

Transferring Spending Power to the Poorest

Part 1: Underlying Conditions

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Abstract

Cashrelief.org (an initiative of Agrani India Foundation) transfers benefits directly to the underprivileged through monetary transfers. It recently conducted such an exercise where an amount close to two years average household income was unconditionally transferred to all the 34 households of a hamlet.

This is the first of a three-part series that detail the identification, implementation, and outcomes of the intervention in a tribal hamlet of Udaipur. The oldest working woman in every household of the hamlet was unconditionally transferred close to INR one lakh. The aim of this study is to better understand how such a substantial and unconditional transfer of spending power plays out and whether it translates into long term economic, social and psychological benefits to the women and their families.

1. Project Objectives and Expectations

Poverty continues to be a global issue, affecting millions worldwide. Naturally then, its alleviation efforts attract attention, resources and efforts of not only governments but also international organisations, civil societies and even the academia. Changing times and better information have led to myriad approaches and strategies, with the end goal being the same.

Even after all these efforts and resources, the gap remains wide, with the most marginal remaining the worst hit and endlessly living in vulnerability and suffering on the ugly side of inequality. Governments across countries have been able to develop or adapt their social security nets to reduce economic insecurity with varying levels of success. In India however, while poverty levels and intensity have steadily reduced over time, substantial numbers continue to grapple with extreme poverty (See Rangarajan Committee Report 2014).¹

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¹ Report of the Expert Group to Review the Methodology for Measurement of Poverty
http://planningcommission.nic.in/reports/genrep/pov_rep0707.pdf

While the trickle down of economic growth takes its time to spread opportunities and wellbeing across the society, other forms of intervention are required. Welfare in the form of provision of subsidised necessities to the underprivileged has its own problems of leakage and wastage. Programs including training and asset provision (such as land, cattle or even lately, sewing machines) being relatively expensive to administer are therefore difficult to scale. Such programs, whether for asset or consumption items also suffer from tying in the benefits with the interests of the giver rather than those they are meant to help. The persistence of poverty makes it critical to explore more efficient alternatives.

One such alternative, undertaken through Cashrelief.org, is to directly transfer a lump-sum amount to poor households, approximately equal to two years' average annual household income in the area. The amount is given to all households in the hamlet and similar hamlets in the vicinity are treated as a control group. The transfer is made to the bank account of the oldest working woman of the household.²

The amount, as mentioned, is approximately equal to two years income of an average household in the area. It is large enough for the household to buy assets ranging from motorcycle, cattle, agricultural land, construct a *pucca* house or repay old debts. This sum is also substantial enough to facilitate migration to a city and cover initial consumption, or for sending children to the city for education, etc. Doubtlessly, the untied nature of the transfer also facilitates its use for celebrations, use of intoxicants, and increased consumption for a few or all household members. Moreover, the transfer to the oldest woman in the working age group has its own ramifications on intra-household power dynamics. All of these are the subject of analyses.

What expenditures households undertake is obviously a function of many variables - differing aspirations, access to information, intra-household dynamics, and of course the availability of adequate goods and services in the neighbourhood. These are expected to be captured via a baseline, midterm assessment and an end-line each of which has both a quantitative and a qualitative component. The former is through surveys that capture socio-economic conditions and even psychological condition of the woman receiving the transfer. The latter is through in-depth interviews with women conducted privately and also their family members.

Thirty-four households received the benefit and it is apparent that statistically robust conclusions may not be possible given the small sample size. However, the objective here is more to understand the process and range of broad outcomes. More households could not be covered due to lack of funds to enable a larger study. Nevertheless, the numbers are not insignificant and statistical robustness cannot be ruled out altogether.

This monograph reports the background and the baseline and is structured as follows.³ The next section describes the socio-economic environment in the target area.

²For the purpose of the study, a household is considered to be an individual unit with a nuclear, extended or joint family or even a congregation of separately living families but sharing one *chulha* or cooking stove.

³The other two parts, namely, those that describe immediate impact and evaluate final outcomes, are forthcoming.

2. Poverty in Rural Udaipur

The economy of Rajasthan has witnessed various ups and downs in its growth curve and only recently has dissociated itself of the BIMARU tag. Although there are regional variations in the poverty levels, generally, the state has comparatively lower levels of social and economic development and below average performance in many alleviation programmes. Small pockets of high concentration of poverty are observed throughout the state. However, this structure and distribution of poverty groups measured in terms of size of landholding, value of assets, unemployment levels, income and consumption expenditure, liabilities and even caste varies across the state. According to a World Bank study, the pace of poverty reduction in Rajasthan has been the most rapid among Indian states since 2005.⁴

Rural Udaipur has a large segment of Bhil tribal communities, who are steadily being exposed to more non-tribal public and their socio-cultural norms and lifestyles.⁵ The typical poor family here tends to be larger than in urban areas and the average woman has more than two children and may also be caring for the extended family living under the same roof. Overall nutrition conditions are also quite poor with 55 per cent of the poor adults of rural Udaipur being anaemic and weak and falling sick frequently.⁶

Even though the female-male ratio here is 928, much better than in most other parts of North India, there exists an unusually high level of female illiteracy.⁷ The poor report to being under a great deal of stress, both financial and psychological. They are so “worried, tense or anxious,” that it interferes with routine activities of sleeping, working and eating. The frequently quoted reasons for concerns are health and lack of food.⁸

Almost every household owns some land and is engaged in some agricultural activity with the median land holding being one hectare or less. However own-land is not the main source of livelihood for most households, for instance cattle-rearing contributes more to income than agriculture for a large number of households. A second job apart from agriculture is not only another source of income, but also mitigates risk. Moreover, land markets are not well developed, land titles are rarely clear, soil is not very fertile and rain-fed agriculture is the norm. Consequently sale or rental of land is rare and intergenerational transfers are the primary component of the agriculture land ‘market’.

The most common occupation for the poor in rural Udaipur is working as daily wage labourers. Overall, 94 per cent of the poor rural households mention conducting more than one type of activity to earn a living.⁹ Even though these poor families actively seek many economic opportunities, they usually do not become specialised. 60 per cent of the poorest

⁴Rajasthan - Poverty, growth and inequality, World Bank 2016

<http://documents.worldbank.org/curated/en/423761467995629413/Rajasthan-Poverty-growth-and-inequality>

⁵Some Elements of Spatial Poverty in Rajasthan,

<https://www.livemint.com>

⁶ National Bureau of Economic Research – The Economics of Aging, Chapter “Is Decentralized Iron Fortification a Feasible Option to Fight Anaemia Among the Poorest?”, Banerjee, Abhijit, Esther Duflo, and Rachel Glennerster, 2011

⁷State of Literacy, Chapter 6, Census 2011

⁸ The Economic Lives of the Poor, Abhijit V. Banerjee and Esther Duflo, 2006

⁹ Udaipur Smart Cities

<https://PDFsmartcities.gov.in>

households in rural Udaipur report at least one member of their family have lived away from the village for some part of the year for income related work.¹⁰ The head of the family has migrated for almost 58 per cent of the families. The migrants complete multiple trips in a year, not leaving for very long, with only 10 per cent migration episodes exceeding 3 months. The short bursts of migration followed by return may also be working against the possibility of learning skills that would pay off in the long run.

Families have a median of 3 working members, of which at least one member is employed under social security programmes such as Mahatma Gandhi National Rural Employment Guarantee Scheme. Strikingly, the female of every household spends on an average 10 per cent of her time gathering fuel.¹¹ Non-agricultural self-employment also operates at a very small scale. A few notable characteristics of the enterprise being – no paid staff, operated solely by family members, few assets and no separate room.

Market, business and financial infrastructure is also limited. Udaipur being a large city and a globally recognized tourist destination generates a wide range of opportunities. However, there appears to be only marginal integration between Udaipur and the tribal hinterland in its vicinity.

