Study of Goat Rearing in Dholpur district in Rajasthan
Chapterization

1. Preamble

2. Salient feature of the project

3. Field visit
   i) Gironiya
   ii) Jhiri
   iii) Kanchanpura
   iv) Shitalpura
   v) Mahua Ki Jhor
   vi) Barapura

4. Major Observations and Comments
   - Acceptability
   - Increase in level of confidence
   - Fodder problem:
   - Belongingness to SHG
   - Saheli Saghathan
   - Community managed Rahat Kosh
   - Utilization of Augmented Income
   - Development of effective and efficient system of Paravets
   - Marketing
   - Credit from the mainstream financial institute to the groups

5. Conclusion

   Missing Links & Bridging the Gap
   - Backward Linkages
   - Forward Linkages

   Role of Sir Ratan Tata Trust
1. Preamble

Professional Assistance for Development Action (PRADAN) is amongst one of the dedicated professional development agencies committed to upliftment of the poor through consorted livelihood support programme. It was establish in the year 1983 by a handful of committed young professionals who realized that more and more younger generation need to commit themselves in the development scenario of the country. With this backdrop PRADAN continued to develop professionals with the approach of “lab to land”. PRADAN recruits between 150 to 200 professionals every year, who undergo rigorous hands on training in the field and ultimately only those stay on who have commitment, the zeal to rigor themselves for others and believe in community empowerment with high democratic values.

PRADAN has been partnering with several organizations, which include both government as well as non – government organizations. They stem from UN agencies to Central and State government on one hand, to private funding agencies such as FORD Foundation and Sir Ratan Tata Trust on the other. Those who know would agree that PRADAN has critical and innovative eyes towards approaching any project. This entails in ensuring appropriate utilization of available resources both human as well as physical amenities. PRADAN happens to be amongst the partner NGOs of DPIP, Rajasthan in the district of Dausa and Dholpur. As a partner in implementing the programme, PRADAN was able to look through its critical eyes that there were several missing links in project formulation that was detrimental to the sustainability of the project. Realizing this, specific gaps were identified and it was decided to rope in another funding partner in bridging these gaps so as to ensure sustainability. Accordingly, PRADAN approached Sir Ratan Tata Trust to fund for the same, which could ultimately become a policy advocacy measure for future DPIP projects.
2. Salient features of the Project

2.1) District Poverty Initiative Programme (DPIP)

2.2) Developing and demonstration of some livelihood models in District Poverty Initiative Programme (DPIP) supported areas of Dholpur and Dausa districts of Rajasthan.

The above project was initiated by PRADAN after identification of basic gaps in the base project of DPIP. PRADAN entered into an MOU with DPIP, Rajasthan in April 2002, in Dholpur and July 2003, in Dausa. Presently PRADAN is implementing the DPIP supported programme in 126 villages in Bari and Baseri blocks of Dholpur. In Dausa PRADAN is implementing the programme in 78 villages of Dausa block. For this documentation, only Dholpur district was chosen whose brief description of operational area is given underneath;

Dholpur district- its topography and climate: Dholpur is located on Agra- Gwalior highway 60 km from Agra. The Arravali ranges continue till Dholpur town. There are two main rivers Chambal and Parvati separated by Arravali hills. Presences of Arravali ranges affect the topography, demography, resources and livelihoods. Topography of Dholpur district project villages can be classified into three typologies:

1. The Chambal River is famous for its ravines. It separates Madhya Pradesh and Rajasthan. Ravines move parallel all along the Chambal River. The villages in the ravines are most difficult both in terms of access and living. The lands are highly undulating and erosion prone. Agriculture fields in the lower valley submerge in rainy season due to floods in Chambal River. The soil is sandy loam, productive and has sufficient depth. There are 10 target villages are from this region.

2. A plateau of Arravali hills, consists of hillocks, valleys, undulating stony terrain, with thin soil cover (0 to 2ft) locally called Daang. This Daang area is in upper catchments of the Chambal and the Parvati Rivers. This spreads across Dholpur, Bari and Baseri blocks in the range of 5-25km in width and spread. Most of the part comes under reserve forest, having good vegetation cover. The region is full of stones quarries that used for building construction. Stone mines are virtually everywhere. Connectivity is poor. 23 target villages are from this region.

3. The Parvati River region consists of middle and lower catchments of the Parvati (a local perennial River). It has good soil depth, productive, sandy, sandy loams soils; bore wells as
we move far away from Daang area. The area is the mainly agricultural and buffalo rearing area of the district. Rest 96 villages are from this region.

The district falls under semiarid zone. The climate varies from very high temperate (up to 50 degree centigrade) in summer to coolest (up to 5 degree centigrade) in winter. The rainy season is from July to September. The districts receive 550-650 mm average annual rainfall.

The Communities in Dholpur: Major communities are Gurjars, Thakurs, Meenas, Kushwahs, Jatavs, Brahmans, Goswamis, Mallahs, Muslims, Kohlis, and Dhobis etc. In general Thakurs, Brahmans (General), Gurjars (OBCs), and Meena (ST) are well of and dominating communities. The Mallahs, Kushwahs (OBCs about 10 % of total population) are poor and backward communities and spread in clusters across the district. Kohlis, Dhobis, Muslims and Jaatav etc (SCs and minor castes; about 25% of total population) are the poorest and the most socio economically vulnerable castes.

Livelihood sources and the present status in project villages in Dholpur district:

- Agriculture and livestock rearing are the main source of the livelihood of the people. Agriculture is dependent on the monsoon (rain fed agriculture), which is erratic and unpredictable.
- Parvati and Chambal river of Dholpur is causing higher erosion with undulating land, which are neither levelled nor bunded properly resulting in low productivity.
- There are traditional rainwater-harvesting structures like paals/taals. Those are either damaged or defunct due to lack of maintenance.
- Majority of farmers are marginal and small.
- Rearing of milch animal is the second largest livelihood.
- Wage labour is another source of livelihood for the landless and small farmers who go to near by cities, Bari and Dholpur. People migrate to Agra and Delhi for wage earning.
- Stone mining (both legal and illegal) is wide spread and employment is available in winters and summers.

Livelihood interventions scope:

- Promotion of SHGs with women
- Leveling of land and repair of the field bunds could be taken up in some areas.
- Promotion of horticulture and tree plantation and cultivation of fodder development

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5
• Develop animal husbandry sector
• Small scale Poultry farm as Jaipur, Gwalior and Agra have a large market
• Revival and creation of rainwater harvesting bodies paals / taals
• Agriculture intervention to improve crop productivity

3.1 Current interventions of the team:

A. Organisation at the grassroots:
Women from poor families are first organised into Self Help Group (SHGs). These groups are formed around affinity and the primary activity, which they are engaged in, is “Saving & Credit”. These groups also provide a platform for the poor women to come together, share problems and jointly plan for a better future. In due course these groups are transformed into platforms in which better livelihood options are discussed and intervention are launched. As in other project locations this remains PRADAN’s core strategy for intervention in Rajasthan.

DPIP provided an opportunity for poor families to access significant volume of funds for livelihood interventions. To access these funds the teams have promoted Common Interest Group (CIGs). The members of these groups are primarily drawn from the SHGs, and are organised around interest in a particular livelihood activity. In many cases, CIG and the SHGs are synonymous, especially in Dausa and Dholpur, where all members of the SHG are interested in the same activity.

B. Livelihood interventions:

1. Dairy
Dairy is major activity in this area to provided additional income to poor families. Most of the families opting for this activity have access to some land and can grow fodder or have access to agriculture waste, which could be used at fodder. The key components of the intervention are:

- To induct improved breed of milch animals,
- Adopting good rearing and management practices,
- Veterinary support at door step and
- Milk marketing.

