Sharing Best Practices in Rural Development

Case studies of few success stories in Rajasthan and UP

REPORT

Submitted to

Socio-Economic Research Unit Planning Commission, Government of India

Submitted by

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Executive Summary

Rural development is not entirely a new concept; it existed in India since Vedic times, but serious efforts approximating to what is today known as rural development were made only in the 19th century. Academicians divide efforts towards rural development in India into four broad phases or periods. The final phase is the post independence phase or period.

In the post independent era, Government of India committed itself to bring about a rapid and sustainable development in rural India through various programmes. Over the years the thrust of the rural development programmes have been on the all-round economic and social transformation of rural areas, through a multi pronged strategy, aimed at reaching out to the most disadvantaged sections of the society.

In the past five decades and more, many rural development programmes have been launched. The aim of these programmes have been to cover all the facets of rural life such as agriculture, animal husbandry, roads (communication facilities), health, education, housing, employment and nutrition.

Accordingly, all the programmes since independence have covered one facet or the other for improving the life of three- fourths of the Indians who live in the villages.

The Community Development Programme was the first organised attempt at rural development. The programme launched on 2nd October in 1952 focused on all round development of rural areas and it touched upon nearly all facets of rural life such as agriculture, animal husbandry, roads (communication facilities) health, education, housing, employment and nutrition. It emphasized on higher agricultural production along with establishment of rural cottage and small-scale industries.

Since then many programmes have been implemented, today we have programmes such as the following to mention a few: -

- 1. Rural Connectivity Programme
- 2. Jawahar Gram Samridhi Yojana
- 3. Employment Assurance Scheme
- 4. Indira Awas Yojna
- 5. National Social Assistance Programme
- 6. Swarna Jayanthi Gram Swarozgar Yojna

These programmes and other such programmes are implemented through government's District Rural Development Agency. Many non- governmental organizations are also working alongside government in the villages.

Over the years many programmes have been successful and many have failed to take roots. While one has always looked at the factors responsible for failure, seldom has one documented the success stories of these programmes that could be strengthened, if not replicated. It is Planning Commission of India's endeavour to document the success stories in these areas. It is towards this end, it has entrusted the task of documenting "Sharing Good Practices in Rural Development in the States of Rajasthan and Uttar Pradesh" to Research and Development Initiatives.

The need of the study: The government-pioneered projects from time to time have changed in approach and strategy. These shifts in the policy decisions are taken on the basis of experiences from existing programmes and to reach out to the last person in the last row. Experience tells that most of the policy decisions are taken with a macro perspective and a very little attention is paid to the micro level issues.

Although there is success story of micro level rural development planning and implementation, which is well known and documented but this has been an effort of individual. Projects implemented and managed by the government agency and are a success today are yet to be documented and promoted. Therefore it is essential to document such good practices so that a mechanism to replicate them at a wider level could be evolved.

Objectives of the study: To document best practices in rural development planning and implementation. Secondly, suggest ways and system for replication of these good practices at a larger level.

Methodology: In consultation with the Planning Commission of India, States of Rajasthan and Uttar Pradesh were selected for the study. It was agreed upon to document two success projects in each of the study states. These success stories were selected on the following criteria:

- 1. The success should reflect the impact of different projects.
- 2. The project should be in operation for more than 5 years

Based on the agreed upon criteria the following projects were selected to be documented. 1. Wasteland Development Project – Ajmer 2. Community lift Irrigation Project – Bhilwara 3. Tannery – Luchnow 4. Boond Bachat Sanghtan - Kanpur

The study was exploratory in nature. The instruments of enquiry were kept open ended to gather qualitative inputs from the programme functionaries and the beneficiaries.

The study was carried out in two districts in the States of Rajasthan and Uttar Pradesh. In each district one project was documented. In all 4 projects have been documented. In each of these project districts five villages were covered to assess the extent of benefit accrued to the beneficiaries.

To identify the success stories in the rural development sector, more than one visit were made to the DRDA offices in the respective state capitals of the study states. The experiences at both places were very different, while the DRDA office at Jaipur was forthcoming and cooperative. It provides the requisite information, which was very helpful in identifying the success stories. However the same cannot be said about DRDA office at Lucknow. The field activities was almost delayed by month in Uttar Pradesh, for lack of information on exact status of the projects and later were substituted by documenting success stories of NGOs in the state.

Under the **Wasteland Development Project in Ajmer District of Rajasthan** which started in the year 1995. The main objectives of the project were:

- 1. Soil and moisture conservation measures
- 2. Improve the water table level
- 3. Providing fodder and fuel wood and
- 4. Improve the socio- economic conditions of the villagers.

Wasteland Development project is slated to be completed in March 2002. The five study villages in Ajmer District of Rajasthan were Massina, Amba, Dumara, Bhawanta and Sardhana.

The Impact: In these seven years the project has changed the whole block of Pissagan from one of abject poverty and underdevelopment to prosperity and on the development path. Today, Pissagan is a success story - Model for Soil conservation measures. These activities have had a major impact on the area; today Pissangan's face has changed. The lost flora and fauna are returning and even the villagers are reaping its benefit. The impact of this project has been manifolds. It has checked soil erosion and has helped in soil retain its moisture. Also, Fodder and Fuel wood is available a plenty. In fact with each year the produce has grown and so has the distribution.

Assessment: The community participation has been the key to the success of Waste land Development Project in the district. It was ensured all through the implementation of the project that the people's enthusiasm and interest does not wane away after the initial euphoria. Most importantly, the project functionaries' from the beginning was a distant spectator, only providing the technical inputs while actual nuisances of design, execution and management was left to the

users committee. This micro-level planning has provided people with an opportunity of learning of managing the scheme and also given them the confidence that they can now do the government support. This project has truly been the project of the people, for the people and managed by the people. The project wasteland development project has raised hopes that wasteland can be made fertile and bring about prosperity to the area.

Under the project **Community Lift Irrigation Scheme** which was approved in November 1996. The main objective of the project was to provide irrigation facilities to small and marginal farmers.

The project was completed in a record time of six months i.e. by March 1997. In this short period community lifts were constructed and provision to bring the water to the land was made. However, there were certain conditions to be met, for stating a community lift irrigation project. (1) A minimum of 10 farmers have to be there and (2) one lift could irrigate up to 100 hectares of land, so only those farmers whose land fell within the catchments area would benefit and should be part of the group.

The project was successfully implemented in the villages of the district. For the purpose of the study we selected the Mandalgarh Block in the district and covered all the five villages falling in the block. These study villages are (1) Rajgarh (2) Shaympura (3) Soodi (4) Umedhpura (5) Khatwara

The Impact: In the district, earlier, cultivation was restricted to rainy season only due to lack of irrigation facilities and during other seasons migration to other cities and town in search of work was common. However, the project has had a tremendous impact in the district, especially in the five study villages. In these villages prior to the community lift irrigation scheme, Maize was the main Kharif crop and Wheat main Rabi crop. After the implementation of the scheme during Kharif season now other crops such as *Groundnut*, *Black gram (Urad) and Green gram (Moong)* are also grown and during Rabi season crops such as *Mustard (Sarsoon) and Bengal gram (Channa*) are also grown. In all the villages studied in the survey, over two – fifths of the farmers are found to be benefiting from this village.

Assessment: The government of Rajas than had withdrawn its support to project in the year 2000. From 1997 to 2000 it was just providing technical support. Raising all the funds required for the setting up of the community lift irrigation and managing the project was responsibility of the Farmer's Committee. So far the farmer's committee has done well and the very fact that the scheme is doing well with out government support shows that the project is sustainable and very much replicable in the other parts of the country.

Under, the micro finance programme - **Boond Bachat Sangathan**, which was conceived in 1986, has so far been implemented in 92 villages. Today, there are

about 534 SHGs - 264 rural SHGs and 270 urban SHGs. Up to March 2002, members had saved Rs .149.70 lakhs and had disbursed total loan of Rs. 348.81 lakhs. The main objectives of the programme were: to inculcate habit of saving in poor women and bring them out of the clutches of money lender. Also to provide loans to manage household cash flow crisis during emergencies and again to provide loans for income generation activities and provide business development services.

Currently, as mentioned earlier, there were 264 groups in rural areas of Uttar Pradesh. We have selected three SHG for study - in Kalayanpur block SHG s in villages Bheemsen, Baikunthpur and Gadan Khera and in Bihtargaon block SHG in village Amour have been taken up for study. These were selected on the basis of group's total saving, internal loan given, external loan received and repayment of the external loan.

The Assessment: Winning the confidence of the poor has been the key to the success of Boond Bachat Sanghtan. Transparency of accounts and easy availability of loans has convinced the usefulness of the group. The groups have been blessing for them and it has saved them from vicious loan cycle and shaukar.

Under **Professional Assistance for Development Action** (PRADAN) have rural development projects in nine states. The main focus of PRADAN projects is enabling poor people enhance their livelihoods. In Uttar Pradesh, PRADAN has been working with flayers for about five years. Flayers remove hides from dead bovines. Though they perform a most useful service in villages by disposing off fallen animal carcasses, their occupation has traditionally been looked down upon and they have been consigned to the lowest rungs of the caste hierarchy.

In recent times, these primary workers who supply the basic raw material to the leather industry have suffered a decline in their livelihoods in spite of the rapid growth in the industry. The main aim of the PRADAN's project, which began in 1987, was to enhance and stabilize flayers' livelihood. It aimed at:

- Reversing the past trend in flayer's livelihood
- Creating new livelihoods for them in tanning hides and co- products such as meat and bone meal, tallow etc.,
- Enhancing their self-esteem and social status through organisation and occupational diversification; and
- Reversing the past trend of flayers' flight from the industry.

The Impact: The project was implemented in the in six-districts of Central Uttar Pradesh around Lucknow. The average membership of the co-operatives is 70. The income of flayers in the co-operatives has increased by 50 percent to 100 percent, the average income being about 60 percent. The co-operatives are economically viable and have generated adequate surpluses. The co-operatives have changed the life of the members both socially and economically.

Provides regular work

- Value for product
- Timely payment
- Loan Facility

The Assessment: PRADAN's project has demonstrated that complex technologies and business and management skills can be transferred to poor and illiterate people. The flayers have mastered wet blue tanning and have learnt other complex tasks, such as managing technological processes, dealing with government officials and successfully asserting their traditional rights have all added to their self-esteem of the flayers. The flayer co-operative have now begun thinking of education and health facilities for their families.

1 Introduction

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Since then many programmes have been implemented, today we have programmes such as the following to mention a few: -

Rural Connectivity Programme: The programme aims at 100 percent connectivity of rural areas through construction of all weather roads.

"Just as the whole universe is contained in the self, so is India contained in the villages."
-Mahatama Gandhi

It (rural development) involves rebuilding of every aspect of human life – social, political and economic.

-Mahatama Gandhi

Jawahar Gram Samridhi Yojana: This yojana aims at improving the rural infrastructure as per the needs of the village community.

Employment Assurance Scheme: Is the wage employment programme. The focus is on the areas affected by endemic labour exodus. Through this scheme, avenues for supplemental income are opened for the rural poor. Under this scheme, the developmental works are taken up in those pockets, where additional employment is required.

Indira Awas Yojna: With aim to provide 'Housing for all'. The government provides facilities for construction of housing; credit cum subsidy for up gradation of Kachha houses.