The hamlets under consideration are located within a distance of 8kilometres from Jaisamand lake which has a large fishery set-up. However, few locals are employed in this industry, mostly all employees travel from as far as Udaipur and beyond. In sum, there are opportunities for improving incomes and lifestyles in the vicinity, but there are few who are availing of it in the tribal belt in rural Udaipur. Lack of education may be one factor, poor economic links with the growing urban economy of Udaipur may be another. Whatever may be the reasons, expectations of improvement in opportunities whether through temporary migration or otherwise do not exist; or at best are limited in the area.

3. Conditions of the Four Surveyed Hamlets: A Qualitative Description

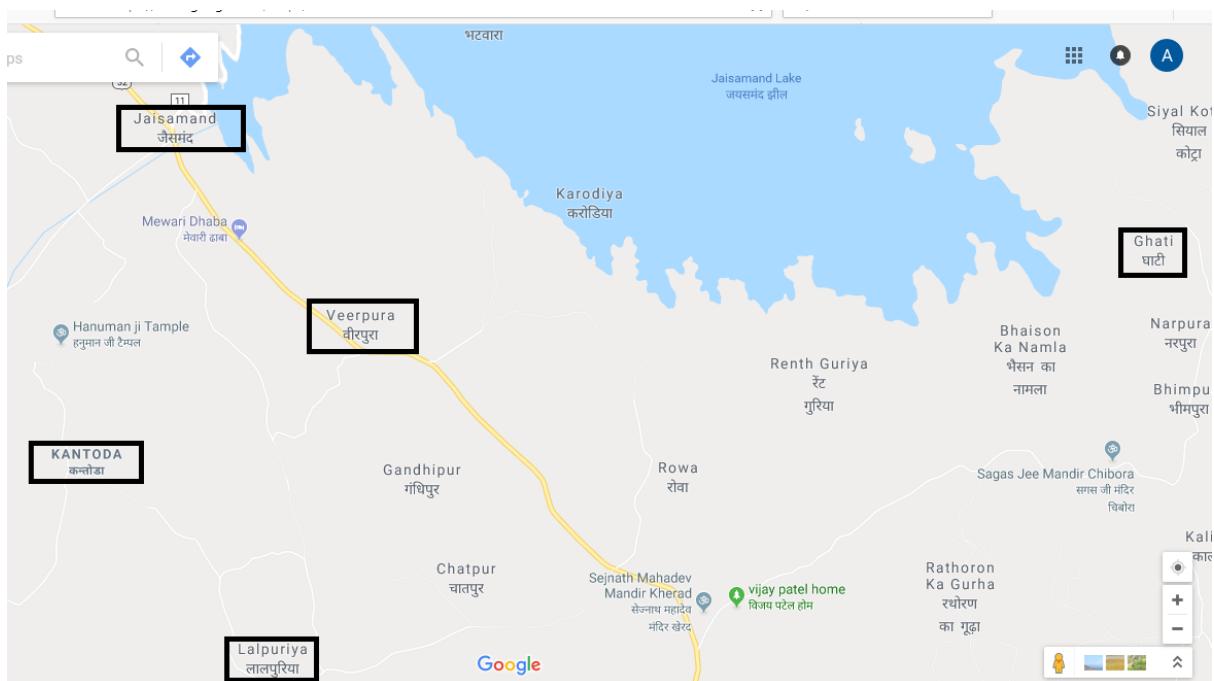
As per the census 2011 data, Rajasthan has a tribal population of 92,38,534.¹² Of this, 54.5 per cent lives in the districts of Udaipur, Banswara, Dungarpur, Jaipur and Chittorgarh. Within Udaipur, Sarada *tehshil* together with Kherwara, Jhadol, Kotra, Salumbar and Dhariyawad have major concentrations.

¹⁰Migration and Labour Profile of Gogunda Block, Udaipur, Aajeevika Bureau
www.PDFaajeevika.org/assets/pdfs

¹¹Udaipur Urja Initiatives and the Cookstove Project, Seva Mandir
<http://www.sevamandir.org/udaipur-urja-initiatives-and-the-cookstove-project>

¹²Rajasthan Census 2011, Chapter 2, Scheduled Castes and Scheduled Tribes Population

Figure 1: Map of Surveyed Area



Source: Google Maps

Note:

This study is being conducted in the Sarada block of Udaipur District. Within Sarada, the survey was administered in 4 hamlets of Veerpura Panchayat near Jaisamand as seen above.

As can be observed, no two hamlets are contiguous, thereby reducing any domino effect. Chamariya and Ghanchopad (in Kantoda village), Lal Puria(in Lal Puria village) and Ghata Talai (in Ghati village) are the hamlets under consideration. All fall under Veerpura Gram Panchayat.

Poverty comes in many forms. Sometimes it is too obvious to be missed. Other times, it comes deceptively dressed in seemingly big houses and huge fields. The road leading to Chamariya is such, with *pucca* households and never-ending fields dotting either side of the narrow road, not preparing one even a little for what lies at the end of the large greenhouse – extreme poverty and vulnerability. Four hamlets were chosen for baseline analysis. These are Chamariya and Ghanchopad (in Kantoda village), Lal Puria (in Lal Puria village) and Ghata Talai (in Ghati village). All fall under Veerpura Gram Panchayat.

Chamariya is a small hamlet of 23 households in the Kantoda village of Udaipur district in Rajasthan. One striking feature here is the low spread – the individual houses are extremely close, giving a sense of one elongated residence. Among the 23 houses, only 3 are *pucca*, low incomes and limited implementation of the governments housing scheme (Pradhan Mantri Awas Yojana Grameen – PMAY(G))being the major factors.¹³

¹³Two of the major reasons identified for this through the study are the inadequate funds and the corruption involved in accessing it and their disbursement in parts only after having fulfilled criteria and submitting periodical proofs, which is hardly ever feasible.

The second hamlet under consideration Ghanchopad has 34 households, 71% of which are *kaccha*. Unlike Chamariya, this hamlet or *falla* is spread with houses divided into two clusters, each household being in a cluster to maintain proximity to its farm. There are 4 isolated houses located on a small hillock towards the end of the hamlet, for the same reason. The houses appear larger than those in Chamariya partly because of the courtyard space in front of the house, being located on an elevation and the distance between the houses. The performance of PMAY(G) here is no better. Among the few *pucca* houses, the majority are built personally, with little assistance from the scheme.

Completely disconnected from Ghanchopad, in Karodiya village of the same Panchayat Veerpura, is Lal Puria having 37 households. Like Ghanchopad, here as well there is a division based on farmland, with the government constructed canal acting as the border. This canal prevents most children living on the other side from accessing the school and anganwadi, due to the fear of accidents caused by the high-level of water by the parents. The percentage of *pucca* houses here is 51. The number is hopeful, showcasing decent performance of the housing programme.

The fourth hamlet surveyed was Ghata Talai. It is the largest hamlet with respect to number of households (46) and its geographical spread. The average number of rooms here is two. Although there are 41% *pucca* houses, it is difficult to comment on the impact of the welfare scheme of PMAY(G) due to the vast size and the discrepancies that it causes. The last Sarpanch of the Panchayat was from here and yet, the inequality within the hamlet (or *falla*) is apparent and significant. Within these households the oldest working woman (hereafter referred to as OWWM) was to be transferred the amount.

Table 1: Oldest Working Woman (OWWM)

HAMLET	CHAMARIYA	GHANCHOPAD	LAL PURIA	GHATA TALAI
OWWM HAVING BANK ACCOUNT	78%	91%	86%	78%

Source: Primary Data, Socio-Economic Survey, Chamariya, Ghanchopad, LalPuria and GhataTalai hamlets, Udaipur District, Rajasthan

It is evident that most of these women own a bank account, however, they are mere signatories and all the transactions are handled by the men. The fear and caution, the looking over the shoulder while answering questions related to finances and their general ignorance about the monthly household income and debt well indicated the financial autonomy they enjoy.

