

Draft

Poverty Reduction Strategy as Implementation of the Right to Development in Maharashtra

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Acronyms

APL	Above Poverty Line
ANM	Auxiliary Nurse Midwife
BPL	Below Poverty Line
BAIF	Bharat Agro Industries Federation
CPIAL	Consumer Price Index number for Agricultural Labourers
CPR	Common Property Resources
EGS	Employment Guarantee Scheme
FGD	Focus Group Discussions
HCR	Head-count Ratio
HDI	Human Development Index
IAY	Indira Awas Yojana
MLA	Member of the Legislative Assembly
NA	Not Available.
NAOPS	National Old Age Pension Scheme
NFBS	National Family Benefit Scheme
NGO	Non Governmental Organization
NMBS	National Maternity Benefit Scheme
NSAP	National Social Assistance Programme
OBC	Other Backward Cast
PDS	Public Distribution System
PHC	Primary Health Centre
PRI	Panchayati Raj Institution
RTD	Right to Development
SC	Scheduled Caste
SGRY	Sampoorna Grameen Rozgar Yojana
SGSY	Swarnjayanthi Gram Swarozgar Yojana
SHG	Self Help Group
SP	Superintendent of Police
ST	Scheduled Tribe
UN	United Nations
VJNT	Vmyukta Jati and Nomadic Tribe

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1 Introduction

Right to Development (RTD) approach visualises economic development process from a human rights perspective. The United Nations (UN) General Assembly adopted in 1986 the Declaration on the Right to Development and it can now be seen as an internationally accepted human right that is an entitlement upon the society. The design of a nation's economic development policies must take this into account.

The basic concern of the development process started after the world wars was improvement in level of living of the people. This concern was expressed in aggregative terms of national income growth and subsequently in distributive terms as well by looking into gains from the aggregate growth process by various sections of the people, specially the poor in low-income countries. The development literature by and large did not take a rights perspective till recently. The human rights movement, which too saw a take-off after the world wars, aimed at promoting freedom and dignity of all individuals from civil and political rights perspective. It is only later that economic, social and cultural rights were duly recognised to put them on the same footing as civil and political rights. Right to development refers to the particular development process that aims at realization of human rights including economic and social rights. Since the basic objectives of development process and rights movement have several common elements, Keba M'Baye coined the term 'right to development' in 1972 so that both the development and the rights strategies could complement each other. Or, as Sen (1999) says: "Development can be seen, ..., as a process of expanding real freedoms that people enjoy." and it "requires the removal of major sources of unfreedom: poverty as well as tyranny, poor economic opportunities as

well as systematic social deprivation, neglect of public facilities as well as intolerance or overactivity of repressive states.”

The rights perspective visualises certain minimum claims a person has over the society with regard to protection against civil and political interference and economic deprivation. The claim may take the form of freedom to live and pursue one’s business or freedom to speech unless explicitly banned by law. This involves a guarantee of no hindrance from others. The claim could also take the form of affirmative support like social security that enables a person a minimum level of living. Freedom from hunger may be considered as a prerequisite for survival. Such rights need not cover just the elements needed for survival but all such elements that are essential to effectively take part in society. In the context of explaining subsistence wage in the classical literature, for example, Adam Smith stated: “By necessities I understand not only the commodities that are indispensably necessary for support of life, but whatever the custom of the country renders it indecent for creditable people, even of the lowest order, to be without.” Items essential for avoidance of social disgrace thus might belong to the set of human rights. Similarly, some minimum education and healthcare necessary to build up basic human capabilities might be considered basic human rights.

Based on the definition given by the UN High Commissioner for Human Rights, the rights based approach to development refers to a process of human development directed towards achievement of normatively based international human rights standards as laid down and agreed upon in various international treaties. Violation of the civil and political rights might constitute obstacles to development and their elimination could be seen as precondition for development. RTD provides human rights issues with a positive shift towards securing and promoting human well-being and dignity of the people and a move forward from the civil and political rights.

As a concept, right to development is broader than either development or human rights. It goes beyond the various elements of the development process and development strategies in so far as it looks at it from as a rights issue (entitlement) from the beneficiaries’ point of

view and obligation of state or other agents in the society to take measures for fulfilment of the rights.

The following are recognised as essential features of the RTD approach:

- **Inalienability:** RTD is an inalienable right in the sense that it cannot be bargained away for meeting another objective. This means development process must aim at improving capabilities to meet all the rights.
- **Equity:** Fulfilment of normative minimum obligations of RTD for *all* individuals would mean equality of opportunity in the RTD sphere.
- **Non-discrimination:** fair distribution of the benefits and non-discrimination in the development process. Interests of vulnerable groups should be specially kept in mind in developing TRD framework.
- **Accountability:** acceptance of right of a person on the society makes full sense if corresponding duty of another person or institution is simultaneously specified so that the claim can be realised.
- **Participation:** active and meaningful participation of the people in formulation and implementation of development policies.

How do we make RTD operational? It has been suggested by Sengupta (2002) that the right to development should be considered as a vector composed of various elements like food, health, education and housing among others. The quantum of realisation on each of these components depends on overall economic growth as well as on other components reflecting inter-dependence nature of the rights.

While all rights are important, measures for fulfilment of rights would normally involve policy choices. If realization of the rights involves use of scarce resources, as economic rights do, all the rights may not be achievable at the same time and sequencing may be needed. Apart from resource constraints, fulfilment of various rights may mean building up of new institutions over the years. There is thus a need to analyse feasibility and trade offs between various rights and the associated policies. Note in this context a point made by Sengupta indicating that priorities could be fixed at an incremental level so that various

components of RTD could be attained through progressive realization. The society could guard against deterioration in any component as growth takes place over time. Sengupta argues that the development process should be such that there should be improvement in some components of the human right vector and no deterioration in any component over time. The issues discussed in the rights literature and in the development literature could thus supplement each other and help in better understanding of the overall process of realisation of right to development.

If right is a matter of claim, acceptance of right of one person would simultaneously imply specification of duty of another person or institution. Comparison of the concept of 'perfect duty' and 'imperfect duty' developed by Kant is relevant to understand some of the issues. 'Perfect duty' strictly links rights to exact specification of duty to ensure fulfilment of the right and non-compliance of such duty would call for legally permissible penal action by the state or some other authority. 'Imperfect duty' on the other hand is not compulsive in nature and could depend on social or moral values. Realisation of human rights may not always need exact legal specification of 'perfect duties' and social arrangements involving 'imperfect duties' could help advancement of some of the rights. For example, to ensure 'perfect duty' there could be a law that holds an ambulance provider accountable for not attending to accident victims on getting information, but it would be beneficial if we also rely on 'imperfect duty' of bystanders to immediately take the victim to a hospital. In some cases, there might be reluctance to perform the 'imperfect duty' due to administrative or legal hassles such as repeated questioning by police and summons by court. This example shows that clarity and exactness in case of 'perfect duty' and removal of obstructions and impediments in case of 'imperfect duty' are steps towards progressive realization.

As mentioned earlier, the economic development process after the Second World War started with a focus on overall economic growth of nations and it was thought in some quarters that social justice and human rights issues should await a certain level of development. The growth process visualized in India was, however, broad enough to include social justice from equity and poverty angles right from the initiation of Five Year

Plans which played major role in India's economic policy framework. 'Growth with social justice', for example, has been stated as the primary goal of India's First Five Year Plan adopted in 1951. This goal has been more clearly stated in later plans when reduction in incidence of absolute poverty was introduced as a major objective. The poverty line used for this purpose was based on consideration of an income level sufficient to meet certain minimum consumption needs for a decent level of living. The poverty reduction strategy followed in India thus has several elements common with the RTD approach¹.

Despite laudable goals on poverty reduction, achievements on the ground have remained far below the targets. Even when poverty reduction target is met, it might fail to reflect the extreme vulnerability of certain individuals or groups. After all, a society can reduce its incidence of poverty by focusing on the less poor who are closer to the poverty line. An investigation from the rights approach could throw some new insights to the overall development perspective of India. This paper is an attempt to take stock of some related issues with the help of survey data from two districts in the state of Maharashtra. It is part of a larger study sponsored by the Centre for Development and Human Rights in several other states in India.

Across states of India, Maharashtra's population is the second largest, geographical area is the third largest, per capita income is the second richest (major states), contribution to national income is first and Mumbai, its capital city is the commercial capital of India. Despite the high income and industrial dominance, head-count ratio (HCR) poverty in Maharashtra at 25% is close to the national level average of 26%, more than two-fifth of the population live in urban areas yet, more than half of the state's workforce still depends on agriculture (Table 1).

¹ It is interesting to note in this context a definition of poverty given by Oxfam International (2001) as "a state of powerlessness in which people are unable to exercise their basic human rights" which includes right to life, right to sustainable livelihood and right to basic social services.

Socio-Demographic Characteristics	Jawhar Taluka	Thane District	Yavatmal Taluka	Yavatmal District	Maharashtra
Population, 2001 ('000)	111.0	8128.8	339.5	2460.5	96752.2
Sex ratio, 2001 (females per 100 males)	100.2	85.7	93.1	94.2	92.2
Density of Population, 2001 (per sq.km.)	-	850.0	-	181.0	314.6
Urban Population, 2001 (%)	10.2	72.6	53.4	18.7	42.4
SC population, 1991 (%)	0.8	5.2	12.1	10.9	11.1
ST population, 1991 (%)	89.3	18.1	22.4	21.5	9.3
Literacy rate, 2001 (% 7+ population)	45.1	81	81.6	74.1	77.3
Urban-Rural literacy gap, 2001 (%age points)	43.1	22.1	17.1	15.5	15
Gender literacy gap, 2001 (%age points)	19.6	11.1	14.1	21.5	18.8
Work participation rate, 2001 (%)	-	39.7	-	46.8	43.5
Cultivators to total workers, 2001 (%)	-	12.3	-	27.1	26.8
Agr. Labourers to total workers, 2001 (%)	-	9.9	-	50.4	28.6
Households below poverty line, 1997-9 (%)	-	52.1	-	43.6	34.6
Per capita income, current price, 1998-9 (Rs)	-	33200.0	-	13382.0	22763.0
Human Development Index, 2000	-	0.82	-	0.22	0.58

Note and Source: (a) Census 2001 data are provisional figures from CensusInfo 1.0, Census 2001 Provisional Maharashtra.mdb, Office of the Registrar General and Census Commissioner, Ministry of Home Affairs, India, 2001. (b) Scheduled Caste (SC) and Scheduled Tribe (ST) data are from respective *District Census Handbook 1991*. Compared to 1991, in 2001 SC and ST proportions in Maharashtra have declined and stand at 10.2 per cent and 8.9 per cent respectively. District/taluka wise data for SC and ST in 2001 are not yet available. (c) Other data are from *Human Development Report Maharashtra 2002*, Government of Maharashtra, Mumbai, 2002.

