Ad-hoc Study No.46

BENEFITS DERIVED BY THE SCHEDULED CASTES FROM DEVELOPMENT PROGRAMMES IN MADHYA PRADESH

K.S. Yadav
J.R. Shinde
B.S. Patel

AGRO-ECONOMIC RESEARCH CENTRE
For Madhya Pradesh
JAWAHARLAL NEHRU KRISHI VISHWA VIDYALAYA
JABALPUR-482004

1985

Ad-hoc Study No.46

RESEARCH TEAM

K.S. Yadav
Research Officer

ASSOCIATES

J.R.Shinde

B.S. Patel

STENCILLING

A.S. Khan

MIMEOGRAPHING

Rohini Prasad

CONTENTS

List of Tables

ACKNOWLEDGMENTS

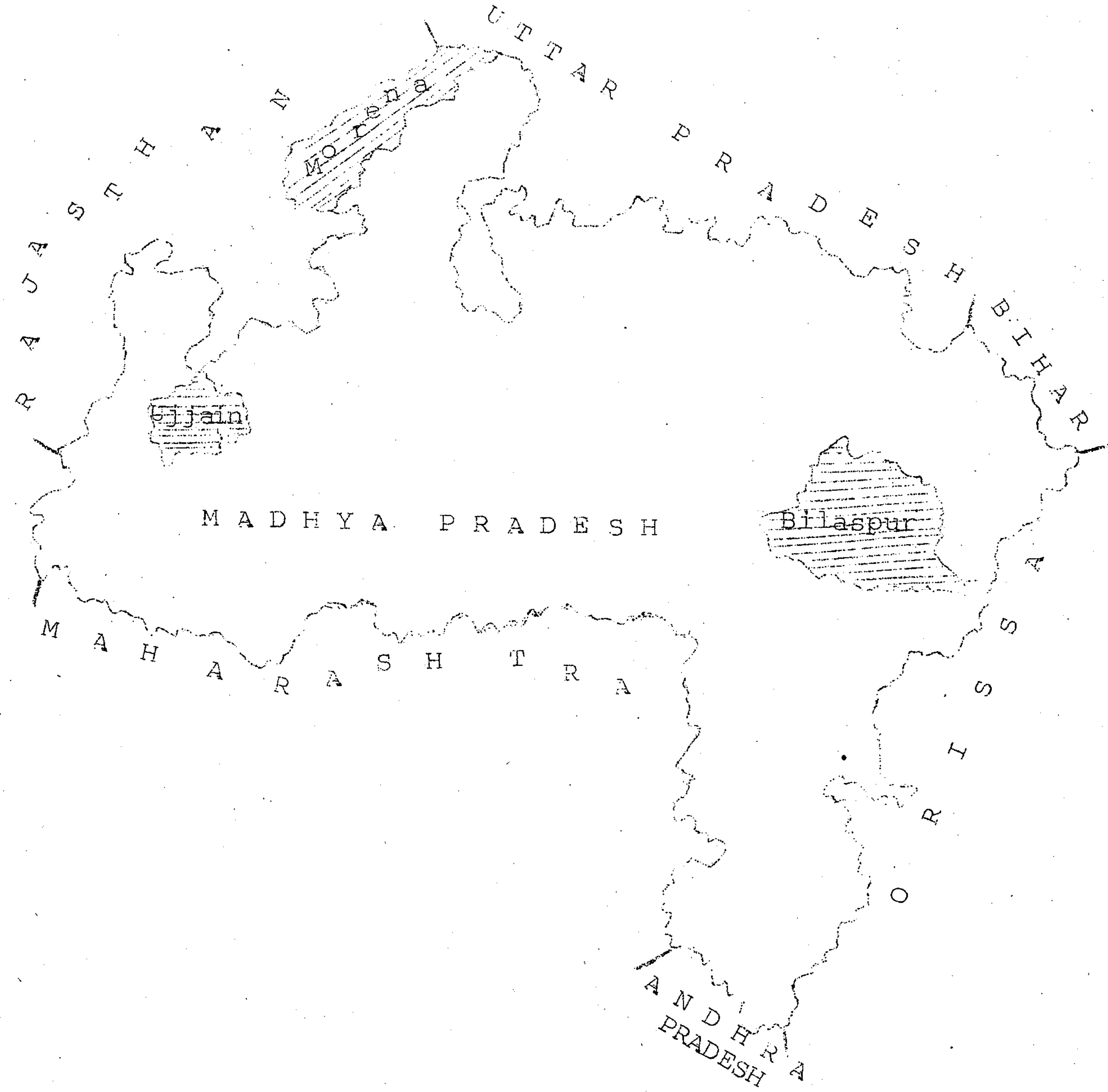
We gratefully acknowledge the cooperation and help rendered by the following institutions/officials without whose help this study would not have been completed :-

1. Directorate of Economics and Statistics, Ministry of Agriculture, Govt.of India, Krishi Bhavan, New Delhi.
2. Director Research Services, J.N. Agricultural University, Jabalpur.
3. Dean, College of Agriculture, Jabalpur.
4. Collectors, Bilaspur, Ujjain and Morena districts.
5. Joint Directors of Agriculture, Bilaspur, Ujjain and Chambal Divisions.
6. Deputy Directors of Agriculture, Bilaspur, Ujjain and Morena Districts.
7. Sub-Divisional Officers of Agriculture, Mungeli, Ujjain and Ambah tehsils.
8. Senior Agriculture Extention Officers, Mungeli, Ujjain and Ambah Blocks.
9. Sub-Divisional Officers and Tehsildars, Mungeli, Ujjain and Ambah tehsils.
10. Block Development Officers, Mungeli, Ujjain and Ambah Blocks.
11. Project Officers, I.R.D. Projects, Bilaspur and Ujjain Districts.
12. Asstt. Agronomist, E.C.F. Scheme, Ujjain.
13. Panchayat Inspector, Mungeli Block.
14. Land Development Banks, Mungeli, Ujjain and Ambah.
15. District Cooperative Banks, Mungeli, Ujjain and Ambah.
16. State Bank of India, Mungeli, Ujjain, Tajpur and Morena.
17. State Bank of Indore, Ambah.
18. Central Bank of India, Ujjain, Morena and Sihoniya.
19. Bank of India, Ujjain.
20. All Village Level Workers, Patwaries and Surpanchs concerned with the sample villages.
21. All Heads of the sample households.

****

Map 1

Map of Madhya Pradesh
showing the selected districts



scattered all over the state, say, in all the villages.

Prior to the evolution of Special Component Plan, the state government formulated the schemes and measures for the upliftment of the scheduled castes but executed them in a general way by assimilating them with the normal development programmes of the state. These programmes were meant for the social and economic development. They were of two types, namely, (i) promotional and (ii) protective. The promotional measures mainly included the efforts made for the educational attainments and reservations of seats in the services and technical institutions. The protective measures included legislative and other steps to protect the interests of the scheduled castes people against the exploitation and inequalities.

Since a vast majority of the scheduled castes depended on agriculture and allied occupations, the State Government made specific provisions for the economic development of them under the development programmes. These specific provisions were: subsidy, easy loans and other assistance for the development of agriculture and allied occupations like poultry, dairy, piggery, fishery, and small and cottage industries. The scheduled castes people were granted subsidies for land development, improving irrigation (wells and pumps) the supply of seed, chemical fertilizers and plant protection measures. They were supplied agricultural implements including bullock carts on subsidy. Similarly they were helped in running poultry, dairy, piggery and such other units on castes population. It is covered under the C.A.D. programmes. Thus these districts represented the three cultural regions and concentration of scheduled castes population. The programmes specifically meant for the upliftment of the weaker sections were also intensively operative there.

It was further decided that from each district one block having highest proportion of scheduled castes population be selected for the second stage sample. Accordingly, Mungeli block in Bilaspur district, Ujjain block in Ujjain district and Ambah block in Morena district were selected. The proportion of scheduled castes was 30.24 per cent in Mungeli, 44.41 per cent in Ujjain and 22.81 per cent in Ambah.

Selection of the villages and the beneficiaries was a hard task due to the fact that in the official records caste was not mentioned against the names of beneficiaries. Further it was not an easy job to pick up scheduled castes from the beneficiaries who have taken benefits during the period ranging from 1970-71 to 1980-81. The officials from tehsils, block, cooperatives, commercial banks, tribal and harijan welfare department and such other agencies which extended benefits under various development programmes made illustrious efforts to supply the lists of scheduled castes beneficiaries along with other particulars. They screened their records from 1970-71 and identified the scheduled castes beneficiaries for each village with the help of the concerned field all of them were from the sample villages of Ujjain block. There were 52 persons who received milch animals and 42 of them belonged to Ujjain block and 10 to Ambah block. Besides there were 2 households which got benefits for the establishment of both poultry and dairy unit. One household received help for minor irrigation as well for poultry and another household received benefits for minor irrigation and dairy. All these 4 beneficiaries belonged to Ujjain block. (Table 1.1)

Table 1.1 . Distribution of sample beneficiaries according to benefits

Blocks	Benefits						ALL	%
	Irri- gation	Dairy	Poultry	Minor Irri - gation& Poultry	Poultry + Dairy	Minor Irri- gation +Dairy		
Mungeli	46	--	--	--	--	--	46	19.16
Ujjain	70	42	19	1	2	1	135	56.25
Ambah	49	10	--	-	-	-	59	24.58
ALL	165	52	19	1	2	1	240	100.00

1.4 Reference Period

The benefits derived from 1970-71 to 1980-81 were taken into consideration for the assessment of benefits under different programmes and their utilization by the beneficiaries. The year 1980-81 was taken as reference year for the investigation of the returns received by the beneficiaries.

Data were collected during the year 1981-82.

****

The most numerous caste was Chamar. This caste has a number of sub-castes and it was returned from all the districts. Its population numbered 30,88,208 and covered 56.63 per cent of the scheduled castes population of the state. In Chhatisgarh the Satnamis are predominant while Bhambi and Berwas are mainly residing in Malwa region. The Chamars and Jatavs are found mainly in the Madhya Bharat region. Chamars are mainly engaged in agriculture either as cultivators or agricultural labourers. Satnamis in Chhatisgarh are said to be an important sect of chamars and are generally land owning cultivators. A sizeable number of families from chamar caste and its sub-castes are also engaged in leather works.

Balai is the next important scheduled caste and it covered 10.46 per cent of scheduled castes population followed by meharas with 6.46 per cent. Koli or Kori, Basor or Ganda constituted 3.60, 3.42 and 3.17 per cent respectively. While Mehtar and Kumhar constuted 2.87 and 2.05 per cent each respectively, Bagadi, Ghasia and Khatik formed between 1-2 per cent of the scheduled castes population. Remaining Scheduled castes have a meagre population and comprised less than one per cent individually in the state population of scheduled castes. (Table 2.2) was less than 5 per cent (Table 2.5). The last four districts were overwhelmingly populated by the scheduled tribes and were popularly known as tribal districts in the state.

Table 2.5 Distribution of districts according to the percentage of scheduled castes population (census 1981)

Particulars	No.of districts	Name of districts.
Less than 5 per cent	4	Bastar, Surguja, Mandla, Jhabua
Between 5 to 9.9 per cent	8	Rajnandgaon, Jabalpur, Balaghat, Seoni, Sidhi, Shahdol, Dhar and Khandwa.
Between 10 to 14.99 per cent	14	Raipur, Durg, Raigarh, Chhindwara, Narshinghpur, Rewa, Satna, Indore, Khargon, Ratlam, Mandsour, Bhopal, Betul and Hoshangabad.
Between 15 to 19.99 per cent	9	Gwalior, Guna, Rajgarh, Datia, Dewas, Bilaspur, Raisen, Shivpuri and Panna.
20 per cent and above.	10	Ujjain, Shajapur, Vidisha, Sagar, Morena, Chhatarpur, Damoh, Bhind, Tikamgarh and Sehore.
Total	45	

Further, in 42 out of the 190 tehsils of the state the proportion of scheduled castes population was more than 20 per cent. Similarly in 89 out of 459 blocks the scheduled castes comprised more than 20 per cent.

The Chamars, Satnamis, Balais, Berwas are generally engaged in agricultural activities. Kori, Mehra and Katias are engaged in weaving. Dhuniya in refining cotton . Kanjar, Bachada, Bedia and Dewar are earning their livelihood from dancing and singing. Khatik, Chikwa and Chikvi are generally engaged in meat selling. Kuchbandhia are the brush makers. While Ghasias are the grass cutters. The women from Dhanuk castes still serve as mid-wives in the country side. Nut, Kalbelia, Sapera and Kabutar caste people are well known madaris. Kanjar, Sansi, Pasi are said to be the criminal castes and they earn livelihood usually by illegal means. Mangs earn by begging. While Pardi and Moghia are traditional hunters and trapers. Kotwal and also Mehra caste people are serving as choukidar in the state. The Mehtar and Bhangi caste people are mainly engaged in cleaning jobs.

Each caste is supposed to follow its traditional occupation but many of the scheduled castes have discarded their traditional occupations and adopted new occupations particularly the agriculture and labour or some trades which they thought more clean than their traditional occupations. These people are also fighting against the social stigmas attached to their castes and traditional occupations and are adopting new ways of life for the sanskritisation of their communities.

There were 13,58,104 non-agriculturist scheduled caste families in the state and among them more than 5.35 lakhs or 39.42 per cent were dependent on tanning. Another 2.11 lakhs or 15.58 per cent families were Kotwals

CHAPTER III

Development Programmes for Scheduled Castes in M.P.

In pursuance of the recommendations of the working group constituted by the Government of India for the welfare of scheduled castes, many steps have been taken for accelerating the pace of development of scheduled castes population.

The concept of special component plan for scheduled castes was introduced by Government of India in the year 1979-80, with a view to ensure adequate flow of funds from the general sector programmes to the scheduled castes persons in various spheres of life viz. social, economic, educational etc.

There are three aspects of Scheduled Castes Development.

1. Social
2. Economic
3. Organisational Arrangements

3.1 Social Aspect : Social aspects too, can be categorised into two -

(i) Promotional

(ii) Protective

The promotional measures are those that seek to enhance the availability of opportunities. It also includes modernization, development and diversification of the skills by intensive educational and training efforts.

The others are protective measures and are meant to protect the scheduled castes from the social disability

The cell has special assignment of ensuring the compliance of the provisions of the said act. The entire state has been divided into seven divisions and in each division, one special police station has been set up. In each special police station, there is one Dy. Superintendent of police, one inspector, two head constables and four constables. The total staff of headquarter's cell and these special police stations comprises of one Deputy Inspector General, 8 Superintendent of Police, 7 Sub Inspectors, 14 Head constables and 128 constables. The special police stations investigate the complaints received from the harijans and also those sent from the headquarters and submit their report to the police headquarters, which in turn submits periodical reports to the state government.

(ii) The police stations in the State also submit special reports in respect of atrocities committed on harijans, to the headquarters.

(iii) The State Government has issued instructions to the District Collectors, District Suprintendents of Police that the Government officers working under them should give priority to solve the problems of harijans in regard to untouchability.

(iv) The state government is also taking action to constitute non-official committees at state level and also at district levels to deal with complaints regarding untouchability.

(v) Provision has also been made to make available free legal aid to harijans to take recourse to legal action in the event of atrocities.

multi-disciplinary nature comprising of a social psychologist, a police officer and and an administrator. This cell is stationed at Bhopal. The cell conducts surveys of sensitive areas pertaining to atrocities and analyses the crimes based on untouchability and suggests the remedial measures.

(xi) Creation of Sandigdha Dayitva Nirdharan Nidhi

State Government has taken an important decision and has also made a financial provision under Sandigdha Dayitva Nirdharan Nidhi. Under this scheme, no member of the scheduled castes is required to repay the loans or is responsible for any charge until it has been finally settled. Any amount due to members of scheduled castes, which is of a doubtful nature, would be first settled by getting into its details and the department of harijan welfare- would take up this responsibility. The Government has set up committees authorised to assess all such liabilities in which the members of scheduled castes have been involved without benefit having accrued to them.

3.2 Economic Aspects

In Madhya Pradesh, bulk of the scheduled castes population depends on agriculture and allied occupations. The economic development of scheduled castes, therefore, requires schemes and programmes which can provide for land improvements, intensive agriculture and alternate or additional sources of income pertaining to agricultural sector. The traditional trades and allied activities can

(xv) Supply of electricity on subsidy to harijan entrepreneurs of cottage industries and agricultural based processing units.

3.3 Organisational Arrangements

Prior to the evolution of special component plan there was one Directorate for both scheduled tribes and scheduled castes under the Ministry of Tribal and Harijan Welfare. But now two separate Directorates have been created each headed by a Director. At district levels there are district organizers. At the project level, area organizers have been posted.

3.3.1 Tribal and Harijan Welfare Department

A separate cell under a senior officer has been created in the Ministry to look after the welfare of scheduled castes. The role of the department of tribal and harijan welfare is two fold.

(a) To provide residual and supplemental support for the schemes and programmes of the departments of the state government.

(b) Pre-emptive role to plan and execute such new schemes for the development of scheduled castes which do not find place in programmes of other departments. After the scheme has been initiated successfully, it passes on to the plans of concerned sector.

3.3.2 Other Departments

The overall development of the scheduled castes is the responsibility of the state and therefore all the departments

3.3.5 Harijan Development Corporation

One of the most significant development in the scheduled caste sector relates to the establishment of the 'Harijan Development Corporation in M.P.' The corporation has been named "Antyavasai Sahkari Vikas Nigam" registered in 1978-79 under cooperative societies act with a share capital of Rs.5 crores. Similarly District Antyavasai Cooperative Societies have been established in 19 Districts where scheduled castes population is more than 15 per cent. The centre/state contribution ratio towards the share capital is 49:51. Last year, Rs.52.14 lakhs were released from state plan. The central Government grant was only Rs.9.25 lakhs. In 1980-81 Rs.50 lakhs were provided under the state plan. The contribution of Government of India would be the balance of the previous year totalling an amount of Rs.129 lakhs. Out of this 48 lakhs were released recently as the first instal-ment. The corporation is to start functioning shortly. The small and marginal cultivators, landless labourers, artisans and craftsmen belonging to scheduled castes and other weaker sections would be benefitted under the corporation's programmes.

3.3.6 Madhya Pradesh State Handicrafts Board

Under the Department of Industries, this board has taken up schemes for the economic development of scheduled castes. The important schemes are :-

1. Establishment and development of collection centres for bamboo crafts and stone crafts.

up a Leather Workers Development Corporation which would be an umbrella organisation for all activities starting from the slaying of animals to tanning and manufacture of fancy goods and also collection of bones, tallow and processing. The corporation would support all household industries of leather and associate commodities and assist in financing and marketing.

3.4 Budget Allocation and Expenditure

Prior to the evolution of the idea of special component plan for the scheduled castes in 1979-80 the different development departments of the state government continued to formulate schemes and execute them independently.

In the fourth plan period (1970-74) the main emphasis was on agriculture and the state government spent Rs.82.13 lakhs for the welfare of the scheduled castes.

For the period 1974-75 to 80-81 the state government alloted the budget under three main heads.

(i) Economic Development

(ii) Education

(iii) Health and Housing Schemes

Against the allotment of Rs.1,101.60 lakhs, the expenditure was Rs.1,241.49 lakhs. Of the total allotment, 38.86 per cent was for economic development. It was closely followed by programmes on education which had 37.31 per cent of the total allocation. Health and housing had 23.83 per cent of the total alloted amount.

Table 3.2 Allotment and expenditure for the schemes of economic development 1970-71 to 1980-81 (State Plan)

(Rs. in lakhs)

S. No.	Schemes	Allocation		Expenditure	
		Rs.	%	Rs.	Percentage of Expenditure to allocation
1.	Agricultural Development Programmes	322.30	75.29	553.84	171.84
2.	Harijan Development Corporation	66.90	15.63	64.00	95.66
3.	Self employment	13.05	3.05	3.83	29.33
4.	Training cum production Centre (T.C.P.C.)	6.60	1.54	6.07	91.97
5.	Training Centres	3.57	0.83	3.61	101.12
6.	Special scholarships in General Industrial Training Centres.	4.66	1.09	2.98	63.95
7.	Handloom Development Board	4.26	1.00	0.89	20.89
8.	Leather Works Department Corporation	1.00	0.23	1.00	100.00
9.	Setting up of cooperative societies	3.12	0.73	0.57	18.27
10.	Improvement in Training cum Production Centres	2.59	0.61	0.27	10.42
	ALL	428.06	100.00	637.06	148.82

3.4.2 <u>Education</u>

The main thrust of educational scheme was on pre-matric scholarships. An amount of Rs.205.00 lakhs was allotted for it which formed half of the total allotment. Another important item was "furniture and other material for hostel" and accounted for 17.33 per cent. Upgradation

Table 3.3 Allotment and expenditure for the schemes of education 1970-71 to 1980-81

(Rs. in lakhs)

S. No.	Scheme	Allocation		Expenditure	
		Rs.	%	Rs.	Percentage of Expenditure to allocation
1.	Pre matric scholarships.	205.00	49.88	183.96	89.74
2.	Furniture and other materials in old Hostels.	71.25	17.33	163.52	229.50
3.	Up-gradation in the rate of scholarship	51.84	12.61	9.28	17.90
4.	Pre-matric hostels	19.46	4.73	31.87	163.77
5.	Free distribution of text books	16.00	3.89	9.59	59.94
6.	Reimbursement of education and Board Fee	11.89	2.89	0.53	4.46
7.	Students Welfare	9.50	2.31	29.11	306.42
8.	Occupational training in hostels	5.35	1.30	--	--
9.	Identity card	5.00	1.22	5.80	116.00
10.	Merit Scholarships	4.82	1.17	1.82	37.76
11.	Ashram Schools	4.66	1.13	2.28	17.90
12.	Construction of Buildings	3.00	0.73	--	--
13.	Post Matric Scholarships	1.42	0.35	--	--
14.	Scholarships	0.97	0.24	0.47	48.45
15.	Training in Sainik School.	0.90	0.22	0.25	6.67
	Total	411.06	100.00	438.48	106.67

Harijan localities are worst in respect of sanitation and surroundings. Even pure drinking water could not be provided in all the localities so far. State Government is making all efforts to provide drinking water facilities. Voluntary organisations are also playing an important role for the welfare of scheduled castes. The Government gives grant-in-aid to such organisations for activities in the field of education and removal of untouchability. Under the legal aid scheme, provisions have also been made to make available free legal aid to Harijans to take recourse to legal action in respect of atrocities. For providing educational facilities at the house step or within an approachable walkable place, the government is constructing new school buildings.

The Harijan Sevak Sangh is playing a notable role in this direction and the department gives grant in aid to the Sangh for this purpose. A scheme for such couples, who marry inter-caste with the intention of removal of untouchability, a cash reward of Rs.1000, a gold medal and a certificate are given by the department. For instance during 1970-80 ten couples were rewarded for intercaste marriages. Government spent Rs.2.71 lakhs or 1.63 per cent on this scheme.

Scheduled Castes people who are the victims of atrocities or who are infirm or are poor destitutes are given immediate relief.

54.14 per cent was spent on education and the remaining 45.86 per cent on economic development schemes. Thus while expenditure on education was slightly less than the targeted amount that on economic development exceeded it (Table 3.5)

3.5.1 Educational Development

Among the schemes financed by the Government of India for educational development the post matric scholarship got maximum importance and as high as 76.67 per cent of the total allotment was made for it. Girls hostels and aid for pre-examination training centres got 13.49 and 9.40 per cent repectively. While the expenditure on post matric scholarships was more than the alloted amount that on other items was smaller than the sanctioned amount (Table 3.6)

3.5.2 Centrally Sponsored Schemes under Economic Development Programmes from 1970-71 to 1980-81

A total amount of Rs.131.32 lakhs was alloted under the centrally sponsored schemes. The major portion was planned to be spent for Harijan Development Board and on agricultural development programmes. However a very large part (47.94) was spent on Antayvasai Development Programmes for which there was no allotment. A significant amount (Rs.50 lakhs or 27.24 per cent of the total expenditure) was spent for Harijan Development Board and Rs.32.00 lakhs or 17.43 per cent was utilized for agricultural development programmes. (Table 3.7)

Table 3.7 Allotment and expenditure for the centrally sponsored schemes for economic development 1970-71 to 1980-81

(Rs. in lakhs)

S.No.	Particulars	Allocation		Expenditure	
		Rs.	%	Rs.	Percentage of expenditure to allocation
1.	Antyavasai Development Corporation	--	--	88.00	--
2.	Harijan Development Board	83.00	63.20	50.00	60.24
3.	Agricultural Development programmes	30.00	22.85	32.00	106.67
4.	Cell of civil rights	1.92	1.46	4.15	216.14
5.	Scholarships to children of persons engaged in unclean occupations	4.00	3.05	1.10	27.50
6.	Pre examination training centres	8.00	6.09	8.32	104.00
7.	Minor construction works	4.40	3.35	--	--
	Total	131.32	100.00	183.57	139.79

physical boundary alongwith north-western border. Southern border is open and for the greater part marked by the rivers particularly the Mahanadi and the Sheonath. On the eastern border the Sakti hills lead almost down to the Mahanadi, completing the semi circular chain by which the wide plain country of the district is surrounded. In the central plain region there are two isolated ridges only. Thus a semi circular chain of hills lies the open undulating plain closely cultivated and thickly populated. It forms a northern portion of Chhatisgarh plain or upper basin of Mahanadi.

Northern half of the district is covered by forests. The forests of the plains are comparatively less and are characterised by rank growth of stunted grass and deformed trees generally consisting the fuel species.

The climate of Bilaspur district is warm and humid. The forest clad northern regions are cooler. May and December are the hottest and coldest months of the year respectively.

The rainfall of the district approximates the very heavy rainfall of Chhatisgarh. The average annual rainfall is 1,220 mm. and out of this; 1,130 mm. occurs from June to October. July is the wettest month.

4.1.3 Land Utilization

Bilaspur district occupied an area of 1,965.8 thousand hectares. Of this 39.50 per cent was under forest.

4.1.4 Crops

Bilaspur district is situated in the Chhatisgarh plain which is called the rice bowl of the state. Paddy crop covered nearly three fourths or 73.86 per cent of the gross cropped area of 886 thousand hectares. Other crops which found importance in the district were minor millets like kodo, kutki, gram, teora, linseed, wheat and maize. As high as 82.42 per cent of the gross cropped area was under cereals and millets and 13.19 per cent under pulses. Thus the district was having subsistence type of cropping pattern, in which the kharif crops predominated and the rabi crops had a very little say. (Table 4.2)

4.1.5 Irrigation

During 1979-80 an area of 124.1 thousand hectares was irrigated. Of the sources, 82.27 per cent of the area was irrigated by the canals alone. Tanks were next and these irrigated 9.03 per cent followed by wells, 4.69 per cent.

Mainly paddy covered the irrigated area to the extent of 95.87 per cent. Wheat accounted for only 2.10 per cent. (Table 4.3)

4.1.6 Population Characteristics

According to census 1981 Bilaspur district had a population of 29,53,366 persons. During the last decade (71-81) district population increased at the rate of 20.94 per cent, lower than the state growth rate of 25.17 per cent.

Table 4.3 Source wise irrigated area 1979-80
Bilaspur district

Unit - Thousand Hectares

S.No.	Particulars	Bilaspur	
		Area	%
1.	Canal	102.0	82.87
2.	Tanks	11.2	9.03
3.	Wells	5.8	4.69
4.	Other Sources	5.1	4.11
	Total	124.1	100.00

It is a rural district as its 86.16 per cent population resided in the country side. Its population is shared equally by males and females. The proportion being 50.15 per cent and 49.85 per cent respectively. There returned 12,63,106 persons or 42.79 per cent workers. Among the workers 53.55 per cent were cultivators and 28.04 per cent agricultural labourers. In other words the agricultural sector engaged 81.59 per cent of the total workers. The household industries were next and engaged 2.61 per cent workers. This clearly indicates the industrial backwardness of the district, where the agriculture is facing the pressure of population.

