

“Socio-economic Condition Of Tribal Female Headed Marginal And Small Farm Households In Jhabua District Of Madhya Pradesh And Banswara District Of Rajasthan To Identify: An Appropriate Strategy For Their Economic Empowerment -A Comparative Study’

BY

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PREFACE

The tribal population accounted for 104 million, sharing 8.6 percent of total population of 1211 million in India. Among the states Madhya Pradesh and Rajasthan have a one fourth of the total tribal population of the country. With in these two states Jhabua district in Madhay Pradesh and Banswara district of Rajasthan tribal population is very predominant. Farming is an important activity in these districts. There are 137.8 million farm holdings in the country which include 12.0 million tribal farm holdings. Out of 12 million tribal farm holdings 1.33 million holdings are female headed tribal farm holdings (FHFHs). Out of 1.33 million female headed farm holdings 1.09 million holdings belong to small and marginal holdings

In order to study the socio economic condition of Female Headed Farm Holdings belonging to small and marginal holders, ISARD was awarded the study in the predominantly tribal districts of Jhabua and Banswara by the National Commission for Women, Ministry of Women and Child development. Such a study to best of our knowledge was not undertaken so far. After the award preliminary discussions were held with officials of National Commission for Women (NCW) and with the concerned state, district and panchayat officials, NGOs, individuals etc. We are grateful to them for their guidance and supply of necessary materials. It is an arduous task to identify the female headed small and marginal farm house holders in the tribal belt and to complete the field work during August 2014 to October 2014. The maximum cooperation was extended by the Female Headed farm Householders (FHFHs) by providing information to the study team members. We profusely acknowledge Shri V. Kishore Chandra Deo, Former Union Minister for Tribal Affairs, for his valuable suggestions while drafting the report.

M..Rajagopal

Project Director

LIST OF ABBREVIATION

AMSY -Adivasi Mahila Sashatikaran Yojana

ASRY- Advasi Shikshs Rrinn Yojana.

FAO-Food and Agricultural Organisation

FHFHs: Female headed farm Households

Ha-Hectare

Hhs: Households

ISARD:Indian Society for Applied Research & Development

KVKs-Krishi Vigyan Kendras

MADA (Modified Area Development Approach)

MGNREGA-Mahatma Gandhi national Rural Employment Guarantee

MP-Madhya Pradesh

MTA-Ministry of Tribal Affairs

NGOs: Non Governmental Organisation

NSTFDC -National Scheduled Tribes Finance and Development Corporation

RD-Rural Development

SCA -Special Central Assistance

STs-Schedule Tribe

TAC -Tribes Advisory Council

TAD- Tribal Area Development

TRIFED-Tribal Cooperative development Federation of India

TSP- Tribal Sub Plan

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Executive Summary

Background

1. Scheduled tribe population accounts for 104 million, sharing 8.6 percent of total population of 1211 million in India as per 2011 population census. Among the states Madhya Pradesh and Rajasthan have a tribal population of 24.55 million sharing 23.6 percent of total tribal population of the country. In other words every fifth person in these two states is a scheduled tribe hailing either from Madhya Pradesh or Rajasthan. The state of Madhya Pradesh is a home to the largest number of tribals anywhere in the country. Not only are the tribals in large number, they are also extremely diverse in location, origins, socio-cultural history, languages, livelihood and level of development. The state of Madhya Pradesh has a tribal population of 153 lakhs in the total population of 726 lakhs accounting for 21 percent of the state total. The state of Rajasthan has a tribal population of 92 lakhs in the total population of 685 lakhs accounting for 13.5 percent of the state total.

2. Jhabua district of Madhya Pradesh has tribal population of 8.92 lakhs sharing 5.8 percent of the state tribal population in 2011. Within the Jhabua district tribal population accounts for 87 percent of the district population. Banswara district of Rajasthan has a tribal population of 13.72 lakhs forming 76 percent of the district population. Thus both these districts have highest Scheduled tribe (ST) population within their district populations. Both the Banswara and Jhabua districts are bordering each other but located in two different states.

3. After independence and adoption of the Constitution of India specific policies for their development are being drawn up. Since the tribals live in continuous areas but in isolation an area approach through Tribal Sub Plan and MADA approach has been in existence. Ministry of Tribal Affairs (MTA) is the nodal ministry for overall policy, planning and coordination of programmes for development of STs.

Tribal households

4. According to the Agricultural census 2010-2011, there are 137.8 million farm holdings in the country with an operated area of 159 million ha. This includes 12.0 million tribal farm holdings with an operated area of 18.2 million ha representing 8.8 percent of the total farm holdings. Out of 12 million tribal farm holdings 1.33 million holdings are female headed tribal farm holdings (FHFHs) sharing 11 percent of the total tribal farm holdings. Out of 1.33 million female headed farm holdings, 1.09 million farm holdings belong to small (1-2 ha) and marginal farm (<1ha) holders. In other words 82 percent female headed farm holdings come under small and marginal farm sizes.

5. According to the Agricultural census 2010-2011, there are 8.872 million farm holdings in the Madhya Pradesh state. This includes 1.78 million tribal farm holdings sharing 25.8 percent of the total farm holdings. Out of 1.78 million tribal farm holdings 176 thousand tribal farm holdings are female headed tribal farm holdings sharing 9.9 percent of the total tribal farm holdings. Out of 176 thousand female headed tribal farm holdings (FHFHs) 131 thousand farm holdings belong to small (1-2 ha) and marginal farm (<1ha) holders. In other words 74 percent of female headed farm holdings come under small and marginal farm sizes in the state.

6 Jhabua district of Madhya Pradesh has 138 thousand farm holdings. Out of 138 thousand farm holdings 126 thousand farm holdings are tribal farm holdings. Out of 126 thousand tribal farm holdings 7482 tribal farm holdings are female headed tribal farm holdings sharing 5.9 percent of the total tribal farm holdings. Out of 7482 female headed tribal farm holdings 6684 farm holdings belong to small (1-2 ha) and marginal farm (<1ha) holders. In other words 89 percent of female headed farm holdings come under the small and marginal farm sizes. The average farm size of the farm holdings under the small and marginal farm holdings is 0.69 ha against the state average of 0.81 ha and all India average of 0.75 ha. In other words female farm headed holders in this district are mostly marginal farmers in this district

7. According to the Agricultural census 2010-2011, there are 6.88 million farm holdings in the Rajasthan state. This includes 1.12 million tribal farm holdings.. Out of 1.12 million tribal farm holdings 67 thousand tribal farm holdings are female headed tribal farm holdings (FHFHs) sharing 6 percent of the total tribal farm holdings. Out of 67 thousand female headed tribal farm holdings 56 thousand farm holdings belong to small (1-2 ha) and marginal farm (<1ha) holders. In other words 84 percent female headed farm holdings come under small and marginal farm sizes.

8. In Banswara district of Rajasthan there are 239 thousand farm holdings which include 187 thousand tribal farm holdings with an operated area of 191 thousand ha representing 68 percent of the total farm holdings of the state. Out of 187 thousand tribal farm holdings 7875 tribal farm holdings are female headed tribal farm holdings sharing 4.6percent of the total tribal farm holdings. Out of 7875 female headed tribal farm holdings(FHFHs)7390farm holdings belong to small (1-2 ha)and marginal farm (<1ha)holders. In other words 93 per cent of female headed farm holdings come under small and marginal farm sizes. The average size of FHFHs belonging to small and marginal farmers is 0.56ha as against the state average of 0.71 ha and all India average of 0.75 ha. In other words female farm headed holders are mostly marginal farmers in this district

Problem

9. In view of these uneconomic holdings uneven land slopes, farming is not very lucrative in the rain fed areas. Female headed farm holders (FHFHs) are below the poverty line and are finding difficulty to eke out a living. Hence a study into their socio economic condition of these farm holders particularly small and marginal farm size holders is found necessary to identify the areas deficient and make suggestion to ameliorate their distress. Since these districts namely Banswara in Rajasthan and Jhabua in Madhya Pradesh are mostly tribal areas and bordering to each other, the study is confined to these districts for a comparative analysis.

Objective of the study

10. The main objective of the study is to find out the socio-economic condition of tribal female headed marginal and small farm households in Jhabua (Madhyapradesh) and Banswara(Rajasthan) and to work out an appropriate strategy for their economic empowerment by identifying gaps.

Award of the study

11. ISARD was awarded this study by the National Commission for Women (NCW) Ministry of Women and Child Development, Government of India for carrying out a comparative study between the two districts bordering to each other in the neighboring states. After receiving the award preliminary discussions were held with officials of NCWand with the concerned state and district officials to chalk out the programme .Field work was undertaken from August2014 to October 2014 and covered 132 Farm Headed Households (FHFHs) belonging to small and marginal farm households Since it is not possible to cover all the FHFHs a sample size of 125 small holders as suggested by the NCW was adopted. Ultimately 132

FHHs covering a population of 730 were interviewed spread over four thesils in these two districts.

Outcomes of the study

12. The villages covered are predominantly ST population representing 95.2percent of the total village population. The percentage of ST population in the total population is highest in the Jhabua covered villages.

13. Bhil tribe is very dominant tribe in the surveyed villages spread over the two districts in the two states.

14. The average size of the FHHs is 5.45 which varies from 6.8 in the case of Jhabua area to 4.2 in the case of Banswara area..

15. Sex ratio of S T surveyed villages is 1012 while the survey showed 1212. Between the two areas the Jhabua area has reported a higher figure of 1256 than the Banswara area of 1141 due to migration of male family members in search of employment outside their villages.

16. Out of 730 family members in 132 FHHs 105 members representing 14 percent migrated outside the area for shorter period in search of employment. It is very predominant in the Jhabua area where one fifth of their members migrated outside their area particularly to Gujarat for wage employment on construction activity.

17. Nearly sixty percent of the household members are illiterate or just literate. This is true in both the areas surveyed. Female illiteracy is higher with more than seventy percent in both the areas.

18. Male literacy in the Jhabua is 42.3 percent from the primary to higher secondary level while the corresponding figure for female literacy is 26.9 per cent. Male literacy in the Banswara area is 51.2percent from the primary to higher secondary level while the corresponding figure for female literacy is 26.7 per cent. Incentives or facilities' provided by the state or central governments are not captured by the household members partly due to state governments lack of

initiatives or indifference or ignorance of the household members to get their children educated

19. Ninety seven percent of the FHHs are illiterate in the project areas. All the FHHs are widows in both the areas. The average age of a FHH is 58 years.

20. Only thirty percent the total members are married in the FHHs. Married persons are more in the Jhabua areas as compared to the Banswara area .

21. Active populations between ages 18 to 60 years in the Jhabua area is 42.7 percent while the corresponding figure in the case of Banswara area is 57 percent.

22. Females above sixty years live longer than men in both the project areas. Between the two areas the percentage of females above sixty years is more in the Jhabua area than in the Banswara area. This is line with all India figure where life expectancy of females is higher than males.

23. More than ninety percent of FHHs inherited their land and possessed ST certificates. However the Jhabua area as compared to the Banswara area lags behind in getting Pattas even though Forest Right Act 2006 stipulates for distribution of Pattas. M.P government has to look into this aspect.

24. Primary occupations of the FHHs is agriculture accounting for ninety percent in both the areas. In the Banswara area the FHHs are exclusively doing agriculture while the FHHs in Jhabua area have sprinkle of forestry occupation.

25. Forty eight percent of the surveyed members of FHHs is engaged in various occupations. More than fifty members them are engaged in agriculture occupation both in the Jhabua and Banswara areas. Another forty percent of them are employed as agricultural laborers or daily wage employment on construction activity .The percentage in the Jhabua area is 44 percent while the corresponding percentage is 37 in respect of the Banswara area.

26. Irrigated area is more in the Banswara area as compared to the Jhabua area. Jhabua area is mostly rain fed area.

27. The average farm size of the surveyed FHHs is 0.38 ha. In other words the surveyed households are marginal farm house holds. Between the two areas the average farm size of the Jhabua of FHHs is only 0.48 ha while the corresponding figure in the case of Banswara area is only 0.29 ha. . According to the

Agricensus 2010- 2011 the districts are predominantly small and marginal farmers and most of them are female farm headed households. The above survey endorses the same

28 Between the two areas intensity of cropping in respect of the Jhabua area 108 per cent. The corresponding figure for the Banswara area is 166 per cent. This is due to irrigation facilities available in the Banswara area

29. Maize is an important crop in both the areas occupying 65.8 percent of cropped area in Jhabua area while the corresponding area under this crop in the Banswara is only 49.4 percent. Other crops in those areas are wheat, soya beans, and cotton. Lack of irrigation facilities restrict kharif crop in Jhabua area.

30. The average annual income of a Jhabua female headed farm household is Rs.60075 while the average annual income of a FHFH from the Banswara area is Rs 48901. In other words income from a FHFH in Jhabua area is higher by 23 percent. This is mainly because of income earned from wage income due to migration.

31. Between the two areas, income from the agriculture of a female headed farm household is Rs 17612 per ha in the case of Jhabua area and the corresponding figure is Rs 32729 per ha for the Banswara house hold because of double cropping

32. Most of the FHFHs earn around \$2 per day and are below poverty level

33. The average annual expenditure of a FHFH is Rs 56637 in respect of the Jhabua area while the corresponding figure for the Banswara area is Rs 51130

34. About fifty percent expenditure was spent by the FHFHs on an average on food in addition to supplementing their own produce like wheat and paddy, maize, vegetables. In other words farm sizes are uneconomic and hence go for wage employment.

35. Out of 132 households only 77 FHFHs had debt on the day of survey accounting 58 percent of total households

36. The average debt position was Rs 32409 per household of a person who incurred debt. .Between the two areas the average debt of a Jhabua household was Rs 54895 as against Rs 6136 in the case of a Banswara Household. Debt on account of crop failure, sickness in their families, house repairs, and repayment of loan was attributed.

37. Most of the FHHs own their own houses and some of their family members own mobile phones, cycles, scooters etc

38. More than seventy percent of the FHHs in both the areas live in Kachha houses. The remaining householders live in semi pucca or pucca houses.

39. More than half of the FHHs are staying in a single room accommodation in both the surveyed villages.

40. Electricity is available to only 66 percent of total FHHs in the Jhabua area while the corresponding figure for the Banswara is only 26 percent.

41. Ninety percent of the FHHs in the Banswara are able to get drinking water within a radius of 500 mtr while such facility is available only for fifty five percent of the FHHs in the Jhabua area. Thirty four percent of the FHHs in the Jhabua have a problem in getting drinking water and collect drinking water beyond one thousand meter. The reason is that the existing drinking water through hand pumps or wells in their vicinity is not potable

42. More or less all the FHHs in both the areas use open areas to defecate. Efforts of the state and central government for rural sanitation so far have not made any impact.

43. In both the areas firewood and cow dung cakes are used only as fuel. Kerosene as fuel is stand by

44. Sixty percent of the FHHs endorsed that their children are getting free books, mid day meals, etc. Nearly fifty percent the FHHs reported that there are no teachers in the primary schools

45. Nearly one third of the FHHs reported dropout of their children from schools due to distant location ,medium not in their dialect, attending to the household

duties, early marriages, lack of interest among children, lack of interest in sending their daughters to girls hostels.

46. FHFHs are not aware of the schemes initiated by central government but implemented by state government for their children's education

47. Sub centers are established but the ANMs are not in position in most of the centers. More than fifty percent the FHFHs have deliveries at home in both the areas. The rest go for CHC

48. Water borne diseases are reported by 34 percent the FHFHs in the Jhabua area as compared to the Banswara area

49. The survey has brought out that medical facilities are far from adequate and needs strengthening. During the survey with state officials it appears that there are some pockets where T.B is prevalent in both the areas.

50. To arrest migration and provide full employment on farm operations all the FHHs demand irrigation facilities' and extension of Rajiv Gandhi Water shed Mission. Access to inputs, extension measures, land leveling, assured market for their cotton and soya bean crops are aired by more than thirty percent the FHFHs in both the areas. TRIFED has to increase their activities.

51. Medical facilities and schools with teachers, adequate safe drinking water, proper approach roads, transport, and consumption loans are also demanded by all the FHFHs

Broad Recommendations for economic empowerment

After studying the outcomes of the field surveys, interaction with farm households, state officials, local self governments/PRI members and NGOs the following recommendations are made for FHFHs economic empowerment and to fill up the gaps . The study is first of its kind where FHFHs belonging to small and marginal farmers are studied. These are broadly divided into central government, state governments, local self government /PRIs and other agencies /NGOs. The details are given as under:

i). Central Government:

- (a)** To evolve a national policy for socio economic empowerment of FHFHs, National Commission for Women under the Ministry of

Women and Child development may sponsor similar studies in other states.

- (b) The present study has observed that the FHHs are supplementing their income through wage income since income from agriculture is not sufficient to meet their basic needs. MGNREGA scheme is to be introduced in both the districts to arrest migration on continuous basis . Ministry of Rural development has to examine this issue especially for tribal areas as a special case.
- (c) Ministry of Rural Development is already implementing a central scheme on water harvesting in various states .State governments are implementing Rajiv Gandhi Water Shed Mission .These areas need to covered for raising rabi crops and other crops to augment income of FHHs. This would raise cropping intensity so that the cultivators do not turn up as agriculture labor or nonagricultural wage earners.
- (d) Livestock development through supply of cows and buffaloes, goats needs to be expanded because the FHHs have shown interest for rearing as part of supplementing their incomes. Livestock in every household works as rural mobile bank where the farm household in times of need can lease or sell their livestock to meet their economic needs in times of distress
- (e) Most of the FHHs are not aware of several schemes under implementation for their benefit.. Ministry of Tribal Affairs may get their schemes evaluated by an independent agency to study to what extent their schemes have percolated to grass root level and identify or rectify the schemes for the benefit of FHHs.
- (f) Studies showed that access to inputs, subsidized interests, and market for the crops like cotton and soya bean are necessary to reduce their dependency on others. The FHHs' request is for proper mechanism to purchase their produce by the state government organizations or TRIFED is to be examined.. Media through TV would help such farm households being aware of the price for their produce. This would improve their bargain strength while disposing of their produce

(g) Literacy rates among males and females are very low especially female literacy in the tribal belt. There is need to convince the FHHs to send their children to schools. Dropout rate from the schools is as high as 30 percent and is very significant among girls. ST children lag behind when it comes to educational attainments above the primary level. Important reasons are lack of teachers in the schools, location of schools at distance from their houses, medium of instruction not in their local dialect, attending to household duties especially for girls and unwillingness to send their children to girls hostels..These need to be addressed

ii) State Governments:

(a) For the welfare of tribal community of scheduled areas, various programmes and schemes are being implemented by the State Governments through the funds made available through different sources., Tribal Area Development Commissioner of the state is responsible for coordinating the activities from all the sources .It is important to focus these schemes on the FHHs and identify such schemes for their socio and economic empowerment..