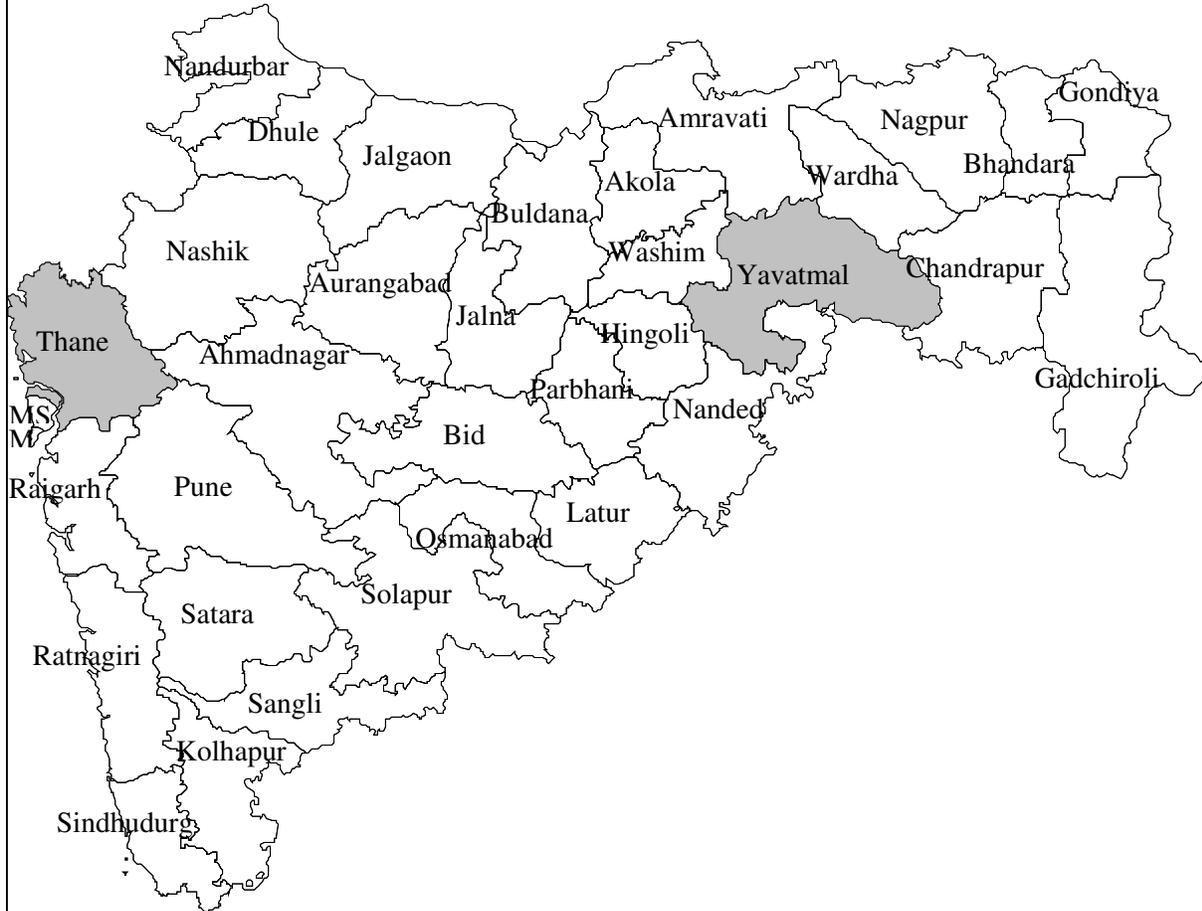
Maharashtra is also regarded as a pioneering state for generating employment in public works on a large scale. The Employment Guarantee Scheme (EGS) of Maharashtra was conceived as a major poverty alleviation measure in 1972 to provide manual employment to all those who registered for it. This was later turned into a kind of statutory entitlement with the enactment of Maharashtra Employment Guarantee Act that came into force in 1979 and has been in force since then. An important feature observed in the Maharashtra EGS is that the supply of employment seems to adjust to fluctuations in the demand over seasons and over years, especially drought years. Thus, one can conclude that EGS works more as a relief programme during years/seasons of crisis with benefits being limited to certain pockets rather than as a programme for poverty alleviation. The latter is also borne out by the fact that rural poverty in Maharashtra has not declined substantially, and is close to the national average.

2 Survey, Sample Selection and Basic characteristics of Households surveyed

The selection of talukas/districts was purposive (see study districts in Figure 1). Some socio-economic characteristics of the taluka/districts are given in Table 1. The urban parts

of Thane are mostly a continuum of Mumbai, the commercial capital of India. In terms of human development index (HDI), Thane is only below Mumbai and its sub-urban areas. Yet, two to three hours drive from this urban conglomeration are pockets of deprivation that have repeatedly come into prominence because of infant/child deaths (see Box 1 for a case of child death). Jawhar, a predominantly tribal taluka, is one such region in Thane district. It reiterates the point that prosperity can bypass certain groups/regions and that poverty exists amidst plenty. In contrast to Thane, Yavatmal is one of the lowest ranking HDI districts (33 out of 35) of Maharashtra. About one-third of its population are scheduled tribes (STs) or scheduled castes (SCs) and another 15-20% or more would be vmyukta jati and nomadic tribes (VJNTs). Yavatmal with its black soil is well know as a cotton-producing region and can be considered as the cotton capital of India, but it is this that turned out to be its nemesis. Yavatmal seems to be the epicentre of suicide deaths in recent years among cotton farmers of Maharashtra (see Box 2 for a case of a suicide death by a farmer), which is largely concentrated in the Western Vidarbha region of the state. Thus, the two talukas chosen could throw light on some aspects of deprivation with regard to food/nutrition, healthcare, education, shelter/housing, political participation, feeling of insecurity and other aspects.

Figure 1: Map of Maharashtra highlighting study districts



MS=Mumbai (Suburban)

M=Mumbai

Box 1: Case of Child Death in Nagarmoda, Jawhar

From the anganwadi centre of Nagarmoda village we found that there were 3 deaths and 1 stillbirth in the last 2 years. In our household survey we have covered a couple of houses with infant/child deaths. We elaborate a case below. This household is below the poverty line and there are times when it faces food shortage. The family lost their son when he was a little more than three years of age in November 2003. The family has three surviving children of which one is the deceased boy's twin sister. The deceased boy was suffering from some respiratory ailment. The boy was taken to the Rural Hospital at Jawhar. After initial treatment the doctor recommended that the child be taken to JJ Hospital in Mumbai. Medical expenses would have been taken care of at the public health facility, yet other opportunity costs made the family decide to return to their village. Back in the village, neighbours, the anganwadi worker and gram sevak coaxed the family members to take the child for treatment at JJ Hospital. After 2-3 days and trying their luck with local healers they return to the public health facility at Jawhar, but it was too late. Overall, for this case the family had sought treatment from local healers, public and private facilities and in the process spent about Rs.5000 on medical expenses and another Rs.1000 on travel.

Box 2: Case of Suicide Death by a Farmer in Yavatmal

In Pandhri village of Yavatmal we visited a household where a farmer had committed suicide. The household has 6 acres of land and has an annual income of Rs.35000/-. Discussion revealed that: (i) delayed monsoon led to double/triple sowing increasing input costs for the household (ii) the deceased individual had entered into cotton trading for which he had taken loans and invested on other farmers and as a result the impact of crop failure by other farmers was in some sense also added to his burden, (iii) the individual had plans of getting at least one of his daughters married, (iv) he was also contemplating of contesting the local Sarpanch elections indicating that any economic downfall would effect his social reputation immensely. From this case one can infer that there is a complex interplay of multiple causes that are not mutually exclusive. After the demise of this individual there were three/four cases in nearby villages in about 7-10 days. This suggests a cascading effect. People from neighbouring villages who also had their own problems could relate to someone who is also a peasant like them.

In each district we chose four villages. The selected villages are Morchapada, Nagarmoda, Chauk and Dhanoshi in Jawhar taluka of Thane district and Dorli, Shivani, Talegaon and Pandhari in Yavatmal taluka of Yavatmal district (the sequence of village being determined by their sequence of data entry without any other significance). In each village we conducted one or two focus group discussions (FGDs), collected some basic village level information and canvassed questionnaire in 25 households of each of the 8 selected villages. A list of FGDs conducted is given in Table 2. The issues/points that emerged from FGDs have been used in our subsequent discussion. Some special cases have also

been mentioned as box items. The survey was carried out during October and November, 2004.

Sl No	Date	Village	No of People	Sex	Age Range	Remarks/Main Points
1	27-10-2004	Nangarmoda	20	M	18-70	Wage denied, Box 5
2	28-10-2004	Dhanoshi	5	F	25-55	SHG, women economic activities
3	29-10-2004	Jangalpada, Chauk	5	M	27-35	SHG-Wadi, for a success story see Box 6
4	29-10-2004	Jangalpada, Chauk	8	F	19-35	SHG
5	30-10-2004	Morchapada	6	F	22-40	Most backward of the 4 villages in Jawhar
6	28-11-2004	Dorli	8	M	20-50	Most were drunk
6	28-11-2004	Dorli	6	M	15-25	Youth view-denial of voting rights, Box 3
7	28-11-2004	Pandhari	10	M	20-50	A suicide village, Box 2
8	29-11-2004	Shivani	10	M	20-40	Men echoing positive impact of no liquor
9	29-11-2004	Shivani	10	F	20-55	SHG-Female empowerment, Box 4
10	29-11-2004	Talegaon	6	M	25-50	Discussion with key informants
11	29-11-2004	Talegaon	10	M, F	16-70	Visit to SGRY works

Note: Under Sex column, M=Male and F=Female. SHG denotes Self-help Groups. SGRY denotes Sampoorna Grameen Rozgar Yojana. Jangalpada is a hamlet located about 2 kilometres from the main village of Chauk.

Some basic village level information on distance of some infrastructure/civic facilities has been given in Table 3. The situation in the villages surveyed in Jawhar is bad compared to the villages surveyed in Yavatmal. The villages in Jawhar have to come to the block headquarter to have access to a public telephone (excluding Dhanoshi), cooperative credit society or petrol pump. They are away from a railway station by about 60 kilometres. From the 4 villages in Jawhar, Morchapada seems to be the farthest from all facilities. All the 8 survey villages have a primary school, but only two villages (Dhanoshi in Jawhar and Pandhri in Yavatmal) have middle school and none have a high school. This suggests that continuation of education beyond primary level is likely to be difficult. One also observes that health sub-centres are within 3-4 kilometres, but for four villages (Nagarmoda in Jawhar and Dorli, Shivani and Talegaon of Yavatmal) the primary health centre (PHC) is farther away from the nearest hospital. People from these villages would obviously prefer going to the nearest hospital. However, during family planning camps meant to meet targets set by public health authorities the people from these villages are taken to the PHCs thereby increasing their travel and other costs. A common feature of Jawhar is that all

villages have a number of hamlets and some of them inaccessible. It follows that inhabitants of these hamlets will be farther away from the infrastructure and civic facilities.

	V1	V2	V3	V4	V5	V6	V7	V8
Nearest Bus Stop	NA	0	0	8	3	4	0	NA
Road Connectivity	4	1	0	0	0	0	0	0
Post Office	10	2	3	0	3	4	0	0
Public Telephone	30	12	17	0	0	4	0	0
Cooperative Credit Society	30	12	10	8	3	4	0	12
Petrol Pump	NA	12	17	8	3	4	0	12
Block Headquarter	30	12	17	8	3	13	10	12
Railway Station	50	70	60	70	3	13	10	12
Primary School	0	0	0	0	0	0	0	0
Middle School	8	1	8	0	3	4	0	NA
High School	30	1	8	2	3	13	10	12
Health Sub-Centre	NA	1	4	2	0	4	0	NA
Primary Health Centre	10	15	8	2	10	23	20	2
Hospital	30	12	17	8	3	13	10	12
Veterinary	NA	3	17	8	3	13	10	12

Note: The above information have been obtained from key informants. V1=Morchapada, V2=Nagarmoda, V3=Chauk, V4=Dhanoshi, V5=Dorli, V6=Shivani, V7=Talegaon, V8=Pandhari. Distance zero '0' indicates that the particular infrastructure/civil facility exist in the village. NA indicates that the facility does not exist in the village, but information on distance is not available.

The sample design suggested by CDHR specified a coverage of 20 households above poverty line (APL) and 80 households below poverty line (BPL) including Antyodaya households in each taluka/district implying 5 APL and 20 BPL households in each village.² Note that Antodaya, BPL and APL are ration (or food) cards. Antodaya is meant for the destitute, BPL card is for households identified by the government to be below poverty line but not destitute, and APL card for others. In all the 4 survey villages of Jawhar taluka and Dorli village of Yavatmal taluka we had difficulty in locating 5 households from the APL category in the villages (Table 4). In Jawhar, we could cover a total of 12 APL households only. Note that we choose 4 households who did not have any card and three of these had a household annual income of less than Rs.6000 and the fourth one in Dhanoshi village of

² The interviewers for household survey were students of social work from local colleges recruited through the help of local Non Governmental Organizations (NGOs). The questionnaire prepared by CDHR was translated into Marathi, which was used for canvassing.