National Social Assistance Programme: The programme aims at ensuring minimum national standard of assistance to the poor house holds. The programme consists of three schemes, viz, National Old Age Pension Scheme (NOAPS), National Family Benefit Scheme (NFBS) and the National Maternity Benefit Scheme (NMBS).

Swarna Jayanthi Gram Swarozgar Yojna (SJSR): Is a comprehensive self-employment programme for the rural poor and is conceived as a holistic scheme of micro- enterprises covering various aspects of self-employment viz., organisation of the rural poor into self –help groups, capacity building, training, planning of activity clusters, infra structure build up, technology, credit and marketing.

These programmes and other such programmes are implemented through government's District Rural Development Agency. Many non- governmental organisations are also working alongside government in the villages.

Over the years many programmes have been successful and many have failed to take roots. While one has always looked at the factors responsible for failure, seldom has one documented the success stories of these programmes that could be strengthened, if not replicated. It is Planning Commission of India's endeavour to document the success stories in these areas. It is towards this end, it has entrusted the task of documenting "Sharing Good Practices in Rural Development in the States of Rajasthan and Uttar Pradesh" to Research and Development Initiatives.

Need for the Study

The government-pioneered projects from time to time have changed in approach and strategy. These shifts in the policy decisions are taken on the basis of experiences from existing programmes and to reach out to the last person in the last row. Experience tells that most of the policy decisions are taken with a macro perspective and a very little attention is paid to the micro level issues.

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Objectives of the Study

The objectives of the study "Sharing Good Practices in Rural Development" were:

- To document best practices in rural development planning and implementation.
- To suggest ways and system for replication of these good practices at a larger level.

Methodology

In consultation with the Planning Commission of India, States of Rajasthan and Uttar Pradesh were selected for the study. It was agreed upon to document two success projects in each of the study states. These success stories were selected on the following criteria:

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Based on the agreed upon criteria the following projects were selected to be documented.

| State | Project | District |
|----------------------|-----------------------------------|----------|
| Rajasthan | Wasteland Development Project | Ajmer |
| Kajastilali | Community lift Irrigation Project | Bhilwara |
| Uttar Tannery | | Hardoi |
| Pradesh | Boond Bachat Sanghtan | Kanpur |

The study was exploratory in nature. The instruments of enquiry were kept open ended to gather qualitative inputs from the programme functionaries and the beneficiaries. The following instruments of enquiry were administered for documenting the good practices.

- > Project Functionary Schedule
- Committee Schedule
- Village Schedule
- Beneficiary Schedule
- Case Study Schedule

Sample Design and Size

The study was carried out in two districts in the States of Rajasthan and Uttar Pradesh. In each district one project was documented. In all 4 projects have been documented. In each of these project districts five villages were covered to assess the extent of benefit accrued to the beneficiaries.

Study Implementation

Research and Development Initiatives professionals gave thorough training to the investigators. RDI supervisor were on field to closely monitor the quality of interview.

Limitations of the study

To identify the success stories in the rural development sector, more than one visit were made to the DRDA offices in the respective state capitals of the study states. The experiences at both places were very different, while the DRDA office at Jaipur was forthcoming and cooperative. It provides the requisite information, which was very helpful in identifying the success stories. However the same cannot be said about DRDA office at Lucknow. The field activities was almost delayed by month in Uttar Pradesh, for lack of information on exact status of the projects and later were substituted by documenting success stories of NGOs in the state.

Waste land Development Project in Ajmer District of Rajasthan

"In the project area, for last two decades the agricultural land was getting converted into wasteland due to soil erosion".

-Executive Engineer, Wasteland development Board **T**he National Wasteland Development Board approved the project development of wasteland in the block Pissagan of Ajmer District in Rajsathan in the year April 1994.

The Pissagan block for over two decades was facing problem of soil erosion due to flow of rainwater from the Aaravali Ranges. The rainwater in its course deposited stones and pebbles on the land. As result the land had become unfit for cultivation. The soil lost moisture and the water table level went down.

This had tremendous effect on the economic lives of the people. As the land was not fit for cultivation the villagers earned their living as daily wageworkers in Ajmer or near by towns, majority of them lived in poverty. They had to walk up to 4 - 5 kilometres to fetch water, fodder for cattle and fuel wood.

THE PROJECT

The project development of wasteland was started in the year 1995. The main objectives of the project were:

- Soil and moisture conservation measures
- 2. Improve the water table level
- 3. Providing fodder and fuel wood and
- 4. Improve the socio- economic conditions of the villagers.

Wasteland Development project is slated to be completed in March 2002. In these seven years the project has changed the whole block of Pissagan from one of abject poverty and underdevelopment to prosperity and on the development path.

Today, Pissagan is a success story - Model for Soil conservation measures.

The Management

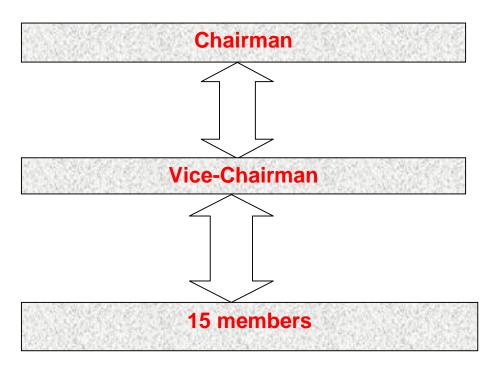
As we mentioned earlier, it all began in January of 1995, when the project got approval from the wasteland development board. Meeting the objectives of the project without people's participation would not have been possible. Therefore, it was essential to create a sense of belonging towards

"To make watershed development programme successful. and Sustainable People's participation was given top most priority."
- Project Functionary, Wasteland development Board

the project, for it was envisaged to be a project for the people, of the people and in the long run a project managed by the people.

To begin with to elicit people's participation a committee called **users committee**, comprising of the villagers, farming community and the project functionaries was formed. The users committee was formed in seven out of the eleven beneficiary villages. The membership of the committee varied from village to village. Every committee had a head and members. To ensure true representation of the community, membership was in proportion to the village population.

An Organo gram of the committee



"Office bearers of the committee are not fixed but if required/ need be are changed."

- Member Users Committee

Each users committee, in general has a total of 17 members; the members to the post are elected through consensus. The office bearers of the users committee on non –performance are changed.

The users committee was entrusted with the following responsibilities:

- (i) Implementation of the project
- (ii) Management of the project
- (iii) Protecting the construction activities and.
- (iv) Distribution of fodder and fuel wood and wages to labourer.

Having elicited community participation, the project functionaries of wasteland development board implemented the activities relating to the project in a phased manner.

The Activities

The project activities were undertaken first in the Solampur village and later simultaneously in other project villages. This village was facing problem of soil erosion due to flow of rainwater from the Aravali ranges, this was the problem in other villages as well. The rainwater in its course deposited stones and pebbles on the land. As a result of this over a period of time the vast cultivable land of the village had become barren. The rainwater from the ranges had also made deep-water ways on the mountains.

Activity I: Construction of Check Dams

The wasteland development board to check further widening and deepening of the waterways, taking into accounts all technicalities constructed **Check dams** along the length of the waterways. This activity has helped (a) allowed the eroded soil to settle on the **check dams** and (b) checked further widening and deepening of the waterways. To strengthen the bed of the check dams Moonjha and Thor plants used as fodder were planted (c) The plantation also helped to retain the moisture in the soil.

Activity II: Construction of set guard Trenches

To check soil erosion on the cultivable land and to conserve soil, **Set guard Trenches** at a distance of 10 –12 meters from the slope, measuring 4x 0.3 meters covering 125 hectares of land were build against the slopes of the mountain ranges. The soil from the trenches was deposited along side to build **Bunds**. On the bunds plants such as **Amla Chal, Desi Babbul, Kumtha and other wild plants were planted.** This activity helped in (a) In changing the course of water flow (b) checking soil erosion and (c) allowed the water seep into the ground and improved the water table.

Till October 2000, 2186 hectares of land was covered through set guard trenches. With the help of these trenches about 360 litres of rainwater seeps into the ground.

Activity III: Plantation of trees on contour set guard trenches and contour lines.

To increase the fertility of the soil plants such as **Desi Babbul, Israeli Babbul, Kumtha and other wild plants were planted** in villages Dumara, Amba, Bhawantha, Sardhana, Balakpura and Massina. A total of 176871 plants were planted. The plantation helped in (a) increased the fertility of the soil and it increased the produce by manifolds (b) The plantation not only helped in conserving the soil but has also helped in bringing back the fauna to the district, which had disappeared in this area. Today, one can find birds Baya, Goriiya (Woodpecker) and Tittar.

Activity IV: Rain Water Harvesting Structure

To store the runoff rainwater, water harvesting (Nadi) structures in consultation with the villagers were constructed. All the wells coming in the catchment area benefited from as it increased the water table of these wells.

Activity V: Construction of Contour Ferro's

To make available fodder for the animals and to conserve the fodder land in villages the project functionaries built Contour Ferro's at a distance of 10 to 12 metres from the land covering area of 0.06 square metres. This mainly helped in checking the flow of the rainwater. For stabilisation of the contour Ferro's on the contour's **Stylo Hemta, Dhamana Grass** and **Moonjha** were planted.

Each year in the available 10-to 12-metre land between Contour Ferro's, Dhamna and Stylo Hemta types of grass were planted. The plantation solved the problem of fodder for their cattle's for the villagers. The users committee distributed the produce equally among the villagers. In the year 2000 the users committee distributed 690.30 quintal of fodder among the farmers.

Activity VI: A forestation and Horticulture

To increase the forest area, Plantation activities were encouraged by way of nurseries. Farmers were encouraged to start nurseries, so that the wild plants are available for plantation locally. Till March 2000, 14 nurseries were set up in the project area.

A Total of 77903 saplings were planted in the villages **Solampur**, **Dumara**, **Amba**, **Bhawanta**, **Sadhana**, **and Massina**. Today, there are 58430 live plants of **Desi Babul**, **Aranj**, **Tortosil**, **Subabul**, **Aardu**, **Kumtha**, **and Khejadi etc**.

"Earlier, I along with my Husband earned wages in Aimer. My land was barren. But now life has changed. The project has helped, in land retaining the moisture. Now I able to cultivate the land".

- Lado, Resident of village Bhawanta.

The Impact

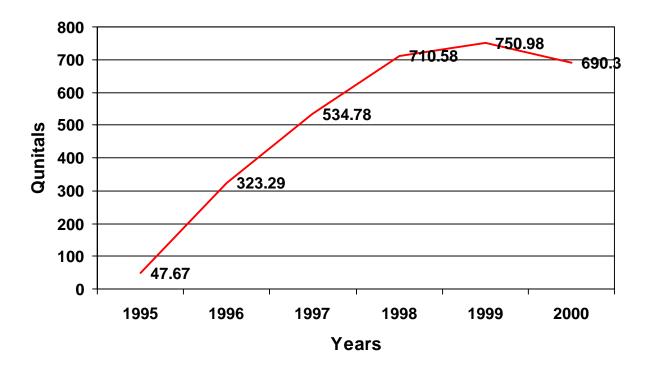
These activities have had a major impact on the area; today Pissangan's face has changed. The lost flora and fauna are returning and even the villagers are reaping its benefit. The impact of this project has been manifolds.

- It has checked soil erosion.
- It has helped in soil retain its moisture.

"Our lands have changed, they have become fertile the yield is good, water level has improved; now I can draw water from my well. Fodder and fuel wood is easily available to day".