According to the census 1981, there returned 28.54 per cent literate persons in the district population. This proportion of literates was higher as compared to the 27.82 per cent state literacy. In the countryside the literacy

4.1.7 Scheduled Castes and Scheduled Tribes

The Scheduled Castes and Scheduled tribes collectively comprised 40.64 per cent of the district population as against 37.07 per cent in the state. There returned 6,90,842 scheduled tribesmen in the district and covered 23.39 per cent population which was more than the state percentage of 22.97. The important tribes reported were gond, baiga, kawar, oraon, khairwar, korwa, kol, khairiya, saonta and majhiwar. The tribal groups were concentrated in Bilaspur and Katghora tehsils, which contained 75.84 per cent of the district scheduled tribes population.

Scheduled castes persons numbered 5,09,475 or 17.25 per cent in the district population. This proportion was higher as against the state average of 14.10 per cent. Scheduled castes persons in the district resided mainly in the rural areas (90.60 per cent). The scheduled caste population was scattered over the entire district and almost every village had a sprinkling of it. However, scheduled castes persons mainly returned from Bilaspur, Mungeli and Jhanjgir tehsils, which comprised collectively 74.84 per cent and individually 23.91, 30.47 and 20.46 per cent respectively. Satnami, raidas, mochi, ganda, ghasia and Mehra were the important scheduled castes. Among these satnami group was most dominant. This section formerly belonged to chamar caste. After the adoption of satnami religion to upgrade their the social & religious position it adopted satnami as its name. This section is an agriculturist class and well known for political awakening in Chhatisgarh.

between 465-540 metres above MSL. There is no forest and hills worth mentioning in the district. The small patches of forests may be seen on the banks of Kshipra. Ujjain district due to its elevation enjoys a comparatively mild climate, nights usually are very pleasant and popular as Shabe Malwa. December, January and February are the coldest months when temperature goes down upto 7.22^{O}C. While April and May are the hottest months when the temperature shoots up to 44.44^{O}C.

District receives rain from the South Westerly monsoon from the third week of June till mid September. July is the wettest month. The winter rains are very scanty and may fall in the months of December and January. The average rainfall of the district varied between 750 and 1000 m.m.

4.2.3 Land Utilization

Ujjain district occupied a geographical area of 611.6 thousand hectares. Of this 12.60 per cent was permanent pastures and grazing lands and 3.02 per cent culturable waste. Net area sown was 74.62 per cent and 1.59 per cent was fallow land. The area sown more than once was very meagre, 16.50 per cent and this meant a cropping intensity 116.50 per cent only. Irrigation was negligible and only 9.40 per cent of the net area sown was irrigated. (Table 4.5)

10 per cent of the gross cropped area. The district is well known for jowar, wheat and soybean cultivation in the Malwa region (Table 4.6).

Table 4.6 Cropping pattern and irrigated crops Ujjain district

Crops	Total Area		Irrigated Area	
	Area	%	Area	%
Wheat	69.700	13.11	25.070	55.96
Jowar	168.900	31.78	0.300	0.67
Other Cereals	22.200	4.17	0.520	1.17
Total cereals	260.800	49.06	25.890	57.80
Gram	84.500	15.90	10.190	22.76
Tur	16.500	3.10	--	--
Urad	22.900	4.30	--	--
Other Pulses	7.300	1.38	--	--
Total Pulses	131.200	24.68	10.190	22.76
Groundnut	9.300	1.75	--	--
Linseed	13.100	2.46	--	--
Soybean	28.700	5.40	--	--
Others	0.100	0.02	--	--
Total Oil Seeds	51.200	9.63	--	--
Cotton	23.880	4.49	1.790	4.00
Fodder	53.210	10.01	1.087	3.30
Other	3.640	0.69	3.958	7.95
Total Commercial Crops	80.730	15.19	6.835	15.25
Total Fruits	0.716	0.13	--	-
Total Vegetables	2.231	0.42	0.999	2.22
Total Spices	4.723	0.89	0.886	1.97
Gross Cropped Area	531.600	100.00	44.800	100.00

4.2.6 Population Characteristics

During the census 1971 the district population was 8,62,516 and it increased to 11,17,002 in 1981. This means the district had a decade growth rate of 29.42 per cent, more than the state growth rate of 25.17 per cent. Its population in 1981 comprised 51.90 per cent males and 48.10 per cent females. It was a rurban district having 37.47 per cent urban population and 62.53 per cent rural population. The proportion of workers in the district was 35.50 per cent and among the workers numbering 3,96,525 a large proportion of 41.28 per cent were cultivators and 23.18 per cent were agricultural labourers. Thus agriculture was engaging 64.46 per cent workers. District was on sound footing in the field of industrialisation and non-agricultural occupations invited 35.54 per cent workers. District was well known for cotton mills and some other small scale industries.

According to the census 1981 the literates comprised 32.99 per cent of the district population, the highest among the sample districts and also having higher literacy percentage than that of the state (27.82 per cent). The proportion of literates in the rural population was 20.00 per cent and in the urban population 54.68 per cent. Further the literacy was mainly concentrated among the males. Among them 45.30 per cent were literates, while among females the proportion of literates was 19.71 per cent (Table 4.8)

4.2.7 Scheduled Castes and Scheduled Tribes

There were very few scheduled tribe persons and they constituted merely 1.93 per cent of the district population. Gond and bhils including bhilalas and minas mainly returned from the district.

Ujjain district was having the largest proportion of 24.09 per cent scheduled castes population among all the districts of the state. There returned 2,69,129 scheduled caste persons in the census 1981 and among them 77.20 per cent were rural. The scheduled castes which were reported from the district included more than 20 groups and they were bagari or bagadi, balai, banchada, basor, barganda, bhangi or mehtar bhanumati, chamar (including berwa, bhambi, jatav, mochi and regar) chidar, dhanuk, dom, kanjar, khatik, koli, including kori, mahar, manj including garodi, meghwal, nut including kalberia and sapera, pardi, pasi and sansi. Among these castes bagari, balai, and chamar including their sub-castes were numerically strong and constituted collectively about 89 per cent of the total scheduled castes population of the district. The balai was the largest group and it covered 41.78 per cent followed by chamar caste 31.40 per cent and bagari 15.82 per cent of the district scheduled castes population. The bancheda, barganda, bhangi or mehtar, koli-or-kori, nut including kalberia and sapera were also having considerable number of persons while other castes had very few persons in the district.

Another important feature of the district is that as many as eight rivers flow across it. These are the Chambal, the Kunwari, the Kuno, the Asan, the Parvati, the Sip, the Sank and the Sonrekha.

The district is subjected to extremes of climate, the maximum and minimum temperatures reaching 47.78°C and 4.44°C in summer and winter respectively. The average rainfall varies between 635 mm. and 889 mm. being less in Morena and Ambah tahsils and heavier in Bijeypur and Sheopur tahsils which are covered with forests.

4.3.3 Land Utilization

Among the sample districts Morena had the lowest proportion of area under agricultural uses. Morena district occupies an area of 1168.3 thousand hectares which included 65.19 per cent under non-agricultural uses and 34.81 per cent under agricultural uses. Area under non-agricultural uses was classified as forest 27.80 per cent, land not available for cultivation 23.36 per cent and permanent pastures 5.97 per cent. The culturable waste accounted for 8.05 per cent.

Area of 373.8 thousand hectares or 31.99 per cent was net area sown and 32.9 thousand hectares was fallow. Area sown more than once was 15.36 per cent and the cropping intensity was 115.36 per cent. District was rich in irrigation facilities and 44.17 per cent of the cropped area was irrigated (Table 4.9)

Table 4.10 Cropping pattern and irrigated crops Morena district.

C r o p s	Total Area		Irrigated Area	
	Area	%	Area	%
Paddy	6.400	1.48	5.720	3.35
Wheat	105.800	24.54	88.890	51.98
Jowar	32.400	7.51	0.270	0.16
Bajra	67.500	15.66	1.300	0.76
Other cereals	12.000	2.78	4.700	2.74
Total cereals	224.100	51.97	100.880	58.99
Gram	78.200	18.14	29.910	17.50
Tur	20.100	4.66	0.250	0.15
Other Pulses	11.300	2.62	--	--
Total Pulses	109.600	25.42	30.160	17.65
Rape & Mustard	56.860	13.19	33.880	19.82
Other Oil Seeds	31.040	7.20	0.450	0.26
Total Oil Seeds	87.900	20.39	34.330	20.08
Sugarcane	4.000	0.93	3.980	2.33
Other Commercial crops	2.910	0.67	0.392	0.23
Total Commercial crops	6.910	1.60	4.372	2.56
Total Fruits	0.117	0.03	--	--
Total Vegetables	1.577	0.36	0.819	0.47
Total spices	0.996	0.23	0.439	0.25
Gross cropped area	431.200	100.00	171.000	100.00

Thus there was a population pressure on agriculture which engaged 82.29 per cent of the total workers.

Among the sample districts Morena was lagging behind in the field of literacy attainment. Literacy percentage in Morena district was 25.58 while literacy in Bilaspur was 28.54 per cent and in Ujjain 32.99 per cent.

Among the males, the proportion of literates was 38.48 per cent and the among females 10.13 per cent. Among the rural population the literacy was 22.17 per cent and that in urban population47.08 per cent (Table 4.12).

4.3.7 Scheduled Castes and Scheduled Tribes

The scheduled tribes population in the district was meagre (5.26 per cent). Sahariya was the important tribe.

Scheduled castes persons comprised 20.12 per cent of the district population. There returned 2,62,183 scheduled castes persons and among them 87.81 per cent came from the rural areas and 12.19 per cent from the urban centres. The scheduled castes returned from Ujjain district also existed in Morena district. Among the scheduled castes returned from the district, the chamars including the sub castes were in overwhelming majority and accounted for about 75 per cent of the district scheduled caste population. Next came the korisor kolis which accounted for 14.52 per cent followed by bhangi or mehtar 3.59 per cent and khatik 3.07 per cent. The balai, bediya and nut were other castes which also had considerable population.

Table 4.12 Population characteristics of Morena district 1981

Particulars	Morena	
	No.	%
1. Persons	13,03,254	100.00
(a) Males	7,09,197	54.45
(b) Females	5,94,057	45.55
(a) Rural	11,24,963	86.31
(b) Urban	1,78,250	13.69
2. Total workers	3,79,038	29.08
(a) Cultivators	2,86,490	75.58
(b) Agril. Labourers	25,422	6.71
(c) Household Industry	6,042	1.59
(d) Other Works	61,084	16.12
3. Total Literates	3,32,923	25.58
(a) Males	2,72,919	38.48
(b) Females	60,004	10.13
(a) Rural	2,49,044	22.17
(b) Urban	83,879	47.08
4. Scheduled Castes	2,62,183	20.12
(a) Rural	2,30,220	87.81
(b) Urban	31,963	12.19
5. Scheduled Tribes	68,567	5.26
(a) Rural	67,229	98.05
(b) Urban	1,338	1.95
6. Growth rate from 1971 to 1981	--	32.06

tehsil of Durg district. Maniari is the main river which passess through the block and Agar and Teswa are its tributaries. The block is almost a plain except for low foot hills rising in the north-western part of the block.

Ujjain block is bounded on the north by the Mahidpur block, on the south by Indore district, on the east by Tarana and Ghatia blocks and on the west by Khachrod and Badnagar blocks. River Kshipra is the important river which passes through Ujjain city. The geographical features of the district are fully shared by the Ujjain block.

Ambah block is situated in the north-eastern part of the Morena district. The Porsa block bounded it on north and east, the chambal river formed its western boundary and separated it from Rajasthan. Tehsil Morena and Gohad tehsil of Bhind district were on its south. River Kuari passes through the block. The Agon river formed its southern boundary. Thus the Chambal, Kuari and Agon were the three rivers which formed most of the ravines in the block. The chambal canal has changed the agricultural scene by turning it into a rabi crops growing area.

5.1.2 <u>Land Utilization</u>

Net area sown in Mungeli block was 50,000 hectares or 84.75 per cent of the total area. Area irrigated in the block was reported 1,490 hectares or 2.98 per cent of the net area sown.

Ujjain block had lesser proportion of net area sown as compared to Mungeli block. Net area sown was reported

5.1.3 Scheduled Castes

Satnamis were prominant in Mungeli block. The Balais, Chamars including Berwa and Bhambi and Bagari were dominating the scheduled caste population in Ujjain block. The Chamar and its sub castes mainly returned from the Ambah block.

The sample blocks were having 470 villages and among them 61 or 12.98 per cent did not have scheduled caste population. Another 20.85 per cent villages had between 1 to 20 per cent scheduled castes population. The scheduled caste population varied between 21-50 per cent in 40.64 per cent villages. The scheduled caste population formed more than 50 per cent in the remaining 25.53 per cent villages. There were ten villages populated entirely by scheduled caste person. Of these 7 were in Mungeli block and the 3 villages in Ambah block. (Table 5.2)

Table 5.2 : Frequency distribution of number of villages according to proportion of scheduled caste population

Percentage of scheduled caste population in a village.	Mungeli		Ujjain		Ambah		All	
	No.	%	No.	%	No.	%	No.	%
Nil	52	20.15	3	2.16	6	8.22	61	12.98
1 - 20	46	17.84	25	17.98	27	36.99	98	20.85
21-50	74	28.68	82	59.00	35	47.94	191	40.64
51-99	79	30.62	29	20.86	2	2.74	110	23.40
100 per cent	7	2.71	-	-	3	4.11	10	2.13
ALL	258	100.00	139	100.00	73	100.00	470	100.00

4.88 per cent for purchasing agricultural implements and 3.84 per cent were given aid for self-employment. An amount of Rs.45204135 was sanctioned. Of this 63.01 per cent was utilised for the development of minor irrigation, 13.77 per cent for the development of animal husbandry and 20.71 per cent for the purchase of agricultural implements and 0.49 per cent for the purchase of the draught animals. Subsidy was under the process of adjustment and at the time of data collection an amount of Rs.10896664 was already adjusted. (Table 5.3)

The subsidy was granted to the agricultural labourers, marginal farmers and small farmers. The range of the subsidy varied on the basis of size of holding and castes. The small, marginal and agricultural labourers were allowed subsidy between 25 to 50 per cent. It was 25 per cent for other castes, 33 per cent for scheduled castes and 40 per cent for scheduled tribes. In certain specific cases it was 50 and 75 per cent for scheduled caste and scheduled tribe persons.

5.1.4.2 <u>Benefits Extended to the Scheduled Castes</u>

It was also noted that developmental agencies laid significant stress on the coverage of scheduled caste persons and extended benefits to the scheduled caste persons about equal to the proportion occupied by these persons in the population of the blocks. Three sample blocks had a population of 2,65,883 persons and among them 84,840 persons or 31.91 per cent belonged to scheduled castes. There were 3,098 or 31.27 per cent scheduled caste beneficiaries who were loaned Rs.1,04,98,993, (23.22 per cent of the total loan) and amount of Rs.29,41,518 as subsidy (26.99 per cent of the total amount of subsidy).

Out of 5898 Beneficiaries who participated in minor irrigation development, 1928 or 32.69 per cent were scheduled caste persons. They also covered 29.42 per cent amount of loan and 28.54 per cent of the subsidy extended for this purpose. Participation of scheduled caste people was reported 29.85 per cent for the development of animal husbandry. Among the 2677 beneficiaries 799 belonged to scheduled castes who obtained 20.54 per cent of the total loans and 21.27 per cent of the subsidy for the purchase of draught animals. There were 61 or 25.63 per cent scheduled caste beneficiaties out of 238 beneficiaries and 42.44 per cent loans and 35.77 per cent subsidy were shared by them. In the case of agricultural implements scheduled castes claimed 14.67% of the beneficiaries, 5.23 per cent of the loan amount and 25.12 per cent of the subsidy. (Table 5.3)

5.1.4.3 Details of Development Programmes

As mentioned earlier minor irrigation was the most important development programme. Among the 5898 beneficiaries who participated in minor irrigation, 2958 or 50.15 per cent took loans for sinking of wells alone and 1352 or 22.92 per cent for purchasing pumps and remaining section of 1477 or 25.04 per cent beneficiaries derived benefits for both well and pump.

In the field of animal husbandry 2334 beneficiaries were given loans for purchasing 1 or 2 buffaloes and 91 persons were provided with 50 or 100 bird poultry units. There were 238 beneficiaries who took loan for the purchase of bullocks, 226 for purchasing tractors, 213 for purchase of other agricultural implements. (Table 5.3)

Table 5.4 Benefits derived from development programmes in the selected block Mungeli

S. No.	Programmes	For All			For Scheduled Caste			Proportion of S.C. in the total		
		No.of Bene.	Amount	Subsidy	No.of Bene.	Amount	Subsidy	Bene.	Amount	Subsidy
1.	Minor Irrigation	1447 (68.04)	54,13,678 (61.90)	12,64,724 (87.94)	746 (77.79)	25,16,386 (81.92)	5,70,425 (92.57)	51.55	46.48	45.10
2.	Development of Animal Husbandry	203 (9.54)	491100 (5.61)	113994 (7.92)	59 (6.15)	57400 (1.87)	15100 (2.45)	29.06	11.69	13.25
3.	Draught Animals	162 (7.62)	131595 (1.50)	23678 (1.65)	44 (4.59)	75440 (2.46)	12620 (2.05)	27.16	57.33	53.30
4.	Agricultural Implements	176 (8.27)	2605380 (29.78)	19481 (1.35)	30 (3.13)	379680 (12.36)	2698 (0.44)	17.05	14.57	13.85
5.	Self-Employment	90 (4.23)	76000 (0.87)	3000 (0.21)	33 (3.44)	22000 (0.71)	2000 (0.32)	36.67	28.95	66.67
6.	Others	49 (2.30)	29800 (0.34)	13400 (0.93)	47 (4.90)	20800 (0.68)	13400 (2.17)	95.92	69.80	100.00
	All	2127 (100.00)	8747553 (100.00)	1438277 (100.00)	959 (100.00)	3071706 (100.00)	616243 (100.00)	45.09	35.12	42.85

Although the most important programme in this block also was minor irrigation with 55.02 per cent beneficiaries and 63.80 per cent of the amount covered. the second important programme was development of animal husbandry with more than one third of beneficiaries opting for it and 19.70 per cent of the loan sanctioned for the purpose. The other programmes were of insignificant importance. (Table 5.5)

This clearly indicates the popularity of animal husbandry development programme among the block population and the scheduled castes population.

Ambah Block

As in the case of other two blocks the most important programme in this block was minor irrigation. The block presented a peculiar picture with beneficiaries having no interest in getting help for draught animals. Among the overall beneficiaries there was keen interest for the acquisition of tractor ,as many as 80,. However, the scheduled castes beneficiaries preferred to get aid for minor irrigation, specifically the bore wells. (Table 5.6)

It is thus observed that the scheduled castes population in the selected blocks have got about equal benefits to their share in the population.

Minor irrigation was the most important item benefiting 59.53 per cent of the beneficiaries, claiming 63.01 per cent of the total aid and 77.06 per cent of the subsidy amount. Development of animal husbandry was next important. The order of importance of different items among the scheduled caste beneficiaries was similar to that of general beneficiaries. The percentage number of beneficiaries and the proportion of aid varied slightly so that scheduled caste beneficiaries opted more for minor irrigation. But amount taken by them for agricultural implements was proportionately smaller because few of them took loan for tractors and other costly equipments.

5.1.5 Financing Institutions

There were three types of financing agencies which extended loans to the beneficiaries. These included Commercial Banks, Cooperative Banks and Government departments. Commercial Banks operating in the sample blocks were Bank of India, State Bank of India (including State Bank of Indore), Central Bank of India and Gramin Bank. Cooperative banks included District Land Development Bank and District Central Cooperative Bank. Government departments included the department of Tribal welfare, Development Blocks. Among the 9907 Beneficiaries 5100 or 51.48 per cent were helped by the commercial banks, 4443 or 44.85 per cent by cooperative banks and 364 or 3.67 per cent by the Government departments. Of the total loan amount of Rs.4520441.35 the commercial banks shared 51.14 per cent, cooperative banks 47.10 per cent and the government departments 1.76 per cent.

In financing scheduled castes cooperative banks took the lead with 55.47 per cent share followed by commercial banks with a share of 40.65 per cent. Government agencies shared 3.88 per cent. (Table 5.7).

Among different programmes the financing institutions laid highest emphasis on the development of minor irrigation. Till 1976 it was the cooperative sector which was extending credit for the development of minor irrigation. Thereafter loans for composite cases of wells and pumps were sanctioned and the commercial banks also appeared on the scene. Thus all the three agencies financed the development programmes of minor irrigation. Similarly, all of them financed for the purchase of agricultural implements and draught animals. However, the development of dairy, poultry and piggery programmes were of comparatively recent origin and were sponsored and financed mainly by commercial Banks. The scheduled caste persons in the beginning did not come forward for loans but under the new Government policies the scheduled castes have been mobilized by these agencies and motivated them by giving attractive subsidy on loans. Thus the scheduled caste beneficiaries started deriving benefits since few years back. Commercial banks covered 1473 or 28.88 per cent scheduled caste beneficiaries of the total beneficiaries and advanced them 18.46 per cent loans of their total loans. Cooperative banks included 1387 or 31.22 per cent scheduled castes out of 4443 beneficiaries and gave them 27.36 per cent of the total loan amount advanced by them. The government departments were far ahead and 65.38 per cent of their beneficiaries were scheduled castes claiming 51.02 per cent of the loan amount. (Table 5.7).

Mungeli Block

The share of cooperative banks was more pronounced in this block as 68.69 per cent of the beneficiaries and 58.37

Table 5.8 Share of different financing institution in the selected block Mungeli

Sl. No.	Source of finance		Minor Irrigation		Development of Dairy, Poultry, Fishery, Goat, & Sheep.		Agricultural Implements & Draught animal		Other programmes		All	
			No.of Bene.	Amount	No.of Bene.	Amount	No.of Bene.	Amount	No.of Bene.	Amount	No.of Bene.	Amount
1.	Commercial Banks	Total	108	1172778	203	491100	116	1659350	92	85000	519 (24.40)	3408228 (38.96)
		S.C.	21	263486	59	57400	34	250590	33	22000	147 (15.33)	593476 (19.32)
2.	Cooperative Sector	Total	1254	4031000	-	-	207	1074625	-	-	1461 (68.69)	5105625 (58.37)
		S.C.	640	2043000	-	-	25	201530	-	-	665 (69.34)	2244530 (73.07)
3.	Government Deptt.	Total	85	209900	-	-	15	3000	47	20800	147 (6.91)	233700 (2.67)
		S.C.	85	209900	-	-	15	3000	47	20800	147 (15.33)	233700 (7.61)
	ALL	Total (%)	1447 (68.03)	5413678 (61.89)	203 (9.54)	491100 (5.61)	338 (15.89)	2736975 (31.29)	139 (6.54)	105800 (1.21)	2127 (100.00)	8747553 (100.00)
		S.C. %)	746 (77.79)	2516386 (81.92)	59 (6.15)	57400 (1.87)	74 (7.72)	455120 (14.82)	80 (8.34)	42800 (1.39)	959 (100.00)	3071706 (100.00)

Map 2

MUNGELI BLOCK

Showing selected villages

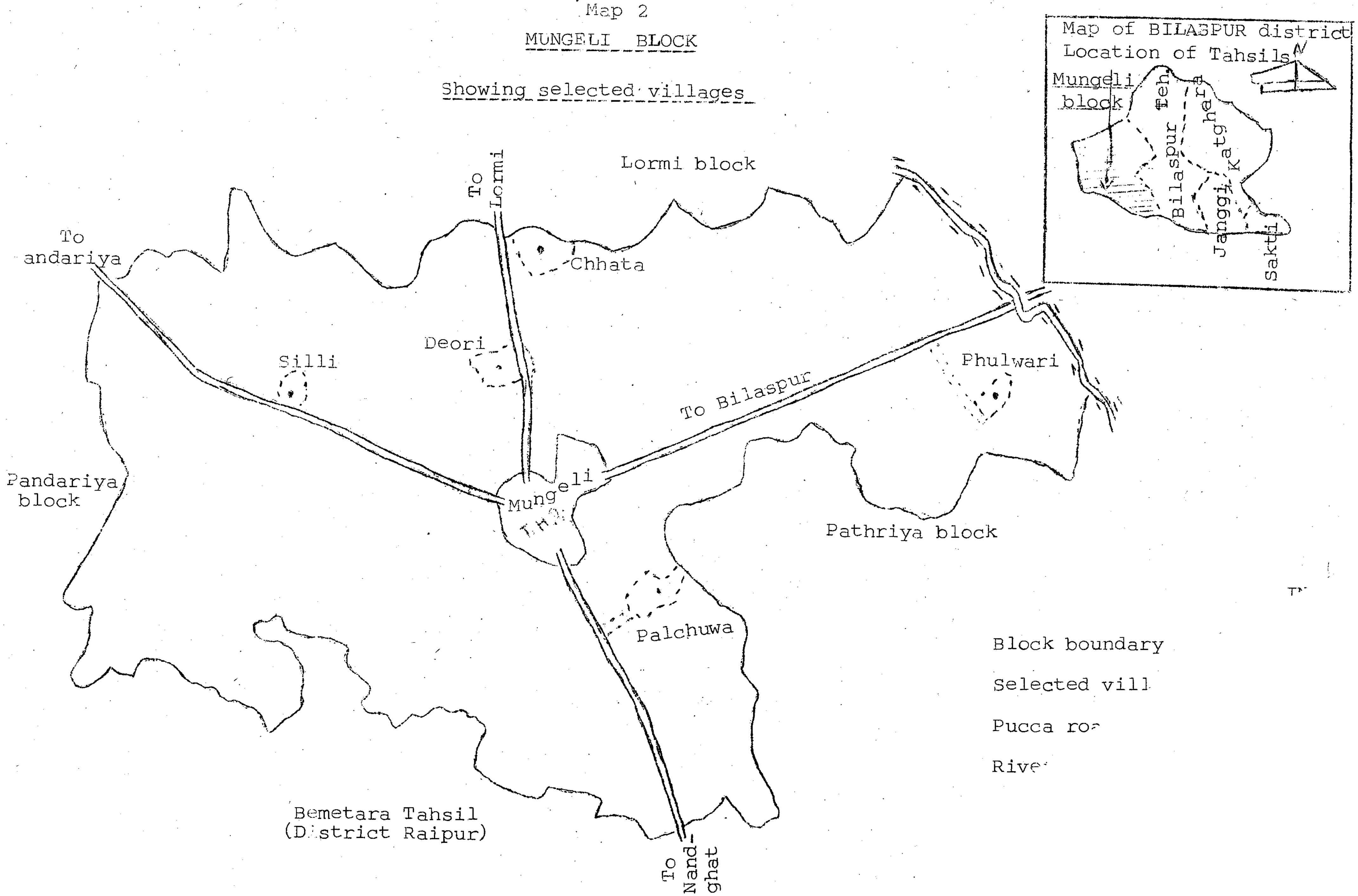


Table 5.11(A) Facilities available to the villages (in Km.)