Case 1

Chamariya has an average family size of about 5 members, with the maximum being 8. However, Moti Bai, a 64 year-old resident of Chamariya, stays alone. Her husband is no more. Although for most women here having a son provides a sense of security for old-age (and the lack thereof a constant sense of concern), having 2 sons is no relief for her. She lives

in a one-room house whose worn-out, cracked walls give her nightmares. Her son recently got her an electricity connection and now with the light from the one bulb, she is atleast able to cook after sunset. Yet, it does not help much, as loneliness has reduced her appetite and she is too tired most days, struggling to find odd jobs of cleaning houses or washing clothes, to cook or clean utensils thereafter. Moti Bai is determined to make ends meet, still, her body is now failing her – finding work that she can do is getting more and more difficult. After having passed on to her sons, pieces of farmland from whatever little her husband left her to begin with, she is left with half a bigha for herself. With no help from her sons or others from the village, she is unable to farm, adding to her worries of where will her next meal come from. Moti Bai barely manages to get through the month with the INR 700 she makes, 500 from pension and another 200 from doing odd jobs. When asked about her dreams, she wishes her son would sometime give her a little money so she wouldn't have to swallow the only thing she is left with, her basic human dignity, by asking others to loan her money and bear the harassment for repayment that follows it. It is difficult to comment who is to blame for the destitute condition of Moti Bai - the state for failing to provide for her?, her family for abandoning her? Or herself for believing she would be looked after even when she isn't an active contributor to her family or the nation?

Case 2

The two oldest working women share a house wall, and a husband, Kalu. During the interview, Lali shared that her “husband” is married to Hakri Devi and “brought” her (an act referred to as aana in the local language) for the want of a male child, which his wife Hakri Devi had not borne yet.(Interestingly, in a twisted event of fate, Lali seemed to be lucky for Hakri and soon after she came was “blessed” with a son, Pravin.) Today, Lali lives along with her step brother-in-law and his family, while Hakri Devi had to move out to the shed for cattle, adjoining her previous home. Both these houses are on the main road, and do not have a door. Among other similarities between them, like the appearances of their children, they both sleep each night, dreading of being robbed of whatever little tea powder, wheat and sugar they are left with at the end of the day, if any at all. Hakri has 5 children and Lali has 3, with another one on the way, and with the goats sleeping with them there is no room left in the one room house in both houses. Kalu adjusts himself wherever he finds place and food, being always welcome at both houses. He is a daily wage labourer earning around INR 3000 monthly. With two families of 10 people to support along with his drinking habit, money is extremely tight, resulting in a burdening debt of INR 1,50,000 on the family. This has led to Hakri taking up daily wage work to have enough to at least feed her children. While Hakri is sweating it out from 9 am to 5 pm every day, Lali looks after her children. None of these 7 children go to school or anganawadi, and are at home all day, playing with an old broken yellow car toy and sometimes with a tyre. Hakri comes home in the evening to cook with a torch, as the rural electrification corporation officials have refuse to provide two connections in one man's name. Due to the tense situations at home, Kalu usually leaves home early in the morning and comes back only late in the night, drunk.

Irrespective of family size, the average number of income earners is limited to 1 in Chamariya and Ghanchopad and increases to 2 in Lal Puria and Ghata Talai, with the average monthly income amounting to INR 4000, INR 4813.24, INR 5250 and INR 5582.43 respectively. Poverty can be described as the lack of income needed to acquire the minimum necessities of life. When questions relating to income were asked during the research, a lot of prodding was required because most women believed they had no income in that money they received was quickly spent on some necessity and they were left right where they started. This socio-economic handicap is also reflected in high debt levels. Many households

were found to be in some form of debt (48%), with the average debt size being INR 3738. The lack of cash also leads to no timely repayment, adding the burden of interest on the already stressed sole breadwinner.

The major employment in all the studied hamlets is self-employment in the fields. The vast majority are engaged in agriculture, either as agricultural wage labourers or marginal farmers. Poverty among occupational groups in rural areas is the highest among agricultural labour, followed by the other labour and the self-employed in agriculture. Even though most landholdings are so small (on an average 1 bigha) due to consecutive divisions, it provides enough to feed the family for a little over a quarter of the year. The 5 kilograms of wheat received per person per family also only lasts for $1/3^{\text{rd}}$ of the month, after which the family needs to purchase grains from private entities. This holds true only on good days, when there is no delay and leakage in the distribution and the family has enough money to at least reach the ration shop. Insights from personal interactions with the local youth shed light on their transition away from agriculture. They believe that agriculture isn't a solution to their problems of poverty. In spite of the high unemployment rates, the youth refuse to work in the fields, even if only to feed themselves. The landless labourers and casual workers are the worst off economic group and being dependent on manual casual labour for livelihood are bound to be poor.

Figure 2: Field with harvested wheat in Chamariya



Most field sizes here are less than a bigha, only enough for sustenance.

Within such a household of all the four hamlets, the women and the children are the most vulnerable and helpless. The Ujjwala scheme is much lauded across the nation today, claiming to "empower women through access to clean energy". However, for the women living here, it makes no difference and, in a few cases has even left them worse off. Only 2 of the 23 households in Chamariya use the LPG cylinder and 83 per cent of the households do not have access to the LPG gas cylinder. The liquidity required to spend approximately INR

900 at one go, even though they will be compensated for it later prevents them from benefitting from this scheme. Moreover, those who lack the funds to refill the cylinder are now also not entitled to receive kerosene under the Public Distribution System, effectively leaving them worse off than those who have no LPG connections.

Households typically rely on more than one cooking medium, which traditionally have been firewood and cow dung. Every female above the age of 8, spends a minimum of 4 hours each day, in the morning and then again in the evening for collecting fuel. It is interesting to note that even the older women, who otherwise do not indulge in any household work, are entrusted the daily task, no matter their age and status in the house.

Figure 3: Cow dung cakes used for cooking left to dry in sunlight in Lal Puria



Another task allocated to every woman is carrying water from the community hand pump to their homes. The stereotypical picture of Rajasthani women carrying pots on their head is unfortunately not a single story, but the reality of almost all women here until they are unable to walk. Adding the 4 hours spent in this activity, women here essentially spend 8 hours a day on just collecting firewood and bringing water. Their whole day is planned around these two critical activities.

Figure 4: Women of Ghata Talai carrying water from the community hand-pump



The Swacch Bharat Abhiyan was initiated with the objective of restoring a women's dignity through providing her personal toilets with water management systems, among other things. The strong push by the government administration has resulted in almost every house having a toilet. However, none of them have a plumbing/water system, and there is no regular supply of water as well. Interestingly, Chamariya, Ghanchopad, Lal Puria and

Ghata Talai along with other hamlets in the Panchayat of Veerpura were recently declared Open-Defecation Free by the administration, but till the time this monograph was authored, most families had not received their funding in lieu for the construction of the toilets.

All the women interviewed for the purpose of the study had their Aadhar cards and all other government approved identity cards, yet faced trouble accessing schemes. During the last BPL survey, a lot of previously included families were excluded due to presence of variable or seasonal assets at that point in time. Consequently, they are now not entitled to the benefits they are supposed to receive, making it all-the-more difficult for them to come out of extreme poverty.

Poverty in these hamlets is not just due to lack of resources, but also because of lack of access to basic institutions. There is no anganwadi in the village and all the children, below the age of six years have no pre-schooling. They then directly go to study in the 1st standard in the nearby primary school.

Figure 5: The aganwadi of Lal Puria which is inaccessible to all households living on the other side of the canal dividing the hamlet



Further, the public health system here is in shambles. The closest Primary Healthcare Centre (PHC) and the government hospital is 5 kilometres away is dysfunctional. For even the smallest complaint of cold and cough to serious life-threatening diseases, the villagers travel 20 kilometres, to the nearest marketplace, Salumbar.

