

RESEARCH ON THE IMPACT OF MICROFINANCE PRACTICE IN RURAL AREAS

Villages of Sehore District



Research conducted at:

NGO - Samarthan (Center for Development Support)

Berkhedi, Sehore



July 2024

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Thank you all for your contributions and support, which made this research endeavor both successful and enriching.

Certification

I, Abhijeet Pratap Sen, hereby certify that I have completed the research study titled “Research on the Impact of Microfinance Practice in Rural Areas in Berkhedhi Village, Sehore District” as part of the Rural Internship Program, 2024. This research was organized by the National Foundation for India, Delhi, and conducted in collaboration with the NGO Samarthan, Sehore.

The research was undertaken from June to July 2024 and involved a comprehensive examination of microfinance practices within Berkhedhi village. Throughout this study, I have demonstrated significant dedication and effort in data collection and analysis, adhered to ethical research practices, and contributed valuable insights into rural development.

This research was conducted under the guidance of:

- Srinivasan Iyer, Mentor
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This certificate affirms that I have completed the research as described above, contributing to a deeper understanding of the impact of microfinance practices and their implications for sustainable rural development.

Date: 30/June/2024

Location: Berkhedhi, Sehore, Madhya Pradesh

--- Abhijeet Pratap Sen ---

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RESEARCH ON THE IMPACT OF MICROFINANCE PRACTICE IN RURAL AREAS

Abhijeet Pratap Sen

MBA (Business Management) Dr. Harisingh gour Sagar university, (M.P.)

y23282002@dhsgsu.edu.in



Abstract: This research examines the impact of microfinance schemes, particularly the Kisan Credit Card (KCC) and Self-Help Groups (SHGs), on farmers in the rural regions of Sehore district, Madhya Pradesh. Through field visits, interviews, and data collection from 62 respondents, the study explores how these financial tools have influenced agricultural practices, socio-economic conditions, and overall livelihood. The research highlights the benefits, challenges, and potential areas for policy improvements to enhance rural agricultural finance.

Keywords : Microfinance, Self-Help Groups, Cooperative Societies, Rural Development, Agricultural Finance, Socio-Economic Impact, Farmer Empowerment.

INTRODUCTION

Microfinance is a vital tool for providing financial services to low-income individuals or groups who lack access to conventional banking services. It includes small loans (microloans), savings accounts, insurance, and other financial products designed to meet the needs of the rural poor. Microfinance schemes aim to empower rural communities by improving access to finance, fostering entrepreneurship, and enhancing livelihoods.

Microfinance has emerged as a powerful instrument for promoting financial inclusion and economic development, particularly in sectors underserved by traditional banking services. One such sector that has significantly benefited from microfinance interventions is agriculture. This research explores the symbiotic relationship between microfinance and the agriculture sector, emphasizing key concepts, examples, and case studies that demonstrate the transformative potential of microfinance in fostering sustainable agricultural practices and rural development.

In the agricultural context, microfinance addresses the financial needs of smallholder farmers and rural entrepreneurs, enabling them to invest in their agricultural activities, enhance productivity, and improve their livelihoods. This research aims to highlight the impact of microfinance on the agriculture sector, showcasing how financial inclusion can drive growth, sustainability, and economic empowerment in rural communities.

- **History of Microfinance in Agriculture in India**

The history of microfinance in Indian agriculture dates back to the establishment of cooperative credit societies in the early 20th century. The first cooperative society was set up in 1904, aiming to provide credit to farmers at reasonable rates and reduce their dependence on moneylenders. Post-independence, several institutional initiatives were undertaken to strengthen rural credit systems, including the formation of the National Bank for Agriculture and Rural Development (NABARD) in 1982. The microfinance movement gained momentum in the 1990s with the introduction of SHGs, which were supported by various NGOs and government schemes. The launch of the Kisan Credit

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Card (KCC) scheme in 1998 marked a significant step in providing formal credit to farmers, further advancing the microfinance landscape in rural India.

- **Impact of Microfinance in Rural Areas**

Microfinance has had a profound impact on rural areas, particularly in enhancing agricultural productivity, improving income levels, and promoting social and economic stability. By providing accessible financial services, microfinance has empowered farmers to invest in high-quality seeds, fertilizers, and farming equipment. This has led to increased crop yields and diversification of agricultural activities, which in turn have improved the economic conditions of rural households.

- **Uses of Microfinance Facilities**

Microfinance facilities serve several purposes in rural areas:

1. **Agricultural Investment** : Farmers use microloans to purchase seeds, fertilizers, and modern farming equipment, leading to enhanced agricultural productivity.
2. **Income Diversification** : Microfinance enables rural households to invest in non-farming activities such as small businesses, handicrafts, and livestock rearing, providing additional income sources.
3. **Emergency Funds** : Access to microfinance provides a financial cushion during emergencies, such as medical needs or natural calamities, reducing vulnerability and enhancing resilience.
4. **Savings and Insurance** : Microfinance institutions often offer savings accounts and insurance products, promoting financial security and stability among rural populations.

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- **New Government Schemes**

Several new government schemes have been introduced to strengthen microfinance in rural areas:

1. **Pradhan Mantri Jan Dhan Yojana (PMJDY)** : This scheme aims to provide universal access to banking facilities, including savings accounts and credit facilities, to all households in India.
2. **Pradhan Mantri MUDRA Yojana (PMMY)** : Launched in 2015, this scheme provides loans up to INR 10 lakh to non-corporate, non-farm small/micro enterprises, facilitating entrepreneurship and business development in rural areas.
3. **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)** : This initiative promotes sustainable livelihood opportunities for rural poor households through the formation of SHGs and federations.
4. **Pradhan Mantri Fasal Bima Yojana (PMFBY)** : This crop insurance scheme protects farmers against losses due to natural calamities, pests, and diseases, ensuring financial stability and encouraging investment in agriculture.

- **Contribution to Rural Economy and Community Improvement**

Microfinance has significantly contributed to the rural economy and the improvement of rural communities:

1. **Economic Growth** : By providing accessible credit and financial services, microfinance has stimulated economic growth in rural areas. Farmers and rural entrepreneurs can invest in productive activities, leading to increased income and employment opportunities.

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2. **Social Empowerment** : Microfinance initiatives, especially SHGs, have played a crucial role in empowering women and marginalized groups. By promoting savings, credit, and collective decision-making, SHGs have enhanced the social capital and financial independence of their members.
3. **Poverty Reduction** : Access to microfinance has helped reduce poverty levels in rural areas by enabling households to improve their income and living standards. The financial support provided by microfinance schemes has led to better health, education, and overall well-being of rural populations.
4. **Infrastructure Development** : Microfinance has facilitated the development of rural infrastructure, such as irrigation systems, storage facilities, and transportation networks, by providing the necessary financial resources for such projects.

OBJECTIVE OF THE STUDY

The primary objective of this study is to analyze the practice of microfinance in rural areas, focusing on the impact of KCC, SHGs, and cooperative societies on the agricultural practices and socio-economic conditions of farmers in the Sehore district. The study aims to:

1. **Evaluate the Awareness and Utilization of KCC and SHGs** : Assess the level of awareness among farmers regarding KCC and SHGs and how effectively these schemes are utilized.
2. **Assess the Benefits and Challenges** : Identify the benefits derived from these microfinance schemes and the challenges faced by farmers in accessing and using them.
3. **Analyze Farmers' Mental Stability and Wealth Growth** : Investigate how the use of government microfinance schemes has impacted farmers' mental stability and wealth growth.

4. **Identify Difficulties in the Absence of Microfinance Schemes** : Examine the difficulties faced by farmers when microfinance schemes are absent or irregular, including reliance on moneylenders, financial insecurity, and inability to invest in quality agricultural inputs.
5. **Recommend Policy Improvements** : Suggest potential improvements in the implementation of these schemes to enhance their effectiveness and accessibility.

LITERATURE REVIEW

In the following text, an attempt has been made to review the available literature on various issues Studied by previous researchers during the period 2003-2020 that are directly or indirectly related to the concept.