MUNGELI

S.No.		Deori	Phulwari	Chhata	Silli	Palchha
1.	Pucca Road	Deori (0)	Jarhagaon (5)	Kanteli (4)	Padariya (½)	Mungeli (6)
2.	Bus Stop	Deori	Jarhagaon	Kanteli	Fastarpur (1½)	Mungeli
3.	Railway Station	Bilaspur (58)	Bilaspur (40)	Bilaspur (65)	Bilaspur (62)	Bilaspur (56)
4.	Post Office	Deori	Birgaon (3)	Kanteli	Fastarpur	Khairwan (1)
5.	Telegraph Office	Mungeli (8)	Takhatpur (9)	Mungeli (15)	Mungeli (12)	Mungeli
6.	Police Station	Mungeli	Takhatpur	Mungeli	Mungeli	Mungeli
7.	Primary School	Deori (0)	Phulwari (0)	Chhata (0)	Silli (0)	Palchha (0)
8.	Middle School	Sarda (2)	Padmpur (2)	Kanteli	Fastarpur	Mungeli
9.	H.S. School	Mungeli	Takhatpur	Mungeli	Fastarpur	Mungeli
10.	College	Mungeli	Takhatpur	Mungeli	Mungeli	Mungeli
11.	Technical Institute	Bilaspur	Bilaspur	Bilaspur	Mungeli	Bilaspur
12.	Primary Health Centre	Mungeli	Padmpur	Mungeli	Mungeli	Mungeli
13.	Family Planning Centre	Mungeli	Takhatpur	Kanteli	Mungeli	Mungeli
14.	Veterinary Hospital	Mungeli	Takhatpur	Umariya (8)	Mungeli	Mungeli
15.	Credit Society	Kanteli (5)	Padmpur	Kanteli	Fastarpur	Lala Kapa (4)
16.	Marketing Society	Mungeli	Padmpur	Mungeli	Fastarpur	Mungeli
17.	Commercial Banks	Mungeli	Padmpur	Mungeli	Fastarpur	Mungeli
18.	Money lenders	Mungeli	-	Mungeli	-	-
19.	Seed Supply Centre	Mungeli	Jarhagaon	Kanteli	Setganga (2)	Mungeli
20.	Fertilizer Supply Centre	Kanteli	Jarhagaon	Kanteli	Setganga	Mungeli
21.	Pesticide Supply Centre	Mungeli	Jarhagaon	Kanteli	Mungeli	Mungeli
22.	Implement Supply Centre	Mungeli	Mungeli (23)	Mungeli	Mungeli	Mungeli
23.	V.L.W.H.Q.	Jamkhar	Birgaon	Kanteli	Silli	Khairwar
24.	A.E.O. S.H.Q.	Mungeli	Jarhagaon	Kanteli	Satganga	Mungeli
25.	Block H.Q.	Mungeli	Mungeli	Mungeli	Mungeli	Mungeli
26.	Weekly Market	Mungeli	Takhatpur	Kanteli	Sentganga	Mungeli
27.	Regular Market	Mungeli	Takhatpur	Mungeli	Mungeli	Mungeli
28.	Mandi	Mungeli	Takhatpur	Mungeli	Mungeli	Mungeli

Map 3

UJJAIN BLOCK

Showing Selected Villages

Map of UJJAIN District

Location of Tahsils

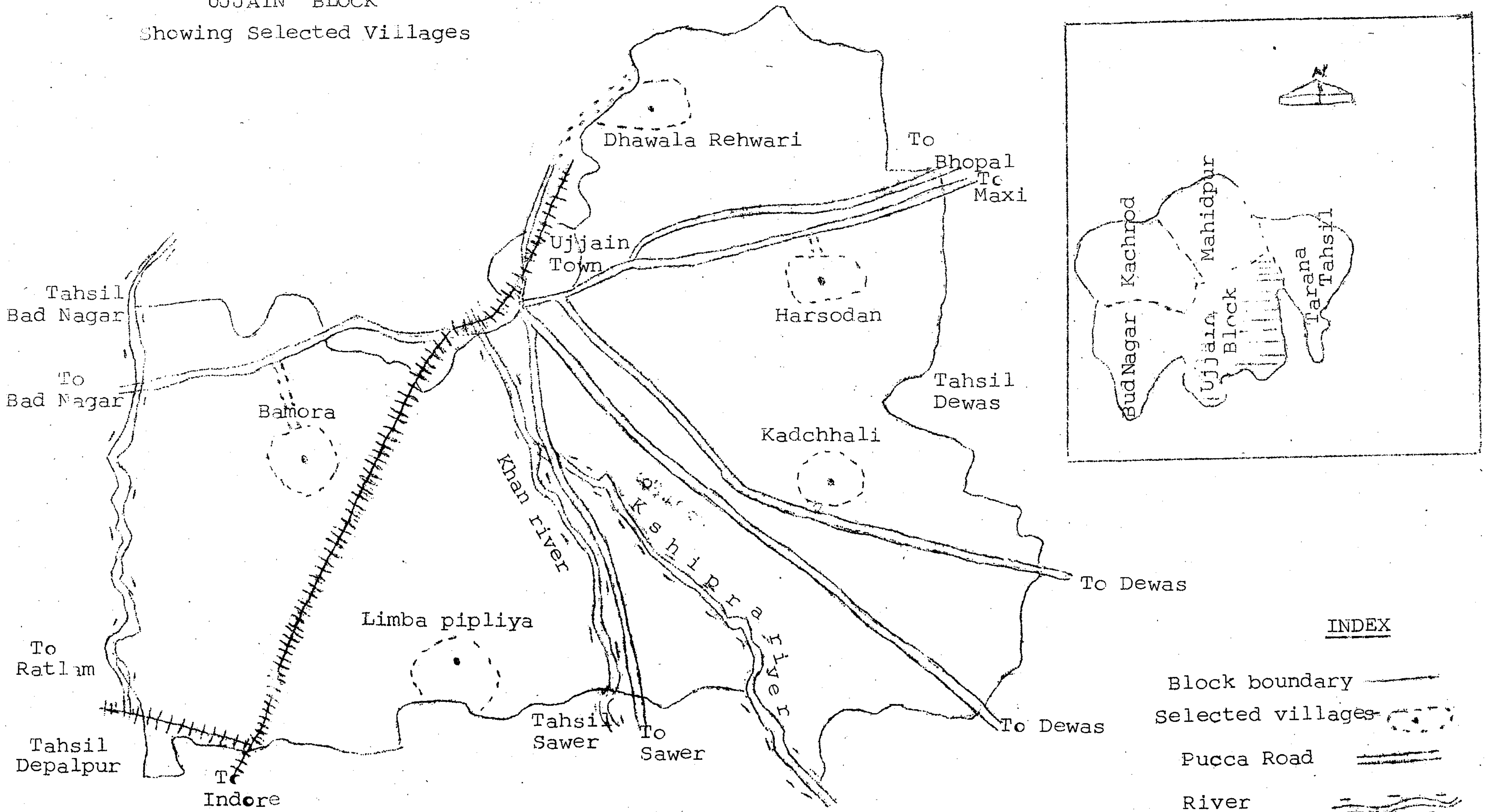


Table 5.11 (C) Facilities available to the villages (in Km.)

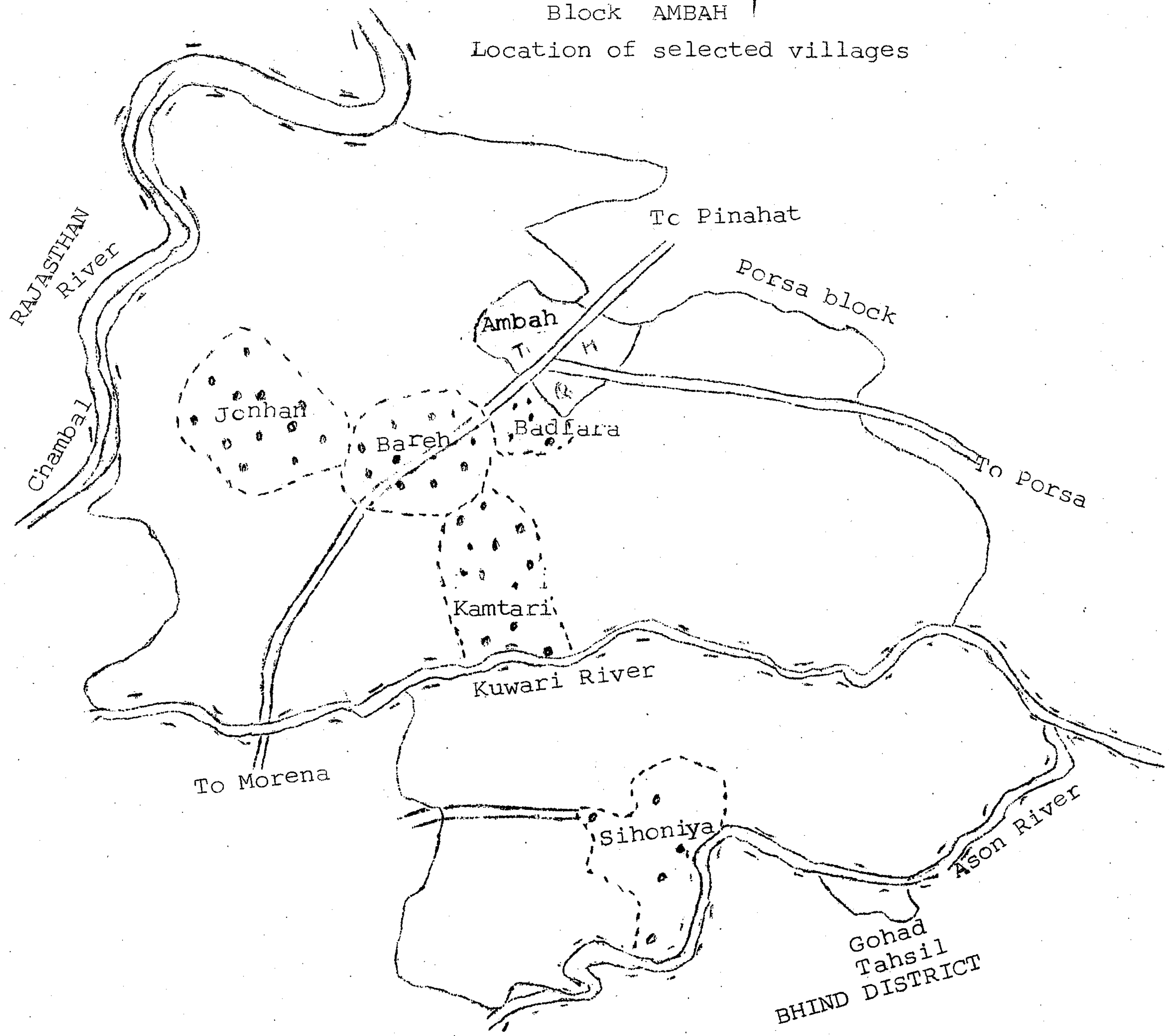
AMBAH

S.No.		Badfara	Bareh	Kamtari	Jonhan	Sihoniya
1.	Pucca Road	Badfara (0)	Bareh (0)	Jaggakapura (0)	Goth (5)	Sihoniya (0)
2.	Bus Stop	Ambah (1)	Bareh	Ambah (5)	Goth	Sihoniya
3.	Railway Station	Morena (30)	Morena (27)	Morena (34)	Morena (30)	Morena (30)
4.	Post Office	Ambah	Bareh	Kamtari (0)	Jonhan (0)	Sihoniya
5.	Telegraph Office	Ambah	Ambah (6)	Ambah	Ambah (10)	Sihoniya
6.	Police Station	Ambah	Ambah	Dimni (16)	Ambah	Sihoniya
8.	Middle School	Ambah	Bareh	Kamtari	Johhan	Sihoniya
9.	H.S. School	Ambah	Bareh	Kamtari	Jonhan	Sihoniya
10.	College	Ambah	Ambah	Ambah	Ambah	Sihoniya
11.	Technical Instt.	Ambah	Ambah	Ambah	Ambah	Ambah (31)
12.	Primary Health Centre	Morena	Morena	Morena	Morena	Morena
13.	Family Planning Centre	Ambah	Ambah	Kamtari	Ambah	Khadiyahar
14-	Veterinary Hospital	Ambah	Ambah	Ambah	Ambah	Khadiyahar
15.	Credit Society	Ambah	Ambah	Ambah	Ambah	Sihoniya
16.	Marketing Society	Ambah	Goth (3)	Jaggakapara	Aesoh (4)	Sihoniya
17.	Commercial Banks	Ambah	Ambah	Ambah	Ambah	Sihonia
18.	Money lenders	Ambah	Ambah	Ambah	Ambah	Morena
19.	Seed Supply Centre	Ambah	Ambah	Ambah	Ambah	Sihoniya
20.	Fertilizer Supply Centre	Ambah	Ambah	Ambah	Ambah	Khadiyahar
21.	Pesticide Supply Centre	Ambah	Ambah	Ambah	Ambah	Khadiyahar
22.	Implement Supply Centre	Ambah	Ambah	Ambah	Ambah	Khadiyahar
23.	V.L.W.H.O.	Badfara	Bareh	Kamtari	Johhan	Sihoniya
24.	A.E.O.S H.Q.	Ambah	Ambah	Ambah	Ambah	Khadiyahar
25.	Block H.Q.	Ambah	Ambah	Ambah	Ambah	Ambah
26.	Weekly Market	Ambah	Ambah	Ambah	Ambah	Sihoniya
27.	Regular Market	Ambah	Ambah	Ambah	Ambah	Sihoniya
28.	Mandi	Ambah	Ambah	Ambah	Ambah	Sihoniya

Map ~~6.3~~ 4

Block AMBAH

Location of selected villages



Map of MORENA District

Location of Tahsils

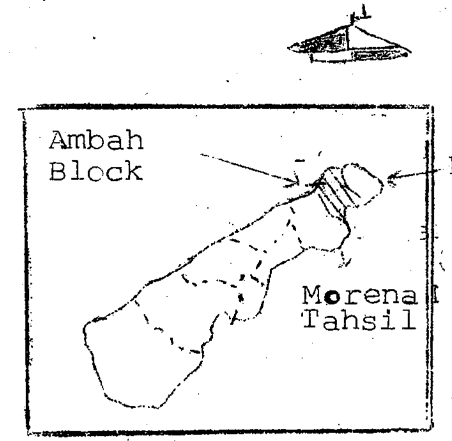


Table 5.12 Households and Population of sample villages by castes.

S.No.	Castes	Households		Population	
		No.	%	No.	%
A.	Scheduled Castes	1547	37.31	10169	35.11
1.	Satnami	376	9.07	1970	6.80
2.	Chamar	609	14.69	4830	16.68
3.	Bajgari ([illegible])	18	0.43	103	0.36
4.	Balai	235	5.67	1448	5.00
5.	Bagari	29	0.70	168	0.58
6.	Berwa	75	1.81	394	1.36
7.	Nat	7	0.17	30	0.10
8.	Mehtar	33	0.80	219	0.76
9.	Bhambi	16	0.39	90	0.31
10.	Sargara	2	0.04	4	0.01
11.	Desia	18	0.43	96	0.33
12.	Kori	70	1.69	328	1.13
13.	Khatik	31	0.75	257	0.89
14.	Bediya	26	0.63	221	0.76
15.	Dhanuk	2	0.04	11	0.04
B.	Scheduled Tribes	42	1.01	254	0.88
C.	Other Castes	2558	61.68	18540	64.01
	ALL	4147	100.00	28963	100.00

population was shared by the Chamar and Bajagari castes, the former is cobbler and the latter is a musician caste. (Table 5.14)

Table 5.14 Households and population of selected villages, Mungeli block

Caste/Tribe	Households		Population	
	No.	%	No.	%
Scheduled Castes	399	56.60	2099	52.37
1. Satnami	376	53.33	1970	49.15
2. Chamar	5	0.71	26	0.65
3. Bajgari	18	2.56	103	2.57
Scheduled Tribes	37	5.24	226	5.64
Other Castes	269	38.16	1683	41.99
ALL	705	100.00	4008	100.00

The sample villages from Ujjain block comprised 9 scheduled castes. The Balai, Desia and Berwa are sub-castes of Chamar and they have adopted their present name and status due to the change of occupation which is considered to be superior than that of the persons engaged in leather works. Balai, Berwa and Desia have become agriculturists and are considered superior to the Chamars.

(Table 5.15)

5.15 Households and population of selected villages
Ujjain Block

Caste/Tribe	Households		Population	
	No.	%	No.	%
<u>Scheduled castes</u>	466	53.38	2800	52.37
1. Balai	235	26.93	1448	27.09
2. Bagari	29	3.32	168	3.14
3. Berwa	75	8.59	394	7.37
4. Chamar	82	9.39	536	10.02
5. Nat	5	0.57	19	0.36
6. Mehtar	4	0.46	45	0.84
7. Bhambi	16	1.83	90	1.68
8. Sargara	2	0.23	4	0.07
9. Desia	18	2.06	96	1.80
<u>Scheduled Tribes</u>	4	0.46	23	0.43
<u>Other Castes</u>	403	46.16	2524	47.20
All	873	100.00	5347	100.00

In Ambah the chamars dominated the scene and covered 80.98 per cent population and 76.53 per cent households belonging to scheduled castes in the sample villages. They were followed by the koris and the Mehtars. The Bedias also constituted considerable number of households and population. (Table 5.16)

Table 5.16 Households and population of selected villages Ambah block.

Caste/Tribe	Households		Population	
	No.	%	No.	%
Scheduled castes	682	26.55	5270	26.88
1. Chamar	522	20.32	4268	21.78
2. Kori	70	2.72	328	1.67
3. Khatik	31	1.21	257	1.31
4. Bediya	26	1.01	221	1.13
5. Dhanuk	2	0.08	11	0.05
6. Nat	2	0.08	11	0.05
7. Mehtar	29	1.13	174	0.89
Scheduled Tribes	1	0.04	5	0.02
Other Castes	1886	73.41	14333	73.10
All	2569	100.00	19608	100.00

5.2.3 Occupational Distribution of Households

There were 4,147 households and among them 3,621 or 87.32 per cent were mainly engaged in cultivation and remaining 526 households or 12.68 per cent were pursuing other jobs including agricultural labour. Among the other caste groups 91.71 per cent households were pursuing agriculture and remaining 8.29 per cent other occupations. Among scheduled castes 79.96 per cent were engaged in agriculture and 20.04 per cent in other trades. (Table 5.17)

There were 431 irrigation wells in the sample villages and 108 or 25.29 per cent were owned by the scheduled castes. In the villages of Ambah block there were 4 individual tube wells and among them 2 tube wells belonged to scheduled castes people.

5.2.6 Crops

In Mungeli, like block, the selected villages had paddy as the main crop (46.59 per cent) followed by teora (27.25 per cent) Gram (8.30 per cent), and wheat (5.06 per cent) were other important crops (Table 5.19)

Table 5.19 Cropping pattern of sample villages, Mungeli block

(Area in Hect.)

Crops	Mungeli	
	Area	%
1. Wheat	84.83	5.06
Paddy	780.48	46.59
Other cereals	19.97	1.20
A. Total Cereals & Millets	885.28	52.85
Gram	139.10	8.30
Tewada	456.46	27.25
Other Pulses	8.57	0.51
B. Total Pulses	604.13	36.06
Ground Nut	38.33	2.29
Linseed	28.17	1.68
Other Oil Seeds	5.25	0.31
C. Total Oil Seeds	71.75	4.28
Kodo & Arhar Or Til	38.56	2.31
Other Mixed Crops	0.40	0.02
D. Total Mixed Crops	38.96	2.33
E. Total Vegetables, Fruits & spices	73.21	4.37
F. Total Other Crops	1.83	0.11
ALL	1675.15	100.00

In Ujjain, wheat and jowar were sown on 22.15 and 32.93 per cent of the gross cropped area respectively. Among pulses gram was most important covering 14.22 per cent followed by arhar 4.04 per cent. Among oilseeds, soybean was important and it covered 7.93 per cent area. The mixtures of jowar, arhar, moong, urd and bajara were sown on 6.33 per cent area and fodder crops covered 5.56 per cent of the gross cropped area. (Table 5.20)

Table 5.20 Cropping pattern of sample villages, Ujjain block

(Area in Hect.)

	Crops	Ujjain Area	Ujjain %
	Wheat	834.17	22.15
	Jowar	1240.23	32.93
	Other cereals & millets	32.96	0.88
A.	Total cereals & millets	2107.36	55.96
	Arhar	152.15	4.04
	Gram	535.52	14.22
	Other pulses	31.17	0.82
B.	Total Pulses	718.84	19.08
	Soybean	298.92	7.93
	Ground Nut	38.68	1.03
	Linseed	68.51	1.82
C.	Total Oil Seeds	406.11	10.78
	Jowar+Arhar, Moong, Urd or Bajra	238.60	6.33
D.	Total Mix Crops	238.60	6.33
E.	Total vegetables, Fruits, Spices	47.08	1.25
	Fodder crops	209.47	5.56
	Other crops	39.29	1.04
F.	Total other crops	248.76	6.60
	ALL	3766.75	100.00

In Ambah block, wheat and mustard were the important crops grown and they covered 22.89 and 29.60 per cent of the gross cropped area. Bajara was next and was sown on 13.77 per cent area. Mixtures were also largely sown and kharif crop mixtures covered 15.68 per cent and rabi crop 7.69 per cent of the gross cropped area. (Table 5.21)

Table 5.21 Cropping pattern of sample villages, Ambah block (Area in Hect.)

	Crops	Ambah Area	Ambah %
	Wheat	1475.22	22.89
	Bajara	887.62	13.77
	Other cereals & Millets	104.48	1.63
A.	Total Cereals & Millets	2467.32	38.29
	Gram	238.48	3.70
	Other pulses	4.27	0.07
B.	Total Pulses	242.75	3.77
	Mustard	1907.43	29.60
	Soho	259.59	4.03
	Other oil seeds	5.71	0.09
C.	Total Oil seeds	2172.73	33.72
	Bajara + Arhar, Gwar, Moong or tilli	1009.85	15.67
	Jowar + Arhar, Moong, Urd or Bajara	92.84	1.44
	Barley + Gram	115.45	1.79
	Gram + Mustard, Soha, Alsi or Barley	145.41	2.26
	Mustard + Soha	88.71	1.38
	Other mix crops	53.92	0.83
D.	Total mix crops	1506.18	23.37
E.	Total vegetables, Fruits & Spices	31.67	0.49
F.	Total other crops	23.15	0.36
	ALL	6443.80	100.00

5.2.7 Irrigated crops

Irrigated crops in the Mungeli block were sown on an area of 697.70 hectares and among them paddy alone covered 6 49.94 hectares or 93.17 per cent of the total irrigated area. Wheat crop occupied 3.24 per cent of the irrigated area and the vegetables 2.69 per cent of the irrigated area. (Table 5.22)

Table 5.22 Area under Irrigated crops of sample villages, Mungeli block.

(Area in Hect.)

Crops	Mungeli	
	Area	%
Wheat	22.62	3.24
Paddy	649.94	93.17
Other cereals & Millets	0.41	0.05
Total cereals & Millets	672.97	96.46
Total Pulses	0.61	0.09
Vegetables	18.76	2.69
Spices	4.96	0.71
Total Vegetables & Spices	23.72	3.40
Total other crops	0.40	0.05
ALL	697.70	100.00

The villages of Ujjain block irrigated 486.21 hectares under different crops which included mainly wheat and the gram which collectively covered 85.27 per cent and individually 62.52 per cent and 22.75 per cent respectively. (Table 5.23)

Table 5.23 Area under Irrigated crops of sample villages, Ujjain block

(Area in Hect.)

Crops	Ujjain	
	Area	%
Wheat	303.98	62.52
Total Cereals & Millet	303.98	62.52
Gram	110.61	22.75
Other pulses	6.23	1.28
Total Pulses	116.84	24.03
Total Vegetables	24.96	5.14
Total Fruits	4.44	0.91
Total Spices	4.47	0.92
Total Vegetables, Fruits & Spices	33.87	6.97
Sugarcane	20.70	4.26
Flower plants	2.85	0.59
Fodder crops	7.97	1.63
Total other crops	31.52	6.48
ALL	486.21	100.00

The sample villages of Ambah block had 2,660.83 hectares under irrigated crops. Wheat was largely irrigated and it covered 55.32 per cent of the irrigated area. Mustard was next among irrigated crops and covered 38.78 per cent of the total irrigated area (Table 5.24)

5.2.8 <u>Area irrigated by different sources</u>

Canals, wells and tube wells were the sources of irrigation. In Mungeli villages canals were most important and irrigated 95.45 per cent of the irrigated area, the wells covered 4.39 per cent.

Table 5.24 Area under Irrigated crops of sample villages, Ambah block.

(Area in Hect.)

Crops	Ambah	
	Area	%
Wheat	1472.01	55.32
Other cereals & Millets	25.09	0.94
Total Cereals & Millets	1497.10	56.26
Gram	54.78	2.06
Other Pulses	1.86	0.07
Total Pulses	56.64	2.13
Mustard	1032.17	38.79
Other Oil Seeds	1.90	0.07
Total Oil Seeds	1034.07	38.86
Total Mix Crops	29.57	1.11
Total Vegetables, Fruits & Spices	31.67	1.19
Total Other Crops	11.78	0.45
ALL	2660.83	100.00

In Ujjain block wells were the only important sources of irrigation, which irrigated 94.80 per cent of the total area irrigated.

Among the sample villages of Ambah block both canals and wells contributed almost equal share in irrigation, the former covered 48.59 and the latter 51.35 per cent of the total irrigated area respectively. Taking into account the total area irrigated among all the 15 villages it was found that 50.70 per cent was irrigated by the canals, 48.58 per cent by the wells, 0.04 per cent by the tube wells and 0.68 per cent by other sources. (Table 5.25)

Table 5.25 Distribution of irrigated area by sources

(Figures- percentage)

Sources	Mungeli	Ujjain	Ambah	Total
Canals	95.45	-	48.59	50.70
Wells	4.39	94.80	51.35	48.58
Tube wells	-	-	0.06	0.04
Others	0.16	5.20	-	0.68
Total	100.00	100.00	100.00	100.00

5.2.9 <u>Implements</u>

There returned 13 tractors which were owned by the other caste people. Diesel and electric pumps numbered 335 and of these 89 or 26.57 per cent were owned by the scheduled castes. The plough and bakkhar were shared by the scheduled castes to the extent of 33.00 per cent and they also owned 23.22 per cent of the total bullock carts. It clearly indicates that scheduled castes possessed smaller agricultural implements more or less proportionate to their ownership of land and area sown (Table 5.26)

Table 5.26 Implement in the selected villages

Implements	Mungeli		Ujjain		Ambah		All	
	Total	S.C.%	Total	S.C.%	Total	S.C.%	Total	S.C.%
1. Tractor	2	-	-	-	11	-	13	-
2. Diesel Pump	10	60.00	15	33.33	31	16.13	56	28.57
3. Electric Pump	20	45.00	111	29.73	148	20.95	279	26.16
4. Thresher	-	-	2	-	63	22.22	65	21.52
5. Sugarcane Crushing Machine - Power	-	-	3	-	-	-	3	-
Bullock	-	-	4	-	-	-	4	-
6. Chaff cutter	-	-	-	-	560	10.71	560	10.71
7. Seed drill	-	-	13	23.08	-	-	13	23.08
8. Sprayer	2	100.00	-	-	-	-	2	100.00
9. Plough Iron	-	-	4	-	150	18.00	154	17.53
Wooden	298	48.99	320	37.50	2076	30.11	2694	33.07
10 Bhakkhar	-	-	291	43.30	687	28.82	978	33.18
11. Bullock cart	171	47.95	173	27.74	1267	19.26	1611	23.22

5.2.10 Beneficiaries of Development Programmes

There returned 790 beneficiaries or 19.05 per cent households, out of 4,147 households from all the 15 villages. The scheduled caste households returned with higher participation rate as compared to the general participation rate. Out of 1,547 scheduled caste households, 321 or 22.75 per cent were beneficiaries.

In the Ujjain block villages participation rate of scheduled caste was higher in 1 village, Bamora and lower in 4 villages and it ranged from 24.44 per cent to 38.46 per cent. The scheduled caste households from the sample villages of Ambah block registered a higher participation rate among all the villages of the block but their participation was very low and it varied between 7.99 per cent and 14.81 per cent. In Mungeli participation was lower in Silli and Deori villages. (Table 5.27)

5.2.11 Benefits Derived

The benefits were classified under 2 categories namely long term and short term.