Figure 6: The non-functional sub-centre of Kantoda village



Case 3

Homi Bai, 76, lives with her husband Valla Ji who is 81 years. Her toothless smile masks her struggles. This couple lives just on the pension amount of INR 1,000 that they collectively received. Recently, the state declared Valla Ji to be dead and stopped his pension, although it is Homi Bai who is not keeping well. She was diagnosed with pneumonia a few weeks ago and since then, has been walking 5 kilometres to and fro for a little relief. Although, she is physically better now, she still hasn't recovered from the economic shock, which has pushed her further down the road of destitution. Having lived a life of deprivation, this husband-wife duo they are used to making difficult choices.

How should one choose between medicine and a one-time meal? Although the government answers this through its celebrated health insurance scheme, the Rashtriya Swastha Bima Yojana, it will be fairly ineffective with the prevalent state of poor to non-existent public health infrastructure in the vicinity.

In spite of these hardships, a common thread tying the hamlets is a hope for a better tomorrow. A text analysis of the hopes and aspirations of the oldest working women provides a fair idea of priorities of the interviewed women.¹⁴

¹⁴See Primary Survey – Hopes and Aspirations of Oldest Working Woman, Village Chamariya, Ghanchopad, Ghata Talai and Lal Puria, District Udaipur, Rajasthan.

Table 2: Word Frequency of Aspirations of Interviewed Women

Word	Occurrences	Frequency	Rank
nothing	154	41.5%	1
children	63	17%	2
education	42	11.3%	3
marriage	13	3.5%	4
anganwadi	7	1.9%	5
village	6	1.6%	6
daughter	5	1.3%	7
intelligent	4	1.1%	8
facilities	3	0.8%	9
progress	3	0.8%	9
clothes	3	0.8%	9
community	3	0.8%	9
grandchildren	3	0.8%	9
husband	3	0.8%	9
alcohol	3	0.8%	9
educationd	2	0.5%	10
enterprise	2	0.5%	10
handpump	2	0.5%	10
complete	2	0.5%	10

As is evident, hopes and aspirations of the women are predominantly related to other family members or for household level improvements. Many women here were surprised when asked about their dreams and aspirations.

Case 4

There are always rebellions, exceptions to the norm. Meena Devi is one of them. A fiery 24 year-old, full of dreams and aspirations, she stands in juxtaposition to Moti Bai. While interviewing her, she took the surveyor by surprise by asking if she could read the questionnaire, and agreeing to participate only after having thoroughly read it. Having studied till 10th standard, the only one educated in the family, she is extremely ambitious and wants to work in the anganwadi. Even the lack of support from her family, has not in any way deterred her from continuing to push herself and raise her voice. Although, her husband mostly listens to her, the requests for getting into a job fall on deaf ears.

Socially and politically aware, she well understands how community decisions are taken, inspite of the fact that no women are a part of these meetings. Meena knows what she wants and continues to pursue it. She dreams of not just a better life for herself and her family, but also hopes that the condition in the village will change. She wishes that her hamlet is healthy and free from malaria and tuberculosis. She wants women to work, form groups, and help each other to solve social issues plaguing the village.

Interestingly, she now spends a lot of time at her maiden home, probably her own, silent subtle way of rebellion. She has a lot of dreams for her children, a 3 year old and a 3 month old, and wishes to educate them as much as they want. “Whatever opportunities I did not receive which have held me back in life, I will ensure I do everything I can to provide them to my children. I am not scared of anyone...for them I am ready to fight the whole society and its oppressive diktats.”

Case 5

Just across Meena’s one room house, stays Shohini. She was extremely scared to talk when her husband was there, even answer questions like name and age. From others in the village, it was brought to light that her husband is an alcoholic and hits her for everyday for reasons like “you put less salt in the food today.”

After the initial ice was broken and when we met in the field, Shohini shared her hopes. Although nobody listens to her at home, not even her small children, somewhere deep in her heart, she does harbour a sense of strong hope for a better life! When asked about the concerns she has, she said that everything about the future is worrisome. Uncertainty for her is a way of life.

It is difficult to comment on whose condition is worse – Moti Bai who doesn’t have a husband, Homi Bai whose husband is considered dead, Meena who is handicapped in spite of having everything it takes to make it big or Shohini who struggles to even find her voice, having been silenced all the time?

Our poverty definitions are narrow. Poverty is multidimensional – deprivation in income, illiteracy, malnutrition, morality, morbidity, access to water and sanitation and vulnerability to economic shocks. Ultimately, the interviews show that poverty is lack of options which frequently lead to unending humiliation. A sense of endemic dependence and of being forced to accept rudeness, insults and indifference while seeking help from others in society or even the government.

Case 6

Hope is fundamental to life for 37 year old Kamla from Ghanchopad. Kamla lives with her parents, Bhaira Ji and Moti Bai (85 years), her brother Jowa, his wife Parvati Devi, and their three children, Suresh, Priyanka and Ganesh. In this family of 8, there is just one income earner and three patients. Bhaira Ji, being of 95 years is bed-ridden and his wife, Moti Bai, although extremely enthusiastic, is now sick most of the times and has difficulty seeing. Kamla is physically challenged from below the waist and is unable to walk, and is not yet married. To not be a burden on her family and to ensure she has a place to stay at least, she learnt how to stitch and now makes blouses and skirts for women of the village!

Figure 7: Kamla Didi stitches blouses and skirts for the women of Ghanchopad to not be a burden on her family.



4. The Cashrelief Intervention

4.1 Objectives and Expectations

Through the Cashrelief programme, a onetime cash transfer of INR 96,000 was made to selected households based on a survey covering 140 households in 4 hamlets identified as predominantly poor. To study the impact on assets, consumption and feeling of control over one's future, a baseline, midline and final end-line evaluation study was conducted.

Fungibility is one of the main advantages of cash, allowing the owner to use it in ways they believe is best. This in turn could improve living standards and also lead to community-based economic development. The main idea behind cash transfers is that poor know best how to help themselves.

Two specific signs to observe the same would be capital formation and debt repayment. Money is a scarce and monopolised commodity, and with cash in hand, there would be less need to borrow for short-term purposes at prevalent exorbitant rates of interest as high as 5 per cent.

A significantly large amount therefore has the potential to impact not just immediate consumption and production decisions but also investment. This should also impact expectations and improve hope for the future. The woman being the key recipient we would also expect some impact on empowerment and an improved sense of wellbeing.

In a society which has some aspiration, the possibilities of both outputs and outcomes of such a cash transfer are endless. Past studies of direct cash transfers suggest a few direct outputs including increased expenditure on health (greater use of private healthcare) and education, improved housing (better walls, roofs, floors and latrines) and nutrition with consumption of more fresh fruits and vegetables and a shift from ration shops to local markets.¹⁵ ¹⁶ ¹⁷ Further evidence also shows incidence of small-scale investments and building assets. In sum, the possible outcomes have been helping poor people take more risks and become entrepreneurial, improving their mental well-being and also reducing distress migration.¹⁸

4.2 The Baseline

As mentioned, in the tribal belt near Jaisamand, Udaipur, four hamlets were identified with the purpose of conducting a baseline. The major considerations for this initial selection were existing poverty, Bhil villages, number of households, geographical spread and homogeneity within the hamlets. Villages and hamlets facing strong issues of caste discrimination, alcoholism or lawlessness were eliminated *prima facie*. The four hamlets which met these criteria and became a part of the study are Chamariya, Ghanchopad, GhataTalai and Lal Puria. Of these, one would later be the target group and the rest the control hamlets for studying the impact, if any of the intervention.

This baseline, conducted in 140 households across the four hamlets studied the prevalent socio-economic conditions, capturing both quantitative and qualitative data. The questionnaire measured basic demographic details including population, family size and age, asset ownership like cattle and motorcycle and economy parameters of monthly household income and form of employment. Intensity of a few socio-economic problems like incidence of alcoholism, violence against women and children, issues of robbery and theft within the village were also measured on a scale of minor, non-existent to a serious, needing immediate intervention.