1. **Sabyasachi Das (2003)** reported on the functioning of Self-Help Groups and micro credit. It included social, economic, political and spiritual development of the poorer section of the Society. NGOs gave some training to the SHGs for awareness building, entrepreneurship and Skill training and some help in arranging inputs, and marketing, introduced saving and internal Lending, helped in the maintenance of accounts and linked them with the banks for credit Requirements.
2. **Meenambigai (2004)** stated that self-help groups play a major role in transforming rural Economy. Micro credit helps the rural poor to improve their standard of living and fulfills their Credit needs. Micro credit encourages savings, promotes income generating activities and Benefits women.

3. **BL Centre for Development, Research And Action (2005)** conducted a study to assess the impact of micro finance programs on the Empowerment of scheduled caste women. The study found that there had been a tremendous increase in the literacy rate among the SC women over a period.

The respondents reported that:

- ✓ They feel positive change in their mentality,
- ✓ Confidence level and decision making power.
- ✓ They get social awareness regarding health,
- ✓ Nutrition, family planning and educational
- ✓ Developments.
- ✓ They are now well respected in the family as well as in the society.
- ✓ They themselves recognized the sense of self- Respect.

4. **A.S. Shiralahetti (2012)**: The author focuses on empowering women through self-help groups. The author highlighted the reasons for joining SHGs. Purpose and repayment of loan, monthly income, expenditure and savings scheme before and after joining SHGs. He also emphasized the opinion of the members of SHGs on increasing the power of family decision-making. He concluded that there has been tremendous progress in the social and cultural environment in India. Women are now involved in all productive activities and are at par with men, SHG movement in India is working in the right direction but it is necessary for the empowerment of more and more women, which are social, cultural, economic, political and legal matters. The interest of the family in particular and the nation in general.

5. **Moses E. (2014):** The findings show that microfinance is perceived as one of the most effective tools for improving the economic conditions of the poor without assets through a group approach that ensures active participation and involvement of beneficiaries in effective program implementation.

6. **Kanel S.S (2016)** the study indicated the importance of Kisan Credit Card scheme in Madhya Pradesh. It was stated that the average size of land holding of beneficiaries farmers was Found to be 3.39 hectares and to that of non-beneficiaries farmers it was 3.34 hectares
and Cropping intensity was found to be 140.33 percent and 143.78 percent respectively. Similarly it Was found out that educational status of selected beneficiaries farmers were 33.33 percent, 19.23 Percent and 22.22 percent for large medium and small/marginal farmers respectively and non Beneficiaries farmers were 17.64 percent, 24.00 percent and 12.50 percent for large medium and Small/marginal farmers respectively illiterate.

7. **Sujlana and Kiran (2018) :**in the study made an attempt to express the overview of Financial Inclusion and also the importance of inclusive finance for the growth of the economy.Based on their analysis conducted, it was affirmed that the financial inclusion is in progressive Stage in India in terms of branch penetration and penetration.

RESEARCH METHODOLOGY

Methods

Research methodology explains the complete process of research. For the current research study, both primary and secondary data were used .

The study employs a mixed-methods approach, combining quantitative and qualitative data collection methods. Data was collected through personal interviews, focused group discussions, and observations. The sample consists of 62 respondents, including farmers and SHG members from various villages in the Sehore district. The field visits and Kisan meetings were conducted in several

villages, including Shalikheda, Bhesakhedi, Nibukheda, Bilkisganj, Sevaniya, Damankheda, Dhabla, Fanda, Herapur, Berkhedi, Imlikheda, Pangir Jangli, and Bamuliya.

- **Primary Data Collection**

- Primary data was collected from 62 farmers through personal interviews, focused group discussions, and observation outcomes.

- Among these, 31 farmers were over the age of 35, 20 farmers were aged between 28-35 years, and 11 farmers were aged between 22-28 years.
- The sample included 21 women who were associated with self-help groups and actively participated in meetings. Some of these women also served as heads of their households and considered the Kisan Credit Card (KCC) a beneficial scheme for farmers.

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➤ Kisan Credit Card (KCC) Usage:

1. In Barkhedhi, 58 out of 62 farmers had access to the KCC. According to the collected data, these 58 farmers regularly availed its benefits and repaid their loans on time. In cases where repayment could not be made on time, they arranged for an extension from the institution.
2. The landholding patterns of these farmers varied:
 - a. 7 farmers jointly cultivated on 6 acres of land.
 - b. 26 farmers possessed 1½ - 5 acres of land.
 - c. 18 farmers had 5-9 acres of land.
 - d. 11 farmers owned more than 15 acres of agricultural land.
 - e. The primary crops grown included wheat, soybean, rice, lentils, and red pigeon peas.Farmers utilized KCC facilities every six months for various agricultural needs.

- ### ➤ Questionnaire Details:-
- A structured questionnaire was used to gather data, covering aspects such as name, age, family village, field area or cultivation area, finance facilities they use, education, their cultivation patterns, and their awareness of microfinance schemes like the KCC and other popular microfinance schemes.

➤ Secondary Data Collection

- Secondary data was used to review existing literature on the topic to understand past studies and identify the gaps and needs for future research.
- This provided a comprehensive framework for comparing the primary data findings with previous studies.

➤ Sample Size and Sampling Method

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- Sample Size: 62 farmers
- Sampling Method: Simple Random Sampling
- Sampling Tool: MS Excel

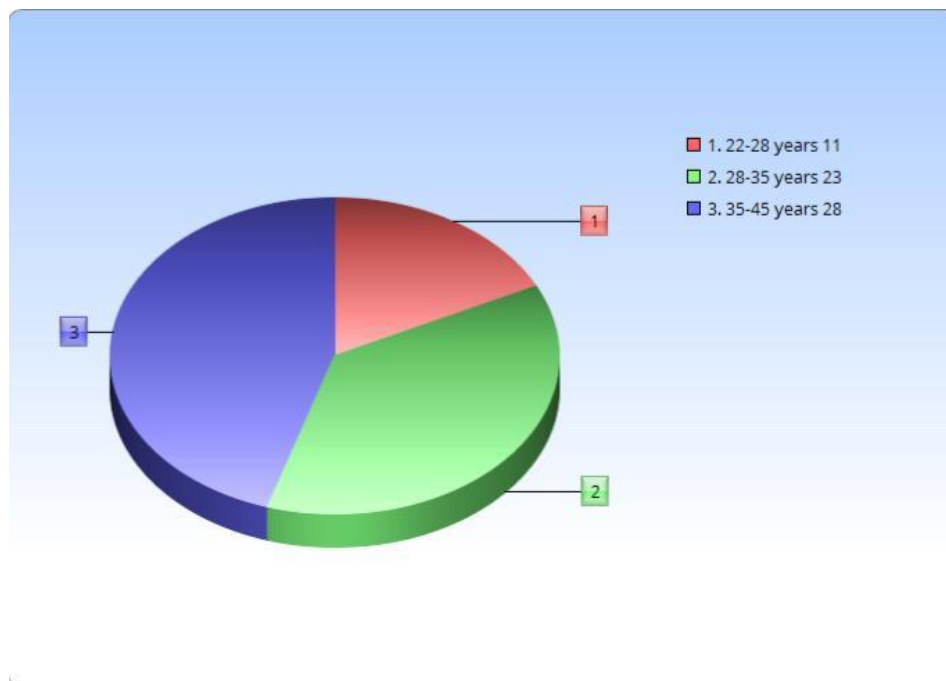
➤ Data Analysis

- A five-point Likert scale (Strongly Agree, Agree, Can't Say, Disagree, Strongly Disagree) was used for collecting viewpoints of the respondents.
- The responses were quantified to understand the general sentiment and impact of microfinance services on their lives.