(b) Income from agriculture among the FHHs is meager because their average size of the holding is less than 0.50 ha in both the areas and limited irrigational facilities. The average annual income from agriculture of a FHH is Rs 11466 in the Jhabua area while the corresponding figure for the Banswara area is Rs 18061. Higher income in the Banswara is due to canal irrigation and well irrigation facilities available for some households. Jhabua area is mostly rain fed area. Hence these FHHs are thus supplementing from other activities to sustain their life

(c) Agricultural policies and strategies in these states have not fully taken role of women as a farmer and as a beneficiary in to account. Some of the villagers belonging to the farm community are of the opinion that the state governments should bring out

separate women agriculture policy to emphasize the role of women in agriculture especially in the tribal areas. Both these states should bring out a separate FHHs policy among small and marginal farm households.

- (d) Despite best efforts of the Central government and state governments in providing rural housing schemes, the survey revealed that seventy percent of FHHs live in kachha houses and more than fifty percent of them live in a single room accommodation. There is need to look into this problem why benefits of rural housing schemes have not percolated to these FHHs.
- (e) Since the transport is not adequate, distribution of cycles for school going children by the state government would encourage education among the children of the FHHs .
- (f) Medical facilities are there but poor in providing such facilities .In Jhabua area sub centers are not functioning well due to shortage of ANMs. Wherever such facilities are available, there are not fully made use. There is a demand in both the areas for proper functioning of these centers. Lack of medical facilities forces these households opting for deliveries at home with untrained tribal midwives. State governments are to fill up the vacancies and put the sub centers in to operation.
- (g) Proper road communication is demanded by these FHHs.
- (h) One of the reasons for the debt of FHHs in both areas is due to sickness in their families. There is unwillingness among ANMs, doctors to work in the tribal areas because of remoteness and lack of facilities. Special incentives from tribal funds available from Ministry of Tribal Affairs are to be offered for these doctors to work in tribal areas.

- (i) Forty five percent of the FHFHs in Jhabua and 37 percent of the FHFHs in Banswara area are aged above 60 years and demand raising the existing rates of old age pensions and timely disbursements. All the FHFHs are widows and there is need to disburse timely their widow pensions. It is argued that the existing rate of widow pension is to be raised. Preference may be given to the FHFHs in different schemes under implementation by the state governments.
- (j) Though drinking water availability near their houses has eased somewhat in respect of Banswara FHFHs, the situation has not improved in respect of Jhabua areas. More than 30 percent of the FHFHs in the Jhabua area still draw their drinking water beyond 500 meters. In addition water is not potable. The drudgery of bringing drinking water from such a long distance is to be avoided This fact has to be checked by the state government of M.P.
- (k) Electricity in the FHFHs 'houses has improved in the Banswara area but not so in the Jhabua area. This needs to be looked in to by the state electricity department of M.P
- (l) Ownership of land holdings of the FHFHs has to be completed especially in Jhabua areas
- .
- (m)The State governments should popularize the importance of skill formation and development programmes for the benefit of the FHFHs. In the Jhabua area tribal women make dolls under the state government training center. Such a scheme may be taken up among the families of the FHFHs by identifying skill development in Banswara area. SHGs may be encouraged and identify such schemes.
- (n)Non-financial inputs in the form of awareness, knowledge, skill training and marketing know how, etc. by SHGs should be treated as an integral part of the programme for the FHFHs to their economic empowerment.

(iii) Local Self Government

- (a) Sarpanchs of the Gram Panchayat are involved in implementing various developmental activities at the village level. Since Sarpanchs are aware about the local problems they should also be involved in the beneficiary scheme of the FHFHs.
- (b) community has their own panchayat, whom they regard most and abide their instructions and decisions. Many of the conflicts amongst the tribal community are settled by the tribal panchayat. They should help in the upliftment of the FHFHs . Huge debts are incurred by the Jhabua FHFHs on marriages as a prestige leading to debts. There is need to involve local elders to dissuade such expensive marriages so that debt burden is reduced.

(iv) Other Agencies ie.NGOs etc.

- a) Many NGOs are working with different objectives and issues such as health, education, child development, women empowerment ,agriculture and watershed development etc .In the Jhabua district and in the Banswara district many NGOs are working for the empowerment of the tribal women. Theses NGOs are implementing various programmes for economic upliftment of the tribal women. Generally NGOs are motivating them to form the SHGs and promoting them by organizing training programmes, formation of SHGs, awareness programmes about government programmes. Some NGOs are implementing women empowerment programmes from the support of donor's agencies to improve the health condition including nutritious and other hygienic factors. These NGOs may be involved by paying more attention for FHFHs
- (b) Some NGOs like BAIF have been implementing schemes for improving farmers' income in these areas through livestock improvement, watershed management, encouraging organic compost with the help SHGs. These organizations may identify the FHFHs in these areas to improve their incomes so that they may not turn as agriculture labor ..

(c) Some NGOs in the state of Karnataka educate the weak farm households about the prices for various crops. This would help them to sell higher prices.. Such an idea is endorsed In the World Bank Publication2014-Voice and Agency –empowering women and girls for shared prosperity- it is rightly reiterated” Formal ownership and control over farmland improves women’s productivity and economic security.... Farmer groups and collectives can provide individual women producers with access to markets and help overcome constraints in meeting demands of agricultural supply chains”. Viewing T.V programme highlighting the prices of different crops at harvest time is to be encouraged by the farm holders. This may help these small farm holders to understand the prevailing rates .This is to be discussed by the state governments with different TV channels.

Concluding remarks:

In concluding remarks, it is observed from survey results that the FHHs among tribal women are not empowered economically as well as socially. The socio-economic empowerment of the FHHs is necessary for attaining self-reliance for women. So development schemes, empowerment awareness, education, competitiveness, willingness, confidence, self-motivation, mind set, encouragement from family and society is essential for the economic empowerment of the FHHs. The success achieved in this regard is helpful to bring FHHs into the mainstream of inclusive growth process in India. Reducing poverty and unemployment among the FHHs would pave the way towards their socio and economic empowerment..

CHAPTER -I

PROLOGUE

1.1 Back ground of the study

Tribal people of India are one of the original inhabitants and depend on land and land related occupations such as agriculture, animal husbandry, forestry, fishing and hunting and so on. Consequently they are economically backward and belong to an ethnic group away from the main stream of other communities. They live on subsistence level of economy living on the barter system. As market economy expanded in the tribal areas, money as medium of exchange came into existence.

Slowly and intervention of the state governments and Government of India many social and environmental factors took place for the up liftment of these tribals from forest based life to a settled agriculture and non agricultural occupations . After independence due recognition was given to these tribals for their socio economic empowerment. These tribals have been designated as Scheduled Tribes (STs) under the Article 342 of the Constitution of India. These communities are notified as Scheduled Tribes (STs) based on the characteristics such as primitive traits, geographical isolation, and distinctive culture and economically backward. When labeled as scheduled tribe the community becomes entitled for some constitutional protection and developmental programmes designed to end their marginalization and bring them to the main stream of society. There are about 900 different tribal communities spread over India. These STs form 8.6 percent of the 1211 million of total population of India according to 2011 census .Their interests are to be protected as per the constitution of India for their economic empowerment. In the annual report for the year 2006-07 of the Ministry of Tribal Affairs (MTA), it was pointed out, "There are more Scheduled Tribal (ST) families below the poverty line than those from other communities. Their condition is far from worse than the rest of the population and they have not been able to reach the envisaged level of development, where they can benefit from the new opportunities offered by the fast expanding economy" (page104, Annual report 2006-07).More than 90percent of the STs live in rural areas. Given that incidence of rural poverty is higher than urban poverty, one can expect poverty among STs

to be higher than that of the rest of the total population. STs are much less present in the non-farm sector. Their dependency on nature and their impoverished economy living in isolated pockets reveal the need to identify specific schemes for their socio economic upliftment. Their economy is less diversified than other communities. It is largely based in and around agriculture. Worst sufferers are farm tribal women. The National Commission for labor (1999) mentioned in their report agriculture is the most important activity in the rural areas. It was reported that three fourths of agricultural activities are done by women. They work as female cultivators both as farm headed or otherwise or agricultural laborers. The increase in the number of small and marginal farm sizes brings more pressure on these farm women. Although farm women work longer hours but their work goes unrecognized. Technological progress in agriculture has not brought any substantial positive impact on the farm women. Women have little access to land and property which is a major impediment for their empowerment. The condition of tribal farm women is still worst due to isolated and far off, living away in the remote and forest areas The National Commission for Women, constituted in January 1992 is to safe guard the interest of women. It has a wide mandate covering almost all aspects of women development inter-alia, take up research studies on issues of relevance for welfare of women

1.2 Tribal welfare and measures undertaken since Independence.

After independence and adoption of Constitution of India specific policies for their development are being drawn up. The Constitution of India has been drawing up developmental provisions for promoting education and health and other developmental activities, the reservation provision for ensuring their representation and so on. These are the protective provisions to protect all forms of social injustice and exploitation in the legislature bodies of assemblies and Lok sabha and government jobs, and the administrative provision under the Fifth and Sixth Schedule of the constitution creating special administrative set up to provide autonomy of self government according to their customary traditions.

Since the tribals live in contiguous areas but in isolation an area approach is adopted for administrative and developmental purpose under the constitution.

An important policy that has governed tribal development administration is the designation of Tribal Sub Plan (TSP) areas in the Fifth Five Year Plan. The TSP areas include Scheduled areas and those thesils in which tribal population exceeds 50 percent of the total population in that thesil. In order to cover those villages that could not be included in the TSP areas as per the definition, the concept of MADA was introduced in the Sixth Five Year Plan. Under this, clusters of villages with an aggregate population of 10000 and above that have 50 percent tribal population have been identified as MADA (Modified Area Development Approach) pockets. Finally steps were taken in the Seventh Five Year Plan to cover isolated and scattered pockets of STs in the state through the identification of more pockets with tribal population of 50 percent in clusters of 5000 population. Each of these has a specific project and fund allocation which is handled and coordinated by the department of tribal development of respective state government. Under the constitution Scheduled Areas are declared by the President of India after consultation with the state governors. These areas have been designated to protect the interests of Schedules Tribes including women regarding their land and other social issues and are governed through provisions of either Fifth or Sixth Schedules. State governors have special constitutional protective role in all the Scheduled Areas. They are empowered to make regulations prohibiting or restricting transfer of land from tribals to non-tribals and prevent exploitation.

Thus these Scheduled Areas have special autonomy. Each state under the schedules areas has to set up Tribes Advisory Council (TAC) at the state level. TAC role is to advise the respective state government on matters of welfare and development of the schedules tribes in the state. There are 700 scheduled tribes notified under Article 342 of the constitution of India spread over different states and union territories of the country. Out of 593 districts in the country 75 districts spread over 1 lakh villages have tribal population more than fifty percent. This includes 5 districts in Madhya Pradesh state and 2 districts in Rajasthan state. According to 2011 census tribal population accounted for 104.28 million sharing 8.6 percent of total population of the country. Among the states Madhya Pradesh tops the list of sharing 14.69 percent of total tribal population of the country. Rajasthan shares 8.86 percent of total tribal population of the country. According

to 1991 census tribal population was only 67.758 million sharing 8.08 percent of the total population of the country. In other words tribal population has not only increased in absolute numbers during the last two decade but their share has also increased.

Ministry of Tribal Affairs (MTA) is the nodal ministry for overall policy, planning and coordination of the programmes for development of STs. The MTA is implementing central and centrally sponsored schemes. In addition the MTA assists NGOs implementing tribal welfare schemes in different states. MTA is to monitor “The Scheduled Tribes and other traditional Forest dwellers (Recognition of Forest Rights Act)” to protect the interests of STs and other dwellers residing in the forest areas for generations but whose rights could not be recorded. To enlarge the benefits a special strategy was drawn up for rapid socioeconomic development of tribal people since the beginning of Fifth Five Year Plan by earmarking funds under tribal sub plan (TSP). All these schemes are expected to benefit also tribal farm women also. Every ministry was asked to earmark funds under tribal sub plan for women development

1.3. Funds for tribal development under TSP are sourced from:

(i) State plans. Funds are earmarked for the benefit of STs under their state plans

(ii) The Special area programme of Special Central Assistance (SCA) to tribal sub plan (TSP) to supplement state governments for providing income generating schemes in the tribal areas and grants under article 275(i) of the constitution for the welfare of schedule tribes and for raising the level of administration in the schedule areas by creating community assets like schools, Ekalya residential schools skill development training, community markets,

(iii) Funds from central ministries to tribal sub plan under sectoral programmes so that the states earmark counterpart ST funds under their plan. Ministry of Rural Development has schemes like MGNREGA, National Rural livelihood mission (NRLM/Aajeevika, Indira Awas Yojana (IAY) to help STs also.

(iv) MTA administers specific schemes either by sharing with states or provides 100 percent assistance. These schemes are mostly for construction of hostels for

boys and girls, vocational training schools, establishment of Ashram Schools for boys and girls, scheme for pre matric boys and girls, scheme for drop out children, book bank scheme, up gradation of merit among tribal children, development of particularly vulnerable tribal groups in eight states, etc

(v) Institutional finance corporations are set up for providing funds to tribals for income generating schemes.

In all these schemes 30 percent funds are earmarked for tribal women welfare and farm headed women are equally eligible. In fact MTA provides 100 percent grant either to state governments or NGOs for construction of schools, residential schools for girls, running of hostels for girls, vocational training for girls. The National Scheduled Tribes Finance and Development Corporation (NSTFDC) continue to play as a catalyst for financing and mobilizing funds for promoting economic development activities. This included funds for Adivasi Mahila Sashatikaran Yojana (AMSY) and Advasi Shikshs Rrinn Yojana.

1.4 .Budgetary outlay

Despite implementation of several schemes, it is observed that rural poverty ratio of STs was 47.4 percent at all India level (Statistical profile of Schedule tribes in India2013, MTA).In the case of Madhya Pradesh state the ratio was 61.9 for rural areas as against 47.3 percent for rural areas at all India level in 2009-10.Corresponding figure for Rajasthan is 35.9. During the year 2013-14 the annual budget of central plan was Rs24, 594 crores which included Rs 4,279 crores as outlay of the MTA for schemes of that ministry.

1.5. Tribal population in the project area.

According to 2011 census the tribal population accounted for 104 million, sharing 8.61 percent of total population of India. Among the states Rajasthan has a tribal population of 8.86 percent of total tribal population of the country. .The corresponding share in respect of Madhya Pradesh state is 14.69. In other words these two states account for 23.6 percent of total tribal population or more than one fifth of the total tribal population residing in these two states. Within the state of Rajasthan tribal population formed 13.5 percent of state total population

of 685.48 lakhs. Similarly for the state of Madhya Pradesh tribal population accounted for 21 percent of population of 726.26 lakhs. The state of Madhya Pradesh is a home to the largest number of tribals anywhere in the country. Not only are the tribal in large, they are also extremely diverse in location, origins, socio-cultural history, languages, livelihood and level of development (M.P District Poverty Initiatives Project II). Within the state of Rajasthan Banswara district has a tribal population of 13.72 lakhs sharing 14.9 percent of state tribal population as per 2011 census. Jhabua district of Madhya Pradesh state has a tribal population of 8.92 lakhs sharing 5.8 percent of state tribal population in 2011. Within the district of Banswara, tribal population accounts for 76 percent of the total district population. Similarly in Madhya Pradesh state, Jhabua district has 87 percent of tribal population in the total district population. Thus both these districts have highest concentration of tribal population within their district population. Both Banswara and Jhabua districts are bordering each other though located in two states.

Given the vast socioeconomic and cultural gulf between the tribals called adivasis and the modern system it was inevitable that they would suffer rather than gain from modern development because of their isolation. Provisions have subsequently been made in the Fifth Schedule of the constitution, the Governor of the state can with the advice of the Tribal Advisory Council consisting of adivasi members of the legislative assembly prevent the implementation of laws and development policies being followed in the rest of the country in the adivasi majority areas notified under this schedule and prepare special laws and plans for these areas. But the irony is that this has not been done and so like in other Fifth Schedule of the country in Jhabua too the Bhils are alienated from their traditional resource bases and lifestyle and are also bereft of the facilities and resources required for modern development. Hundred years back the Bhils lived by practicing shifting cultivation, hunting and gathering in the dense forest that used to cover the terrain. Following national policy after independence agriculture took a new turn in that area. But Bhils have become neglected because green revolution took place on more fertile lands in the river valleys and neglected dry land areas of the Bhils in the upper watersheds. Thus benefits of green revolution have not

percolated to benefit Bhils but non adivasis took advantage. Lack of state support for research and development of indigenous crops suitable to harsh topographies of the Bhil home lands has further weakened their economic base. Thus the Bhil adivasis have remained in the clutches of sahu-kars who dominate the rural markets of the region exploiting the Bhils through unremunerative prices for their produce, exorbitant prices for their agricultural inputs and usurious interest rates on loans advanced to them.

1.6. Farm holdings in the country

As mentioned earlier tribals are engaged primarily in agriculture based activities. According to Agricultural census 2010-2011, there are 138 million farm holdings in the country with an operated area of 159 million ha. This includes 12.0 million tribal holdings with an operated area of 18.2 million ha representing 8.8 percent of total farm holdings. Out of 12 million tribal farm holdings 1.33 million holdings are female headed tribal farm holdings (FHFHs) sharing 11 percent of total tribal farm holdings. Out of 1.33 million female headed farm holdings, 1.09 million farm holdings belong to small (1-2 ha) and marginal farm (<1ha) holders. In other words 82 percent female headed farm holdings come under small and marginal farm sizes.

1.7. Farm holdings in Madhya Pradesh

According to the Agricultural census 2010-2011, there are 8.872 million farm holdings in the Madhya Pradesh state with an operated area of 15.8 million ha. This includes 1.78 million tribal farm holdings with an operated area of 3.1 million ha representing 25.8 percent of the total farm holdings. Out of 1.78 million tribal farm holdings 176 thousand tribal farm holdings are female headed tribal farm holdings sharing 9.9 percent of the total tribal farm holdings. Out of 176 thousand female headed tribal farm holdings (FHFHs) 131 thousand farm holdings belong to small (1-2 ha) and marginal farm (<1ha) holders. The average size of the farm size under small and marginal holders is 0.82 ha. In other words 74 percent of the female headed farm holdings come under small and marginal farm sizes.