From all the sample villages, 790 beneficiaries took long term assistance and 1,666 short term assistance. Among the long term beneficiaries, 515 or 65.19 per cent obtained help for the development of minor irrigation, 155 or 19.62 per cent for the development of animal husbandry, 113 or 14.30 per cent for purchasing the agricultural implements or draught animals. In terms of financial assistance, an amount of Rs.38,52,903 was earmarked for long term benefits and 78.31 per cent of this amount was given to the beneficiaries for the development of minor irrigation, 10.90 per cent for the development of animal husbandry and 10.57 per cent for the purchasings of agricultural implements and draught animals. (Table 5.28)

Table 5.27 Proportion of beneficiaries among total and scheduled castes households.

Blocks & villages	Total Households			S.C. Households		
	Total	Participants	%	Total	Partici-pants	%
All	4147	790	19.05	1547	321	20.75
A. Mungeli	705	198	28.03	399	93	23.31
1. Deori	244	102	41.80	134	46	34.33
2. Phulwari	135	24	17.78	64	13	20.31
3. Chhata	119	10	8.40	103	10	9.71
4. Silli	96	42	43.75	42	13	30.95
5. Palchuwa	111	20	18.02	56	11	19.64
B. Ujjain	873	383	43.87	466	161	34.55
1. Bamora	186	42	22.58	90	22	24.44
2. Dhabla Rehwari	153	66	43.14	91	35	38.46
3. Harsodan	246	126	51.85	164	63	38.41
4. Limba Pipliya	186	84	45.16	79	25	31.64
5. Kadchhali	105	65	61.90	42	16	38.09
C. Ambah	2560	209	8.13	682	67	9.82
1. Badfara	270	36	13.33	81	12	14.81
2. Bareh	600	52	8.67	127	13	10.24
3. Kamtari	658	53	8.05	185	17	9.19
4. Jonhan	441	33	7.48	150	14	9.33
5. Sihoniya	600	35	5.83	139	11	7.91

Table 5.28 Long term benefits derived in the selected villages.

Purpose	For All			
	Beneficiaries		Amount	
	No.	%	Rs.	%
A. Minor Irrigation	515	65.19	3017005	78.31
1. Tube well	2	0.25	50000	1.30
2. Irrigation Well	186	23.55	820191	21.29
3. Rep.of old well	16	2.02	59570	1.55
4. Diesel Pump	26	3.29	119500	3.10
5. Electric Pump	42	5.32	147755	3.83
6. Persian Wheel	2	0.25	2500	0.06
7. Well + D.P.	31	3.92	277576	7.20
8. Well + E.P.	166	21.02	1339117	34.77
9. Well + Persian Wheel	12	1.52	48200	1.25
10. Repair of old well +D.P.	11	1.39	32899	0.85
11. Repair of old well + E.P.	21	2.66	119697	3.11
B. Development of Animal <u>Husbandry</u>	155	19.62	420126	10.90
1. Dairy	121	15.32	355850	9.23
2. Poultry Unit	23	2.91	47276	1.23
3. Piggery Unit	3	0.38	4000	0.10
4. Goat & sheep	8	1.01	13000	0.34
C. Agricultural Implements & Draught Animals	113	14.30	407122	10.57
1. Tractor	17	2.15	282400	7.34
2. Agri. Implements	47	5.94	55457	1.44
3. Bullocks	36	4.56	47790	1.24
4. He buffaloes	9	1.14	14725	0.38
5. Bullock cart	3	0.38	1750	0.04
6. Gobar Gas plant	1	0.13	5000	0.13
D. Self Employment	7	0.89	8650	0.22
ALL	790	100.00	38,52,903	100.00

There were 1,666 beneficiaries who took benefits of short term loans to meet the input requirements during 1980-81, and among them 205 or 12.30 per cent were from Mungeli, 822 or 49.34 per cent from Ujjain and 639 or 38.36 per cent from Ambah sample villages. These beneficiaries received inputs worth Rs.14,23,102 of which 3.18 per cent was given in the form of seed, 21.09 per cent as chemical fertilizers, 4.24 per cent as insecticides and pesticides, 43.09 per cent in cash to meet the labour charges. (Table 5.29)

Table 5.29 Short term benefits derived in the selected villages.

Purpose	Beneficiaries				Amount (Total)	
	Mungeli	Ujjain	Ambah	All	Rs.	%
Seed	54	36	5	95	45301	3.18
Fertilizer	67	206	23	296	300158	21.09
Insecticides & Pesticides	21	88	--	109	60342	4.24
Cash	-	92	611	703	613215	43.09
Others	63	400	-	463	404086	28.40
ALL	205 (12.30)	822 (49.34)	639 (38.36)	1666 (100.00)	1423102	100.00

5.2.12 <u>Subsidy</u>

By the end of 1980-81, an amount of Rs. 6,25,081 was adjusted as subsidy, which included 83.22 per cent under minor irrigation, 12.26 per cent under development of animal husbandry 4.33 per cent under agricultural implements and draught animals. Of the total amount given as subsidy almost 50 per cent was for the scheduled caste beneficiaries. The proportion of the subsidy obtained by scheduled castes under minor irrigation was 48.20 per cent, under development of animal husbandry 64.93 per cent and under agricultural implements and draught animals 25.56 per cent. Thus the scheduled caste beneficiaries were largely benefitted by the subsidy as compared to the beneficiaries belonging to the other groups in the sample villages. (Table 5.30)

5.2.13 Benefits Derived by Scheduled Castes

The scheduled caste beneficiaries in the sample villages numbered 321 or 40.63 per cent of the total beneficiaries and their proportion in Mungeli sample was 46.97 per cent, in Ujjain sample 42.04 per cent and in Ambah sample 32.06 per cent. They received Rs. 14,19,832 under long term benefits, which also covered 36.85 per cent of the total assistance given in the sample villages. The scheduled caste beneficiaries from Mungeli sample received 39.63 per cent, Ujjain, sample 36.96 per cent and from Ambah sample 34.81 per cent of the total assistance. (Table 5.31)

Further, in the development of minor irrigation the proportions occupied by the scheduled castes in the beneficiaries was 37.67 per cent and they also claimed 39.27 per cent of the financial assistance. They registered the proportion of 54.19 per cent under beneficiaries and 44.34 per cent under financial help for the development of animal husbandry. The scheduled castes comprised 37.17 per cent of the beneficiaries who took help for the purchasing the implements or draught animals by receiving 11.86 per cent of the amount earmarked for this purpose.

Table 5.30 Subsidy for the beneficiaries

S.No.	Villages	Minor Irrigation		Development of Animal Husbandry		Agriculture Implements & Draught Animals		Self Employment		All	
		Total	SC %	Total	SC %	Total	SC %	Total	SC %	Total	SC %
1.	Deori	100,312	50.57	1500	-	11834	46.62	-	-	113,646	49.49
2.	Phulwari	17649	49.58	-	-	-	-	-	-	17649	49.58
3.	Chhata	12500	100.00	-	-	1400	100.00	-	-	13900	100.00
4.	Silli	45,834	48.33	-	-	1825	10.96	425	-	48,084	46.48
5.	Palchuwa	5,750	69.57	-	-	-	-	-	-	5,750	69.57
	Sub Total	1,82,045	54.44	1,500	-	15059	48.59	425	-	1,99,029	52.88
6.	Bamora	20057	23.65	-	-	-	-	-	-	20057	23.65
7.	Dhawala Rehwari	7,125	17.54	19,662	76.68	1,000	-	-	-	27,787	58.75
8.	Harsodan	35,616	25.13	31,864	77.63	-	-	800	-	68280	49.34
9.	Limba Pipliya	45,193	44.29	-	-	-	-	-	-	45,193	44.29
10.	Kadchhali	1,250	100.00	3163	100.00	-	-	-	-	4413	100.00
	Sub Total	1,09,241	33.15	54689	78.58	1,000	-	800	-	1,65,730	47.78
11.	Badfara	41,332	54.60	6000	35.13	-	-	-	-	47,332	52.14
12.	Bareh	35,200	48.15	11,597	24.44	-	-	-	-	46,797	42.28
13.	Kamtari	70,821	43.81	1,833	100.00	100	-	-	-	73,654	44.61
14.	Jonhan	52,999	55.40	-	-	10,000	-	-	-	62,999	46.60
15.	Sihoniya	28,540	57.20	1,000	-	-	-	-	-	29,540	55.26
16.	Sub Total	2,28,892	50.86	20,430	33.16	11,000	-	-	-	2,60322	47.32
	All	5,20,178 (83.22)	48.20	76,619 (12.26)	64.93	27,059 (4.33)	25.56	1225 ([illegible])	-	6,25,081	49.70

Table 5.31 Proportion of Scheduled caste beneficiaries among the total beneficiaries and proportion of amount claimed in long term finance.

Sample of Villages	Beneficiaries			Amount		
	Total	S.C.	% of SC to total	Total	S.C.	% of SC to total
Mungeli	198	93	46.97	8,22,369	3,25,941	39.63
Ujjain	383	161	42.04	17,95,900	6,64,162	36.98
Ambah	209	67	32.06	12,34,634	4,29,729	34.81
ALL	790	321	40.63	38,52,903	14,19,832	36.85

Among the total scheduled caste beneficiaries 194 or 60.44 per cent derived benefits for the development of minor irrigation, 84 or 26.17 per cent for the development of animal husbandry, 42 or 13.08 per cent for purchasing the agricultural implements or draught animals. Of the total assistance, 83.45 per cent was incurred under minor irrigation, 13.12 per cent under animal husbandry and 3.40 per cent agricultural implements and draught animals. (Table 5.32)

Table 5.32 Programmewise proportion of scheduled castes in the number beneficiaries and amount.

Programmes	Beneficiaries			Amount		
	Total	S.C.	%of SC to total	Total	S.C.	%of SC to total
Minor Irrigation	515	194 (60.44)	37.67	30,17,005	11,84,814 (83.45)	39.27
Development of animal husbandry	155	84 (26.17)	54.19	4,20,126	1,86,298 (13.12)	44.34
Insecticide & Pesticide	113	42 (13.08)	37.17	4,07,122	48,270 (3.40)	11.86
Self Employment	7	1 (0.31)	14.28	8,650	450 (0.03)	5.20
All	790	321 (100.00)	40.63	38,52,903	14,19,832 (100.00)	36.85

Under short term assistance,563 scheduled caste beneficiaries were covered and they comprised 33.79 per cent of the total beneficiaries returned under this category. Among these 8.52 per cent were given seed, 16.16 per cent fertilizers, 6.75 per cent pesticides and insecticides, 42.27 per cent cash and 26.29 per cent other inputs.

This help valued Rs.3,67,061 including 9.42 per cent for seed, 17.42 per cent for fertilizers, 5.95 per cent for insecticides and pesticides, 40.88 per cent forward cash and 26.33 per cent for other inputs. (Table 5.33)

Table 5.33 : Short term benefits derived by the Scheduled caste beneficiaries [illegible]

Purpose	Beneficiaries					Amount	
	Mungeli	Ujjain	Ambah	All	%	Rs.	%
Seed	22	22	4	48	8.52	34,600	9.42
Fertilizer	34	40	17	91	16.16	63,891	17.42
Insecticides & Pesticides	9	29	-	38	6.75	21,841	5.95
Cash	-	51	187	238	42.27	1,50,084	40.88
Others	15	133	-	148	26.29	96,645	26.33
ALL	80	275	208	563	100.00	3,67,061	100.00

From the above discription it is evinced that minor irrigation and development of animal husbandry were the two main programmes. Among these minor irrigation was the most popular and people were benefited in large number among the general as well as among the scheduled castes. The proportion of amount was also highest for these programmes in general population as well as in scheduled caste population. The animal husbandry was another programme which attracted the people. Animal husbandry programme was most popular in Ujjain block villages.

*****

CHAPTER VI

PROFILE OF SAMPLE HOUSEHOLDS

6.1 Characteristics of Households

6.1.1 Village wise distribution of Sample Households

Among the sample households returned from Mungeli block, 20 households come from Deori, 8 from Phulwari, 4 from Chhata, 9 from Silli and 5 from Palchuwa village. In Ujjain block, 14 sample households returned from Bamora, 33 from Dhabla Rehwari, 55 from Harsodan, 19 from Limba Pipliya and 14 from Kadchhali village. In Ambah block, 12 households returned from Badfara, 11 from Bareh, 17 from Kamtari, 12 from Jonhan and 7 households from Sihoniya village.

6.1.2 Population and average size of Households

The sample households had a total population of 1794 persons and among them 357 or 19.90 per cent belonged to Mungeli block, 934 or 52.06 per cent belonged to Ujjain block and remaining 503 or 28.04 per cent belonged to Ambah block.

The average size of sample households was of 7.47 persons. This figure in Mungeli block was 7.76 in Ujjain block 6.72 and in Ambah block 8.52 persons. In other words, the sample households had a larger size as compared to the state and the country as a whole (Table 6.1)

6.1.3 Sample Households and population by caste

The sample households come from 10 scheduled castes including Satnami, Balai, Bagari, Chamar, Bhambi, Berwa, Desia, Kori, Bediya and Khatik. Among these Satnami returned from the villages of Mungeli block, Chamars from the villages of Ujjain and Ambah blocks. The Balai, Bagari, Bhambi, Berwa and Desia castes returned from Ujjain block. Kori, Bediya and Khatik

Table 6.1 Village wise distribution of sample households and their population.

S.No.	Name of the village	Households		Population		Average
		No.	%	No.	%	Size of H.H.
1.	Deori	20	8.34	172	9.59	8.60
2.	Phulwari	8	3.33	61	3.40	7.63
3.	Chhata	4	1.67	28	1.56	7.00
4.	Silli	9	3.75	54	3.01	6.00
5.	Palchuwa	5	2.08	42	2.34	8.40
	Mungeli Block	46	19.17	357	19.90	7.76
6.	Bamora	14	5.83	89	4.96	6.36
7.	Dhabla Rehwari	33	13.75	209	11.65	6.33
8.	Harsodan	55	22.92	333	18.56	6.05
9.	Limba Pipliya	19	7.92	167	9.31	8.79
10.	Kadchhali	14	5.83	136	7.58	9.71
	Ujjain Block	135	56.25	934	52.06	6.72
11.	Badfara	12	5.00	113	6.30	9.42
12.	Bareh	11	4.58	85	4.74	7.72
13.	Kamtari	17	7.08	169	9.42	9.94
14.	Jonhan	12	5.00	71	3.96	5.92
15.	Sihoniya	7	2.92	65	3.62	9.29
	Ambah Block	59	24.58	503	28.04	8.52
	All	240	100.00	1794	100.00	7.47

castes returned from Ambah block alone. Among the sample households, the largest size, 31.66 per cent households were comprised by the Balai caste followed by 31.25 per cent households by the chamar caste. The satnamis had 19.17 per cent households. The other castes including Berwa, Bagari, Bhambi, Desia, Khatik, Kori and Bedia formed less than 10 per cent households each in the total households.

Distribution of population by caste had indicated that 36.28 per cent persons belonged to Chamar caste, 28.70 per cent to Balai caste, 19.40 per cent to Satnami caste, 5.80 per cent to Berwa caste. The representation of the remaining castes was less than 5 per cent. (Table 6.2)

Table 6.2 Distribution of Households and Population by caste

Sl. No.	Castes	Households					Total Population	
		Mungeli	Ujjain	Ambah	Total No.	Total %	No.	%
1.	Satnami	46	-	-	46	19.17	357	19.40
2.	Balai	-	76	-	76	31.66	506	28.70
3.	Bagari	-	9	-	9	3.75	59	3.29
4.	Chamar	-	22	53	75	31.25	651	36.28
5.	Bhambi	-	5	-	5	2.08	39	2.17
6.	Berwa	-	19	-	19	7.92	104	5.80
7.	Desia	-	4	-	4	1.67	38	2.12
8.	Kori	-	-	2	2	0.83	10	0.56
9.	Chhari (Bedia)	-	-	1	1	0.42	15	0.84
10.	Khatik	-	-	3	3	1.25	15	0.84
	ALL	46	135	59	240	100.00	1794	100.00

6.1.4 Population by Age and Sex

There returned 936 or 52.17 per cent males and 858 or 47.83 per cent females from the sample households which means a sex-ratio of 897. The population of sample households mainly comprised adults (15-59) who covered 50.67 per cent followed by children (1-14) covering 42.42 per cent persons. The aged persons included 6.91 per cent persons in the total population of sample households.

Among the males, 43.58 per cent were from the age group of 1-14, 49.69 per cent from the age group of 15-59 and 6.73 per cent were aged persons. While these figures for the females were 41.14 per cent, 51.75 per cent and 7.11 per cent respectively (Table 6.3)

6.1.5 Population and Marital Status

The sample households were having 42.98 per cent un-married persons, 52.12 per cent married persons, 4.57 per cent widowed and 0.33 per cent divorced persons. Among males, 47.54 per cent were un-married, 49.36 per cent married and remaining 3.10 per cent were widowed or divorced persons. Among females, 38.00 per cent were un-married, 55.13 per cent married and remaining 6.87 per cent were widows and divorced females. (Table 6.4)

6.1.6 Literacy

There returned 28.71 per cent literate persons from the sample households. This literacy rate was higher than the state figure of 27.87 per cent (1981). The literacy rate among males was 49.15 per cent as against 39.49 per cent for the state.

Table 6.3 Population by Age and Sex

Age groups	Total		Mungeli		Ujjain		Ambah	
	No.	%	No.	%	No.	%	No.	%
Males								
1 - 14 years	408	43.58	95	49.48	193	41.33	120	43.32
15- 59 years	465	49.69	85	44.27	241	51.61	139	50.18
Above 60 years	63	6.73	12	6.25	33	7.06	18	6.50
Total Males	936 (52.17)	100.00	192	100.00	467	100.00	277	100.00
Females								
1 - 14 years	353	41.14	74	44.85	192	41.11	87	38.50
15- 59 years	444	51.75	82	49.70	235	50.32	127	50.19
Above 60 years	61	7.11	9	4.45	40	8.57	12	5.31
Total Females	858 (47.83)	100.00	165	100.00	467	100.00	226	100.00
TOTAL								
1 - 14 years	761	42.42	169	47.34	385	41.22	207	41.15
15- 59 years	909	50.67	167	46.78	476	50.96	266	50.89
Above 60 years	124	6.91	21	5.88	73	7.82	30	5.96
All :-	1794	100.00	357	100.00	934	100.00	503	100.00

Table 6.4 Distribution of population by Marital status

S. NO.	Marital Status	Mungeli		Ujjain		Ambah		Total	
		No.	%	No.	%	No.	%	No.	%
1.	Males								
	Un-married	105	54.69	217	46.47	123	44.40	445	47.54
	Married	82	42.71	240	51.39	140	50.54	462	49.36
	Widowed	4	2.08	9	1.93	14	5.05	27	2.88
	Divorced	1	0.52	1	0.21	-	-	2	0.21
	All	192	100.00	467	100.00	277	100.00	936	100.00
2.	Females								
	Un-married	65	39.40	181	38.76	80	35.40	326	38.00
	Married	88	53.33	247	52.89	138	61.06	473	55.13
	Widowed	8	4.85	39	8.35	8	3.54	55	6.40
	Divorced	4	2.42	-	-	-	-	4	0.47
	All	165	100.00	467	100.00	226	100.00	858	100.00
3.	Persons								
	Un-married	170	47.62	398	42.61	203	40.36	771	42.98
	Married	170	47.62	487	52.14	278	55.27	935	52.12
	Widowed	12	3.36	48	5.14	22	4.37	82	4.57
	Divorced	5	1.40	1	0.21	-	-	6	0.33
	All	357	100.00	934	100.00	503	100.00	1794	100.00

Females lagged far behind in the literacy attainments and there returned 6.41 per cent literates among them as compared to the state figure of 15.53 per cent. Proportion of literates was 43.70 per cent, the highest, in the Mungeli block followed by Ambah 26.04 per cent. There were 24.41 per cent literates in Ujjain block.

As per the standard of literacy attainments, 49.51 per cent literates were below primary, 49.13 per cent were educated up to Higher Secondary level and 1.36 per cent were graduates and above. Among male literates, 46.30 per cent had education below primary, 52.18 per cent up to Higher Secondary and 1.52 per cent upto graduation or above. Among female literates, 76.36 per cent were reported below primary and remaining 23.64 per cent had education upto Higher Secondary. (Table 6.5)

6.2 Assets Among the Households

Data regarding the assets owned were collected from those households which actually used the benefits for development during the reference year. There were 99 such households including 69 related with the minor irrigation and 30 with dairy. These households returned from all the sample villages of Ujjain and Ambah blocks and from 2 villages namely Deori and Phulwari in Mungeli block. Households assets included land, trees, buildings, livestock, poultry, agricultural implements and craft tools and other family durables including utensils, ornaments, cycles, radios, watches, bullock carts and such other things.

Table 6.5 Literates According to Literacy Standards

Literacy Standards	Mungeli		Ujjain		Ambah		All	
	No.	%	No.	%	No.	%	No.	%
1. Total Males	192	-	467	-	277	-	936	-
Upto Primary	55	44.00	110	51.16	48	40.00	213	46.30
Upto H.Secondary	68	54.40	103	47.91	69	57.50	240	52.18
Graduation	2	1.60	2	0.93	3	2.50	7	1.52
Total literates	125	100.00	215	100.00	120	100.00	460	100.00
2. Total Females	165	-	467	-	226	-	858	-
Upto Primary	22	70.97	9	69.23	11	100.00	42	76.36
Upto H.Secondary	9	29.03	4	30.77	-	-	13	23.64
Graduation	-	-	13	100.00	-	-	-	-
Total Literates	31	100.00	-	-	11	100.00	55	100.00
3. Total Persons	357	-	934	-	503	-	1794	-
Upto Primary	77	49.36	119	52.19	59	45.05	255	49.51
Upto H. Secondary	77	49.36	107	46.93	69	52.66	253	49.13
Graduation	2	1.28	2	0.88	3	2.29	7	1.36
Total Literates	156	100.00	228	100.00	131	100.00	515	100.00

The 99 households owned assets worth Rs.67,12,464 or worth Rs.67,803 per household. Among different assets, the land comprised the largest share of 65.36 per cent followed by agricultural implements and craft tools 13.25 per cent. The buildings comprised 10.41 per cent, livestock 5.81 per cent and family durables 5.17 per cent. The pattern of assets formation among the households in Mungeli, Ujjain and Ambah block was found more or less same as the land dominated among all the households and covered between 62.07 and 68.76 per cent of the total value of the assets. (Table 6.6)

6.2.1 Land ownership

Among the 240 households, 18.75 per cent households were landless labourers, 14.58 per cent marginal farmers with less then 1 hectare of land, 47.50 per cent small farmers with 1-4 hectares, 17.50 per cent medium size farmers with 4-10 hectares and there were only 1.67 per cent large farmers possessing more than 10 hectares of land. The average size of holdings per household among the marginal farmers was 0.59 hectare, small farmers 2.03 hectares, medium farmers 5.66 hectares and large farmers 14.82 hectares.

The landless households mainly returned from Ujjain block which covered 44 out of 45 landless households. Remaining one landless household come from Ambah block. The small farmers preponderated among all the villages followed by marginal farmers. These two categories covered 62.08 per cent of the total households but owned only 45.93 per cent of the total land. The medium size farmers covered 17.50 per cent but owned 43.27 per cent of the total land and if the large farmers are also included with them, the land owned by these two groups will cover 54.07 per cent of the total land. (Table 6.7)

Table 6.6 Per household value of assets of the selected households

(Figures in Rs.)

Type of assets	Mungeli		Ujjain		Ambah		Total	
	Value Rs.	%	Value Rs.	%	Value Rs.	%	Value Rs.	%
Land	67,662		25,320	62.07	84,593	68.76	44,308	65.36
Buildings	10,900	10.11	3,958	9.70	13,635	11.08	7,061	10.41
Livestock	5,113	4.74	3,390	8.31	4,955	4.03	3,940	5.81
Implements	18,126	16.82	5,931	14.54	13,815	11.23	8,987	13.25
Family durables	5,985	5.55	2,195	5.38	6,023	4.90	3,507	5.17
Total	1,07,786	100.00	40,794	100.00	1,23,021	100.00	67,803	100.0

Table 6.7 Ownership of land

(Area in Hect.)

S. No.	Size group	Mungeli		Ujjain		Ambah		Total				Aver size
								No. of H.H.		Area		
		No.	Area	No.	Area	No.	Area	No.	%	Hect.	%	Hect
1.	Land Less	-	-	44	-	1	-	45	18.75	-	-	-
2.	Lessthan 1 hect. (Marginal farmers)	7	4.29	11	6.14	17	10.21	35	14.58	20.64	3.76	0.
3.	1 - 4 hect. (Small farmers)	25	54.74	55	114.38	34	62.40	114	47.50	231.52	42.17	2.
4.	4- 10 hect. (Medium farmers)	11	64.15	24	138.81	7	34.57	42	17.50	237.53	43.27	5
5.	10 hect.& Above. (Large farmers)	3	47.18	1	12.12	-	-	4	1.67	59.30	10.80	1
	Total	46	170.36	135	271.45	59	107.18	240	100.00	548.99	100.00	2

It is worth mentioning that the land owned by these scheduled caste beneficiaries was in no way inferior to the land cultivated by the other farmers in the sample villages of all the three blocks. The holdings of beneficiaries existed without any differentiation on the basis of caste and creed.

6.2.2 Buildings

The houses of scheduled caste persons were segregated on one side in every village. In Mungeli block housing conditions of Satnami houses were better in every respect as compared to the houses belonging to other castes. This was not true in the cases of other two blocks where the scheduled castes lagged behind in the case of housing and sanitary conditions.

The houses in Mungeli and Ujjain blocks were of huttype and in the Ambah block with flat roofs. On the basis of building materials used, the houses were classified into three categories such as, Katcha, pucca and mixed. Among the buildings 76.43 per cent were katcha 19.11 per cent pucca and 4.46 per cent were mixed buildings. The average value of a katcha house in Mungeli block was Rs.3350 and a pucca house Rs.8950. In Ujjain block a katcha house costed Rs.2289, a pucca house Rs.5200 and a mixed house Rs.2900. In Ambah block the figures were Rs.1596, Rs.35000 and Rs.15187 respectively. On an average a house costed Rs.4352 but in Mungeli block this figure was Rs. 5450, in Ujjain block Rs.2489 and in Ambah block Rs.8056. The katcha house were reported very common and valued on an average Rs.2227. (Table 6.8)

Table 6.8 Houses according to Building Material

S. No.	Block		Katcha		Pucca		Mixed		All	
			No.	Av. costs Rs.	No.	Av. costs Rs.	No.	Av. costs Rs.	No.	Av. cost Rs.
1.	Mungeli		10	3350	6	8950	-	-	16	5450
		%	62.50	-	37.50	-	-	-	100.00	-
2.	Ujjain		84	2289	8	5200	5	2900	97	2489
		%	86.60	-	8.25	-	5.15	-	100.00	-
3.	Ambah		26	1596	16	35000	2	15187	44	8056
		%	59.10	-	36.36	-	4.54	-	100.00	-
4.	Total		120	2227	30	13714	7	10663	157	4352
		%	76.43	-	19.11	-	4.46	-	100.00	-

6.2.3 Livestock

There returned 256 cattle including 111 bullocks, 77 cows, and 68 young-stock. The buffaloes numbered 196 including 25 he-buffaloes, 96 she-buffaloes and 75 young stock. There were 48 goats and sheep and one horse. There were 19 hens and cocks.