DATA ANALYSIS AND INTERPRETATION

Age Distribution of Respondents

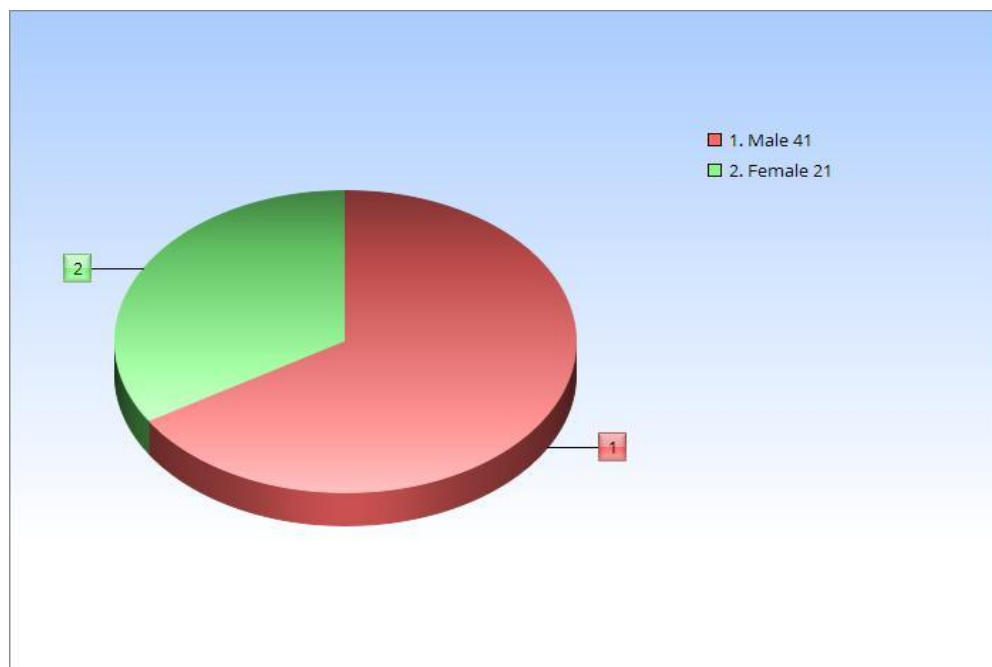
1. Figure 1



Interpretation: The age distribution shows that a significant proportion of the respondents (48%) are aged 35 years and above, indicating that older farmers are more involved in the agricultural practices and microfinance schemes. Younger farmers, while less represented, still form a considerable portion (34% between 28-35 years and 18% between 22-28 years), suggesting a balanced demographic engagement in rural farming activities.

Gender Distribution of Respondents

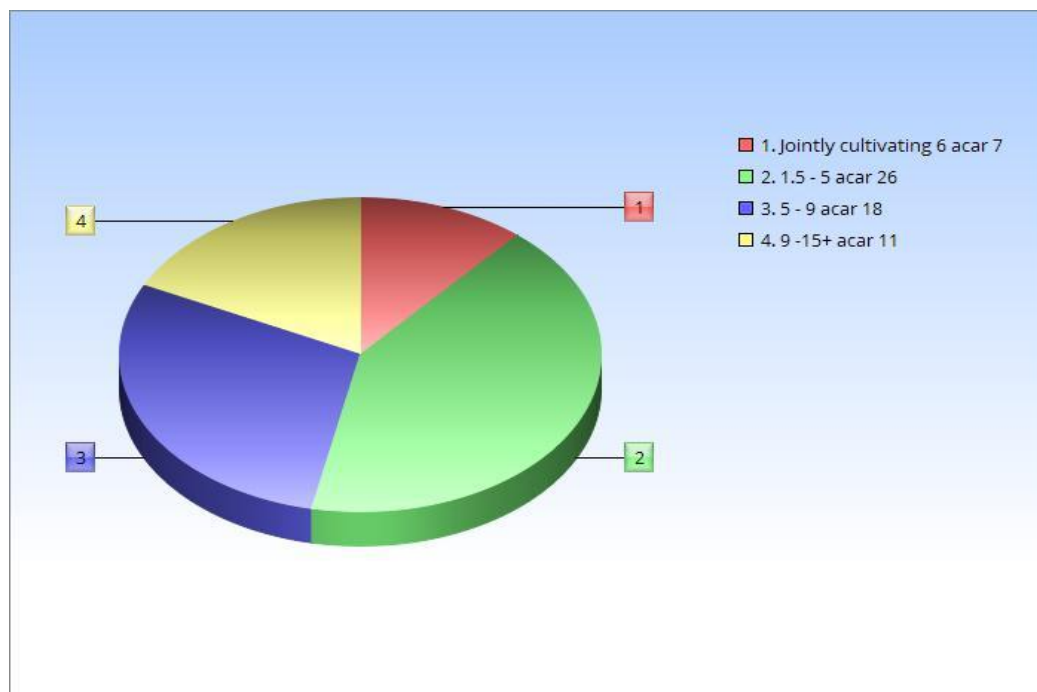
2. Figure 2



Interpretation: The gender distribution highlights that while the majority of the respondents (66%) are male, a substantial number of women (34%) are also actively participating in agricultural practices and microfinance schemes. The involvement of women, particularly through self-help groups (SHGs), underscores their growing role in rural economic activities and decision-making.

Land Holding Distribution of Respondents

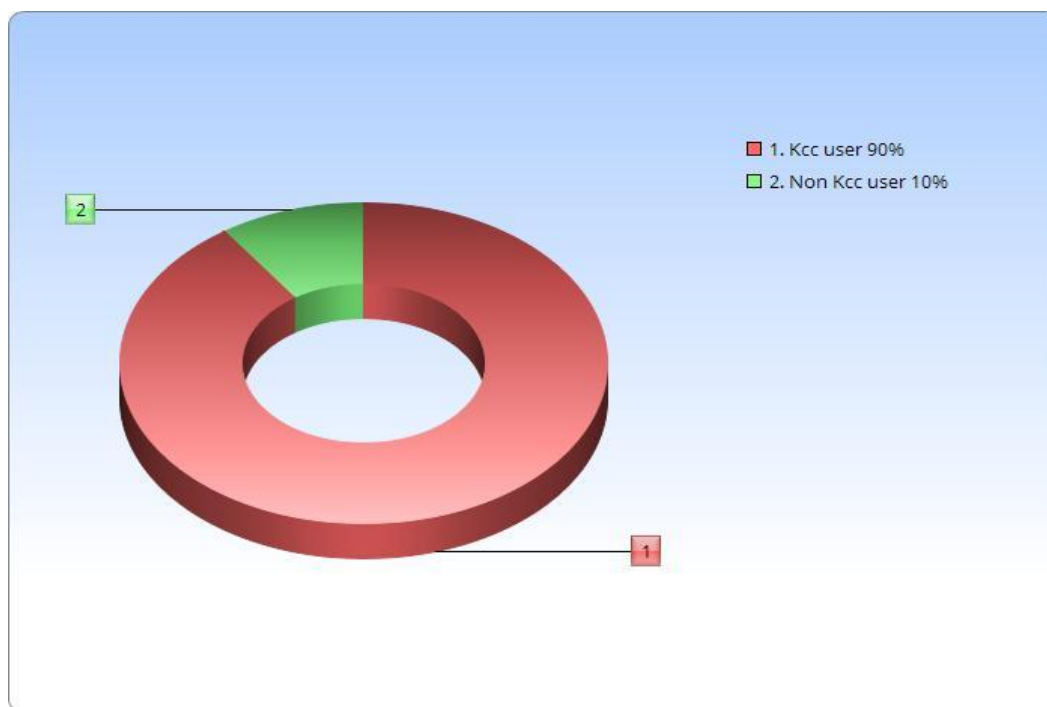
3. Figure 3



Interpretation: The land holding distribution indicates that most farmers (42%) own between 1½ to 5 acres of land. A significant number (29%) have between 5 to 9 acres, and 18% have more than 15 acres of land. A smaller portion (11%) is engaged in jointly cultivating 6 acres of land. This diversity in land holdings reflects varied scales of agricultural operations and differing levels of resource availability among farmers.