A hope scale was also administered to the OWWM, in addition to documenting her dreams and aspirations and major concerns for herself, her family and for the hamlet in general to understand the psychological condition of the woman. Through this survey, data on the position of the OWWM in terms of decision-making power, having a say in the household matters and awareness about working of institutions like panchayats and banks was also noted. This data was collected through one-on-one in-depth interviews with the OWWM from each household, along with informal, unstructured conversations with other family members, including children. Before the formal interviews began, the surveyor spent a few days in each hamlet to get a sense of the village and the households and build rapport with

¹⁵India's Experiment in Basic Income Grants, Global Dialogue, Magazine of International Sociological Association, Guy Standing, 2013

¹⁶A regional multiplier approach to estimating the impact of cash transfers: The case for cash aid in rural Malawi Simon Davies and James Davey, University of Bath, June 2007

¹⁷Can Cash Transfer Programmes have Transformative Effects? The Journal of Development Studies, Maxine Molyneux, Nicola Jones, Fiona Samules, 2016 (For further readings - <https://www.givedirectly.org/research-on-cash-transfers>, <http://cashrelief.org/resources/>)

¹⁸Some reflections on the National Food Security Act, Ashok Kotwal, Milind Murugkar, Bharat Ramaswami

the community. After identifying the OWWM of each household, the interviews were conducted in spaces where the woman felt most comfortable, sometimes in her house or in the field. Apart from the quantitative and qualitative tool (see Appendix) on demographic, societal and economic parameters, a hope scale tool along with questions about dreams and aspirations and concerns were also asked of the interviewed women, these are discussed later.¹⁹

The baseline started in mid-October of 2017, during the Rabi crop season and was completed by mid-December and follow up verification completed by mid-January. None of the parties involved – the villagers of the selected hamlets, the Cashrelief team, researchers and the surveyor were aware of this target-control selection at the time of the baseline.

The aim was to select a village with a high concentration of ultra poor and which is not too different from those in the control group. The table below summarises the quantitative data on demographics and income of the four hamlets considered in the study.

Table 3: Demographic and Economic Conditions

	HAMLET 1 CHAMARIYA	HAMLET 2 GHANCHOPAD	HAMLET 3 GHATA TALAI	HAMLET 4 LAL PURIA	TOTAL
Population	118	204	224	209	755
Households	23	34	46	37	140
Wage Employed	26.27%	24.50%	25.44%	26.31%	25.56%
Self Employed	27.11%	25.00%	22.76%	14.83%	21.85%
Per Capita Monthly Income (INR)	779.66	802.20	1031.25	988.27	918.14
Per Household Av MonthlyIncome	4000	4813.23	5250	5582.43	5023.18

Source: Primary Survey: Socio Economic indicators, Village Chamariya, Ghanchopad, LalPuria and GhataTalai, Udaipur District, Rajasthan.

Not simply economic conditions, on the hope scale as well, there is a large similarity between the various hamlets. On average the responses reflect poor psychographic conditions as reflected in the hope scale.

Table 4: Hope Scale of Oldest Working Woman across Hamlets

Hamlet	Average Value
Chamariya	27.65
Ghanchopad	27.03
GhataTalai	24.52
Lal Puria	25.89
Total	26.01

Note: The value for a woman can vary between 8 to 64, the higher the value the higher is the hope quotient. The average value of about 26 reflects very low hope levels as per the scale.

¹⁹The Adult Hope Scale (AHS) measures hope based on positive motivation, goal directed energy and plans to meet goals. It contains 12 items calculating pathways thinking and agency thinking with an 8 point-scale ranging from definitely false to definitely true. See more in appendix.

While the appendix provides greater data on the four hamlets covered in the baseline, the overall story is similar across all hamlets – low values on all economic and social indicators at the household level, and also poor psychographic as reflected in the hope scale for the adult women of the area. For greater data please refer to the appendix.

As mentioned, a comparison reveals a high degree of similarity in basic economic conditions in the hamlets. Ghanchopad was picked from this set for the baseline results reported here. The midline survey would be conducted only in Ghanchopad whereas the end-line would include all the villages. In the selected hamlet, all households were included in the Cashrelief programme. The advantages of not having to target a selected set of households are obvious, both from administrative as well as identification considerations.

4.3 The Cashrelief Transaction

The oldest working woman in each household was explained about the programme *Cashrelief* (referred to them as *Sunhera Bhavishya*), through which they would be gifted with no-strings attached an amount of INR 96,000 for their better future. All would be enrolled though they were given the option of not being included, as expected all 34 households agreed to be included. Bank account details along with identification documents were collected. In case the bank account was under Bhama Shah or Jan Dhan Yojana, it had to be converted to a regular account as those schemes have a limit of Rs 50,000 and below credit. In case the oldest working woman did not have a bank account a new bank account was opened. Once the said woman was enrolled and consented to participate in the pilot, a random amount ranging from INR 1500-2000 was first credited to her bank account and she was asked to reveal the credited amount. This verified the account and her ability to access it. The remaining amount was then deposited in two parts of INR 47,000 and the remaining amount adding up to INR 96,000. This entire process was completed within a few days for the whole hamlet in 3 instalments each.

This entire process required constant follow-up with the women and their families to check on the progress status. A delay of almost one week was caused due to banking procedures of account opening. There were cases when the banking official harassed the women whose accounts were inactive or needed to be upgraded to a regular savings account from a small savings account. The financial year end and the cash crunch were additional challenges.

4.4 Initial Reactions

When the Cashrelief programme was introduced to the women in Ghanchopad, it was met with a variety of reactions and understandable scepticism. The beneficiaries of this programme (in whose name the transfer was made) were the OWWM identified during the baseline. Hence, as part of the operational design, the intervention, its purpose and procedure were to be explained to the woman, along with the other present family members. In a few cases, the women requested the Cashrelief team to talk to their husbands as he wouldn't listen to her. In a few households, however, where the woman was not available, the husbands replying to the inquiry of when she would return said, "Tell me, I

will decide anyway." In a few other instances, the husband did not consult the woman even once.

The fear and insecurity regarding the repercussions of such a significant transfer were paramount, both immediately and in the times to come. The immediate concerns were about loss of benefits of the Public Distribution System and pension schemes and freezing of the bank account due to the sudden, one-time deposit. While the larger, lingering fear was of repayment at some point in the future reflected in the following comments - "*You may come back in 5 or even 10 years and ask for money.*" "*Someone will come with another piece of paper*(referring to the receipt and consent form provided to each beneficiary woman), *overturning this scheme and ask for repayment.*" "*I will have to pay back in instalments later.*"

Interestingly, in a few cases, the insecurity stemmed from queries on the orientation and objectives of the Cashrelief team and what advantage/benefit they would be receiving. Some members of the community also had doubts regarding the source of the money and a few probed about the same.

There were many questions around why this was being done and the true purpose of such an activity. There was also suspicion regarding the real motive of the intervention being religious conversion. This sense of fear ran so deep that there were women who requested that the money be given to their mother-in-law instead. The community was also curious of the factors that led to their selection for the implementation of such an idea, with almost everyone wanting to know if their caste was a consideration. It is important to note that this fear which as some women shared extended to – "*will take me away*", "*will sell my kidney*", "*will take my children away*" "*will put me in jail*" was further fed by the people of the villages surrounding Ghanchopad, that is, villages where the programme was not implemented. These people usually included members of the higher caste and class including the local money lenders and a few members working in the Panchayat. In two houses in particular, while the programme was being introduced, guests from neighbouring villages visited and after a small argument with the operations team, declared that this programme was a fraud and this money will have to be repaid. However, once the enrolment had begun, the members of the same households approached the team themselves expressing interest in participating in the programme.