- Gomaji Rawat, Village Amba.
- Fodder and Fuel wood is available a plenty. In fact with which year the produce has grown and so has the distribution.

Yearwise Fodder Distribution by Users Committee



Source: Primary Field Survey

"Project has been of great help to us. Now there is water problem, No problem of fuel wood. We are able to cultivate our land. Earlier. our lands barren and yield very low. was There was no water. We spent whole day collecting fuel wood and fodder".

- Vardi, W/o Hukam

As it is apparent from the figure, by 1998 the distribution of fodder among the farmers has increased nearly by 15 times, although the there was slight fall in the year 2000, but over all it has been very encouraging.

"Before the start of the project there were all sorts of problems, land was barren, No fodder for cattle's and fuel wood was always short"

- Lakshman Singh, Village Bhawanta.

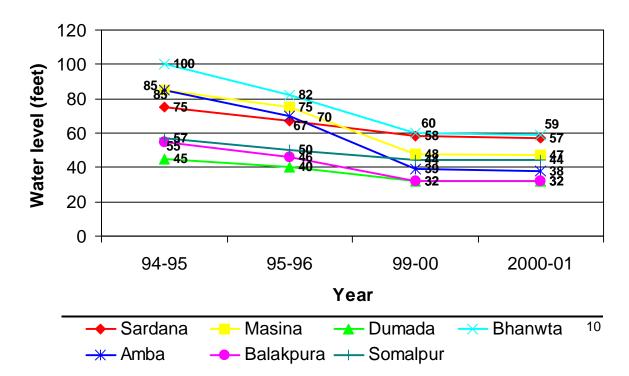
It has improved the water table levels in the project area.

Table 2.1: Increasing water table levels after land treatment

| Villege | De | Depth of water table from ground level (in Feet) | | | | | | |
|-----------|-------|--|-------|-------|-------|-------|-----------|-------|
| Village | 94-95 | | 95-96 | | 99-00 | | 2000-2001 | |
| | 5/94 | 11/94 | 5/95 | 11/96 | 5/99 | 11/99 | 5/00 | 11/00 |
| Sardana | 75 | 65 | 67 | 30 | 58 | 14 | 57 | 14 |
| Masina | 85 | 60 | 75 | 38 | 48 | 12 | 47 | 12 |
| Dumara | 45 | 38 | 40 | 25 | 32 | 22 | 32 | 22 |
| Bhanwta | 100 | 93 | 82 | 78 | 60 | 32 | 59 | 31 |
| Amba | 85 | 76 | 70 | 65 | 39 | 32 | 38 | 32 |
| Balakpura | 55 | 42 | 46 | 32 | 32 | 25 | 32 | 25 |
| Somalpur | 57 | 49 | 50 | 44 | 44 | 35 | 44 | 35 |

Source: Primary Field Survey

Increasing water table levels in summer



"The water levels in our wells have increased barren land has become fertile. The yield is good. We save time and energy in collecting fuel wood and fodder."

- Chandu Rawat, Village Amba.

The impact of the water harvesting is visible, the water which was available after digging over forty feet is now available at 30 ft. in peak summers (i.e. in the month of May).

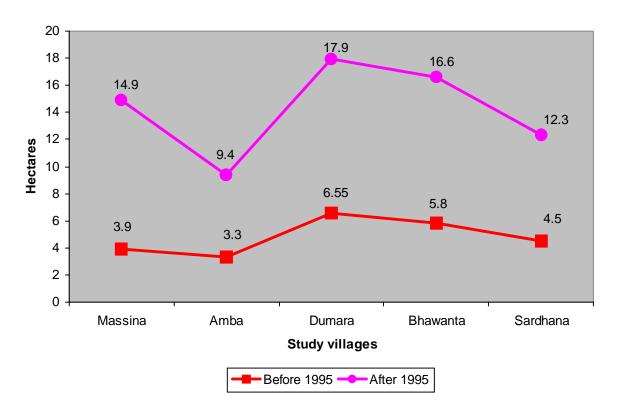
"Earlier my land was barren, rainwater had eroded the soil. After the construction of check dams, soil has settled down, water levels in the wells have improved. Fuel wood and fodder is now available from our land itself."

- Rattani, Village Dumara

Economic Impact of the project on the lives of the people

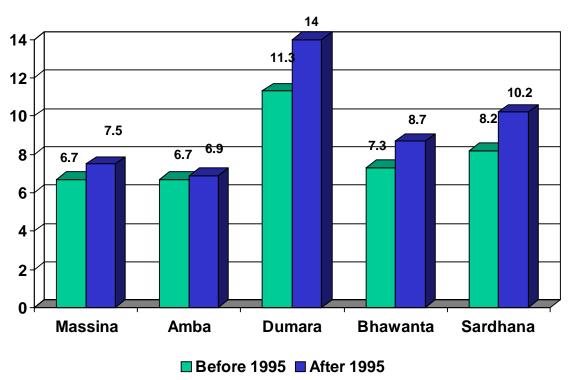
Agriculture is the main occupation here but due to soil erosion, most of the land was not fit for cultivation. Around 5 hectares of land was cultivated prior to wasteland development project in the five study villages: Massina, Amba, Dumara, Bhawanta and Sardhana. After the land treatment around 14 hectares of land together in the five study villages is being irrigated.

Land irrigated before and after the land treat ment



Source: Primary Field Survey

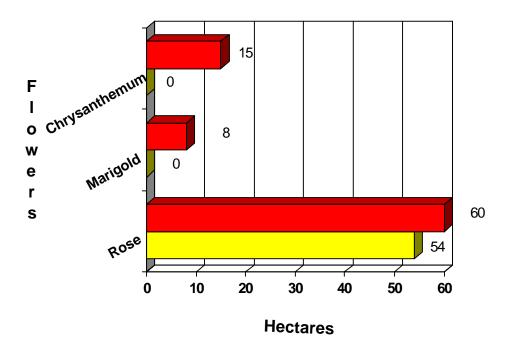




Source: Primary Field Survey

Till 1995 Bajara was the only crop cultivated in the study villages. However, after 1995 along with Bajara, wheat and corn are also grown. The land treatment has also helped in the cultivation of vegetables and flowers. The rise in levels of the ground water table allows farmers to grow cash crops and has changed the face of the barren land. This has led to over all economic development.

Flowers cultivation before and after the start of project



□ Before 1995 **■** After 1995

Coverage area of crops before and after 1995

| Crops | Name of th Villages | е | Before 1995 | After 1995 | | |
|-------------------------|--------------------------|------|----------------|------------|--|--|
| Vegetables | | | | | | |
| Cauliflower/ | Dumara, Sad | hana | 0.0 | 56 | | |
| Cabbage | and Massina | | | | | |
| Chillies | Massina | | 0.0 | 2 | | |
| Onion | Dumara Massina | and | 0.0 | 48 | | |
| Brinjal | Massina | | 0.0 | 2 | | |
| Tomato | Dumara | | 0.0 | 2 | | |
| Lady finger | Sardhana | | 0.0 | 1 | | |
| Flowers | | | | | | |
| Rose | Sardhana, Du and Massina | mara | 54 | 60 | | |
| Marigold (Guladaudi) | Massina | | 0.0 | 8 | | |
| Chrysanthemum | Sardhana Massina | and | 0.0 | 15 | | |

Source: Waste land Development Bard Records, Rajas than

How our lives have changed ...

MY GARDEN HAS BLOOMED

"It seems like a dream to us, is it real I still imagine. Till yesterday me and my husband struggled to make both ends meet, managing to keep our family of six - 2 sons and 2 daughters and ourselves alive". Says, Rattani, wife of Shri. Ram Chand Gujjar of village Dumara.

Today our lives have changed thanks to the project and wisdom that prevailed upon us to participate in it. We didn't have the money to contribute instead we did the **shram dan**. We had 2 hectares of land but it was of no use, it had become barren due to soil erosion. When the project started in our village we had mixed feelings not sure what was shown in the film is real or not. However, we decided to give it a try and requested the committee for technical know how to construct Check Dam.

We constructed the check dam and planted the moonjha Grass on it, unsure whether it would change our lives. Yes, like in the film, our well, which had gone dry showed sign of water and on our barren land, we saw, sprouts of wild plants. My Joy knew no bounds - Since then we have not struggled to keep the family alive, To day, on our land we grow, Bajara, Wheat, Brinjal, Onions and Rose. We own 2 Buffalos and a cow; we have a pucca house, married off our two daughters. "Today our garden has bloomed and the film we saw was real." Says Rattani and her husband with moist eyes.

AJMER IS LONG FORGOTTEN

Hema Rawat son of ladu Rawat had big piece of land, due to soil erosion he was able to irrigate only 2-hectares of land, and the rest of the land had become barren and unfit for cultivation. Hema Rawat like many from his village Massina took help of the users committee to develop his land. Apart from technical know how, the committee also encouraged him to grow plants such as Aardu, Lime and to do horticulture. Today, on his land he grows Lime, Aardu, flowers and vegetables. Saplings of all these were provided free of cost him by the users committee. He is a happy man today; for he doesn't have to struggle for fodder, fuel food and food. All is grown in a plenty on his land. He does not have to Ajmer in search of work to keep his family alive. Ajmer is long forgotten.

Land is all where is efforts are. He has only one objective now to make the most of the project. After all now he is able to cultivate on the entire land of 12 hectares.

Poverty does not stare me any more

The story of Ram Singh Rawat is very much similar; he was able to cultivate only two hectares of land due to soil erosion.

Managing two square meals a day his family was an arduous task. Getting Fodder for the herd of goats even more difficult, the goats were let loose to fend for themselves. However, when he came to know about the wasteland project, he like other people from his village Amba and neighbouring village took the help of users committee to construct water harvesting structure on his land. The hither too barren land showed remarkable signs of life, the land started to retain moisture and sprouts of seeds were visible after a very long time. Having lived on the brink of poverty, today Ram Singh Rawat is rich man he owns two Buffaloes and cultivates vegetables and flowers on his land the produce brings him good money. Poverty does not stare his family any more.

The Community Participation

The project, as mentioned earlier was envisaged to be **Project of the people for the people and managed by the people.** The project functionaries were conscious that mere formation of the users committee would not ensure community participation; sense of belonging ness was to be the mantra for success. Towards this the community was asked to contribute 15 percent of the total cost of the activity on voluntary basis. The contribution could be in the form of labour or **shram Dan**. Any thing over and above 15 percent was given wages. These wages are deposited as Fixed deposits by users committee. Till now, the committee has deposited Rs. Two lakhs and ninety thousand. The amount will be used for the maintenance.

Community participation was also ensured through various training programmes conducted by the users committee with the help of project functionaries. Training programmes were organised in the following areas:

- Horticulture
- Mixed Farming
- Crop Exhibition
- Maintenance of the Fodder land

In addition Charts, Posters and Pamphlets were also given. Till date 8 such camps have been organised and one study tour of the district was organised for the farmers.

This has ensured that the communities' participation does not wane out.

People's Perception

The project has had a significant impact in the area. The people have a very positive perception about it. The project will come to end by March 2002, the people are aware and feel the government withdrawal will have some affect as most of the things they get at a subsidised rates, once the project is over things will have to be bought at the market rate. However, they are determined to keep the good work going.

"The whole village has been benefited by the project, if the government withdraws we can run the project and we will run the project " - Ladu Singh, Chairman Users Committee, Massina.