Intense effort is required for making collective milk marketing at reasonable prices a reality for poor families that PRADAN works with. The strategy is to link the dairy CIGs with Rajasthan Cooperative of Dairy Federation (RCDF) wherever it is possible and in other places look for alternate mechanisms for sale of milk in large quantities. More work is required to stabilize this part of the intervention.
2. Goat rearing

Goat rearing is an activity opted by primarily landless families in Dausa and families residing on the plateau area (Dangg) and a few villages of ravine area of Dholpur where agriculture activities are almost non-existent at present. The key components are:

- Induction of improved breed of goat,
- Better management practices, and
- Veterinary support at the local level on a sustainable basis.
- Marketing support if required.

3. Land & water activities and improved agriculture

The team is attempting to help poor families to get some stable income from agricultural activity. Key constrain is availability of water in root zone. Huge investment are required for improving the agricultural land and look for alternatives to harvest and use water. The key interventions are:

- Creation of rainwater harvesting structures like, field bunds, spillways, land leveling, etc.
- Creating irrigation infrastructures

In due course families could go in for intensive agriculture including crops, vegetable, and fruits cultivation.

3.2 The Experiences, constraints and concerns of working with DPIP

The DPIP is a large World Bank funded poverty-alleviating project of Government of Rajasthan, (GOR). This project is being implemented in seven districts, since 2000. DPIP project’s specific development objective is to “improve the living standards and the social and economic status of the poor in selected villages of these districts”. The NGOs are implementing the programme with close “monitoring” of government.

Despite huge resources being at the disposal of the programme, the DPIP has not been able to move at the pace it was expected at the start. The project being a window for large-scale funds for livelihoods of poor people, PRADAN has constantly invested in terms of time and effort to build in poor-friendliness in DPIP. PRADAN along with other NGOs in the programme have to some extent been able to make a dent in this area. But there continues a number of problems in the way the whole programme is being implemented.

3.3 Missing links in DPIP funds for supporting sustained livelihood activities
The current emphasis of DPIP is on developing individual and small group assets and skill training to the participating families. It is assumed the other issues e.g. support services including backward-forward linkages, attitudinal changes in people’s mindsets, etc. would happen on its own. To expand and sustain large-scale activity for poor people in areas where the economy has not developed, requires investment in creation of (or linkage with) common physical infrastructure which is suited to the context, institutional mechanisms to run them and development of manpower that is competent to provide support services on a sustainable basis. This unfortunately has not been the focus of DPIP, and almost no resources have been allocated for this purpose. Similar is the situation relating to demonstration of possible alternate livelihood avenues to create confidence among poor families that they too are “capable”. This requires availability of some flexible funds that could both be used for demonstration and plug gaps in the overall intervention. There are no such provisions under the DPIP.

In the background of the experience in working under the framework of DPIP base guidelines, the PRADAN team identified specific lacunae and decided to bridge the gap as an experiment, which can also be termed as an action research project. The experiment was undertaken very much in collaboration with the primary beneficiaries stake-holders. While the experiment was under taken both in dairy as well as goatary project, this documentation was related only to Goatary project of Dholpur district.

4. The Proposed Project

Objectives of the Project

This Project is to be taken up for developing a working livelihood model, which is builds on the basic level infrastructure created by the DPIP in selected villages of Dausa and Dholpur. It seeks financial support for interventions to build necessary linkages, provide an institutional mechanism for the interventions to continue and to enable the community to take more remunerative alternate livelihood mechanisms. It is assumed that a good successful model along with proper documentation and dissemination of the same will influence the DPIP positively, to create more space for replication of the same in a larger scale.

In brief objectives can be summarised as:

- Development of comprehensive livelihood prototype suited to the local context, building on the support available under DPIP for basic infrastructure at the family level,
- Demonstration of some new locally suitable livelihood avenues to build confidence of both the community and DPIP officials and Banks on the viability of the activity,
6. Interventions for which support is sought:

- Additional income to poor families through livestock
- Increase crop productivity by adopting improved practices
- Decentralized poultry promotion model with poor families.
- Some demonstration new activities e.g. Vermi-compost along with livestock, value addition of produce from major interventions, etc.

7. Livestock development

7.1 Goat Rearing

In the project area goats are reared primarily for the purpose of meat and not for milk. The rearing practices have largely remained traditional, and have a lot of scope for improvement, which has a direct bearing on the net returns. The rearing practices of these animals have been to a large extent been determined by the varied topographical characteristics of the area. In fact for a large number of very poor families both in Dausa and the Daang & ravine area of Dholpur this is an important source of livelihoods. Grazing lands in the Daang area not only support local animals but also large number of those brought in by herdsmen from adjoining districts of Rajasthan and Madhya Pradesh.

There is no organized market for selling of goats. Profits margins to rearers are also affected by the existing marketing system; in which the goats from villages are purchased few traders who enjoy monopoly. The traders buy the goats just by estimation rather than buying it by assessing its qualities (weight, breed etc). As a result people do not have much control over the prices at which they sell their goats.

7.2 The existing Gaps

- **Breed** – Generally poor in the area rear local breeds, which have a number of limitations. The goats conceive once in a year with giving mostly one kid at a time. The kids attain sellable size after one and half year. The Exotic breeds on the other hand conceive at an interval of seven months and the kids also become ready to conceive within another seven - eight months. The number of kids
produced at each delivery is usually two. Further, in these breeds the kids attain sellable weight in nine to ten months.

- **Herd Size** – The poor families with little or no productive land opt for rearing goats, the herd size in relatively small ranging from 2-5 goats. At this level of the activity does not contribute significantly to the family livelihood. Some other families living near forest land keep large herd ranging from 30 to 40 goats. But larger the herd size leads to lesser care by the rearer, and is more difficult to manage. Moreover larger size is susceptible to disease outbreak.

- **Feeding Pattern** - The goat rearing is mostly depending on free grazing and only grazing is not enough for the minimum requirement of body growth. Nutritional requirement of goat is not met to a considerable degree. For proper growth of body required balanced diet that is some concentrated feeding along with free grazing.

- **Management Practices** - Generally all goats are pushed into a small enclosure that have little resistant to rains and cold and in many cases it leads to outbreak of diseases like pneumonia. The small kids are mostly sheltered under baskets, which in many times are the reasons of their death due to suffocation. The absence of feeder is cause for a number of diseases as goats have little toilet sense. Further, vaccination and insurance are not on the rearers’ priority.

- **Health practices** - The health management of the goat is traditional and primarily home based. The goats are very sensitive to diseases. The absence of proper vet care services in the region coupled with the lack of awareness has a negative impact on overall health scenario. Mass mortality of goats is common in the area.

- **Marketing** - The markets for selling goat is fluctuating and exploitative. The traders usually come to the village, measure the weight of the animal in a very crude manner (using their hands) and quote a rate, which is generally very low. The rate fluctuates depending on the demand-supply position at that point in time.

Awareness and trainings on feeding, health management and making accessibility of resources can fill gaps. Linking the producers directly to the market is only possible when a threshold scale is achieved. Better quality of goats will increase the bargaining power of the families practicing goat rearing. For long term sustainability a cadre of local level para-vets and linkage to a credible insurance network is imperative.

7.3. Strategic Intervention points

- Induction of quality goats: The participating goat rearers will be mobilized into Goat CIG and the activity plan will be finalized in consultation with them. The activity will be initiated with procurement of good breed (Jamunaparhi, Barbari or Sirohi) goat. The group of farmers would be taken to town
like Ajmer, Karoli, Bharatpur and Mathura for purchase of goats under the guidance of a veterinary doctor who ensures selection of proper breed, age of the animal and health condition.