1.7.1 Farm holdings Jhabua district (Madhya Pradesh)

According to the Agricultural census 2010-2011, there are 138 thousand farm holdings in the Jhabua district of Madhya Pradesh state with an operated area of 194 thousand ha. This represents 15.5 percent of the state farm holdings. The operated area in the district forms 12.3 percent of total the state operating area. Out of 194 thousand farm holdings 174 farm holdings belonging to the tribal farm holders. Out of 126 thousand tribal farm holdings 7482 tribal farm holdings are female headed tribal farm holdings sharing 5.9percent of total tribal farm holdings..Out of 7482female headed tribal farm holdings 6684farm holdings belong to small (1-2 ha) and marginal farm (<1ha) holders. In other words 89 percent female headed farm holdings (FHFHs) come under small and marginal farm sizes. The average farm size of the female headed farm holdings under small and marginal farmers is 0.69 ha against state average of 0.82 ha and all India average of 0.74 ha. In other words female farm headed holders belonging to small and marginal holders are mostly marginal farmers in this district.

1.8. Farm holdings in Rajasthan

According to the Agricultural census 2010-2011, there are 6.88 million farm holdings in the Rajasthan state with an operated are of 21.1 million ha. This includes 1.12 million tribal farm holdings with an operated area of 1.78 million ha representing 16.2 percent of the total farm holdings. Out of 1.12 million tribal farm holdings 67 thousand tribal farm holdings are female headed tribal farm holdings (FHFHs) sharing 6 percent of the total tribal farm holdings. Out of 67 thousand female headed tribal farm holdings 56 thousand farm holdings belong to small (1-2 ha)and marginal farm (<1ha)holders. In other words 84 percent female headed farm holdings come under small and marginal farm sizes. The average size of the female headed farm holders belonging to small and marginal size is 0.71ha.

1.8.1 Farm holdings Banswara district (Rajasthan)

According to the Agricultural census 2010-2011, there are 240 thousand farm holdings in the Banswara district of Rajasthan with an operated are of 240 thousand ha. This includes 162 thousand tribal farm holdings with an operated

area of 205 thousand ha representing 68 percent of the total farm holdings of the state. Out of 162 thousand tribal farm holdings 7474 tribal farm holdings are female headed tribal farm holdings sharing 4.6percent of the total tribal farm holdings. Out of 7474 female headed tribal farm holdings(FHFHs) 5969farm holdings belong to small (1-2 ha)and marginal farm (<1ha)holders. In other words 80 per cent of female headed farm holdings come under small and marginal farm sizes. The average farm size of the farm holdings under small and marginal farmers is 0.41 ha as against the state average of 0.71 ha and all India average of 0.74 ha. In other words female farm headed holders under small and marginal holders are mostly marginal farmers in this district

1.9 .Comparative study of Banswara and Jhabua

To sum up both the districts for comparative study, the details of farm house holds as per 2010-2011 agriculture census are given in the Table No1.9.

Table No 1.9. Comparative picture of farm sizes

S. No	categories	India	Rajasthan state	M.P state	Banswara district	Jhabua district	Combined (Banswara and Jhabua districts)	Percent share with total state figures
1	2	3	4	5	6	7	8	9
1	Total holdings(000)	138348	6888	8872	239.483	137.947	377.43	2.40
2	Total operated area(000Ha)	159572	21136	15836	240.085	194.495	434.580	1.18
3	Average size per holding(ha)	1.15	3.0	1.78	1.00	1.40	1.15	
4	Total Tribal holdings(000) nos	12005	1120	1782	187.079	125.647	312.726	10.7
5	Total operated area by Tribal hhs (000ha)	18221	1785	3171	191.335	173.943	365.278	7.4
6	Average per holding(ha)	1.52	1.59	1.78	1.02	1.38	1.17	
7	Total FHFHs000nos	1358	67	176	7.474	7.875	15.357	6.15
8	Total area operated by FHFHs(000ha)	1825	82	289	5.667	7.128	12.795	3.44
10	Average size of holding of FHFH (ha)	1.34	1.21	1.64	0.78	0.95	0.86	
11	Total small and marginal HFHs(000nos)	1097	56	131	7.390	6.684	14.014	7.5
12	Total area of small and marginal FHFHs(000ha)	815	40	107	4.194	4.638	8.825	6.0
13	Average per holding of FHFHs(ha)	0.74	0.71	0.82	0.56	0.69	0.63	

(Source: Agricultural Census 2010-11,Ministry of Agriculture)

From the above table it is observed that:

- About 8.7 percent of total holdings are owned by tribal households in the country but Female Headed Farm Holders (FHHs) are only 1.3 million sharing only 11.1 percent of total tribal holdings. The tribal households operate 11.5 percent of total operated area in the country.
- The average size of the tribal holding is 1.52 ha at all India level. Between the states of Madhya Pradesh and Rajasthan the average size of tribal holding is 1.78 ha and 1.59 ha respectively. The FHHs size is 1.64 ha for Madhya Pradesh and 1.21 ha Rajasthan.
- The project districts namely Jhabua and Banswara cover 2.4 percent of total operational holdings of the two states. Similarly the project districts cover only 10.7 percent of tribal holdings of the two states
- Female headed farm holders cover 6.15 percent of project districts of the two states.
- Small and marginal farm holders in the two districts cover 7.5 percent of the two states covering 6.0 percent of the operated area.
- The average size of small and marginal holdings among FHHs of Jhabua district is 0.69 ha and of Banswara district is 0.59ha.

1.10. Statement of the problem and relevance of the study

In view of these uneconomic holdings, farming is not very lucrative in the rain fed areas and female headed farm holders are below the poverty line and found difficult to eke out a living. All the central and centrally sponsored schemes and special area component plan have to be addressed to what extent these schemes have benefited these female headed farm householders belonging to small and marginal holders. They warrant special attention due to their vulnerability and lack of resources to empower them. Hence a study into the socio economic condition of these farm holders is found necessary to identify the areas deficient and make suggestion to ameliorate their distress. Since these districts namely Banswara in Rajasthan and Jhabua in Madhya Pradesh are mostly tribal areas and are adjoining to each other, the study is confined to these districts for a comparative analysis. Further these districts are considered as scheduled areas requiring special attention under Article 244(1) of the Constitution of India

1.11. Objective of the study

The main objective of the study, in view of the problem stated above:

- (i) To find out socio-economic condition of tribal female headed marginal and small farm households in Jhabua district of Madhya Pradesh and Banswara district of Rajasthan
- (ii) To identify the gaps in the existing infrastructure
- (iii) To work out an appropriate strategy/recommendations for their economic empowerment.

1.12 .Justification and award of the study

In the light of above objective, Indian Society for Applied Research and Development (ISARD) has proposed to the National Commission for Women (NCW) Government of India for carrying out a comparative study between the two states in the adjoining districts. The National Commission for Women has awarded the study to ISARD for carrying out within six months to cover 125 households NCW has also a mandate to sponsor such research studies on issues relevant to women. Hence the research study sponsored by NCW is justified.

After the award preliminary discussions were held with officials of National Commission for Women (NCW) and with the concerned state and district officials to chalk out the programme for carrying out the household surveys of FHHs and for collection of necessary data belonging to small and marginal farmers. Since it is not a easy access to meet the tribal community to understand the situation from the respondents help of local representatives, services of NGOs, educated local people conversant with this type of work and familiarity with local dialect were obtained to gain confidence among these tribals speaking in their own dialect.

1.13. Review of literature

Several studies were undertaken about tribal and their economy but no study was undertaken about the socio economic condition of female headed tribal farm households belonging to small and marginal farms. Data on female headed tribal farm households was obtained from the Agricultural census 2011, published by the Ministry of Agriculture. Details of farm holdings belonging to small and marginal farmers in Banswara district and Jhabua district are culled out from

Agricultural census 2011, published by the Ministry of Agriculture. District wise and village wise population in the selected districts was collected from Registrar general of Census 2011. Documents made available by Madhya Pradesh government and Rajasthan Government were consulted. Discussions were held with directors of tribal institutes at Bhopal and Udaipur and procured relevant literature.

K.T.Chandy (2001-2003) studied income, saving, and investment pattern of the tribal households in the districts of Mandla and Dindori in Madhya Pradesh. Though his study covered 450 tribal households but he has not studied farm households belonging to female headed small and marginal households in particular.. However he has rightly observed in his study that the sex ratio is relatively higher than other social groups. ISARD study brought out a similar outcome during their study. Maharana Pratap Adhyan Evam Jan Kalyan Sansthan ,Jaipur took up a study on Role of tribal women wage earner in ensuring family food security in Scheduled areas of Rajasthan in changing environmental and economic scenario. This sanstan took up 50 case studies .They have rightly pointed out that “ since access to a tribal community is not easy with a view to understand the situation and to getting maximum possible information from the respondents ,help of local representatives, was taken to gain confidence. ISARD experienced a similar difficulty in administering the questionnaire and finally local social workers belonging to those villages or areas were contacted for obtaining reliable information. Further this study covers Banswara district also. Outcomes of the study helped in comparing with ISARD data. Though the study does not exclusively cover female headed farm households, some social characteristics such as literacy levels of Female headed small and marginal households are comparable For instance rural literacy of all households in Banswara district was 41.28 for both male and female, ISARD study also was 41.2. Between male and female ISARD study was 62.2 percent and 23.1 percent as against 58.74 percent and 23.25 percent in Jaipur study. The average annual income of 20 tribal families in the Jaipur study from agriculture was Rs 16421 as against Rs 18061 based on ISARD study. Ms.Veen Bhasin,of the department of Anthropology, Delhi University Studied southern Rajasthan on status of Tribal Women .She in her study observed “Girls are not considered as burden because of their economic value. ...Girls participate in all types of work at home and agricultural activities alone with their mothers. The girls are trained to be good housewives and mother hood, together with behavioral pattern that are consistent with obedience, being lady

like and as expected passive. They are to care of their homes and household work. If they have spare time in spite of all these activities and obtain permission from their parents then they may go to school.” A similar observation was found while studying girls’ dropout in the project area. Her study is for all tribal women at large in Southern Rajasthan covering Banswara but not FHFHs .Mr Harnath Jagawat, Director of Sadguru Foundation, in his key note address to workshop on Natural resources and tribal livelihood organized by Cinl at Udaipur on 4th October 2007warned that unless adequate measures are taken by the government, poverty among tribals become manmade poverty. Survey conducted by ISARD portrays the need to take up measures to alleviate their sufferings by the implementing agencies. Ministry of Tribal affairs in their report Statistical Profile of Scheduled tribes in India -2013 mentioned that “All indicators of women’s access to financial resources, an important element of women’s empowerment, are lower for women belonging to STs, as compared with women belonging to the other social groups. This is equally true as observed in the ISARD survey belonging to tribal FHFHs among small and marginal householders .Books and articles referred are given in Annex -I.

1.14. Chapteriation

Keeping in view of the objective, several chapters are drawn. First chapter is a Introduction and scope of the study ie Prologue . Second chapter covers methodology of the study. One of the objectives is to find the present conditions of the FHFHs .This is covered in the chapters three to sixth. Third chapter identifies demographic scenario of the project areas. Fourth chapter dwells in to land holdings, crops grown etc of the Farm Headed Farm Households (FHFHs) owning small and marginal farm sizes. Fifth chapter brings out income and expenditure of these farm holders. Sixth chapter spells out social characters of these households identifying the gaps in the infra structure. Seventh chapter is “A tale of two areas” summarizing the conclusions drawn from the survey. Eighth chapter is a summary recommending the areas needed attention for their economic empowerment by different agencies such as central government, state governments, local Self governments/PRI and NGOs .Thus the objectives spelt out are covered in the relevant chapters. There is an executive summary.

Chapter -2

Methodology of the study

2.1. Approach of the study

The study adopted a holistic approach wherein both secondary and primary data was used. The primary data was collected and was supplemented by secondary information including literature, studies and state policies. The study is based on empirical investigations conducted among selected FHHs of two adjoining tribal areas of Madhya Pradesh and Rajasthan states.

2.2. Universe of the study- sample size

As indicated in the earlier paragraphs there are 6684 small and marginal female headed tribal farm holders in Jhabua district of Madhya Pradesh state and 5969 small and marginal female headed tribal farm holders in Banswara district of Rajasthan state .Since it is not possible to cover all the farm holders a sample size of 125 small holders as suggested NCW was adopted. House hold schedules were tested before finalizing to cover all aspects and discussions were held before the start of the survey. During discussions with state officials two thesils namely Jhabua and Meghnagar in the Jhabua district and Banswara and Ghatol thesils in the Banswara district were ultimately selected .In these thesils small and marginal female tribal headed farm households form more than ninety percent of total female headed tribal farm households. Out of these thesils villages were selected. The villages surveyed in these districts are given in Annex.2.Though NCW suggested a sample survey of 125 households a total number of 132 households were ultimately selected. In the Jhabua district a total of 67 female headed farm households and 65 such households in the Banswara district were selected. During the field survey sampled farm households with irrigation facility were not found except a few household in Banswara.

2.3. Sampling Method

The stratified random sampling method was adopted while selecting female headed farm household from selected villages of small and marginal farm households to cover 132 household though NCW suggested 125 farm holders for the two districts..

2.4. Source of data

Agriculture census 2011 district wise and tehsil wise, brought out by the Ministry of Agriculture was utilized for identification of female headed farm tribal households in the selected project area. Similarly population census 2011 was also examined regarding occupational pattern of population at district and village level.

2.5. Study Tools and Techniques

The study tools of the study comprised of structured interview schedules and guidelines for secondary data collection , which provided all the issues and their sub-points discussed during the interviews. The guidelines provided flexibility in framing questions on the spot depending on the situation. The research team adopted social research techniques of establishment of rapport with the concerned FHHs respondents. Thereafter, the responses of all the questions were drawn from the discussions with the respondents. It was ensured that the respondent was comfortable in answering or discussing the topics outlined in the study tools, so that maximum issues could be covered and quality data collected during the exercise. The interview schedule was drafted on the basis of major variables, parameters and objectives of the study.

2.6. Collection of Data

Collection of data is of two types namely secondary data and primary data.

2.6.1. Secondary data collection

Secondary data relevant to the study, was collected, reviewed and analyzed to supplement the findings of the primary research. Relevant information/secondary data pertinent to the study was collected from different state govt. offices, State Tribal department, Tribal Research Institutes, Other Government agencies documentation centers, and government offices and Non government organizations (NGOs) at district level, documentation centers located at Jhabua of MP and Banswara and Udaipur of Rajasthan .

In addition, annual reports & other reports on the issues available in related Ministries/Departments; other researches which are, hitherto, been conducted in the areas related to study were reviewed for the study. A list of officers with whom discussions were held is annexed (Annex-III)

2.6.2.Primary data collection

Primary data was collected, using the interview method, from the Female Headed Farm Households (FHFHs) .

Field work was undertaken through structured questionnaire from August 2014 to October 2014 and covered 132 Female Headed Farm Households (FHFHs) belonging to small and marginal farm households. Considerable time was consumed in identification of such households and their availability in their houses. Some of these FHFHs were busy with farm operations due to rainy season. Discussions were held with the officials and collected necessary material and they helped us in the field work. Collection of Primary Data had to be kept within limits of permissible time and cost of the study. The study tools used for multifarious participatory research techniques for data collection are as follows.

2.6.2.1.Semi-structured Schedule for the Household survey

This was used for collection of data from households. Details of households including demographic and other particulars of female headed farm household ,characteristics, economic characteristics i.e land, cropped area and crops, production, income from agriculture and non agricultural activities, annual expenditure ,debt if any, bank account ,household assets and whether benefited from government scheme or not etc and areas needed for their empowerment.

2.6.2.2. Interview guidelines for In-Depth interviews

This tool was used for collection of information from Govt. officials, and NGOs representatives etc. The purpose of these interviews was to get an insight into their view on socio economic status of FHHs and, as well as understanding their efforts in improving the situation in their respective.

2.6.2.3. Field Observations

In addition to the Interviews during the data collection period, the research team recorded their personal observations and other relevant information related to the study.

2.7. Data Analysis and Report Preparation

The interview schedules administered on female headed farm households were edited, codified and tabulated. Data processing was carried out with the help of computers. The data analysis was planned in such a way that possible errors during data processing would be excluded. Numerical symbols were assigned to the responses in the interview schedule. Output tables on the lines of objectives stated above were generated. After analysis of data a report has been prepared. Within the report, the findings from the primary data have been incorporated. Along with the secondary information drawn from various sources the data have been analyzed and the recommendations have been presented in the report.

CHAPTER-3

DEMOGRAPHIC SCENARIO

3.1. JHABUA DISTRICT

District location

Jhabua district is predominantly tribal district located in the western part of Madhya Pradesh. It is surrounded by Panchmahals and Baroda districts of Gujarat, Banswara district of Rajasthan and Dhar and Ratlam district of Madhya Pradesh. River Narmada forms the southern boundary of the district. The terrain is hilly, undulating typically known as Jhabua hills topography. In this Jhabua hills topography the difference between the highest and lowest points varies between 20 to 50 meters. But this difference goes on increasing as one moves towards south of Jhabua. The top soils are mainly light and laterite with some fertile patches of the medium black variety. The underlying rock structure is mostly archean igneous with some hard rock, deccan trap basaltic and sedimentary formations in patches. The terrain and the underlying geological structure together result in most of the average annual rainfall of 855 mm running off during the monsoon and consequently the net ground water availability is only 519 mm cubic meter per year.