"Project is very good. We have been greatly benefited by the project.
Government's withdrawal will have some affect, but we are confident we can now run the project on our own."

-Ranjeet Singh, Member users committee, Sardhana "This project is very good, all our problems have been solved, and this programme should be implemented where there is problem of soil erosion, we have been benefited, and we think it can be of great help to others also. We have learnt so much we can mange ourselves. There will be no effect on the programme, if government does not support it. "—Lachman Singh, beneficiary, village Bhawanta.

Replicability

The project wasteland development project has raised hopes that wasteland can be made fertile and bring about prosperity to the area. The project can be replicated in the areas affected by similar problems however, while replicating few of these issues needs to be kept in mind. The perception of community and functionaries with respect to the steps to be taken for replication of the activities in order of priority are mentioned below.

- Whether the nature of the problem is similar to one faced by the Pissagan block.
- If similar, can the same activities bring about the difference, what new activities to undertake
- The continuity of the officials who conceived the project till the end of the project.
- The community perception and strong community institutions such as Panchayat's
- Involvement of the community from stage one conception of project to the execution
- Formation of a committee to take care of the project activities. The members to be elected and not nominated.

The community and the functionaries are very positive about the replicability of the programme.

Assessment

The community participation has been the key to the success of Waste land Development Project in the district. It was ensured all through the implementation of the project that the people's enthusiasm and interest does not wane away after the initial euphoria. Most importantly, the project functionaries' form the beginning was a distant spectator, only providing the technical inputs while actual nuisances of design, execution and management was left to the users committee. This micro-level planning has provided people with an opportunity of learning of managing the scheme and also given them the confidence that they can now do the government support. This project has truly been the project of the people, for the people and managed by the people.

3 Community Lift Irrigation Programme in Bhilwara District of Rajas than

To give impetus to agriculture in the rural and backwards areas of the country, the World Bank, in 1995, launched Agriculture Development Scheme. Under the scheme special provisions were made for the development of Tribal areas. Under this special scheme, to enlist community participation, a provision was made where by, a part of the project cost was to be borne by the beneficiaries in the ration of 1: 2: 7. Out the total project cost, Tribal Development Agency had to contribute 10 percent towards the cost, farmers' (beneficiaries) had to contribute 20 percent and the remaining 70 percent was to be the government's contribution.

The District Rural Development Agency of Bhilwara, a district in the state of Rajasthan, submitted a project for the Community Lift Irrigation Scheme. The project got approval in the year 1996.

The District of Bhilwara is located in southern part of Rajas than and is adjacent to the pilgrimage city of Ajmer. The district has many tributaries, which flow into the ponds and lakes in the area. The water in these is available throughout the year and can be used for irrigation. However, till recently, the rainwater was main source of irrigation and land was cultivated only for a quarter of the year. The marginal and small farmers did not have the know how to tap the vast natural resource of water for irrigation during non-rainy season. As result, majority of them migrated to other cities and towns for work after the rains.

The Project

The project Community Lift Irrigation Scheme was approved in November 1996. The main objective of the project was to:

• To provide irrigation facilities to small and marginal farmers.

The project was completed in a record time of six months i.e. by March 1997. In this short period community lifts were constructed and provision of bring the water to the land was made.

"To provide irrigation a facility is the main aim of the project".
-Mishri Lal, Member, Farmer's Committee, village Khatwara.

However, there were certain conditions to be met, for stating a community lift irrigation project. (1) A minimum of 10 farmers have to be there and (2) one lift could irrigate up to 100 hectares of land, so only those farmers whose land fell within the catchments area would benefit and should be part of the group.

The project was successfully implemented in the villages of the district. For the purpose of the study we selected the Mandalgarh Block in the district and covered all the five villages falling in the block.

These study villages are (1) Rajgarh (2) Shaympura (3) Soodi (4) Umedhpura (5) Khatwara

The Management

To begin with to elicit people's participation many sessions were held with the villagers to explain the benefits of the community lift irrigation project. Once convinced, a committee called **Farmers committee**, comprising of beneficiary Farmers, (all those farmers whose land fell in the catchments area of the lift) Officers of the Department of Agriculture, and Bank Manger of the nearest bank and the Executive Engineer of the project was formed.

An Organo gram of the committee Farmers, Bank Manger, Officers of the Agriculture Department and Executive Engineer of the Project Chairman (From among the beneficiary Farmer) Members (All beneficiary Farmers)

The farmers committee is formed

On the formation of the Farmers Committee, the farmers have to contribute 20 percent of the total project cost as per the provision under the scheme. The economic condition of the farmer in the district being poor, the committee in most of the villages was unable to raise the requisite 20 percent to start the project. Therefore, in a meeting the following was agreed upon that:

- 1. A part of the contribution could come in cash;
- 2. A part in the form of labour i.e. shram dan: and
- 3. The rest of the money would be deposited in bank from the profits accruing from the project.
- 4. All the beneficiaries have to pay amount in proportion to the land being irrigated.

The committee meets once in a month to oversee the various activities. The following are the responsibility of the farmer's committee is:

- Maintenance of the community lift;
- · Collecting money from the beneficiary farmers.
- Paying electricity Charges
- Paying Salary to care taker and
- Payment other dues.

The Activity

The construction of the community lift was the major activity. The lifts in the villages were built on the tributaries of river Yamuna – Banas and Kho.

With the help of pump sets of minimum 15 horsepower, water through pipes is lifted from river and collected in a tank of different sizes, the dimensions of the tank depended on the area to be irrigated, from the tank channels for water to reach the beneficiary farmer's land.

The Impact

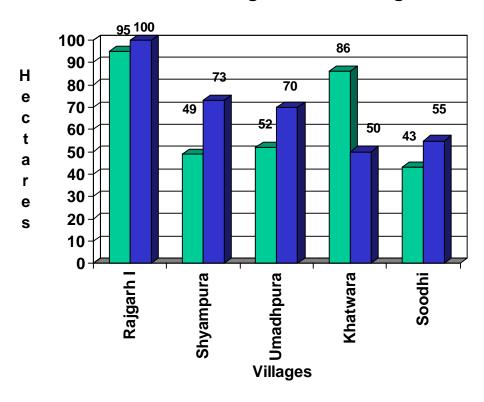
In the district, earlier, cultivation was restricted to rainy season only due to lack of irrigation facilities and during other seasons migration to other cities and town in search of work was common. However, the project has had a tremendous impact in the district, especially in the five study villages. In these villages prior to the community lift irrigation scheme, Maize was the main Kharif crop and Wheat main Rabi crop. After the implementation of the

- **Implementation** and Maintenance of the project is the responsibility the farmer's committee. ensure there is enough water in tanks reach beneficiary farmer's land and collecting money from beneficiaries are the main tasks of farmer's the committee".
- Jagdish Chandra , President, Farmer's committee, village Raj garh.

scheme during Kharif season now other crops such as *Groundnut, Black gram (Urad) and Green gram (Moong)* are also grown and during Rabi season crops such as *Mustard (Sarsoon) and Bengal gram (Channa*) are also grown.

- " We get water for irrigation, our land has become more fertile now, per hectare yield has also gone up. We don't have to go in search of fodder now".
- Shivraj Singh, resident of Village Shaympura.

Beneficaries in a Village and Land Irrigated



■ No. of Beneficaries
■ Hectares

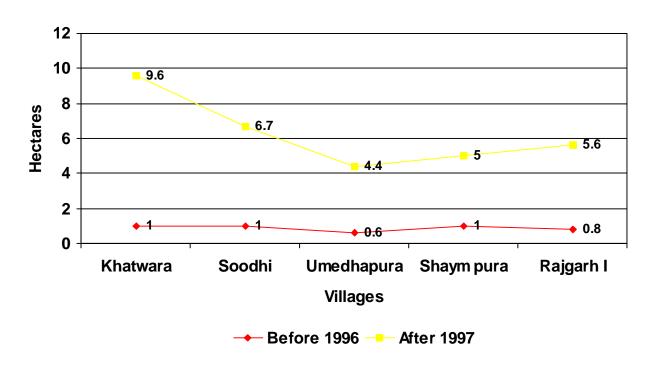
"Earlier we had difficulty in irrigating our land. The community Lift irrigation Scheme has made irrigation of land easy."

- Gopi, village Rajgarh In all the study villages over two – fifths of the farmers are benefiting from this village.

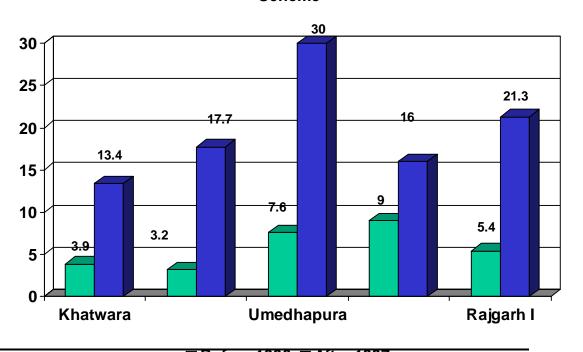
"Water never reached our lands and they had gone dry, we could not cultivate our land properly. Community Lift Irrigation Scheme has changed all that, today we are able to cultivate land and yield is also good. Now water and fodder are easily available". - Mangi Lal, village Rajgarh

"Because of the project we are able to irrigate our land through out the year. Now we don't go looking for job to other cities and town. Today, we cultivate our land and have enough for our selves". - **Gopi, village Rajgarh**.

Land Irrigated Before and After Community Lift Irrigation Scheme



Main Crop Yeild Before and After the Community Lift Irrigation Scheme



How our lives have changed ...

HOW GREEN IS MY VALLEY

Sita Ram of village Rajgarh is a marginal farmer on the 2 hectares of land that he owns; he cultivated Maize. He could work on land only during rainy season. However, much he wanted to tilt his land he couldn't for there was no water to irrigate the land. Although his village is on the banks of river Banas, there was no way to bring water to his fields. To keep his family of seven - 4 sons and 1 daughter alive, he worked in Kota.

He had heard about the community lift irrigation scheme on his return home in January 1997. With great difficulty he arranged the initial payment the rest he decided to contribute in the form of labour.

Ever since the water reached his land, it has changed his life. He does not go to Kota; his land gives him enough, from a marginal farmer he has become a small farmer having brought another 3 hectares of land. To day He is a happy and contended man for his valley has turned green.

GOD HAS BEEN KIND TO ME

Andarí Deví, wídow of Kana of the víllage Soodhí was líving life in abject poverty. On her smallholding she managed to grow about a sack of Maíze. She also worked on daily wages to make both the end meet. Like a god sent message she heard about the Community lift Irrigation Scheme from the pradhan. What ever, savings she had it was invested in the scheme. Today, she is able to cultivate her 11 acres of land. She grows Wheat, Vegetables and Mustard in addition to Maíze.

Her Harvest is good. A part of the proceeds form the sale goes in paying the deficit amount. She has little to complain from life. To comfortable living, from abject poverty god has been kind to my family says this 45 years old woman.

She has every reason to smile having married off her daughter and son. She has everything one could wish of a pucca house, 2 buffaloes and cows. All thanks to the scheme, she availed.