- Optimum herd size for maximizing returns: Ten number of She goat with a good breed buck are the hard size that have been planned based on the suitability of the area.
- Increase availability of fodder: Weight gain as well as goat’s health is ensured with good fodder intake. Cultivation of green fodder will be introduced with Daman and other grasses. Plantation of Neem and Babul would be undertaken as fodder tree.
- Developing pool of service for on time veterinary services: Rearers needs vet care of their goats on regular basis. We are therefore identify some youth among the rearer farmers and train then on vet care. They are expected to provide vet care services to the animals at cost.
- Building knowledge of producers regarding feed, fodder and disease preventions: The rearers will be trained on rearing practices at intervals to update the rearers with improved practices and animal care and healthy management practices.
- Developing market linkages: for getting reasonable prices
- Promotion of producers organization: The producers will be mobilized in a producers cooperative that will provide vet care to the animal, organize input linkages and undertake goat marketing. It will also set various systems for continuing the activity. It would also arrange risk bearing avenues and building solidarity among the rearers.
4. FIELD VISIT

The field visit was undertaken in the 6 villages of Dholpur district between 13th to 16th of March 2007. In addition to the Consultant, team members from PRADAN also accompanied and participated in the focus group discussion. The villages visited were Gironiya, Jhiri, Kanchanpura, Mohua Ki Jhor, Sheetalpura and Barapura. Except for Barapura which is in Dholpur block all other 5 villages come under the development jurisdiction of Baseri block.

Gironiya

Gironiya falls under Jhiri Panchayat of Baseri block. It is isolated village falling in the Daang region of Aravali, which is extremely undulated. Some of the basic demographic profile as per census 2001 is given below:

General Demography

<table>
<thead>
<tr>
<th>Name</th>
<th>Total Population</th>
<th>Total Population 0-6 Years</th>
<th>Total SC Population</th>
<th>Total ST Population</th>
<th>Total Literates</th>
<th>Male Literates</th>
<th>Female Literates</th>
<th>Literacy Rate</th>
<th>Sex ratio 0-6 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gironiya</td>
<td>372</td>
<td>90</td>
<td>0</td>
<td>95</td>
<td>104</td>
<td>76</td>
<td>28</td>
<td>36.9%</td>
<td>763</td>
</tr>
</tbody>
</table>

From the above table it can be inferred that the total population of the village is 372 with average sex ratio being 763 which is below the State average. The 0 to 6 sex ratio is 875, which is again much below the national average. The average literacy rate is only 36.9% as per Census 2001 with male literacy rate being 63% and female literacy rate being 39% making a clear gender gap of 24%. 25.5% of the population belong to ST category while 75% are from the Thakur Community.

The demographic profile coupled with the vagaries of weather generally justifies the village to be covered under special programme such as DPIP. Further looking into some of the economic indicators, which can be inferred from the table below, which shows the work participation rate of the village being 35.8%. Out of the total working population of 133 there are 97 main and 36 marginal workers. The male working population form the major chunk of work force being 78% whereas the female work force is only 22% in the village. This indicates that the overall work participation rate of women during Census 2001 was extremely low. Further as high as 93% of the marginal workers are women as compare to 7 % being male. This goes to prove that there was a major scope of bringing more women not only in the active work force but also as main workers.
A focus group discussion was carried out with the SHG group of the village. The visit was unannounced hence it took some time for the members of SHGs to assemble. There are two active SHG functioning in this village. On an average there are 10-14 members in each SHG. The SHG that we interacted with had 10 members. During the course of discussion it was noted that there was a high acceptability of goat rearing across the member of the SHGs. The confidence level of the members was very high, who now where confident of managing herd size up to 100 if the basic support of health care of the animal was available.

SHG Details

From the above table, it can be noted that the SHG named Bhero Baba Pasudhan Bachat Samiti has 11 members who contribute Rs10 per week has been linked with the bank. The total amount of loan received from the bank was Rs50000 since it was established in Sep 2003. All the members from the SHG has been benefited under the DPIP program which was for goat rearing as has been described above. The total amount of loan given to the members was Rs.40600 out of which an amount of Rs.23700 has been recovered keeping a net current outstanding of Rs.16900. The SHG also operates a cash box which can be termed similar to petty cash where they have a cash balance of Rs.1230. Looking at the transactional pattern, it seems that the SHG has been fairly dynamic in their credit and savings habit.

While fodder remains a cause of concern, they were still confident that they would be able to manage being in the Daang area where natural fodder is available with short spell of rainfall. Generally there was a strong cohesiveness in the group. Their meetings were regular with continuous savings and credit amongst the members. Majority of them belong to Thakur community. With the intervention of DPIP the work participation rate of women was increase to nearly 70 % as compare to earlier 22 % as per census. Most of them have had additional income from the project though there have been no savings reported which is a cause of concern.
Jhiri is a Panchayat village following in the ravine are of Chambal region. It is approximately 30 kms from Sarmathura. The total population as per census 2001 is 2610, the SC population being 513 and ST being 184. The total literates are 1132 which is approximately 57.7 % of the population. The female literacy is 31.4 % where is male literacy being 68.5 %. The average sex ratio 862 where as 0-6 ratio is 926. Both the figures are below national average.

<table>
<thead>
<tr>
<th>Name</th>
<th>Total Population</th>
<th>Total Population 0-6</th>
<th>Total SC Population</th>
<th>Total ST Population</th>
<th>Total Literates</th>
<th>Male Literates</th>
<th>Female Literates</th>
<th>Literacy Rate</th>
<th>Sex ratio</th>
<th>Sex ratio 0-6 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jhiri</td>
<td>2610</td>
<td>649</td>
<td>513</td>
<td>184</td>
<td>1132</td>
<td>776</td>
<td>356</td>
<td>57.7</td>
<td>862</td>
<td>926</td>
</tr>
</tbody>
</table>

The work participation rate 46.2 % with total working population being 1207. The total main workers are 650 and marginal workers being 557. 97.5 % of the main workers are male where as only 2.5 % are female workers. The total male working population is 799 as compare to 408 female working population. Being in the ravine area there are some agricultural practices though majority of the population are below poverty line. A transect walk to the village reveal that cattle rearing was very common.

<table>
<thead>
<tr>
<th>Name</th>
<th>Total Working Population</th>
<th>Total Main Worker</th>
<th>Total Marginal Worker</th>
<th>Work Participation Rate</th>
<th>Male Working Population</th>
<th>Male Main Workers</th>
<th>Male Marginal Workers</th>
<th>Female Working Population</th>
<th>Female Main Workers</th>
<th>Female Marginal Workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jhiri</td>
<td>1207</td>
<td>650</td>
<td>557</td>
<td>46.2</td>
<td>799</td>
<td>634</td>
<td>165</td>
<td>408</td>
<td>16</td>
<td>392</td>
</tr>
</tbody>
</table>

Meeting with Paravet assured that goat raring had picked up very well in the village and that the villagers were giving sufficient importance to the health of the animals. The Paravet named Guddibai was well in demand and took the treatment of the animal very seriously. Being a Paravet of Jhiri Panchayat she was not only serving her own village but also two other neighboring villages. Discussion with her left the feeling that she was very enterpreneuring and was keen to develop herself as key Paravet of the adjoining Panchayat as well.

**SHG Details**

<table>
<thead>
<tr>
<th>Name of Village</th>
<th>Name of Panchayat</th>
<th>Name of the SHG</th>
<th>Numbers of members</th>
<th>Contribution amount per week</th>
<th>Year of Starting</th>
<th>Cash Balance</th>
<th>Outstanding</th>
<th>Numbers of members benefited by way of loan</th>
<th>Total amount of loan given</th>
<th>Amount recovered</th>
<th>Total amount of loan received from the bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jhiri</td>
<td>Jhiri</td>
<td>Babu Baba Mahila Basat samiti</td>
<td>11</td>
<td>Rs.10</td>
<td>Feb. 05</td>
<td>4985</td>
<td>11500</td>
<td>All members</td>
<td>Rs.82,500</td>
<td>Rs.71,000</td>
<td>Nil</td>
</tr>
</tbody>
</table>

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The SHG of Jihri which is a Panchayat village is relatively new and established in Feb. 2005. Babu Baba Mahila Bachat Samiti was the SHG that we visited has 11 members who contribute Rs.10 per week each into their savings kitty. The total amount of loan given out since the establishing the SHG was Rs.82500 out of which Rs.71000 has been recovered leaving an outstanding of Rs.11500. The SHG has not been linked with the bank as yet and has not received any additional loan except that from the district DPIP authority. 100% of the members have been benefited from the program. The current cash balance with the SHG is Rs.4985. Though we were not able to meet all the members of SHG in Jihri, from the available details it can be inferred that there has been fair amount of credits and savings transaction going on amongst the members where all the members have reaped the benefit from the program.