KCC Usage Among Respondents

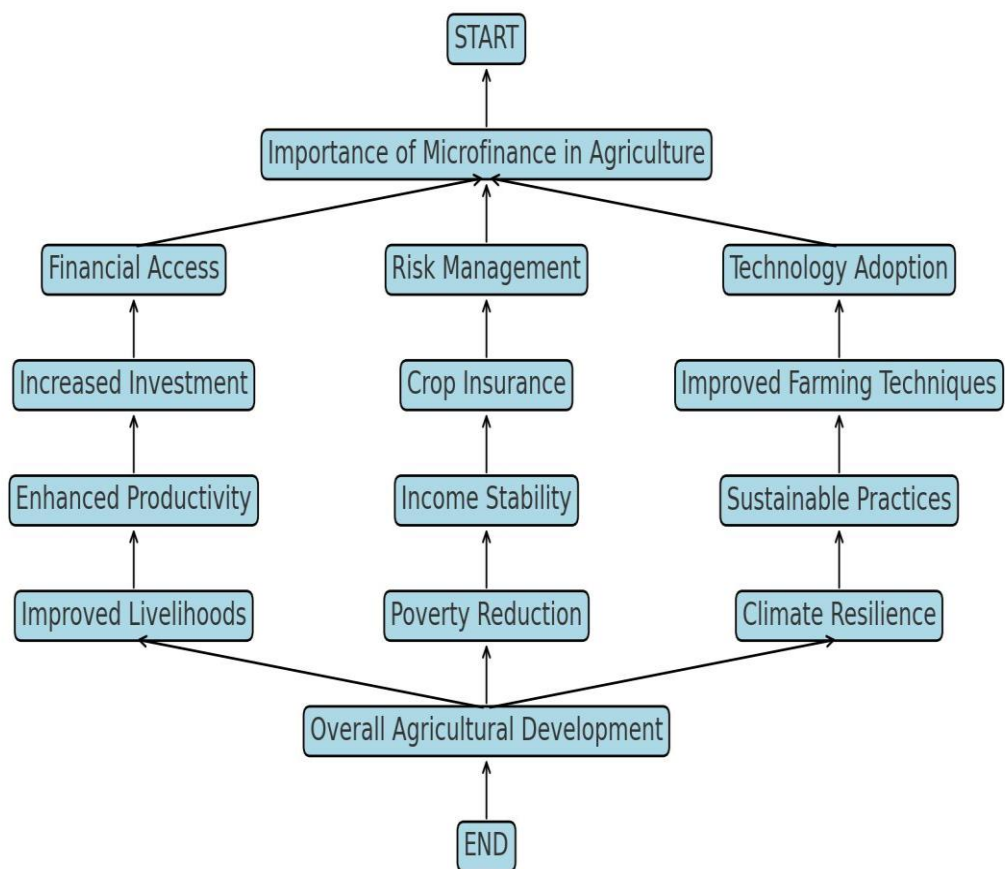
4. Figure 4



Interpretation: The Kisan Credit Card (KCC) usage data reveals that a vast majority (90%) of the respondents hold KCCs, while a minor segment (10%) do not. This high adoption rate signifies the widespread reliance on the KCC scheme for accessing credit, which is crucial for purchasing agricultural inputs and managing financial needs. It also highlights the effectiveness of the KCC scheme in reaching rural farmers.

5. Figure 5

Importance of microfinance in Agriculture



RESULTS

- **Findings**

The study reveals that microfinance schemes like KCC and SHGs have significantly influenced the agricultural and socio-economic landscape of the Sehore district:

1. **Awareness and Utilization** : All 62 respondents were aware of the KCC scheme and utilized it regularly. SHGs were particularly beneficial for women, promoting financial independence and social empowerment.
2. **Benefits** : The KCC scheme provides timely credit, reducing dependence on moneylenders. SHGs offer a platform for savings and mutual support, enhancing financial stability. Cooperative societies facilitate access to agricultural inputs and markets.
3. **Challenges** : Despite the benefits, farmers face challenges such as inadequate rainfall, fluctuating groundwater levels, and repayment difficulties in adverse conditions. There is a need for better implementation and awareness of other microfinance schemes.

- **Farmers' Mental Stability and Wealth Growth**

Microfinance schemes have positively impacted the mental stability and wealth growth

1. **Mental Stability** : Access to timely credit through KCC and the supportive structure of SHGs has reduced the stress and anxiety associated with financial uncertainty. Farmers reported feeling more secure and optimistic about their agricultural activities and future prospects.

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2. **Wealth Growth** : The financial support provided by these schemes has led to improved agricultural productivity, resulting in better incomes. Farmers were able to invest in quality seeds, fertilizers, and modern farming techniques, leading to enhanced crop yields and diversified income sources.

Data Analysis

The respondents' demographic and socio-economic data were analyzed to understand the impact of microfinance schemes:

- **Age Distribution** : 28 respondents were over 35 years old, 23 were between 28-35 years, and 11 were 22-28 years old.
- **Gender Distribution** : The sample included 21 women, many of whom were SHG members and primary decision-makers in their households.
- **Land Holdings** : Land holdings ranged from 1.5 to 15+ acres, with most farmers cultivating wheat, soybean, rice, lentils, and red gram.
- **Financial Practices** : Farmers utilized KCC for purchasing seeds, fertilizers, and other inputs. They also leveraged SHGs for additional financial support and savings.
- **Education and Awareness** : Most respondents were aware of microfinance schemes, indicating effective dissemination of information by local authorities.

• Key Findings

1. **Age Diversity** : There is a diverse age group of farmers with a higher proportion of older farmers, but younger farmers are also significantly represented.
2. **Gender Participation** : Women play a vital role in the agricultural sector, participating in self-help

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groups and contributing to family farming operations.

3. **Land Distribution** : Most farmers have small to medium-sized farms, with a few owning larger areas of land.
4. **KCC Scheme Adoption** : The KCC scheme is highly utilized, showing its importance and effectiveness in providing financial support to farmers.
5. **Mental Stability and Financial Security** : Farmers in the Sehore region reported positive impacts on their mental stability and financial security due to the microfinance facilities conducted by the government.

DISCUSSION

➤ Difficulties Faced by Farmers in the Absence of Microfinance Schemes

Without microfinance schemes, farmers encounter several difficulties:

1. **Reliance on Moneylenders** : In the absence of formal credit, farmers often turn to moneylenders who charge exorbitant interest rates, leading to debt traps.
2. **Financial Insecurity** : Lack of access to affordable credit results in financial instability, limiting farmers ability to invest in quality inputs and modern farming techniques.
3. **Inability to Cope with Adverse Conditions** : Farmers struggle to manage risks associated with adverse weather conditions, pests, and diseases without the financial support provided by microfinance schemes.

SUGGESTIONS

1. **Enhanced Awareness Programs** : Increase awareness of various microfinance schemes through targeted outreach and education programs.
2. **Improved Access to Resources** : Ensure timely availability of agricultural inputs and credit to mitigate the impact of adverse conditions.
3. **Policy Improvements** : Develop policies that provide a safety net for farmers during extreme weather conditions, reducing the risks associated with agriculture.
4. **Strengthening SHGs** : Support the formation and functioning of SHGs, particularly among women, to promote financial inclusion and social empowerment.
5. **Technological Integration** : Leverage technology to streamline the loan application and repayment processes, making them more accessible and user-friendly.

CONCLUSION

The research on the impact of microfinance practices in rural areas of the Sehore district reveals that microfinance schemes, notably the Kisan Credit Card (KCC) and Self-Help Groups (SHGs), have substantially benefited the agricultural and socio-economic landscape. The study found high awareness and utilization of these schemes, which provide timely credit, reduce dependence on moneylenders, and promote financial stability and social empowerment. Challenges such as inadequate rainfall, fluctuating groundwater levels, and repayment difficulties in adverse conditions persist. However, the positive impacts on mental stability and wealth growth among farmers highlight the effectiveness of these microfinance initiatives. Enhanced awareness programs, improved access to resources, policy improvements, and strengthening SHGs, especially among women, are recommended to further support sustainable rural development.

