Rural Women’s Livelihood Programme 2008-11
India (Tamil Nadu and Orissa)

Impact Assessment Report
The years 2008-2011 and beyond have seen much progress for Jeevika, its partners and, most importantly, the many tribal, Dalit and other impoverished villagers that the Jeevika Trust Partnership supports in India.

The opportunity provided by the Big Lottery Fund to undertake a baseline study in 2008 assured us of our starting point, and our impact assessment of the work that followed confirms our original purpose: that, given the opportunity, the most disadvantaged women fully engage in socio-economic life and become empowered to sustain their income-generation activities, engage in village decision-making, become role models for their children, and are enabled to contribute to the well-being and quality of life of their family, village and community.

As a result of our Rural Women’s Livelihood Programme (RWLP) which involves engagement in Self-Help Groups, livelihood training, microcredit savings and loans, improved access to clean water, sanitation and health facilities, education, markets and banking services, and increased awareness of their legal rights – women themselves have turned the disabling conditions of poverty into enabling circumstances that make sustainable income-generation possible.

Jeevika Trust is hugely grateful to the Waterloo Foundation and other valued funding partners identified on the back of this document for supporting the RWLP itself, and to Waterloo Foundation for funding the RWLP Impact Assessment Report of which this document is a summary. All have supported Jeevika to fulfil its mission over the last 3-4 years to tackle the roots of poverty in India by revitalising rural communities while creating and sharing appropriate knowledge and promoting inclusive, harmonious sustainable development.

Andrew Redpath
Executive Director, Jeevika Trust
The Rural Women’s Livelihood Programme

The RWLP aims to alleviate rural poverty from India’s most marginalised and impoverished village communities – particularly Dalit and Tribal women and their families.

By working closely with its five partner organisations in support of village-based income-generation activities, Jeevika is able to help some of India’s most impoverished women villagers meet their daily household needs and improve the quality of their families’ lives.

JT’s partners, in turn, consult with their key stakeholders – the most disadvantaged women villagers as well as village leaders, panchayat members, local government agencies and other stakeholders – to help identify the primary needs of the village and the most appropriate strategies and inputs required to develop the conditions that enable sustainable income-generation.

The RWLP endeavours to empower rural communities and enable sustainable livelihood solutions through the use of indigenous knowledge and technologies, trades, crafts and local resources with the inclusion of beneficiaries contributing their time, energy and skills to individual initiatives and projects. These include beekeeping, crab, prawn and fish cultivation, peanut and mushroom cultivation, and crafts such as votive candles and embroidered greeting cards.

Primary income-generation activities are often supported with supplementary activities that add value and further boost household income while improving food security, nutrition levels and the environment as a result of kitchen garden vegetable production, organic compost development, fruit tree planting and pond fish cultivation.

Building partner capacity through a series of Stakeholder Workshops strengthens project delivery, especially that of Jeevika’s smaller partners, as well as helps expand or replicate existing activities and implement new field activities.

‘Now we are happy…

By increasing our honey production and providing better education for our children we can support our daily lives and dream for our future.’

Jhanki, JRP Project Madhu beneficiary
Partner Profile: Annai Mary Foundation

Founded in 1996, AMF is a small voluntary organisation working in Tamil Nadu to benefit marginalised Tribal and Dalit women villagers who live below the poverty line on less than £1 per day.

**Project Profile**

**Project Annai Mary** provided income-generation skills training and seed money to enable landless, illiterate women within three village clusters in the Madurai District of Tamil Nadu to engage in sustainable livelihoods and improve their quality of life.

Women received livelihood training in beekeeping, organic composting, kitchen gardening, soap making, mushroom cultivation, and jams and pickle making.

Additional awareness-raising workshops were held in the three target villages on topics such as preventative health and hygiene, nutrition, women’s land and legal rights, and environmental issues.

**Key Achievements**

- **135 direct beneficiaries + family members = 945 villagers benefited** from income-generation activities as well as increased nutrition, education and overall personal capacity for self-sustainability.

- **77 women beekeepers from different villages, caste groups and SHGs** worked together to manage bees of which they were once afraid and are now confident beekeepers – and even more confident women socially and economically.

- **Overall, 15,000 villagers** have an improved understanding of income-generation opportunities and issues related to the environment.
No bees, no honey, no work, no money.
– Proverb

It is estimated that each beekeeper realised a total income of Rs2,175 (£87) over the period of 2009-11, or a total of £29 per year from honey production. The 50% cost of honey consumed can also be said to have saved these families from spending an equivalent amount to purchase that honey. In this way, the beekeepers can be seen as producer-consumers who sell their honey for less than the going external market rate within their village, all of which contributed to a growing self-sufficiency of an ‘internal village economy’.