On an average a farmer kept 5 livestocks including 2.58 cattle, 2 buffaloes and 0.42 sheep and goat. Average value of a cow was reported Rs. 391.56, a bullock Rs.1136.04, a he-buffaloe Rs.1004, a she-buffaloe Rs. 1760.83 and a sheep or goat valued Rs.269.42. This clearly indicates that the livestocks owned by the beneficiaries were of local breed and did not possess good health. (Table 6.9)

Table 6.9 Distribution of livestock on Farm.

Sl. No.	Livestock	Mungeli No	Ujjain No	Ambah No	All No	Average value Rs.
1.	Cows	19	49	9	77	391.56
2.	Bullocks	7	67	37	111	1136.04
3.	Young stock	18	44	6	68	104.41
	Total cattle	44	160	52	256	-
4.	She buffaloes	5	62	29	96	1760.83
5.	He-buffaloes	22	2	1	25	1004.00
6.	Young stock	5	48	22	75	250.33
	Total buffaloes	32	112	52	196	-
7.	Goat & Sheep	-	7	41	48	269.42
8.	Poultry	-	16	3	19	12.89
9.	Horse	-	1	-	1	350.00

6.2.4 Implements and tools

The inventory of implements and tools comprised 82 wooden plough, 63 Bakkhars, 56 gentis, 113 spades, 46 sabbals, 488 khurpies and sickles, 10 sprayers and dusters, 11 thrashers and 2 chaff cutters. The irrigation equipment included 71 well, 1 tubewell, 58 electric pumps, 8 diesel engine pumps and 2 persian wheels. (Table 6.10)

Table 6.10 Agricultural Implements and tools

Implements	Mungeli		Ujjain		Ambah		Total	
	No.	Av. Value	No.	Av. Value	No.	Av. Value	No.	Av. Value
Plough wooden	19	80.79	38	77.89	25	86.44	82	81.17
Bakhar	-	-	39	76.15	24	142.63	63	101.48
Genti	10	16.10	41	24.63	5	23.60	56	23.02
Phawada	11	11.45	62	12.74	40	12.98	113	12.70
Sabbal	6	32.50	27	36.41	13	26.15	46	33.00
Sickle/Khurpi	39	4.08	284	4.52	165	5.48	488	4.81
Chaff cutter	1	300.00	-	-	1	500.00	2	400.00
Thresher	-	-	-	-	11	2072.72	11	2072.72
Sprayer Duster	5	455.00	1	450.00	4	212.50	10	357.50
Electric Pump	7	4679.57	32	3020.42	19	5444.44	58	4006.96
Diesel Pump	1	6000.00	3	4000.00	4	4375.00	8	4437.50
Persian wheel	-	-	-	-	2	2000.00	2	2000.00
Well	10	10150.00	38	7089.47	23	8734.13	71	8053.31
Tube well	-	-	-	-	1	29000.00	1	29000.00

6.2.5 Other Household Possessions

The households possessed ornaments worth Rs.1633 and utensils worth Rs. 729 per household. Land owners also had trees worth Rs.38095 on their fields. Three households from Ambah block also possessed a gun each. Savings were reported very meagre and on an average amounted to Rs.17.28 per household. There were 52 cycles, 20 radios and transistors and 36 watches with the equal number of households.

The household possessions on an average valued Rs.3,599.48. This figure in Mungeli block was Rs.598 in Ujjain block Rs. 2,195 and in Ambah block Rs. 6,377. (Table 6.11)

Table 6.11 Family durables (Value in Rupees)

Durables	Mungeli No.	Mungeli Value	Mungeli Value per H.H.	Ujjain No.	Ujjain Value	Ujjain Value per H.H.	Ambah No.	Ambah Value	Ambah Value per H.H.	All No.	All Value	All Value per H.H.
1. Cycle	8	2650.00	331.25	33	8900.00	136.92	11	3000.00	115.38	52	14550.00	146.97
2. Radio	5	2300.00	287.50	11	2925.00	45.00	4	1200.00	46.15	20	6425.00	64.90
3. Watch	6	1330.00	166.25	15	2648.00	40.74	15	3445.00	132.50	36	7423.00	74.98
4. Bullock Cart	9	8800.00	1100.00	24	21150.00	325.38	14	14100.00	542.31	47	44050.00	444.95
5. Savings	-	160.00	20.00	-	51.00	0.78	-	1500.00	57.69	-	1711.00	17.28
6. Ornaments	-	15000.00	1875.00	-	50550.00	777.69	-	96100.00	3696.15	-	161650.00	1632.83
7. Utensils	-	8750.00	1093.75	-	38270.00	588.77	-	25205.00	969.42	-	72225.00	729.55
8. Trees	-	8870.00	1108.75	-	17175.00	264.23	-	12050.00	463.46	-	38095.00	384.80
9. Gum	-	-	-	-	-	-	3	9200.00	353.85	3	9200.00	92.93
10. Other	-	20.00	2.50	-	100.00	15.38	-	-	-	-	1020.00	10.30
All	28	47880.00	598.00	83	142669.00	2194.91	47	165800.00	6376.92	158	356349.00	3599.48

6.3 Occupation of Households

Among the 240 sample households, 66.67 per cent were mainly engaged in agricultural pursuits and the remaining 33.33 per cent were dependent on non-agricultural chores like labour, dairy and shoe making etc. An analysis of selected 99 household founds, utilising the benefits, has indicated that a household generally did not resort to one source but to more than one to supplement its income. Among them 42.42 per cent households were pursuing agriculture exclussively, 41.41 per cent were engaged in two occupations including 27 following agriculture and labour and 14 dairy and labour. There were 16.16 per cent households which were engaged in three pursuits including agriculture, dairy and labour (Table 6.12)

Table 6.12 Occupations followed by the selected households

Occupations	No.of Households				
	Mungeli	Ujjain	Ambah	All No.	All %
1. Agriculture	5	22	15	42	42.42
2. Agriculture + Labour	3	16	8	27	27.28
3. Dairy + Labour	-	13	1	14	14.14
4. Agri.+Dairy + Labour	-	14	2	16	16.16
All	8	65	26	99	100.00

6.4 Income from Different sources

Agriculture, livestock and labour were found as main sources of income in the selected households. Some of them also derived some money from business, kotwari, choukidari or shoe making etc. On an average a household earned Rs.730.23 per head per annum and of this, 74.33 per cent come from field crops, 16.33 per cent from labour jobs, 7.61 per cent from livestock products and 1.73 per cent from other sources. In Mungeli block the average income per head was Rs.906.70 which was contributed to the extent of 88.38 per cent by agriculture and 9.59 per cent by the labour jobs. In Ujjain block the per head income was 637.45, the lowest, and 63.83 per cent of it come from agriculture, 24.20 per cent from labour jobs and 10.09 per cent from livestock products. The per head income in Ambah block was Rs.867.43 and in it the agriculture comprised 85.72 per cent, labour jobs 6.66 per cent and livestock products 6.21 per cent. (Table 6.13)

Table 6.13 Distribution of income per household by source

Source of Income	Mungeli		Ujjain		Ambah		Total	
	Rs.	%	Rs.	%	Rs.	%	Rs.	%
Agriculture	7312.23	88.38	3211.24	63.83	7235.43	85.72	4599.89	74.3
Labour	793.44	9.59	1217.48	24.20	562.16	6.66	1010.58	16.3
Livestock	-	-	507.62	10.09	524.17	6.21	470.94	7.6
Other	167.95	2.03	94.58	1.88	119.01	1.41	107.06	1.7
All	8273.62	100.00	5030.92	100.00	844.77	100.00	6188.47	100.

6.4.1 Income from Agriculture

(a) Land Holdings - Among the 99 selected households, 13 were landless and 86 land owners including 10 marginal farmers, 54 small farmers, 21 medium size farmers and one large farmer . Mungeli block comprised 8 cultivators, Ujjain block 65 and Ambah block 26 cultivators. (Table 6.14)

(b) Land Utilisation - There was 263.59 hectares land, of which, 17.67 hectares or 6.70 per cent was fallow land and remaining 245.92 hectares or 93.30 per cent was cultivated during the year. An area of 109.09 hectares or 44.36 per cent was sown more than once. The area irrigated was 116.06 hectares or 47.19 per cent.

In Ambah block the crops were raised on the entire area of 58.58 hectares and it had irrigated crops on 34.97 hectares or 59.70 per cent. Almost entire area, 34.87 hectares or 98.09 per cent out of 35.55 hectares, was sown in Mungeli block and it was irrigated to the extent of 80.33 per cent and was also sown more than once to the extent of 90.85 per cent. In Ujjain block cultivation was done on 89.97 per cent area and it had 34.81 per cent irrigated area and 36.24 per cent area sown more than once.(Table 6.15)

Net area irrigated in the blocks was 116.06 hectares, of which 78.80 per cent was irrigated by the wells, 19.04 per cent by canals, 1.23 per cent by the tanks and 0.93 per cent by other sources. Tanks covered largest area of 57.41 per cent in Mungeli. In Ujjain and Ambah blocks wells were the main source and irrigated 96.46 and 82.16 per cent of the irrigated area respectively. (Table 6.16)

Table : 6.14 Selected households according to land holdings

Size group	Mungeli		Ujjain		Ambah		Total				Average size of Land
							No. of H.H.		Area		
	No.	Area Hect.	No.	Area Hect.	No.	Area Hect.	No.	%	Hect.	%	
Land less	-	-	12	-	1	-	13	13.13	-	-	-
Less than 1 Hect.	1	0.77	6	4.53	3	2.28	10	10.10	7.58	2.88	0.76
1 - 4 Hect.	3	7.01	33	71.44	18	35.42	54	54.55	113.87	43.20	2.11
4- 10 "	4	27.77	13	84.50	4	20.88	21	21.21	133.15	50.51	6.34
10 and Above	-	-	1	8.99	-	-	1	1.01	8.99	3.41	8.99
All	8	35.55	65	169.46	26	58.58	99	100.00	263.59	100.00	2.66

Table 6.15 : Land Utilisation in selected households

Block		Total land	Fallow land	Net sown area: Irri. area	Net sown area: Total area	Double cropped area
Mungeli	Hect.	35.55	0.68	28.01	34.87	31.68
	%	100.00	1.91	80.33	98.09	90.85
Ujjain	Hect.	169.46	16.99	53.08	152.47	55.25
	%	100.00	10.03	34.81	89.97	36.24
Ambah	Hect.	58.58	-	34.97	58.58	22.16
	%	100.00	-	59.70	100.00	37.83
All	Hect.	263.59	17.67	116.06	245.92	109.09
	%	100.00	6.70	47.19	93.30	44.36

....

Table 6.16 Irrigated area by source

Block		Canal	Well	Tank	Others	Total
Mungeli	Hect.	16.08	11.52	-	0.41	28.01
	%	57.41	41.13	-	1.46	100.00
Ujjain	Hect.	-	51.20	1.43	0.45	53.08
	%	-	96.46	2.69	0.85	100.00
Ambah	Hect.	6.02	28.73	-	0.22	34.97
	%	17.21	82.16	-	0.63	100.00
All	Hect.	22.10	91.45	1.43	1.08	116.06
	%	19.04	78.80	1.23	0.93	100.00

(c) <u>Income from Field crops</u> - The cultivating beneficiaries received gross-production worth Rs.1776.06 per hectare after incurring Rs.563.72 per hectare on different items of costs. Thus, they earned Rs.1212.34 per hectare as return during the year. The return was highest in Ambah block with Rs.2020.85 per hectare followed by Ujjain block Rs.1004.88. The per hectare return in Mungeli block was Rs.878.98. (Table 6.17)

Table 6.17 Gross and Net Income from Agriculture (1980-81)

Blocks	No.of H.H.	Area in Hect.	Per Hect. gross production Rs.	Per Hect. costs Rs.	Per Hect. Net return Rs.
Mungeli	8	66.55	1598.74	719.76	878.98
Ujjain	53	207.72	1407.11	402.23	1004.88
Ambah	25	80.74	2871.43	850.58	2020.85
All	86	355.01	1776.06	563.72	1212.34

(d) <u>Field Crops</u> - The crops were grown on 355.01 hectares. The cereals and millets were grown on 55.85 per cent, pulses on 14.55 per cent, oil seeds on 14.87 per cent, mixed crops on 8.73 per cent, fruits, vegetables and spices on 4.82 per cent and other crops including sugarcane, flower plants and fodders on 0.32 per cent area. The paddy, tewada, gram and vegetables were largely grown in Mungeli block while the wheat, jowar, gram, soybean covered larger area in Ujjain Block. In Ambah block Wheat, Bajra, Mustard and vegetables were mainly sown. In Ambah block summer crops were also taken on a considerable area of 4.51 hectares which was sown mainly summer vegetables covering 3.36 hectares.

Irrigated crops were sown on 138.29 hectares. Wheat paddy, gram, soybean, mustard and vegetables crops were largely sown as irrigated crops by the farmers. (Table 6.18)

(e) Crop yields - Average yield calculated for some important crops has indicated that the farmers received much higher yields from the irrigated crops as compared to the unirrigated crops. For example the yield of irrigated wheat was 1934 kg. whereas it was almost one third, 656 kg. per hectare in the case of unirrigated wheat. Comparatively the beneficiaries of Ambah block obtained higher yields followed by the Ujjain block. (Table 6.19)

Moreover, a farmer obtained gross production per hectare worth Rs.1531.69 from cereals and millets, worth Rs.1484.42 from pulses, worth Rs.2344.45 from oilseeds, worth Rs.3915.79 from vegetables and spices. Thus the cultivation of vegetables and spices had been much beneficial to farmers as compared to the other crops particularly the cereals and millets.

(f) Cost per hectare - On different items of costs for growing the crops a beneficiary incurred Rs.563.72 per hectare but this expenditure was Rs.1150.12 for irrigated crops and Rs.189.54 for unirrigated crops. Investment on costs was reported larger in Ambah block where a farmer on irrigated crops spent Rs.1554.25 per hectare and for un-irrigated crops Rs.265.35. Mungeli block come next with Rs.1041.30 per hectare for irrigated crops and Rs.305.19 for unirrigated crops. Costs per hectare in Ujjain block required Rs.982.74 for irrigated crops and Rs.142.84 for un-irrigated crops. (Table 6.20)

Table 6.18 Area under different crops.

(Area in Hect.)

Crops	Mungeli		Ujjain		Ambah		Total	
	Irri.	Total	Irri.	Total	Irri.	Total	Irri.	Total
A. Total Cereal & Millets	26.76	34.64	32.76	122.57	19.88	41.04	79.40	198.25
							(57.42)	(55.85)
1. Wheat	2.95	5.52	31.92	35.60	18.39	18.39	53.26	59.51
2. Paddy	23.81	26.68	0.84	1.47	-	-	24.65	28.15
3. Barley	-	-	-	-	0.44	0.86	0.44	0.86
4. Jowar	-	-	-	84.98	-	-	-	84.98
5. Maize	-	2.03	-	0.52	-	-	-	2.55
6. Bajara	-	-	-	-	1.05	21.79	1.05	21.79
7. Kodo	-	0.41	-	-	-	-	-	0.41
B. Total Pulses	-	19.93	21.02	28.52	0.80	3.22	21.82	51.67
							(15.78)	(14.55)
8. Moong	-	-	-	-	0.71	0.71	0.71	0.71
9. Gram	-	5.41	20.60	26.13	0.09	1.37	20.69	32.91
10. Pea	-	-	0.42	0.42	-	-	0.42	0.42
11. Tewada	-	13.87	-	-	-	-	-	13.87
12. Arhar	-	0.65	-	-	-	1.14	-	1.79
13. Urd	-	-	-	1.97	-	-	-	1.97
C. Total Oil Seeds	-	-	7.29	30.80	10.68	21.98	17.97	52.78
							(12.99)	(14.87)
14. Soybean	-	-	6.45	27.24	-	-	6.45	27.24
15. Ground Nut	-	-	0.84	3.56	-	-	0.84	3.56
16. Mustard	-	-	-	-	10.68	21.98	10.68	21.98
D. Total Mix Crops	-	0.80	-	21.01	-	9.20	-	31.01
								(8.73)
17. Arhar Jowar, Bajara, Moong	-	-	-	14.17	-	6.93	-	21.10
18. Gram + Barley	-	-	-	-	-	0.51	-	0.51
19. Jowar + Urd	-	-	-	-	-	1.76	-	1.76
20. Alsi + Urd	-	0.80	-	-	-	-	-	0.80
21. Soybean + Maize or Jowar	-	-	-	6.34	-	-	-	6.84
E. Total Vegetables Fruits & spices	10.72	11.18	1.08	1.08	4.86	0.46	16.66	17.12
							(12.05)	(4.82)
22. Vegetables	10.72	10.92	0.83	0.83	4.70	4.70	16.25	16.45
23. Fruits	-	0.26	-	-	-	-	-	0.26
24. Spices	-	-	0.25	0.25	0.16	0.16	0.41	0.41
F. Total Other Crops	-	-	2.00	3.74	0.44	0.44	2.44	4.18
							(1.76)	(1.18)
25. Sugarcane	-	-	0.32	0.32	-	-	0.32	0.32
26. Flower Plants	-	-	1.43	2.69	-	-	1.43	2.69
27. Fodder Crops	-	-	0.25	0.73	0.44	0.44	0.69	1.17
ALL	37.48	66.55	64.15	207.72	36.66	80.74	138.29	355.01
	(27.10)	(18.74)	(46.39)	(58.51)	(26.51)	(22.75)	(100.00)	(100.00)

Table 6.19 Yield per hectare of Important crops

(Yield in kg.)

S.No.	Crops	Mungeli			Ujjain			Ambah			All		
		Irri.	Un-Irri.	Both	Irri.	Un-Irri.	Both	Irri.	Un-Irri.	Both	Irri.	Un-Irri.	Both
1.	Wheat	712	584	652	1806	707	1692	2353	-	2353	1934	656	1800
2.	Paddy	2041	627	1889	476	683	565	-	-	-	1987	637	1820
3.	Jowar	-	-	-	-	491	491	-	-	-	-	491	491
4.	Maize	-	10	10	-	423	423	-	-	-	-	94	94
5.	Bajara	-	-	-	-	-	-	1190	638	665	1190	638	665
6.	Moong	-	-	-	-	-	-	211	-	211	211	-	211
7.	Gram	-	591	591	588	571	585	1389	797	836	592	604	596
8.	Arhar	-	662	662	-	-	-	-	553	553	-	623	623
9.	Urd	-	-	-	-	178	178	-	-	-	-	178	178
10.	Soybean	-	-	-	620	542	560	-	-	-	620	542	560
11.	Ground Nut	-	-	-	476	368	393	-	-	-	476	368	393
12.	Mustard	-	-	-	-	-	-	1162	767	959	1162	767	959

Table 6.20 Cost per hectare in Rupees.

Sl. No.	Block	Irrigated Rs.	Un-Irrigated Rs.	Both Rs.
1.	Mungeli	1041.30	305.19	719.76
2.	Ujjain	982.74	142.84	402.23
3.	Ambah	1554.25	265.35	850.58
4.	All	1150.12	189.54	563.72

(g) Disposal of Agricultural Production - Farmers produced agriculture commodities worth Rs.630520 on their farms. Of this, 47.45 per cent was sold, 46.33 per cent was utilised for household consumption and 6.22 per cent was retained for the next year. Disposal of individual crops has indicated that cereals and millets were largely utilised for consumption purposes. While the production of pulses, oilseeds, vegetables and other crops were mainly sold. A very nominal quantity, just sufficient to meet the requirement of seed for the next year, was retained. (Table 6.21)

6.4.2 Income from Livestock

There were 48 households including 36 from Ujjain and 12 from Ambah block, which derived income from the sale of live stock products of Rs.71442. For this purpose they purchased feeds and fodders worth Rs.27512 and received a gain of Rs. 43924 during the year. In other words, a household on an average supplemented his income to the extent of Rs.915.08 during the year from the sale of dairy products. Among these, 5 households also sold livestock valued Rs.2700 during the year to meet out their important expenditures.

Table 6.21 Disposal of Agricultural Produce

S.No. Commodity	Production			Disposal in Percentage		
	Qtls.	Value		Sold	Consumed	Retained
		Rs.	%			
A. Total cereals & Millets	2270.50	316048	50.13	37.12	56.98	5.90
1. Wheat	1071.00	180190	28.59	42.44	50.41	7.15
2. Paddy	512.20	63569	10.38	46.76	45.92	7.32
3. Barley	10.00	1380	0.22	-	95.00	5.00
4. Jowar	512.90	49970	7.92	28.56	68.61	2.83
5. Maize	6.90	750	0.12	14.49	85.51	-
6. Bajara	154.50	19609	3.11	0.97	95.96	3.07
7. Kodo	1.00	80/-	0.01	-	95.00	5.00
8. Gwar	2.00	500/-	0.08	-	100.00	-
B. Total Pulses	308.20	85195	13.50	67.30	21.60	11.10
9. Moong	1.80	700/-	0.11	55.56	33.33	11.11
10. Gram	198.25	59910/-	9.50	75.31	12.56	12.13
11. Pea	6.00	600/-	0.09	83.33	16.67	-
12. Tewada	38.50	5960 -	0.94	77.93	7.79	14.28
13. Arhar	58.95	16595/-	2.63	33.92	59.29	6.79
14. Urd	4.70	14 0/-	0.23	44.68	45.75	9.57
C. Total Oil Seeds	405.85	131240	20.82	90.16	5.78	4.06
15. Soybean	180.60	44055/-	6.99	94.41	0.55	5.04
16. Groundnut	14.00	4050/-	0.64	91.43	5.00	3.57
17. Mustard	210.75	82935/-	13.16	86.41	10.34	3.25
18. Alsi	0.50	200/-	0.03	100.00	-	-
D. Total Veg. Fruits & Spices	-	67037	10.63	85.16	14.10	0.74
19. Vegetables	-	63767	10.11	86.39	13.06	0.55
20. Fruits	-	750	0.12	80.00	20.00	-
21. Spices	-	2520	0.40	55.56	38.49	5.95
F. Total other crops	-	31000	4.92	69.03	30.32	0.65
22. Sugarcane	-	9600	1.52	62.50	37.50	-
23. Flowerplants	-	15600	2.43	98.72	-	1.28
24. Fodder crops	-	5800	0.92	-	100.00	-
All	[illegible]	630520	100.00	47.45	46.00	6.22

6.4.3. Income from Labour jobs

Labour jobs were followed by the 123 persons belonging to 2 households from Mungeli, 43 from Ujjain and 10 households from Ambah block. Labourers included 67.60 per cent males and 37.40 per cent females. A labourer on an average worked for 182.94 days and earned Rs.313.62 during the year. These figures for a male labourer were much larger, as compared to the females. A male labourer generally worked for 190.06 days and earned Rs.880.84 while a female labourer worked for 169.93 days and earned Rs.699.37. The labour force largely included daily wage labourers in all the blocks and a few persons also returned as annual agricultural labour, cattle grazers and factory labourers. Agriculture, construction of buildings and roads were the main avenues of employment. (Table 6.22)

6.4.4 Income from other sources

There were 7 households including one from Mungeli and 3 each from Ujjain and Ambah blocks. They received some income from the works like Kotwari, shoe-making, business or music playing. On an average a household received Rs.1277 during the year from these professions.

6.5 Per head yearly consumption and expenditure

On an average a household spent Rs.605.66 per head on their livelihood. The expenditures made on different items indicated that 64.72 per cent were incurred on food grains, 6.55 per cent on fats, 7.14 per cent on pulses and vegetables and 6.82 per cent on sugars. Clothing was the next important

Table 6.22 Income from labour

Particulars	Agriculture labour	Construction work	Factory labour	Meson	Annual agri. labour	All
Male labour	54	3	2	8	10	77
Mungeli	3	-	-	-	-	3
Ujjain	41	3	2	1	10	47
Ambah	10	-	--	7	-	17
Female labour	44	2	-	-	-	46
Mungeli	4	-	-	-	-	4
Ujjain	39	2	-	-	-	41
Ambah	1	-	-	-	-	1
Both	98	5	2	8	10	123
Average days	166.70	198.00	365.00	93.12	365.00	182.54
Male	165.00	200.00	365.00	93.12	365.00	190.06
Female	168.80	195.00	-	-	-	169.93
Average wages	731.28	1082.00	2497.50	1059.38	985.00	812.98
Male	767.13	1160.00	2497.50	1059.38	985.00	880.84
Female	687.30	965.00	-	-	-	699.37

item and it required 17.72 per cent of the total budget followed by intoxicants 4.64 per cent. Other items needed very nominal expenditures during the year. Among the sample blocks per head expenditure was highest in Mungeli with Rs.878.81 followed by Ambah Rs.648.55 and Ujjain with Rs.545.66. Food item like grains, pulses, and vegetables were largely met from the household productions while other items of the budget were usually purchased from the market. (Table 6.23)

Table 6.23 Per head yearly consumption and expenditure, (in Rupees)

Items	Mungeli		Ujjain		Ambah		Total	
	Rs.	%	Rs.	%	Rs.	%	Rs.	%
1. Food grains	446.35	50.80	199.91	36.64	263.13	40.57	240.42	39.7
2. Pulses	27.67	3.15	29.04	5.32	26.30	4.06	28.09	4.6
3. Vegetables	46.98	5.34	6.63	1.21	27.25	4.21	16.36	2.7
4. Fruits	3.42	0.39	0.10	0.02	-	-	0.36	0.0
5. Meat/Eggs.	-	-	5.03	0.92	0.40	0.06	3.20	0.5
6. Spices	14.66	1.67	18.43	3.38	17.41	2.68	17.79	2.9
7. Total Fats	44.37	5.05	37.63	6.90	42.64	6.57	39.72	6.5
Animal Fat	7.12	0.81	8.43	1.55	3.82	0.59	6.92	1.1
Vegetable Fat	37.25	4.24	29.20	5.35	38.82	5.98	32.80	5.4
8. Sugars	19.14	2.18	42.46	7.78	45.38	7.00	41.30	6.8
9. Beverages Tea	3.01	0.34	6.31	1.16	2.09	0.32	4.75	0.7
Total food Items	605.60	68.92	345.54	63.33	424.60	65.47	391.99	64.7
10. Intoxicants	-	-	33.23	6.09	25.85	3.99	28.12	4.6
Liquor	-	-	9.30	1.70	3.75	0.58	6.82	1.1
Smoking	-	-	23.93	4.39	22.10	3.41	21.30	3.5
11. Clothing	137.94	15.70	98.24	18.00	116.82	81.01	107.29	17.7
12. Light	8.68	0.99	10.02	1.84	5.99	0.92	8.69	1.4
13. Toilets	16.03	1.82	9.33	1.71	13.74	2.12	11.24	1.8
14. Social Ceremony	21.92	2.49	6.89	1.26	14.43	2.22	10.47	1.7
15. Sickness	45.21	5.14	21.28	3.90	17.49	2.70	22.22	3.6
16. Education	24.32	2.77	4.49	0.82	7.77	1.20	7.21	1.1
17. Recreation	2.67	0.30	2.07	0.38	0.85	0.13	1.75	0.2
18. Travels	16.44	1.87	10.04	1.84	11.19	1.73	10.94	1.8
19. Others	-	-	4.53	0.83	9.82	1.51	5.73	0.9
All	878.81	100.00	545.66	100.00	648.55	100.00	605.66	100.0

6.6 Indebtedness

There were 27.27 per cent household suffering from the indebtedness during the reference year and among them 17 came from Ujjain block, 8 from Ambah and 2 from Mungeli block. These households were having a loan of Rs.43525, of which, 33.83 per cent was borrowed to meet the consumption requirements, 19.53 per cent to repay the bank loans, 17.23 per cent to repair the wells and pumps, 15.16 per cent for the marriage ceremonies, 11.95 per cent to purchase bullocks and 2.30 per cent for the agricultural inputs like seed and fertilizers. Rate of interest paid by the farmers varied between 24 and 36 per cent. Among the indebted households, 40.74 per cent borrowed for consumption, 18.52 per cent for repaying bank loans, 14.81 per cent for repairing work, 11.11 per cent for social ceremonies and 7.41 per cent each for purchasing the bullocks and inputs. Borrowing were commonly made from the private moneylenders residing at the nearby market places. Some loans were also taken from the relatives and friends. (Table 6.24)

Table 6.24 Distribution of Indebted households according to the purpose of loans taken.

