SEWA Pushes Ahead With Sajeevika: Picking Up Where Partner Leaves Off

The Jeevika ("Livelihood Security Project for Earthquake Affected Households) Project was implemented in three districts of the Indian State of Gujarat following an earthquake which killed some 20,000 people, injured 167,000 others, and left a total of 1.7 million people homeless. The Project, which is worth US$25 million, was a partnership among the Self-Employed Women's Association (SEWA), the Government of India (GOI), the Government of Gujarat (GOG), the International Fund for Agricultural Development (IFAD), and the World Food Programme (WFP).

SEWA has long been working in the three districts of Kutch, Patan and Surendranagar, having made its mark as an organization assisting women by building self-help groups (SHGs) among them. Jeevika, which aimed to promote the economic recovery of some 40,000 rural households, was an opportunity for SEWA to expand the coverage of its services to include the other members of the community. Jeevika was also the first time that a local grassroots organization had entered into partnership with a global multilateral agency such as IFAD. Even before Jeevika was launched in April 2002, it was being touted as a model for future such partnerships. Unfortunately, just two years into implementation, things began to fall spectacularly apart.

When Interests Diverge

In October 2004, cracks appeared in the relationship between the state government and SEWA. Controlled by the Hindu Nationalist Party—the Bharatiya Janata Party—the GOG accused SEWA of overly benefiting Muslims and demanded that more project resources be used towards assisting Hindus and that Hindu businesses be prioritized in the award of contracts and other project expenditures. The GOG also expressed displeasure that Jeevika had not produced "more visible" results, meaning infrastructure projects that were one of the components of Jeevika.

The Inconvenience of a Project's Untimely Demise

When Jeevika funding stopped, most of the large capital-intensive infrastructure projects were discontinued. In some cases, they sit waiting for funding to be completed. In other cases, incomplete projects have caused severe problems.

In Vachhrajpar, the village used Jeevika funds to begin the repair of their only accessible clean water well. To repair the well, they needed to demolish the existing well, but Jeevika funds were suspended before the well was completed, leaving the village without access to clean water. Today, they must travel on foot to a neighboring village to access and transport the clean water back to their village, leaving them worse off than before Jeevika began.

Similarly, the village of Bhalgam has no access to clean water and must walk water from the neighboring village every day. Under Jeevika, they began the construction of 30 household roof rainwater retention reservoirs, which required them to dig pits for the retention ponds. Jeevika ended before the ponds were completed and when the monsoon season hit, the unfinished pits spread and broadened, damaging the walls of the houses. The unfinished pits also created indirect costs since children and cattle fell into them and injured themselves, resulting in higher healthcare costs, thus further reducing family income.

- From: Morrison, Dan. "Self-Employed Women's Association (SEWA) Situation Assessment: SEWA Following the Suspension of Jeevika, March 2005 – Present". January 8, 2007.

SEWA denied favoring the Muslim beneficiaries and refused to give in to the GOG's demands. SEWA argued that it does not discriminate on the basis of religion, caste, or any other factor, and that is was committed to helping both Muslim and Hindu alike.

SEWA conceded that Jeevika thus far had concentrated on capacity-building interventions and so did not have much to show in the way of notable accomplishments. There were two types of projects that were to be implemented under Jeevika: (1) Large infrastructure improvement projects (including water wells, water pipes, pond and lake deepening, chack dams, sanitation facilities, roof rainwater retention reservoirs, field flattening, etc.); and (2) Social programs (including healthcare, literacy training, cleanliness programs, savings and credit programs, grain banks, tool and equipment libraries, etc.). SEWA's strategy was to train the beneficiaries to undertake the infrastructure projects themselves – thus making them the primary recipients of all project benefits, including employment – rather than contracting the job to outsiders. Hence, in the first 18 months of the project, SEWA focused on planning, budgeting, training and capacity-building, which strategy the GOG had been earlier apprised of.

Nevertheless, the GOG proceeded to make life difficult for SEWA. In early 2005, meetings of the Project Review Committee (PRC), the main forum in which SEWA and the GOG jointly managed and assessed Jeevika, were stopped and never resumed. As a result, Jeevika plans and budgets were no longer approved and the GOG stopped allocating project funds. The GOG also conducted a special audit of the project, and thereafter demanded detailed accounting, bookkeeping and progress reports on each of the villages. These were over and above the documentation requirements agreed on at the inception of Jeevika. The GOG also started visiting the villages unannounced and without SEWA in attendance. SEWA felt that the government's monitoring and audit activities were intended not so much to provide helpful feedback as to dredge up something that could prove damaging to SEWA. In fact, the GOG lost no opportunity to discredit SEWA to the media.

On October 5, 2005 SEWA withdrew from Jeevika. The breakdown in relations between the project partners proved to be disastrous for the beneficiaries. Villagers, who had already put in a lot of work on the projects, could not be paid. Others, who had opted to stay put in the village rather than migrating to other places in search of employment as was their custom, faced an entire season without work. At the time of SEWA's withdrawal from Jeevika, village workers were owed Rs. 40,000,00 (approximately US$910,000) in unpaid wages. In addition, the GOG demanded the return of properties (e.g., vehicles) acquired during Jeevika and that Jeevika funds, as well as state government grants awarded previous to Jeevika, be refunded.