Jawhar had a household annual income of Rs.20000 only, but being landless its primary source of income is wage labour and the main earner who is of 30 years of age migrates out in lean season for better employment opportunities and to earn money. Note that APL/BPL classification may not tally with either income or land ownership, as discussed subsequently. Further, in each village we conducted one or two focus group discussions. In addition, some basic village level information has also been collected from key informants.

Table 4: Basic Characteristics of Households/Head of the Households												
		Jawhar					Yavatmal					Total
		V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	Total
BPL/ APL	BPL	21	24	22	21	88	21	20	20	20	81	169
	APL	4	1	3	4	12	4	5	5	5	19	31
Social Group	ST	24	23	25	24	96	9	3	10	5	27	123
	SC	-	-	-	-	-	8	8	6	1	23	23
	OBC	-	1	-	-	1	5	12	7	19	43	44
	Others	1	1	-	1	3	3	2	2	-	7	10
HH Head Gender	Male	24	23	25	23	95	24	21	22	21	88	183
	Female	1	2	-	2	5	1	4	3	4	12	17
HH Age	<30	2	3	-	3	8	4	1	3	2	10	18
	31-40	9	7	10	6	32	10	6	10	12	38	70
	41-50	11	7	11	11	40	6	6	7	7	28	66
	51-60	2	4	3	3	12	3	4	3	2	12	24
	61 +	1	4	1	2	8	2	8	2	2	14	22
HH Head Marital Status	NevMar	-	-	-	-	-	1	-	1	-	2	2
	CurMar	24	22	24	22	92	23	23	22	20	88	180
	Widow(er)	1	3	1	3	8	1	2	2	4	9	17
	Div/Sep	-	-	-	-	-	-	-	-	1	1	1
HH Head Age At Marriage	≤16	-	1	2	1	4	2	1	2	2	7	11
	17-20	22	18	18	18	76	8	11	7	11	37	113
	21-24	2	1	4	5	12	13	8	12	10	43	55
	25+	1	5	1	1	8	2	4	4	2	12	10
	NA	-	-	-	-	-	-	1	-	-	1	1
HH Head Disabilit y Status	No	24	25	23	24	96	23	25	24	22	94	190
	Blind	-	-	-	-	-	1	-	1	-	2	2
	Deaf	-	-	1	-	1	-	-	-	-	-	1
	Mute	-	-	-	-	-	-	-	-	-	-	-
	Lost Limb	-	-	-	-	-	-	-	-	-	1	1
	Lame	-	-	1	-	1	1	-	-	-	1	2
	Paralysed	1	-	-	-	1	-	-	-	2	2	3
	Mental	-	-	-	-	-	-	-	-	-	-	-
	Others	-	-	-	1	1	-	-	-	-	-	1
HH Head Edu Status	Illiterate	17	14	25	22	78	4	9	9	11	33	111
	Primary	3	6	-	-	9	9	10	7	6	32	41
	Secondary	5	4	-	3	12	11	4	7	5	27	39
	HSC+	-	1	-	-	1	1	1	2	3	7	8
	Technical	-	-	-	-	-	-	1	-	-	1	1
	Non Formal	-	-	-	-	-	-	-	-	-	-	-

Note: V1-V8, as indicated in Table 3. BPL=Below Poverty Line, APL=Above Poverty Line, ST=Scheduled Tribe, SC=Scheduled Caste, OBC=Other Backward Caste, HH=Household, NevMar=Never Married, CurMar=Currently Married, Div/Sep=Divorced/Separated, NA=Not available, HSC+=Higher Secondary or above.

As mentioned earlier, Jawhar is a predominantly tribal area, 96 of the sample households are STs. A noteworthy feature in this part of Maharashtra is that it is difficult to find non-tribal (including SCs) households in tribal villages. It may be mentioned that Dhanoshi village has been adopted by Bharat Agro Industries Foundation (BAIF), a non-governmental organization (NGO) operating in tribal regions of 6-7 states in India, and there is a visible difference in the village, but this is not the case in one of its hamlet situated 2-3 kilometres away from where we selected some of our sample households. In Yavatmal the social group composition of household is more mixed, 27 are STs, 23 SCs and 43 OBCs (from which most are nomadic tribes) and 7 others. Most of the households, as is the norm, are male-headed, but we did come across 5 households in Jawhar and 12 households in Yavatmal, which are female-headed. There are 4 households in Jawhar and 6 households in Yavatmal where the household head had some physical disability. The contrast in the educational status of the two talukas is evident from about 78 household head being illiterate in Jawhar compared to 33 in Yavatmal. This is not explained by the age distribution of the head of the household, which is somewhat similar. The difference could be because access to schools in tribal villages of Jawhar being lower when the household heads were of school going age.

3 Wages, Income, Land Ownership and Other Assets

Information on wage rates, based on the village schedule, is given in Table 5. In Jawhar agricultural wages can be either in cash or in kind (grains) plus one meal whereas it is only cash in Yavatmal. Note that the male agricultural wage rates in Jawhar are half of that in Yavatmal. There is not much of a difference in Jawhar between female and male wage rates, but in Yavatmal wage rates for females are lower. The wage rate of Rs.47 in Nagarmoda of Jawhar refers to the specified government wage rate for SGRY/EGS works. Wages for ploughing in all the 4 villages and in harvesting in 2 villages (Morchapada and Dhanoshi) in Jawhar is higher than the prevailing general agricultural wages.

	Jawhar				Yavatmal			
	V1	V2	V3	V4	V5	V6	V7	V8
Agriculture – Males	25	30	20	25	60	50	50	NA
Agriculture – Females	25	30	20	25	25	25	30	NA
Non-agriculture – Males	25	47	20	80	60	50	70	NA
Non-agriculture – Females	25	47	20	60	25	25	35	NA
Non-agriculture (skilled) - Males	NA	150	70	NA	100	125	125	NA

Note: V1-V8, as indicated in Table 3. The figures are indicative and have been obtained from key informants in each village.

Lower wage rates in Jawhar compared to that of Yavatmal is also consistent with the differences in household income. The annual income of households in Jawhar, as stated by the respondents, ranges between Rs.2000-Rs.50000 per year with a mean of about Rs.10176 and median of Rs.8350 (Table 6). Only in one village in Jawhar taluka is the maximum income more than Rs.30000. In Yavatmal the income ranges between Rs.900-Rs.100000 with a mean of Rs.19001 and median of Rs.14750. Note that maximum income is not less than Rs.49000 in any of the villages in Yavatmal. The higher value of the mean compared to the median is explained by a few extreme observations at the higher end.

HH Income	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	
Minimum	3600	2000	4000	2100	2000	1270	5000	3000	900	900	900
Maximum	12900	21800	50000	28500	50000	56000	85000	100000	49000	100000	100000
Mean	7672	9037	13540	10466	10176	16819	20143	22700	16342	19001	14610
Median	7100	8100	11000	9050	8350	12500	15000	15000	14000	14750	11000

Note: HH=Household, V1-V8 as indicated in Table 3. One household in V4 did not indicate any income.

After updating the Planning Commission's official poverty line for rural Maharashtra for 1999-2000 by the state's consumer price index number for agricultural labourers (CPIAL) for the reference period of the survey we obtain an estimate of the poverty line as Rs.4037 per capita per annum (that is, Rs.336.45 per capita per month). Thus, one can consider per capita income of Rs.4000 as a benchmark such that households above or below can be considered as non-poor or poor respectively. Similarly, per capita income less than Rs.2000 (or less than half that of our estimated poverty line) can be considered as very poor. We compare it with the official APL/BPL/Antyodaya status on which the sampling design has been based (Table 7). Antyodaya cardholders (excluding three in Yavatmal) are

either poor or very poor as per our calculation. Similarly, some BPL households (2 in Jawhar and 21 in Yavatmal) are also non-poor. This could mean that either some households have moved up in the income scale after receiving the Antyodaya/BPL cards or these were cases of wrong identification and inclusion of unintended beneficiaries. However, what is of concern is the exclusion of genuine beneficiaries. Some APL cardholders, even after discounting for underreporting of income, are either poor or very poor. Again there are instances of households without any cards – two in Jawhar are very poor, one in Yavatmal is poor and the exception, as mentioned earlier, is an household in Jawhar that is landless with the main earning member migrates out for better employment opportunities and to earn money.

Table 7: Distribution of Income Class by BPL/APL Category

HH per capita Income	Jawhar					Yavatmal					Total
	No Card	Antyo-daya	BPL	APL	Total	No Card	Antyo-daya	BPL	APL	Total	
0-2000	2	10	51	3	66	-	7	19	3	29	95
2000-4000		2	19	4	25	1	3	27	5	36	61
>4000	1		2	5	8	-	3	21	11	35	43
No Response	-	-	1	-	1	-	-	-	-	-	1
Total	3	12	73	12	100	1	13	67	19	100	200

Note: HH=Household, BPL/APL indicate Below/Above poverty line.

In Jawhar 39 of the 100 surveyed households are landless, 50 possessed land less than 5 acres and remaining 11 have land more than 5 acres (Table 8). Most of the landowners, however, are poor as land productivity in tribal areas is very low. In Yavatmal 78 of the 100 surveyed households are landless. Among the landowners, 11 households possess land between 2-5 acres, 6 households have land between 5-8 acres and 5 households above 10 acres. Since the sample consists of mostly poor households by design, the land distribution data might not be representative of the village. Nevertheless, one could find that while land possessed by most of the BPL households are generally smaller in size, the APL households are distributed across all land classes (Table 9). In Yavatmal particularly, most APL households are landless and are engaged in non-agricultural occupations.

Land Size in Acres	Jawhar		Yavatmal		Total	
	Number	Average Quantity	Number	Average Quantity	Number	Average Quantity
Landless	33	0	77	0	110	0
0-2	21	1.8	-	-	21	1.8
2-5	29	3.9	11	3.5	40	3.7
5-8	2	6.5	6	6.8	8	6.7
8-10	6	10	-	-	6	10
10+	3	15.3	5	20.6	8	18.6
NA	6	-	1	-	7	-
Total	100	2.7	100	1.3	200	2.3`

Note: All land areas in the sample are unirrigated but for those belonging to three households in Yavatmal. Two of these are from village Shivani owning 4 and 14 acres of irrigated land and another one is from village Talegaon with 30 acres of irrigated and 15 acres of unirrigated land. As many as 6 households in Jawhar and 1 household in Yavatmal did not mention anything about whether they possess or do not possess land, and hence, their land size class is NA=not available.

Land Size in Acres	Jawhar		Yavatmal		Total	
	BPL	APL	BPL	APL	BPL	APL
Landless	30	3	68	9	93	12
0-2	20	1	-	-	20	1
2-5	26	3	8	3	34	8
5-8	2	-	3	3	5	3
8-10	2	4	-	-	2	4
10+	2	1	1	4	3	5
NA	6	-	1	-	7	-
Total	88	12	81	19	169	31

Note: Land size class NA=not available, is as mentioned in Table 8. BPL/APL means Below/Above Poverty Line Status of Household.

Turning to other assets, a majority of households in Jawhar and about a third of the households in Yavatmal possess livestock spread over both BPL and APL categories (Table 10). Among the tribal households in Jawhar, very few are found to possess other assets – radio by 9, bicycle by 9 and fan by 5 households. Among APL households, 2 possess a television and 2 a two-wheeler. In Yavatmal, 39 surveyed households possess bicycle, 37 have a television set, 17 a radio, 5 a two-wheeler. Even among the BPL families, 26 had a television and two had a two-wheeler.

The land market in India is very thin and this gets reflected in our sample too. Only two BPL families in Jawhar (one in Nagarmoda village for debt and another in Chauk village who did not specify reason) and one APL family in Talegaon village (the reasons being repayment of debt, consumption and marriage) of Yavatmal sold land during the reference period. Livestock sell took place among 10 households in Jawhar and 7 households in Yavatmal. There is one instance each of sale of two-wheeler (for repaying debt in Jawhar) and bicycle (used for consumption in Yavatmal) and two instances of sale of television in Yavatmal.