S. No.	Purpose	Mungeli		Ujjain		Ambah		Total H.Hs.		Total Loan	
		H.H.	Rs.	H.H.	Rs.	H.H.	Rs.	No.	%	Rs.	%
1.	Family consumption	1	1200	7	9725	3	3800	11	40.74	14725	33.83
2.	Social Ceremonies	-	-	2	4600	1	2000	3	11.11	6600	15.16
3.	To repay bank loan	-	-	5	8500	-	-	5	18.52	8500	19.53
4.	To purchase bullocks	1	3000	-	-	1	2200	2	7.41	5200	11.95
5.	Repairing of well & Pump	-	-	1	2000	3	5500	4	14.81	7500	17.23
6.	To purchase inputs	-	-	2	1000	-	-	2	7.41	1000	2.30
	Total	2	4200	17	25825	8	13500	27	100.00	43525	100.00

CHAPTER VII

Benefits Derived by the Beneficiaries

7.1 Distribution of Beneficiaries

There were 240 households and among them, 68.75 per cent received loans for the development of minor irrigation, 21.67 per cent were provided milching buffaloes and 7.92 per cent were given poultry units. Besides, there were 2 households which got benefits for both poultry and dairy. One household received help for minor irrigation and poultry and another houlehold was given loans for minor irrigation and dairy. Thus these 4 households got benefits for 2 pursuings. Among them, 27 or 11.25 per cent households also received other helps. For example, 10 households were given loans for purchasing the bullocks and he-buffaloes and another 13 households were supplied sprayers and dusters. The bullock carts and threshers were given to 2 households each. Under the short term benefits, 86 households received loans for agricultural inputs including 30 for seed, 17 for fertilizers and 39 were given cash to meet the labour costs.

All the 46 households in Mungeli block obtained loans exclusively for the development of minor irrigation and among them 9 also received money to purchase the he-buffaloes, 13 got sprayers and dusters and 2 obtained bullock carts.

In Ujjain block there returned 135 households and among them, 70 took benefits for minor irrigation, 42 for dairy, 19 for poultry, 2 for dairy and poultry, one for poultry and minor irrigation and another one household for minor irrigation and dairy. Among them one household also received loan to purchase the bullocks. Further, 62 households also took short term loans to meet out the requirements of agricultural inputs.

I Ambah block 49 households received loans for the development of minor irrigation and 10 for dairy. Among them, 2 households also obtained threshers. Short term benefits were derived by 24 households to purchase the agricultural inputs like seed and fertilizers.

Village wise distribution has indicated that the benefits derived for the development of minor irrigation were availed in all the villages while dairy returned from 6 villages and poultry from two villages. There were only 2 villages Harsodan and Dhawala Rehwari where the benefits were reaped for all the three purposes. In three villages including Badfra, Bareh and Kamtari of Ambah block people took loans for two purposes including minor irrigation and dairy. Among all, Harsodan village derived largest number of 55 benefits followed by Dhawala Rehwari 33 and Deori village 20 benefits. (Table 7.1)

7.2 Per Household finance for different benefits

For all purposes Rs.15,11,372 were extended to the 240 beneficiaries for their individual development. Of this amount, 78.39 per cent was embarked for the development of minor irrigation, 10.34 per cent for dairy and 4.35 per cent for poultry as long term benefits. Under medium term benefits, 2.09 per cent amount was given for the purchase of bullocks, carts, sprayers, dusters and threshers. The short term benefits covered 4.83 per cent amount and it was given by the commercial and cooperative banks to meet out the needs of the agricultural inputs. The distribution of loans varied from one block to another but among all the blocks more than 90 per cent loans were given under long term benefits particularly for the development of minor irrigation.

Table 7.1 Village wise distribution of beneficiaries

S.No. Village	Minor Irri.	Dairy	Poultry	Poultry & Minor Irri.	Poultry & Dairy	Minor Irri.& Dairy	All
Mungeli							
1. Deori	20	-	-	-	-	-	20
2. Phulwari	8	-	-	-	-	-	8
3. Palchuwa	5	-	-	-	-	-	5
4. Chhate	4	-	-	-	-	-	4
5. Silli	9	-	-	-	-	-	9
Sub-Total	46	-	-	-	-	-	46
Ujjain							
6. Bamora	14	-	-	-	-	-	14
7. Dhabla Rehwari	11	16	5	1	-	-	33
8. Harsodan	19	19	14	-	2	1	55
9. Limba Pipliya	19	-	-	-	-	-	19
10. Kadchhali	7	7	-	-	-	-	14
Sub-Total	70	42	19	1	2	1	135
Ambah							
11. Badfara	9	3	-	-	-	-	12
12. Bareh	6	5	-	-	-	-	11
13. Kamtari	15	2	-	-	-	-	17
14. Jonhan	12	-	-	-	-	-	12
15. Sihoniya	7	-	-	-	-	-	7
Sub Total	49	10	-	-	-	-	59
ALL :	165	52	19	1	2	1	240

On an average, a household received Rs.6297.38 for its individual betterment. This figure was largest in Ambah block with Rs. 7462.58 followed by Mungeli with Rs.7050.56 per household. In Ujjain it was reported Rs. 5531.51, the lowest. The reporting households for minor irrigation on an average got Rs.7094.69 per household, which in Ambah block was Rs.7978.96, the largest, in Ujjain block Rs.6890.12 and in Mungeli block Rs. 6472.96 per household. A household for dairy received Rs.2840.40 and this figure in Ujjain was Rs.2858.82 and in Ambah Rs.2757.50. For poultry a household received aid worth Rs.2986.59. These beneficiaries also obtained helps worth Rs.1169.26 per household for the development of agriculture under medium term helps and Rs.849.55 under short term benefits to meet the requirements of agricultural inputs. (Table 7.2)

7.3 Financing Agencies and the Benefits

Of the total amount of Rs.14,06,741 financed for the development of minor irrigation, dairy and poultry, the cooperative contributed the largest share of 50.77 per cent including Land Development Banks 45.70 per cent. The commercial banks were next important covering 44.78 per cent including State Bank of India 25.34 per cent. The tehsil, tribal welfare department and the blocks extended 4.45 per cent economic helps to the beneficiaries. The Cooperatives, particularly the Land Development Bank exclusively financed for the development of minor irrigation. The government departments also financed only for minor irrigation. Commercial Banks which had entered into the agricultural finance very late, had financed for all the three purposes including minor irrigation, dairy and poultry. Thus the total finances for dairy & poultry development were made by the commercial banks, particularly by the State Bank of India and the

Table 7.2 : Financial helps given for different purposes.

S. No.	Programmes	Mungeli			Ujjain			Ambah			All		
		Total Rs.	%	Av.per H.H. Rs.	Total Rs.	%	Av.per H.H. Rs.	Total Rs.	%	Ar.per H.H. Rs.	Total Rs.	%	Av.per H.H. Rs.
1.	Minor Irrigation	297756	91.81	6472.96	496089	66.43	6890.12	390969	88.80	7978.96	1184814	78.39	7094.69
2.	Dairy	-	-	-	128647	17.23	2858.82	27575	6.27	2757.50	156222	10.34	2840.40
3.	Poultry	-	-	-	65705	8.80	2986.59	-	-	-	65705	4.35	2986.59
	All	297756	91.81	6472.96	690441	92.46	5114.38	418544	95.07	7093.97	1406741	93.08	5861.42
Other Medium term Benefits													
1.	Draught Animals	14725	4.54	1636.11	1500	0.20	1500.00	-	-	-	16225	1.07	1622.50
2.	Bullock carts	6000	1.85	3000.00	-	-	-	-	-	-	6000	0.40	3000.00
3.	Sprayers & Dusters	5845	1.80	449.61	-	-	-	-	-	-	5845	0.39	449.61
4.	Threshers	-	-	-	-	-	-	3500	0.79	1750.00	3500	0.23	1750.00
	All	26570	8.19	1107.08	1500	0.20	1500.00	3500	0.79	1750.00	31570	2.09	1169.26
Short term benefits													
1.	Seed	-	-	-	26369	3.53	1014.19	2434	0.55	6085.00	28803	1.91	960.10
2.	Fertilizer	-	-	-	2529	0.34	843.00	12064	2.74	861.71	14593	0.96	858.41
3.	Cash	-	-	-	25915	3.47	785.30	3750	0.85	625.00	29665	1.96	760.64
	All	-	-	-	54813	7.34	884.02	18248	4.14	760.33	73061	4.83	849.55
Total		324326	100.00	7050.56	746754	100.00	5531.51	440292	100.00	7462.58	1511372	100.00	6297.38

Central Bank of India. Every financing agency gave top priority for minor irrigation and the cooperatives covered 51.79 per cent, commercial banks 43.67 per cent and the government departments 4.54 per cent of the total funds embarked for this purposes. Bank of India was a lead bank in Mungeli, Central Bank in Ujjain and State Bank in Ambah block and made maximum coverage in their respective areas. (Table 7.3)

The funds to purchase the bullocks and buffaloes were given by the tehsil offices as government taccabi, Bullock carts were financed by the Tribal Welfare Department and the dusters, sprayers and threshers were supplied by the Agriculture Department. Short-term loans were given by both the commercial and the cooperative banks.

7.4 Subsdy on Benefits

Prior to May, 1973, there was no provision for subsidy. It was included in the programmes so as to seek the participation of small farmers to make them economically viable without any distinction of caste and creed. Small farmers were allowed 25 per cent subsidy. From 1975-76 the subsidy was increased to 33 per cent in the case of marginal and small farmers of Scheduled castes. It varied between 33 and 50 per cent under special component plan. In some cases it was extended to 75 per cent to the beneficiaries who were far below the poverty line. Amount of the subsidy was under the process of adjustment in many cases, therefore, its calculations were not done.

Among the 240 beneficiaries, 55 belonged to medium size and large size farmers and they were not entitled to get the subsidy on the development loans but they were having land under

Table 7.3 Financing Agencies and the loans given for different benefits. (Figures in Rupees)

S.No. Agency	Minor Irrigation				Dairy			Poultry	Total	
	Mungeli	Ujjain	Ambah	Total	Ujjain	Ambah	Total	Ujjain	All	%
1. Bank of India	-	139212	-	139212	-	-	-	-	139212	9.90
2. State Bank of India	78800	57250	69852	205902	73367	11575	84942	65705	356549	25.34
3. Central Bank of India	-	-	57740	57740	55280	16000	71280	-	129020	9.17
4. Gramin Bank	5200	-		5200	-	-	-	-	5200	0.37
Total Commercial Banks	84000	196462	127592	408054	128647	27575	156222	65705	629981	44.78
5. Land Development Bank	187856	217327	237627	642810	-	-	-	-	642810	45.70
6. Cooperative Bank	-	71300	-	71300	-	-	-	-	71300	5.07
Total Cooperative Banks	187856	288627	237627	714110	-	-	-	-	714110	50.77
7. Tehsil Taccabi	-	-	14000	14000	-	-	-	-	14000	0.99
8. Tribal Welfare Deptt.		1250	11750	13000	-	-	-	-	13000	0.93
9. Block	25900	9750	-	35650	-	-	-	-	35650	2.53
Total Govt.Deptts.	25900	11000	25750	62650	-	-	-	-	62650	4.45
ALL	297756	496089	390969	1184814	128647	27575	156222	65705	1406741	100.00

different patts in the name of different family members which made them eligible to avail the subsidy like other beneficiaries. Mr. 'A' from Palchuwa village in Mungeli block was a large farmer but he had three pattas which enabled him to borrow Rs.8250 in his name from a commercial bank for well, Rs. 4,000 in his father's name from Land Development Bank again for well and he also obtained funds from the block in the name of his son for the diesel pumpset. He constructed only one well but never used it for irrigation. Mr. 'B' from Phulwari village was also a large farmer and he had four pattas. He took Rs.4500 for well in his name, Rs.10 225 in his wife's name for well and diesel pump, Rs.2500 in his son's name from block for well and Rs.1000 again in his own name from the commercial bank for the repairing of the old well. It was surprising that none of the three wells was constructed and the pumpset was sold at a low price at the dealers shop itself. There were a number of such beneficiaries who obtained benefits just because of attractive subsidy but they diverted these funds for some other purposes.

7.5 Benefits for Minor Irrigation

Prior to the 1975-76, the cooperative Banks were the sole agency for agricultural finance and they were extending loans only for single cases of irrigation wells, pumps, Rahats or repairing of old wells. Thereafter, the policy was changed and more stress was laid on the sanction of composit cases of minor irrigation rather than single cases. Further, the commercial banks were also asked to enter into the agricultural finance and the subsidy was also allowed to agricultural labourers and the marginal farmers to seek their participation.

In all 195 benefits for minor irrigation were sanctioned to the beneficiaries and among them 83 or 42.56 per cent cases were allowed during 1970-75 and 112 or 57.44 per cent during 1976-81. During the former period the single benefits were mainly allowed while in the latter period composit cases were commonly sanctioned. Among all, there were 125 or 64.10 per cent single cases and 70 or 35.90 per cent composit cases sanctioned for minor irrigation.

Mungeli block had 62 cases including 46 single and 16 composit cases. In Ujjain there were 57 single and 26 composit cases. The Ambah block had in all 50 cases covering 22 single and 28 composit cases.

Among various benefits, the tubewell, bore wells with diesel or electric pump numbered 17 returned from Ambah block alone. Dug wells fitted with water lifting equipments were 41 and returned largely from Ujjain block and a few from Ambah block. The bore-wells were confined to Ambah block, while the dug wells which were 93 in number, the largest, were returned from all the blocks. There returned 10 diesel and 11 electric pumps while other cases including boring and repairing of old wells with or without the diesel or electric pumps numbered 23 in the sample. Moreover, the Ambah block had the composit cases in the larger proportion while the single cases preponderated in the Mungeli and Ujjain blocks. (Table 7.4)

Table 7.4 Benefits derived for the development of Minor irrigation

S.No. Programmes	1970-71 to 1975-76				1976-77 to 1980-81				All			All	
	Mungeli	Ujjain	Ambah	All	Mungeli	Ujjain	Ambah	All	Mungeli	Ujjain	Ambah	No.	%
Composit cases													
1. Tube well	-	-	-	-	-	-	1	1	-	-	1	1	0.51
2. Bore well + EP	-	-	1	1	-	-	14	14	-	-	15	15	7.69
3. Bore well + DP	-	-	-	-	-	-	1	1	-	-	1	1	0.51
4. Dug well + EP	2	9	-	11	8	12	-	20	10	21	-	31	15.90
5. Dug well + DP	2	1	-	3	4	1	-	5	6	2	-	8	4.10
6. Dug well + Rahat	-	-	2	2	-	-	-	-	-	-	2	2	1.03
7. Boring + EP	-	-	-	-	-	-	6	6	-	-	6	6	3.08
8. Boring + DP	-	-	-	-	-	-	3	3	-	-	3	3	1.54
9. Repairing well+EP	-	-	-	-	-	3	-	3	-	3	-	3	1.54
Sub-total:	4	10	3	17	12	16	25	53	16	26	28	70	35.90
%	22.22	17.86	33.33	20.48	27.27	59.26	60.98	47.32	25.80	31.33	56.00	35.90	
Single Cases													
10. Well Boring	-	-	1	1	-	-	6	6	-	-	7	7	3.59
11. Dug well	12	33	5	50	28	9	6	43	40	42	11	93	47.69
12. E.P.	-	7	-	7	-	1	3	4	-	8	3	11	5.64
13. D.P.	1	3	-	4	4	1	1	6	5	4	1	10	5.13
14. Repairing well	1	3	-	4	-	-	-	-	1	3	-	4	2.05
Sub-total :	14	46	6	66	32	11	16	59	46	57	22	125	64.10
%	77.78	82.14	66.67	79.52	72.73	40.74	39.02	57.68	74.20	68.67	44.00	64.10	
All	18	56	9	83	44	27	41	112	62	83	50	195	100

Village wise distribution of benefits has indicated that the largest number of 24 benefits were taken in Deori village followed by Limba Pipliya 23, Harsoden 22, Bamora, Dhabla Rehwari and Kamtari 15 benefits each and Phulwari, Silli and Jonhan 13 benefits each. Badfara had taken 9 benefits, Palchuwa and Kadchhali 8 benefits each, Sihoniya 7, Bareh 6 and the Chhata 4 benefits, the lowest.

7.6 Benefits for Dairy units

It was envisaged in the I.R.D. programme that the agricultural labourers, marginal and small farmers should be given two milching buffaloes from bank loans to supplement their income. This loan will have 30 to 50 per cent subsidy and the depressed persons will be charged 4 per cent interest. Remaining amount was to be repaid in the monthly instalments. As per the scheme initially a beneficiary was to be given a buffaloe and the second buffaloe after six months. Idea behind the scheme was that the beneficiary will be able to get milk from either of the two buffaloes round the year and he will be able to pay the monthly instalment.

Under the Dairy scheme, 55 beneficiaries including 45 from Ujjain block and 10 from Ambah block obtained loans to purchase the first lot of buffaloes. For this they received Rs.97,147, of which Rs.25,159 was granted as subsidy. Among them, 32 or 36.78 per cent beneficiaries including 28 in Ujjain block and 4 in Ambah block also obtained loans to purchase the second lot of buffaloes after one year. Moreover these 55 beneficiaries were provided with the 87 milching buffaloes which valued Rs.1,56,222 and of this, a sum of Rs.43,115 was allowed as subsidy. The marginal farmers and agricultural labourers were charged interest at 4 per cent per annum. Financing was done by the State Bank and the Central Bank of India.

Beneficiaries in Ujjain block returned from Dhabla Rehwari numbered 16, Harsodan 22, Kadchali 7. In Ambah block they also returned from 3 villages but in few number such as Badfara 3, Bareh 5, Kamtari 2. Beneficiaries from Kadchhali and Bareh village did not obtained loan for second lot of buffaloes. Scale of finance per buffaloe varied between Rs.1,500 and 2,100 in both blocks. (Table 7.5)

7.7 Benefits for Poultry Units

The beneficiaries who participated in the poultry scheme returned from Ujjain block only and all of them were financed by the State Bank of India. There were 22 beneficiaries and 16 belonged to Harsodan village and 6 to Dhabla Rehwari village. Further, among them 5 were given loan to run 100 birds poultry farm and remaining 17 had 50 birds poultry farm. For a 100 birds poultry farm bank extended loan worth Rs.5,000 for the construction of the house and for purchasing the 100 birds. In addition, Veterinary Department also supplied 3 months feed, utensils and medicines in lieu of the subsidy worth Rs.1580. For a 50 birds poultry farm, a beneficiary was granted a loan of Rs.3000 for the house and the birds and he also received 3 months feed, utensils and medicines as a subsidy worth Rs. 790 from Veterinary Department.

Table 7.5 : Particulars about the dairy units.

Block/Village	1st lot of Buffaloe			2nd lot of Buffaloe			Both		
	No.	Amount Rs.	Subsidy Rs.	No.	Amount Rs.	Subsidy Rs.	No.	Amount Rs.	Subsidy Rs.
Block Ujjain									
1. Dhabala Rehwari	16	26480	8597	15	28800	9088	31	55280	17685
2. Harsodan	22	38267	6486	13	22500	7093	35	60767	13579
3. Kadchhali	7	12600	4424	-	-	-	7	12600	4424
Sub-total	45	77347	19507	28	51300	16181	73	128647	35688
(%)	61.64	60.12	54.66	38.36	39.88	45.34	100.00	100.00	100.00
Block Ambah									
1. Badfara	3	5800	1658	3	5775	1775	6	11575	3433
2. Barch	5	10000	2834	-	-	-	5	10000	2834
3. Kamtari	2	4000	1160	1	2000	-	3	6000	1160
Sub-total	10	19800	5652	4	7775	1775	14	27575	7427
(%)	71.43	71.80	76.10	28.57	28.20	23.90	100.00	100.00	100.00
All	55	97147	25159	32	59075	17956	87	156222	43115
(%)	63.22	62.19	58.35	36.78	37.81	41.65	100.00	100.00	100.00

Table 7.6 : Particulars about the Poultry units.

Block/Village	Per unit Birds	Ist lot			IInd lot			Both		
		No.of Poultry	Loan Rs.	Subsidy Rs.	No.of Poultry	Loan Rs.	Subsidy Rs.	No.of Poultry	Loan Rs.	Subsidy Rs.
Block Ujjain										
1. Dhabla Rehwari	100	2	8763	3850	-	-	-	2	8763	3850
	50	4	11590	5301	3	1425	450	7	13015	5751
Sub-Total	-	6	20353	9151	3	1425	450	9	21778	9601
2. Harsodan	100	3	12837	3150	-	-	-	3	12837	3150
	50	13	27290	9439	8	3800	1200	21	31090	10639
Sub-Total	-	16	40127	12589	8	3800	1200	24	43927	13789
All	-	22	60480	21740	11	5225	1650	33	65705	23390

The constraction of the house and the purchase of the birds, supply of feed and marketing of eggs was directly handled by workers and officers of Veterinary Department ~~and the Bank~~ Officials also helped them in this task. Among the 17 beneficiaries who had 55 birds poultry farm, 11 beneficiaries also received second lot of birds after the expiry of first one.

The beneficiaries were granted loan of Rs.60,480 for the first lot of the birds and in addition, they also received feed, utensils, medicines etc. worth Rs.21,740 as a part of the subsidy from Veterinary Department. For the second lot, 11 beneficiaries again got a loan of Rs.5,225 to purchase the birds and they were given subsidy worth Rs.1,650 by way of other facilities. For the second lot of 50 birds a beneficiary was given Rs.475 to purchase the birds from the bank and he also received aid worth Rs.150 as subsidy from Veterinary Department. (Table 7.6)

*****

CHAPTER VIII

Utilization of Minor Irrigation

8.1 Classification of beneficiaries

There were 167 beneficiaries and among them 28 obtained financial helps from two different financing agencies. Such as they took loan for well from L.D.B. and that for water lifting equipment from Commercial Banks. Consequently the enventory of financing of the irrigation cases has increased to 195 cases analysed here. As per the utilization of funds these benefits have been classified into three groups :-

(i) Cases in which the funds misutilized by diverting for some other purposes (MU),

(ii) Cases in which the beneficiaries developed the irrigation facilities but never used for irrigation purposes (NU) and

(iii) Cases in which the facilities were used for irrigation atleast during the reference year (U).

8.2 Extent of Utilization of Benefits

The financing institutions distributed loans for 70 composit and 125 single cases of irrigation. The composit cases included both well and water lifting equipment and the single cases comprised either of the two. Analysis of utilization of funds had indicated that out of 195 cases, the beneficiaries in 24.10 per cent cases utilized funds for some other purposes, in 35.90 per cent cases they developed the irrigation facilities but never used them for irrigation, in 40.00 per cent cases they installed the facilities and also used them for irrigation during the reference year. Thus, the minor irrigation facilities having an estimated ayacut of 94 hectares were not developed and that of 196 hectares were developed but not used for irrigation, the facilities having 186 hectares ayacut were actually used for irrigation purposes.

Maximum misutilization of funds and nonutilisation of facilities was reported among the single cases. Out of 125 single cases, the beneficiaries misutilized funds in 36.80 per cent cases and in 37.60 per cent cases they did not use the facilities. There were only 25.60 per cent cases where the beneficiaries used the facilities for irrigation purposes. Among the composit cases, there was only one case in which the beneficiary diverted the funds to some other purposes and 32.86 per cent composit facilities were not used for irrigation. The beneficiaries used 65.71 per cent composit facilities for irrigation purposes.

Among all the facilities of minor irrigation, funds for the dug wells were mostly misutilized and the wells constructed were generally left unutilised. Financing agencies provided funds for 93 dug wells and the funds obtained for 44.09 per cent wells were diverted to other purposes, in 38.71 per cent cases the wells were constructed but not used for irrigation. There were only 17.20 per cent wells which were used for irrigation by the beneficiaries. (table 8.1)

8.3 <u>Utilization of Minor Irrigation in the Blocks</u>

The largest concentration of misutilization of funds was found in Mungeli block of Bilaspur district. Out of the 62 cases financed by the institutions the funds were misutilized in 51.61 per cent cases and in 33.87 per cent cases the facilities were

Table 8.1 : Utilization of Minor Irrigation facilities by the Beneficiaries among the sample blocks.

Programmes	MUNGELI				UJJAIN				AMBAH				ALL			Total	
	MU	NU	U	All	MU	NU	U	All	MU	NU	U	All	MU	NU	U	No.	Rs.
A. Composit cases																	
1. Tube well	-	-	-	-	-	-	-	-	-	-	1	1	-	-	1	1 (0.51)	25000 (2.11)
2. Bore well+EP	-	-	-	-	-	-	-	-	-	7	8	15	-	7	8	15 (7.70)	186087 (15.70)
3. Bore well+DP	-	-	-	-	-	-	-	-	-	-	1	1	-	-	1	1 (0.51)	15134 (1.28)
4. Dug well+EP	-	3	7	10	-	4	17	21	-	-	-	-	-	7	24	31 (15.89)	314421 (26.54)
5. Dug well+DP	1	5	-	6	-	1	1	2	-	-	-	-	1	6	1	8 (4.10)	74766 (6.31)
6. Dug well+Rahat	-	-	-	-	-	-	-	-	-	-	2	2	-	-	2	2 (1.03)	9900 (0.84)
7. Boring + EP	-	-	-	-	-	-	-	-	-	1	5	6	-	1	5	6 (3.08)	44439 (3.75)
8. Boring + DP	-	-	-	-	-	-	-	-	-	1	2	3	-	1	2	3 (1.54)	22620 (1.91)
9. Reparing well + EP	-	-	-	-	-	1	2	3	-	-	-	-	-	1	2	3 (1.54)	16964 (1.43)
Sub Total :	1	8	7	16	-	6	20	26	-	9	19	28	1	23	46	70 (35.90)	709331 (59.87)

Continued

Continued Table 8.1

Programmes	MUNGELI				UJJAIN				AMBAH				ALL			Total	
	MU	NU	U	ALL	MU	NU	U	ALL	MU	NU	U	ALL	MU	NU	U	No.	Rs.
B. Single cases																	
10. Well Boring	-	-	-	-	-	-	-	-	-	5	2	7	-	5	2	7 (3.59)	39219 (3.31)
11. Dug well	29	9	1	39	7	21	15	43	5	6	-	11	41	36	16	93 (47.69)	349024 (29.46)
12. E.P.	-	-	-	-	1	-	7	8	-	1	2	3	1	1	9	11 (5.64)	39720 (3.35)
13. D.P.	2	2	1	5	2	-	2	4	-	-	1	1	4	2	4	10 (5.13)	41270 (3.48)
14. Reparing Well	-	2	-	2	-	1	1	2	-	-	-	-	-	3	1	4 (2.05)	6250 (0.53)
Sub Total	31	13	2	46	10	22	25	57	5	12	5	22	46	47	32	125 (64.10)	475476 (40.13)
Total: No.	32	21	9	62	10	28	45	83	5	21	24	50	47	70	78	195	
	% 16.41 Rs. 81248 % 6.85	% 10.77 Rs. 131029 % 11.06	% 4.62 Rs. 85479 % 7.21	% 31.80 Rs. 297756 % 25.12	% 5.13 Rs. 53187 % 4.49	% 14.36 Rs. 157552 % 13.30	% 23.07 Rs. 285350 % 24.09	% 42.56 Rs. 496089 % 41.88	% 2.56 Rs. 10500 % 0.89	% 10.77 Rs. 158701 % 13.39	% 12.31 Rs. 221768 % 18.72	% 25.64 Rs. 390969 % 33.00	% 24.10 Rs. 144935 % 12.23	% 35.90 Rs. 447282 % 37.75	% 40.00 Rs. 592596 % 50.02	% 100.00 Rs. 1184814 Rs. 100.00	Rs. 1184814 % 100.00

E.P.= Electric Pump
D.P.= Diesel Pump

created on farms but were not used for irrigation purposes. There were only 14.52 per cent wells which were used for irrigation by the beneficiaries. Ujjain came next and out of its 83 cases, the misutilization was reported in 12.05 per cent cases and nonutilization in 33.73 per cent cases. In this block more than 50 per cent, 45 or 54.22 per cent, wells were utilized for irrigation purposes. In Ambah block there were 50 cases which comprised 10 per cent misutilized, 42 per cent nonutilized and 48 per cent utilized cases.