**Kanchanpura**: Kanchanpura is a village under Domai Panchayat situated approximately 5 KM from Sarmathura. The village has a total population of 480 with 69 household with 100% tribals. The predominant tribes are Meena and Jatav.

The demographic profile show a low sex ratio of 875 with further abysmally low 0-6 sex ratio i.e. 667 as per census 2001 (see table below).

### General Demography

<table>
<thead>
<tr>
<th>Name</th>
<th>'Total Population'</th>
<th>'Total Population 06Years'</th>
<th>'Total ST Population'</th>
<th>'Total ST Population 06Years'</th>
<th>Number of Household</th>
<th>Sex ratio</th>
<th>'Sex ratio 06Years'</th>
<th>'Male Population 06Years'</th>
<th>'Female Population 06Years'</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kanchanpura</td>
<td>480</td>
<td>105</td>
<td>480</td>
<td>175</td>
<td>69</td>
<td>875</td>
<td>667</td>
<td>63</td>
<td>42</td>
</tr>
</tbody>
</table>

Further it may be noted (see table below) that the village has a very low average literacy rate of only 46.7% with female literacy being only 16.5% as against 75.1% male as per census.

### Comparative Literacy status

<table>
<thead>
<tr>
<th>Name</th>
<th>'Literacy Rate'</th>
<th>Male Population</th>
<th>Male Literates</th>
<th>Male Literacy</th>
<th>Female Population</th>
<th>Female Literates</th>
<th>Female Literacy</th>
<th>Gender Gap in Literacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kanchanpura</td>
<td>46.7</td>
<td>256</td>
<td>145</td>
<td>75.1</td>
<td>224</td>
<td>30</td>
<td>16.5</td>
<td>58.6</td>
</tr>
</tbody>
</table>

This brings a net of 58.6% gender gap in literacy. However, the positive factor noted was that a good number of women in the SHG were able to sign their name which is a recent phenomena and does not figure in the official statistics.

Most of the villagers engage themselves in the stone cutting and mining activities. The total working

### Working Population – Male

<table>
<thead>
<tr>
<th>Name</th>
<th>'Male Working Population'</th>
<th>'Male Main Workers'</th>
<th>'Male Marginal Workers'</th>
<th>Percentage (Male Main Worker)</th>
<th>Percentage (Male Marginal Worker)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kanchanpura</td>
<td>158</td>
<td>118</td>
<td>40</td>
<td>46.1</td>
<td>15.6</td>
</tr>
</tbody>
</table>
population in the village figures to 301 with 118 male in main work and 40 as marginal workers. Thus 46.1% of the main worker are male as against 13.8% are female. However, as high as 50% of the marginal work share is with women.

### SHG Details

<table>
<thead>
<tr>
<th>Name of Village</th>
<th>Name of Panchayat</th>
<th>Name of the SHG</th>
<th>Numbers of members</th>
<th>Contributi on amount per week</th>
<th>Year of starting</th>
<th>Cash Balance</th>
<th>Bank savings</th>
<th>Outstanding Loan</th>
<th>Numbers of members benifited by way of loan</th>
<th>Total amount of loan given</th>
<th>Amount recovered</th>
<th>Total amount of loan received from the bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kanchanpura</td>
<td>Domai</td>
<td>Saraswati Mahila Basat Samiti</td>
<td>10</td>
<td>Rs. 10</td>
<td>Nov. 03</td>
<td>Rs.1,315</td>
<td>Rs. 665</td>
<td>Rs. 15000</td>
<td>All members</td>
<td>Rs.85,000</td>
<td>Rs.70,000</td>
<td>Rs.30,000</td>
</tr>
</tbody>
</table>

The SHG that we interacted with in Kanchanpura was Saraswati Mahila Bachat Samiti whose details are mentioned above. Started in Nov.03, the SHG has a total of 10 members. Including all members the loan given was Rs. 85000 of which Rs. 70000 has been recovered leaving a net recovery balance of Rs. 15000. The SHG has also received additional loan from the bank to the tune of Rs.30000. The current balance in the cashbox is Rs.1315 and the bank's statement show a balance of Rs. 665 only.

There are 2 SHGs namely, Saraswati Bachat Samiti and Kota Baba Mahakamaleswar Bachat Samiti. Though the SHGs are 4 to 5 years old, the goatary activities have not gained much ground. The major problem shared by the members was that the animals were not able to carry through its full pregnancy period. The cause identified by the veterinary expert was that of low nutritional factor. The fodder availability in the surroundings are very low causing nutritional problems to the animals. On probing further, it was realized that the members do not make any effort to feed the animals with any extra fodder that could supplement the grazing. Goat rearing receives very low priority in the family as such. While most of the men are engaged in mining and other supplementary work related to stone quarry, the women engage themselves as constructional labourers at Sarmathura. However, Goat rearing can still be a profitable occupation provided some additional effort is made with the male folk to convince them for supporting their women for additional fodder. This was clearly demonstrated in the house of Geetadevi who is also the chairperson of Saheli Sangathan, who gives a lot of importance to this activity by properly taking care of the animals and had a good herd size. On probing it came to light that she was able to do better because of her supportive family who encouraged her in Livestock care. For Geetadevi Goatary was a very crucial
economic support where she sold her bucks twice and currently concentrating on increasing her herd size to 60.

![Working Population - Female](image)

The other members of SHG in Kanchanpura did not seem to be keen on the insuring of their goats as they were unable to get their claims. With the discussion leading further, it was realized that their claims were not correct and there was a communication gap in understanding the proper method and various clauses of insurance claim. To that extent more awareness need to go in for fruitful gain from federation.

![Total Working Population](image)

From the above table it is evident that the work participation rate is 62.7% and majority of the women are still marginal workers. There are still fair amount of potential to increase the work participation rate and with PRADAN’s support of backward linkage it will further pick up. Special attention have to be given in fodder availability.

### 4.4 Shitalpura

**General Demography**

![Comparative Literacy status](image)

Shitalpura is located in the Baseri block, which belongs to Domai Panchayat. Its main market is Sarmathura, which is approximately 8kms away. The total population of the village is 496 with 63 households.

Majority of the population belongs to ST category with only 3 households belonging to others. The sex ratio is 908, which is higher than the state average of 875. The 0-6 sex ratio is 1070, which by and large synchronizes with the general population growth trend of tribals. The average literacy rate is 47.9% with male literacy being 70.9% and female literacy being 20.6%, making a clear gender gap of 50.3%.

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Majority of the population belongs to Meena community. Most of the families have small land holdings where they undertake rain-fed agricultural practices; the block virtually does not have any irrigation facilities. The village being situated in the Daang region of the Aravali Mountains makes agriculture even more difficult due to high soil erosion. The Meena community is known for its receptivity and adaptability. Traditionally, they are known to be cattle-rearers but have adapted themselves to other occupations due to their shifting nature of base.

From the table below, it can be inferred that the total working population of the village is 223 with work participation rate being 45% only. This refers to high potential of bringing more people into active work area. From the discussion it was known that most of the men folk work as labourers and women work as domestic help as well as labourers with construction contractors.

| Shitalpura | 47.9 | 260 | 134 | 70.9 | 236 | 33 | 20.6 | 50.3 |

Out of the total main workers of 118, 108 are male workers with only 3 as marginal workers. Contrary to this majority of the women belong to the category of marginal workers.

While a large number of women also work in the stone cutting industry of Sarmathura as casual labourers, they get almost half the amount paid to their male counterparts. The gender discrimination is evident and embedded in both the economic as well as social structure.