Jhabua district area has two tribes named the Bhil and Bhilala. In the state of Madhya Pradesh, they are predominantly found in the Dhar, Jhabua, and West Minar regions. Anthropologists believe that the word Bhil derived from the Dravidian word bil or vil meaning a bow. Over a period of time the Bhils have given up hunting and have opted for agriculture. They use primitive tools and even their agricultural style is very simplistic. Bhil villages are generally dispersed and worship Hindu deities, chiefly a deity by the name Raja Pantha. Bhils also worship crops, fields, water, forests and mountains. The Bhil dialect consists of Rajasthani, Gujarati, Hindi, Marathi words and some unique words without any Sanskrit elements in it. Sawang is a popular form of entertainment among the Bhil tribal's that consists of storytelling combined with dancing and music. Bhilala is another tribe in the district of Jhabua. The Bhilalas primarily work as farmers,

farm servants, and laborers. They grow crops such as millets, maize, wheat, and barley. They live in houses made with walls of sticks intertwined with twigs and small branches. Clay tiles, straw and leaves are used for the roof. Family ties are very strong. Male descendants inherit the property. Bhilalas are known for their colorful, embroidered garments .tattooing is very common among the villages. Bhilalas love dance, drama and music. They practice some ethnic religion .Hindu gods are worshipped commonly but they are Christians among them also. The Bhilalas are experts in handling the bow and arrow. The bow is a characteristic weapon of this region and they carry with them. But with the change in technology they have started to use the double barrel gun also. Transport is a big problem in that area. They go in overloaded buses, jeeps, and sometimes on foot. The total geographical area of Jhabua district is 675.72 lakhs ha. The tribal population of Jhabua was 8.91 lakhs as per 2011 census sharing 5.8 percent of state tribal population

3.2.BANSWARA

District Location

Banswara district is situated in the southern most part of Rajasthan over an area of 5062 square km and bounded on the north by Dhanwada thesil of Udaipur district and Pratapgarh district: on the east by Ratlam district of Madhya Pradesh: on the west by Sagwara and Aspur thesils of Dungarpur district: and on the south by Jhabua district of Madhya Pradesh. It also touches the boundary of Panch Mahal district of Gujarat on the south west. This region is a rugged terrain undulated by short ridges west of Banswara. The eastern part of it is occupied by flat topped hills of the Deccan trap. It has southern end of Aravali hills. The average rainfall is 919mm but the rainy days are only 49 days in a year.

The soils are largely medium brown loamy and medium red loamy soils. Irrigation is mostly open and bore wells and through canal irrigation. The total geographical area of Banswara district is 5037 ha. The tribal population of Banswara was 13.72 lakhs as per 2011 census .sharing 14.9 percent of state tribal population. The district is predominantly rural sharing 99 percent of total population and the rest is urban population. The tribes are Bhils and Mina tribes. But in the Banswara

district the tribes are mostly Bhils. The Bhils speak in Bhili and it is allied dialect of “Vagdi” The Bhils are fond of music and dance. Gavri is the popular folk cum religious dance drama among the Bhils.

3.3. Major tribe in the project area

The table No3.3 below gives percentage distribution of Tribes according to survey of the respective districts

TableNo3.3 Tribes in project area (%)

Tribes	Jhabua survey	Banswara survey	Combined
1	2	3	4
Bhils	88.1	100	93.9
Others	11.9	0	6.1

Source: ISARD survey 2014

From the above table it is observed that the two districts are predominantly Bhil tribes. Others in the Jhabua district is Bhilala tribe.

3.4. Distribution of Population in the districts

Details of ST population at country’ level, states and district level are given in Table No3.4.:

Table No3.4 Population distribution

S. No	Details	Unit	India	M.P State		Rajasthan state	
				state	Jhabua district	state	Banswara district
1	2	3	4	5	6	7	8
1	Population 2011	Lakh nos	1043	153.16	8.91	92.38	13.72
1.1	rural	Lakh nos	941	142.76	8.61	86.93	13.58
1.2	urban	Lakh nos	102	10.40	0.30	5.45	0.14
1.3	% of rural population to total population	%	90.0	93.2	96.6	94.1	99.0
1.4	Sex ratio	nos	990	984	997	942	988
2	Population2001	Lakh nos	843	122.33	6.69	70.97	10.84
2.3	Sex ratio	Nos	978	975	980	944	981
3	Increase of population over2001	%	23.66	25.20	33.1	30.16	26.65
4	Literacy rate2011	%	49.5	41.2	29.1	43.1	40.2
4.1	males	%	57.4	48.3	36.3	55.0	51.0
4.2	females	%	41.5	33.9	22.0	30.5	29.2
5	Literacy in rural areas in 2011	%	47.2	40.0	27.8	42.1	40.0
5.1	Males	%	55.6	47.3	35.1	54.1	50.8
5.2	Females	%	39.4	32.8	20.9	29.5	29.2

Source: Census data-Registrar General of Census

From the above table the following facts are observed:

- The ST population in the country is 1043 lakhs. MP and Rajasthan share 23.5 percent of the country's ST population
- While the ST population in 2011 over 2001 increased by 23.66 percent, the corresponding figures for M.P and Rajasthan are 25.0 and 30.16. In other words percentage increase of population in these two states are higher than the country's increase.
- While sex ratio in 2011 among ST population was 978, the corresponding sex ratio in these two states are 975 and 944. In Rajasthan sex ratio is lower than M.P and that of the country. Sex ratios in 2011 are higher than that of 2001 in these states
- Literacy rate is 49.5 percent at the country level is higher than state figures
- Female literacy rates in M.P and Rajasthan states are a way behind the country figure. The rates in respective districts i.e. Jhabua and Banswara are far below the country's rate of female literacy
- Female literacy rates in rural areas in 2011 in the states as well as respective districts are dismal as compared to country's figure. Thus these districts are rated as low literacy districts by the Government of India.

3.5. Survey outcomes-Size of the household size etc

Survey results such as family composition, sex ratios of the FHHs was collected.. The results were produced below including comparative figures is presented in the Table No3.5

Table No3.5 Size of the household, Sex Ratio etc

Details	Jhabua			Banswara			Combined		
	2001 Surveyed villages	2011 Surveyed villages	Survey	2001 Surveyed villages	2011 Surveyed villages	Survey	2001 Surveyed villages*	2011 Surveyed villages*	Survey
1	2	3	4	5	6	7	8	9	10
Total population (nos)	28337*	28065*	458	14343*	12562*	272	42680	40627	730
Total hhs	4584*	4605*	67	2960*	2846*	65	7544*	7451*	132
Average Size hhs (nos)	6.2*	6.1*	6.8	4.84*	4.41*	4.2	5.65*	5.45*	5.53
Male ST population(nos)	13887	13745	203	5924	5438	127	19811	19183	330
Female ST Population(nos)	14292	14190	255	5737	5303	145	20029	19493	400
Total St population(nos)	28179	27935	458	11711	10741	272	39840	38676	730
Percent of ST population to total population (nos)	99.5	99.5	100	81.6	85.7	100	93.6	95.2	100
Sex ratio of ST	1029	1032	1256	968	975	1141	1011	1012	1212

Source: ISARD survey 2014 and Registrar general of census New Delhi

*All social groups but predominantly tribal concentration

From the above table it is seen;

- The villages covered are predominantly ST population representing 95.2 percent of the total population. The percentage of ST population in the total population is highest in Jhabua covered villages.
- The average size of the household of surveyed villages is 5.45 and the average size of the household of the sample works out to 5.53. Survey results compare well with Census data 2011 in respect of size of household. This size varies from 6.8 in the case of Jhabua area to 4.2 for the Banswara area.
- Sex ratio of ST surveyed villages is 1012 while the survey showed 1212. Between the two areas the Jhabua area has reported a higher figure of 1256 than the Banswara area of 1141 due to migration of male family members to other areas like Gujarat and Bhopal. As K.T. Chandy rightly observed in his book Household economy in tribal India (page 83) “

Generally among the tribal's the sex ratio is relatively higher than others groups of people .In certain sense women have a better social status ,equality and freedom among the tribal society compared to other groups of people based on caste or religion". This fact is observed in the surveyed villages of Jhabua and Banswara areas.

- Selection of the districts showed that these districts have more than 80 percent population with tribal concentration. The survey covered 67 households in the Jhabua district and 65 households in the Banswara district covering a population of 730.

3.6. Migration

Migration status of Household members in the FHHs surveyed is given in the Table No3.6

Table No3.6 Migration status

Items	Jhabua survey		Banswara survey		Combined	
	Population	%	Population	%	Population	%
1	2	3	4	5	6	7
Yes	103	22.5	2	0.7	105	14.4
No	355	77.5	270		625	85.6
Total	458	100.0	272	0.0	730	100.0

Source :ISARD survey 2014

From the above table it is observed that out of 730 family members 105 members representing 14 percent migrated outside the area for shorter period in search of employment. It is very pertinent for Jhabua area where one fifth members migrated outside the area particularly to Gujarat and other areas for wage employment on construction activities. In the case of Banswara the figure is negligible.

3.7. Literates among FHH families

Detailed analysis was done about the degree of literacy among males and females and combined from the outcome of the surveys in the FHH families. Results are tabulated in the Table No3.7

Table No3.7 Literacy rate (%)

Categories	Jhabua survey			Banswara survey			Combined survey		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
	%	%	%	%	%	%	%	%	%
1	2	3	4	5	6	7	8	9	10
Ill literate	48.8	70.2	60.7	33.1	73.1	54.4	42.7	71.3	58.4
below Primary	2.5	0.8	1.5	4.7	4.1	4.4	3.3	2.0	2.6
Primary	4.9	3.5	4.1	20.5	8.3	14.0	10.9	5.3	7.8
Middle	19.7	12.2	15.5	7.9	3.4	5.5	15.2	9.0	11.8
Secondary	10.3	7.1	8.5	17.3	5.5	11.0	13.0	6.5	9.5
Higher Secondary	7.4	3.9	5.5	5.5	3.4	4.4	6.7	3.8	5.1
Diploma/certificate	4.4	2.0	3.1	5.5	0.7	2.9	4.8	1.5	3.0
Graduate and Post graduate and above	2.0	0.4	1.1	2.4	0.7	1.5	2.1	0.5	1.2
B.Ed	0.0	0.0	0.0	3.1	0.7	1.8	1.2	0.3	0.7
Total	100.0	100.0	100.0	100.0	100	100	100	100	100

Source :ISARD survey 2014

From the above table the following facts emerge:

- Nearly sixty percent of the household members are illiterate or just literate This is true in both the areas surveyed
- Female illiteracy is higher with more than seventy percent in both the areas.
- More than one third of the family members have education from primary to senior higher secondary level. This is true with the Jhabua area where percentage of literacy is 33.6 of total population. In the case of Banswara area the percentage of literacy is 34.9 However one fourth of women members have studied from primary to senior higher secondary in the two areas.
- Male literacy in the Jhabua is 42.3 percent from primary to higher secondary level while female literacy is 26.9 percent in that area.
- Male literacy in the Banswara area is 51.2 percent from primary to higher secondary level while female literacy is 26.7 percent in that area.
- Literacy among males in the Banswara is more than in the Jhabua area

- Post graduates account for less than two percent of the total family members.
- Incentives or facilities provided by the state and central governments are not captured by these household members partly due to state governments' lack of initiatives and indifference of the household members to get them educated.

3.8. Education levels of FHFHs

The surveyed covered the education qualification of FHFHs and the details are given in Table No 3.8.

Table No3.8 Literacy among FHFHs

Category	Jhabua survey (hhs)	Percentage (%)	Banswara survey (hhs)	Percentage (%)	Combined survey (hhs)	Percentage (%)
1	2	3	4	5	6	7
Non Literate	64	95.5	64	98.5	128	97.0
Literate	0	0.0	1	1.5	1	0.8
Below Primary	1	1.5		0.0	1	0.8
Primary	1	1.5		0.0	1	0.8
Middle	1	1.5		0.0	1	0.8
Total	67	100	65	100	132	100.0

Source : ISARD survey 2014

From the above it is observed that the FHFHs are not educated and are illiterate to the extent of 97 percent.

3.9. Marital status of the total household members

Details of marital status of the FHFHs are presented in the Table No3.9

Table no3.9. Marital status

Marital status	Jhabua survey		Banswara survey		Combined survey	
	Population	%	Population	%	Population	%
1	2	3	4	5	6	7
Un married	245	53.5	131	48.2	376	51.5
Married	145	31.7	74	27.2	219	30.0
Widow	68	14.8	66	24.3	134	18.4
Divorced/separated	0	0	1	0.4	1	0.1
Total	458	100	272	100.0	730	100

Source: ISARD survey 2014

The following conclusions are drawn from the above table

- More than fifty percent of the total members in the households are unmarried which include children. Between the two areas more than fifty members of the households in the Jhabua area are not married while the unmarried members in the Banswara area are less than fifty percent.
- Only thirty percent members are married in the households. Married persons are more in the Jhabua areas as compared to the Banswara area
- All the FHFHs are widows in both areas .In addition there is one widow in each area and one divorcee is recorded in the Banswara area

3.10 .Age Composition of FHFHs

Age group of FHFHs in the project areas is given in the Table No3.10

Table No3.10 Age group respondent of FHFHs

Age group	Jhabua survey		Banswara survey		Combined survey	
	hhs	%	hhs	%	hhs	%
1	2	3	4	5	6	7
25-35	6	9.0	4	6.2	10	7.6
36-45	10	14.9	5	7.7	15	11.4
50-60	21	31.3	32	49.2	53	40.2
Above 60	30	44.8	24	36.9	54	40.8
Total	67	100	65	100.0	132	100

Source: ISARD survey 2014

From the above table it is observed that more than four fifths of FHFHs are above fifty years old. FHFHs with more than sixty years are found more in Jhabua area than in Banswara district .The average age of 67 households in the Jhabua area worked out to 57.2 years while the corresponding figure of 65 households for the Banswara area was 58.2 years. The combined figure for 132 households was 57.8 years.

3.11. Age wise composition of total members of the FHFHs

Details of age wise composition of total household members in the surveyed areas among FHFHs are presented in the Table No3.11

Table No.3.11 Age wise composition (%)

Age Group	Jhabua survey			Banswara survey			Combined survey		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
1	2	3	4	5	6	7	8	9	10
Below 10	36.9	29.8	33.0	33.9	13.1	22.8	35.8	23.8	29.2
11 to 17	19.7	16.1	17.7	12.6	18.6	15.8	17.0	17.0	17.0
18-25	19.7	16.9	18.1	19.7	17.2	18.4	19.7	17.0	18.2
26-35	16.3	19.2	17.9	16.5	15.9	16.2	16.4	18.0	17.3
36-45	5.9	4.7	5.2	13.4	5.5	9.2	8.8	5.0	6.7
50-60	1.5	1.6	1.5	3.1	22.1	13.2	2.1	9.0	5.9
Above 60	0.0	11.8	6.6	0.8	7.6	4.4	0.3	10.3	5.8
Total	100	100	100	100	100	100	100	100	100

Source: ISARD survey 2014

The following facts emerge from the above table:

- Active population between ages 18 to 60years in the surveyed households accounts for 48 percent. Active population among males is 47 percent while the corresponding percentage among females is 49percent.
- Active population in the Jhabua district is 42.7 percent while the corresponding figure in the case of Banswara district is 57 percent
- Women above sixty years live longer than men .While women above sixty years form 10 percent of total women members of the household ,the corresponding figure for men is less than one percent.
- Between the two areas the percentage of women above sixty years is more in the Jhabua area than in the Banswara area.This is line with all India figure where life expectancy of women is higher than males

3.12. Ownership of land by the FHFHs

The survey enquired whether Female Headed Farm Households (FHFHs) have inherited land and possess pattas. The results are tabulated in the Table No3.12

Table No.3.12 Ownership of land (%)

Items	Jhabua survey	Banswara survey	Combined survey
1	2	3	4
Inherited	92.5	96.9	94.7
Possess Pattas	37.3	90.8	63.6
Possess ST certificates	88.1	96.9	92.4

Source: ISARD survey 2014

From the above table is seen that more than ninety percent of the FHFHs inherited their land and possessed ST certificates. However Jhabua district as compared to Banswara district lags behind in owning Pattas even though Forest Right Act 2006 stipulates for distribution of Pattas. M.P government has to look into this aspect.

3.13. Occupation pattern of the FHFHs

Occupational pattern of the FHFHs in the survey districts was examined and the results are tabulated in the Table No3.13

Table No3.13 Occupation pattern (%)

categories	Jhabua survey	Banswara survey	Combined survey
1	2	3	4
Exclusively agriculture	83.6	98.5	90.9
Agriculture and Forestry	4.5	0	2.3
Forestry	11.9	1.5	6.8

Source: ISARD survey 2014

From the above table it emerges that in the Banswara area the FHFHs are exclusively doing agriculture while the FHFHs in the Jhabua area they have sprinkle of forestry occupation .However in both the areas agriculture is primary occupation for over ninety percent of the FHFHs.

3.14. Important conclusions drawn from survey results:

- Sex ratio is more than 1212as compared to ratio of the villages of 1012.This supports government appealing of raising sex ratio..

- The average size of the household of surveyed villages is 5.45 and the average size of the household of the FHFHs works out to 5.53.
- Female illiteracy is higher with more than seventy percent in both the areas among the households of the FHFHs.
- FHFHs are illiterate to the extent of 97 percent.
- Active population between ages 18 to 60years in the surveyed households accounts for 48 percent. Active population among males is 47 percent while the corresponding percentage among females is 49percent
- Women above sixty years live longer than men in the households of FHFHs. This is line with all India figure where life expectancy of women is higher than males
- More than ninety percent of the FHFHs inherited their land and possessed ST certificates. However Jhabua district as compared to Banswara district lags behind in owning Pattas even though Forest Right Act 2006 stipulates for distribution of Pattas.
- There is need to improve the literacy among males and females by capturing the various central and centrally sponsored schemes of Ministry of Tribal Affairs
- Madhya Pradesh government should look into issuing land pattas to the owners.

CHAPTER-4

LAND CLASSIFICATION AND CROPPING PATTERN

4.1. Project areas

Since separate figures of land classification exclusively for ST population is not available but the Jhabua and Banswara districts are predominantly tribal districts. It is presumed that the classification in Table No4.1 may reflect tribal areas also.

Table No 4.1 Land use classification in Jhabua district and Banswara district in 2011-12

S.No	Classification of area	unit	All India 2008-09	Madhya Pradesh 2011-12			Rajasthan 2011-12		
				state	Jhabua district	% share	state	Banswara district	% share
1	2	3	4	5	6	7	8	9	10
1	Reporting area	000ha	305690	30756	293	0.95	34267	454	1.32
2	Forest area	000ha	69630	8690	11.0	0.12	2746	91	3.33
3	Net area sown	000ha	141360	15236	188	1.23	18034	226	1.25
4	Percent of net area to Reporting area	%	46.0	49.5	64.2	na	52.6	49.8	na
5	Gross cropped area	000ha	195246	22516	237	1.1	24505	337	1.38
6	Percent of gross area to net area	%	138	148	126	na	139	149	na
7	Net area irrigated	000ha	63200	7886	53	0.67	7121	100	1.28
8	Gross area irrigated	000ha	88420	8227	54	0.65	8903	102	1.05

Source : Directorate of Economics and Statistics. Ministry of Agriculture

From the above table it is observed:

- The Jhabua district shares a little less than one percent of the reporting area of Madhya Pradesh while the Banswara district shares a little over one percent of the state reporting area.
- The percentage of area of the Banswara district under forests has higher percentage than in the Jhabua area. In absolute terms the Jhabua district has 11thousand ha under forests as compared to 91thousand ha in the Banswara district. Area under forest in both the states share 16.5 percent of forest area of the country.
- Net area sown in the Jhabua district to the total reporting area was 64.2 percent while the corresponding figure was only 49.8 percent in the case of

Banswara district .The balance area is either area not available for cultivation or culturable land under miscellaneous trees, pasture lands, fallow lands etc In other words area available for cultivation in both the districts is more or less same. However both the districts shared only a little over one percent of net area of the respective state figures.

