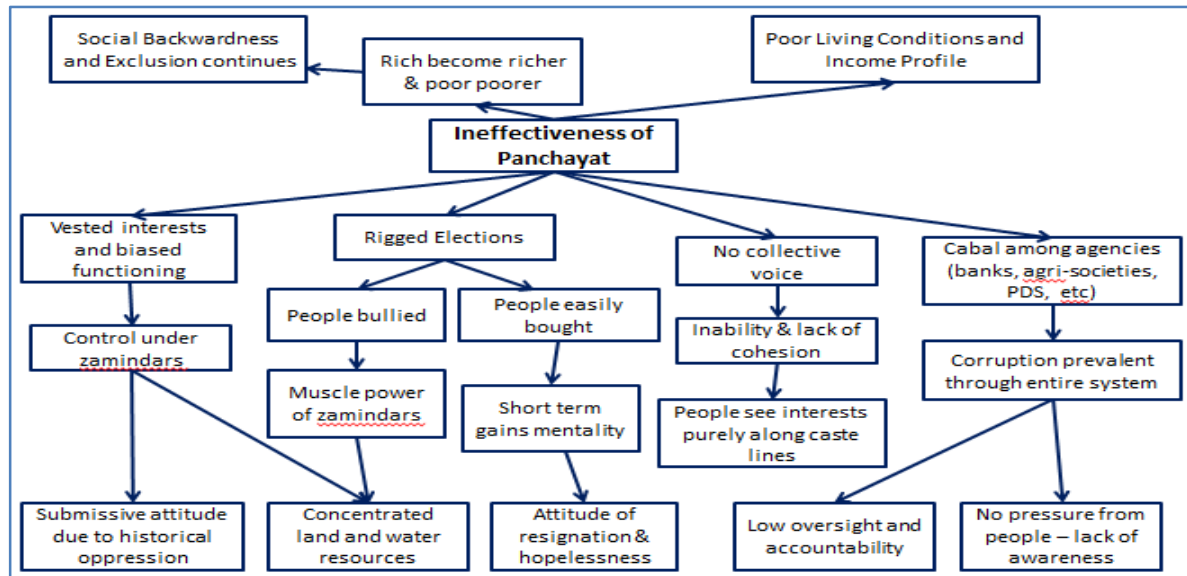
the entire year. This is because of the stronghold of the panchayat on the entire process from work identification to allocation. A number of malpractices exist –using machines to substitute manual work, forging of muster rolls, phantom workers, etc. In many cases, workers settle for partial and delayed payments because of the grip of the sarpanch on various institutions and the lack of hope (of gaining justice). Another major problem is the lack of planning regarding the work that needs to be done in a given area – the entire process of identification is often ad-hoc, there is no micro-plan in place.

Fig 25: Root cause analysis of MNREGA’s failure



An extension of this is the failure of the panchayat to implement government schemes. The sarpanch is corrupt and controlled by the upper caste zamindars (they had financed his election). Rations are rarely given and not in full quantity. Most impoverished families don't have BPL cards since hefty bribes need to be paid in order to get those made. Other schemes like pensions also witness high delays and leakages. For example, pension payments reach with a lag of 4-6 months at least and brokers in the banks (in cahoots with the management) tend to take illiterate customers for a ride.