Apart from this sense of fear, there was a strong sense of disbelief amongst the community. This led to situations where women were too overwhelmed to ask any questions and women outright avoiding even meeting with the team, telling them to come back as they were occupied at the moment. The people were also surprised that no meeting was called for and each beneficiary was met individually. Apart from that, there were a lot of logistical questions about the process of cash disbursal. However, once this initial disbelief and dismissal subsided a lot of people inquired if there were any forms left and if the team could fill it for their daughter/mother in another village.

After the first few days, when word had spread in the falla, the nature of the queries shifted to include questions like – "*Why are you giving it to the daughter-in-law and not mother-in-law?*" (in certain households, the oldest working woman identified was the daughter-in-law either because the mother-in-law was above 70 years or was unable to work) In one

particular case, the daughter-in-law (who was not the OWWM) went on to say, “*Why are you giving it to my mother-in-law? She is old, what if she dies tomorrow...how will I access the money then?*” In a few such instances, women came with Aadhar and photo (required for enrolment) to other’s house while the team was there. Perhaps the most striking reaction to Cashrelief was women asking why the money was being given to women.

Further details on the feelings of the community having received this money, their perceived benefits and drawbacks of the same along with their plans of what to do with it will be captured in the upcoming midline.

5. Conclusion

Each of the 34 oldest working women of Ghanchopad village, identified in the primary survey has received a gift payment of INR 96,000 in their bank accounts by 23rd April, 2018. These individuals and their families are free to use the cash as per their discretion in ways they think is best for them. These decisions will be captured and documented via a mid-term and end-line assessment, the reports of which will follow soon.

Irrespective of the outcome of the experiment, what is apparent in the baseline itself is the lack of options compounded by a paucity of hope. The women appear to be extremely deprived of incomes, status, nutrition, empowerment and even hope. A lump sum payment can potentially achieve a significant improvement in their lives for at least a short term. Plus, provided wise decisions and complementary actions are taken by households, it can have significant long-lasting impact. That is to be seen and will be reported in next two parts.

Appendix

Appendix 1: Choice of Hamlet

Through the baseline, Ghanchopad was selected as the target hamlet. The major factors considered were income and demographics. The pilot constraints limited the beneficiary households to a maximum of 35. For reasons cited above, it would not have been feasible to do a selective targeting within a hamlet, hence Ghata Talai (46 households) was outright rejected. Additionally, the large size also led to problems of outliers. Since participation in the pilot was voluntary and not mandatory, there could have been possibilities of dropouts. Chamariya, although fitting all other parameters for a target hamlet, had only 23 households. Since 23 in itself is too small a sample size for any significant analysis, allowing for dropouts would have only heightened the risk of having an excessively insignificant sample size. Further, although all hamlets considered in the study are poor, with poverty being the most important deciding criterion, Chamariya was noticeably the poorest. For the purpose of research, however, this would have lead to higher, misleading standard deviations and starker differences in comparison with the other hamlets. Also, there was a high probability of sharp rise consumption expenditure since the prevailing budget constraints resulted in under-consumption. Ghanchopad was favourable since it had 34 households, which was within the project budget and also allowed for dropouts, without hampering the study. With regards to the income parameters, Ghanchopad, although poor, was more towards the middle amongst the other hamlets, providing a balanced picture of the degree of the impact, if any. Although Lal Puria is similar to Ghanchopad in terms of size, the geographical spread of the hamlet is too high. Consequently, it would not have been possible to map any differences in the community/hamlet as a whole or any incidents of collaborations and partnership.

Appendix 2: The Adult Hope Scale

The “Hope Scale” is among the most common used tool in psychology. It was developed by CR Snyder who believed that a person's *determination to achieve their goal* is their measured hope. He created a 12-item measure of a respondent's level of hope. In particular the scale is divided into two subscales that comprise Snyder's cognitive model of hope: (1) Agency (i.e., goal-directed energy) and (2) Pathways (i.e., planning to accomplish goals). Of the 12 items, 4 make up the Agency subscale and 4 make up the Pathways subscale. The remaining 4 items are fillers. Each item is answered using an 8point scale ranging from Definitely False to Definitely True. (See Snyder, C. R., Harris, C., Anderson, J. R., Holleran, S. A., Irving, L. M., Sigmon, S. T., et al.(1991). *The will and the ways: Development and validation of an individual -differences measure of hope. Journal of Personality and Social Psychology, 60, 570-585*)

As mentioned the questionnaire contains 12 questions, four capturing **agency thoughts** -

- 2. I energetically pursue my goals,
- 9. My past experiences have prepared me for the future,
- 10. I have been pretty successful in life and
- 12. I meet the goals I set for myself

Four tapping **pathway thoughts** –

- 1. I can think of many ways to get out of a jam,
- 4. There are many ways around a problem,
- 6. I can think of many ways to get the most important things in my life and
- 8. Even when others get discouraged, I know I can find a solution

The remaining four acting as **fillers** –

- 3. I feel tired most of the time,
- 5. I am easily downed in an argument,
- 7. I worry about my health and
- 11. I usually find myself worrying about something

All these items are scored on an eight pointer Likert scale. The total points of both the pathway and the agency questions reflect the hope level, with higher scores reflecting greater degrees of hope. (Although hope here is quantified, these method need to be further developed reduce the correlations between an individual's hope score and an observer's hope rating. Such 'correction' was however not done.)

This hope scale was administered to the oldest working woman of the household, the subject of the interview. Most of the women were illiterate and did not understand numbers and scale, hence there were a few trials in way the Hope Scale was operated.

The scale was explained using categories of "*strongly disagree, disagree, somewhat disagree, somewhat agree, agree and strongly agree.*" Without the intimidating numbers, the women were found to be comfortable and willing to complete the tool.

Almost all questions were fairly well understood by the women, with the exception of question 9 and 10 ('My past experiences have prepared me for the future' and 'I have been pretty successful in life'.) The concept of 'being prepared for the future' seemed too vague to the women, although there was no comprehension issue. It was handled by asking questions about their life lessons and how would they behave if a similar situation were to arise again. It was also difficult to explain the idea of what it means to be *successful* to the women, given its immense subjectivity. This was managed by relating it with the major life milestones, how and when did they achieve them and the feelings they associate with the same.

One of the other major issues faced while conducting this hope scale was managing the time. For most cases, the hope scale took the longest to complete for two reasons. Firstly, all questions with the exceptions of *2. I feel tired most of the time and 11. I constantly find myself worrying about something*, which needed no explanation. Further, since this questionnaire was conducted as a conversation and not according to the order of the questions, there were times when bringing the conversation back to the question at hand was difficult. For these reasons, the hope scale was conducted in isolation, in many cases, when the woman was in the mental space to ponder over the questions and what they mean to her.

Appendix 3: Field notes

Hamlet Selection

The biggest issue faced in the initial phase of the survey was the lack of knowledge of the local language, Dhawadi, a dialect of Mewari. This was also the time when the 4 hamlets were yet to be identified, which further intensified the problem. There were hardly any women who understood Hindi and when approached, used to lower their veils and run away in their houses. The children too were scared and refused to interact with the surveyor. Conversely, most men were able to understand and speak at least broken Hindi, and seemed curious about the nature and purpose of the research. However, while conversing with the men, the women did not participate. In a few cases, having spoken to the men in their families, the women refused to speak with the surveyor or answered in monosyllables fearing that the surveyor would pass on everything they say to their husbands, brothers or fathers. A factor considered during the initial selection of the hamlets for the baseline was minimal presence of non-governmental organisations or other similar institutions. Even though Chamariya, Ghanchopad, Lal Puria and GhataTalai have no such activity, there had been surveys, awareness camps and a few basic trainings conducted here time and again with no tangible result as such. Therefore there was a little resistance and follow-up was required along with reinforcing the purpose of the survey, which was explained to the community as being better able to advise the government and other organisations on their policies and interventions.