I DON'T WORRY ANY MORE

Bahíron Síngh of village Umedhpura had 10 acres of land but was able to irrigate only 1 acre. The rest was lying uncultivated. He also became member of the Farmers committee. As a beneficiary he receives water from community lift irrigation pump that has been set up near his farm. The smell of wetland is sweet and the sounds of the running pump sets are music to my ears. This project has changed my life. I no longer worry about what to do after the rains. Now I don't want to leave my village. I am happy here. I am cultivating my land yield is good and life is comfortable. I have no worries. My family is happy land gives enough for the family.

"The project brought water to lands showed cultivation is possible. Our land became fertile because of the project. Today, we can grow everything earlier it was only a dream".

- Suraj Mal, village Umedhpura.

The Community Participation

Community Participation is key for success of any programme. The community has actively participated in this project. The community is regularly paying the amount for using the lift irrigation facility. The amount collected helps in taking care of the following:

- Payment of salary to the caretaker of the pump sets.
- Paying electricity charges
- Maintenance of the community lifts and
- Paying other dues and taking care of miscellaneous needs that may arise due to wear and tear of the machinery.

As the project has benefited the people their participation is whole hearted.

People 's Perception

Community's Participation is a good indicator of the people's perception of the project. The response to this scheme has been tremendous and very positive. The project was only for a short period of six months. Its survival even after that speaks volumes about the project and people's attitude towards it.

" We are running the committee without governments help. We will continue to do so."

- Ganpat Singh, Committee Member

Replicability

The project community lift irrigation programme has raised hopes that water can be brought to hither to parched lands can be made fertile and bring about prosperity to the area. The project can be replicated in the areas affected by similar problems however, while replicating few of these issues needs to be kept in mind. The perception of community and functionaries with respect to the steps to be taken for replication of the activities in order of priority are mentioned below.

- Whether the nature of the problem is similar to one faced by Mandalgarh block.
- If similar, can the same activities bring about the difference, what new activities to undertake
- ➤ The continuity of the officials who conceived the project till the end of the project.
- The community perception and strong community institutions such as, Farmer's committee.
- Involvement of the community from stage one conception of project to the execution
- Formation of a committee to take care of the project activities. The members to be elected and not nominated.

The community and the functionaries are very positive about the replicability of the programme.

Assessment

The government of Rajas than had with drawn its support to project in the year 2000. Form 1997 to 2000 it was just providing technical support. Raising all the funds required for the setting up of the community lift irrigation and managing the project was responsibility of the Farmer's Committee. So far the farmer's committee have done well and the very fact that the scheme is doing well with out government support shows that the project is sustainable and very much replicable in the other parts of the country.

4 Boond Bachat Sangathan (Thrift and Credit Group) in Rural Areas of Kanpur

Thrift and Credit or Self-Help Groups (SHGs) have become a powerful means to meet the women's expressed need for improved access to credit, particularly to small loans, which would allow them to engage in risk-averse, multi production strategies and thereby to improve the livelihoods of their families. SHGs attempts to raise the choice of level of the poor women by building up an institutional framework that is in tune with their capacities of self—administration and better geared towards serving their needs.

Boond Bachat Sangathan is a scheme in Micro Finance, started by Shramik Bharati, a Kanpur based NGO in September 1989 in urban slums of Kanpur and in 2 rural blocks – Kalayanpur and Bhitergaon of Kanpur District. Today, the scheme, which was an attempt to mobilise the poor and move them forward primarily through local capital accumulation and asset creation, reaches more than 10,000 people.

The Programme

The programme was although launched in 1988 was conceived in 1986, when the factories in the industrial city- Kanpur were being shut down. The closure of the industries affected the lives of the many poor people living in the city. A survey undertaken, to study the problems faced by the poor in e city revealed that finance in times of need was main problem. The need gave birth to **Boond Bachat Sanghtan**.

The micro finance programme - Boond Bachat Sangathan, which was conceived in 1986, has so far been implemented in 92 villages. Today, there are about 534 SHGs - 264 rural SHGs and 270 urban SHGs. Up to March 2002, members had saved Rs .149.70 lakhs and had disbursed total loan of Rs. 348.81 lakhs.

The main objectives of the programme are:

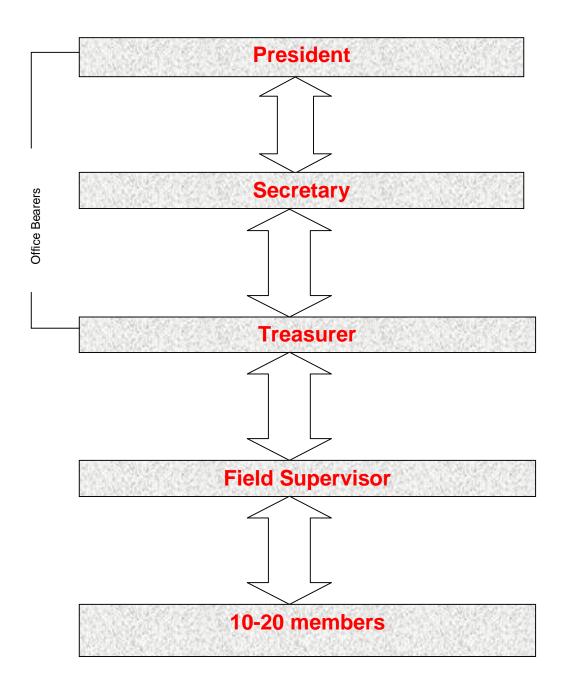
- > To inculcate habit of saving in poor women;
- > To bring them out of the clutches of money lender
- > To provide loans to manage household cash flow crisis during emergencies
- To provide loans for income generation activities
- To provide business development services

"When we did the survey, we became aware of the problems faced by the communitydrinking water, lack of toilets, nonavailability of schools by far the most important problem was that of getting money emergency".

The Management

To elicit community participation and to create a sense of belongingness, the management of the Self- Help Group has people drawn from the community itself. The structure of typical SHG of a village is presented below.

An Organo Gram of the SELF-HELP GROUP



All the office bearers are elected by the by the members of the group and hold office for period of 2 years their continuation in the office depends on the wishes of the members. Shramik Bharati appoints the Field supervisor. The role and functions of the office bears is as follows:

President: President is head of the group and addresses the group

meetings.

Secretary: Secretary assists President in activities of the group.

Treasurer: Maintains accounts of the group along with field supervisor.

Field Supervisor: Field Supervisor is appointed by Shramik Bharti and is responsible for organising group meetings and collecting monthly deposits, loan instalments and coordinating work with treasurer and Shramik Bharti.

Members: Each group has to have minimum of 20 women, as these groups are exclusively women's group. The criteria for membership: -

Woman should be residing in the area.

Woman should belong to below poverty line.

She should be above the age of 18 years but less than 60 years.

The Activities

Activity 1: Formation of Group

On the formation of the group rules and regulations or 'niyamawali' as it is called are written. Groups are to strictly observe the niyams. President of the Shramik Bharati; Co-ordinator and Asst. Co-ordinator Boond Bachat Sanghatan; and in-charge finance Boond Bachat Sanghatan prepare Niyamawali.

Rules and regulations or 'niyamawali' for the group are:

- I. Only woman can be come a member.
- II. Member should be mentally sound.
- III. Member should be residing in area and should belong to economically weaker section of the society- below poverty line.
- IV. Member should be in the age group of 18 60 years.
- V. Members will be paid 6% interest on savings.
- VI. Members will have to pay 18% interest on loans.
- VII. Interest amount will be spent on the functioning of the group.
- VIII. Each group should have minimum of 10 groups and maximum of 20 groups.
- IX. Office bears of the group to be elected every year.
- X. Group will meet on fixed date and place every month.

- XI. Accounts of the group to be audited.
- XII. On default of monthly deposit, a fine of Rs. 2 per month will be imposed on the member.
- XIII. Member can get loan up to 10 times the savings.

Activity 2: Raising Deposits for the Group

Every member has to deposit a minimum amount of Rs. 20 every month and can deposit maximum of Rs. 50 every month. In the year 2001-2002, Boond Bachat Sanghatan has collected deposits worth Rs. 56,96,400.

Activity 3: Granting loans

Members can take loans against the money deposited by them. A member can take maximum loan up to 10 times their deposits and minimum of Rs. 200. The amount of instalments is 10 percent of the loan amount. No. of instalments is discretion of the group. A member is charged 18 percent as interest on instalments. Loans are granted for various purposes; so far members have taken loans for:

- Housing
- Income Generation Activity
- Self-employment

Shramik Bharti in its endeavour is receiving assistance from other financial institutions such as:

Small Industrial Development Bank of India (SIDBI): Provides loans up to 50 lakhs for any non- agriculture related activity and wherein the activity enhances the skill of the group.

Rashtirya Mahila Kosh: Under its various schemes Rashtriya Mahila Kosh helps and grants loan for:

- NGO in formation of Self –Help Groups;
- Up-liftmen of women;
- For Income generation activities to SHG for its members.

Housing Development Corporation (HUDCO): Grants loans to members of SHG for construction and renovation of house.

National Minorities Development Financial Corporation (NMDFC): Like Rashtriya Mahila kosh grants loans for income –generation activity to women belonging to the minority groups.

"Today, BBS in its endeavour is receiving assistance from external agencies as well. This tells about the success of the programme".

- Project Coordinator, BBS

The Impact

Currently, as mentioned earlier, there 264 groups in rural areas of Uttar Pradesh. We have selected three SHG for study - in Kalayanpur block SHG s in villages Bheemsen, Baikunthpur and Gadan Khera and in Bihtargaon block SHG in village Amour have been taken up for study.

These were selected on the basis of groups total saving, Internal loan given, External loan received and repayment of the external loan.

Group: Bheemsen III

Village Bheemsen has 8 groups. Of all these Bheemsen III is most successful. In the four years the group has grown rapidly both in terms of no. of members and deposits.

Table 4.1 Bheemsen III vis-à-vis other SHGs in the village Bheemsen

| | | 1 | 1 | 11 | in . | lu . |
|------------------|---------|---------|----------|-----------|-----------|-------------|
| Name of | No. of | Total | Internal | Internal | External | Repayment |
| the Group | members | savings | Ioan | loan | loan | of external |
| | | | given | recovered | recovered | loan |
| Bheemsen I | 20 | 24,157 | 45,550 | 34,350 | 1,25,000 | 60,000 |
| Bheemsen II | 23 | 23,456 | 54,890 | 46,140 | 65,000 | 31,200 |
| Bheemsen III | 28 | 23,529 | 54,730 | 42,830 | 37,500 | 33,500 |
| Bheemsen IV | 19 | 10,953 | 29,170 | 22,570 | 29,000 | 4,300 |
| Bheemsen V | 24 | 12,630 | 32,820 | 22,520 | 15,000 | 1,400 |
| Bheemsen VI | 19 | 13,572 | 26,970 | 13,120 | 0 | 0 |
| Bheemsen VII | 24 | 3,737 | 4,890 | 1,140 | 0 | 0 |
| Bheemsen VIII | 20 | 2,640 | 3,200 | 550 | 0 | 0 |

Bheemsen III was formed in 1998 with 12 members. Every member deposits Rs 20 per month. In the year 2001-002, it had deposits worth Rs 12,720 and given loan worth Rs. 47,000.

In this group, members have availed loan for:

- Setting up shop;
- Buying cattle (buffalo); and
- Agriculture inputs (seeds)

"Ever since the group has been formed people don't have to run around for money. This has been the greatest impact of Boond Bachat Sanghata n." Rekha

- Rekha Singh, President, Bheemsen III.