Fig 26: Root cause analysis of panchayat's failure



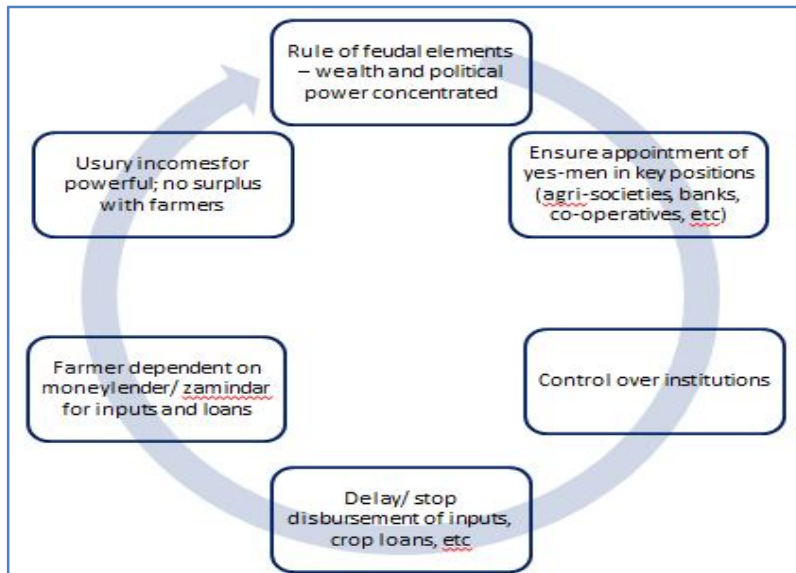
The vicious cycle of dependency

Despite announcement of several government schemes and allocations of pattas to some lower castes, the dependence on zamindars for continues (especially for inputs, irrigation and financing). Poor families enter into debt traps since interest rates are very high (8-10% per month) and compounded monthly. This has been made possible by a complete control over government institutions.

The concentration of wealth and power has enabled zamindars to ensure appointment of yes-men into key positions in banks, cooperatives and agriculture societies. As a result, zamindars can delay disbursement of cropping loans and inputs. Hence, small farmers go to zamindars for loans and inputs which are then given at usurious rates. For example, zamindars were taking up to 25% of the final produce just for providing seeds during the sowing season. In other cases, the powerful manage to monopolize key resources like irrigation facilities through intimidation. The hardware to exploit these sources is also not available with the poor; hence they borrow it from the rich. Small farmers are then charged high amounts as rent for usage of these facilities. Farmers of Shauryana Pichar were paying 50% of their crop as a rent for use of the zamindar's pipes for irrigation.

The delay of loans and dependence results in high returns to the zamindars and almost no food security for the poor; they are then forced to migrate. Usury incomes keep the zamindars powerful whereas it prevents the poor from generating and saving any surplus. This in turn makes small farmers dependent for the next round of financing for crops and loans.

Fig 27: The operation of a vicious cycle



Proposed Interventions for the panchayat

Alternate Employment Generation: Skill Imparting Work-Shop

Two major observations of this Panchayat are as follows:-

- There is acute absence of alternate sources of income apart from agriculture and migration
- Even while migrating, there is mainly labor work being involved

So, we thought of an intervention model where we impart skill training in the construction sector to the youth of this Panchayat, so that when they migrate, they can work skillfully at better wages under better conditions.

Poultry farming in villages

Poultry farming is carried out on a small scale in rural households in many parts of the country. The rationale for suggesting this is as follows:

- Low capex; can be done as a side activity
- Breeds like Kuroilers can survive largely through scavenging; no need for expensive feed
- Increases incomes in the hands of women

The implementation of this scheme needs to be via SHGs since poultry rearing is usually done by women. Expense apart from training and provision of cages is negligible (chicks are cheap and feed costs are non-existent). Based on a study in 4 districts in West Bengal, the following is the monthly income potential of poultry farming on a small scale.

Benefit of intervention

Number of birds per family	12
Monthly income per bird (meat and eggs)	70
Additional income per household	840

Proposed Intervention in area of skill development:

Current work pattern:

- Most of the people of this Panchayat currently work as labourers during migration
- They are paid the minimum wage in cities, sometimes less, and are easy targets of middlemen
- The work is unskilled and easily replaceable, hence there is no bargaining power with them

We propose to train the youth (men) in the age group of 20-35 years, in some of the following segments based on their interest and their aptitude for learning:

Following training proposed based on aptitude and choice: -

- Plumbing
- Carpentry
- Electrician
- Glass Work
- Painting and Wall Design
- Marble laying
- Welding and Steel Frames

Move from **Unskilled** → **Skilled**

We observe that this work has lot of demand not only in cities but also in towns like Tikamgarh, Jhansi as well. Even the instructors are quite expensive for such work.