- Both the areas are provided with irrigation facilities but gross irrigated to gross cropped in both the districts was below 30 percent while their respective state wise figures were higher than these districts .It implies that the area is largely rain fed areas. While canal irrigation was prominent in the Banswara district ground water from wells and bore wells was predominant in Jhabua district
- The area suffers from poor and skeletal soils with shallow to very shallow depths and erratic rain fall, high temperatures.

4.2. Cropping pattern

Since separate cropping pattern for ST areas is not available cropping pattern in the project area for all social groups is considered. The details of cropping pattern at country's level and state and district levels are presented in the Table No4.2.

Table No 4.2 Cropping pattern and Yields (tonnes per ha)

S, No	crops	India		M.P state		Jhabua district		Rajasthan state		Banswara district	
		Area(%)	Yield	Area (%)	yield	Area (%)	Yield	area (%)	yield	Area (%)	Yield
1	2	3	4	5	6	7	8	9	10	11	12
1	rice	21.9	2.46	8.4	1.47	0.5	0.71	0.5	1.77	8.3	0.65
2	wheat	15.4	3.12	23.5	2.48	12.8	2.15	12.5	3.03	25.6	2.05
3	maize	4.4	2.57	3.8	1.79	28.7	0.80	4.0	1.78	43.0	2.07
4	soyabean	6.1	1.35	26.8	1.29	20.7	0.68	4.2	1.41	5.9	0.96
5	cotton	6.1	0.49	2.7	0.62	9.3	1.18	1.6	0.52	3.5	0.38
6	others	48.1		34.8		27.9		77.0		14.4	
10	Total	100.0		100.0		100.		100.0		100.0	
11	Total cropped area (000ha)	195246		22516		237		24505		337	

Source: Directorate of Economics and Statistics Ministry of Agriculture 2011-2012

From the above table it is observed:

- Maize in kharif season and wheat in rabi season in the Jhabua and Banswara districts are important accounting more than forty percent of the cropped area.
- Soya bean is an important crop sharing nearly one fifth of cropped area in Madhya Pradesh and Jhubua district.
- Maize is an important crop in Banswara district sharing more than four fifths of cropped area
- Wheat yields are comparable in both the districts but lower than the state yields and country yields. Due to availability of water wheat is grown in both these districts in rabi period.
- More than one third of area is under rice, wheat, maize crops at the national level, as well as in both these states of Madhya Pradesh and Rajasthan .Similarly in the Jhabua district similar situation exists sharing 47 percent but in the Banswara district nearly seventy nine percent of the area is under these three crops.

4.3. Land holdings in the Jhabua district

The total landholdings of all social groups, tribal holdings and female headed tribal holdings in different farm sizes, as per 2010-2011 agricultural census for the Jhabua district is tabulated in Table No4.3.

Table No4.3 Land holdings in Jhabua district

S.No	Categories	units	All India	M.P	Jhabua District	Percent share of(5) to(4)
	1	2	3	4	5	6
1	Total holdings	000nos	138348	8872	137.947	1.55
2	Area operated	000ha	159592	15836	194.495	1.23
3	Tribal holdings	000nos	12005	1782	125.647	7.05
4	Area operated Tribal holdings	000ha	18220	3171	173.943	5.48
5	Female headed farm tribal holdings	000nos	1358	176	7.482	4.25
6	Area operated by female headed farm holding s	000ha	1825	289	7.128	2.47
7	Female headed farm tribal holdings small and marginal holdings	000nos	1097	131	6.684	5.10
8	Female headed farm tribal holdings Area operated by small	000ha	815	107	4.638	4.33

	and marginal holdings					
9	Percent of female headed small and marginal holdings total female headed holdings	%	81	75	89	
10	Average area operated by small and marginal female headed tribal holdings	ha	0.75	0.81	0.69	

Source : Agricultural Census 2010-2011, Ministry of Agriculture

From the above table it is observed:

- Share of farm holdings of Madhya Pradesh state is 6.45 percent of total farm holdings of the country. Operated area of the state is nearly ten percent of total operated of the country.
- Tribal farm holdings in the state account for 14.9 percent of total tribal farm holdings at all India level. Female headed farm holdings share 11 percent of total tribal farm holdings but share nearly ten percent of total farm operated area of tribal farm holdings at all India level. In the state of Madhya Pradesh Female headed tribal farm holdings share 9.8 percent of total state tribal farm holdings but share nearly 9 percent of total farm operated area of tribal farm holdings. Among the female headed tribal farm holdings small and marginal farm holdings account for 81 percent of total female headed tribal farm holdings at all India level. The corresponding figure for the Madhya Pradesh is 75 percent. In other words small and marginal farm female headed tribal farm holdings are very significant both at all India level and state level and the average area per holding is less than one ha in both cases.
- In the Jhabua district the farm holdings are estimated at 138 thousand holdings with an operated area of 195 thousand ha. Out of these 138 thousand holdings, tribal holdings accounted for 125 thousand holdings sharing 91 percent of the district total holdings. Female headed tribal farm holdings formed 5.7 percent of total tribal farm holdings. The operated area is 7.1 thousand ha which is 4 percent of total tribal farm holdings. Out of 7.5 thousand tribal woman headed farm holdings, 6.68 thousand holdings come under small and marginal holdings sharing 94 percent of total woman headed tribal farm holdings. The average holding size by small and marginal holding is 0.69 ha.

4.4 . Land holdings in the Banswara district

The total landholdings of all social groups, tribal holdings and female headed tribal holdings in different farm sizes, as per 2010-2011 agricultural census is tabulated in Table No4.5.

Table No.4.4 Land holdings in Banswara district

S. No	categories	units	All India	Rajasthan	Banswara	Percent share of(6) to(5)
1	2	3	4	5	6	7
1	Total holdings	000nos	138348	6888	239.433	3.48
2	Area operated	000ha	159592	21136	240.085	1.13
3	Tribal holdings	000nos	12005	1120	187.079	16.70
4	Area operated Tribal holdings	000ha	18220	1785	191.335	10.72
5	Female headed farm tribal holdings	000nos	1358	67	7.875	11.75
6	Area operated by female headed tribal holding s	000ha	1825	82	5.667	6.91
7	Female headed farm tribal holdings small and marginal holdings	000nos	1097	56	7.390	13.08
8	Female headed farm tribal holdings Area operated by small and marginal holdings	000ha	815	56	4.197	7.49
9	Percent of female headed small and marginal holdings total female headed holdings	%	81	84	94	
10	Average area operated by small and marginal female headed tribal holdings	ha	0.75	0.71	0.56	

Source :Agricultural Census 2010-2011,Ministry of Agriculture

From the above table it is observed:

- Share of farm holdings of Rajasthan is 5.0 percent of total farm holdings of the country. Operated area of the state is nearly 13.2 percent of total operated of the country.
- Tribal farm holdings in the state account for 9.3 percent of total farm holdings at all India level. Female headed tribal farm holdings in the state share 5 percent of total tribal farm holdings in the country but share nearly 4.5 percent of total farm operated area of tribal farm holdings at all India level.
- Among the female headed tribal farm holdings small and marginal farm holdings account for 84 percent of total state female headed tribal farm holdings. The corresponding figure for the Banswara district is 93 In other words small and marginal farm female headed tribal farm

holdings are very significant both at all India level and state level and district level. The average farm size is 0.56 ha

4.5. Combined area

The details of combined area are presented in the Table No4.5.

Table No4.5 Land holdings for the two districts combined

S. No	categories	Units	Jhabua District	Banswara District	Combined District
1	2	3	4	5	6
1	Total holdings	000nos	137.947	239.433	377.38
2	Area operated	000ha	194.495	240.085	434.58
3	Tribal holdings	000nos	125.647	187.079	312.726
4	Area operated Tribal holdings	000ha	173.943	191.335	365.278
5	Female headed farm tribal holdings	000nos	7.482	7.875	15.357
6	Area operated by female headed tribal holding s	000ha	7.128	5.667	12.795
7	Female headed farm tribal holdings small and marginal holdings	000nos	6.684	7.330	14.014
8	Female headed farm tribal holdings Area operated by small and marginal holdings	000ha	4.638	4.197	8.835
9	Percent of female headed small and marginal holdings total female headed holdings	%	89	94	91.2
10	Average area operated by small and marginal female headed tribal holdings	ha	0.69	0.56	0.63

Source: Agricultural census 2010-11

From the above table it is seen that the average size of farm holding of FHFHs in the two areas is 0.63 ha indicating that the tribal households are largely marginal farmers. Ninety one percent of FHFHs holders are small and marginal farm holders

4.6 .Survey coverage of households belonging FHFHs

The survey covered 67 FHFHs spread over in 15 villages in the two thesils of Jhabua district and 65FHFHs in 8 villages spread over two thesils of Banswara district.

4.7.Outcomes of survey

The results of survey of land classification, occupational pattern cropping pattern ,yields of important crops ,income realized etc are presented in the following paragraphs.

4.7.1. Occupational pattern of the FHHs in the project area.

Details of main occupational pattern of the FHHs are given in the Table4.7.1.

Table No4.7.1 Main Occupation all household members in FHHs

Different Occupations	Jhabua survey		Banswara		Combined	
	No hhs	%	No hhs	%	No hhs	%
1	2	3	4	5	6	7
Farming	118	54.1	79	59.8	197	56.5
Labor	95	43.6	48	37.2	143	40.9
Service	3	1.4	3	2.2	6	1.7
Business	2	0.9	1	0.8	3	0.9
Total	218	100	132	100	350	100

Source: ISARD survey 2014

From the above table it is observed:

- About 350 members out of 730 members in the 132 households are engaged in different occupations representing 48 percent of the surveyed population.
- More than fifty members are engaged in agriculture occupations both in the Jhabua and Banswara areas.
- Between the two areas the Banswara area has reported 59.8 %under farming as compared to the Jhabua area of 54.1%. This is partly because of irrigation facilities available in the Banswara areas
- Another forty percent work as agricultural laborers or daily wage employment .The percentage in the Jhabua area is 44 percent while the corresponding percentage is 37 in respect of Banswara area..
- Service and business occupations are not significant in both the areas

4.7.2. Subsidiary occupation

The table No4.7.2 gives subsidiary occupation of household members in the two surveyed areas among FHHs.

Table No4.7.2 Subsidiary occupation

Different subsidiary occupation	Jhabua		Banswara		Combined	
	No hhs	%	No hhs	%	No hhs	%
1	2	3	4	5	6	7
Labor	32	47.8	49	75.3	81	61.4
Service	1	1.5			1	0.8
Non subsidiary	34	50.7	16	24.7	50	37.8
Total	67	100.0	65	100.0	132	100.0

Source: ISARD survey 2014

On a query about the subsidiary occupation of FHFHs the above table shows that 61.4 percent of the FHFHs are having subsidiary occupations like wage employment on construction activity, shops etc.

4.7.3. Land utilization in the project areas

The survey collected information about the land utilization of irrigated and un irrigated areas. . Information collected is presented in the Table No4..7.3.

Table No 4.7.3 Distribution of Household owning among irrigated and unirrigated areas

Classified area	Jhabua survey area		Banswara survey		Combined	
	No.hhs	Area Bighas	No.hhs	Area Bighas	No.hhs	Area Bighas
1	2	3	4	5	5	7
irrigated	3	20.8	56	82.5	59	103.3
Un irrigated	64	177.5	9	33.5	73	211
Total	67	198.3	65	116.0	132	314.3

Source: ISARD survey 2014

From the above table the distribution of farm land among 132 FHFHs is 314.3 Bighas or 50.90ha. Irrigated land forms 32.9 percent and the rest is un irrigated land. Between the two areas irrigated land is 71 percent of the total area of

116 Bighas or 18.79 ha in the Banaswar areas from 65 FHFHs and the rest is un irrigated areas .In the case of Jhabua area the irrigated area is only 20.8 percent of 198.3 Bighas or 32.11 ha from 67 FHFHs. The rest is un irrigated areas..Thus the area under the Jhabua is rain fed and mono crop and irrigation is done through wells wherever it is feasible. In the case of Banswara areas irrigation is done through canal from the river mahi.

4.7.4 .Average farm size of the household

Details of farm land and average size of the farm size of FHFHs are presented in the Table No.4.7.4

Table no.4.7.4 Average size of the farm (ha)

Classified area	Jhabua Survey area		Banswara survey area		Combined area	
	Area (Bhigas)	%	Area (Bhigas)	%	Area (Bhigas)	%
1	2	3	4	5	6	7
irrigated	20.8	10.5	82.5	71.1	103.3	32.9
Un irrigated	177.5	89.5	33.5	28.9	211	67.1
Total (net)	198.3	100	116	100	314.3	100
Average size of the farm (Bighas)	2.96		1.78		2.38	
Average size of the farm (hectare)	0.48		0.29		0.38	

Source: ISARD survey 2014

The following inferences are drawn:

- The average farm size of the FHFHs is 2.38 bighas or 0.38 ha. In other words the surveyed households are marginal farm house holders.
- Between the two areas the average farm size of the Jhabua of FHFHs is only 2.96 Bighas or 0.48 ha while the corresponding figure in the case of Banswara area is only 1.78 Bighas or 0.29 ha. In other words the average farm size of FHFHs in the Banswara area is less than that of Jhabua area.
- During the survey it was ascertained that there is no significant area under leased out or leased in land In both the areas.

- According to Agricultural census 2011 the districts are predominantly small and marginal farmers and most of them are female farm headed households. The above survey endorses the same.
- The surveyed average farm sizes of the FHFHs are lower than the district figures of small and marginal farm holders of all social groups.

4.7.5. Cropping Pattern

Following table No 4.7.5 gives the cropping pattern in both the areas of important crops of FHFHs.

Table No 4.7.5 Cropping Pattern (%)

Major crops	Jhabua		Banswara		Combined	
	District	Survey area	district	Survey area	district	survey area
1	2	3	4	5	6	7
Maize	27.42	65.8	37.60	49.4	32.30	58.0
Wheat	9.32	4.2	23.8	41.6	16.27	21.9
Paddy	5.53	4.0	9.43	0.3	7.39	2.2
Soya bean	8.93	6.7	5.87	8.8	7.47	7.7
Cotton	8.43	18.1	.03	neg	4.53	9.5
Other crops	21.22	1.2	8.23	neg	14.99	0.6
total	100.00	100.00	100.00	100.00	100.00	100.00
Gross area	334852*	215.05&	325055*	193.5&	659907*	408.55&

(Source: ISARD survey) *Excluded fruit crops, fodder crops, vegetable crops etc in ha &: Bhigas (One ha is 2.47 acres and one acre is 2.5 Bhigas)

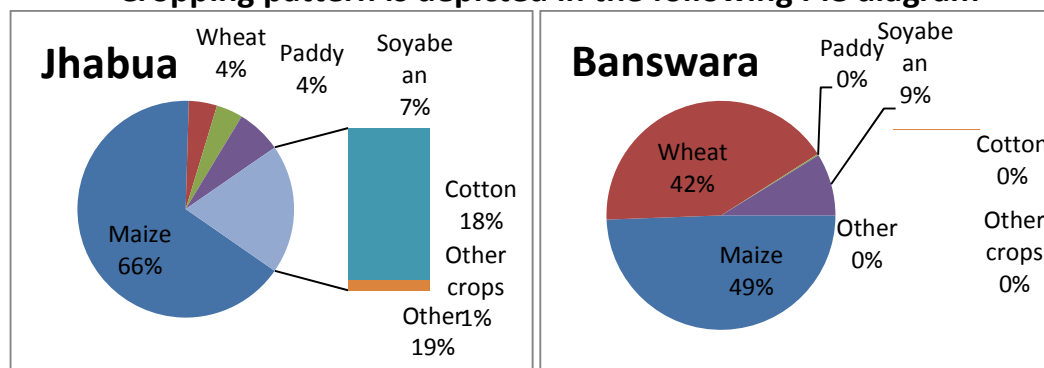
From the above table the following observations are made:

- Gross cropped area is 408.55 bighas as against 314.3 bighas of net area. In other words intensity of cropping is 130 percent.
- Between the two areas intensity of cropping in respect of Banswara area 166 per cent. The corresponding figure for the Jhabua area is only 108 per cent. The difference is due to irrigation facilities available in the Banswara area.
- Among the crops maize crop is very prominent in both the areas sharing 58 percent of the total cropped area. While 65.8 percent of the cropped area in the Jhabua area is under maize, the corresponding area under this crop in the Banswara is only 49.4 percent. Lack of irrigation facilities

FHHs grows mostly in Kharif season. District figures are lower in both these areas and these figures cover all sizes of households and social groups.

- Next to maize crop wheat crop is grown sharing 21.9 percent of the total cropped area. It is mostly grown in the Banswara area sharing 41.6 percent of its cropped area in the rabi season due to irrigation facilities. In the Jhabua area wheat cropped area is only 4.1 percent
- Soya bean is another crop grown in both the areas sharing about 7.7percent of the cropped area. District figures are slightly different
- Cotton crop is very important crop in the Jhabua area with 18.1 percent of the cropped area.. Cotton crop is not very significant in the Banswara area.
- Thus the cropping pattern in both the areas is slightly different from each other..
- Lack of irrigation facilities limit the area under the rabi season in the Jhabua area.

Cropping pattern is depicted in the following Pie diagram



4.7.6. Crop yields-The survey collected crop yields of major crops. The details are given in the Table No4.7.6

Table No 4.7.6 Crop yields of Major crops (Kg/ha)

Major crops	Jhabua		Banswara		Combined	
	District	Survey area	District	Survey area	district	survey area
1	2	3	4	5	6	7
Maize	1423	1254	1408	1248	1418	1254-1197
Wheat	2126	1500	2020	2332	2051	1500-2332
Paddy	704	neg	1952	na	1464	na
Soya bean	1158	1080	1116	na	1142	na
Cotton	552	721	1666	na	1059	na

Source ISARD survey 2014

The following comments are offered:

- Yields are slightly less than the district figures because survey is confined to the FHHs while the district figures are for all sizes and for all social groups.
- Soya bean and cotton yields are comparable with the Jhabua district figures.
- In the Banswara area details are not available for some crops due to smallness of the sample size.