Maya wati Pasi's life has changed a lot after she became member of the group. She often borrowed money to meet her daily needs. But ever since she became member not only has she stopped borrowin g but has repaid her debts as well". Surinder

Singh Kushwaha,

Gram Pradhan.

Village

Bheemsen.

Although the group has benefited all but one person whose life has been transformed and her name is synonym with BBS.

THE SYNONYM

Ask for Mayawati in village Bheemsen and roads will lead you there. She is well known, perhaps more known than the gram pradhan himself. What was has made her so popular? Well her decision to become member of Self-help group has changed her life as if some one as wielded a magic wand. Today, Mayawati and Self-Help groups have become synonyms. But how did all this begin. Mayawati and her husband Siya Ram worked as labourers to make both end meet. The meagre wage they earned was not enough to meet the day-to-day needs. They borrowed almost daily to meet the ever increasing needs. They were in debts. Mayawati came to know about BBS, it took her some time to convince her husband; she borrowed and joined the group. A year after she joined the group she took loan and repaid all her debts and also opened a grocery shop. Today, thanks to BBS she has a house, a shop and has married off her daughter. She has set an example. Her story is told to motivate people to join the group. Her story in reality shows "Boond-Boond se hi sagar banta hai". Small savings are showing the way.

Group: Gadan Khera II

Village Gadan Khera in Kalayanpur block has 3 groups. Of all these Gadan Khera II is most successful. The group was started in 1996 and has 22 members. In the last financial year it had collected Rs. 12,000. The members of the group deposit Rs. 50 per month. In the last financial year 14 members have taken loans.

Table 4.2 Gadan Khera II vis-à-vis other SHGs in the village Gadan Kehra

"Our monthly deposit is Rs. 50 per month, all our members pay loan instalments regularly".
-Mamta Singh,

President.

Gadan Khera II

| Name of the | | Total | Internal | Internal | External | Repayment |
|--------------------|--------|---------|----------|-----------|-----------|-------------|
| Group | member | savings | loan | loan . | loan . | of external |
| | S | | given | recovered | recovered | loan |
| Gadan Khera I | 21 | 23,744 | 43,550 | 35,250 | 77,500 | 47,600 |
| Gadan Khera II | 22 | 21,265 | 57750 | 48,450 | 97,500 | 40,800 |
| Gadan Khera III | 23 | 19,348 | 55,930 | 43,690 | 22,500 | 7000 |

In this group, members have availed loan for:

- Setting up shop;
- · Buying cattle (buffalo); and
- Renovation of the house

Mira Devi, of this group has been greatly benefited under this programme.

PURCHASING POWER

Mira Devi, is a happy woman today, her decision to join the SHG is paying off. She took loan to buy buffalos three years ago. She repaid it on time, now she can avail more loans. She plans to set up a shop. She needs Rs 10,000 in her account she has Rs. 7,000. She has applied for loan she knows it will be granted and her dream will soon be a reality, for she has the power to purchase.

"Initially, we had lot problems in convincing men-folk, now realise they the utility of scheme. the When women take home huge money in the form of loan, they appreciate the scheme."

-Vidya wati, President, Baikunthpur I.

Group: Baikunthpur I

Baikunthpur I is another successful group in Kalyanpur block. The group in four years time has grown rapidly, it has 20 members and last year it had given loan of Rs. 77,600 to its members. The village has 7 groups.

Table 4.3 Baikunthpur I vis-à-vis other SHGs in the village Baikunthpur

| Name of the | No. of | Total | Internal | Internal | External | Repayment |
|--------------------|---------|---------|----------|-----------|-----------|-------------|
| Group | members | savings | loan | loan | loan | of external |
| | | | given | recovered | recovered | loan |
| Baikunthpur I | 20 | 21,333 | 46,050 | 37,860 | 30,000 | 38,850 |
| Baikunthpur II | 18 | 29,562 | 79,300 | 67,400 | 10,000 | 2,650 |
| Baikunthpur III | 19 | 23,230 | 50,550 | 42,950 | 7,500 | 18,200 |
| Baikunthpur IV | 23 | 22,403 | 41,100 | 36,550 | 40,000 | 4,700 |
| Baikunthpur V | 20 | 9,802 | 35,850 | 28,450 | 15,000 | 0 |
| Baikunthpur VI | 21 | 9,731 | 26,900 | 17,750 | 0 | 0 |
| Baikunthpur VII | 20 | 1,700 | 1,750 | 400 | 0 | 0 |

POVERTY HAS NO CASTE OR CREED

Poverty has no caste or creed, this Krishna Kanti Shukla realised. Krishna Kanti a brahmin by birth was married off at young age in to a poor Brahmin family. Her husband is not mentally sound and people from own community shunned her. She worked as maid in a Yadav household as she had borrowed some money. She sold off her land to repay Yadav's debt with her income she joined the group. She took loan from the group to buy buffalos and set up a shop. She is able to generate good income from her shop and lead a more comfortable life.

Group: Amour II and IV

Amour II and IV are most successful group in Bhitergaon block. The groups were started in 1995 and 1997 respectively. The village has 15 groups. The group had given a loan of Rs. 1,10,000 and 10,000 respectively. Majority of the members in the two groups had taken loan for buying cattle.

| Nome of | No of | Total | Internal | Internal | Extornal | Danaumant |
|------------|---------|---------|----------|-----------|----------|-------------|
| Name of | No. of | Total | Internal | Internal | External | Repayment |
| the Group | members | savings | loan | loan . | loan | of external |
| | | | given | recovered | received | loan |
| Amour I | 14 | 32,272 | 27,650 | 18,970 | 0 | 0 |
| Amour II | 16 | 31,067 | 38,500 | 34,350 | 67,500 | 28,550 |
| Amour III | 20 | 23,046 | 34,400 | 25,500 | 22,500 | 5,600 |
| Amour IV | 18 | 34,555 | 34,950 | 14,400 | 4,000 | 3,700 |
| Amour V | 19 | 8,328 | 12,500 | 7,900 | 0 | 0 |
| Amour VI | 23 | 21,765 | 17,100 | 13,050 | 0 | 0 |
| Amour VII | 18 | 13,815 | 14,450 | 10,350 | 16,500 | 5,550 |
| Amour VIII | 14 | 13,561 | 10,200 | 3,200 | 0 | 5,150 |
| Amour IX | 18 | 12,373 | 16,550 | 7,670 | 0 | 0 |
| Amour X | 20 | 18,722 | 30,800 | 17,950 | 0 | 0 |
| Amour XI | 22 | 6,945 | 5,900 | 5,650 | 7,500 | 7,900 |
| Amour XII | 20 | 7,598 | 8,200 | 2,980 | 0 | 0 |
| Amour XIII | 20 | 11,521 | 15,250 | 7,050 | 20,000 | 3,000 |
| Amour XIV | 20 | 7,489 | 14,100 | 6,750 | 25,000 | 1,400 |

Table 4.4 Amour II and IV vis-à-vis other SHGs in the village

Community Participation

Community participation initially was not forth coming, as Shramik Bharati was a finance company. People feared that it would not be safe to deposits money with them. To overcome the problem, Shramik Bharati undertakes a survey in the villages to get insight into kind of problems and various reasons loans availed. Shramik Bharati used services of an educated person from the village to convince the poor of its intention and small deposits would save them from clutches of **Shaukar**.

Even among the members it was difficult to convince their spouses of the safety of the money.

-Shanti Devi , w/o Ram Sharan village Amour.

- Radha Devi, Village Bheemsen .

" We had to work hard convince people of our intentions, it takes time to allay their fears. their money will be them and will used by them for their own needs".

- R.S.Avasthi, Project Coordinator, BBS.

[&]quot;My neighbour helped me in convincing my husband, as everything was in black and white, it became easy to gain his confidence."

⁻ Bitan Devi, w/o Hari Singh, village Amour.

[&]quot;Me and my husband were aware of the groups good work, so when it started in our village my husband did not need any convincing, I automatically joined the group".

[&]quot;When I told my husband about the scheme he was reluctant but did gave his consent to join, when we needed money I took loan. He was convinced about the usefulness of the scheme."

Replicability

Boond Bachat Sanghtan has been modelled itself on a Micro-finance that was already in existence in south India. The BBS is replication of the programme hence it can be easily replicated. The success of the Boond Bachat Sanghtan proves that participation is key for any community development programme and bringing about the difference in the lives of the people. In replicating the model BBS adapt and nurtured the local culture and there by was able to win the confidence and faith of the rural poor. It provided them with a choice of saving and also options for accessibility and repayments of loans.

The BBS was envisaged to ensure sustainability from inception. The groups were taught to be independent, so that the system does not collapse once Shramik Bharati pulls out.

Assessment

Winning the confidence of the poor has been the key to the success of Boond Bachat Sanghtan. Transparency of accounts and easy availability of loans has convinced the usefulness of the group. The groups have been blessing for them it has saved them from vicious loan cycle and shaukar.

5 PROJECT TANNERY

Professional Assistance For Development Action (PRADAN) has rural development projects in nine states. The main focus of PRADAN projects is enabling poor people enhance their livelihoods. In Uttar Pradesh, PRADAN has been working with flayers for about five years. Flayers remove hides from dead bovines. Though they perform a most useful service in villages by disposing off fallen animal carcasses, their occupation has traditionally been looked down upon and they have been consigned to the lowest rungs of the caste hierarchy.

The Project

Flayers belong to the Schedule Caste and are at the bottom of the caste hierarchy due to stigma attached to their traditional occupation. Many flayers gave up their traditional occupation, believing they would move up the caste hierarchy, if they gave up flaying and stop eating meat. As flayers are mostly land less, giving up flaying meant becoming agricultural labourers or pulling cycle rickshaws in cities and towns.

In recent times, these primary workers who supply the basic raw material to the leather industry have suffered a decline in their livelihoods in spite of the rapid growth in the industry. The main aim of the PRADAN's project, which began in 1987, was to enhance and stabilise flayers' livelihood. It aimed at:

- Reversing the past trend in flayer's livelihood
- Creating new livelihoods for them in tanning hides and co- products such as meat and bone meal, tallow etc.,
- Enhancing their self-esteem and social status through organisation and occupational diversification; and
- Reversing the past trend of flayers' flight from the industry.

The Activities

PRADAN began the project with the intention of promoting decentralised chrome tanning to the wet blue stage as a source of additional livelihoods for the flayers. The real problem faced by the flayers was the loss of their traditional right over the fallen cattle carcasses; the project began working to reverse this situation, while simultaneously working to expand the livelihood base.

"The main aim of the project was to provide additional and alternative source of income to the tanners". _Vinod Jain Programme Director.

Activity I: Restoring the Flayers right over fallen carcasses

In mid and Late 1970's, the Zilla Parishads in Uttar Pradesh began enforcing a Public Health Law, requiring a license for stocking and trading of raw hides and bones. The Zilla Parishads began to auction the license on a yearly basis, generally for a Community Development Block. Licenses brought middlemen contractors from outside the flayer community who began to buy the license, becoming sole collectors and disposers of raw hides, bones and other carcass products. Since the flayer could only sell the hide to the license holder, he in effect became a piece-rate worker for the latter.

The license is granted for a territory larger than the normal beat of individual flayers. Since the flayers lacked both finance and the muscle power to out bid the contractors, PRADAN choose to promote flayer's co-operatives at the block level as cooperatives could be granted the license on a preferential basis.