Table 10: Possession and Sale of Assets									
Asset	Jawhar			Yavatmal			Total		
	BPL	APL	Total	BPL	APL	Total	BPL	APL	Total
<i>Possession</i>									
Irrigated land	-	-	-	1	2	3	1	2	3
Un-irrigated land	52	9	61	11	9	20	63	18	81
Livestock	55	4	59	27	6	33	82	10	92
Radio	7	2	9	10	7	17	17	9	26
Bicycle	7	2	9	29	10	39	36	12	48
Television	-	2	2	26	11	37	26	13	39
Two Wheeler	-	2	2	2	3	5	2	5	7
Fan	2	3	5	20	10	30	22	13	35
<i>Sale</i>									
Irrigated land	-	-	-	-	-	-	-	-	-
Un-irrigated land	2	-	2	-	1	1	2	1	3
Livestock	10	-	10	6	1	7	14	3	7
Radio	-	-	-	-	-	-	-	-	-
Bicycle	-	-	-	-	1	1	-	1	1
Television	-	-	-	1	1	2	1	1	2
Two Wheeler	-	1	1	-	-	-	-	1	1
Fan	-	-	-	-	-	-	-	-	-
Notes: (1) BPL/APL means Below/Above Poverty Line Status of Household. (2) The above entries refer to 'yes' cases and excludes 'no' as well as no response.									

4 Credit Particulars

Several households reported having taken at least one loan (Table 11). In Yavatmal, 35 households have taken one loan with an average amount of a little more than Rs.11000, another 10 have two loans with average of about the same amount, seven other families have three loans with an average of about Rs.6600. Compared to this, 20 households in

Jawhar have taken one loan and five two loans, the average amount being about Rs.4700 and Rs.7300 respectively. Thus, both the number of indebted households as well as the average amount is found to be more in the Yavatmal sample. Availability of credit could be a constraining factor in Jawhar, though the current data does not permit to draw definite conclusion in this regard.

Table 11: Number of Loans Taken by Households

Number of Loans	Jawhar		Yavatmal		Total	
	Number	Avg Amnt per HH in Rs.	Number	Avg Amnt per HH	Number	Avg Amnt per HH
1	20	4690	35	11160	55	8807
2	5	7260	10	11025	15	9770
3	0	0	7	6643	7	6643
Total	30	5547	76	9876	106	8651

Note: Avg Amnt per HH=Average Amount per Household in Indian Rupees. One household in Talegaon village of Yavatmal taluka had incurred loans from friends/relative and others in 1997 for marriage and this is considered as a single loan. In 2001, a household in Pandhari village of Yavatmal taluka had taken loan of Rs.40000 for agriculture from three sources (Rural Bank, Cooperative Bank and Relations/Friends), but indicated it as a single loan.

The loan in Jawhar is for consumption, housing, non-farm activities and livestock purposes (Table 12). Only three households report loan for agricultural purpose, even though 61 households possess land. In Yavatmal, agricultural use is the main purpose of loan. As many as 25 loans are reported to have been taken for agriculture purpose even though only 22 households own land. This indicates more than one agricultural loan having being taken by some land owning households or the existence of a credit market for tenants who would have leased-in land. Illness, livestock, marriage, education and consumption are other major reasons of the loan in Yavatmal.

Purpose	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	To-tal	V5	V6	V7	V8	To-tal	
Consumption	3	-	4	-	7	-	2	3	2	7	14
Education	-	1	1	-	2	-	-	1	7	8	10
Agriculture	-	1	1	1	3	5	18	1	1	25	28
Livestock	-	4	-	-	4	6	2	1	-	9	13
Non farm	-	-	3	2	5	2	-	3	-	5	10
Migration	-	-	-	-	-	-	-	-	-	-	-
House	-	2	1	2	5	1	-	2	1	4	9
Marriage	-	-	1	-	1	-	2	4	3	9	10
Health	1	2	-	-	3	3	-	-	7	10	13
Total	4	10	11	5	30	17	24	15	21	77	107

Note: V1-V8 as indicated in Table 3. One household in V6=Shivani gave two purposes (agriculture and marriage) for one loan.

The major source of loan is cooperative banks in Jawhar where four out of 26 loans are taken from the moneylender (Table 13). The major source of loan in Yavatmal is Self Help Group (SHG) which has been a major recent initiative of the government for micro credit and seems to function well in some villages in Yavatmal. Surprisingly, SHG seems to be non-existent in Jawhar. Cooperative bank and moneylender follow SHG as next major source of loan in Yavatmal. Three loans, two in Jawhar and one in Yavatmal, are reported from the government. Only one loan is from commercial bank and none reported any loan from NGO groups. Most of the loans in both Jawhar and Yavatmal are not being paid regularly for almost all sources. There are large number of defaulters even in case of loans from SHG and private moneylender. Note that for SHGs and moneylenders interest has to be paid every month indicating that the notion of regularity for these sources would be different from that of a commercial bank. Most of the loans do not have any collateral (Table 14). Land, labour, non-farm assets and house act as collaterals where needed.

Source	Jawhar			Yavatmal			Total		
	Re-regular	Irre-regular	Total	Re-regular	Irre-regular	Total	Re-regular	Irre-regular	Total
Commercial Bank	-	-	-	-	1	1	-	1	1
Rural Bank	1	-	1	3	6	9	4	6	10
Cooperative Bank	7	9	16	5	10	15	12	19	31
Self Help Group	-	-	-	14	15	29	14	15	29
Government	1	1	2	-	1	1	1	2	3
NGO	-	-	-	-	-	-	-	-	-
Moneylender	1	3	4	5	8	13	6	11	17
Landlord/Employer	1	-	1	-	1	1	1	1	2
Relations/Friends	-	3	3	4	3	7	4	6	10
Others	-	-	-	2	1	3	2	1	3
Total	11	16	27	33	46	79	44	62	106

Note: One household in Nagarmoda and two households in Chauk of Jawhar taluka did not indicate anything regarding regularity of payment. One household in Talegaon village and another in Pandhari village of Yavatmal taluka have indicated two and three sources respectively (also see relevant notes in Table 11).

	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	
None	3	8	6	2	19	14	17	12	13	56	75
Land	-	1	2	-	3	1	3	-	2	6	9
Livestock	-	-	-	-	-	-	-	-	-	-	-
Crop	-	-	-	-	-	-	-	-	-	-	-
House	-	-	1	-	1	-	-	1	-	1	2
Non farm Assets	-	-	-	-	-	-	-	-	2	2	2
Durable Goods	-	-	-	-	-	-	-	-	-	-	-
Labour	-	-	-	-	-	1	-	-	2	3	3
Others	-	-	-	-	-	1	2	1	1	5	5
Total	3	9	9	2	23	17	22	14	20	73	96

Note: V1-V8, as indicated in Table 3.

5 On Public Food Distribution and Food Consumption

Historically, distribution of food through the public fair price shops has played a major role in providing food security to the lower income group. The food cards, popularly known as ration cards, are of 3 categories: Antyodaya, BPL and APL. Entitlements under both Antyodaya and BPL cards are available at substantially lower than the market price – food prices under Antodaya cards being the cheapest.

As stated earlier the survey design stipulated selection of required number of households under BPL (including Antodaya) and APL categories. We have discussed about some households being excluded – either they have no cards or they have been identified as APL when they should have been given BPL or Antodaya cards. Our focus group discussions revealed that these are likely to be people who are landless and seasonal migrants who are

in greater need of such help, but they are the ones with a greater possibility of exclusion. Some of them could be recent migrants (5-10 years), but they have got their voting rights. As many as 88 households in Jawhar and 51 households in Yavatmal received ration card more than 5 years ago, but about 42 households in Yavatmal received it between 1-5 years (Table 15). Most respondents in both the districts visit the ration shop once in a month. There are 2 households in Jawhar and as many as 15 households in Yavatmal spread across all 4 selected villages reported they never visited the ration shop and most of these (excluding 2 in Yavatmal) are from the APL category. The price for APL cardholders could be higher than the market price, and hence, they find it irrelevant to go to the public distribution shops. However, from a rights perspective it is worth noting the two non-APL cases in Yavatmal. Both are landless. One is in village Dorli with 6 family members and a household annual income of Rs.6000 only. This household was dissatisfied on all aspects of public distribution system (see Table 16). The other is in village Shivani with 3 family members and a household income of Rs.9000 only, but indicated satisfaction on all aspects of the public distribution system queried.

Table 15: Distribution of Households by Years of Receiving the Ration Card and Frequency of Visit to Ration Shop											
	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	
<i>Years of Receiving the Ration Card</i>											
< 1 year	-	1	1	2	4	1	-	2	-	3	7
1-5 years	-	3	-	2	5	15	8	8	11	42	48
5-10 years	13	12	19	16	60	6	7	10	8	31	91
10+ years	11	9	4	4	28	3	8	4	5	20	48
<i>Frequency of Visit to Ration Shop</i>											
Once a week	2	2	5	-	9	3	3	1	-	7	16
Twice a month	6	5	7	8	26	3	3	3	-	9	35
Once a month	16	17	12	15	60	15	15	15	18	63	123
Never	-	1	-	1	2	3	3	5	4	15	17
Note: V1-V8, as indicated in Table 3.											

With regard to the selection criteria for the Public Distribution System (PDS), as many as 15 households in Jawhar and 31 households in Yavatmal indicated their dissatisfaction (Table 16). This number increased when it came to entitlement, quality, availability and information. In fact, about 51 households were dissatisfied with regard to the availability of items. The dissatisfaction decreased for the distance to shop.

	Jawhar			Yavatmal			Total		
	Sat- isfied	Dissat- isfied	In- differe nt	Sat- isfied	Dissat- isfied	In- differe nt	Sat- isfied	Dissat- isfied	In- differe nt
The selection criteria	67	15	16	60	31	9	127	46	25
Entitlements	66	28	3	57	37	6	123	65	9
Quality of Items	65	27	5	56	32	11	121	59	16
Availability of Items	68	25	4	34	51	14	102	76	18
Information on Items	62	28	7	49	33	16	111	61	23
The distance to Shop	83	9	5	76	23	1	159	32	6

In general, most households seem to be having diversified food consumption pattern in both the regions under study. Almost all households consume vegetables on a weekly basis (Table 17). More than 60 households consume meat, fish or chicken in each of the districts. In Jawhar 67 households consume fruits (mostly bananas) on a weekly basis compared to 39 in Yavatmal. On the other hand, only 20 households report milk consumption in Jawhar as against 78 in Yavatmal.

	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	
Monthly											
Rice	25	24	25	25	99	24	24	25	22	95	194
Wheat	9	10	6	8	33	23	25	25	25	98	131
Bajra/Jowar/Nachne	6	1	5	5	17	19	24	19	21	83	100
Maize	20	19	19	19	77	2	2	-	2	6	83
Pulses/Gram	20	14	18	15	67	20	22	25	22	89	156
Gur/Sugar	21	18	23	23	85	23	25	24	25	97	182
Weekly											
Chicken/Meat/Fish	15	19	14	15	63	17	14	15	16	62	125
Eggs	15	17	12	9	53	12	10	11	12	45	98
Vegetables	24	24	25	24	97	24	25	25	25	99	196
Fruits	15	15	20	17	67	10	11	10	8	39	106
Milk	2	6	3	9	20	21	18	18	21	78	98

Note: V1-V8, as indicated in Table 3.

6 Food Security and Migration

A worrying aspect from the food security point is that there exist as many as 56 households in Jawhar and 28 households in Yavatmal where all family members do not get two square meals a day at some time of the year (Table 18). Winter is a post-harvest scenario and the number of households facing food shortage is the least across seasons. The crisis increases in summer and peaks during monsoon. Note that during monsoon crops are not yet ready

for harvesting, work is not available and migration is not a viable option (more on migration later).