4.7.7. Crop season

Details of crop seasons as available with the state agricultural departments are collected and tabulated in the Table No4.7.7

Table No4.7.7 Crop seasons of selected crops

Major crops	Jhabua Survey area	Banswara Survey area
1	2	3
Maize	Mid July(K) and Mid October(R)	Mid July(k)
Wheat	Mid October to Mid December (R)	First of October(R)
Paddy	July (K)	July(k)
Soya bean	First of June	July
Cotton	Last of July	July

Source: ISARD survey 2014

From the above it is observed that except wheat all most all the crops are grown in the Kharif season ie June and July .In other words the area is predominantly Kharif area.

4.7.8 Marketing of crops and market prices

The survey collected market prices of selected crops and percentage of market disposal of their crops. These are tabulated in Table No4.7.8.

Table No4.7.8 Market prices (Rs per quintal)

Major crops	Jhabua Survey area	Banswara Survey area	Percent of market disposal Jhabua	Percent of market disposal Banswara
1	2	3	4	5
Maize	1300	1200	20percent	25 percent
Wheat	1500	1500	nil	nil
Paddy	2000	na	nil	nil
Soya bean	3000	3000	100percent	100 percent
Cotton	4000	na	100 percent	100 percent

Source: ISARD survey 2014

From the above table it is observed

- Market prices of the crops which are sold are more or less same in both the areas.
- Market disposal is only maize, soya bean and cotton crops.
- Twenty to twenty five percent of the maize is generally marketed.
- Wheat and paddy crops are for reserved domestic consumption and seeds.

4.7.9 . Soils

Characteristics of the soil Information about the condition of the soils was collected and tabulated in Table No4.7.9.

Table No 4.7.9 . Characteristics of the soil (%)

characteristics	Jhabua Survey area	Banswara Survey area	Combined area
1	2	3	4
Good	3	23	13
Fair	67	40	55
Bad	30	37	32
total	100	100	100

Source: ISARD survey 2014

Soils are fair for cultivation but are very good in the Banswara area due to availability of irrigation facilities..

4.8 .Important observations based on the survey.

- Average farm size of FHFHs is less than one ha. In other words all FHFHs are marginal farmers
- Cropping intensity is only 130 percent. Between the two areas intensity of cropping in respect of Banswara area 166 per cent. The corresponding figure for the Jhabua area is only 108 per cent. Lack of irrigation facilities prevent rabi cropping in Jhabua area.
- Important crop sown in these areas is mostly maize .
- Market disposal is only maize, soya bean and cotton crops. They face marketing problem
- Twenty to twenty five percent of the maize is generally marketed.

- Wheat and paddy crops are generally reserved for their domestic consumption and for seeds.
- Agriculture is not very attractive among FHHs but there is no alternative.
- Marketing of soya bean and cotton is a problem because these FHHs are not aware of the market rates and their disposal quantity is very small.
- Provision of irrigation facilities or water harvesting methods to be introduced so that agriculture is attractive and arrest migration especially in Jhabua area.

CHAPTER-5

HOUSEHOLD INCOME AND EXPENDITURE

5.1. Household Income

Families of FHFHs are deriving income not only from agriculture, but also from agriculture labor, wage labor, livestock and poultry, income from forest, and other incomes. The average annual income from these households in both the districts is given in the Table No5.1

Table No.5.1 Average Annual Income (Rs. per household)

Item	Jhabua		Banswara		combined	
	(Rs)	%	(Rs)	%	(Rs)	%
1	2	3	4	5	6	7
Agriculture	9155	15.2	15778	36	12416	23.9
Fruit and tree	272	0.5	185	0.4	229	0.4
Income from other source	48337	80.5	30655	58.3	39630	71.3
Live stocks	2311	3.8	2283	5.3	2297	4.4
Total average income per household	60075	100	48902	100	54573	100
Average agri. income and livestock per household	11466		18061		14713	
Average income from agriculture per Bigha	2852		5300		4011	
Average income from agriculture per hectare	17612		32729		24772	
Cropped Area(Bighas)	215.05		193.5		408.55	

Source ISARD Survey 2014

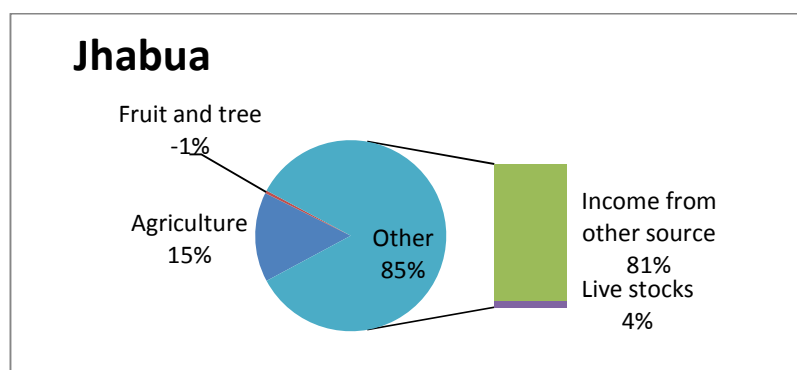
The following conclusions are drawn from the above table:

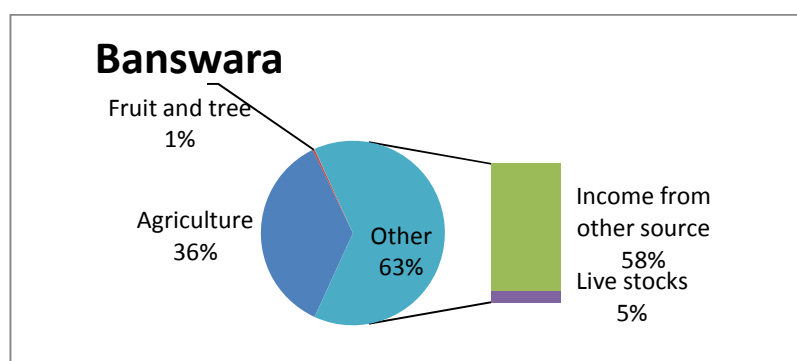
- The average annual income of a female headed farm household in the surveyed areas works out to Rs 54573. Between the two areas the average annual income from the Jhabua areas is Rs 60,075 while the average annual income from the Banswara area is Rs 48,902. In other words income from average household in the Jhabua area is higher by 23

percent. This is mainly because of income from wages earned from migration..

- Average annual from these areas from agriculture is only Rs 4011 per bigha or 24772 per ha. Between the two areas income from agriculture is Rs 17612 per ha in the case of Jhabua area and the corresponding figure is 32729 per ha for the Banswara area.
- Tribal Development Frame work prepared by Government of Rajasthan endorsed “Agriculture is largely subsistence agriculture with large number of farmers not having irrigation facilities. Major livelihood option is marred by lack of irrigation facilities’ electricity and quality of seed .Wheat, gram, Jowar, and other pulses are mostly produced and consumed”. What is true for Rajasthan is equally applicable for the Banswara area and for the Jhabua area in Madhya Pradesh.
- More than seventy percent of the income is drawn from other sources other than agriculture and livestock, fruit trees in these two areas.
- Tribal Development Frame work prepared by Government of M.P endorsed “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”
- Income from agriculture in the Jhabua area is not very attractive as compared to the Banswara area
- Most of the FHHs earn around \$2 per day per head and are below the poverty level

Average Annual Income per Household is depicted in the following diagrams





5.2. Household Expenditure

The survey collected information about the annual household expenditure on various items and the results are presented in the following table. The average annual expenditure of a female headed farm household in both the districts is estimated as Rs 54575. In the case of Jhabua the average annual expenditure of a household belonging to a FHH is Rs 57995. The corresponding figure for Banswara is Rs 51049. The details are given in the Table No5.2.

Table No5.2 Average Annual Expenditure (Rs per household)

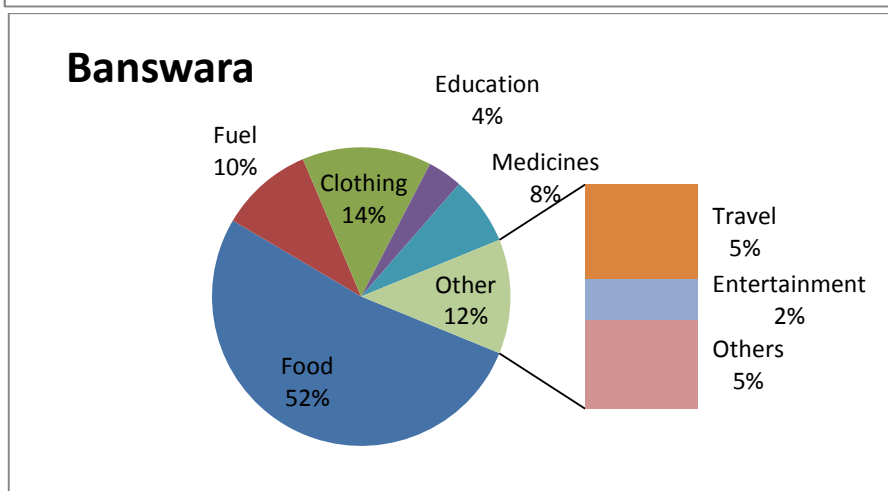
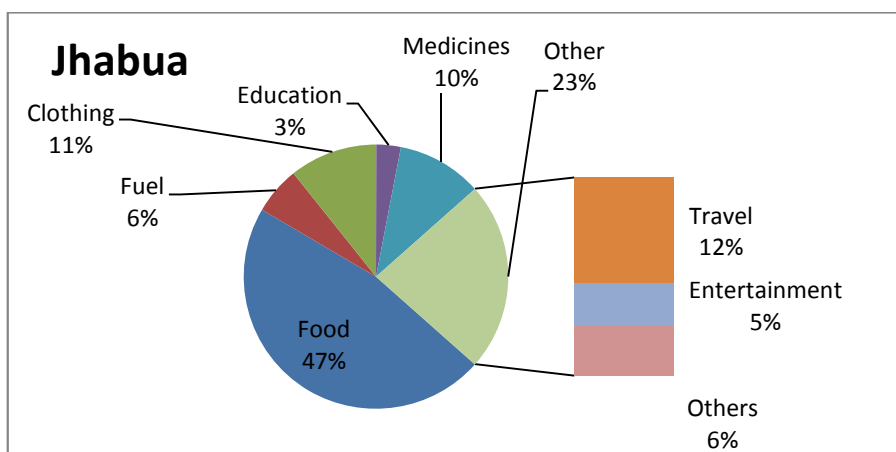
Items	Jhabua		Banswara		Combined	
	(Rs)	%	(Rs)	%	(Rs)	%
1	2	3	4	5	6	7
Food	27178	46.9	26717	52.3	26951	49.4
Fuel	3373	5.8	5178	10.1	4262	7.8
Clothing	6266	10.8	7135	14	6694	12.3
Education	1746	3	1920	3.8	1832	3.4
Medicines	6015	10.4	3794	7.4	4921	9
Travel	7218	12.4	2649	5.2	4968	9.1
Entertainment	2902	5	1154	2.3	2041	3.7
Others	3297	5.7	2502	4.9	2906	5.3
Total	57995	100	51049	100	54575	100

Source: ISARD Survey 2014

From the above table the following points emerge:

- About fifty percent expenditure was spent on food supplementing in addition to their own produce like wheat and paddy, maize, vegetables..In other words farm sizes are uneconomic and go for wage employment as laborers.
- About 12 percent of the expenditure was spent on clothing. The tribals spend on clothing at the time marriages, Deepawali . The percentage expenditure on clothing in both the districts is more or less same
- Only 3.4 percent was spent on education because the state government distributes books, clothing mid day meals and free tuition fees.
- Less than ten percent of expenditure was spent medicines

Average Annual expenditure per Household is depicted in the diagrams



5.3. Debt position

The survey collected debt position of the FHHs and reasons were obtained. The average debt position of a household in the case of Jhabua district was Rs.54,895/- and in the case of Banswara district the corresponding figure is 3970/- .The reasons for incurring debt are given in the Table No5.3

Table No5.3 Debt position (%)

Item wise details	Jhabua	Banswara	Combined
1	2	3	4
Percentage of FHHs reported debt	43	34	77
Total debt position (Rs)	23,60,500	1,35,000	24,95,500
Average debt position per HH	54895	3970	32409
Reasons for debt			
Crop failure	13.2	0	12.5
Sickness (%)	8.2	58.5	10.9
Education (%)	0.3	2.2	0.4
Others- house repairs ,travel, marriages ,purchase of new clothes etc (%)	78.3	39.3	76.2
Total	100.0	100.0	100.0

Source : ISARD Survey 2014

The above table reveals the following facts:

- Out of 132 FHHs only 77 households had debt on the day of the survey accounting for 58 percent of total households.
- The average debt position of a household belonging to FHHs was Rs 32409. Between the two areas the average debt of a Jhabua household was Rs 54895 as against Rs 6136 in the case of a Banswara Household.
- Debt on account of crop failure was attributed mainly by the Jhabua households only
- Debt on account of sickness was attributed by the households of Banswara area
- Debt on account of other reasons amounted to 76.2 percent of total debt attributed to loans taken for marriages, repairs to houses, purchase of live stock ,travel etc

- While the Jhabua householders reported a higher percentage of 78.3percent of total debt mainly because of marriages ,house repairs, repayment of debt the Banswara householders reported only 39.3 percent to meet expenditures on house repairs, purchase of livestock etc,
- The loan is either from private money lenders or from the society

5.4. Household assets

The survey collected information about the percentage of the households reported various types of assets owned and the details are presented in the following table .A comparative information for the state and respective districts is tabulated in the Table No 5.4.

Table No 5.4 Assets owned by the HHs

Sl. No.	Assets	Madhya Pradesh			Rajasthan			combined		
		State	Jhubua	Jhubua survey	State	Banswara	Banswara survey	Total states	Total districts	Total survey
1	2	3	4	5	6	7	8	9	10	11
1	Total hhs*	2.65 lakhs*	6631*	67	1.11 lakhs*	13227*	65	3.76 Lakhs*	19858*	132
2	HHs having land(%)	na	na	100	na	na	100	na	na	100
3	HHs having banking facilities (%)	4.5	36.6	?	59.6	64.7	?			
4	% of hhs owning T.V	9.8	7.4	6	12.8	2.9	15	10.6	4.4	11
7	% of hhs owning telephone	0.8	0.3	0	1.0	0.3	8	0.9	0.3	4
8	% of hhs owning mobile	13.8	17.6	51	30.2	11.3	37	18.6	13.4	44
10	% of hhs owning bicycle	17.0	7.8	10	13.1	4.0	22	15.8	5.2	16
11	% of hhs owning scooters	3.6	3.3	9	7.5	2.2	2	4.7	2.6	5
14	%of hhs having shops	na	na	8	na	na	5	na	na	6
15	% of hhs having livestock	na	na	40	na	na	86	na	na	63

*All social groups

The following conclusions are drawn:

- All the FHHs own land and nearly own houses.

- Shops are owned by six percent of the FHHs
- Mobile phones are owned by 44 percent of the households in their houses. In the Jhabua fifty percent of their householders are having mobile phones while the corresponding figure in respect of the Banswara is only 37 percent
- TVs and telephones are not very popular among these households partly due to non availability of cable and telephone connections
- Cycles are very popular means of transport in both the areas.
- Livestock including goats ,pigs is owned by more than fifty of FHHs
- There are differences in the ownership of assets at the state level and at district level compared with those FHHs.

5.5 . Outcomes from the above study

- The average annual income of a female headed farm household in the surveyed areas works out to Rs 54573. This includes Rs 14713 from agriculture ,livestock etc .Between the two areas the average annual income from the Jhabua areas is Rs 60,075 which includes Rs 11466 from agriculture while the average annual income from the Banswara area is Rs 48,902 which includes Rs 18061 from agriculture. Income from agriculture in the Jhabua area is not very attractive as compared to the Banswara area .Thus a gap in income from agriculture exists in Jhabua area as compared to Banswara area
- FHHs in Jhabua area draw their income mostly from migration. Income from average household in the Jhabua area is higher by 23 percent over Banswara area because of wage income from migration.
- Most of the FHHs earn around \$2 per day per head and are below the poverty level
- The average annual expenditure of a FHH in both the areas is estimated as Rs 54575. In the case of Jhabua the average annual expenditure of a FHH is Rs 57995. The corresponding figure for Banswara is Rs 51049.

- Out of 132 FHHs only 77 households had debt on the day of the survey accounting for 58 percent of total households.

5.6. Lessons Learnt from the study

- More than fifty percent of the FHHs had debt on the day of the survey due to crop failure, sickness in the families etc.
- To arrest migration in Jhabua area MGNREGA scheme and provision of irrigation facilities are a must in Jhabua area..
- Most of the FHHs earn around \$2 per day per head and are below poverty line
- There were no suicides among the FHHs either due to crop failure or due to increasing debt burden

CHAPTER-6

STATUS OF SOCIAL AMENITIES IN THE PROJECT AREAS

6.1. Status of dwelling units

For any socio economic study the profile of social amenities existing in the project areas need to be ascertained. The study covers the FHFHs' environment in terms of their dwelling units' condition, accessibility of drinking water and sanitation, medical facilities, educational facilities for their children. The following table No 6.1 gives present condition of FHFHs dwelling units

Table No 6.1 . Status of dwelling units of the FHFHs (%)

condition	Jhabua survey	Banswara survey	Combined survey
1	2	3	4
Kachha	71.6	72.3	72.0
Semi Pucca	16.4	12.3	14.4
Pucca	7.5	13.8	10.6
others	4.5	1.5	3.0
Total	100.0	100.0	100.0

Source ISARD survey 2014

From the above table it is observed that:

More than seventy percent of the FHFHs in both the areas live in Kachha houses. The houses consist of mud walls with tin or plastic sheets covered with bamboos and tree branches on the roofs.

- Semi pucca types account for over ten percent of the total the FHFHs. This includes mud or brick plastered walls with tin sheets or bamboo sticks covered with plastic cover on the roof and tiles. Sixteen percent of the FHFHs in the Jhabua area have semi pucca houses while the corresponding figure for the Banswara is 12.3 percent

- Pucca houses are those with semi brick walls and tin or tile roofs.. Their percentage is about 7.5 in the case of Jhabua area and in the case of Banswara area the corresponding percentage is 13.8.
- Others include only sheds types. Such type of houses are less than five percent

6.2. Type of accommodation

Type of accommodation owned by the FHHs in terms of number of rooms owned is given in the Table No6.2.