Moreover, out of 47 misutilized cases, 68.08 per cent belonged to Mungeli, 21.28 per cent to Ujjain and 10.64 per cent to Ambah block. Among non-utilized facilities, 30.00 per cent were in Mungeli, 40.00 per cent in Ujjain and 30.00 per cent in Ambah block. Facilities which were used for irrigation, were largely concentrated in Ujjain block which had 57.69 per cent out of 78, followed by Ambah with 30.77 per cent. The Mungeli figured last with 11.54 per cent wells used for irrigation (Table 8.1)

8.4 Utilization of Minor Irrigation and Financing Agencies

Among all the financing agencies cooperatives financed the largest number of cases, 60.51 per cent out of 195 cases and the misutilization of funds and nonutilization of facilities also occured in the largest number with them. Among the cases financed by the cooperatives 23.73 per cent come under misutilization and 38.98 per cent under nonutilization. The Government departments also met the same fate. They extended helps in 30 cases and only 30 per cent of them were actually used for irrigation. The funds taken in 43.33 per cent cases were misutilized and in 26.67 per cent cases the facilities were established but not utilized. The commercial Banks did a better job as their more than 50 per cent cases (25 or 53.19 per cent out of 47 cases) were actually used for irrigation. In 34.04 per cent cases facilities were not utilized and in 12.76 per cent cases the funds were used for some other purposes.

Procedural differences in financing were largely associated with the misutilization of funds. The Govt. Departments and the cooperatives did not require any constructive investment from the beneficiary prior to the release of first instalment which usually vary between Rs.2100- 2500. Thus, those who desired such an amount for any other purpose, they usually obtained first instalment from cooperatives for the construction of well. This practice was commonly adopted in Mungeli Block which had a larger concentration of misutilization of funds. The wells constructed but not used for irrigation, were also generally developed in a poorly manner with a view to save money. This could be easily done as the cooperative and the Govt., departments could not put proper checks on the utilization of funds. As against this commercial banks required some construction and investment as pre-condition prior to the release of first instalment and released further instalments after certain stages of construction which was to be physically varified by the bank officials. Banks also financed with restrain and usually to the needy persons.

Moreover, misutilization caused the loss of Rs.1,44,935 or 12.23 per cent and nonutilization of facilities Rs.4,47,282 or 37.75 per cent investment made for irrigation. Thus an investment of Rs.5,92,217 or 49.98 per cent had not been properly utilized by the beneficiaries, therefore, an estimated area of 290 hectares could not be brought under irrigation.(Table 8.2)

8.5 Causes of Misutilization of Irrigation Funds

There were 47 cases in which the funds obtained for the development of minor irrigation were diverted to some other purposes by the beneficiaries. Misutilization largely took place in Mungeli Block which covered 78.05 per cent cases followed by Ujjain with 21.28 per cent cases. There were 10.64 per cent such cases in Ambah Block. Misutilized cases included one composit case of well and diesel pump, 4 cases of diesel pumps, 1 case of electric pump and 41 cases of dug wells.

Analysis pertaining to the diversion of money has revealed that funds obtained for composit cases of well and D.P. in Mungeli Block were utilized for the consumption requirements of the family. One electric pump in Ujjain block was handed over to a moneylender to repay the loans. Two diesel pump-sets, one each from Mungeli and Ujjain block, were also sold at a lower price to the moneylenders to repay their loans. The remaining two diesel pump-sets were sold by the beneficiaries at the dealers shop itself at the lower price and they used the money for their consumption purposes.

As regards the cases of 41 dug wells, the funds of 39.02 per cent cases were diverted to meet out the family expenditures, in 21.96 per cent cases the money was used for marriage ceremonies, in 14.63 per cent cases the amount was diverted to repay the

Table 8.2 Utilization of Minor Irrigation Facilities according to the Financing Agencies

Block	Commercial Bank				Cooperative Bank				Govt. Deptt.				All			Total	
	MU	NU	U	All	MU	NU	U	All	MU	NU	U	All	MU	NU	U	No.	Rs.
Mungeli	-	6	3	9	24	13	5	42	8	2	1	11	32	21	9	62 (31.80)	297756
Ujjain	6	6	12	24	4	22	26	52	-	-	7	7	10	28	45	83 (42.56)	496089
Ambah	-	4	10	14	-	11	13	24	5	6	1	12	5	21	24	50 (25.64)	390969
Total	6	16	25	47	28	46	44	118	13	8	9	30	47	70	78	195	1184814
	% 12.77 Rs. 37000	% 34.04 Rs.119046	% 53.19 Rs.252008	% 100.00 Rs.408054	% 23.73 Rs. 80935	% 38.98 Rs.308586	% 37.29 Rs.324589	% 100.00 Rs.714110	% 43.33 Rs.27000	% 26.67 Rs.19650	% 30.00 Rs.16000	% 100.00 Rs.62650	% 24.10 Rs.144935	% 35.90 Rs.447282	% 40.00 Rs.592597	% 100.00 Rs.1184814	

private loans and in another 14.63 per cent cases the beneficiaries purchased assets like land and livestock. There were 9.76 per cent cases in which the beneficiaries utilised the funds to construct drinking water wells in their house compound instead of irrigation well on the farms.

Out of the cases of misutilization of funds taken for the construction of wells, 70.73 per cent cases were in mungeli block, 17.07 per cent in Ujjain block and 12.20 per cent in Ambah block. It was commonly said by the beneficiaries in Mungeli and Ujjain block that irrigation wells were not successful in their area, therefore, they preferred to use the funds for some other purposes rather than to waste them on the construction of wells. Hence the misutilisation cases also returned in larger proportion in these blocks particularly in Mungeli block. (Table 8.3)

8.6 Causes of Nonutilisation of Irrigation Wells

There were 70 cases of nonutilisation of developed irrigation facilities comprising 30 per cent cases each from Mungeli and Ambah block and 40 per cent cases from Ujjain block. Absence of water lifting equipment like diesel or electric pump was mainly responsible for the nonutilisation of 54.29 per cent wells. The wells sanctioned as single cases prior to 1975-76 commonly did not have water lifting equipment which was to be managed by the beneficiary from his own resources. Paucity of water supply in the well also not allowed the beneficiaries in 32.85 per cent wells. Due to hard bottom rocks the wells suffered from the paucity of water and practically these wells had a meagre water column which was not sufficient to run the pump even for few minutes. There were 12.86 per cent wells which were having the water lifting equipment but not in order from the very beginning. (Table 8.4)

Table 8.3 : Misutilisation of funds taken for irrigation well.

Reasons	Mungeli	Ujjain	Ambah	All	%
1. Consumption	10	4	2	16	39.02
2. Marriages	6	2	1	9	21.96
3. Repaid private loan	4	1	1	6	14.63
4. Purchased Assests	6	-	-	6	14.63
5. Drinking water well	3	-	1	4	9.76
All	29 70.73	7 17.07	5 12.20	41 100.00	100.00

*****

Table 8.4 : Causes of Non-utilisation of Irrigation facilities.

Reasons	Mungeli	Ujjain	Ambah	All	%
1. Paucity of water	10	6	7	23	32.85
2. Absence of water lifting equipment	8	18	12	38	54.29
3. Pump out of order	3	4	2	9	12.86
All	21 (30.00)	28 (40.00)	21 (30.00)	70 (100.00)	100.00

8.7 The Utilisation of working Irrigation Facilities

8.7.1 Cost of Facilities developed and used

There were 20 bore wells, 48 dug wells, 48 electric motor pumps and 8 diesel engine pumps, 2 persian wheels and one tubewell which were used for irrigation during the reference year. These were finance as 46 composit and 32 single cases and for irrigation purposes constituted 69 composit irrigation facilities including one tubewell, 20 borewells, 48 dug wells fitted with diesel engine or electric motor pumps and 2 wells were having persian wheels (Rahat) to lift the water.

The utilised irrigation facilities were acquired at the total cost of Rs.8,13,033 and a major portion of 72.89 per cent was given as loan on subsidy provisions. Remaining amount was met out by the beneficiaries themselves from their own resources including 13.31 per cent from old savings, 8.92 per cent by selling ornaments and livestock and 4.88 per cent by making borrowings from moneylenders. The tubewell was a costly affair and it needed Rs.29,000, of which 86.20 per cent amount was met out from the bank loan and remaining from the old savings and the sale of family ornaments and livestock. The bore well was next in cost and on an average a farmer needed Rs.9,274.89 for its completion but he received 52.54 per cent as bank loan and he had to manage 30 per cent from family resources like savings and sale of family assets and a considerable portion of 17.46 per cent he borrowed from the moneylenders on higher rate of interest. A dug well generally costed Rs.7,756.11 and 70.60 per cent of this was met out from bank loans, 27.92 per cent from own resources and 1.48 per cent from private loans. Cost of the electric or diesel pump was largely met out from the bank loans. For a electric pump a beneficiary needed Rs.4,421.71 of which 87.42 per cent he received as bank loans, 10.12 per cent met from own resources and 2.46 per cent by making borrowings. The cost of a diesel pump was met out to the extent of 87.10 per cent from the bank loans and remaining 12.90 per cent from the old savings. The persian wheels were entirely purchased from the bank loans. This clearly indicated that the finances made by the financing agencies were not sufficient to meet the total cost of the minor irrigation facilities. Consequently in most of the cases the beneficiaries helplessly had to manage the considerable amount of the costs from own resources like old savings, sale of ornaments and livestocks and from the private borrowings on higher rate of interest which varied between 24 and 40 per cent per year. All these conditions badly affected the smooth functioning of the family economy. (Table 8.5)

8.7.2 Extent of utilization of working wells

One tubewell, 20 bore wells and 46 dug wells were fitted with electric motor pumps or diesel engine pumps to lift the water. There were 2 wells having persian wheels. All these constituted 69 composit minor irrigation units and had an estimated ayacut of 185.65 hectares and of which 76.96 per cent area was actually irrigated. The proportion of area irrigated to the total ayacut was largest in Ambah block where 85.15 per cent of the ayacut was irrigated while this proportion in Ujjain block was 67.97 per cent, the lowest and in Mungeli block 71.12 per cent.

Table 8.5 : Total Funds required for minor Irrigation

Purpose	No.of cases	Cost		Distribution of finance in percentage			
		Total	Av.	Loan	Saving	Sale of Assets	Private Loan
1. Tube well	1	29000	29000.00	86.20	6.90	6.90	-
2. Bore well	20	166948	9274.89	52.54	22.21	7.79	17.46
3. Dug well	48	356781	7756.11	70.60	13.06	14.86	1.48
4. Electric Pump	48	213250	4421.71	87.42	8.01	2.11	2.46
5. Diesel Pump	8	42634	5329.25	87.10	12.90	-	-
6. Persian Wheel	2	4420	2210.00	100.00	-	-	-
All	127	813033	-	72.89	13.31	8.92	4.88

A tubewell had a prescribed ayacut of 10 hectares, a bore well with pump 4 hectares, a dugwell fitted with pump 2 hectares and a well with persian wheel 1.15 hectares. The dug wells having pumps returned from Mungeli and Ujjain blocks. These wells were suffering from the paucity of water supply and did not have sufficient water column to run the pump so as to irrigate the estimated ayacut. The water column once exhausted was to be regained after the 24 hours. Thus inspite of their best efforts the beneficiary could irrigated 71.12 per cent of the ayacut in Mungeli and 67.97 per cent in Ujjain during the Kharif and Rabi seasons. These wells in summer had a very meagre water column which was not sufficient even to run the pump for 15 minutes.

Ambah block had 2 wells with persian wheels which were used to the extent of 71.32 per cent. The tubewell did not work well as its electric motor went out of order very often which puzzled the owner very much both mentally and financially and it could irrigate only 16.72 per cent of the estimated ayacut. The bore wells worked well in the Ambah block and they irrigated 94.16 per cent of the ayacut on the farms of beneficiaries. In addition an area of 50.84 hectares was also irrigated on the farms of other people and the beneficiaries received a good amount as irrigation charges from them.

The bore wells worked to their full capacity during the year and enabled their owners to grow the summer crops, especially the vegetable and the Moong which were more profitable as compared to other crops. Moreover, the shortage of electric supply

A tubewell had a prescribed ayacut of 10 hectares, a bore well with pump 4 hectares, a dugwell fitted with pump 2 hectares and a well with persian wheel 1.15 hectares. The dug wells having pumps returned from Mungeli and Ujjain blocks. These wells were suffering from the paucity of water supply and did not have sufficient water column to run the pump so as to irrigate the estimated ayacut. The water column once exhausted was to be regained after the 24 hours. Thus inspite of their best efforts the beneficiary could irrigated 71.12 per cent of the ayacut in Mungeli and 67.97 per cent in Ujjain during the Kharif and Rabi seasons. These wells in summer had a very meagre water column which was not sufficient even to run the pump for 15 minutes.

Ambah block had 2 wells with persian wheels which were used to the extent of 71.32 per cent. The tubewell did not work well as its electric motor went out of order very often which puzzled the owner very much both mentally and financially and it could irrigate only 16.72 per cent of the estimated ayacut. The bore wells worked well in the Ambah block and they irrigated 94.16 per cent of the ayacut on the farms of beneficiaries. In addition an area of 50.84 hectares was also irrigated on the farms of other people and the beneficiaries received a good amount as irrigation charges from them.

The bore wells worked to their full capacity during the year and enabled their owners to grow the summer crops, especially the vegetable and the Moong which were more profitable as compared to other crops. Moreover, the shortage of electric supply hampered the working efficiency of the bore wells to a considerable extent. (Table 8.6)

8.7.3 Impact of Minor Irrigation

(a) On Cropping intensity :

Minor irrigation augmented the cropping intensity to the extent of 193.67 per cent on the area irrigated under minor irrigation while it was reported 120.09 per cent on the un-irrigated farms of the beneficiaries. Highest cropping intensity of 208.03 per cent was reported in Ujjain block where it was 94.74 per cent on unirrigated farms. Mungeli block came next with 181.74 per cent intensity on irrigated and 91.59 per cent on unirrigated farms. In Ambah block cropping intensity on irrigated area was 172.82 per cent, the lowest, and 127.19 per cent, the highest, on the unirrigated area. Thus, the cropping intensity in Ujjain block on irrigated farms had gone up more than double, in Mungeli block more or less double and in Ambah block nearly one and half times higher as compared to that on the unirrigated farms of the same beneficiaries.(Table 8.7)

(b) Irrigated Crops :

Gross area irrigated from minor irrigation sources was 114.13 hectares, of which 16.44 per cent was sown under kharif crops, 73.90 per cent under Rabi crops and 9.66 per cent under summer crops. Irrigated crops sown in kharif mainly included paddy in Mungeli, Soybean and Guldawari in Ujjain and Bajra and vegetables in Ambah block. Rabi crops included wheat and vegetables in all the blocks, Gram in Ujjain block and mustard in Ambah block. During summer, vegetables were grown in Mungeli

Table 8.6 : Extent of utilisation of working wells.

(Area in Hect.)

	Tube well	Bore well + EP or DP	Dug well + EP or DP	Well + Rahat	All
Mungeli					
No	-	-	8	-	8
Ayacut	-	-	16.20	-	16.20
Area Irrigated	-	-	11.52	-	11.52
Extent of Utilization %	-	-	71.12	-	71.12
Ujjain					
No	-	-	38	-	38
Ayacut	-	-	75.27	-	75.27
Area Irrigated	-	-	51.16	-	51.16
Extent of Utilization %	-	-	67.97	-	67.97
Ambah					
No	1	20	-	2	23
Ayacut	10.00	80.94	-	3.239	94.17
Area Irrigated	1.67	76.20	-	2.31	80.19
Extent of Utilization %	16.72	94.16	-	71.32	85.15
All					
No	1	20	46	2	69
Ayacut	10.00	80.94	91.47	3.239	185.65
Area Irrigated	1.67	76.20	62.68	2.310	142.87
Extent of Utilization %	16.72	94.16	68.53	71.32	76.96

Table 8.7 : Cropping intensity on irrigated and Unirrigated farms.

Block	Irrigated (%)	Unirrigated (%)
Mungeli	181.74	91.59
Ujjain	208.03	94.74
Ambah	172.82	127.19
Total	193.67	120.09

******

Table 8.9 : Per hectare net income on Irrigated and Unirrigated farms.

Block	Irrigated Rs.	Unirrigated Rs.	Additional Income Rs.
Mungeli	3193.23	1940.50	1252.73
Ujjain	3343.41	565.64	2777.77
Ambah	5121.48	1529.39	3592.09
Total	3883.15	856.45	3026.70

and Ambah block. The moong and fodder crops also appeared during summer in the case of latter.

The distribution of irrigated crops in different blocks had indicated that in Mungeli block irrigated crops were raised on 21.66 hectares, of which 37.22 per cent was sown in kharif, 33.10 per cent in Rabi and 29.58 per cent in summer. In Ujjain block 61.80 hectares area was irrigated including 84.34 per cent in Rabi and 15.50 per cent in kharif. In Ambah block area irrigated was 30.68 hectares, of which 81.64 per cent was sown under rabi crops, 14.72 per cent under summer crops and remaining 3.64 per cent under kharif crops.

In Ambah block minor irrigation had received much praise and people were saying that it has brought a new life for them. Formerly they were growing mainly kharif crops, particularly the bajra. In Rabi they could take wheat and mustard on a meagre area depending upon the behaviour of rains. But irrigation facilities have changed the scene of cropping pattern and now they were prominantly growing rabi crops under irrigated conditions and also raised summer crops on some area particularly the moong, vegetables and fodder crops. Moreover, the vegetables growing is finding momentum and the two beneficiaries had earned a good fame in vegetable growing in the Ambah block. (Table 8.8)

(c) Impact on per hectare income

Per hectare income for the whole year was calculated for the irrigated and unirrigated farms possessed by beneficiaries. The net income had been arrived at after deducting all agricultural costs. A beneficiary on an average earned Rs.856.45 per hectare

Table 8.8 : Irrigated crops under minor Irrigation

(Area in Hectares)

Crops	Area Irrigated						Total	
	Mungeli	%	Ujjain	%	Ambah	%	All	%
Kharif Crops								
Paddy	8.063	37.22	6.209	0.34	-	-	8.272	7.25
Bajra	-	-	-	-	1.045	3.41	1.045	0.92
Soybean	-	-	6.448	10.43	-	-	6.448	5.65
Urd	-	-	0.627	1.01	-	-	0.627	0.55
Ground Nut	-	-	0.836	1.36	-	-	0.836	0.73
Guldawari	-	-	1.458	2.36	-	-	1.458	1.28
Vegetables	-	-	-	-	0.073	0.23	0.073	0.06
Sub Total	8.063	37.22	9.578	15.50	1.118	3.64	18.759	16.44
Rabi Crops								
Wheat	2.950	13.62	31.285	50.62	13.692	44.63	47.927	41.98
Gram	-	-	18.931	30.63	0.093	0.30	19.024	16.67
Barley	-	-	-	-	0.439	1.43	0.439	0.38
Pea	-	-	0.418	0.68	-	-	0.418	0.37
Mustard	-	-	-	-	9.401	30.65	9.401	8.24
Sugarcane	-	-	0.320	0.52	-	-	0.320	0.28
Vegetables	4.240	19.59	0.912	1.48	1.418	4.63	6.570	5.76
Fodder	-	-	0.251	0.41	-	-	0.251	0.41
Sub-Total:	7.190	33.20	52.117	84.34	25.043	81.64	84.350	73.90
Summer Crops								
Moong	-	-	-	-	0.711	2.32	0.711	0.62
Vegetables	6.407	29.58	0.100	0.16	3.365	10.97	9.872	8.66
Fodder	-	-	-	-	0.439	1.43	0.439	0.38
Sub Total	6.407	29.58	0.100	0.16	4.515	14.72	11.022	9.66
All-Total	21.660	100.00	61.795	100.00	30.676	100.00	114.131	100.00

Note:- In addition 51.46 hectares area in Ambah was irrigated on others farms.

during the year from his unirrigated fields. While he received nearly 5 times more Rs.3,883.15 from the fields irrigated by the minor irrigation. Thus due to irrigation resources he earned Rs.3,026.70 additional during the year. This amount in Mungeli block was Rs.1,252.73, in Ujjain block 2,777.77, in Ambah block Rs.3,592.09, the largest.(Table 8.9)

8.8 Repayment of loans

There were 6 beneficiaries (8.70 per cent) out of 69 who used the irrigation wells, had repaid the total amount of loans with interest. Remaining 63 beneficiaries were having an overdues of Rs.4,51,049 including Rs.2,03,530 as principal and Rs.2,47,519 as interest. This figure was larger than the amount they were required to pay. Initially they were given a loan of Rs.5,92,596 of which Rs.1,97,532 was adjusted as subsidy and they were to repay Rs.3,95,064.

The overall situation of repayment among all the minor irrigation beneficiaries was not good and the bank officials also remarked that they did not even wish to repay the loans. Out of 165 beneficiaries, only 13 (7.88 per cent) had repaid the total loans. While the remaining 152 beneficiaries were having overdues more than the amount they were required to pay. After the adjustment of subsidy they were to repay Rs.7,89,876 but they were having overdues of Rs.9,38,742 including Rs.5,84,438 as principal and Rs.3,54,304 as interest. (Table 8.10)

Table 8.10 : Particulars of repayment of loan

			Bene.who used Irrigation	Bene. did not used	All
1.	No. of Beneficiaries	No.	69	96	165
2.	Bene. Repaid loan	No	6	7	13
		%	8.70	7.29	7.88
3.	Bene. Not Repaid loan	No	63	89	152
4.	Loan given	Rs.	592596	592218	1184814
5.	Subsidy	Rs.	197532	197406	394938
6.	Amount to be Repaid	Rs.	395064	394812	789876
7.	Amount Repaid				
	(a) Principal	Rs.	123126	82312	205438
	(b) Interest	Rs.	90182	79549	169731
	(c) Total	Rs.	213308	161861	375169
8.	Overdues				
	(a) Principal	Rs.	203534	380908	584438
	(b) Interest	Rs.	247519	106785	354304
	(c) Total	Rs.	451049	487693	938742

8.9 Opinions about Minor Irrigation

It was the opinion of all the beneficiaries that the irrigation is a must for the development of agriculture. They were also satisfied with the efforts made by the government for the development of minor irrigation facilities and 91.30 per cent of them were aware about the provision of the subsidy made for the scheduled castes for the development of minor irrigation on the farms of individuals. A large majority of 94.20 per cent beneficiaries accepted that they were tempted by the attractive provisions of the subsidy to take loans to develop the minor irrigation on their farms and 53.62 per cent of them did not faced any difficulty in taking loans for this purpose. It was claimed by all the beneficiaries who used the facilities for irrigation that their agriculture had improved a lot due to the minor irrigation facilities acquired by them and 88.41 per cent of them also told that whatever amount they have repaid, was paid from the additional income generated by the minor irrigation facilities. But they also mentioned that shortage of electricity, frequent disorders of the water lifting equipment were not allowing them to make full use of the irrigation facilities. Paucity of water supply in the wells was also mentioned another reason in Mungeli and Ujjain blocks for the under utilization of irrigation wells.

*****

CHAPTER IX

Utilisation of Dairy and Poultry Units

9.1 Utilization of Dairy Units

It was envisaged in the dairy scheme that the agricultural labourers, marginal and small farmers should be given two milching buffaloes so as to supplement their livelihood. A beneficiary should be provided bank loan to purchase a buffaloe under the supervision of a veterinary doctor and the bank official. He should be given second loan for another buffaloe after six months. Main idea behind the scheme was that the beneficiary should continue to get milk round the year from his either of the two buffaloes. This will facilitate him to repay the instalments of loans regularly as well as to supplement his food. With these tasks the beneficiaries were given loans by the commercial banks in Ujjain and Ambah blocks to purchase the milching buffaloes.

9.1.1. No.of Buffaloes Purchased

There were 55 beneficiaries who participated in the programme. They purchased 87 buffaloes from the bank loan during 1977-80. Among them, 49.09 per cent were agricultural labourers, 27.27 per cent marginal farmers and 23.64 per cent small farmers. Among the 27 agricultural labourers, 11 purchased one buffaloe each and 16 obtained two buffaloes each. The marginal farmers numbered 15 and 9 of them purchased one buffaloe each and 6 two buffaloes each. The small farmers comprised 13 beneficiaries and 4 obtained one buffaloe each and 9 two buffaloes each.

Moreover, there were 24 or 43.64 per cent beneficiaries who obtained loan to purchase one buffaloe each, 31 or 56.36 per cent took loan to purchase two buffaloes each. In Ujjain block out of 45 beneficiaries, 37.78 per cent obtained one buffaloe and 62.22 per cent two buffaloes each. There returned 10 beneficiaries from

Ambah block and among them 70 per cent took one buffaloe and 30 per cent two buffaloes each. None of the beneficiaries could get second buffaloe after six months but after the lapse of more than a year. (Table 9.1)

Table 9.1 : Distribution of beneficiaries according to the No.of buffaloe taken

Category of Beneficiaries	UJJAIN			AMBAH			ALL		
	Buffaloes taken			Buffaloes taken			Buffaloes taken		
	One	Two	Total	One	Two	Total	One	Two	Total
Agri.labourers	10	16	26 (57.00)	1	-	1 (10.00)	11	16	27 (49.09)
Marginal farmers	4	3	7 (15.00)	5	3	8 (80.00)	9	6	15 (27.27)
Small farmers	3	9	12 (26.00)	1	-	1 (10.00)	4	9	13 (23.64)
ALL	17 37.78	28 62.22	45 100.00	7 70.00	3 30.00	10 100.00	24 43,64	31 56.36	55 100.00

9.1.2 Utilization of Buffaloes

By the end of 1980, the beneficiaries purchased in all 87 buffaloes from the bank loan and among these, at the time of the survey, 59.77 per cent buffaloes were already sold and 40.23 per cent buffaloes were found with them. Among these, 30 buffaloes milched during the reference year and 5 buffaloes were dry. Distribution of buffaloes as per their utilization has indicated that from 1977 to 1979 the beneficiaries obtained 37 buffaloes and of these, 32 or 86.48 per cent buffaloes were sold out by them. They purchased 50 buffaloes during 1980 and sold out 20 or 40 per cent buffaloes during the same year. (Table 9.2)

Table 9.2 : Utilization of buffaloes

Year	Total buffaloes taken No.	Buffaloes Sold		Buffaloes Kept	
		No.	%	No.	%
1977	2	2	100.00	-	-
1978	10	7	70.00	3	30.00
1979	25	23	92.00	2	8.00
1980	50	20	40.00	30	60.00
ALL	87	52	59.77	35	40.23

9.1.3 Reasons for the Sale Buffaloes

The beneficiaries stated that the scale of finance ranged between Rs.1500-2100 and it was very low to purchase a good buffaloe. The buffaloes purchased by them commonly had a very low yield of milk which was hardly economical during first six months of the lactation period. The bank officials also did not finance within six months for the purchase of second buffaloe due to the irregular payment of instalments. Thus, it was a hard task for them to pull on with the buffaloes after six months. Some of them sold buffaloes even after 2 or 3 months due to the low yield of milk. They also behaved in the similar manner with the second lot of buffaloes financed by the banks after one year.