With a gaping hole in its pocket and a slew of unfinished projects, SEWA was left to face a horde of angry, disaffected villagers.

Moving On

At the end of Jeevika, SEWA decided that it must find another way to push ahead and to finish what it had started, despite the lack of Jeevika funds. Thus, Sajeevika ("Continuing Livelihood") was born.

SEWA undertook the following steps towards implementing Sajeevika:

1. SEWA's leaders visited all of the SEWA districts to discuss options for moving forward.

2. SEWA went to each village to explain the situation they were all in, while expressing its intention to continue working with the villagers. Where the latter were receptive to the idea of continuing the projects, SEWA reviewed the village plans and identified with the villagers which projects they would most like to resume work on; which projects could be completed given the financial constraints; and which projects would have to be put

on hold. In some cases, villagers took the initiative to request funding from the state and national government by way of other government programs and schemes.

3. SEWA took out a loan (worth Rs. 70 million) to put up a Revolving Fund to keep critical social, infrastructure and employment creation projects operating.

4. SEWA undertook measures to cut costs, and to prioritize and consolidate its activities. SEWA and its district offices adopted a more integrated management approach. Rather than attending to programs in a compartmentalized manner, which results in multiple visits to each village for training and implementation, each coordinator took on all tasks related to the different projects being implemented in her/his assigned area or areas. This not only saved on costs but also improved project coordination.

5. SEWA focused on implementing two types of activities for Sajeevika: (1) social services, such as childcare, healthcare, literacy and cleanliness programs; and (2) alternative employment creation.

In meetings with the villagers, social service programs were identified as the most critical and also the most feasible under the circumstances. Nonetheless, the lack of funds posed a serious obstacle to implementing even such activities that do not require much capital investment. Teachers and workers had to be paid. Where they could not, they

Self-Help Groups Push Ahead

Self-Help Groups played a critical role in providing micro-loans and seed funding to members to start their enterprise.

A woman from the village of Valabhi normally needed to borrow from moneylenders to buy cumin seed for the annual harvest. But under Sajeevika, she took a loan from her SHG to buy a 15-kilogram tin of ghee (processed butter) from a trader and sold it from her doorstep to other villagers. She sold the tin of ghee in 15 days. She bought a second tin and sold the entire tin to one customer. The third time, she bought 45 kilos (3 tins) and sold all of it in 30 days. She is making 1200 Rupees per 15 kilograms of ghee sold. Now she can buy her cumin without taking a loan and gives small loans to other villagers. Her goal is to double her income by selling ghee.

Another woman from the village of Kuda took a loan for Rs 34,473 at 2% interest per month from the SEWA Surendranagar district. She bough 20 bicycles and rented them to salt workers for Rs 200 per month at 5% interest who needed to ride out to the salt fields in the desert. Her rental recoveries were 100%. Based on this success, she took a second loan from the Bank of Baroda (a private Indian bank) and bought another 21 bicycles. The first loan was completely paid off in December 2006.

– From: Morrison, Dan. "Self-Employed Women's Association (SEWA) Situation Assessment: SEWA Following the Suspension of Jeevika, March 2005 – Present". January 8, 2007.

simply deferred their wages until funds became available. Families pitched in contributions of grain to ensure that the teacher or worker could feed herself and her family. Children enrolled in daycare facilities were supplied with lunch so that the facility would not have to spend on feeding them at school.

SEWA and the villages together assessed the skills the villagers had acquired during the implementation of Jeevika and identified alternative employment options. The Self-Help Groups (SHGs) proved to be vital in such job creation efforts. The women took out loans from the savings group and used the money to start a business, paying back the loan from their earnings. In other cases, the women used the savings group account as collateral to apply for loans from private banks or moneylenders. While the loans were nowhere near as large as those given out by Jeevika, they were enough to provide the women with funds to pursue livelihood generating activites.

Under Jeevika, the villagers were required to contribute 10 to 20 per cent of their income earned from Jeevika projects to a capital fund. At the end of Jeevika, many of the villagers decided to keep their money in the fund rather than withdrawing it. And where the villagers had found alternative employment, these resumed paying their contributions to the fund, on the condition that once SEWA had put up a bridge fund, the contributions would be used to resume work on the larger capital-intensive projects.

Moving Forward

As of November 2006, 7,000 households are receiving support from SEWA's Revolving Fund, particularly in setting up job creation activities. Nevertheless, SEWA still needs some Rs. 20 million (approximately US$460,000) to pay the back wages of Jeevika workers. It is also seeking a bridge fund of Rs. 70 million to repay the loan it took out to set up its Revolving Fund. SEWA regards this bridge funding as critical to the sustainability of Sajeevika. ❒

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