True, our sample is biased towards the below poverty line households (about 88 in Jawhar and 81 in Yavatmal) but then 44% of our sample facing food shortage at some time of the year is worrying. Three households without any cards and with household income less than Rs.6000 faced food shortage. There are 5 households each in Jawhar and Yavatmal where possession of Antyodaya cards might have helped them not to face food shortage at any time. However, 7 households in Jawhar and 8 households in Yavatmal continue to face food shortage at some time of the year even after possession of Antyoday cards. Some BPL and APL households have also faced food shortage. Increasing the frequency and availability of foodgrains in the public fair price shops would be of help. Across villages in our study, one finds relatively greater numbers facing food shortage in Morchapada village of Jawhar taluka. This village is the farthest from the taluka headquarters (Table 3). Note that its average and even median income is the least across the four villages of the taluka (see Table 6). When faced with food shortage, households by and large follow uniform reduction as a coping strategy (Table 19). But, in monsoon months and to some extent in summer in Yavatmal some households opt for feeding children first, others for earning members and yet others on reduction by rotation.

	Thane					Yavatmal					Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	
Winter	5	3	2	2	12	-	3	4	2	9	21
Summer	4	6	5	7	22	1	2	5	7	15	37
Monsoon	18	8	8	11	45	5	6	7	7	25	70
Any one season	13	10	7	12	42	4	5	1	4	14	56
Any Two seasons	1	2	1	1	5	1	-	3	3	7	12
All three seasons	4	1	2	2	9	-	2	3	2	7	16
At some time	18	13	10	15	56	5	7	7	9	28	84

Note: V1-V8, as indicated in Table 3.

	Jawhar			Yavatmal			Total		
	Mon- soon	Winter	Summ er	Mon- soon	Winter	Summ er	Mon- soon	Winter	Summ er
Earning member fed first	2	-	-	6	-	-	8	-	-
Children fed first	7	-	-	9	-	2	16	-	2
Uniform reduction	19	4	1	10	1	8	29	5	9
Reduction by rotation	2	-	-	3	-	1	5	-	1

In Jawhar, focus group discussions and other observations points out to large scale migration. This is seasonal. Villagers migrate out around October/November and they return by April/May, that is, migration is largely between *diwali* and *holi*. These are festivals that migrants prefer to celebrate in their villages. Average monthly income can be around Rs.1100-Rs.1200 per migrant. Some of the places that they migrate to are Bhivandi, Kalyan, Thane, Borivali in Mumbai, Silvasa in Daman and Diu among others, which are about 100-200 kilometres from their villages. It is a distress situation that pushes them out of their villages. Migration is resorted to by 51 of the 56 households facing food shortage at some time of the year in Jawhar. Some other households that did not face food shortage also migrated, but they are likely to have faced food shortage if they would not have migrated. Overall, 80 households in Jawhar and 24 households in Yavatmal migrate out (Table 20). Most individuals migrate alone (44 in Jawhar and 17 in Yavatmal), but there are some cases where they migrate with other members of the household even including children. The major first reason for migrating cited by 51 in Jawhar and 15 in Yavatmal is to earn money (Table 21). Some of the major second reasons are to earn money, better wages and more employment opportunities. In the third reason, augmenting household income and better type of employment find prominence. In Jawhar, there are about 8 instances where agriculture failure is also mentioned as a reason for migrating, but this does not find any mention in Yavatmal where 2004 was actually a year of crisis in agricultural due to failure of monsoon. This failure of monsoon, as mentioned in Box 2, is part of the complex interplay of multiple causes leading to the suicide of a farmer in Yavatmal. A matter of concern is that as many as 11 households in Jawhar and 4 households in Yavatmal migrate with children. This has serious implications in terms of missed immunization and non-attendance/drop out from schools. The children as well as pregnant and lactating mothers also miss out the benefits available to them in their local anganwadi centres. Inability to meet basic food requirements leads to out migration from

the village, which in turn prevents them from utilizing some basic health and education facilities that is available in their own village.

	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	To-tal	V5	V6	V7	V8	To-tal	
Households Migrating	18	19	20	23	80	6	6	5	7	24	104
Pattern of Migration											
Migrating Alone	9	7	14	14	44	5	6	3	5	17	61
Migrating with family including children	2	6	2	1	11	1	-	2	1	4	15
Migrating with family excluding children	6	6	4	8	24	-	-	-	1	1	25

Note: V1-V8, as indicated in Table 2. One migrating household in village Morchapada (V1) has not given any response to the pattern of migration.

	Jawhar			Yavatmal			Total		
	R1	R2	R3	R1	R2	R3	R1	R2	R3
For better wages	20	26	8	2	8	2	22	34	10
For better type of employment	4	5	12	2	2	3	6	7	15
More employment opportunity	4	14	11	1	1	5	5	15	16
Augmenting household income	-	6	36	-	3	2	-	9	38
To earn money	51	27	1	15	2	-	66	29	1
To train/get skill	-	-	1	-	-	-	-	-	1
Agricultural failure	-	2	6	-	-	-	-	2	6
Others	1	-	1	4	3	1	5	3	2

Note: R1=reason ranked 1st, R2= reason ranked 2nd, R3 = reason ranked 3rd

7 Health Scenario

We have already discussed about the health infrastructure in Table 3. There is not much of a difference between the two districts with regard to incidence of major illness (Table 22). However, number of households with two or three incidences of illness is higher in Yavatmal. The incidence of malaria/high fever seems to be litter higher in Jawhar. Two adults and one child in Jawhar did not receive any treatment. They were suffering from skin diseases. In fact, one adult and one child are from the same household in Morchapada and the lone adult is from Nagarmoda. Total number of incidence of illness among adults is lower in Jawhar, but those receiving treatment from public facilities is higher. The number of cases of child being treated at private provider as compared to public facility is higher in both the places. For both adults and children there seems to be greater reliance on private providers in Yavatmal when compared with Jawhar. There are a number of private practitioners in Yavatmal proper and this is largely because of the existence of a medical college. The private practitioners could be those who have graduated from this college or

doctors in public facilities who also have a private practice of their own. In Jawhar, there are some individuals who seek treatment from traditional healers. FGDs reveal that some of the private practitioners have some training or knowledge of alternative non-allopathic medicine, but they treat using allopathic medicine. In 20 households in Jawhar and 10 households in Yavatmal there were incidences of illness for both adults and children. It follows that about 18 households in Jawhar and 22 households in Yavatmal did not report any major illness in the last one year preceding the date of survey.

Table 22: Distribution of Households by Incidence of Major Illness

	Jawhar		Yavatmal		Total	
	Adult	Child	Adult	Child	Adult	Child
Households with Incidence of One Major Illness	53	49	48	40	101	88
Households with Incidence of Two Major Illnesses	9	6	15	10	24	16
Households with Incidence of Three Major Illnesses	1	1	6	3	7	4
Incidence of Major Illness	63	56	69	53	132	109
Of which Malaria/High Fever	37	39	37	27	74	66
Received Treatment	61	55	69	53	130	108
At Public Facility	37	21	34	22	71	43
At Private Provider	13	22	28	31	41	53
At Both Public and Private	8	9	7	-	15	9
From Traditional Healers	3	2	-	-	3	2

Note: In three instances (one each among adult Jawhar, child Jawhar and adult Yavatmal) the disease type was not indicated, but they indicated receiving treatment and place of treatment. We consider these as incidences of illness. In three instances in Jawhar (two among adults and one for child) no treatment was received. In one instance in Jawhar for child the place where treatment was received has not been indicated.

The distribution of households by days lost in the past one year due to illness is given in Table 23. In Jawhar in more than three-fourths of the cases (48 out of 63) less than 30 days have been lost and more than half the cases it is less than 15 days only. In contrast, in Yavatmal nearly half of the cases (32 out of 67) report having lost more than thirty days. As indicated earlier, Yavatmal residents when compared with Jawhar are in close proximity to a medical college, have more literate household head's (Table 4), and relatively higher mean household income (Table 6). These can be considered as proxies for greater access, greater awareness and better paying capacities. All these would lead to better healthcare that can improve longevity, but at the same time it would also increase morbidity.

Table 23: Distribution of Households by Days Lost During Past 12 Months Due to Illness											
Days Lost	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	
1-10 days	8	7	6	7	28	2	2	-	1	5	33
10-30 days	7	6	4	3	20	6	11	6	7	30	50
30-90 days	2	-	3	1	6	2	2	5	8	17	23
90 and more days	-	4		3	7	6	2	2	1	11	18
Minimum days	2	2	5	2	2	8	4	15	10	4	2
Maximum days	60	365	60	365	365	365	126	180	120	365	365
Mean days	19	75	23	70	47	90	39	58	54	60	54
Median days	15	15	15	12.5	15	35	30	60	60	30	25

Note: V1-V8, as indicated in Table 3.

The distribution of households by expenditure due to illness is given in Table 24. The overall expenditure is much lower in Jawhar when compared with Yavatmal. In Jawhar, there are only three cases of expenditure due to illness being more than Rs.5000. The maximum expenditure of Rs.35000 is on an individual who has anaemia (perhaps sickle cell) and this household has about 15 acres of land. The household total income is only Rs.9500. Even if one accounts for some underestimation of income and overestimation of health expenditure, one is not able to explain the gap given the fact that the household did not report taking any loan. From the other two cases, one household spent Rs.10000 on account of paralysis to one member and another household spent about Rs.9000 towards health expenses for a child. After excluding these three cases, the mean health expenditure in Jawhar is less than Rs.1000. People do not have much income to spend. In our visit we came across a household with assured source of monthly salary which did not seek further healthcare on an elderly person after an expenditure of about Rs.2000 did not yield any result. In Yavatmal, expenditure is relatively higher than Jawhar. There are only three households who spent less than Rs.100 compared to 13 households in Jawhar. Health expenditure is more than Rs.5000 in 11 households of which four spent more than Rs.10000. From these four, two are for children (one for congenital illness and the other for Malaria/Fever) and two are for adults (one for pneumonia and the other for anaemia (perhaps sickle cell)). One of these four took loans to meet medical expenses. As indicated in Table 9, three out of 30 loans in Jawhar and 10 out of 76 loans in Yavatmal are for meeting health expenses.

Table 24: Distribution of Households by Expenditure Due to Illness During Last One Year											
	Jawhar				Total	Yavatmal				Total	Total
	V1	V2	V3	V4		V5	V6	V7	V8		
< Rs.100	3	2	3	5	13	-	2	1	-	3	16
Rs.100-500	13	7	10	6	36	10	3	4	3	20	56
Rs. 500-1000	3	5	6	2	16	2	5	3	4	14	30
Rs.1000-5000	1	5	2	4	12	4	9	5	9	27	39
Rs. 5000-10000	-	-	-	2	2	2	1	3	1	7	9
Rs. 10000 +	-	1	-	-	1	2	-	-	2	4	5
Minimum expenditure	100	60	50	50	50	150	5	50	200	5	5
Maximum expenditure	5000	35000	2000	10000	35000	29000	10000	10000	18000	29000	35000
Mean expenditure	632	3158	607	2006	1583	3940	1788	2872	3258	2965	2252
Median expenditure	300	900	500	300	500	625	1100	1250	2000	1200	725

Note: V1-V8, as indicated in Table 2.

In 7 of the 8 villages surveyed, 14-20 respondents/households indicated that public health facility would be their first point of contact (Table 25). It is in Shivani (V6) village of Yavatmal that only 8 respondents/households indicated the same. This could be because Shivani is a little away from the main road. They have to first come to Talegaon (V7), the village on the main road that has also been surveyed by us, and from there go to Yavatmal. They find it easier to go to a private practitioner who comes on some days to Talegaon. Most respondents indicated about the availability of health worker (86 in Jawhar and 93 in Yavatmal), availability of medicines (76 in Jawhar and 73 in Yavatmal) and satisfaction with services (67 in Jawhar and 86 in Yavatmal). Only a few respondents were aware of registering complaints and two each in Jawhar and Yavatmal did register complaints and in one case action was also taken. Some have pointed out discrimination in receiving care and these are largely because of social group/status or poverty. As stipulated in the questionnaire, all households were asked questions on receiving prenatal care, availability of immunization card and children receiving vaccination, and hence, responses need not reflect the current status. For instance, response indicating no immunization card could mean that the households has older children when the scheme of distributing cards was not operational. Hence, we refrain from detailed analysis of this and other related issues on reproductive and child health. From focus group discussions and observations in the village, it can be said that wherever Anganwadi exists basic aspects of reproductive and child health care is functional. However, in hamlets that are away from the Anganwadi centres providing benefits to the population would be difficult. In Jawhar one also observed that 80 households (see Table 20) migrate out for some months in search of work. It is during this period that the migrant population would not benefit from the

existence of Anganwadi in the village or visit of Auxiliary Nurse Midwife (ANM) to the village.