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Village Profile Questionnaire

Name of Investigator (ASRI Student-Intern): ABHIJEET PRATAP SEN	Date: 10 /06 /2024
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Part 0: Identification of the Village					
1.	Village	Bhainsakhedi	4.	District	Sehore
2.	Gram Panchayat	Titora	5.	State	Madhya pardesh
3.	Block	Sehore	6.	Pin Code	466111
7.	Designation of Respondents (for eg. NGO staff, panchayat official, sarpanch, school teacher, etc): Krishi vistaar Adhikari				

Part I: Basic Demographics		
1.	Number of villages in the gram panchayat	1
2.	Population of the village (approximately)	812
3.	Number of households (approx.)	159
4.	Number of voters (approx.), if available	644
5.	Name the major communities/castes/sub-castes/tribes living in the village from each of the following broad groups (Please specify the names of the jatis in each broad category and their approximate proportion in the village population)	Parmaar,Patel,vishkarma, Kumar.
	Scheduled Castes	246
	i) chamar	48 Family
	ii)	
	iii)	
	iv)	
	Schedules Tribes	311
	i) Parmaar	38 Family
	ii)	
	iii)	
	iv)	
	Other Backward Classes	139
	i) vishwakarma	13 Family
	ii) kumar	8 Family
	iii)	
	iv)	
	Others	116 / others

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6.	Proportion (%) of Scheduled Castes in population (approx.)	30%
7.	Proportion (%) of Scheduled Tribes in population (approx.)	45%
8.	Proportion (%) of landless households in population (approx.)	40%
9.	Proportion (%) of people who have priority ration cards in population (approx.)	75%
10.	Proportion (%) of adult people (18 years and above) who are educated upto class 10 (approx.)	70%
11.	Proportion (%) of children (under 18 years) enrolled in school (approx.)	60%
12.	Proportion (%) of children (under 18 years) enrolled in school (approx.)	

Part II: Community Participation and Facilities Available in the Village

13.	Who is the sarpanch of the Gram Panchayat under which the village comes? (Please mention their gender and the village community to which they belong)	
14.	Does the Gram Panchayat under which the village come have a Sachiv (secretary)?	YES
15.	If yes, how many Gram Panchayats is this Sachiv responsible for?	2
16.	How many Gram Sabha meetings have been held in the past 12 months?	4
17.	Are women an active part of the discussion in Gram Sabha meetings?	YES
18.	Are the minutes of the Gram Sabha meetings (major discussion points and decisions) recorded and maintained?	About development , Education
19.	If minutes are maintained, please ask to see the minutes book and write your observations in terms of issues discussed below:	
20.	How many women SHGs (self-help group) were active in the village in the 1 year?	4 Groups
21.	What is the average size of an SHG?	7-11 members

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22	<p>On what basis are SHGs formed? Do the members of the SHG have homogeneous backgrounds or do they belong to different regions/caste communities/classes?</p> <p>Yes they belongs to different castes ,classes .</p>	
23	<p>How far (in km) are the following facilities from the village: <i>[Investigator: If the facility is available in the village, please write "0".]</i></p>	
	a) Gram Panchayat Office	0
	b) Anganwadi Centre	0
	c) Primary School	0
	d) Middle School	N/A
	e) Public Health Centre (or sub-centre)	2 Km
	f) All-weather road	N/A
	g) Post-office	N/A
	h) Bank	2Km
	i) PDS shop/outlet	N/A
	j) Electricity	0
	k) Computer	0
	l) Bus stop/Railway station	2Km
24	<p>How much time has passed since the following government functionaries visited your village? <i>[1-3 days, 3-7 days, 8-14 days, 15-30 days, 31-90 days, 91-180 days, 181-365 days, More than a year, Unable to tell]</i></p>	
	a) Auxillary Nurse Midwife (ANM)	3-7 days
	b) Panchayat Sachiv (secretary)	1-3 days
	c) Sarpanch	1-3 days
	d) Block Development Officer (BDO)	3-7 days
	e) District Collector	15-30 days
	f) Local MLA	31-90 days
	g) NGO worker/Community Resource Person	1-3 days
25	<p>For functionaries living in the village, ask them how often they open the following:</p>	
	a) Anganwadi Centre (ask the Anganwadi Worker)	daily
	b) Ration shop (ask the shop dealer)	3 days/week
	c) How often do you visit houses (ask the local ASHA/mitanin/sahiya)	4 days/week

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Part III: Government schemes being availed by villagers		
26	How many people have availed benefits under the following schemes in the last 12 months? (Please ask the relevant person as mentioned below for each scheme)	
	a) MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme)	(from the Sachiv)
	i) Number of work days created in last 12 months	-
	ii) Number of people who participated in the programme	-
	iii) Amount of pending wages for work already done	-
	b) PDS (Public Distribution System)	(from the Ration Shop Dealer)
	i) NFSA Priority	-
	ii) Antyodaya	-
	iii) State Scheme (if any): _____ (please specify)	-
	c) ICDS (Integrated Child Development Scheme)	(from the Anganwadi Worker)
	i) Number of Children	-
	ii) Number of Women	-
	d) PMMVY (Pradhan Mantri Matru Vandana Yojana, i.e. maternity benefit programme)	(from the Anganwadi Worker): _____
	e) MDM (Mid-day Meal)	(from a School Teacher/Head Master): _____
	f) Pension Scheme	(from the Sachiv)
	i) Old-age Pension	-
	ii) Widow Pension	-
	iii) Disabled Pension	-
27	Other major schemes (central or state government sponsored), if any, being availed in the village along with the number of people who benefitted from it in the last 12 months:	(from the Sachiv)
	a)	-
	b)	-
	c)	-

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28 .	List the major economic activities performed by men in the village along with the number of men engaging in each (approx.)	
	a) Farmer (land-owning peasant)	70%
	b) Agricultural labour	20%
	c) shops	8%
	d) labour	2%
	e)	
29 .	List the major economic activities performed by women in the village along with the number of women engaging in each (approx.)	
	a) Farmer (land-owning peasant)	60%
	b) Agricultural labour	15%
	c) labour	20%
	d) others	5%
	e)	
30 .	Any additional comments/observations/notes:	

Village Profile Questionnaire

Name of Investigator (ASRI Student-Intern): ABHIJEET PRATAP SEN

Date: 10 /06 /2024

Part 0: Identification of the Village

1.	Village	Sevniya	4.	District	Sehore
2.	Gram Panchayat	Sevniya	5.	State	Madhya pardesh
3.	Block	Sehore	6.	Pin Code	466111
7.	Designation of Respondents (for eg. NGO staff, panchayat official, sarpanch, school teacher, etc): Krishi vistaar Adhikari				

Part I: Basic Demographics

1.	Number of villages in the gram panchayat	4
2.	Population of the village (approximately)	1373
3.	Number of households (approx.)	266
4.	Number of voters (approx.), if available	876
5.	Name the major communities/castes/sub-castes/tribes living in the village from each of the following broad groups (Please specify the names of the jatis in each broad category and their approximate proportion in the village population)	Singh,Patel,vishkarma, Kumar,Sherma,lodi
	Scheduled Castes	343
	iii) singh	57 Family
	iv)	
	iii)	
	iv)	
	Schedules Tribes	171
	ii) Parmaar,koruku	21 Family
	ii)	
	iii)	
	iv)	
	Other Backward Classes	859
	iii) Patel	60 Family
	iv) kumar	34 Family
	iii) Lodi	27 Family
	iv) sherma	11 Family

Microfinance Practice In Rural Areas

	<i>Others</i>	110 / others
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Microfinance Practice In Rural Areas

6.	Proportion (%) of Scheduled Castes in population (approx.)	20%
7.	Proportion (%) of Scheduled Tribes in population (approx.)	15%
8.	Proportion (%) of landless households in population (approx.)	10%
9.	Proportion (%) of people who have priority ration cards in population (approx.)	80%
10.	Proportion (%) of adult people (18 years and above) who are educated upto class 10 (approx.)	75%
11.	Proportion (%) of children (under 18 years) enrolled in school (approx.)	75%
12.	Proportion (%) of children (under 18 years) enrolled in school (approx.)	