However, after a week in the village, and multiple rounds of sensing, rapport was built with the women by visiting them in the field, accompanying them in their daily tasks and spending time with their children. The surveyor approached 3-4 women from each hamlet who seemed a bit more willing and engaged with them, urging them to introduce the surveyor to the other women.

It is interesting to note that caste came up a lot of times during this process. However, the question was just due to general inquisition and did not lead to any changed behaviours.

Interview

There was a general sense of fear in especially the women, and the community in the general, about where the survey forms would be sent to and with whom their personal

information would be shared and their entitlements would be discontinued. The surveyor reiterated it each time that their information would be kept confidential and would be used only for research purposes. This fear was intensified due to personal and learned bad experience of the Below Poverty Line (BPL) surveys.

All the qualitative questions required prodding. In most cases, the women were too distracted by the end of the quantitative section and hence the survey had to be done in parts, with the hope scale administrated separately. For the first 20 interviews, the complete survey took 60-75 minutes and it was difficult to find women with that kind of time to spare, given it was the Rabi agricultural season. However, in the final phases of the interview, the survey was completed in 30-45 minutes in some cases. Apart from the field work, there were many festivals and hence the surveys were conducted in Chamariya and Ghanchopad together and in GhataTalai and Lal Puria too simultaneously.

In many cases, children and other family members or neighbours sat along with the women during the interview. It was observed that in many cases, the interviewee oldest working woman was dominated by other louder members or distracted by the children. In such scenarios, the surveyor explained to the others that this was a household survey and they too would be spoken to. It was ensured that every woman was spoken to at her own house, to verify immediately the data shared. In case the interview was conducted in the field, the house was visited at the latter stage.

Many men were wary of the fact that the interviewee was to be a woman and questioned the usefulness of doing it for them, given that they did not have any decision-making power.

Appendix 4: Baseline Tools

Questionnaire, including the Adult Hope Scale

Indicus Foundation is conducting a study on socio-economic conditions and Financial Inclusion in Rural Udaipur. The information and data collected are highly confidential, and are for research purposes only. The results of the research will help in providing better advice to the government on its economic policies and welfare programs.

Survey of Socio-Economic Conditions and Financial Inclusion in Rural Udaipur

A1	Serial Number of Questionnaire	
A2	Village	
A3	Household Name/Address if available/To identify the Household in case required	
B1	Name (<i>Oldest working age female in household</i>)	
B2	Age (<i>In years</i>)	

B3	Gender (<i>Female</i>)	
B4	Do you have Aadhaar number in Your Name (<i>Answer yes [1] or no [0]</i>)	
B5	Do you have Bank Account in your Name (<i>Answer yes [1] or no [0]</i>)	
B6	Your Mobile Number or that of any member of the household.	
C1	Number of Income earners in household <i>Including all who send money to the household</i>	
C2	How many rooms in the house <i>Not including bathroom, count kitchen</i>	
C3	No. of mobile phones owned by hh members <i>(0 if none)</i>	
C4	TV (<i>Answer yes [1] or no [0]</i>)	
C5	Electricity (<i>Answer yes [1] or no [0]</i>)	
C6	Motor Cycle (<i>Answer yes [1] or no [0]</i>)	
C7	Fan (<i>Answer yes [1] or no [0]</i>)	
C8	Use solar energy (<i>Answer yes [1] or no [0]</i>)	
C9	LPG (<i>Answer yes [1] or no [0]</i>)	
D1	Cows/Buffalo (<i>give nos., 0 if none</i>)	
D2	How many Bulls/Male Buffalo (<i>give nos., 0 if none</i>)	
D3	How many Goats (<i>give nos., 0 if none</i>)	
D4	Hen/Poultry (<i>give nos., 0 if none</i>)	
D5	Land Area cultivated (<i>in locally used units, specify</i>)	
D6	Land Area Owned (<i>in locally used units, specify</i>)	
E1	Roof (<i>1=Concrete, tiles, 2= asbestos or tin roof, 3=thatched or kutchu</i>)	
E2	Floor (<i>1= Concrete or tiles or other such material, 2=stone, 3=mud or dung etc.)</i>	
E3	Water source (<i>1=In house tap, 2= inhouse well, 3=public tap or tube-well in habitation, 4 = nearby well or stream</i>)	
E4	Toilet (<i>1=In house closed, 2= public facility, 3=open defecation</i>)	
E5	Regular medium of cooking (<i>1=LPG or electricity, 2 = Kerosene, 3=coal, 4=dung, wood etc.)</i>	
E6	Medium of lighting (<i>1=electricity, 2 = Kerosene, 3=oil lamp etc.)</i>	

F	Total Household Income (<i>Rupees per month</i>)	
F1	From Agriculture	
F2	From other family business	
F3	From Wage and Salaries	
F4	From Repatriation	
G1	Total Current Household Debt(<i>in Rupees</i>)	
G2	Total Household Loan(<i>in Rupees</i>)	
H	What are the serious problems in your village (1=None/minor, 2=average, 3=serious problem)	
H1	Low incomes	
H2	Lack of jobs	
H3	Alcohol Abuse (out of control)	
H4	Other substance abuse	
H5	Crime (theft and robbery)	
H6	Violence against children	
H7	Violence against women	
H8	Other, please specify	

<p>*</p> <p>1=Oldest working Age woman in the household of OWWM</p> <p>2=Father, Mother, father-in law, mother-in law, of OWWM</p> <p>3 = Spouse of OWWM</p> <p>4 = Son or daughter of OWWM</p> <p>5 = Grandchild of OWWM</p> <p>6 = Son-in law or Daughter in law of OWWM</p> <p>7 = Nephew, niece and their spouses and children of OWWM or her spouse</p> <p>8 = Other relatives including aunt or uncle or aunt/uncle in laws, etc of the OWWM</p> <p>9 = All others</p>	<p>#</p> <p>1=Unable to work due to young or old age, or due to any other medical reason.</p> <p>2=Currently studying</p> <p>3=Household work</p> <p>4=Involved in home enterprise</p> <p>5=Work on farm or with livestock owned by household</p> <p>6=Casual work for other for a wage or salary</p> <p>7= Full time employed</p> <p>8= Looking for a job</p> <p>9=None of the above</p>
<p>@</p> <p>None = 0, 1-12 as per the class completed, 15 if graduate, 16 if post graduate diploma, 17 of post graduate degree, etc.</p>	

J.	The Adult Hope Scale	1= Definitely False 2 = Mostly False 3=Somewhat False 4=Slightly False 5=Slightly True 6=Somewhat True 7=Mostly True 8=Definitely True
J01.	I can think of many ways to get out of a jam	1 2 3 4 5 6 7 8
J02.	I energetically pursue my goals	1 2 3 4 5 6 7 8
J03.	I feel tired most of the time	1 2 3 4 5 6 7 8
J04.	There are lots of ways around any problem	1 2 3 4 5 6 7 8
J05.	I am easily downed in an argument	1 2 3 4 5 6 7 8
J06.	I can think of many ways to get the things in life that are most important to me	1 2 3 4 5 6 7 8
J07.	I worry about my health	1 2 3 4 5 6 7 8
J08.	Even when others get discouraged, I know I can find a way to solve the problem	1 2 3 4 5 6 7 8
J09.	My past experiences have prepared me for my future	1 2 3 4 5 6 7 8
J10.	I've been pretty successful in life	1 2 3 4 5 6 7 8
J11.	I usually find myself worrying about something	1 2 3 4 5 6 7 8
J12.	I meet the goals that I set for myself	1 2 3 4 5 6 7 8

In-depth Interview

1. Do you feel people listen to you and take your word seriously in your household? Who are these people – Elders, peers, spouse, children. Explain.	
2. Who are the key decisionmakers (related to household matters)? Has that changed over the last few years? How?	
3. How are community level decisions typically taken? (eg gram panchayat) Are you involved in it? Do you feel free to openly voice your opinion on community matters? Are other people from your household involved in it? In what way?	
4. What is your dreams? (a) for yourself (b) your family and (c) your village	

- | | |
|---|--|
| 5. What are your biggest concerns
a. for yourself
b. your family and
c. your village | |
|---|--|

Appendix 5: Baseline data

Table 4(a): Demographics of OWWM*

Village	Average age (in years)	Number of OWWM having Aadhar card	Number of OWWM having bank account	Total number of OWWM interviewed
Chamariya	36.57	23.00	18.00	23.00
Ghanchopad	42.61	32.00	30.00	34.00
Ghata Talai	38.00	45.00	37.00	46.00
Lal Puria	37.30	36.00	32.00	37.00
TOTAL	38.67	136.00	117.00	140.00

Note :

1. *OWWM refers to the oldest working woman of the household who was the main subject of the survey.