	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	
Public hospital as first point of contact	19	14	15	20	68	14	8	14	19	55	113
Availability of health worker	23	19	25	19	86	24	24	24	25	97	183
Availability of medicines	18	15	23	20	76	15	21	21	16	73	149
Satisfaction with services available	15	12	22	18	67	21	20	25	20	86	153
Awareness of where to register complaint	2	2	4	3	11	3	1	2	-	6	17
From those aware, how many complained	-	1	1	-	2	1	1	-	-	2	4
If registered, whether complaint attended to	-	-	1	-	1	-	-	-	-	-	1
Is facility accessible to all	18	18	18	20	74	23	22	24	22	91	165
If no, whether there exists discrimination	3	6	2	4	15	-	-	-	3	3	18
Reason: Sex	-	-	-	-	-	-	-	-	-	-	-
Religion/Class/Caste/Tribe	3	-	-	3	6	-	1	-	3	4	10
Social Status	-	2	-	1	3	-	2	-	1	3	6
Old age/Disability	-	-	-	1	1	-	-	-	-	-	1
Poverty	1	4	-	1	6	-	-	-	-	-	6
Others	1	-	-	1	2	-	-	-	-	-	2
Received Prenatal Care	15	21	21	19	76	25	21	23	23	92	168
Availability of Immunization card	8	6	11	10	35	18	20	16	17	71	106
Did child receive any vaccination	19	18	20	22	79	24	23	24	23	94	172
BCG	17	10	16	14	57	15	15	14	14	58	115
Anti-measles	7	5	11	7	30	21	23	23	23	90	120
DPT	4	1	4	2	11	16	18	17	14	75	86
OPV/Pulse Polio	15	13	15	16	59	21	14	21	20	76	135

Note: V1-V8, as indicated in Table 3.

8 Education Scenario

A preliminary discussion on infrastructure of schools has already been done in Table 3. Distribution of children by type of school they attend is given in Table 26. It shows that most children go to government schools. In Morchapada village (V1) of Jawhar more children are in government residential schools. Some children in Jawhar have attended non-formal schools, but there are none in Yavatmal. A few children from all the four villages in Yavatmal and Dhanoshi village (V4) in Jawhar have attended either private or private residential schools. Children who have never attended school are largely still too young (22 in Jawhar and 32 in Yavatmal. Besides, four in Jawhar and two in Yavatmal work to earn money and two in Yavatmal are too poor to attend school.

Type of School	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	
Government	6	30	33	26	95	19	22	23	27	91	186
Government Residential	14	4	4	8	30	11	5	2	4	22	52
Private	-	-	-	3	3	7	-	7	15	29	32
Private Residential	-	-	-	4	4	-	4	3	-	7	11
Non-Formal	3	-	4	6	13	-	-	-	-	-	13
No	13	11	1	3	28	13	7	5	13	38	66

Note: V1-V8, as indicated in Table 2.

From those who have ever attended school, dropout is largely after class 7. The exceptions are the two villages of Morchapada (V1) and Nagarmoda (V2) where there are more dropouts before class 7 (Table 27). A distribution of class of dropout by reasons for dropout shows that for classes 1-6 the reasons are too poor to attend, work to earn money, help household chores and child minding (Table 28). However for classes 7-10, the dominant reason for dropout being others that include illness (including weak eyesight), did not get admission and failure in exam among others. Illness can lead to discontinuity, poor ability to concentrate and greater expenses. Failure to pursue further study is basically due to supply constraint. In all villages there exists a primary school. However, after completion of primary education the number of students who can continue their higher education is limited. Besides, if travelling a couple of kilometre daily is a requirement to continue further education then it would be a greater problem for girls who after completing their primary education would be in their adolescence and it might not be safe for them to travel alone daily.

Class in which dropped out	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	
1	1	-	-	-	1	-	-	-	-	-	1
2	-	1	-	-	1	-	-	-	-	-	1
3	1	-	-	1	2	1	-	-	-	1	3
4	1	2	-	-	3	1	2	-	1	4	7
5	-	1	-	-	1	-	-	-	1	1	2
6	-	1	-	-	1	-	-	1	-	1	2
7	-	-	-	-	-	1	2	1	1	5	5
8	-	1	1	2	4	2	3	-	3	8	12
9	-	-	-	-	-	-	4	3	1	8	8
10	-	2	1	2	5	-	1	-	1	2	7

Note: V1-V8, as indicated in Table 3.

Table 28: Distribution of Dropout for Students across Classes by Reason for Dropout									
Reasons	Jawhar			Yavatmal			Total		
	1-6 class	7-10 class	All class	1-6 class	7-10 class	All class	1-6 class	7-10 class	All class
Still Too Young	-	-	-	-	-	-	-	-	-
No nearby school	-	-	-	-	4	4	-	4	4
Too poor to attend	1	1	2	2	3	5	3	4	7
Work to earn money	1	4	5	2	4	6	3	8	11
Help Household chores	3	-	3	2	4	6	5	4	9
Child minding	-	-	-	-	-	-	-	-	-
Others	3	5	8	1	11	12	4	16	20

A few respondents mentioned about panchayat allocating funds for school, but it seems that the other respondents in the village were not aware of this (Table 29). From 25 respondents in each village, 6-12 mentioned meeting the school teacher from time to time. Awareness on benefit to girl child was as low as 26 in Jawhar to 52 in Yavatmal. In Dhanoshi (V4) village of Jawhar and all the villages of Yavatmal at least one respondent mentioned facing discrimination in getting benefit – the maximum being 6 respondents in Pandhari (V8) village of Yavatmal.

Table 29: Distribution of Households by Some Aspects of Education of Children											
	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	To-tal	V5	V6	V7	V8	To-tal	
Has Panchayat allocated funds for school (last 5 years)?	2	2	6	7	17	6	6	3	2	17	34
Do you meet teacher of school from time to time?	6	9	12	9	36	8	8	10	11	37	73
Do you know government incentive to send girl to school?	6	6	7	7	26	13	11	16	12	52	78
Faced any discrimination in getting the benefit?	-	-	-	1	1	1	2	1	6	10	11

Note: V1-V8, as indicated in Table 3.

On various aspects of education the respondents were by and large satisfied or indifferent with regard to attendance of the teacher, teacher's treatment and things taught (Table 30). For facilities like toilets and playground 12 out of 94 in Jawhar and 10 out of 85 in Yavatmal are dissatisfied. From those dissatisfied 8 in Jawhar and 3 in Yavatmal have children going to primary school, 3 each in Jawhar and Yavatmal have children going to either middle or secondary school. For mid-day meals served in primary schools 11 out of 94 in Jawhar and 21 out of 84 in Yavatmal are dissatisfied. From those dissatisfied, only 4 in Jawhar and 11 in Yavatmal have children going to primary school. The other dissatisfied respondents based their opinion either on information obtained from neighbours, friends and relatives or based on past experience of their own wards.

Table 30: Distribution of Households by Satisfaction with Some Aspects of Education									
	Jawhar			Yavatmal			Total		
	Sat- isfied	Dissat- isfied	Indiff- erent	Sat- isfied	Dissat- isfied	Indiff- erent	Sat- isfied	Dissat- isfied	Indiff- erent
Attendance of the Teacher	71	1	22	78	2	5	149	3	27
Teacher's treatment	72	1	21	74	4	7	146	5	28
Things taught in school	69	3	22	76	6	3	145	9	25
Facilities (toilets, playground)	60	12	22	71	10	4	131	22	26
Mid-day meals served	62	11	21	50	21	13	112	32	34

9 Aspects of Housing/Shelter and Access to Common Property Resources

The distribution of households by mode of acquisition of the house is given in Table 31. Note that self-built and inherited is relatively greater in Jawhar when compared to Yavatmal. This could be because of a social practice among tribals in Jawhar where newly wed are supposed to move to a new house. In contrast, direct inheritance is relatively lower in Jawhar. There are no instances of purchase of household in Jawhar compared to 18 instances in Yavatmal. This also indicates the absence of a market for houses in Jawhar. The absence of a land market has been discussed earlier (Table 10).

Table 31: Distribution of Households by Mode of Acquisition of the House											
	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	
Government scheme	-	1	3	4	8	6	2	-	3	11	19
Inheritance	4	8	3	2	17	5	11	9	6	31	48
Purchased	-	-	-	-	-	7	2	4	5	18	18
Self-Built	13	7	13	14	47	2	4	7	4	17	64
Inherited and self built	7	6	2	3	18	-	1	2	1	4	22
Government and self built	1	2	3	1	7	-	2	1	-	3	10
NGOs	-	1	-	-	1	-	-	-	1	1	2

Note: V1-V8, as indicated in Table 3.

The primary materials used for houses are discussed in Table 32. Walls are mostly mud (21 in Jawhar and 44 in Yavatmal) or brick (37 in Jawhar and 44 in Yavatmal). In Jawhar 39 had 'other' wall that is mostly a form of bamboo with some mud plaster. Roof is mostly 'other', a form of mud tile, in Jawhar and metal/asbestos sheets in Yavatmal and floor is mostly mud.

Table 32: Distribution of Households by Primary Material Used for dwelling unit											
	Jawhar					Yavatmal					Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	
<i>Walls</i>											
Mud	7	6	2	6	21	10	7	17	10	44	65
Bricks	4	8	9	16	37	8	11	3	6	28	65
Cement/Stone/Tiles	-	-	2	-	2	2	3	-	3	8	10
Wood	-	-	-	-	-	-	-	-	1	1	1
Stones	-	-	-	-	-	-	-	-	-	-	-
Others	14	11	11	3	39	3	1	-	3	7	46
<i>Roof</i>											
Leaves, Bamboo	4	5	1	2	12	-	1	-	-	1	13
Mud	-	-	-	-	-	-	-	2	3	5	5
Concrete, Cement	-	-	-	-	-	2	2	1	2	7	7
Metal/Asbestos sheets	-	1	-	-	1	20	21	21	19	81	82
Tiles	-	-	-	-	-	-	-	-	-	-	-
Others	20	19	24	23	86	2	1	1	1	5	91
<i>Floor</i>											
Mud	24	25	24	25	98	15	20	22	19	76	174
Bricks	-	-	-	-	-	5	4	2	3	14	14
Cement, Stones, Tiles	-	-	1	-	1	1	1	1	2	5	6
Others	-	-	-	-	-	3	1	-	1	5	5

Note: V1-V8, as indicated in Table 3. In Jawhar, others under 'wall' primarily refer to a type of bamboo with mud plaster and for roof others primarily refer to a type of mud tile.

Distribution of households by existence of some amenities is given in Table 33. Two households in Jawhar and 15 households in Yavatmal have smokeless chulahs. A total of 22 households (11 each in Jawhar and Yavatmal) have toilets in their households. Only 25 households in Jawhar and 75 households in Yavatmal are connected with a drainage/sewage system. No household in Jawhar obtains its major source of drinking water inside the house/premises, but there are 23 such households in Yavatmal. Distance to the major source of drinking water is less than 1 kilometre for 86 households in Jawhar and 98 households in Yavatmal. By and large, households depend on open well for their drinking water (73 in Jawhar and 59 in Yavatmal). Other major sources of drinking water are public tap (15 households in Morchapada of Jawhar, 8 households in Dorli and 10 households in Talegaon of Yavatmal) and hand pump (9 households in Dorli and 6 households in Shivani of Yavatmal). During monsoon months, residents of Jawhar drink water from open pits and agricultural fields. This also leads to a greater incidence diarrhoeal and other water-borne diseases during this time. Only 38 households in Jawhar and 43 in Yavatmal have electricity connection. One of the 43 in Yavatmal mentioned that the connection is unofficial.