Through the DPIP, the work participation rate of women may have increased which does not figure in the official statistics yet. The SHG that we interacted with has 12 members and named as Babu Baba Bachat Samiti. Most of the families have an average herd size of 25 goats. The SHG is 3 years old; hence there has been only one cycle of selling of the bucks. Five of the members have sold the bucks while the rest have kept them for multiplication of the herds. Majority of the families are indebted to private moneylenders, the
average amount being Rs. 1.5 lakh each. The interest rate with the private moneylender in general is 36%-45% per annum due to which they have to pay an amount of Rs.3000 to 3500 per month as interest. In some cases where the families have not been able to pay the interest have had to sell their goats.

**SHG Details**

<table>
<thead>
<tr>
<th>Name of Village</th>
<th>Name of Panchayat</th>
<th>Name of the SHG</th>
<th>Number of members</th>
<th>Contribution amount per week</th>
<th>Year of starting</th>
<th>Cash Balance in Rs.</th>
<th>Loan outstanding in Rs.</th>
<th>Numbers of members benefited by way of loan</th>
<th>Total amount of loan given in Rs.</th>
<th>Amount recovered in Rs.</th>
<th>Total amount of loan received from the bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shitalpura</td>
<td>Domai</td>
<td>Babu Baba Mahila Basat Samiti</td>
<td>15</td>
<td>Rs.10 per week</td>
<td>Oct. 03</td>
<td>1743</td>
<td>37500</td>
<td>All members</td>
<td>147200</td>
<td>109500</td>
<td>Nil</td>
</tr>
</tbody>
</table>

Sheetalpura's SHG was established in Oct. 03 which is named as Babu Baba Manila Samiti. There are all together 15 members who contribute Rs.10 per week per member. The transaction pattern looks very vibrant where Rs. 147200 has been distributed as loan with a net recovery of Rs. 109500 as of now. The current outstanding balance is Rs. 37500 and cash balance of the SHG is Rs 1743. The SHG is not linked with the bank hence has not received any further loan.

There was a high level of awareness regarding Saheli Sangathana and the SHG members were very proud of being a part of the same. Most of them felt that the federation gave them solidarity and strong voice. However, they could not think in what other ways the federation could empower them further. Two of the members were able to get the insurance benefit from the federation. A random question was put to the members regarding the utility of the insurance premium. In response they stated that it gives them confidence and economic security in case of loss of the animals. The availability of fodder was not much of a problem in this village. However, animal health and timely availability of veterinary support was a distinct problem. All members had the basic knowledge of first aid care of the animals taught to them by PRADAN. They also have maintained their veterinary emergency kit. The value addition of backward linkages was distinctly visible.

4.5. **Mahua ki Jhor:** Mahua ki Jhor is a hamlet within Golari Panchayat. It is a small village of approximately 45 households. The hamlet is not separately listed in the census record and the counting is integrated within the Golari Panchayat. Though specifically the details could not be available from the official record, a general idea could be inferred from the records available of Golari. From the table below, it is seen that the total population of Golari is 912. In the census of Golari, there is no mention of any tribal population though Mahua ki Jhor is a village, which is populated only by the Gujjar community. The total 0-6 population in Golari is 209 with an average sex ratio of 767 and 0-6 sex ratio being 883. The average literacy rate shows only 38.7% which is far below the state and district average.
Mahua ki Jhor has a primary school built under ‘Sarva Shiksha Abhiyan’, which is up to std. V. Though our visit was unannounced, we found full attendance in the classroom with 100% children attending school. The teacher comes from Sarmathura who seemed enthusiastic in his work. At the time of visit, mid-day meal was being prepared by one of the women of the village who was very keen to invite us for lunch. Although it is a single teacher school, the school building had 3 rooms and a verandah where the meal was being cooked. One of the rooms had resource and play material.

<table>
<thead>
<tr>
<th>Golari - General</th>
<th>Total Population</th>
<th>Total Population 06Years</th>
<th>Total SC Population</th>
<th>Total Literates</th>
<th>Sex ratio</th>
<th>Sex ratio 06Years</th>
<th>Sex ratio SC</th>
<th>Literacy Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>912</td>
<td>209</td>
<td>19</td>
<td>272</td>
<td>767</td>
<td>883</td>
<td>900</td>
<td>38.7</td>
</tr>
</tbody>
</table>

From the above table of Golari it is noted that the average literacy is 38.7%, the male literacy is 53.8% and the female literacy is 18.1%. None of the women we met in Mahua ki Jhor were literate though some of the younger women were keen to learn to be able to sign their own name. A general discussion was led regarding any problem that they were facing due to not being educated. All of them unanimously opined that they have difficulties in understanding the documents that they have to put their thumb impression on, while taking the loan from outside moneylenders. Also, one of them who had claimed the insurance for her animal could not understand what she was signing in. Hence, all the women in the SHG were keen that both their sons and daughters should be educated.

The total working population in Golari Panchayat is 411 with percentage of main worker being 31.2 and marginal workers being 13.8. As high as 54.9% of the eligible population is non-working. 64.7% are cultivators and 2.7% are agricultural labourers. Thus, it brings a total work participation rate to 45.1% in the entire Panchayat.

<table>
<thead>
<tr>
<th>Total Working Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
</tr>
<tr>
<td>------</td>
</tr>
<tr>
<td>Golari</td>
</tr>
</tbody>
</table>

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Out of 269 male working population, 44.8% are main and 7.4% are marginal workers. Only 1.9% of the male are agricultural labourers.

### Working Population - Male

<table>
<thead>
<tr>
<th>Name</th>
<th>Male Working Population</th>
<th>Percentage (Male Worker)</th>
<th>Percentage (Male Marginal Worker)</th>
<th>Percentage (Male Non Worker)</th>
<th>Percentage (Male Cultivators)</th>
<th>Percentage (Male Agriculturals)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Golari</td>
<td>269</td>
<td>44.8</td>
<td>7.4</td>
<td>47.9</td>
<td>66.2</td>
<td>1.9</td>
</tr>
</tbody>
</table>

Comparing the two tables, it can be noted that majority of the working population comprises cultivators with 66.2% male and 64.1% female. However, 22.2% of female are marginal workers with only 13.6% as main workers.

### Working Population - Female

<table>
<thead>
<tr>
<th>Name</th>
<th>Female Working Population</th>
<th>Percentage Female (Main Worker)</th>
<th>Percentage Female (Marginal Worker)</th>
<th>Percentage Female (Non Worker)</th>
<th>Percentage Female (Cultivators)</th>
<th>Percentage Female (Agriculturals)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Golari</td>
<td>142</td>
<td>13.6</td>
<td>22.2</td>
<td>64.1</td>
<td>62</td>
<td>4.2</td>
</tr>
</tbody>
</table>

Mahua ki Jhor has one SHG with 19 members. The name of the SHG is Kaila Mata Mahila Bachat Samiti. It is 5 years old. Gujjars are traditionally cattle-rearers and hence, give lot of importance to earning from the animals. They used to keep their animals in a traditionally built shed until recently when they were taught to build the shed in a more scientific manner by PRADAN through the SRTT fund. This shed provides better security to the goats from the wild animals and also protects them from rain and other weather conditions.

### SHG Details

<table>
<thead>
<tr>
<th>Name of Village</th>
<th>Name of Panchayat</th>
<th>Name of the SHG</th>
<th>Numbers of members</th>
<th>Contribution amount per week</th>
<th>Year of starting</th>
<th>Cash in Box in Rs.</th>
<th>Loan outstanding in Rs.</th>
<th>Numbers of members benefited by way of loan</th>
<th>Total amount of loan given in Rs</th>
<th>Amount recovered in Rs.</th>
<th>Total amount of loan received from the bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mahua Ki Johr</td>
<td>Golari</td>
<td>Kaila Maya Mahila Basat Samiti</td>
<td>19</td>
<td>Rs. 5 per week</td>
<td>Dec. 04</td>
<td>202</td>
<td>6900</td>
<td>All members</td>
<td>44500</td>
<td>37600</td>
<td>Nil</td>
</tr>
</tbody>
</table>

The SHG in Mahua Ki Jhor is known as Kaila Maiya Mahila Bachat Samiti which is under Golari Panchayat. It is a Hamlet village with a small population having 70 households. The SHG has 19 members who save an amount of Rs. 5 per week per member. It was established in Dec. 04 has already given out an amount of Rs. 44500 as loan out of which Rs. 37600 has already been recovered. Though a very active and vibrant SHG, it has not yet been linked with the bank hence no amount of loan has been received by the SHG.