Table 4(b): Family Structure - Distribution of members as per relationship with OWWM

Village	OWWM	Mother-in-Law/Father-in-Law	Husband	Children	Grandchildren	Son-in-Law/Daughter-in-Law	Nephew/Niece	Uncle/Aunt	Others
Chamariya	19.49%	7.62%	17.79%	47.45%	1.69%	2.54%	0%	0%	3.38%
Ghanchopad	16.66%	5.88%	11.27%	37.25%	12.74%	7.35%	0.98%	0%	3.43%
Ghata Talai	20.53%	6.25%	18.75%	45.98%	2.23%	2.67%	0%	0%	3.57%
Lal Puria	17.70%	3.82%	15.78%	52.63%	4.78%	5.26%	0%	0%	0%
TOTAL	18.45%	5.69%	16.95%	45.69%	5.69%	4.63%	0.26%	0.00%	2.51%

Table 4(c): Household Demographics

Village	Female/Male Ratio	Average age (in years)	Average years of formal education	Percentage of literate people	Percentage of chronically ill people	Percentage of school going children	Percentage of children studying in private school	Percentage of children studying in an English medium school
Chamariya	0.90	24.81	2.39	38.98%	5.08%	23.72%	0%	0%
Ghanchopad	1.15	27.89	2.81	40.68%	10.29%	32.84%	5.97%	5.97%
Ghata Talai	0.95	26.63	3.36	45.53%	9.37%	24.55%	20.00%	18.54%
Lal Puria	1.01	22.88	3.72	54.06%	5.74%	33.01%	23.18%	18.84%
TOTAL	1.01	25.68	3.16	45.56%	7.94%	29.00%	14.15%	12.32%

Note :

1. Total population :Chamariya (118), Ghanchopad (204), GhataTalai (224) and Lal Puria (209)

Table 5(a): Income Indicators for Surveyed Hamlets

Village	Percentage of Income Earners	Average Total Monthly Income	Average Monthly Farming Income	Average Monthly Family Business Income	Average Monthly Salary	Average Debt owed	Average months working elsewhere
Chamariya	28.81%	4000.00	230.43	30.43	3700.00	3738.09	0.49
Ghanchopad	26.47%	4813.23	247.05	200.00	4366.17	9709.37	0.37
Ghata Talai	30.35%	5250.00	1011.58	791.30	4193.47	9605.26	0.38
Lal Puria	26.79%	5582.43	2200.00	27.02	5495.94	8362.00	0.41
TOTAL	28.07%	5023.18	353.23	320.71	4498.57	8306.73	0.41

Note :

*Calculated in INR

Table 5(b): Predominant Occupational Pattern* in Surveyed Hamlets

Village	Unable to work	Studying	Household Work*	Home Enterprise	Farm/Livestock*	Daily wage	Full-time Employed	Looking for a job	None of the above
Chamariya	19.49%	23.72%	3.38%	0.84%	26.27%	19.49%	6.77%	0%	0%
Ghanchopad	13.72%	32.84%	3.43%	1.47%	24.01%	19.11%	4.90%	0.49%	0%
Ghata Talai	16.51%	24.55%	9.82	4.46%	18.30%	16.07%	9.37%	0.44%	0.44%
Lal Puria	15.78%	33.01%	9.56%	0.95%	13.87%	15.78%	10.52%	0%	0.47%
TOTAL	16.02%	29.00%	7.01%	2.11%	19.86%	17.35%	8.07%	0.26%	0.26%

Note:

*Although every household is involved in agriculture at some level and every woman does some household work, this data considers the major occupation carried out at the time of the survey.

Table 6:Socio-Economic Problems Prevalent in the Hamlets

Village	Average of low incomes*	Average of lack of jobs*	Average of alcohol abuse*	Average of other substance abuse*	Average of crime*	Average of violence against children*	Average of violence against women*
Chamariya	2.41	2.78	2.40	2.55	1.43	2.00	2.41
Ghanchopad	2.38	2.82	2.07	2.52	1.55	1.54	2.08
Ghata Talai	2.35	2.67	2.68	2.79	2.21	1.88	2.64
Lal Puria	2.34	2.92	2.21	2.59	1.81	1.72	2.59
TOTAL	2.37	2.79	2.37	2.64	1.81	1.79	2.45

Note:

*The intensity of these problems was measured on a scale: 1 – no/low problem, 2 – medium problem, 3 – serious/major problem, as per the perception of the interviewee, i.e., OWWM

As can be observed, crime and violence against children are not perceived to be as grave as issues of lack of jobs and substance abuse.

Table 7(a): Household Assets Owned

Village	Average number of rooms per household	Average number of mobiles per household	Percentage of households owning TV	Percentage of households having electricity	Percentage of households owning motorcycle	Percentage of households owning fan	Percentage of households having solar energy connection	Percentage of households having LPG cylinder
Chamariya	1.91	1.39	17.39%	86.95%	34.78%	78.26%	0%	17.39%
Ghanchopad	2.35	1.18	14.70%	88.23%	38.23%	85.29%	0%	38.23%
Ghata Talai	2.07	1.17	19.56%	78.26%	19.56%	80.43%	2.17%	65.21%
Lal Puria	1.95	1.38	13.51%	86.48%	35.13%	83.78%	0%	64.86%
TOTAL	2.08	1.26	16.42%	84.28%	30.71%	82.14%	0.71%	50.71%

Note :

*Total number of households :Chamariya (23), Ghanchopad (34), GhataTalai (46) and Lal Puria (37).

Table 7(b): Agricultural Assets of Surveyed Hamlets

Village	Average number of cows/buffaloes	Average number of bulls	Average number of goats	Average number of hens	Average of total cattle	Average land cultivated*	Average land owned*
Chamariya	2.47	1.04	1.04	1.04	5.6	1.15	1.17
Ghanchopad	3.08	1.05	3.52	0.41	8.08	1.75	1.93
Ghata Talai	2.13	0.5	2.08	0.17	4.89	0.78	0.99
Lal Puria	1.89	0.75	3.81	0.04	6.5	1.07	1.33
TOTAL	2.35	0.79	2.72	0.33	6.21	1.19	1.38

Note :

*Measured in bighas, where 1 bigha in Rajasthan is equivalent to 1.6 acres.

The land value during the time of the survey ranged from INR1,00,000 to INR 2,00,000 depending on location, proximity to main roads and state highway and fertility.

No household has the title deed (patta) for the farm lands owned and cultivated and even for their houses.

Table 8: Hope Scale Data

Village	Average Hope Scale Score*	Mode	Median	Standard Deviation
Chamariya	27.65	45.00	25.00	11.46
Ghanchopad	27.03	25.00	26.00	10.44
Ghata Talai	24.52	8.00	19.00	14.22
Lal Puria	25.89	22.00	24.00	12.55
TOTAL	26.01	8.00	24.00	12.42

Note :

The total hope scale scores range from a minimum of 8 to a maximum of 64. Higher scores reflect higher levels of hope.

*The average hope scale scores observed in the hamlets (approximately 27) are moderately low.