	Thane					Yavatmal					Total
	V1	V2	V3	V4	To- tal	V5	V6	V7	V8	To- tal	
Existence of Smokeless Chulah	-	-	-	2	2	6	5	3	1	15	17
Existence of Toilets	-	1	3	7	11	5	1	3	2	11	22
Existence of Drainage/Sewage	5	6	9	5	25	23	20	17	15	75	100
Source of drinking water inside house	-	-	-	-	-	3	7	9	4	23	23
Households with Electricity	7	8	11	12	38	12	13	11	7	42	80

Note: V1-V8, as indicated in Table 3. On electricity, one household in V5 (village Pandhari) of Yavatmal reported that the connection was unofficial.

Some more information obtained from key informants on aspects of electrification in the study villages have been given in Table 34. All villages have been having electricity connection for more than 10 years and this should be the case in Pandhari also. However, what is worrying is that there is lot of variation in the number of hours that a village gets electricity per day and the number of connections in the village. Note the absence of any agricultural connections in Morchapada, Nagarmoda and Chauk of Jawhar.

	V1	V2	V3	V4	V5	V6	V7	V8
Years, since electrification	15	15	21	20	25	11	30	NA
Average hours of electricity per day	10	24	10	20	12	20	15	NA
Number of domestic connections	7	15	14	75	50	100	350	NA
Number of agricultural connections	0	0	0	6	6	30	80	NA
Number of commercial connections	2	1	2	3	2	5	15	NA

Note: The above information have been obtained from key informants and not from our household survey. The village of Pandhari has electricity, but we could not obtain other related information.

Distribution of households by awareness of its existence or access to common property resources (CPRs) is given in Table 35. Except for endowment land, awareness is relatively lower among respondents of Jawhar when compared with Yavatmal. From those being aware of the existence of CPRs some do not have access to it. For endowment land and grazing land, the proportion aware having access is relatively greater in Jawhar when compared with Yavatmal whereas for waste land and tamarind leaves it is the other way round. The proportion aware of existence having access is not much different with regard to forest/hills. None of our respondents in Jawhar indicated about tanks as CPRs. Village schedule and FGDs also indicated that there are no tanks as CPRs in these villages.

	Jawhar			Yavatmal			Total		
	Does it exist in the village	If Yes, do you have access	Proportion of Aware Having Access	Does it exist in the village	If Yes, do you have access	Proportion of Aware Having Access	Does it exist in the village	If Yes, do you have access	Proportion of Aware Having Access
Endowment land	94	73	77.7	81	47	58.0	175	120	68.6
Waste Land	46	15	32.6	67	41	61.2	113	56	49.6
Tanks	-	-	-	74	33	44.6	74	33	44.6
Forest/Hills	67	54	80.6	93	77	82.8	160	131	81.9
Grazing Lands	51	34	66.7	76	33	43.4	127	67	52.8
Tamarind Trees	76	45	59.2	94	65	69.1	170	110	64.7

10 People's Participation, Personal Security and Experience of Distress

Overall, awareness/participation in Gram Sabha Meeting is slightly higher in Jawhar when compared with Yavatmal (Table 36). What is striking is that in Jawhar all those who are aware of the Gram Sabha meeting attended it and all those who attended indicated that they would do so if informed or are aware of the meeting in advance. Further 6 of the 14 who never attended also indicated that they would participate if informed or are aware of the meeting in advance. The situation is little less encouraging in Yavatmal. Some of the people who were aware of the meeting did not attend at all. Most of the people who participated (51 out of 56) would attend if informed or are aware of the meeting in advance. It is of concern that in both Jawhar and Yavatmal less than half of those who attended found it useful or speak/raise issues in the meeting. On political participation or voting rights we came across an individual petitioning/complaining to us in Dorli village of Yavatmal (see Box 3 for details).

	Gram Sabha Meeting		
	Jawhar	Yavatmal	Total
Aware Always/Most of the time	66	63	129
Rarely Aware	22	11	33
Participated Always/Most of the time	62	38	100
Rarely Participated	24	18	42
If participated, usefulness of meeting	35	22	57
If participated, did you speak up/raise issues	29	26	55
Those attended: Willing to attend in future, if informed in advance	86	51	137
Never attended: Willing to attend in future, if informed in advance	6	9	15

Box 3: A Petition/Complaint on Denial of Voting Rights in Dorli village of Yavatmal

Dorli village is hardly 2-3 kilometres from Yavatmal town. Our visit to Dorli village was on a Sunday, which is also a day when local labourers receive their weekly wages. On receiving their wages most male folk get drunk. It was difficult to make them sit and discuss for long. One person even burst crackers a foot away from us. The most frightening part came later in the evening when a well-built man with noticeable biceps kept a close watch on our movements and started talking with the same individuals/respondents after we finished our interaction. At one stage he was watching us from very close quarters with a very stern look. We were apprehending that perhaps a local leader has asked him to keep an eye on us. Suddenly, one of us decided to break the ice and started talking with him. This young man who is a driver by profession gets paid on a daily basis. He was inquiring from others what is it that we were investigating and the moment he got an opportunity to interact with us he had his own complaint. He is a young man of this village, but his name is not there in the voters list. His wife's name is there, but his name is not there. With his name missing from the voters list he is being denied a basic right to participate and elect his representatives. What worth is his well-built body, which he went around show casing with aplomb, when he cannot even have as basic a thing as the right of vote. His discussion with the others made him understand the issues that we are investigating. He petitioned/complained to the research team, as to what and how soon can they do something so that he can vote. The bitter thing is that we had no answers, but the sweet coating around this bitterness is that at least we have been able to convey our point of view. This in our understanding is a significant measure of our success in conducting the survey in the villages.

In Table 37 we discuss on whether individuals suffer from personal security (7 in Jawhar and 11 in Yavatmal), have a threat to their honour and reputation (only 2 instances in Yavatmal), are abused by others (8 in Jawhar and 6 in Yavatma) or are aware of social discrimination in the village (15 in Jawhar and 21 in Yavatmal). Some of them have complained to some Government officials or local leaders, but all are not happy with the outcome and feel that there is discrimination. In many cases people desist from complaining because they feel that it is not worth the trouble they take. The people to whom they can go and complain have a greater rapport with the person(s) against whom they have the complaint and it is possible that they end up at a greater disadvantage. In addition, there could be other opportunity costs in terms of time spent or picking up conflict with someone who is in a position to provide some work. From those suffering from personal insecurity or had a threat to their honour and reputation or were abused (24 in Jawhar and 17 in Yavatmal) only 1 in Jawhar and 3 in Yavatmal are aware of the free legal services, but only 1 in Yavatmal has utilised it.

	Jawhar		Yavatmal		Total	
	Yes	No	Yes	No	Yes	No
Do you suffer from personal insecurity?	7	93	11	89	18	182
Have you reported it to the Government officials?	2	5	2	9	4	14
Has the Government taken any actions?	-	2	-	2	2	2
Is there any discrimination of the Government officials in taking actions?	1	1	-	4	1	5
Have you reported your insecurity to the local leaders?	1	6	2	7	3	13
Has the local leaders came to your rescue?	-	1	1	1	1	2
Is there any discrimination of the local leaders in taking actions?	1	-	3	2	4	2
Is the government conducting any educational programmes for non-violence?	2	96	18	76	20	172
Do you think that your honour and reputation has been threatened?	-	98	2	97	2	195
Have you reported it to the Government officials?	-	-	1	1	1	1
Has the Government taken any actions?	-	-	-	1	-	1
Have you reported your incident to the local leaders?	-	-	1	1	1	1
Has the local leaders came to your rescue?	-	-	-	1	-	1
Is there any social discrimination in the village?	15	83	21	79	36	162
Has anybody reported it to the authorities?	2	13	1	18	3	31
Is Government conducting special programmes to educate people in this regard?	2	96	2	43	4	139
Do you ever suffer abuses by Government officials/Private individuals?	8	90	6	61	14	151
Have you approached court for protection?	1	7	4	2	5	9
Are you aware of any free legal service?	4	94	11	86	15	180
Have you ever utilized this service?	1	3	4	7	5	10

The households having experienced distress during last five years is given in Table 38. The major reasons for distress are either because of less water (drought has been reported by 36 households in Jawhar and 56 households in Yavatmal) or because of excess water (heavy rainfall has been reported by 38 households in Jawhar and 67 households in Yavatmal). Other notable reasons are pest attack and livestock epidemic in Jawhar and human epidemic like cholera in Yavatmal. From the three cases of death of head of household in Yavatmal, one is the suicide case discussed in Box 2. A positive aspect to note is that robbery/violence and fire accidents are non-existent among the respondents.

	Jawhar		Yavatmal		Total	
	Yes	No	Yes	No	Yes	No
Drought	36	62	56	23	92	85
Heavy Rainfall	38	54	67	31	105	85
Pest Attack	21	70	2	71	23	141
Bad Seed Quality	1	89	1	73	2	162
Livestock Epidemic	14	77	5	71	19	148
Human Epidemic (like cholera)	3	87	12	63	15	150
Fire Accident	-	90	1	70	1	160
Robbery/Violence	-	90	-	71	-	161
Death of Head of Household	4	86	3	68	7	154
Death of other Family Members	3	87	7	65	10	152
Sudden Health Problems/Accidents	3	88	3	68	6	156
Others	-	90	-	65	-	155

11 On Development Programmes

There are various centrally sponsored schemes that are referred to as development programmes. Opinion on various aspects of some development programmes has been given in Table 39. Swarnjayanthi Gram Swarozgar Yojana (SGSY) intends to bring poor families above the poverty line by helping them earn sustained levels of income over a period of time. The objective is to be achieved through social mobilization, training and capacity building and providing income-generating assets under the aegis of self-help groups (SHGs). Knowledge and households with beneficiaries is more in Yavatmal when compared with Jawhar. Also note that from the 33 households with beneficiaries in Yavatmal, 31 mention that selection is transparent, 26 indicated formation of beneficiary committees, 21 indicate that they applied themselves to get the benefits and in 23 cases there was improvement in their economic condition. In contrast, from 13 households with beneficiaries in Jawhar, 5 indicate the formation of beneficiary committee, none indicated of having applied on their own and 6 indicated an improvement in economic condition. SHGs, with or without SGSY, can bring about positive development and improve economic condition. We elaborate on the coming together of women and the resulting success story in Shivani village of Yavatmal (see box 4).

Table 39: On Various Aspects of Development Programmes

	Knowledge about the programme			At least one beneficiary in the family			Transparency in the selection of beneficiaries			Formation of Beneficiary committees		
	Jaw-har	Yav-atmal	To-tal	Jaw-har	Yav-atmal	To-tal	Jaw-har	Yav-atmal	To-tal	Jaw-har	Yav-atmal	To-tal
SGSY	23	70	93	13	33	46	12	31	43	5	26	31
SGRY/EGS	63	47	110	58	10	68	41	6	47	-	4	4
IAY	54	88	142	13	20	33	9	15	24	1	12	13
NOAPS	27	73	100	3	4	7	1	3	4	-	2	2
NFBS	1	21	22	-	-	-	-	-	-	-	-	-
NMBS	39	14	53	22	2	24	17	2	19	-	-	-
Annapurna	-	9	9	-	-	-	-	-	-	-	-	-
Antyodaya	18	62	80	12	13	25	1	6	7	-	4	4
Mid-day Meal	32	63	95	23	20	43	19	5	24	1	3	4
Rural Scholarship	14	71	85	12	29	41	11	13	24	-	7	7
Free Text Book	40	83	123	33	49	82	30	22	52	2	11	13
	They themselves made application			Payment of hush money to benefit			Improvement in economic condition due to the benefits			Monitoring/ Supervision		
	Jaw-har	Yav-atmal	To-tal	Jaw-har	Yav-atmal	To-tal	Jaw-har	Yav-atmal	To-tal	Jaw-har	Yav-atmal	To-tal
SGSY	-	21	21	-	1	1	6	23	29	8	17	25
SGRY	7	1	8	4	1	5	12	2	14	32	4	36
IAY	7	9	16	1	2	3	5	9	14	7	9	16
NOAPS	1	1	2	-	1	1	2	1	3	-	-	-
NFBS	-	-	-	-	-	-	-	-	-	-	-	-
NMBS	-	-	-	-	-	-	-	1	1	-	1	1
Annapurna	-	-	-	-	-	-	-	-	-	-	-	-
Antyodaya	-	4	4	-	2	2	2	5	7	2	3	5
Mid-day Meal	-	-	-	-	-	-	3	-	3	-	-	-
Rural Scholarship	-	5	5	-	-	-	2	3	5	2	6	8
Free Text Book	1	6	7	-	2	2	7	6	13	5	8	13

Note: EGS=Employment Guarantee Scheme, IAY=Indira Awas Yojana, NFBS=National Family Benefit Scheme, NMBS=National Maternity Benefit Scheme, NOAPS=National Old Age Pension SGRY=Sampoorna Grameen Rozgar Yojana, Scheme, SGSY=Swarnjyanthi Gram Swarozgar Yojana.