Part II: Community Participation and Facilities Available in the Village

13.	Who is the sarpanch of the Gram Panchayat under which the village comes? (Please mention their gender and the village community to which they belong)	
14.	Does the Gram Panchayat under which the village come have a Sachiv (secretary)?	YES
15.	If yes, how many Gram Panchayats is this Sachiv responsible for?	4
16.	How many Gram Sabha meetings have been held in the past 12 months?	4
17.	Are women an active part of the discussion in Gram Sabha meetings?	YES
18.	Are the minutes of the Gram Sabha meetings (major discussion points and decisions) recorded and maintained?	About development , Education , agriculture
19.	If minutes are maintained, please ask to see the minutes book and write your observations in terms of issues discussed below:	
20.	How many women SHGs (self-help group) were active in the village in the 1 year?	9-12 Groups
21.	What is the average size of an SHG?	10-15 members

Microfinance Practice In Rural Areas

22	<p>On what basis are SHGs formed? Do the members of the SHG have homogeneous backgrounds or do they belong to different regions/caste communities/classes?</p> <p>Yes they belongs to different castes ,classes .</p>	
23	<p>How far (in km) are the following facilities from the village: <i>[Investigator: If the facility is available in the village, please write "0".]</i></p>	
	a) Gram Panchayat Office	0
	b) Anganwadi Centre	0
	c) Primary School	0
	d) Middle School	0
	e) Public Health Centre (or sub-centre)	0
	f) All-weather road	0
	g) Post-office	N/A
	h) Bank	1Km
	i) PDS shop/outlet	N/A
	j) Electricity	0
	k) Computer	0
	l) Bus stop/Railway station	2Km
24	<p>How much time has passed since the following government functionaries visited your village? <i>[1-3 days, 3-7 days, 8-14 days, 15-30 days, 31-90 days, 91-180 days, 181-365 days, More than a year, Unable to tell]</i></p>	
	a) Auxillary Nurse Midwife (ANM)	3-7 days
	b) Panchayat Sachiv (secretary)	1-3 days
	c) Sarpanch	1-3 days
	d) Block Development Officer (BDO)	3-7 days
	e) District Collector	8-14 days
	f) Local MLA	8-14 days
	g) NGO worker/Community Resource Person	1-3 days
25	<p>For functionaries living in the village, ask them how often they open the following:</p>	
	a) Anganwadi Centre (ask the Anganwadi Worker)	daily
	b) Ration shop (ask the shop dealer)	3 days/week
	c) How often do you visit houses (ask the local ASHA/mitanin/sahiya)	4 days/week

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Part III: Government schemes being availed by villagers		
26	How many people have availed benefits under the following schemes in the last 12 months? (Please ask the relevant person as mentioned below for each scheme)	
	a) MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme)	(from the Sachiv)
	i) Number of work days created in last 12 months	-
	ii) Number of people who participated in the programme	-
	iii) Amount of pending wages for work already done	-
	b) PDS (Public Distribution System)	(from the Ration Shop Dealer)
	i) NFSA Priority	-
	ii) Antyodaya	-
	iii) State Scheme (if any): _____ (please specify)	-
	c) ICDS (Integrated Child Development Scheme)	(from the Anganwadi Worker)
	i) Number of Children	-
	ii) Number of Women	-
	d) PMMVY (Pradhan Mantri Matru Vandana Yojana, i.e. maternity benefit programme)	(from the Anganwadi Worker): _____
	e) MDM (Mid-day Meal)	(from a School Teacher/Head Master): _____
	f) Pension Scheme	(from the Sachiv)
	i) Old-age Pension	-
	ii) Widow Pension	-
	iii) Disabled Pension	-
27	Other major schemes (central or state government sponsored), if any, being availed in the village along with the number of people who benefitted from it in the last 12 months:	(from the Sachiv)
	a)	-
	b)	-
	c)	-

Microfinance Practice In Rural Areas

28 .	List the major economic activities performed by men in the village along with the number of men engaging in each (approx.)	
	a) Farmer (land-owning peasant)	70%
	b) Agricultural labour	15%
	c) shops	10%
	d) labour	5%
	e)	
29 .	List the major economic activities performed by women in the village along with the number of women engaging in each (approx.)	
	a) Farmer (land-owning peasant)	50%
	b) Agricultural labour	25%
	c) labour	20%
	d) others	5%
	e)	
30 .	Any additional comments/observations/notes:	

Village Profile Questionnaire

Name of Investigator (ASRI Student-Intern): ABHIJEET PRATAP SEN

Date: 10 /06 /2024

Part 0: Identification of the Village

1.	Village	Dhamankheda	4.	District	Sehore
2.	Gram Panchayat	Dhamankheda	5.	State	Madhya pardesh
3.	Block	Sehore	6.	Pin Code	466111
7.	Designation of Respondents (for eg. NGO staff, panchayat official, sarpanch, school teacher, etc): Krishi vistaar Adhikari ,Sachiv ,GNM,ASHA Bahan JI.				

Part I: Basic Demographics

1.	Number of villages in the gram panchayat	2
2.	Population of the village (approximately)	1563
3.	Number of households (approx.)	303
4.	Number of voters (approx.), if available	1211
5.	Name the major communities/castes/sub-castes/tribes living in the village from each of the following broad groups (Please specify the names of the jatis in each broad category and their approximate proportion in the village population)	Parmaar,Patel,korku,dhakdd, Ahirwar,Rikwar.
	Scheduled Castes	323
	v) Ahirwar	40 Family
	vi) Rikwar	24 Family
	iii)	
	iv)	
	Schedules Tribes	408
	v) Korku	34 Family
	ii) dhakdd	33 Family
	iii)	
	iv)	
	Other Backward Classes	488
	v) Parmar	50 Family
	vi) Patel	31 Family
	iii)	
	iv)	

Microfinance Practice In Rural Areas

	<i>Others</i>	344/ others
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Microfinance Practice In Rural Areas

6.	Proportion (%) of Scheduled Castes in population (approx.)	20%
7.	Proportion (%) of Scheduled Tribes in population (approx.)	65%
8.	Proportion (%) of landless households in population (approx.)	40%
9.	Proportion (%) of people who have priority ration cards in population (approx.)	65%
10.	Proportion (%) of adult people (18 years and above) who are educated upto class 10 (approx.)	60%
11.	Proportion (%) of children (under 18 years) enrolled in school (approx.)	55%
12.	Proportion (%) of children (under 18 years) enrolled in school (approx.)	

Part II: Community Participation and Facilities Available in the Village

13.	Who is the sarpanch of the Gram Panchayat under which the village comes? (Please mention their gender and the village community to which they belong)	
14.	Does the Gram Panchayat under which the village come have a Sachiv (secretary)?	YES
15.	If yes, how many Gram Panchayats is this Sachiv responsible for?	2
16.	How many Gram Sabha meetings have been held in the past 12 months?	4
17.	Are women an active part of the discussion in Gram Sabha meetings?	YES
18.	Are the minutes of the Gram Sabha meetings (major discussion points and decisions) recorded and maintained?	About development , Education,road
19.	If minutes are maintained, please ask to see the minutes book and write your observations in terms of issues discussed below:	
20.	How many women SHGs (self-help group) were active in the village in the 1 year?	6 Groups
21.	What is the average size of an SHG?	9-12 members

Microfinance Practice In Rural Areas

22	<p>On what basis are SHGs formed? Do the members of the SHG have homogeneous backgrounds or do they belong to different regions/caste communities/classes?</p> <p>Yes they belongs to different castes ,classes .</p>	
23	<p>How far (in km) are the following facilities from the village: <i>[Investigator: If the facility is available in the village, please write "0".]</i></p>	
	a) Gram Panchayat Office	0
	b) Anganwadi Centre	0
	c) Primary School	0
	d) Middle School	N/A
	e) Public Health Centre (or sub-centre)	4 Km
	f) All-weather road	N/A
	g) Post-office	N/A
	h) Bank	4Km
	i) PDS shop/outlet	N/A
	j) Electricity	0
	k) Computer	N/A
	l) Bus stop/Railway station	5Km
24	<p>How much time has passed since the following government functionaries visited your village? <i>[1-3 days, 3-7 days, 8-14 days, 15-30 days, 31-90 days, 91-180 days, 181-365 days, More than a year, Unable to tell]</i></p>	
	a) Auxillary Nurse Midwife (ANM)	3-7 days
	b) Panchayat Sachiv (secretary)	1-3 days
	c) Sarpanch	1-3 days
	d) Block Development Officer (BDO)	3-7 days
	e) District Collector	15-30 days
	f) Local MLA	31-90 days
	g) NGO worker/Community Resource Person	1-3 days
25	<p>For functionaries living in the village, ask them how often they open the following:</p>	
	a) Anganwadi Centre (ask the Anganwadi Worker)	daily
	b) Ration shop (ask the shop dealer)	3 days/week
	c) How often do you visit houses (ask the local ASHA/mitanin/sahiya)	4 days/week