Process for implementation:

We initially focus on this Panchayat itself, and if successful, we can build on our learning and make a sustainable model on this.

- Select young people(Age group of 18-30 yrs preferred) from each village
- Make groups of 15-20 each with common interest (plumbers together, carpenters together) etc.
- Initially we start with 5 vocations and hire 5 instructors
- There will be one instructor and an assistant teacher for each group
- Give them training every day for 2 months, when they are in the village
- We calculate an average of 20 days classes each month
- Candidates given kits to start training and work

- Lunch provided every day during training

Planned Outlay: (Only for this Panchayat)

Table 14- Planned outlay for intervention of Skill Training

Particulars	Amount
Trainees	100
Teacher Fees(5 nos) per day	2000
Assistant Teacher(5 nos) per day	1000
Cost of each Kit	3000
Total Days of Training	40
Food per head per day	50
Admin & Acc	40000
Total Teacher Cost	600000
Total Kit Cost	300000
Total Food Cost	200000
Miscellaneous Cost	60000
Total Project Cost	1200000
Increase in Income per day	150
Days per month	22
Total Increment per head in 6 months	19800
Assuming Success Rate of 40%	
Amount spent per head	30000

Thus, even if we assume a success rate of 40%, the expenditure per head comes to around 30,000 for the training, which can be recovered in 2 years max, if we assume they work of 6 months and do agriculture for the rest six months.

Challenges it may face:

- Difficulty in convincing the people about its benefits
- Lack of instructors
- Low literacy levels among the village people
- Lack of interest, because the learning may involve considerable amount of effort initially
- High Dropout
- Lack of infrastructure like electricity on the villages
- Cost overrun due to unforeseen circumstances

Crop Insurance

Given the crippling dependence of the Lar villager on rain fed agriculture, the uncertain external conditions like weather hit the farmer hard. The Lar farmer has suffered in the past due to external factors. Some examples of this are :

- Below normal rainfall for many years hampered production
- Untimely and heavy concentrated rainfall destroyed crops
- Rabi crop was completely destroyed for most cultivators in Lar panchayat due to untimely rain and hailstorms on 4th February 2013

Even though all farmers that have taken Seasonal Agriculture loans are covered under crop insurance scheme as shown in the table below, they rarely get the benefit of this insurance. This is due to bankers diverging the insurance claims to settle outstanding debt.

There are yet other farmers who aren't even aware of the crop insurance schemes and their benefits. Thus we propose that greater awareness and advocacy in this direction may help the farmers survive the uncertainty of climatic conditions and other acts of God.

Table 15 : Schemes available in Tikamgarh district in Madhya Pradesh

Scheme	Coverage for
National Agriculture Insurance scheme	<ul style="list-style-type: none">• Natural Fire and Lightning, Storm, Hailstorm, Cyclone, Typhoon,• Tempest, Hurricane, Tornado Flood, Inundation and Landslide.• Drought, Dry spells.• Pests / Diseases etc.
Weather based Crop insurance scheme	Parametric weather related risks like rainfall, frost, heat (temperature), Humidity etc.)
Weather insurance (rabi)	Parametric weather risks during rabi season

Informal Education Centers

As stated in sections above, good quality education has created marked improvements in the attitudes of people especially in Kanchanpura and Lar Khas. Access to good education has encouraged children to pursue higher education and create ownership amongst parents. In order to create a system of good education in Lar, we propose the use of informal education centers. Such centers were successfully implemented by Arunodaya sansthan (One of the organizations for the NRM initiative in Bundelkhand funded by SDTT). These centers created a feeling of pride and ownership amongst the parents when it came to their children's education