On an average, the herd size is 25. Marketing of the buck and getting fair price was one of the main problems stated. The average rate offered to them is Rs. 1000 to Rs. 1500 for a buck weighing up to 25 kg.
Though there was nobody from their SHG as a member of Saheli Sangathan, the awareness level regarding utility of such a federation was high. All the women were very adverse to the idea of rearing of pigs or poultry farming. The main reason stated was that of their caste which does not rear any of those in their community.

4.6. Barapura: Barapura is a village belonging to Dhaulpur block. It is approximately 22 kms. from the district headquarters. It is a village where the intervening organization is Education and Rural Development Society (EDRS). Mr. Banwarilal is the main coordinator of DPIP Dhaulpur project for their NGO which is headquartered in Bharatpur district. During the course of discussion with PRADAN officials, it was felt that at least one village where intervention has been done other than by PRADAN should also be visited so that the importance and intensity of the missing link that has been funded by SRTT can be judged more objectively. Hence, it was decided that specific observation should be done on the missing links and its impact on the herds and thus, impact on the family income. In addition to the Project Coordinator of EDRS, the District Appraisal Manager of DPIP, Dhaulpur also accompanied us to the village.

The general demography of Barapura shows a total population of 1221 with 152 households. The average sex ratio is 710 with 0-6-sex ratio being 747. The average literacy is 50.57% with male literacy being 73.6% and female literacy being as low as 17.7%. Thus, the gender gap in literacy is 55.9%. The 0-6 male population is 150 and female population is 112. The village is dominated by the Kushwaha community who are traditionally farmers.

<table>
<thead>
<tr>
<th>Barapura(General Demography)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
</tr>
<tr>
<td>Barapura</td>
</tr>
</tbody>
</table>

The total working population 511 with 33.8% as main workers and 8% as marginal workers. The non-working population is 58.1% thus bringing the work participation rate to 41.9%. 99.6% are cultivators with only 0.2% as agricultural labourers. This infers that almost all families are engaged in agricultural activities in their own land. However, with high percentage of families having their own land and with as high as 58.1% being non-working population is a cause for further probe.
The total female working population is 179 with 16.2% as main workers and 19.1% as marginal workers. 64.7% of the women are non-workers. Out of 179, 99.4% are cultivators as per 2001 census. With DPIP, there are two SHGs for goat rearing and one for dairy. Thus, the work participation of women must have gone up though official figures are not available. As stated earlier, that 99.4% of the women are engaged in agricultural activities, they showed equal interest in goat rearing and dairy development.

**SHG Details**

<table>
<thead>
<tr>
<th>Name of Village</th>
<th>Name of Panchayat</th>
<th>Name of SHG</th>
<th>No. of members</th>
<th>Contribution amount per week</th>
<th>Year of starting</th>
<th>Cash balance in Rs</th>
<th>Loan Outstanding in Rs.</th>
<th>Bank balance in Rs</th>
<th>No. of members benefited by way of loan</th>
<th>Total amount of loan given in Rs</th>
<th>Amount recovered in Rs</th>
<th>Total amount of loan received from bank (applied for) in Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barapura</td>
<td>Nimkhera</td>
<td>Jai Parvati Saman Rushi Samati</td>
<td>11</td>
<td>Rs.10 per week</td>
<td>July 04</td>
<td>313</td>
<td>600</td>
<td>19600</td>
<td>All members</td>
<td>25700</td>
<td>25100</td>
<td>150000</td>
</tr>
</tbody>
</table>

The village Barapura comes under Nimkhera Panchayat. A total of 11 members in the SHG it is named as Jai Parvati Saman Rushi Samiti. Established in July 04, the SHG has distributed an amount of Rs 25700 by way of loan out of which Rs. 25100 has been recovered leaving a balance of only Rs. 600 to be further recovered. Though not received any loan from the bank as yet, a amount of Rs 150000 has been requested for approval. The total amount balance in the bank is Rs. 19600 with a cash balance of Rs. 313. A point to be noted here that despite of being established in July 04, the transaction has been slow.

While fodder was not a problem in this village, the motivation towards dairy development was more due to high mortality rate of the goats. Health and veterinary care was the main issue in addition to marketing and appropriate management of the herd. None of the members of the SHG had any training for the first aid and emergency care of the animals. This clearly brought up the importance of backward linkage provided by

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PRADAN in Baseri block. EDRS did not make any effort in creation of any federation of the SHGs under their project. The lack of support system, which otherwise the federation would have provided, was clearly visible while discussing with the members. With mortality rate being high as well as no structure created for animal care, the viability of the project was at stake. The members, though enthusiastic in lateral expansion of their business, were not confident enough due to these factors. Dairy development seemed to have picked up better in this village. One interesting factor that came in forefront was regarding the fodder for the cattle as well as the goats. While it was very common to feed the cattle with prepared fodder, the mind set for feeding the goats has not developed.

<table>
<thead>
<tr>
<th>Working Population - Female</th>
<th>Female Working Population</th>
<th>Percentage Female (Main Worker)</th>
<th>Percentage Female (Marginal Worker)</th>
<th>Percentage Female (Non Worker)</th>
<th>Percentage Female (Main Worker)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>179</td>
<td>16.2</td>
<td>19.1</td>
<td>64.7</td>
<td>99.4</td>
</tr>
</tbody>
</table>

The belief still is that the goats should be left to themselves to graze in the nearby areas. This causes friction within the community due to the goats jumping into the paddy and vegetable fields. Such incidents are added detriments for goat rearing. However, all the members unanimously agreed that the cycle of business in goat rearing is better than dairy.

<table>
<thead>
<tr>
<th>Working Population - Male</th>
<th>Male Working Population</th>
<th>Percentage Male (Main Worker)</th>
<th>Percentage Male (Marginal Worker)</th>
<th>Percentage Male (Non Worker)</th>
<th>Percentage Male Agricultural Labour</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>332</td>
<td>46.4</td>
<td>0.1</td>
<td>53.5</td>
<td>99.7</td>
</tr>
</tbody>
</table>

From the table above it can be noted that almost all of the men are engaged in cultivation though as high as 53.5% are non-working male population. During the course of discussion with the members of SHG, they stated that their men-folk are neither motivated nor supportive towards goat rearing. Probing revealed that in many cases the members were forced to sell off their goats at throwaway prices for want of hard cash, which was utilized during social functions on the insistence of men.
Major Observations & Comments:

1. **Acceptability**: All the villages where field visit was undertaken had very good acceptability of the project. However the importance given to goat rearing as primary activity depended upon the availability of employment in the near by areas. For example – Both in Sheetalpura and Kanchanpura the activities suffered seriousness as most of them were engaged in either mining or construction activities. While in Gironiya, Jhiri and Mahua ki Jhor the activities had picked up well being treated as primary activity. Morbidity and mortality of the animals continue to remain a problem, which becomes a threshold of acceptability. It was also clearly visible that backward linkages were key factors for success in goat rearing. In Barapura, the members did not even have the basic knowledge of animal health due to which the mortality was high. This was taken care of through basic training of every member as well as Paravet support provided by PRADAN. In addition the awareness created by PRADAN regarding other management practices such as construction of proper and well-ventilated sheds provided added fillip to the success of the project.

2. **Increase in level of confidence**: With income augmented, there was increased level of confidence amongst women who were making continuous savings and credit amongst themselves. There was an enhanced feeling of independence and self worth. While most of them had herd size of 30-35 goats, many of them expressed their eagerness to go for much larger sizes of herd even to 100 and above. However the increased confidence also manifested there enhanced willingness to go in for outside borrowing thus leaving them high and dry on day-to-day basis. During the course of discussion in some of the villages, the members stated that within the last few years their amount of outside debt has also increased. In many cases they pay a monthly interest of Rs. 3500- Rs. 4000 per month. This is because they had gone for a higher amount of loan from outside moneylenders, which was not available from the SHG. This is one of the major challenges that PRADAN needs to look into.