Table No.6.2 . Type of accommodation owned by the FHHs

Room occupancy	M.P state		Jhabua			Rajasthan state		Banswara			Combin ed survey
	All hhs	State ST HHs	Jhabua District All hhs	Jhabua district (ST)hhs	Survey (ST) hhs	State all hhs	State ST hhs	Banswara District All hhs	Banswara District (ST)hhs	Survey (ST)hhs	
1	2	3	4	5	6	7	8	9	10	11	12
Total HHS	12.03 lakhs	2.65 lakh s	8995 nos	6631 Nos	67	8.81 lakhs	1.11 lakhs	20876 nos	13227 nos	65	132
1 room(%)	44.6	55.0	51.2	60.6	55	38.2	58.7	62.8	73.0	65	60
2 room(%)	29.4	27.8	26.2	23.1	38	29.2	23.8	19.4	17.5	32	35
3 room(%)	12.1	8.8	7.8	3.8	3	13.4	5.8	6.0	1.2	3	3
Morethan3 rooms(%)	13.9	8.4	14.8	12.5	4	19.2	11.7	11.8	8.3	0	2
					100					100	100

Source: ISARD survey 2014 and state governments

From the above table it s observed

- More than half of the FHHs are staying in a single room accommodation in both the surveyed areas. Census data for the district also showed a similar trend

- .While fifty five percent of the FHFHs in the Jhabua own single room accommodation, the corresponding figure for the Banswara is sixty five percent
- Two room accommodation is owned by 38 percent of the FHFHs in the case of Jhabua and the corresponding figure for the Banswara is 32 percent

6.3. Ownership of houses

Ownership of their houses of the FHFHs is ascertained and their results are tabulated in the Table No6.3

Table No6.3 Ownership of houses (%)

Type of ownership	Jhabua Survey	Banswara Survey	Combined survey
1	2	3	4
owned	89.6	96.9	93.2
rented	10.4	3.1	6.8
total	100.0	100.0	100.0

Source : ISARD survey 2014

From the above table it is observed that more than ninety per cent of the FHFHs own their houses only and rented accommodation is less than ten percent.

6.4. Availability of electricity

The survey enquired about the availability of electricity in their houses and the position is given in the Table No6.4

Table No6.4 Availability of electricity (%)

Availability	Jhabua survey	Banswara survey	Combined survey
1	2	3	4
Yes	66	26	46
No	34	74	54
Total	100	100	100

Source: ISARD survey 2014

From the above table it is observed

- Electricity is available to 46 percent of the total households belonging to the FHHs in both the areas.
- Break up between two areas shows that electricity is available to 66 percent of the total FHHs in the Jhabua area while the corresponding figure for the Banswara is 26 percent

6.5. Ration card possession

The survey looked into the FHHs possession of ration cards, BPL families, etc .The results are tabulated in the Table No6.5

Table No 6.5 Ration card possession (%)

Status	Jhabua survey	Banswara survey	Combined survey
1	2	3	4
APL	28.3	26.2	27.3
BPL	43.3	64.5	53.8
Antyodaya	20.9	6.2	13.6
Annapurna	1.5	0	0.8
No card	6.0	3.1	4.5
total	100.0	100.0	100.0

Source : ISARD survey 2014

From the above table despite owning a patch of land these FHHs continue to be BPL families. However only one fourth of the FHHs are APL families due to income from wage labor.

6.6. Availability of drinking water

State and central governments are making efforts to provide drinking water in the rural areas. The following information Table 6.6 based on the distance from their houses.

Table No 6.6. Availability of drinking water (%)

Availability	Jhabua survey	Banswara survey	Combined
1	2	3	4
With in 500mtr	55.3	90.8	72.7
500-1000mtr	10.4	3.1	6.8
Beyond 1000mtr	34.3	6.1	20.5
Total	100.0	100.0	100.0

Source : ISARD survey 2014

From the above table it is seen:

- Ninety percent of the FHFHs in the Banswara area are able to get drinking water within a radius of 500 mtr while such facility is available for fifty five percent of the FHFHs in Jhabua area.
- Thirty four percent of the FHFHs in the Jhabua area have a problem in getting drinking water and obtain water beyond one thousand meters. The reason is that existing drinking water source through hand pumps or well in their vicinity is not potable

6.7. Sanitation

State and central governments are making efforts to provide sanitation in the rural areas. The survey collected the following information are given in Table No 6.7 about the position of sanitation among the FHFHs.

Table No.6.7. Sanitation (%)

Availability	Jhabua survey	Banswara survey	Combined
1	2	3	4
Septic	4.5	4.6	4.6
Open fields	95.5	95.4	95.4
Total	100.0	100.0	100.0

Source: ISARD survey 2014

From the above table it is observed that more or less all the FHFHs in both areas use open areas to defecate. Efforts of the state and central government so far have not made any impact.

6.8. Type of fuel consumption

The survey collected the following information given in TableNo6.8 about the type of fuel for cooking among the FHFHs.

Table No6.8 . Type of fuel consumption (%)

Type of fuel	Jhabua survey	Banswara Survey	Combined
1	2	3	4
Firewood including cow dung cakes	94.0	98.5	96.2
Kerosene	6.0	1.5	3.8
Total	100.0	100.0	100.0

Source: ISARD survey 2014

From the above it is observed that all households use firewood for cooking in their houses. Use of Kerosene is standby.

6.9. Educational facilities

MTA and state governments have been spending money for promoting education among tribal children through supply of free books, mid meals, scholarships, hostel accommodation, etc. The survey collected information about the utilization of such facilities and details are given in the Table No6.9.

Table No6.9. Households availing educational facilities. (%)

Schemes	Jhabua survey area			Banswara survey area			Combined areas		
	yes	no	total	yes	no	total	yes	no	total
1	2	3	4	5	6	7	8	9	10
Getting Free books	66	34	100	59	42	100	62	38	100
Teachers available in primary schools	48	52	100	51	49	100	49	51	100
Any dropouts	28	72	100	34	66	100	31	69	100
Drop out among girls	9	91	100	17	83	100	13	87	100
Any child Studying in hostel	13	87	100	2	99	100	8	92	100
Any child studying Ashram schools	9	91	100	0	100	100	5	95	100
Any child undergoing vocational training	9	94	100	0	100	100	3	97	100
Any child using book bank	40	60	100	3	97	100	22	78	100
Any child receiving Rajiv Gandhi fellowship	5	95	100	0	100	100	3	97	100
Any child getting top class education	3	97	100	0	100	100	2	98	100
Any child getting post matric scholarship	3	97	100	0	100	100	2	98	100
Willing to send daughter in girls hostel	6	94	100	6	94	100	6	94	100

Source: ISARD survey 2014

From the above table the following inferences are drawn:

- Sixty percent of the FHHs agreed that their children are getting free books, mid day meals, etc. Between the Jhabua and Banswara areas the respective percentages are 66 and 59

- Nearly fifty percent the FHFHs reported that there are no teachers in the primary schools. The percentage in both the Jhabua and Banswara districts are same
- Nearly one third of the FHFHs reported dropout of their children from schools. The percentage in both the Jhabua and Banswara districts are same
- On query it was reported by 80 percent of the FHFHs that the schools are located at far of place.
- Lack of interest is another cause for drop outs. Thirteen percent of the FHFHs reported drop out among girls.. The drop out in the Banswara district is more than in the Jhabua district
- Main reason attributed was to do household work and supplement their mother in household duties and tending their younger brother or sister while mother is away for work .Another reason is due to getting their daughter married early
- Only eight percent of the FHFHs have indicated that their children are studying in the hostels. Hostel facilities are used more in the Jhabua district as compared to the Banswara district
- Only nine percent of the FHFHs in the Jhabua area reported that their children are studying in the Ashram Schools
- Only six percent of the FHFHs in the Jhabua area reported that their children are undergoing vocational training
- FHFHs reported that their children in the Jhabua district are using book banks compared to the Banswara district
- More or less all the FHFHs replied that their children are not availing Rajiv Gandhi fellowship
- More or less all the FHFHs replied that their children are not getting top class education
- More or less all the FHFHs replied that their children are not getting post matric scholarship
- Only 6 percent of the FHFHs are willing to keep their girls in girls hostels

- From the above analysis it appears that the FHHs are not aware of the schemes initiated by central government but implemented by state government for their children's education

6.10. Medical facilities

The survey covered the status of medical facilities available to them. The details are given in the Table 6.10.

Table No6.10 Householders availing Medical facilities (%)

schemes	Jhabua survey area			Banswara survey area			combined		
	yes	No	total	yes	No	Total	Yes	No	Total
1	2	3	4	5	6	7	8	9	10
Anganwadi center in their village	85	15	100	80	20	100	81	19	100
Sub center in their village	28	72	100	90	10	100	78	22	100
ANM available	5	95	100	14	86	100	9	91	100
If available do use the facilities'	99	1	100	68	22	100	83	17	100
Medicines available at the sub centre	88	12	100	62	38	100	75	25	100
Did you get your child immunized	72	28	100	34	66	100	53	47	100
Any family member suffering from water borne diseases	34	66	100	2	98	100	18	82	100
Awareness about STD and HIV/AIDS	13	87	100	5	95	100	9	91	100
Are there any deaths in their family	15	85	100	15	85	100	15	85	100
Belief in spiritual healing	67	33	100	85	15	100	75	25	100
Whether FHH smoke	18	82	100	12	88	100	15	85	100
Whether FHH drink	10	90	100	3	97	100	7	93	100
Whether delivery takes place at home	50	50	100	58	42	100	54	46	100

Source: ISARD survey 2014

From the above table the following points emerge:

- More than four fifths of the FHHs reported about the existence of Anganwadi centers in their villages.

- While ninety percent of the FHFHs in the Banswara area informed about the existence of sub centers in their villages.
- More than four fifths of the FHFHs have frankly admitted about the non availability of ANMs in their sub centers
- But four fifths of the FHFHs have admitted to be using those facilities in the sub centers
- More than three fourth of the FHFHs said that medicines are available in the sub centers
- FHFHs in the Jhabua area are getting their children immunized as compared to the Banswara area
- Water borne diseases are reported by 34 percent FHFHs in the Jhabua area as compared to 2 percent in the Banswara area
- More than ninety percent of the FHFHs have no knowledge about HIV/ AIDS.
- More than seventy five percent of the FHFHs believe in spiritual healing and belief It is more in the Banswara area as compared to the Jhabua area
- Smoking and drinking among the FHFHs is not very significant in both the areas
- More than fifty percent of the FHFHs have deliveries at home. in both the districts. The rest go for CHC
- The surveyed has brought out that medical facilities are not adequate and needs strengthening. During the survey with state officials there are some pockets where T.B is prevalent

6.11 Major observations from, the study :

- There are gaps in the infra structural facilities provided in both the areas. There are more pronounced in Jhabua area.
- More than seventy percent of the FHFHs in both the areas live in Kachha houses

- More than half of the FHHs are staying in a single room accommodation in both the surveyed areas. Census data for the district also showed a similar trend
- Potable drinking water is a problem in both the areas.
- Nearly one third of the FHHs reported dropout of their children especially girls from schools due to distant location ,lack of interest. to do household work and supplement their mother in household duties ,early marriages etc.
- Non availability of ANMs at subcenters and lack of medicines are reported in the areas.
- The surveyed has brought out that medical facilities are not adequate and needs strengthening. During the survey with state officials there are some pockets where T.B is prevalent

6.12. Suggestions for their economic empowerment:

The survey elicited suggestions from these FHHs for their economic empowerment and to fill up the gaps. The details are given in the Table No 6.12.

Table No. 6.12 . Suggestions for their economic empowerment (%)

Suggestions	Jhabua survey	Banswara survey	Combined
1	2	3	4
More irrigation facilities	88	15	52
Access to inputs	63	30	47
Extension measures	21	30	30
Assured market	27	23	25
Subsidized interest	33	46	40
Improved roads	37	30	34
More hospitals and medicines	52	38	45
Transport	44	46	45
More schools and teachers	52	46	49
Electricity i n their homes, ,old age pension widow pension ,supply of cows or buffaloes ,house repairs, easy terms of loans , land leveling etc	100	100	100

Source: ISARD survey 2014

The above table brings out the following aspirations of the FHHs

- Jhabua area has erratic rainfall and no surface water irrigation exists except tapping ground water. Hence 88 percent of the FHHs in the Jhabua area desire more irrigation facilities. In the case of Banswara households irrigation facilities already exist but want more irrigation during rabi period. Watershed management scheme of Ministry of RD is very necessary to the Jhabua area. Rajiv Gandhi watershed programme may cover these areas.
- Access to inputs, extension measures, assured market for their cotton and soya bean crops are aired by more than thirty percent of the FHHs in both the areas.
- Consumption loan at subsidized interest is demanded to meet their medical expenses because their debts are only to meet their sickness in their families..
- During survey it was observed road conditions for approaches to villages are in bad condition and need repairs
- Some of the sub centers are without ANMs and medicines are not readily available.
- Lack of proper public transport is observed by many of the FHHs
- Income from agriculture in the Jhabua per ha is very meager as compared to the Banswara area. If irrigation facilities are provided in the Jhabua area rabi crops are possible
- Lack of access to primary schools and teachers in their villages brings a setback to literacy programmes
- Some of the FHHs demand facilities like electricity in their houses ,supply of buffaloes or other livestock, house repairs, medical reimbursement or insurance ,widow pensions and land leveling etc.

CHAPTER - 7

CONCLUSIONS- A TALE OF TWO AREAS

After field surveys, interaction with individuals, discussions with officials and non government officials the following broad areas/conclusions are given in the Table No 7.

Table No7- A TALE OF TWO AREAS

S. No	Details	Units	Jhabua	Banswara
1	Districts located	area	Jhabua in M.P	Banswara in Rajasthan
2	Proximity of the districts	area	There is a common border to each other	There is a common border to each other
3	Total tribal households	nos	125647	187079
4	Total female headed farm households(FHFHs)	nos	7482	7875
5	Percentage of FHFHs total tribal households	%	6.0	4.2
6	Total small and marginal FHFHs	nos	6684	7390
7	Percent of small FHFHs total FHFHS	%	90	94
8	Average size of the farm holding	ha	0.69	0.56
9	Total households in the covered villages in the district	nos	4605	2846
10	Total FHFHs selected	nos	67	65
11	Total population covered	nos	458	272
12	Average size of household	nos	6.8	4.2
13	Male population	nos	203	127

S. No	Details	Units	Jhabua	Banswara
14	Female population	nos	255	145
15	Sex ratio		1256	1012
16	Sex ratio of covered villages		1032	975
17	Bhil tribal's composition	%	88.1	100
18	Migration in the FHFHs	%	22.5	0.7
19	Literacy rates among FHFH members	%	37.8	41.2
20	-male literacy	%	48.7	62.2
21	-female literacy	%	29.0	23.1
22	Literacy rate of FHFHs	%	5.0	1.5
23	Marital status of all members in the FHFHs			
24	- married	%	31.7	27.2
25	-un married	%	53.5	48.2
26	Widows/divorced	%	14.8	24.7
27	Age group of household members of the FHFHs			
28	-above 60 years age	%	44.8	36.9
29	-50years to 60 years	%	31.3	49.2
30	Age group of all households			
31	-above sixty years	%	6.6	4.4
32	-18 years to 60 years	%	42.7	57.0
33	-18 years-60 years- males	%	41.4	52.7
34	-18 years-60 year females	%	42.4	60.7
35	Ownership of land by the FHFHs			

S. No	Details	Units	Jhabua	Banswara
36	-inheritance	%	92.5	91.9
37	-possession of pattas	%	37.3	96.8
38	-possession of ST certificates	%	88.1	96.9
39	Occupation pattern of the FHHs			
40	-Exclusively agriculture	%	83.6	98.5
41	-Agriculture and forestry	%	4.5	0
42	-forestry	%	11.9	1.5
43	Occupation pattern of all household members of the FHHs			
44	-farming	%	54.1	59.8
45	-labor	%	43.6	37.2
46	-service	%	1.4	2.2
47	-business	%	0.9	0.8
48	Subsidiary occupation of all households members of the FHHs			
49	-labor	%	47.8	75.3
50	-service	%	1.5	0
51	Land utilization of the FHHs	bighas	198.3	116.0
52	-irrigated area	bighas	20.8	82.5
53	-un irrigated area	bighas	177.5	33.5
54	Average size of land	bighas	2.96	1.78
55	Gross cropped area	bighas	215.0	193.5
56	Area sown more than once	%	8.4	66.8

S. No	Details	Units	Jhabua	Banswara
57	Selected crop yields			
58	-Maize crop	Kg/ha	1254	1248
59	-Wheat crop	Kg/ha	1500	2332
60	Cropping pattern	%		
61	Maize	%	65.8	49.4
62	wheat	%	4.2	41.6.
63	cotton	%	18.1	neg
64	soybeans	%	6.7	8.8
65	Other crops	%	5.2	0.2
66	Soils			
67	-good	%	3	23
68	-fair	%	67	40
69	-Bad	%	20	37
70	Average annual income per household	Rs	60075	48902
71	-Average annual income from agriculture per household	Rs	11466	18061
72	Average income from agriculture per ha	Rs	17612	32729
73	Average annual expenditure per household	Rs	57995	51049
74	-Average annual expenditure on food	%	46.9	52.3
75	-Average annual expenditure on fuel	%	5.8	10.1
76	-Average annual expenditure on clothing	%	10.8	14.0

S. No	Details	Units	Jhabua	Banswara
77	-Average annual expenditure on Educ.	%	3.0	3.8
78	-Average annual expenditure on Medicines	%	10.4	7.4
79	-Average annual expenditure on Travel	%	12.4	5.7
80	-Average annual expenditure on entertainment	%	5.0	2.3
81	-Average annual expenditure on Others	%	5.7	4.9
82	Average debt position per house holder reported	Rs	54885	3970
83	Percentage of households incurred debts	%	65	52
84	Percentage of households Owning mobiles	%	51	37
85	Percentage of households owning cycles	%	10	22
86	Percentage of households Owning scooters	%	9	2
87	Percentage of households Condition of their houses			
88	-Kachha	%	71.6	72.3
89	-Semi pucca	%	16.4	12.3

S. No	Details	Units	Jhabua	Banswara
90	-Pucca	%	7.5	13.8
91	-others	%	4.5	1.5
92	Percentage of households condition of their houses			
93	-single room	%	55	65
94	-two rooms	%	38	32
95	Percentage of HH having electricity in their houses	%	66	26
96	Percentage of households about the availability of drinking water facility			
97	-500meters and below	%	55.3	90.8
98	-500 meter- 1000 meter	%	10.4	3.1
99	-beyond 1000 meters	%	34.3	6.1
100	Percentage of households having Sanitation			
101	-open fields	%	95.5	95.4
102	Percentage of households having fuel wood	%	94.0	98.5
103	Percentage of households reporting condition of educational facilities for their children			
104	-availability of teachers in primary schools	%	48	51

S. No	Details	Units	Jhabua	Banswara
105	-Any drop out from the schools	%	28	34
106	-Any drop out of girls	%	9	17
107	-Any child studying in hostel	%	13	2
108	-Any child getting post matric scholarship	%	3	0
109	-willingness to send to girls hostels	%	6	6
110	Availability of Medical facilities			
111	Availability of Aganwadi centers	%	85	80
112	Existence of Sub centers	%	28	90
113	-Availability of ANMs in the sub centers	%	5	14
114	-If available .use of such facilities	%	99	68
115	Are medicines available at the sub centers	%	88	62
116	Are children getting immunized	%	72	34
117	Water borne diseases reported	%	34	2
118	Households awareness about HIV/AIDS	%	13	5
119	Householders reported deaths in their families	%	13	5

S. No	Details	Units	Jhabua	Banswara
120	Householders reported deliveries in their houses	%	50	58
121	Householders reported taking occasional drink by FHHS	%	10	3
122	Householders reported taking occasional smoke by FHHs	%	18	12
123	Birth of girl welcomed	%	100	100
124	Girls help their households in getting drinking water, look after small children, helps in cooking etc	%	100	100
126	Dowry among bhils		cash, silver ornaments, cow and rice and pulses	Cash ,clothes ,utensils and ornaments, cow, buffalo and goats
127	Reasons for drop out of girls		To help household duties ,early marriages	To help household duties ,early marriages
128	Change in life style		Old women wear Ghaghara, Odini, Polka, lagnada but new generations wear sarees, girls wear salwar and Kamazee ,skirts, etc,	Earlier women wear Ghagra with large circumference in red, blue and black colour from waist to knee length .Now they are wearing full length petticoat ,blouse and Odni..