A look at the model

- In order to create community ownership, 37% of the funding for the operation of this center were taken from the community itself. This got parents interested and involved
- Awareness drives were held to sensitise parents to the benefits of education. 179 parents participated in this
- 260 children enrolled in 15 Informal Education Centers across 10 villages. They spent 2 hours every day at the IEC after school
- The centers helped the village schools attain 100% enrollment and 40% increment in attendance
- The community support further increased when local youth were trained and employed in IEC
- Villagers using learning materials that were given to children to understand govt. systems, write applications, etc. This kind of learning material was found to be extremely relevant to their daily lives and helped them realize the empowerment that their children gained from education.
- Competitions were used to provide children platforms and create a feeling of pride in parents.
- 80% villages showed significant improvement in slow learners

Comparison of villages of the Panchayat for prioritizing interventions:

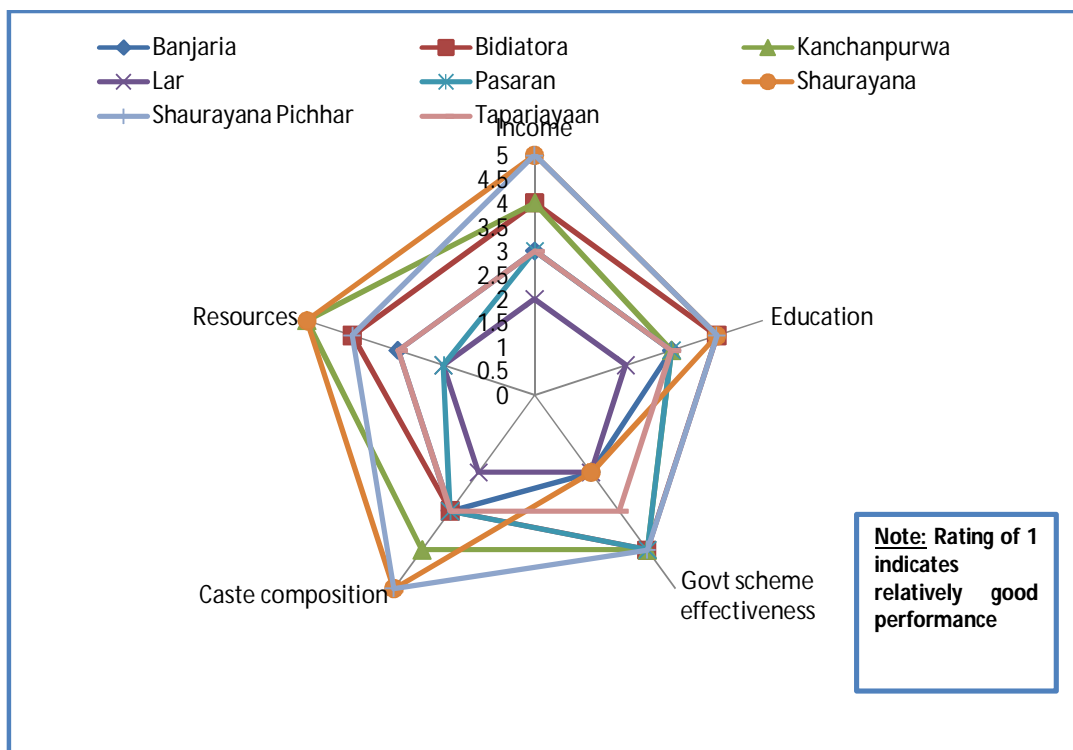
After doing a study of the entire Panchayat, we thought it would be prudent, to make an analysis to compare the different villages and arrive at an approximate ranking, in terms of the ones that are in dire need of intervention.

So we planned to rank the villages based on the following criteria that we observed till now:

- Income
- Education
- Government Scheme Effectiveness
- Caste Composition
- Resources

After doing a rigorous analysis, we arrived at the following approximate ranking of the villages:

Fig 18-Ranking of villages



We think that interventions are most urgently needed in Shaurayana, Shaurayana Pichar and Kanchanpurwa