3. **Fodder problem**: There needs to be a more sustainable and scientific method of fodder availability and management. For example, in Kanchanpura, the non-availability of fodder resulted in inadequate nutrition amongst the goats, which caused them to have low fertility. Hence, they could not complete the gestation period; a major cause of concern of the women’s group. However it also need to be noted that other than leaving the animals for self feeding, the goat rearers made no plans to provide fodder to the animals at their level.
4. **Belongingness to SHG:** – All the members had strong belongingness to their respective SHGs. Everybody understood the importance of being in the group which brought solidarity to their voice and sharing of common interest. While some groups were more entrepreneur in terms of expanding their business activities to poultry farming for better earning, few other groups such as Gujjars where still into their traditional hangovers of not rearing anything other than cattle and sheep. In Gironiya and Kanchanpura the women were more open to expanding their business. In Mahua Ki Jhor and Shitalpura the women were particularly against the idea of poultry farming. All members knew about Saheli Sangathan and its importance as a federation of goat rearers. Insurance was one of the main issues they found to their direct benefit.

5. **SHG Operational Details**

<table>
<thead>
<tr>
<th>Name of Village</th>
<th>Loan Given (in 000)</th>
<th>Loan Recovered (in 000)</th>
<th>Percentage of Recovery</th>
<th>Number of Active Members</th>
<th>Number of Operational Months</th>
<th>Contribution amount per week (in Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kanchanpura</td>
<td>85.00</td>
<td>70.00</td>
<td>82.35</td>
<td>10.00</td>
<td>41</td>
<td>10.00</td>
</tr>
<tr>
<td>Mahua Ki Jhor</td>
<td>44.50</td>
<td>37.60</td>
<td>84.49</td>
<td>19.00</td>
<td>37</td>
<td>5.00</td>
</tr>
<tr>
<td>Gironiya</td>
<td>240.80</td>
<td>223.70</td>
<td>92.90</td>
<td>11.00</td>
<td>53</td>
<td>10.00</td>
</tr>
<tr>
<td>Shitalpura</td>
<td>147.20</td>
<td>109.50</td>
<td>74.39</td>
<td>15.00</td>
<td>41</td>
<td>10.00</td>
</tr>
<tr>
<td>Jhiri</td>
<td>82.50</td>
<td>71.00</td>
<td>86.06</td>
<td>11.00</td>
<td>25</td>
<td>10.00</td>
</tr>
<tr>
<td>Barapura</td>
<td>25.70</td>
<td>25.10</td>
<td>97.67</td>
<td>11.00</td>
<td>32</td>
<td>10.00</td>
</tr>
</tbody>
</table>

The above table shows the summary of the loans given to various groups. It can be seen that Gironiya had the longest history of 53 months of running the SHG followed by Kanchanpura and Shitalpura which has 41 months each. This means that the existence of these SHGs have been there even before the DPIP loan was received. The DPIP program intervention added extra fillip to their habits of savings and credit. The recovery pattern of the loan has been above 80% realization except that in Shitalpura where it is 74%.
From the above graph the recovery pattern of loan is seen. When the table no. and the graph is seen in conjunction, it is noted that Barapura has the highest rate of recovery which is 97.67% during its 32 months of existence. Mahua Ki Johr on the other hand, has an operational month of 37 with a contribution of Rs 5/- per member per week, has 42.5% higher transaction (44.5 lakhs) as compared to Barapura (25.7 lakhs). During the focus group discussion, it was quite evident that there was a fear regarding more frequent and larger transactions within the members-productivity and animal health was the main concern. Also as has been mentioned above in the report, that the confidence level of the members between the two SHGs when compared, Barapura was in the losing end. Similarly the youngest SHG was in Jhiri that is operational for 25 months had 69% higher transaction (82.5 lakhs) as compared to Barapura. Again referring to the report above, it may be noted that the local availability of Paravet led to higher confidence in goat rearing amongst the villagers.
From the standard deviation derived to understand the variations and dispersions amongst the group, it is noted that Gironiya with its longest month of existence has been highly dynamic in their transactional behavior followed by Shitalpura. Jihri figures more dynamic compared to Kanchanpura which has a longer history of existence. Referring to the report above, it can be inferred that Kanchanpura reported problem of fodder as well as the goats not being able to carry through the gestation period due to malnutrition, the dynamism within the SHG has suffered.

6. Saheli Saghathan – This is definitely one of the greatest achievements of PRADAN’s effort, which is worth replication. The community has already been mobilized to form SHG. PRADAN has mobilized the community into 70 plus women SHGs encompassing 823 members in 30 revenue villages of 4 gram Panchayat. The discussion definitely revealed the member’s regular savings and
credit to meet the small consumption demand as well as for the members to leverage finance as credit from the mainstream financial institute. 42 groups has been able to mobilize the activity fund from the DPIP tuning to Rs. 100 plus lakhs. Till date 4728 goats have been inducted and another more 4500 goats will be inducted in the next couple of months. The overall number of goats that will be inducted in the region through DPIP support is to the tune of 9500 goats. This demanded a sustained structure with mechanism of self governance. Thus the system was devised as mentioned underneath:

- Ten to twelve of such SHGs has been federated into geographical clusters.
- The roles that clusters play are as follows:
  - Conflict resolution
  - Peer learning, peer review and peer pressure
  - Loan appraisal and ensuring repayment
- Representatives from cluster are federated into the major decision making body of the activity cluster named **Saheli Sangathan**
- The roles of the activity federation will be as follows
  - Conflict resolution
  - Peer learning, peer review and peer pressure
  - Loan appraisal and loan vetting
  - Overall monitoring to the backward linkage – on health services indirectly while on Insurance and inputs services very directly.
  - Streamlining the forward linkage of marketing

The hierarchical structure of the federation are as follows

- Primary level SHG
- Representatives federated into geographical clusters
- Representatives of geographical clusters constitute the **karyakami** of Saheli Sangathan
- The **karyakami** is assisted by a manager, an accountant who also looks after the computerization of all SHG accounts and 4 trained workers to provide support to the SHGs in the area of financial streamlining and credit mobilization.
- Presently there are 16 **karyakami** members representing 8 geographical clusters and 3 office bearers chosen out of them.
- The name of the chairperson is Geetabai from Kauta village

The meeting of the federation is extremely regular and all the karyakami members always attend the meeting. The cluster representative who attends the meeting generally shares the details with the SHG members. However, it was also felt that horizontal sharing was not
as effective as it should be. Generally, the cluster representative who also is a member of one of the SHGs tends to share experiences with her own group. While general awareness was good, functional awareness need to improve.

The federation has high potential for diverse thinking of activities toward upward mobility. This is possible through multifarious capacity building of the members. Exposure visit of the cluster member to Alwar district brought in a lot of confidence and also brought home the importance of vet care. Similar exposure visit to other diverse federations for inter learning could be arranged. Action for Social Advancement is one such organisation, which has self-sustaining federation in Jhabua district of Madhya Pradesh. Similarly, Women’s federation created by the Sadguru Water Development Foundation at Dahod is yet another place where visit could be arranged.

6. **Community managed Rahat Kosh**: A community managed goat mortality/accidental Rahat kosh insurance scheme to cover the mother herd in the name of Saheli Rahat Kosh was established through SRTT support. This is a totally community led insurance policy which is being run successfully. Several members from the villages that we visited have been benefited through the rahat kosh. However, the process of claiming insurance still needs to be explained to the members properly. Since the rahat kosh is being managed satisfactorily, DPIP could provide the federation with some grant to the kosh as a fall back option in case major epidemics set in the area.