Activity II: Mobilisation of Flayer's

The task of mobilising the flayer's to form a cooperative was arduous, as flayers who had been suffering at the hands of the contractor were not forthcoming to form a co-operative, as they feared loss of a meagre and fragile livelihood. And also because they are dispersed across the village and rarely have large settlement their mobilisation is logistically difficult. It took several meetings with individuals and in small groups and visits to already existing co-operatives to build confidence in them. When 20 potential members were ready, the co-operatives were registered.

Activity III: Registration of Cooperative

PRADAN helped the flayers in getting the co-operative registered. It helps them in preparing and filling the documents.

Activity IV: Assistance to secure the license

PRADAN helped in securing the license for the flayers co-operative as in Uttar Pradesh as per law license is required for stocking and trading of raw hides and bones, which are given to the co-operatives alone.

Activity V: Arranging Finances

Once the co-operatives is granted the license it needs finance to pay the license fees and for working Capital to pay members for the hides collected by them and to procure salt for curing the hides. Cured hides are sold at

periodic auctions while members need the cash for subsistence and have to be paid as and when they bring the hide. Flayer Co-operatives, especially those newly registered, do not have access to institutional credit and must raise finances themselves. PRADAN assisted the newly formed co-operatives from a small revolving fund. The co-operatives are given a small interest free loan, which they use to leverage funds from the market.

Activity VI: Training in Accounts and Operating Systems

Members of the flayer co-operative have no prior experience of keeping systematic records and accounts or and managing operations in a co-operative. PRADAN provided them formal training and guidance in these aspects using appropriate techniques. A person from PRADAN was deputed to the co-operative for this purpose for a short period of three to four months.

Activity VII: Training in Co-operative management

PRADAN provided continuous counselling, training and group development inputs for over five years so that the co- operatives run democratically and members develop a sense of belonging. The project personnel facilitated this process during the General Body meeting and Executive Committee meetings of the co-operative,

Activity VIII: Expanding Livelihood through Diversification- Tanning of Hides and Co-product Utilisation

PRADAN has promoted new livelihoods through diversification to tap the untapped potential for creating additional livelihoods for the flayers in tanning and extracting other useful products form the carcass.

Tanning of Hides: Chrome tanning of hides up to the wet blue stage can be taken up by setting up small tanneries at the level of a co-operative. Access to raw hides gives the co-operative a unique advantage to operate a tannery. Central Leather Research Institute (CLRI) provides low cost training for Small-scale wet blue tanning, which flayers can operate themselves once trained. PRADAN has promoted units of wet blue tanning.

Co-product Utilisation: Flayers extracted only the hides. Other products meat, bones fat, horns hooves and hair that could be similarly extracted, was never done. PRADAN helped co-operatives generating additional value for their carcass by extracting these products as well. Some of these products such as bones, horns, hooves and hair can be traded without any processing. PRADAN with help of CLRI provided training for extraction and processing of – fatty tissue and meat meal to be sold to poultries.

The Impact

The project was implemented in the in six-district s of Central Uttar Pradesh around Luck now. The average membership of the co-operatives is 70. The income of flayers in the co-operatives have increased by 50 percent to 100 percent, the average income being about 60 percent. The co-operatives are economically viable and have generated adequate surpluses.

The co-operatives have changed the life of the members both socially and economically.

- Provides regular work
- Value for product
- Timely payment
- Loan Facility

"Earlier because low social status and economic backwardne ss we were shunned but after became member the COoperative my life has changed have regular income and aet good value for my product. has also changed my social status as well".

- Kallu, Labourer

DAWN AT TWILIGHT

Kallu has spent his entire youth as bonded labour, his grandfather agreed to be a bonded labour in place of paying interest on his debt, whatever little earnings he made out of his work went in repaying his grand father's debt, his family of five never had enough to eat. About 9 years ago he heard about the co-operatives for flayers, he became member of the society. As member he became aware of the other additional sources of income from the hides. His income steadied, he took loan from the co-operative and repaid his Grand father's debt, thus saving his sons and their families from the clutches of the Moneylender. He has new fond freedom, he his happy at thought of saving his children from bonded labour, thanks to the co-operative and PRADAN. He has seen dawn in the twilight of his life.

I CAN DREAM OF MY OWN DWELLING

Ramesh Kumar of village Rampura became member of the co-operative being promoted by PRADAN in 1994. Ever since he has not looked back, his life style has changed. Ramesh's family traditionally been employed into tanning. This is fifth generation into the family occupation. Although generations have changed, life over generations has had remained the same. Ramesh sold his hide to Contractors, who never paid proper value for his hides. When the tanning industry was going through turbulent times, his family's only source of income was threatened and he did not even have a proper dwelling. After joining the co-operative he has regular work and has no fear of loss of income. Today, he is contemplating of building his own dwelling under Indira Awas Yojna, a dream he is confident of realising thanks to PRADAN and his co-operative.

The Community Participation

Initially eliciting community participation was difficult but once the flayer's were convinced about the benefits of the co-operatives they came forward to become members. They whole-heartedly participate in the activities and are happy that they have regular income and do not have depended on the whims and fancies of the contractors.

Replicability

The project was quiet a success in the six district of the State. Based on this PRADAN is planning to expand the project to other districts of the State. It plans to set up / revive 100 flayer co-operatives, wet blue tanning facilities for up to 500 hides a day and co-product units in 25 blocks.

However, certain problems and constraints borne in this project, needs to be kept in mind and if this impediments are removed then replicability would become easy.

- Delays in Registration of Co-operatives: The flayers co-operatives are registered by the state Khadi and Village Industries Board. There are in ordinate delays in registration in the districts. The project has received support from the highest levels in the Board. However, frequent changes of personnel at the top levels periodically sets the clock back as there is no institutional mechanism to ensure continuity. Delays demoralise the flayers, especially at a stage when they are themselves very tentative and vulnerable.
- **Dummy Co-operatives:** The contactor often set up dummy co-operatives whose operations are entirely controlled by them. De registering or turning around such co-operatives by enrolling genuine flayers will be helpful in setting up new co-operatives.
- Securing License: The process of obtaining the license is fraught with delays and great deal of un certainty.
- Access to institutional Credit: The cooperatives do not have access to institutional credit. They need credit to build some minimal infrastructure, such as bi –cycles, storage, shed for keeping hides and other products, setting up tanneries and processing units for working capital.

Assessment

PRADAN's project has demonstrated that complex technologies and business and management skills can be transferred to poor and illiterate people. The flayers have mastered wet blue tanning and have learnt other complex tasks, such as managing technological processes, dealing with government officials and successfully asserting their traditional rights have all added to their self-esteem of the flayers. The flayer co-operative have now begun thinking of education and health facilities for their families.

ANNEXURE

Village Profile (Ajmer District of Rajasthan)

1. BHAWANTA

As per the Census of India 1991, the village Bhawanta in the district of Ajmer has an area of **2247 hectares** and a population of **3435**. The total male and female population in the village is **1753** and **1682** respectively.

About 56% of the male population is literate while the percentage of literate female population is only 24%.

Around 36% of the total population is working as main worker while 13% of them are involved in agriculture.

The nearest town form the village is Ajmer at ad distance of 25 kilometer.

Facilities available in the village

| Educational Institution | |
|-------------------------------------|--------------|
| | |
| Primary School | 2 |
| Middle School | 1 |
| High School | 1 |
| Adult Literacy Centre | 5 |
| Medical Institutions | |
| Hospital | 1 |
| Health Centre | 1 |
| Dispensary | 1 |
| Nursing Home | 1 |
| Drinking Water Facility | |
| Tap Water | Yes |
| Hand Pump Water | Yes |
| Post and Telegraph Facility | |
| Post Office | 1 |
| Telephone Connection | 1 |
| Communication Facility | |
| Bus Stop | 1 |
| Power Supply | |
| Power for all purposes | Yes |
| Irrigation | |
| Irrigation by well with electricity | 234 hectares |
| Unirrigated Land | 709 hectares |
| Culturable Waste | 331 hectares |
| Not available for Cultivation | 973 hectares |

Source: Census of India, 1991

2. SARADHANA

As per the Census of India 1991, the village Saradhana has an area of 2879.63 hectares and a population of 6425. The total male and female population in the village is 3331 and 3094 respectively.

About 56% of the male population is literate while the percentage of literate female population is only 16%.

Around 48% of the total population is working as main worker while 12% of them are involved in agriculture.

Facilities available in the village

| racilities available in the village | |
|-------------------------------------|------------------|
| Educational Institution | |
| Primary School | 3 |
| Middle School | 1 |
| High School | 1 |
| PU College | 1 |
| Adult Literacy Centre | 1 |
| Other Educational Institutions | 5 |
| Medical Institutions | · |
| Hospital | 1 |
| Dispensary | 1 |
| Drinking Water Facility | |
| Tap Water | Yes |
| Well Water | Yes |
| Tank Water | Yes |
| Tube Well Water | Yes |
| Hand Pump Water | Yes |
| River Water | Yes |
| Other Drinking Water Sources | Yes |
| Post and Telegraph Facility | · |
| Post Office | Yes |
| Telephone Connection | Yes |
| Communication Facility | |
| Bus Stop | Yes |
| Railway Station | Yes |
| Power Supply | |
| Power for all purposes | Yes |
| Irrigation | |
| Irrigation by well with electricity | 101.43 hectares |
| Unirrigated Land | 1442.48 hectares |
| Culturable Waste | 518.92 hectares |
| Not available for Cultivation | 816.8 hectares |
| · | - |

Source: Census of India, 1991

3. AMBAPURA

The village Ambapura has an area of 5946.16 hectares and a population of 5330 as per the Census of India, 1991. The total male and female population in the village is 2750 and 2580 respectively.

About 37% of the male population is literate while the percentage of literate female population is only 8%.

Around 45% of the total population is working as main worker while 2% of them are involved in agriculture.

Facilities available in the village

| Educational Institution | |
|-------------------------------------|------------------|
| Primary School | 6 |
| Middle School | 2 |
| High School | 1 |
| Adult Literacy Centre | 2 |
| Drinking Water Facility | |
| Tap Water | Yes |
| Well Water | Yes |
| Tank Water | Yes |
| Hand Pump Water | Yes |
| Post and Telegraph Facility | |
| Post Office | 4 |
| Telephone Connection | 1 |
| Communication Facility | |
| Bus Stop | 2 |
| Power Supply | |
| Power for all purposes | Yes |
| Forest | 668 hectares |
| Irrigation | |
| Irrigation by well with electricity | 180.14 hectares |
| Irrigated By Tank | 159.02 hectares |
| Unirrigated Land | 3251.2 hectares |
| Culturable Waste | 1272.51 hectares |
| Not available for Cultivation | 415.29 hectares |

Source: Census of India, 1991

4. DOOMARA

As per the Census of India, 1991, the village Doomara has an area of 1441 hectares and a population of 2285. The total male and female population in the village is 1213 and 1072 respectively.

About 51% of the male population is literate while the percentage of literate female population is only 14%.

Again 54% of the total population is working as main worker while 14% of them are involved in agriculture.