Box 4: SHGs, Women Power and Development in Shivani village of Yavatmal

Our local help, a non-governmental organization called ASMITA had indicated to us about the positive impact achieved through the coming together of women in Shivani. In our first focus group discussion (FGD) with some men folk of the village, without indicating our knowledge on the co-operative endeavour by women, we discussed about various general problems that include the drought like situation this year, non-availability of work, poor price for cotton in the private market among others. Discussion moved to the anti-liquor campaign by women in the village. Nowadays, men do go to the neighbouring village and drink but after their return they do not create any nuisance – they sleep quietly. There was a unanimous chorus that the village is much better off without liquor. The men also asked us to go and talk with the women to get better insights about the anti-liquor and other campaigns spearheaded by women. The woman who started the movement was the one in whose house liquor was brewed. Every evening she had to see drunken men in her courtyard and every night she had to deal with an inebriated husband. She discussed with some other women in the village about doing something about this and the others said that they would support her. When their initial attempts failed the women went and complained to the Superintendent of Police (SP) at Yavatmal who obliged by coming to the village and put the men involved behind bars for a night. He also told them that consequences would be serious if they continued with their illegal activities. This positive response from the administration helped in making the anti-liquor movement a success. As a result of this, the men of the village today spend greater time in pursuing their economic and household activities. Almost all women in the village today form part of some or the other self-help group (SHG) and some of them have also taken loans to initiate some economic activities like livestock rearing, dairy and sewing among others. The men of the village feel that the women should become representative of the gram panchayat, as they have the potential to deliver.

Sampoorna Grameen Rozgar Yojana (SGRY) primarily intends to provide wage employment and food security to improve nutritional levels and in the process also generate durable community assets and foster the development of infrastructure in rural areas. The Government of Maharashtra also has an Employment Guarantee Scheme (EGS), which is similar to SGRY and in popular parlance works under SGRY are also thought to be that of EGS, and hence, we solicit opinion on both together. Note that in Jawhar as many as 56 households face food insecurity and 80 households migrate out in search of work. This also explains why SGRY/EGS is one of the two programmes where knowledge or awareness is greater among respondents of Jawhar as against that of Yavatmal. From the 63 respondents with knowledge on the programme, 58 have at least one member benefiting and 41 suggest that the programme is transparent. What is of concern is that no one pointed out to the formation of beneficiary committees. This could mean that there is no follow-up maintenance on the assets created or our respondents are not beneficiaries or stakeholders

of the assets generated. It is perplexing that there are only 10 beneficiaries in Yavatmal and that too when the district was reeling under a drought like condition when our survey was conducted. Note that only 7 of the 58 beneficiaries in Jawhar and 1 of the 10 beneficiaries had applied for it themselves. This has relevance for the proposed National Rural Employment Guarantee Bill, 2004 in the sense that people who may actually work in such programmes will not formally come forward to demand it – note that such a provision already exists under EGS in Maharashtra. It is also worth mentioning a case of non-receipt of wages under SGRY/EGS that came up during one of our FGDs (see Box 5). During our FGDs a common complaint was that the work available under SGRY/EGS is very limited. Participants of FGDs said that availability of works under SGRY/EGS in a continuous basis during October/November to April/May would be of great help. In a visit to an ongoing SGRY work in Talegaon village (Table 2) where 5 males and 5 females from landless households were working the need for availability of such works on a continuous basis was again echoed. We observed that no muster roll was maintained. The concerned authority told that this would be done after the work is completed. We also observed that one female among them has attended high school. We have observed elsewhere this trend of educated (including graduates) unemployed youth entering into casual labour market (Panda et al, 2004). We may also mention a success story of SGRY/EGS made possible by Bharat Agro Industries Foundation (BAIF), a non-governmental organization (see Box 6).

Box 5: Non-receipt of Wages under SGRY/EGS in Nagarmoda of Jawhar

Nagarmoda was the first village that we started our fieldwork and this was our first Focus Group Discussion (FGD) for the present study. We had to wait till evening for people to return from their agrarian fields before starting the FGD. This being a new type of work we were a little cautious and apprehensive. Slowly people opened up. This village has been supporting a particular party for the last 25-30, but the local Member of the Legislative Assembly (MLA) is from a different party and the ruling coalition in the state does not include their party. This has resulted in them being bypassed on various development activities. Discussion on public distribution led to people pointing out that some households do not have any cards and some who can be counted among the very poor have not received Antyodaya cards whereas others who are slightly better off have received it. On healthcare, they mentioned that their primary health centre (PHC) is far away from the main road and it would be easier and faster to reach the rural hospital in Jawhar. Some people were not happy about the quality of food received under mid-day meal in schools. There were many other aspects that came up, but the most shocking aspect is that an individual has not been paid for Sampoorna Grameen Rozgar Yojana (SGRY)/Employment Guarantee Scheme (EGS) work that he rendered a couple of years ago. As proof, he showed us the food coupons that he was given and that was still with him. He said that a number of visits to the concerned office did not yield any result. What is even more ridiculous is that in the bottom of the food coupon in very small font, which even literate persons would not take the trouble of reading, is printed that if the food coupon is not redeemed within 15 days then the concerned individual forfeits claim. This is a blatant denial of payment for work rendered.

Box 6: Successful Utilization of SGRY/EGS and other schemes by BAIF in Jawhar

Bharat Agro Industries Foundation (BAIF), a non-governmental organization (NGO) operates in tribal regions of 6-7 states of India. They have some presence in two of the four villages where we conducted household survey – Chauk and Dhanoshi villages of Jawhar. Interventions by BAIF in these two villages are very recent, 2-3 years only. We also visited a successful experiment in the village of Kelichapada where BAIF has been present for 6-7 years. One of their major interventions is through development of Wadi's, which literally translated means orchard. To begin with, self-help groups are formed with 6-8 beneficiaries, each having 2-3 acres of land adjacent to each other. In the initial years the beneficiaries in Kelichapada worked on (a) their own plots leading to land development and planting of horticultural crops like cashew, guava and lemon and (b) construction of a water harvesting structure on a nearby stream. The inputs/help provided by BAIF could come from different schemes. The formation of self-help groups might come under Swarnjayanthi Gram Swarozgar Yojana (SGSY), wages for their labour are paid from Sampoorna Grameen Rozgar Yojana (SGRY)/Employment Guarantee Scheme (EGS) for three years – the time required for trees to bear fruit, non-wage expenses for land development, water harvesting structure and sapling of fruit bearing trees could be from EGS or other government schemes. BAIF has also helped them organize and sell their produce in the market. Today the households no more migrate, enrolment, retention and attendance of school going children has improved, their consumption and nutritional intake has increased and annual household incomes have more than doubled. BAIF's intervention has also helped landless households to take up livestock rearing or other activities.

Indira Awas Yojana (IAY) is meant to help construct/upgrade rural dwelling units of Scheduled Castes (SCs), Scheduled Tribes (STs), freed bonded labourers and other non-SC/ST below poverty line households by providing a lump sum financial assistance. Some individual beneficiaries also receive assistance for constructing/upgrading dwelling units from other programmes like SGRY. IAY seems to be a popularly know program, as across all programs it has the most respondents have knowledge about IAY.

The National Social Assistance Programme (NSAP) comprises three separate schemes – the National Old Age Pension Scheme (NAOPS) for old persons having little or no regular means of subsistence, National Family Benefit Scheme (NFBS) for households living below the poverty line due to death of the primary breadwinner and National Maternity Benefit Scheme (NMBS) for pregnant women of the households below the poverty line up to the first two live births. Note that apart from SGRY/EGS, NMBS is the only other program where knowledge among respondents is greater in Jawhar when compared with Yavatmal. This is so because Jawhar is considered as a Scheduled area and the

Government of Maharashtra has a scheme called Matrutwa Anudan Yojana that gives benefits for the first three live births and it is very likely that the respondents in Jawhar had this in mind.

Those senior citizen who though eligible, have remained uncovered under NAOPS or other pension schemes, would receive 10 kilograms of foodgrains per month free of cost through Annapurna. Under Antyodaya Anna Yojana the poorest of the poor from those below the poverty line are to be identified who would receive from the public distribution system foodgrains at a highly subsidized rate of Rs.2/- per kilogram for wheat and Rs.3/- per kilogram for rice. As mentioned earlier, the number of such beneficiaries is less than the number of households who still face food insecurity (Table 15).

Under Mid-day meal scheme, all students of class I-V in government, local body and government-aided schools are covered. The scheme intends to increase enrolment, retention and attendance and simultaneously provide nutritional support to students in primary classes. In our FGDs we had mixed responses on the food being given in schools. Parents and students were happy with the concept of being provided with meals at school, but some were not happy about the quality of food provided. Teachers' workload related with non-teaching activities has increased, but there is no disagreement on the fact that it has helped in meeting the objective of increasing enrolment, retention and attendance of students. Rural Scholarship is intended for equalisation of educational opportunities to boost potential talent from rural areas. It starts from the end of middle school and continues up to secondary stage. The Maharashtra Government has a Free Text Book Scheme and in the year of the survey the Government had decided to provide free textbook to all students studying in Marathi medium, but the process had got delayed and the students could not get textbook in time.

12 Concluding Remarks

In recent years, development literature brings in the rights perspective. It is in this context that the present study looked into certain aspects of deprivation with regard to food/nutrition, healthcare, education, shelter/housing, political participation, feeling of

insecurity and other aspects in two districts/talukas of Maharashtra. The insights were drawn from key informants, focus group discussions and a survey that emphasised on BPL households. We have documented success stories as well as cases of denial of some rights. In conclusion, we reiterate a few observations:

- Between the two, the predominantly tribal taluka of Jawhar in Thane compared with Yavatmal seems to be worse off in terms access to infrastructure facilities, household income and other aspects.
- Availability/access of basic needs like food, education, health and shelter is far from universal in both the talukas.
- From the overall sample, more than half the households in Jawhar and more than quarter of the households in Yavatmal said that they do not get even two square meals a day for some time of the year.
- Many of the food insecure households in Jawhar resort to migration to make both ends meet. This also effects their utilisation of benefits from public facilities like Anganwadi and Schools that exists in their villages.
- There is perhaps relatively greater utilisation/participation under wage-employment programmes (SGRY/EGS) in Jawhar whereas there is relatively greater orientation towards self-employment in Yavatmal. Despite their participation in such programmes the poor have not been able to improve their living conditions possibly due to inadequate availability of programmes.
- Some success stories that we came across are women empowerment through SHGs in Yavatmal and ‘Wadi projects’ (horticulture) in Jawhar.
- Some cases of denial of rights is non-payment of wages under SGRY works, denial of voting rights by non-inclusion in voters’ list, denial of food subsidies by not providing appropriate ration cards.

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