7. **Utilization of Augmented Income**: Discussing the spending pattern of their income, most of them said that it was used either in marriages of their daughters or for festivals. A few of them also spent for Health purpose. Most of them said that their men folk could ask for higher amount of loan deriving confidence out of the number of goats they had at their disposal for selling. As a result, a majority has entered into bigger loan and pays a monthly interest of Rs. 3500 to Rs. 4000 per month as against Rs.1500 to Rs. 2000 earlier. The ultimate beneficiary seems to be the private moneylender in the market.

Several social phenomena came to the forefront. Majority of the children were visibly malnourished with poor personal hygiene. The evil of marriage of girls far below the age of 18 is still a common occurrence. There is a big gender gap in education (more than 50%). Low work participation rate of female as main workers and very low say in the family expenditure pattern continues to plague the society. These factors are detrimental to achieving basic quality of life, which is the ultimate aim of any development effort. Most of the time, organizations tend to ignore the convergence factor in life and tend to work in subject of specialization rather than consideration to overall Human Development Factors. Experience suggests that when income is augmented, the immediate and
sometimes simultaneous factors that should go hand in hand are strong social input process. If this is not taken care, the final outcome cannot be achieved.

UNICEF has developed a social input micro-planning process that is being implemented in more than 100 districts in different states. This has proved to be one of the most powerful methods in community mobilization towards enhancing social indicators. It needs to be incorporated in the project design stage, particularly in the wake of DPIP phase II.

8. **Development of effective and efficient system of Paravets:** Building a cadre of paravets trained to diagnose and administer drugs and all vaccines to the animals was one of key objectives of the backward linkage. Also providing the paravets with handholding support by the Vet doctor of PRADAN. With effective hands on training to every member of SHG as well as with home based medical kit the present weighted mortality rate is approximately 7.2% and the average herd size has increased by 68%. Paravets were a clear necessity expressed by every group that we met. At this time there were only 5 trained Paravets that is not able to meet the demand. It is very crucial that more number of Paravets be trained in the villages for the larger sustainability of the efforts put in by PRADAN. However given the low educational level in the sample villages that we visited, especially women (22.4% literate), what also perhaps needs to be studied is the most commonly and frequently occurring diseases amongst goats. The basic care of the herd is already taught to the rearers. On the basis of the disease and occurrence pattern it could then be decided what further training inputs can be given to enhance their capacity at the barefoot level so that the pressure on the Paravet is reduced. In this manner clusterization of the Paravets may be possible so that their services can be assigned appropriately as second tier expert help. The DPIP need to support the paravets for a time period of one year or so, in order to establish the credibility of the paravets so that the community develops the trust on them. Later on these paravets could be working as independent entrepreneurs in the area providing services and getting paid for their services. *A case we already observed in Jhiri where Guddi bai has been able to establish herself in her own village as well as in the neighboring Panchayat in a short period of time.*

9. **Marketing:** Presently marketing of male kids is through the traders who never weigh the animal and quote prices that are usually low. Moreover with the distorted demand supply equation with the supply side outnumbering the demand manifold, the exploitative structure is further strengthened. Thus, marketing is a major area of concern for goat rearers. The style is extremely primitive and exploitative. As mentioned in the earlier section of the report the buyer comes from the near by town and purchases for as low as Rs. 800/- to Rs. 1600/- for a full grown buck whose minimum market
value range is between Rs.8000/- to 10000/-. There are two major factors that can be noted here. Firstly there is hardly any involvement of the male folk in the entire process. If the male folk also take equal interest, then selling at a distant market can be one of the solutions. Perhaps the mechanism can then be worked out. While it is a well-known fact that there are strong lobbies and agents who act as middle men and exploit the villagers, there are still better chances of the families getting half the market price as compared to one tenth of the price or even lower than they are getting now. Secondly, a consorted market study needs to be done and a strong component of marketing needs to be inducted into the basic activities of Saheli Saghathana. Alternatively a federation of marketing could be created. For this PRADAN needs to take the steps such as market research, channeling buyers at the initial stage and imparting basic education of pricing and negotiation skills to members. Confidence building measures need to be further boosted on Saheli Saghathana, which is an empowered group of women’s federation.

10. **Credit from the mainstream financial institute to the groups:** The confidence level of the mainstream financial institutions still need to be harnessed so as to make a direct linkage with the SHGs. In this case the federation can play an important role of guaranteeing the credibility of the SHGs applying for loan. This will not only assist the financial institutions to work on a single window guarantee base but also empower the federation further in terms of its importance and credibility.

**Concluding Remarks**

*Missing Links & Bridging the Gap*

- **Backward Linkages**
  - Development of effective and efficient system of Paravets – Health problem of the animals was one of the prime anxieties of the members. Wherever the attendance of the Paravet was up to mark, the members were happy. In addition to member’s increase in confidence level on the Paravet that is building up slowly, their insufficient in number is still a cause of concern. On the other hand lack of any veterinary support system in Barapura clearly demarcated the difference in overall motivation as well as income of the family from goat rearing activities. Hence identifying health care gap was a well thought of link in the success of the project.

- Promotion of Community managed Rahat Kosh – Insurance claim procedure has not yet been fully understood by the villagers. Many members feel that any kind of loss of animals can be claimed. But those who have understood gave very high importance to it. Many
members who have never claimed stated that it is an effective fall back system giving them mental support. Again a well thought move that has caught up well.

- Development of fodder land and rainwater harvesting structure – Development of fodder land though not seen a success as yet, fodder is a serious problem. Developing fodder land in either Panchayat owned land or private land jointly donated by the members could only solve it. Effort needs to be concentrated on this in order to sustain the project otherwise this can be a potential threat.

- Availability of credit from the mainstream financial institute to the groups – While this is desirable as an option, it is felt that the federation can eventually play this role very effectively with lateral diversification.

➢ Forward Linkages

- Marketing of Goat male kids – Marketing is an area where much is desired to be achieved. Not much attention has been paid yet. This is one of the areas where conflicts are bound to arise due to complexity of the traders who are also exploiters. Their line and linkage often stem amalgamated relationship. Hence this should be done in network with other similar NGOs so that sufficient credence is there to fight the unwanted. It is also equally important to embark on a market research to appreciate the full dynamics of the system.

- Formation of a sustainable structure in the form of federation – The federation has already been created in the form of Saheli Sangathan and functioning very successfully. This is an emerging and empowered set up to guarantee the sustainability of a self created and regulated governance structure. Sufficient care need to be taken so that there is no leadership fatigue occurs. Somehow it gave us a feeling that the present Chairperson(Geeta Devi) of the federation is now getting exhausted and taking it as work being done with no direct monetary returns. Other methods of rewards in the form of recognition etc. should be instituted (suggested) so that the enthusiasm remains.

Role of Sir Ratan Tata Trust

Corporate social responsibility is seen in the form of visible products. More often it is seen that business houses insist on physical structure rather than involving themselves in long-term tangible social gain. School buildings, hand pumps, community centers, etc. are some of the examples commonly seen where business houses get themselves involved. Contrary
to such beliefs, it is extremely commendable that Sir Ratan Tata Trust has involved itself in the process oriented development rather than product.

Creation of enabling environment is pre requisite to sustainable development. In this journey, it is important to understand and celebrate achievement of processes where products will be an automatic outcome. The grant and support given by SRTT needs to be appropriately advocated as a model in a (government, corporate and NGO) tripartite relationship. There are several national developmental programmes that bring out guidelines that are meant for adaptation at the state level. Experience suggests that the state governments seldom make any changes to suit the programme according to local needs. They find it easier to follow the rigidity of the guidelines that are often not people friendly. In such circumstances, bridging the gap of programme loopholes could create enabling environment and thus, successful implementation of a programme.

In this case, PRADAN was proactive enough to identify the gaps in DPIP and decided to bridge them through the involvement of SRTT rather than going through the rigmarole of changing the project structure which would have been extremely time taking. This is not only money well spent but also creation of burgeoning value through the sustained and augmented income of the families in years to come. SRTT has created a niche of sustainable development by funding the process of empowerment