S. No	Details	Units	Jhabua	Banswara
129	Divorce		Equal rights for divorce	Equal rights for divorce
130	Widow re marriage		Right to get married	Right to get married
131	Ornaments		Wear silver anklets, round chain .rings, belt type chain .Now a days glass bangles are worn	Silver ornaments anklets, now tribal women have started wearing plastic and glass bangles.
132	Decoration and improvement of their houses		They draw drawings in their houses of animals, trees, on the walls .They decorate more before diwali and light their houses. with earthen lamps . They repair their houses.	.During the festive they decorate their households. They are repair their houses
133	Tattooing		Elderly women in villages do tattooing but new generation is against such tattooing	Elderly women do tattooing but new generation is against such tattooing
134	Agreeable to be involved in politics		If opportunities are given they are willing to share responsibility as sarpanchs	They are also involved in politics and holding political posts like Sarpanch etc.

S. No	Details	Units	Jhabua	Banswara
135	Suggestions sought by the FHFHs			
I	-More irrigation facilities	%	80	15
ii	-Access to inputs	%	63	30
iii	-Extension measures	%	21	30
iv	-subsidized interest rates	%	33	46
V	-Assured market for cotton and Soya beans	%	27	23
Vi	-Improved roads	%	37	30
Vii	-Medical facilities and hospitals with doctors	%	52	38
Viii	-Transport to be improved	%	44	46
Ix	-More schools with teachers	%	52	46
X	-others like electricity in their houses, edical facilities, purchase of cows and buffaloes, increase in rates of widow and old age pensions improvement of their houses, land leveling, priority to FHFHs in government schemes etc	%	100	100

From the above analysis it is observed there are some striking differences observed among the Female Headed Farm tribal women owning small and marginal farm sizes between Jhabua and Banswara districts. In some areas there are some commonalities observed.

CHAPTER 8

RECOMMENDATIONS

After studying the outcomes of the field surveys, interaction with farm households, state officials, local self governments/PRI members and NGOs the following recommendations are made for the FHFHs economic empowerment and to fill up the gaps .The relevant objective of the study covering the existing situation, gaps and strategy for economic empowerment are covered in the earlier chapters .Hence the following recommendation are made focusing different ministries and other agencies for examination and implementations. The study is first of its kind where the FHFHs belonging to small and marginal farmers are studied. These are broadly divided into central government, state governments, local self government /PRIs and other agencies /NGOs. The details are given as under:

- i). **Central Government:** The study has focused that there is need to undertake a similar study of the FHFHs in the predominantly tribal districts in other states to evolve a national policy for the FHFHs. National Commission for Women under the Ministry of Women and Child development is the right choice to sponsor such studies for evolving a national policy for the FHFHs .Such a study is needed because most of the FHFHs are widows and illiterate and at all India level they constitute more than 80 percent of them belonging to small and marginal farm sizes
- The present study has observed that the FHFHs are supplementing their income through wage income since income from agriculture is not sufficient to meet their basic needs. MGNREGA scheme is to be introduced in both the districts to arrest migration on continuous basis since there is no alternative for the tribal households to earn income from other sources.. Ministry of rural development has to examine this issue especially for tribal areas as special case.

- There are Krishi Vigyan Kendra's (KVKs) already existing in both areas but the extent of their involvement in providing Water harvesting methods to conserve water is very important. Ministry of Rural Development is already implementing a central scheme on water harvesting in various states .State governments are implementing Rajiv Gandhi Water Shed Mission .To what extent these areas are covered to raise rabi crops and other crops has to be looked in to and to examine what extent these benefits are derived by the FHHs.
- Cropping intensity in both the areas needs to be improved for sustainable agriculture so that the cultivators do not turn up as agriculture labor or nonagricultural wage earners. In both these regions Maize crop is the major crop and part of the produce is sold by the households. KVK Banswara has evolved a machine called COBB at Rs 75 (Actual cost is Rs 150)which can separate maize grains from the stem in a half minute instead of three minutes Drudgery of the households can be reduced and time saved can be utilized profitably. This instrument needs to be popularized not only in the Banswara area but also in Jhabua areas and other parts of India where maize crop is grown.
- Livestock development through supply of cows and buffaloes, goats needs to be expanded because the FHHs have shown interest as part of supplementing their incomes. Livestock in every household works as rural mobile bank where the farm household in times of need can lease or sell their livestock to meet their economic needs in times of distress
- Most of the FHHs are not aware of several schemes under implementation for their benefit. . Their expectations of their food, housing, and employment opportunities are limited. Ministry of Tribal Affairs may get their schemes evaluated to study to what extent their schemes have percolated to grass root level and identify or rectify the schemes for the benefit of FHHs.
- There are more mango trees in the Banswara area road side .In summer these mangoes due to high velocity of winds fall on the ground without much ripening sometimes. Tribals are allowed to pick these unripe mangoes .These could be converted in to pickles or summer recipe. These mangoes are sold at the rate of Rs one per kg.

KVK Banswara has evolved a training programme .This idea is welcome because the FHHs and others women are free from agricultural operations during summer. This activity will supplement their incomes.

- An interaction with the FHHs revealed that access to inputs, subsidized interests, and market for their crops like cotton and soya bean are necessary to reduce their dependency on others. These FHHs plead that due to their uneconomic farm sizes quantity of marketable produce of cotton and soybean is very small and they dispose them at their door step at lower prices These FHHs' request is for proper mechanism to purchase their produce by the state government organizations or TRIFED. Media through TV would help such farm households being aware of the price for their produce. This would improve their bargain strength while disposing of their produce
- Literacy rates among males and females are very low especially female literacy in the tribal belt. Literacy rate among the FHHs is hardly five percent. Hence there is need to convince the FH FHs to send their children to schools. Dropout rate from the schools is as high as 30 percent and is very significant among the girls. ST children lag behind when it comes to educational attainments above the primary level. Important reasons are lack of teachers in the schools, location of schools at distance from their houses, medium of instruction not in their local dialect, attending to household duties especially for girls and unwillingness to send their children to girls hostels.. Availing of post matric scholarship is very poor.
- Ministry of Tribal Affairs who are providing central assistance for such schemes should get these schemes evaluated by an independent agency for identifying and rectifying the deficiencies. State government may identify some educated young boys and girls in those villages to work as untrained teachers.

ii) State Governments:

For welfare of tribal community of scheduled areas, various programmes and schemes are being implemented by the State Governments through the funds made available under special central assistance, centrally sponsored schemes, state plan schemes. The funding is made as token of commitment to the constitutional provisions as well as to socio-economic upliftment of the people residing in the scheduled areas for which Tribal Sub-plan has been prepared. The programmes and schemes are routed through the budget provisions assigned to Tribal Area Development Commissioner as well as in the departmental budget of line departments. In addition to administering the funds provided to Tribal Area Development (TAD) Department, Tribal Area Development Commissioner is also responsible for coordinating the activities from all the sources. It is important to focus these schemes on the FHHs and identify such schemes for their socio and economic empowerment of FHHs.

- Income from agriculture among the FHHs is low because their average size of the holding is less than 0.50 ha in both the areas. The average annual household income of a FHH from agriculture is Rs 11466 in the Jhabua area while the corresponding figure for the Banswara area is Rs 18061. Higher income in the Banswara is due to canal irrigation and well irrigation facilities available for some households. In the Jhabua area it is mostly rain fed area. The extent to which these tribals are able to meet their food requirements from agriculture is determined by the type of crops they grow, size of their holding and the size of the household. If income from agriculture which is their main activity is considered their household income is less than \$1 per day per head. Hence these FHHs are thus supplementing from other activities to sustain their life
- Agricultural policies and strategies in these states have not fully taken role of women as a farmer and as a beneficiary into account. Some of the villagers belonging to the farm community are of the opinion that the state governments should bring out Women agriculture policy to

emphasize the role of women in agriculture more so in the tribal areas. Both these states should bring out a separate FHFHs policy among small and marginal farm households.

- Non availability of adequate land and irrigation facility in farm sector and negligible work opportunities to their unskilled family members in nonfarm sector are the major constraints for their socio economic backwardness of the FHFHs. States evolved tribal development plans since long but these are not properly implemented for ameliorating their economic empowerment. To arrest migration Ministry of Tribal Affairs may examine whether priority can be given to these FHFHs
- Despite best efforts of the Central government and state governments in providing rural housing schemes, the survey revealed that seventy percent of the FHFHs live in kachha houses, and more than fifty percent of them live in a single room accommodation. There is need to look into this problem why benefits of rural housing schemes have not percolated to these FHFHs.
- Since the transport is not adequate, distribution of cycles for school going children by the state government would encourage education among the children of the FHFHs.
- Medical facilities are there but poor in providing such facilities .In the Jhabua area sub centers are not functioning well due to shortage of ANMs. Wherever such facilities are available, there are not fully made use. There is a demand in both the areas for proper functioning of these centers. Lack of medical facilities forces these households opting for deliveries at home with untrained tribal midwives. State governments are to fill up the vacancies and put the sub centers in to operation.
- Proper road communication is demanded by these householders.
- One of the reasons for the debt of the FHFHs in both areas is due to sickness in their families. There is unwillingness among ANMs, doctors to work in the tribal areas because of remoteness and lack of facilities. Special incentives from tribal funds available from Ministry of Tribal Affairs are to be offered for these doctors to work in tribal

areas. Another alternative is to train some educated tribal girls in that area to work as ANMs

- Forty five percent of the FHFHs in Jhabua and 37 percent of the FHFHs in Banswara areas are aged above 60 years and demand raising the existing rates of old age pensions and timely disbursements. All the FHFHs are widows and there is need to disburse timely their widow pensions. It is argued that the existing rate of widow pension is to be raised. Preference may be given to the FHFHs in different schemes under implementation by the state governments.
- Though drinking water availability near their houses has eased somewhat in respect of Banswara FHFHs, the situation has not improved in respect of Jhabua areas. More than 30 percent of the FHFHs in the Jhabua area still draw their drinking water beyond 500 meters. In addition water is not potable. The drudgery of bringing drinking water from such a long distance is to be avoided. This fact has to be checked by the state government of M.P.
- Electricity in the FHFHs 'house has improved in the Banswara area but not so in the Jhabua area. This needs to be looked in to by the state electricity department of M.P
- Ownership of land holdings of the FHFHs has to be completed especially in Jhabua areas
- Sex ratio is high in both these areas and is welcome to be sustainable
- The State government should emphasize the importance of skill formation and development programmes for the benefit of the FHFHs tribal women. In Jhabua area tribal women make dolls under the state government training center.. Such scheme may be taken up among the families of FHFHs by identifying skill development in the Banswara area. SHGs may be encouraged and identify such schemes.
- Non-financial inputs in the form of awareness, knowledge, skill training and marketing know how, etc. by SHGs should be treated as an integral part of the programme for the FHFHs to their economic empowerment .

i) Local Self Government

- Sarpanchs of the Gram Panchayat are involved in implementing various developmental activities at the village level. Since Sarpanchs are aware about the local problems they should also be involved in the beneficiary scheme of the FHHs.
- Tribal community has their own panchayat, whom they regard most and abide their instructions and decisions. Many of the conflicts amongst the tribal community are settled by the tribal panchayat. They should also help in the upliftment of FHHs . Huge debts are incurred by the Jhabua FHHs on marriages as a prestige leading to debts. There is need to involve local elders to dissuade such expensive marriages so that debt burden is reduced.

ii) Other Agencies ie.NGOs etc.

Many NGOs are working with different objectives and issues such as health, education, child development, women empowerment ,agriculture and watershed development etc .In Jhabua district of MP and Banswara district of Rajasthan many NGOs are working for the empowerment of the tribal women. Theses NGOs are implementing various programmes for economic upliftment of the tribal women. Generally NGOs are motivating tribals to form SHGs and by organizing training programmes , awareness programmes about government programmes. Some NGOs are implementing women empowerment programmes from the support of donor's agencies to improve the health condition including nutritious and other hygienic factors. These NGOs may be involved by paying more attention for the FHHs

- Some NGOs like BAIF have been implementing schemes for improving farmers' income in these areas through livestock improvement, watershed management, encouraging organic compost with the help SHGs. These organizations may identify the

FHHs in these areas to improve their incomes so that they may not turn as agriculture laborers..

- Nobel laureate Dr Amartya Sen has rightly said “female land ownership can increase a women’s contribution to the common good of the household giving her a stronger voice” Voice of the FHHs is to be heard by the state governments and Ministry of Tribal affairs. A study has shown that the Nepalese women who own land are significantly more likely to have a final say in their household decisions and children of mothers who own land are less likely to be under weight.
- Harnath Jagawat in a article published in Tribal region of southern region of Rajasthan awaiting prosperity through NRM mentioned “When appropriate and adequate measures are not taken by the government and others in ameliorating the poverty among tribal it is clear a case of manmade poverty for which all of us in the society excluding the tribals themselves are squarely responsible”. Hence the survey conducted by ISARD portrays the need to take up measures to alleviate their sufferings by the implementing agencies.
- Some NGOs in the state of Karnataka educate the weak farm households about the prices for various crops. This would help them to sell higher prices.. Such an idea is endorsed In the World Bank Publication2014-Voice and Agency –empowering women and girls for shared prosperity- it is rightly reiterated” Formal ownership and control over farmland improves women’s productivity and economic security.... Farmer groups and collectives can provide individual women producers with access to markets and help overcome constraints in meeting demands of agricultural supply chains”. Viewing T.V programme highlighting the prices of different crops at harvest time is to be encouraged by the farm holders. This may help these small farm holders to understand the prevailing rates .This is to be discussed by the state governments with different TV channels.

Concluding remarks:

In concluding remarks, it is observed from survey results that the FHHs among tribal women are not empowered economically as well as socially. The socio-economic empowerment of the FHHs is necessary for attaining self-reliance for women. So development schemes, empowerment awareness, education, competitiveness, willingness, confidence, self-motivation, mind set, encouragement from family and society is essential for the economic empowerment of the FHHs. The success achieved in this regard is helpful to bring the FHHs into the mainstream of inclusive growth process in India. Reducing poverty and unemployment among the FHHs would pave the way towards their socio and economic empowerment..

Annex-I

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List of Surveyed Villages covered

State	Districts	Tehsils	Villages
Madhya Pradesh	Jhabua	Jhabua	Golachhoti
			Sajawan Choti
			Amba kodra
			Charlipada
			Dharpuri
			Nawagaon
			Mohanpura
			Gadwada
		Meghnagar	Mandli
			Pipalkhunta
			Futtalab
			Dahdhaniya
			Gadwada
			Nawapada
			Hatyadeli
Rajasthan	Banswara	Banswara	Kharwali
			Lodha
			Baghpura
			Ganaoo
			Barlipara
			Roonjhiya
		Ghatol	Kuwaniya
			Senabasa

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2. Mohini Sravastava A.c Tribal development officer, Jhabua
3. Dr G.R Patel Director TDI Bhopal
4. Dr Laxminarayan Payodhi, TDI Bhopal
5. Vijay Thakre Dy director, Agri Dept Government of M.P Bhopal
6. Administrator, Adimjati development. Jhabua
7. Dr.R.K Yadav Scientist, Krishi Vigyan Kendra, Jhabua

Government of Rajasthan

1. Dr Pankaj Mishra. Jt Director Tribal Development Department Udaipur
3. B.L. Kateese. Director TRI Udaipur
4. Mrs Jyoti, Mehta Dy Director, TRI Udaipur
5. Dr G.S Amita Director KVK Banswara
6. Dr R.L. Soni, Programme coordinator KVK, Banswara
7. Mr. Jeevan Lal Patel Banswara

Non Govt. Organisation (NGOs)

1. Society of Tribal Women For Development, New Delhi
2. Vagdhara, Banswara (Rajasthan)
3. Wagad Vikash Sanstha, Banswara (Rajasthan)
4. Actionaid, Bhopal (MP)
4. Pragati, Meghnagar, Jhabua (MP)
5. Vasudha, Meghnaganagar, Jhabua (MP)

PHOTOGRAPHS

PHOTOGRAPHS



Meeting with Panchayat Official in a Banswara district village



Meeting of Project Director with Local Investigator to Female headed farm woman in a village of Banswara district



Hand pump condition in a village in Jhabua district



Kachcha road in a village in jhabua district



Kuchcha House of FHFH in a village in Banswara district



FHFH rearing Goats in front of her Kuchcha House in Village of Banswara



Interview with FH farm woman in Jhabua along with her family



Female Headed farm Women with family members, Jhabua



Maize crop of FHFH in the village Jhabua tehsil



Cotton crop of one of the FHFH in Jhabua



Family Members of FHHS Engaged in Agriculture Work in Jhabua



Family Members of FHHS Engaged in Agriculture Work in Jhabua



Interview with a FHH in Jhabua



Interview with a FHH in Jhabua



Discussion with Female Headed and Sarpanch at Bansawara

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Map of Banswara and Jhabua districts