Facilities available in the village

| Educational Institution | |
|-------------------------------------|--------------|
| Primary School | 11 |
| Middle School | 1 |
| Adult Literacy Centre | 1 |
| Medical Institutions | |
| Dispensary | 1 |
| Drinking Water Facility | |
| Well Water | Yes |
| Hand Pump Water | Yes |
| Post and Telegraph Facility | |
| Post Office | 1 |
| Communication Facility | |
| Bus Stop | Yes |
| Power Supply | |
| Power for Domestic Purpose | Yes |
| Power for Agriculture | Yes |
| Forest | 257 hectares |
| Irrigation | |
| Irrigation by well with electricity | 113 hectares |
| Unirrigated Land | 420 hectares |
| Culturable Waste | 200 hectares |
| Not available for Cultivation | 451 hectares |

Source: Census of India, 1991

5. AMB AMASEENA (AMA MASEENA)

As per the Census of India, 1991, the village Amb Amaseena (Ama Maseena) has an area of 948 hectares and a population of 1841. The total male and female population in the village is 954 and 887 respectively.

About 36% of the male population is literate while the percentage of literate female population is very low, only 2%.

Again 44% of the total population is working as main worker while 11% of them are involved in agriculture.

The nearest town from the village is Ajmer at a distance of 20 kilometers.

| Educational Institution | | | |
|-------------------------------------|--------------|--|--|
| Primary School | 2 | | |
| Adult Literacy Centre | 1 | | |
| Drinking Water Facility | | | |
| Well Water | Yes | | |
| Hand Pump Water | Yes | | |
| Post and Telegraph Facility | | | |
| Post Office | Yes | | |
| Communication Facility | | | |
| Bus Stop | Yes | | |
| Power Supply | | | |
| Power for Domestic Purpose | Yes | | |
| Power for Agriculture | Yes | | |
| Irrigation | | | |
| Irrigation by well with electricity | 163 hectares | | |
| Unirrigated Land | 329 hectares | | |
| Culturable Waste | 125 hectares | | |
| Not available for Cultivation | 331 hectares | | |

Source: Census of India, 1991

Village Profile (Bhilwara District of Rajasthan)

1. RAJGARH

As per the Census of India, 1991, the village Rajgarh in the district of Bhirwara has an area of 568.34 hectares and a population of 514. The total male and female population in the village is 259 and 255 respectively.

About 18% of the male population is literate while the percentage of literate female population is only 8%.

Around 63% of the total population is working as main worker while 38% of them are involved in agriculture.

Facilities available in the village

| Educational Institution | |
|-------------------------|---|
| Primary School | 1 |
| Middle School | 1 |
| Adult Literacy Centre | 2 |
| Medical Institutions | |

| Primary Health Sub Centre | 1 |
|-------------------------------------|-----------------|
| Drinking Water Facility | · |
| Well Water | Yes |
| Hand Pump Water | Yes |
| Post and Telegraph Facility | |
| Post Office | Yes |
| Power Supply | |
| Power for Domestic Purpose | Yes |
| Power for Agriculture | Yes |
| Forest | 9 hectares |
| Irrigation | |
| Irrigation by well with electricity | 81 hectares |
| Unirrigated Land | 219 hectares |
| Culturable Waste | 109 hectares |
| Not available for Cultivation | 150.34 hectares |

Source: Census of India, 1991

2. SHAYAMPURA

The village Shyampura has an area of 2823 hectares and a population of 2773 as per the Census of India, 1991. The total male and female population in the village is 1478 and 1295 respectively.

About 28% of the male population is literate while the percentage of literate female population is only 10%.

Around 39% of the total population is working as main worker while 5% of them are involved in agriculture.

| Educational Institution | |
|-------------------------------------|--------------|
| Primary School | 1 |
| Middle School | 1 |
| High School | 1 |
| Adult Literacy Centre | 4 |
| Medical Institutions | |
| Hospital | 1 |
| Primary Health Centre | 1 |
| Dispensary | 1 |
| Drinking Water Facility | |
| Well Water | Yes |
| Tank Water | Yes |
| Hand Pump Water | Yes |
| Nallah | Yes |
| Post and Telegraph Facility | |
| Post Office | Yes |
| Communication Facility | |
| Bus Stop | Yes |
| Railway Station | Yes |
| Power Supply | |
| Power for Domestic Purpose | Yes |
| Power for Agriculture | Yes |
| Forest | 953 hectares |
| Irrigation | |
| Irrigation by well with electricity | 185 hectares |
| Irrigation by Government Canal | 953 hectares |
| Unirrigated Land | 281 hectares |
| Culturable Waste | 400 hectares |
| Not available for Cultivation | 1004 |
| Courses Consus of India 1001 | hectares |

Source: Census of India, 1991

3. SIRODI

The village Sirodi has an area of 479.09 hectares and a population of 316 as per the Census of India, 1991. The total male and female population in the village is 176 and 140 respectively.

About 31% of the male population is literate while the percentage of literate female population is only 2%.

Around 30% of the total population is working as main worker.

| Educational Institution | |
|-------------------------------------|-----------------|
| Primary School | 1 |
| Adult Literacy Centre | 1 |
| Drinking Water Facility | |
| Well Water | Yes |
| Hand Pump Water | Yes |
| Forest | 49.11 hectares |
| Irrigation | |
| Irrigation by well with electricity | 30.44 hectares |
| Unirrigated Land | 48.26 hectares |
| Culturable Waste | 270.88 hectares |
| Not available for Cultivation | 80.40 hectares |

Source: Census of India, 1991

4. UMMEDPURA

As per the Census of India the village Ummedpura has an area of 2480.07 hectares and a population of 2624 as per the Census of India, 1991. The total male and female population in the village is 1349 and 1275 respectively.

About 21% of the male population is literate while the percentage of literate female population is only 3%.

Around 44% of the total population is working as main worker while 2% of them are involved in agriculture.

| Educational Institution | |
|-------------------------------------|-----------------|
| Primary School | 4 |
| Adult Literacy Centre | 2 |
| Medical Institutions | |
| Primary Health Sub Centre | 2 |
| Drinking Water Facility | • |
| Well Water | Yes |
| Tank Water | Yes |
| Hand Pump Water | Yes |
| River Water | Yes |
| Canal | Yes |
| Post and Telegraph Facility | |
| Post Office | Yes |
| Communication Facility | |
| Bus Stop | Yes |
| Power Supply | |
| Power for Domestic Purpose | Yes |
| Power for Agriculture | Yes |
| Forest | 344 hectares |
| Irrigation | |
| Irrigation by well with electricity | 260.66 hectares |
| Irrigation by Tank | 20 hectares |
| Unirrigated Land | 845.78 hectares |
| Culturable Waste | 476.46 hectares |
| Not available for Cultivation | 533.17 hectares |

Source: Census of India, 1991

5. KHATWARA

As per the Census of India, 1991, the village Khatwara has an area of 1964.18 hectares and a population of 3051. The total male and female population in the village is 1555 and 1496 respectively.

About 30% of the male population is literate while the percentage of literate female population is only 5%.

Around 35% of the total population is working as main worker.

| Educational Institution | | |
|-------------------------------------|-----------------|--|
| Primary School | 1 | |
| Middle School | 1 | |
| Medical Institutions | | |
| Primary Health Centre | 1 | |
| Primary Health Sub Centre | 1 | |
| Dispensary | 1 | |
| Drinking Water Facility | | |
| Well Water | Yes | |
| Tube Well Water | Yes | |
| Hand Pump Water | Yes | |
| Post and Telegraph Facility | | |
| Post Office | 1 | |
| Telephone Connection | 1 | |
| Power Supply | | |
| Power for all purposes | Yes | |
| Irrigation | | |
| Irrigation by well with electricity | 319.2 hectares | |
| Irrigated by Other Sources | 190.6 hectares | |
| Unirrigated Land | 356.7 hectares | |
| Culturable Waste | 747.65 hectares | |
| Not available for Cultivation | 350.03 hectares | |

Source: Census of India, 1991

Village Profile (Kanpur District of Uttar Pradesh)

1. GADAN KHERA

The village Gadan Khera in the district of Kanpur has an area of 128 hectares and a population of 375 as per the Census of India, 1991. The total male and female population in the village is 216 and 159 respectively.

About 72% of the male population is literate while the percentage of literate female population is 45%.

Around 34% of the total population is working as main worker while 8% of them are involved in agriculture.

| Educational Institution | | |
|--------------------------------|----------------|--|
| Other educational Institutes | 1 | |
| Drinking Water Facility | | |
| Well Water | Yes | |
| Communication Facility | | |
| Bus Stop | 1 | |
| Power Supply | | |
| Power for all purposes | Yes | |
| Irrigation | | |
| Irrigation by Government Canal | 29.72 hectares | |
| Unirrigated Land | 44.72 hectares | |
| Culturable Waste | 5.59 hectares | |

Source: Census of India, 1991

2. AMAULI

The village Amauli has an area of 133 hectares and a population of 686 as per the Census of India, 1991. The total male and female population in the village is 367 and 319 respectively.

About 56% of the male population is literate while the percentage of literate female population is 32%.

Around 29% of the total population is working as main worker while 3% of them are involved in agriculture.

Facilities available in the village

| Educational Institution | |
|-------------------------------|-------------|
| Primary School | 1 |
| Drinking Water Facility | |
| Tap Water | Yes |
| Well water | Yes |
| River Water | Yes |
| Other Drinking Water sources | Yes |
| Power Supply | |
| Power for all purposes | Yes |
| Irrigation | |
| Irrigation by Govt. Canal | 87 hectares |
| Unirrigated Land | 24 hectares |
| Culturable Waste | 5 hectares |
| Not available for Cultivation | 12 hectares |

Source: Census of India, 1991

3. BAIKUNTH PUR

The village Baikunth Pur has an area of 387 hectares and a population of 2835 as per the Census of India, 1991. The total male and female population in the village is 1569 and 1266 respectively.

About 53% of the male population is literate while the percentage of literate female population is 27%.

Around 30% of the total population is working as main worker while 4% of them are involved in agriculture.

Facilities available in the village

| Educational Institution | |
|-------------------------------|----------------|
| Primary School | 1 |
| Middle School | 1 |
| Drinking Water Facility | |
| Well Water | Yes |
| Hand Pump Water | Yes |
| Power Supply | |
| Power for all purposes | Yes |
| Forest | 0.63 hectares |
| Irrigation | |
| Unirrigated Land | 45 hectares |
| Culturable Waste | 13.03 hectares |
| Not available for Cultivation | 31.89 hectares |

Source: Census of India, 1991

4. RAMPUR BHIMSEN

The village Rampur Bhimsen has an area of 690 hectares and a population of 4471as per the Census of India, 1991. The total male and female population in the village is 2460 and 2011 respectively.

About 47% of the male population is literate while the percentage of literate female population is 24%.

Around 30% of the total population is working as main worker while 5% of them are involved in agriculture.

| Educational Institution | |
|--|-----------------|
| Primary School | 1 |
| Medical Institutions | |
| Primary Health Sub-Centre | 1 |
| Drinking Water Facility | |
| Tap Water | Yes |
| Well Water | Yes |
| Post and Telegraph Facility | |
| Post Office | 1 |
| Communication Facility | |
| Railway Station | 1 |
| Power Supply | |
| Power for all purposes | Yes |
| Irrigation | |
| Irrigation by well without electricity | 70.26 hectares |
| Irrigation By Government Canal | 507.21 hectares |
| Unirrigated Land | 146.78 hectares |
| Culturable waste | 123.85 hectares |
| Not Available for Cultivation | 84.60 hectares |

Source: Census of India, 1991