Microfinance Practice In Rural Areas

Part III: Government schemes being availed by villagers		
26	How many people have availed benefits under the following schemes in the last 12 months? (Please ask the relevant person as mentioned below for each scheme)	
	a) MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme)	(from the Sachiv)
	i) Number of work days created in last 12 months	-
	ii) Number of people who participated in the programme	-
	iii) Amount of pending wages for work already done	-
	b) PDS (Public Distribution System)	(from the Ration Shop Dealer)
	i) NFSA Priority	-
	ii) Antyodaya	-
	iii) State Scheme (if any): _____ (please specify)	-
	c) ICDS (Integrated Child Development Scheme)	(from the Anganwadi Worker)
	i) Number of Children	-
	ii) Number of Women	-
	d) PMMVY (Pradhan Mantri Matru Vandana Yojana, i.e. maternity benefit programme)	(from the Anganwadi Worker): _____
	e) MDM (Mid-day Meal)	(from a School Teacher/Head Master): _____
	f) Pension Scheme	(from the Sachiv)
	i) Old-age Pension	-
	ii) Widow Pension	-
	iii) Disabled Pension	-
27	Other major schemes (central or state government sponsored), if any, being availed in the village along with the number of people who benefitted from it in the last 12 months:	(from the Sachiv)
	a)	-
	b)	-
	c)	-

Microfinance practice in Rural areas

28	List the major economic activities performed by men in the village along with the number of men engaging in each (approx.)	
	a) Farmer (land-owning peasant)	60%
	b) Agricultural labour	25%
	c) shops	10%
	d) labour	10%
	e) OTHERS	5%
29	List the major economic activities performed by women in the village along with the number of women engaging in each (approx.)	
	a) Farmer (land-owning peasant)	70%
	b) Agricultural labour	15%
	c) labour	10%
	d) others	5%
	e)	
30	Any additional comments/observations/notes:	

Appendix A: Visual Documentation



Figure 1: Group discussion Process in [Sevaniya]



Figure 2: Survey Process in [Shalikheda]



Figure 3: SHG Meeting in [Bhesakhedi]
[Fanda]



Figure 4: Dalhan Anusandhan kendra



Figure 5: Microfinance policy information
[Dhamankheda]



Figure 6: tribal House [pangir jangil]

B: Supplementary Observation

ग्रामीण क्षेत्रों में सूक्ष्म वित्तीय प्रथाएँ

पक्की सड़कों से जाते हुए कच्चे रास्ते (पगडंडियाँ) हमें गांवों की ओर ले जाती हैं और इन गांवों को गांव बनाते हैं वहाँ रहने वालों का रहन-सहन, तौर-तरीका, बोल-चाल, और उनका अलग पहनावा। शायद इसीलिए कहा गया है "यहां कोस कोस पर बदले पानी, तीन कोस पर वाणी"। सही भी कहा गया है कि शहर की चकाचौंध से बचकर इन्होंने अपना एक अलग अस्तित्व बना के रखा हुआ है।

यह रिपोर्ट निर्धारित है सीहोर जिले के बरखेड़ी गांव में (ग्रामीण साख) के बारे में। मैं एक महीने के लिए यहां शोध करने आया हूं और कुछ ही दिनों में यहां का वातावरण और लोगों का व्यवहार मुझे बहुत ही सुखद लगने लगा है। गर्मी ऋतु के कारण और पानी के अभाव में यहां के ज्यादातर खेत सूख गए हैं, जिससे यह क्षेत्र किसी मरुस्थल से कम नहीं लगता। दूर-दूर तक किसी पेड़ की छांव नहीं है। सारे पेड़ अपनी पत्तियां छोड़कर बस खुद को जिंदा रखने के प्रयास में हैं कि कब बारिश उन पर पड़ेगी और वे फिर से खिल जाएंगे। खाली मीलों फैले खेतों में जहां कोई फसल नहीं लगी थी, मुझे अभी भी "एक हिरण का दृश्य याद है जो गर्मी से बचने के लिए एक पेड़ के नीचे खड़ा था।"

सीहोर, मध्य प्रदेश के मालवा क्षेत्र का एक जिला है, जो प्रदेश के उत्तर-पश्चिमी भाग की ऊंची-नीची भूमि पर बसा हुआ है। यहां या तो दूर-दूर तक जंगल हैं या सपाट जमीन या ऊंची-नीची छोटी-बड़ी पहाड़ियाँ। इस क्षेत्र में मुख्यतः अनुसूचित जाति 57% और अनुसूचित जनजाति 35% और अन्य 8% जातियाँ निवास करती हैं, जिनकी आय का प्रमुख साधन कृषि और पशुपालन है। पर पानी और चारे के अभाव में यहां के निवासियों ने अब पशुपालन करना कम कर दिया है। यहां के अनुसूचित जनजाति और अनुसूचित जातियाँ हिंदू धर्म का पालन करती हैं और अन्य धर्मों का प्रभाव यहां थोड़ा कम है। यहां के सूखा जलवायु के कारण यह क्षेत्र सूखा रहता है और यहां प्रति वर्ष बहुत कम वर्षा होती है। जिले के इस गांव में भूमिगत जल का स्तर बहुत ही अधिक कम है, जिसके कारण यहां के निवासी गर्मी ऋतु के समय बहुत अधिक कठिनाइयों का सामना करते हैं। महिलाएं और बच्चे दूर-दूर के जलाशयों में पानी भरने के लिए जाते हैं। यही हाल यहां के किसानों का भी है, किसी नदी और बड़े जलस्रोत की अनुपलब्धता के कारण यहां के किसान सिंचाई के लिए भूमिगत जल का प्रयोग करते हैं जो गर्मी के मौसम में बहुत ही अधिक कम स्तर पर पहुंच जाता है। वैसे तो यहां के किसान प्राचीन और आधुनिक दोनों ही तरीकों से अपने खेतों में सिंचाई करते हैं, जैसे चेक बेसिन तकनीक, स्ट्रिप सिंचाई तकनीक, सतही पानी, स्प्रिंकलर, ड्रिप, रेन इरिगेशन आदि।

फील्ड विजिट के दौरान मैंने कई किसानों से बात की। सभी किसानों ने अपने बारे में, अपने परिवार के बारे में और अपनी खेती से जुड़ी जानकारियाँ मुझसे साझा कीं और यह क्रम कई दिनों तक चलता रहा। इस क्रम में मैंने जाना कि सीहोर जिले के किसान कृषि ऋण (साख) के लिए अब बहुत समय से साहूकारों पर निर्भर नहीं हैं। अब वे सरकार द्वारा उपलब्ध कराई गई केसीसी (किसान क्रेडिट कार्ड) नीति का लाभ उठाकर, सरकारी निकायों से सहायता प्राप्त कर स्वयं सहायता समूहों और सहकारी समितियों से ऋण (साख) लेकर कृषि कर रहे हैं। यहां लगभग 12 गांवों में विजिट कर और उनके 62 किसानों से बात कर मैंने पाया कि यहां के किसान कृषि ऋण को लेकर काफी जागरूक हैं और समय-समय पर उसका लाभ भी ले रहे हैं। साथ ही किसी अन्य नीति के लिए अपने में समूह बनाकर उस पर चर्चा भी करते हैं। आये दिन इस क्षेत्र में एनजीओ द्वारा विभिन्न प्रकार के प्रशिक्षण भी आयोजित कराये जाते हैं जिनमें किसानों को खेती और ऋण से संबंधित या सरकार द्वारा चलाई जा रही योजनाओं और उनकी योग्यता के बारे में उन्हें सूचित किया जाता है।

वर्ष 2019 में प्रधानमंत्री किसान सम्मान निधि योजना को भी केसीसी के साथ मिलाया गया। प्रधानमंत्री किसान सम्मान निधि योजना के तहत सभी भूमिधारक किसानों के परिवारों की वित्तीय आवश्यकताओं को पूरा करने के लिए ताकि उचित फसल स्वास्थ्य और उचित उपज सुनिश्चित की जा सके, विभिन्न इनपुट खरीदे जा सकें जो प्रत्यक्ष आय के साथ-साथ घरेलू आवश्यकताओं के अनुरूप हो। इस योजना के तहत केंद्र सरकार द्वारा किसानों के केसीसी खातों में प्रति वर्ष ₹6000 की राशि ऑनलाइन हस्तांतरित की जाती है जो हर चार माह में ₹2000 की तीन किस्तों में दी जाती है। इन योजनाओं की जानकारी इस क्षेत्र में सरकार द्वारा नियुक्त कृषि विस्तार अधिकारियों द्वारा दी जाती है और उनसे ही एक-दो अधिकारियों से मिलने पर केसीसी और फसल बीमा योजना जैसी योजनाओं के बारे में मुझे विस्तृत जानकारी मिली जो इस जिले में सुचारू रूप से लागू हैं और बहुत सारे किसान इन योजनाओं का लाभ उठा रहे हैं और विपरीत परिस्थितियों में भी खुशहाल जीवन यापन कर रहे हैं।