9.1.4 Production of Dairy Products

There were 30 buffaloes with the similar number of beneficiaries including 27 from Ujjain and 3 from Ambah block, which had lactation period during the reference year. On an average a buffaloe gave 717.60 liters of milk during its lactation period.

This figure was 956.67 litres in Ambah block and 691.04 litres in Ujjain block. Of the total production of milk, 90.12 per cent was sold mainly at the dairy collection centres. Nearly 10 per cent milk was used for family consumption. (Table 9.3)

Table 9.3 : Income from Dairy Products per Buffaloe

Block	No.of Buffaloes	Production		Disposal of Milk		Mainte-nance costs Rs.	Return Rs.
		Milk in litres	Value in Rs.	Consumed %	Sold %		
Ujjain	27	691.04	1255.26	10.10	89.90	922.22	333.04
Ambah	3	956.67	1435.00	8.18	91.82	658.34	776.66
All	30	717.60	1273.23	9.88	90.12	895.83	377.40

9.1.5 Income from Dairy

Feed and fodder were to be managed by the beneficiaries. During the lactation period a beneficiary was required to spent Rs. 895.83 on the purchases of feeds and fodder from others. Thus he could get only Rs.377.40 from the buffaloe milk valued Rs.1273.32 during the lactation period. The return per buffaloe in Ambah was Rs.776.66 and in Ujjain only Rs.333.04. It indicated that the beneficiaries could not get sufficient return from the dairy products. However, they did not face any difficulty in selling the milk. (Table 9.3)

9.1.6 Repayment of Loans

On account of the insufficient return from the dairy products, the beneficiaries could not repay the bank loan during lactation period of the buffaloes. The beneficiaries owning 30 milching buffaloes obtained Rs.51,980 as loan, of which, Rs.12,018 was adjusted as subsidy and an amount of Rs.39,962 was to be repaid by them. But they could repay only Rs.14,993 or 37.52 per cent and Rs.24,969 or 52.48 per cent of the principal amount was outstanding on them at the end of reference year. It is also worthwhile to mention that the beneficiaries who purchased buffaloes even during 1978-79 had not yet repaid the loans. Those who sold out the buffaloes did not deposit the amount in the bank to repay the loan but used for other purposes. Consequently, bank officials did not finance such beneficiaries for the second buffaloe and refused to all who requested loan for the third buffaloe due to the heavy overdues. (Table 9.4)

Table 9.4 Repayment of loans.

Block	Total Loan	Total Subsidy	Amount Repayable	Amount Repaid	Amount Due
Ujjain	45980 (100.00)	10027 (21.81)	35953 (78.19)	13832 (38.47)	22,121 (61.53)
Ambah	6000 (100.00)	1991 (33.18)	4009 (66.82)	1161 (28.96)	2848 (71.04)
All	51980 (100.00)	12018 (23.12)	39962 (76.88)	14993 (37.52)	24969 (62.48)

9.1.7 Reasons for the overdues

According to the beneficiaries, it was a hard task for them to manage the feed and fodder requirements of the buffaloes from the sale of milk due to low yield. The agricultural labourers were the worst sufferers as they had nothing in the name of feed and fodder and had to purchase entire in cash. Sometimes they were required to borrow money in the initial days to meet out the running costs of the buffaloes. But the marginal and the small farmers supplemented the fodder to a greater extent from the field production. On an average a beneficiary spent Rs.895.83 on the running costs of a milching buffaloe during the lactation period and of this, 71.01 per cent was incurred on feed and 28.99 per cent on fodder. An agricultural labour was required to incur Rs. 985 including 62.51 per cent on feed and 37.49 per cent on fodder. A marginal farmer spent 80.95 per cent, out of Rs.871.50 on feed and 19.05 per cent on fodder. A small farmer made cash spendings of Rs.765 including 75.16 per cent on feed and 24.84 per cent on fodder. (Table 9.5)

Table 9.5 : Feed and Fodder Purchased per buffaloe during the lactation days.

	Feed		Fodder		Total	
	Rs.	%	Rs.	%	Rs.	%
Agri.labourers	615.76	62.51	369.24	37.49	985.00	100.00
Marginal farmers	705.50	80.95	166.00	19.05	871.50	100.00
Small farmers	575.00	75.16	190.00	24.84	765.00	100.00
All	636.17	71.01	259.66	28.99	895.83	100.00

9.1.8 <u>Opinions of Beneficiaries about Dairy Units</u>

None of the beneficiaries faced any difficulty in selling the milk on the basis of caste and creed. They always found ready purchasers. More than 50 per cent of them expressed that their income increased due to the dairy products and 62.96 per cent were able to pay the instalments from the income derived from dairy products. A large number of beneficiaries, 88.89 per cent, stated that they got support in the family consumption from the dairy products like milk, ghee and curd. In the opinion of 51.85 per cent beneficiaries the dairying did not cause loss of labour days and wages to them but the 48.15 per cent of them reported otherwise. Moreover, an overwhelming majority of 94.44 per cent beneficiaries expressed their willingness to continue with the dairying.(Table 9.6)

Table 9.6 : Opinions of the beneficiaries about dairying

S.No.	Particulars of the	Yes	No.
1.	Did you face any difficulty in selling the milk.	--	100.00
2.	Did you Pay loan instalments from the income derived from dairy.	62.96	32.04
3.	Did your income increase due to dairy.	51.85	48.15
4.	Did you get support in your consumption from dairy products.	88.89	11.11
5.	Did dairy hamper family labour days and wages.	51.85	48.15
6.	Are you interested to continue with the dairy	94.44	5.56

9.2 Utilization of Poultry units

Establishment process of the poultry units started from 24th December, 1976 and it come to an end on 19th April, 1979, after completing the 22 units in Harsodan and Dhabla Rehwari villages of Ujjain block. Side by side, the closing process of these units also started from January 1978 and all units become closed on April 1980, due to one reason or the other. The poultry units included 17 poultry houses with 55 birds and 5 units with 100 birds each. Among these units, 13.64 per cent were closed after running between 9 and 12 months, 27.27 per cent between 13 and 16 months, 36.36 per cent between 17 and 20 months and 22.73 per cent units between

21 and 24 months. There was no unit which completed two years. At the time of survey the beneficiaries were using the well-built poultry houses for their residential purposes. (Table 9.7)

Table 9.7 Year wise opening and closing of Poultry units

Year	No. of units started			No. of months worked			
	55 birds	100 birds	Total	9-12	13-16	17-20	21-24
1976	9	-	9	-	4	2	3
1977	6	-	6	2	-	2	2
1978	2	3	5	-	1	4	-
1979	-	2	2	1	1	-	-
All	17 (77.27)	5 (22.73)	22 (100.00)	3 (13.64)	6 (27.27)	8 (36.36)	5 (22.73)

9.2.1. Reseasons for the closer of Poultry units

It was conceived in the scheme that after three months free supply, the veterinary department will continue to supply feed on cost payment basis. The marketing of eggs and cul birds will also be done by it. The amount will be adjusted against the cost of the feed and the balance if any will be adjusted against the bank loan. But the beneficiaries will also be given some part of it depending upon the total income from the poultry units. This arrangement did not work well and very soon the beneficiaries started demanding that they should be allowed to sale the eggs themselves in the open market which was not allowed. According to the workers from the Veterinary department, the beneficiaries did not deposit total eggs with them but started selling some eggs directly in the open market. Sometimes they also sold out the birds to meet their urgent needs. Consequently, the collection of eggs started decreasing day by day and it reached the stage that it could not meet cut even the 50 per cent cost of the feed supplied to a unit during the month. It resulted in the heavy overdues and therefore, the supply of feed was discontinued helplessly. The beneficiaries also sold out cul burds by themselves and did not deposit the money with the bank to repay the loans.

According to the beneficiaries, the veterinary department failed to supply the feed regularly in time, therefore, the birds died very often and it also affected the production of eggs badly. They used spoiled eggs for their consumption and all other eggs were deposited with the veterinary department which never told them about the accounts. All of a sudden it also stopped the supply of feed and asked them to manage themselves. Due to this many birds died on want of feed and lastly they decided to close the units by selling the birds in the open market.

Among the 22 beneficiaries, 16 or 72.72 per cent closed their poultry units due to the discontinuation of feed supply by the veterinary department, 4 or 18.63 per cent discontinued due to the higher mortality of birds and 2 or 8.65 per cent beneficiaries parted with as there was lack of working hands with them to take care of the poultry unit.

9.2.2 Production and Disposal of Eggs

The beneficiaries did not give the information about the fact that how many birds and eggs they have sold directly in the open market. They told about the spoiled eggs, the birds died and the birds sold by them while closing the units. The veterinary department could supply data about the eggs received and the feed supplied to the poultry units. Due to all these reasons profit and loss analysis was not done The data supplied by the beneficiaries and the veterinary department therefore are summerised here.

A small poultry unit of 50 birds was supplied 55 chicks and on an average it functioned for 18 months. Its 36.36 per cent birds died and 63.64 per cent birds were sold at the time of its closer in the open market. It got a production of 3086 eggs, of which 97.44 per cent valued Rs.1,159 were given to the veterinary department and remaining 79 eggs were spoiled which were consumed by the beneficiary. As against this veterinary department supplied feed valued Rs.1394.

A 100 birds poultry unit survived only for 15 months and during this period its 32 per cent birds died and remaining 68 per cent were sold in the open market to close the unit. Its owner deposited 2489 eggs, 95.42 per cent, with the veterinary department for marketing and he used 130 spoiled eggs for his family consumption. He was supplied feed worth Rs.2,089. (Table 9.8)

9.2.3 Repayment of Loans

As per the data supplied by the bank, the 22 poultry owners were to repay loan worth Rs.42,315 along with 4 per cent interest in 60 instalments. Among them one had repaid total loan from his own earnings while remaining 21 beneficiaries were having an overdues of Rs.33,014 at the end of reference year. They hardly paid 6-7 instalments and then discontinued. After the closer of the units they had totally forgotten about the repayment.

Table 9.8 Production and disposal of Poultry Products

Particulars of eggs and birds	Per 55 birds poultry unit			Per 100 birds poultry unit		
	No.	Value	%	No.	Value	%
1. Average running period (months)	18	-	-	15	-	-
2. Total Production of eggs	3086	1180	100.00	7494	2619	100.00
(a) Eggs deposited	3007	1159	97.44	7151	2489	95.42
(b) Eggs spoiled	79	21	2.56	343	130	4.58
3. Total birds supplied	55	-	100.00	100	-	100.00
(a) Birds died	20	135	36.36	32	314	32.00
(b) Birds sold	35	278	63.64	68	696	68.00
4. Cost of Feed	-	1394	-	-	2089	-

On the other hand the bank and the veterinary department were failing to find the ways to recover the dues from these poultry owners. Because the birds had already been sold by the beneficiaries and they had also occupied poultry houses for residential purposes in both the villages. Further, they are also the landless agricultural labourers so called poorest among the poors.

9.2.4 Opinions of Beneficiaries

Inspite of the many odds 68.18 per cent beneficiaries liked the poultry farming and 72.27 per cent of them expressed their confidence to run the poultry by themselves provided the feed is made available to them in the vicinity of their village. They were also sure that it is a profitable business and it can be done side by side with other jobs. They expressed their eagreness to continue the poultry farming again if they are financed again without the interference of the veterinary department which they thought was mainly responsible for the closer of their poultry units.

****

CHAPTER X

SUMMARY AND CONCLUSIONS

10.1 Scheduled Castes and the Development Programmes

As per the revised list of 1976, there were 47 scheduled castes which constituted 14.09 per cent of the total population of Madhya Pradesh. The Chamar caste was well spread. It had a number of sub-castes and comprised nearly 56 per cent of the scheduled caste population of the state. The Balai, Mehra, Mehtar, Kori, Basoor and Khatik were other important castes. Literacy had not yet made a breakthrough among the scheduled castes which suffered from the grinding grips of ignorance, poverty and exploitation. A vast majority of them did not own assets of earning and were far below the poverty line as 37.47 per cent of the workers were agricultural labourers and 18.86 per cent were engaged in allied trades.

In pursuance of the guidelines laid down to streamline the process of development so as to integrate the scheduled caste people in the nation's mainstream, the state government carried-out various development programmes having specific provisions for the development of scheduled castes. The development programmes meant for the scheduled castes were categorised into three groups, viz. social including the development of education, health and housing and economic development.

The social development included both protective and promotional measures. Educational development covered the reservation of jobs and seats in technical institutions and the grants for the scholarships, boarding and lodging, uniforms and books. Health and housing development provided electrification of localities, development of roads, streets and lanes, drinking water facilities, recreation facilities and improvement in the working conditions in unclean occupations. Separate housing schemes were also taken up for these people. A separate Directorate was established for effective implementation of the development schemes and to protect the scheduled castes from the positive discrimination and exploitation.

The economic development programmes were mainly asset-additive in nature and pertained to the development of agriculture, animal husbandry and allied trades. These programmes had charming provisions of subsidy and specifically covered the scheduled caste weaker sections, poorest among the poors, which included small and marginal farmers and agricultural labourers.

State government spent more than the amount allocated for the welfare of scheduled caste people. During the fifth plan it allocated Rs.1,101.60 lakhs but spent Rs.1,241.49 lakhs. Economic development was given top priority and 51.31 per cent of the total expenditure was incurred on it while social and educational development covered 35.32 per cent and health and housing 13.37 per cent.

10.2 Outline of Present Study

An uninhibited march towards socio-cultural equalities, upward mobilities towards economic viability and proximity to the fabrics of national mainstream may be the dependable variables to determine the purposeful reappraisal of the advancements of the scheduled castes. With this view, the Directorate of Economic and Statistics, Ministry of Agriculture, Govt. of India, asked this Centre to conduct the present study on "the benefits derived by the scheduled castes from the development programmes specifically meant for them in Madhya Pradesh".

(1) Objectives of the study

Main objective of this study was to assess the benefits created through various development programmes, particularly for the economic development and benefits actually derived by the scheduled castes for the individual betterment. This objective was spelt out further as under :-

(i) To assess the extent of economic benefits extended to the scheduled castes through different development programmes.

(ii) To indicate the benefits derived and the extent of utilisation for the individual betterment by the scheduled caste beneficiaries.

(iii) To indicate whether the present benefits had been able to improve the economic conditions of scheduled caste people.

(iv) To study the problems faced by the scheduled castes while deriving the benefits.

(v) To suggest measures to be able to do better in the near future.

(2) Methodology and Sample

On the basis of the larger concentration of scheduled caste population and developmental programmes, three districts, namely, Bilaspur, Ujjain and Morena were selected. Accordingly one block from each district and five villages from each block were selected. The selected blocks were Mungeli, Ujjain and Ambah. The sample represented three distinct socio-cultural and climatic-crop-zones of the state.

For the fourth stage sample those who derived benefits for the development of minor irrigation, dairy and poultry farming were listed from the 15 sample villages and were subjected for soliciting the imformation. There were 240 scheduled caste households and among them 167 derived benefits for minor irrigation, 55 for dairy and 22 for poultry farming. Of these 4 beneficiaries derived benefits out of two programmes such as minor irrigation and dairy or poultry.

(3) Reference year :

The data were collected for the benefits derived for the development of minor irrigation, dairy and poultry from 1970-71 to 80-81 for the purpose of their assessment and 1980-81 was taken as a reference year for the utilization of benefits by the beneficiaries. Data were collected in four rounds by survey method.

10.3 General Findings :-

(1) Scheduled caste beneficiaries were enlisted by and large under various programmes

(i) Enlisting of scheduled caste beneficiaries in the sample blocks and the villages was more than the proportion they occupied in the total population. In the sample blocks they comprised 31.91 per cent and that in sample villages 35.11 per cent population. In the sample blocks they covered 31.27 per cent out of the 9,907 beneficiaries and derived benefits under different development programmes. In the sample villages there returned 790 beneficiaries and among them 40.60 per cent were scheduled castes.

(ii) Under the development of agriculture the scheduled castes covered 32.69 per cent, under animal husbandry 29.85 per cent and under self-employment 48.20 per cent beneficiaries.

(iii) Financing institutions also gave due attention towards the enlisting of scheduled castes, particularly the small and marginal farmers and the agricultural labourers. The commercial banks granted 40.65 per cent of the total loans to the scheduled castes which comprised 47.55 per cent beneficiaries. The cooperative banks included 44.77 per cent beneficiaries and extended 55.45 per cent loans to the scheduled caste weaker sections.

(2) Scheduled castes obtained due share of loans and subsidy

(i) At the block level they received 23.23 per cent of the total loans and 26.99 per cent of the total subsidy. In the sample villages these figures were 36.85 per cent and 48.17 per cent respectively.

(ii) For the development of minor irrigation they obtained 28.42 per cent of the total loans and 28.54 per cent of the subsidy. Under animal husbandry they covered 20.54 per cent loans and 21.27 per cent subsidy and for self-employment 39.76 per cent loans and 48.17 per cent of the subsidy.

(3) Finance made per beneficiary

(i) For different purposes a sample beneficiary obtained Rs.6,297.28 for its individual development and it included 78.39 per cent for minor irrigation, 2.09 per cent to purchase draught animals and agricultural implements, 10.34 per cent for dairy and 4.35 per cent for poultry. Remaining 4.83 per cent loan was taken for agricultural inputs during 1980-81 as short term loan.

(ii) Under the development of minor irrigation on an average a beneficiary got Rs.7,094.96 for irrigation facilities and Rs.1,169.26 for purchasing the animals and the implements. For dairy purposes a beneficiary received Rs.2,840 and that for poultry Rs.2,986.59.

(4) Benefits leaked to non-target groups

Among the 240 beneficiaries 18.75 per cent were agricultural labourers, 14.58 per cent marginal farmers and 47.50 per cent small farmers. Remaining 19.17 per cent were large farmers who also derived benefits with the subsidy. These beneficiaries were not entitled for subsidy benefit but they availed it on the basis of different land pattas held by them. They also utilized their resourcefulness to influence the officials to include them under subsidy benefits.

(5) Sizable minor irrigation funds were diverted to other purposes

(i) The beneficiaries were given loan for 195 irrigation facilities including 35.90 per cent composit and 64.10 per cent single facilities. Among these, loans obtained by 21.10 per cent cases were diverted to some other purposes by the beneficiaries.

(ii) Diversion mainly took place in the single cases particularly the irrigation wells and the pumpsets. Pumps sets numbering 6 were sold out to moneylenders to repay the loan at the price which was to be paid after deducting the subsidy and in 44.09 per cent cases wells were not constructed at all.

(iii) Due to the mis-utilization of the loan, 19.74 per cent of the total estimated ayacut could not be brought under irrigation and 12.23 per cent of the total loan amount was diverted to non-productive purposes.

(iv) Diversion of loans was largely done in the single cases mainly financed by the cooperatives prior to 1976 particularly in Ujjain and Mungeli blocks.

(v) Diversions were mainly for unproductive purposes. The beneficiaries who diverted the loans spent 39.02 per cent on consumption, 21.96 per cent on marriages, 14.63 per cent on payment of private loans and 24.39 per cent amount was used to purchase ornaments and livestock.

(6) <u>There was sizable non-utilization of irrigation facilities</u>

(i) In 35.90 per cent cases the facilities were created on the farms but were never used for irrigation purposes for one reason or the other.

(ii) Non-utilization of facilities deprived 41.18 per cent of ayacut from irrigation and caused the wastage of 37.75 per cent of total funds obtained for irrigation purposes.

(iii) Cases of non-utilization largely returned from Ujjain and Mungeli blocks where well irrigation was not successful. In the case of 32.85 per cent wells there was paucity of water, 54.23 per cent wells did not have any water lifting equipment and on 12.86 per cent wells the pump-sets did not work properly from the very beginning.

(7) <u>Working wells were used properly to produce more</u>

(i) There were 48 dug wells, 20 bore wells and a tube well fitted with water lifting equipments and these were actually used for irrigation purposes. Among these bore wells returned from Ambah block alone and the dug wells were concentrated in Ujjain Block. These facilities were mainly financed by the commercial banks.

(ii) These facilities had an ayacut of 186 hectares and of this, 142.87 hectares or 76.79 per cent was actually irrigated during the reference year.

(iii) Due to the irrigation facilities the cropping intensity on the farms increased to 193.63 per cent from 120.09 per cent and the beneficiaries were able to achieve additional production worth Rs.3026.70 per hectare during the year from the irrigated area as against the unirrigated farms.

(8) <u>Dairy units could not do well</u>

(i) There were 55 beneficiaries who purchased 87 buffaloes from the bank loan and sold out 59 per cent buffaloes within a year. There were only 35 buffaloes with the beneficiaries and 30 of them were purchased during the reference year itself.

(ii) Sale of buffaloes was done just after the adjustment of the subsidy amount. The reasons given for this included inadequate finance to purchase a good buffaloe, lower milk yield and inabilities to manage the feed and fodder for the buffaloes particularly by the marginal farmers and the agricultural labourers.

(9) <u>Poultry units did not survive long</u>

(i) The poultry units did not livelong and 30.64 per cent units closed down within 12 months, 63.63 per cent within

18 months and remaining units were closed before completing the 2 years.

(ii) The tug of war between the beneficiaries and the Veterinary department officials was reported mainly responsible for the closure of the units. The beneficiaries did not deposit entire egg production with the veterinary officials which resulted in the heavy overdues of loans for feeds. As a result the feed supply was discontinued by the veterinary department which ultimately caused the closure of the poultry units.

(iii) The beneficiaries wanted to sell eggs in the open market to use the amount their own way rather than to pay for the feed. Sometimes they sold out birds to meet their pressing needs. After the discontinuation of feed supply, they sold out all birds but did not deposit the money to repay the loan for birds or the feed.

(10) <u>Finance was not adequate</u>

(i) Finance made for the development of minor irrigation was not sufficient to meet the total cost but 73 per cent of the estimated cost only. The remaining 27 per cent amount was raised by the beneficiaries themselves. They managed it by selling the family assets like ornaments and livestock and by borrowing funds from moneylenders.

(ii) In the case of bore wells the loans contributed only 53 per cent and it was very hard for the beneficiaries to manage the remaining 47 per cent amount from own resources. In these cases they were compelled to make heavy borrowings from the moneylenders.

(iii) Scale of finance adopted for dairy was also very low and it did not allow to purchase economically viable buffaloes. Hence the beneficiaries sold out the buffaloes as soon as the subsidy was adjusted to avoid further losses.

(11) Subsidy attracted the Beneficiaries

(i) Subsidy played a dominant role in the enlistment and 96 per cent of the beneficiaries were well aware about its charming rates. As much as 94.20 per cent derived benefits just because of the subsidy provisions.

(ii) The beneficiaries were mainly interested in availing the benefits of subsidy rather than using the finance for their individual betterment. They always kept proper contacts to derive the benefits of subsidy one after another and even used unfair means to achieve the goal.

(iii) Subsidy also caused the leakage of benefits to non-target groups and diversion of funds to other purposes. These two accounted for more than 50 per cent of the total loan given to the beneficiaries.

(12) Beneficiaries generally did not repay loans

(i) There were only 2.90 per cent beneficiaries who repaid their loans in time. Remaining beneficiaries usually stopped repayment after the adjustment of subsidy amount in the bank account.

(ii) At the time of investigation the overdues exceeded the amount which was to be paid after the adjustment of subsidy. For instance 69 beneficiaries who derived loans for wells, obtained Rs.5,92,596 as loan and of this an amount of Rs.1,97,532 was adjusted as subsidy and the remaining Rs.3,95,064 was to be repaid in instalments. But at the end of reference year the overdues amounted to Rs.4,51,049.

(iii) Since the government once abolished the loans in the past the beneficiaries hoped such a declaration again. Therefore they thought it would be better to wait rather than to pay the loans. All out efforts were also not made by the institutions to recover their loans. The beneficiaries were not at all worried about the repayment of loans.

10.4 Conclusions

The state government had been making specific efforts to streamline the development of scheduled caste weaker sections. In every programme special provisions were made for the enlisting of scheduled castes and to grant the earmarked funds to them. Although efforts were made to bring all sided development, special attention was paid on the economic development and more than 50 per cent funds were spent for this purpose.

Economic development programmes mainly pertained to the asset additive schemes carried out to develop the agriculture, animal husbandry and allied trades. These programmes were specifi-callymeant for the small and marginal farmers and agricultural labourers. They however, could not make proper use of the facilities due to their inabilities to manage them as well as the lack of resourcefulness.

Subsidy played an important role in attracting the beneficiaries to participate in the programmes but it also caused the leakages of benefits to non-target groups and diversion of funds to other purposes. Out of 240 beneficiaries only 41.25 per cent had actually pursued the benefits for their individual betterment. The scale of finance being inadequate resulted in the sale of the family assets and borrowings from the moneylenders. The beneficiaries concentrated more on the subsidy rather than the development. They did not repay the loans and thought it better to wait for the abolition of loans by the government sooner or later.

10.5 Policy Issues Raised

(i) A vast majority of scheduled caste people did not own assets of earning and did not possess managerial skill and resourcefulness, therefore, the marginal farmers and agricultural labourers in particular could not run the dairy, poultry and also the minor irrigation facilities. It raises a point whether there should be more stress on asset additive programmes or on employment oriented schemes. Since these persons possess vast experience about the labour jobs it would be better to lay more emphasis on employment oriented programmes. Asset-additive benefits may be extended to selective groups after giving them proper training for managing the affairs. They should also be allowed loans to meet the working costs of additive-assets for 3-4 months.

(ii) Enlisting of beneficiaries and utilization of benefits indicated that nearly 60 per cent of the benefits either leaked to non-target groups or diverted to other purposes or were not utilized for economic gains. All this was done with utmost liberty as it was not punishable as a crime. An effective antidote is warranted to check the wasteful drain of developmental funds. It would be more fruitful to declare all this punishable by law like a crime and severe punishment should be imposed for all these happenings.

(iii) It was observed that the benefits were given to those who approached for them. The poorest among the poors did not make efforts due to their passive attitudes. Therefore, there should be a public identification of the beneficiaries and the poorest should the enlisted first and the coverage should start from there. It should be ensured that the benefits reached the poorest among the poors.

(iv) Undoubtedly the subsidy attracted the beneficiaries for enlistment but leakage of benefits to non-target groups and improper utilization of benefits were also associated with it. Practically the sole aim of beneficiaries was to grab the benefits of the subsidy rather than the development. They cared about the programme till the subsidy was adjusted in their bank account. Hence question arises whether the subsidy is serving its very purpose. It is not. But it is a must to promote development among the weaker sections. Therefore, it would be better that the subsidy should be given to those persons who honestly utilized the benefits and actually derived additional income so as to repay the prescribed instalment of loans. Thus the subsidy should be released when a beneficiary had used the benefit sincerely and properly during the stipulated period.

(v) Many programmes failed for not having bearing on the local resources. Therefore, programmes should be prepared on the basis of local planning and local resources. Well irrigation should be taken only when ground water details are available about the favourable water-table and substructure of the earth.

(vi) Inadequate financing compelled the beneficiaries to sell their family assets and they were also required to borrow from the moneylenders. Therefore, to protect the beneficiaries from the grinding grips of exploitation, the scale of finance should be kept flexible so as to meet the total costs to purchase an economically viable asset for earnings. Marginal farmers and agricultural labourers may be served better if they are also given loans to meet the working costs of the assets for 3-4 months.

(vii) Practically entire network of the scheduled caste welfare needs re-thinking and recasting as the real cream of the benefits had been reaped by the scheduled caste elites. If it is continued, the poorest will always remain poorest and will never be able to cross the poverty line. Therefore, such a procedure is warranted which may allow benefits only to the real beneficiaries. The benefits must reach the poorest among the poorsfirst for their individual betterment so that this section may be integrated with the nation's mainstream.

****