इसी क्रम को आगे बढ़ाते हुए एक दिन मैं सीहोर के ग्राम सालखेड़ा में एक किसान सभा में किसानों से उनके विचार जानने पहुँचा, जहां के किसान चौपाल लगाते हैं। मुझे भी उनकी बातों में शामिल होने का मौका मिला तो कुछ घड़ी बातों के दौरान एक किसान ने ऐसा एक वाक्य कहा जिस पर सभी अन्य किसानों ने भी हामी भरी। उस समय तो नहीं, पर हाँ, घर पहुँचकर उसकी वह बात मेरे मन में रह गई। उस किसान ने कहा, "खेती एक 'खुले आसमान का जुआ' है।" हाँ, यही एक बात मेरे मन में रह गई उस किसान की जो बारिश न होने पर अपनी आने वाली फसल और उससे जुड़े अपने भविष्य के लिए चिंतित है। केसीसी एक अच्छी सुविधा है किसानों के लिए पर फिर भी मुझे यह समझ आया कि किसान इस योजना से खुश होने के

बाद भी चिंतित हैं क्योंकि अगर बारिश न हो तो और ज्यादा हो जाए तब भी किसान की फसल तो बर्बाद दोनों ही स्थिति में होनी है। तो क्यों न सरकार उन्हें मुआवजा देने के बजाय ऐसी कोई नीति लाए जिससे वह किसानों के लिए खुले आसमान के

जुए के लिए छत का इंतजाम हो सके और फिर कृषि जुआ न रहे। मैंने सीहोर क्षेत्र में विजिट के दौरान यह पाया कि इस क्षेत्र के किसान काफी संपन्न हैं क्योंकि इन्होंने कृषि के नए पद्धतियों को अपनाने के साथ कृषि के पुराने स्वरूप को भी प्रयोग में लाकर जिंदा रखा है, जिससे हमें एक स्वस्थ और बिना रसायनिक खाद के फसले आहार के रूप में प्राप्त होती हैं। साथ ही यहां के किसान सरकार के सूक्ष्म वित्त से संबंधित योजनाओं को लेकर सजग हैं और बहुत ही जागरूकता से उसका लाभ ले पा रहे हैं, जिससे उन्हें ऋण (साख) के लिए किसी साहूकार पर अब निर्भर नहीं रहना पड़ता और ये उनके मनमाने ब्याज और उत्पीड़न से बच जाते हैं। यहाँ के किसान हर 6 महीने में केसीसी/एसएचजी और सहकारी समितियों (सोसाइटी) से ऋण (साख) लेकर उसे बिना किसी शारीरिक या मानसिक परेशानी के चुकता (रीपेमेंट) भी कर देते हैं।

पर इसके साथ ही यह भी जरूरी है कि सूक्ष्म वित्त से जुड़ी अन्य योजनाएँ भी सरकार सुचारू रूप से इनमें पहुँचाए जिससे यह सही समय पर किसान उन योजनाओं का लाभ ले सकें। यहाँ मैंने (एसएचजी समूह) जिसमें 29 आदिवासी सदस्य महिलाएँ थीं, उनसे मुलाकात की। इनमें से कई महिलाएँ कम शिक्षित पर अपने घर की प्रमुख की भूमिका में भी थीं। ये इस क्षेत्र विशेष में (महिलाओं को परिवार का प्रमुख माना जाता है) ये महिलाएँ घर का सारा काम भी संभालती हैं और अपने पतियों के साथ अपना पूरा दिन खेतों में काम करके भी आती हैं। इन्हें अपने परिवार की जिम्मेदारियों का ज्ञान भी है और कृषि की अच्छी-खासी समझ भी। ये जानती हैं कि कृषि के लिए अग्रिम राशि जो किसी किसान को खुद निवेश करनी पड़ती है, उसके लिए उस किसान को क्या कुछ नहीं करना पड़ता। ये केसीसी/एसएचजी/सहकारी सोसाइटी को बहुत मददगार मानती हैं। इससे इन्हें बीज खरीदने, ट्रैक्टर किराए से लेने, सिंचाई के साधन प्राप्त करने, उर्वरक, खाद, टॉनिक आदि लेने में सुगमता होती है और इससे उनके परिवार के सामान्य खर्चों के लिए रुपये की बचत हो पाती है। भारतीय सरकार कई ऐसे उपाय कर रही है जिससे किसानों की आय में वृद्धि हो, इसमें उनके ऊपर के खर्चे कम करना भी शामिल है। यह उपाय मैंने इस क्षेत्र में बहुत अच्छे तरीके से सफल होते पाया। यहां के किसान जीविक कृषि के कुछ तरीके जैसे (चार चटनी उर्वरक, दशपर्णी टॉनिक, होमिक एसिड) अपनाकर अपनी बचत को बढ़ा रहे हैं जो महंगे रसायनों के बहुत सस्ते और प्रभावी उपाय हैं। इससे उन्हें उर्वरकों में अधिक व्यय भी नहीं करना पड़ता और उनकी खेती की मिट्टी भी बंजर नहीं होती और फसल भी उत्तम होती है।

किसानों ने मुझसे यह भी साझा किया कि जैसे-जैसे समय बदलता गया किसानों ने कृषि के नए-नए पद्धतियों को अपनाना शुरू किया और विभिन्न मशीनों, यंत्रों और उपकरणों से आज वे खेती करते हैं। आज किसान नई-नई किस्में (बीजों) को अपनाकर उत्तम फसल का उत्पादन कर पा रहे हैं। पर अभी भी बहुत से किसान हैं जो पुराने तरीकों को अपनाते हुए कृषि कर रहे हैं क्योंकि अभी भी उनका यह मानना है कि पुरानी किस्में (बीज) जैसे बाजरा, ज्वार, तिलहन, चना, गेहूँ आदि की फसलें ज्यादा उपयोगी और स्वास्थ्यवर्धक हैं।

परंतु इन सबके बीच यही एक विशेष बात सामने आई है कि नई किस्में (बीज) लगाने वाले किसान ज्यादा उपज और लाभ ले रहे हैं। इस प्रकार किसानों ने मुझे अपनी समस्याओं से भी अवगत कराया जिनमें से एक मुख्य समस्या किसानों को उनकी फसल का उचित मूल्य न मिल पाना है। किसानों ने बताया कि फसल की कटाई के बाद और उसे मंडी ले जाने के बाद भी उन्हें उचित मूल्य नहीं मिल पाता और उन्हें मजबूरन अपनी फसल को औने-पौने दामों पर ही बेचना पड़ता है। इसके लिए सरकार को उचित कदम उठाने चाहिए जिससे किसानों को उनकी मेहनत का सही और पर्याप्त फल मिल सके और किसान कर्ज (ऋण) के दुष्चक्र से भी बच सके।

सारांश में, सीहोर जिले का बरखेड़ी गांव और इसके आसपास के क्षेत्र कृषि ऋण (साख) और सूक्ष्म वित्तीय प्रथाओं के उपयोग में काफी सफल और जागरूक हैं। हालांकि, किसानों को उचित मूल्य दिलाने और उन्हें नई-नई सरकारी योजनाओं के बारे में समय पर जानकारी देने में और अधिक प्रयास की आवश्यकता है। किसानों की मेहनत और उनकी समस्याओं को समझकर ही सही दिशा में प्रयास करना और उनकी समस्याओं का समाधान करना आवश्यक है, जिससे वे खुशहाल और संतोषजनक जीवन जी सकें।

----Abhijeet Pratap Sen----