‘As my income has risen we have better consumption of vegetables, my children go to school and have a healthy life. Respect for me has grown within my family and village which makes me happy.’

Lakshmi, AMF beneficiary

‘Impoverished Dalits and women from other Scheduled Castles have proved they can tackle obstacles to poverty by taking on new ways of generating income – given the opportunity, we intend to benefit an increasing number of women through our outreach activities in the villages where women need it most.’ – Mr. Denees Amaladas, Director
Officially registered in 1991, WORD is a medium-sized voluntary organisation based in Tamil Nadu working for the empowerment of rural Dalit communities, especially women and their children.

**Project Profile**

**Project Namakkal**, located in the Namakkal District of Tamil Nadu, provided sustainable livelihoods for Dalit women who are one of the most impoverished and stigmatised caste groups in India.

WORD provided women in five villages with the knowledge, skills and equipment required to help them engage in income-generation activities such as coir making, organic composting, goat rearing and garment-making.

Dalit women feel more supported and united with their Dalit sisters as a result of opportunities for discussion and sharing of personal issues related to local discrimination and domestic violence.

**Key Achievements**

- **250 direct beneficiaries + family members = 1,750 benefiting** from income-generation, improved nutrition, and children from improved access to education.

- **1,689 community members and the environment benefit** from access to organic seeds, Eco-Club environmental awareness, tree planting, etc.

- **125 children within the target villages** receive after-school educational support supervised by qualified village teachers.

- **45 adolescent girls** were trained in garment-making activities which helps meet their personal and family’s needs for clothing.
By the end of 2011, a total of 142 SHG members remained actively engaged in various micro-enterprises. Of these, 39 women obtained loans through the project’s revolving fund and have engaged in setting up individual enterprises in goat-rearing, vegetable vending, petty shop outlets, tea stalls, a tiffin centre, garment-making and organic composting. Seven SHGs consisting of 103 women received larger loans in the range of 2.75 to 3 Lakhs (£3-4,000) from banks to set up similar micro-enterprises.

I measure the progress of a community by the degree of progress which women have achieved.
– Dr. B.R. Ambedkar

SHG Members Actively engaged in IGP Activities - WORD

‘For the first time in my life, I found out that there are special laws to protect the rights of women and the Dalits.’
Venilla, legal awareness workshop participant

‘The Dalit community – especially women – face discrimination on a daily basis. Empowering them through income-generation activities – while improving their understanding of their personal legal rights – builds self-confidence and community respect. We still have a lot of work to do.’ – Ms. Sivakamavalli Muniyandi, Director
Established in 1993, JRP is an independent, secular organisation working for peace, solidarity, human rights and sustainable livelihood in Orissa, one of the most impoverished states in India.

**Project Profile**

**Project Madhu** was a beekeeping initiative for women villagers living below the poverty line in the Chandaka Tribal Forest area of Orissa’s Khurda District. This contributed to household income while simultaneously enhancing environmental bio-diversity and sustainability of the local agro-forestry area.

**Project Eco** worked with tribal families on the island of Mahinsa in the ecologically-vulnerable Chilika Lake lagoon in the Puri District of Orissa. Its goal was to develop sustainable lagoon-linked livelihoods such as crab, fish and prawn cultivation.

Both projects sought to strengthen the ecological resources of their environments.

**Key Achievements**

- **150 direct beneficiaries + family members = 1,050 villagers benefited** from income generated from beekeeping and other activities which boost their overall income.

- **Building on the strength of this project,** DFID has granted JT-JRP funding for a two-year extension to Project Madhu – the Madhu Network Project – which supports the capacity-building of a further 300 traditional women beekeepers in 10 villages.

- **The population of 756 fisherfolk** on Mahinsa Island benefited from sustainable levels of income as a result of their livelihood projects.
The amount of honey generated over the project period rose steadily from 5 SHGs producing 10 kgs of honey at Rs100 (£1+) per kg to 7 SHGs producing 428 kgs at Rs350 per kg by the end of 2011. Collection and processing units have been set up in individual villages and efforts are on to create market opportunities for honey and related products. JRP has also established a partnership with the Orissa University of Agriculture and Technology, which trains women in the collection, preservation, packaging and marketing of honey.

‘Earlier we were very idle; now we are active. Now we have the savings to live. We are free from the four walls of the house.’

Basanti, SHG member on Chilika Lake

‘Tribal families often live in remote, environmentally vulnerable areas on land legally allocated to them although they do not hold the title. Given opportunities to fight the law, generate income and construct water harvesting and sanitation facilities, they are hard-working and thrive. This is our priority.’ – Ms. Madhusmita Mishra, Secretary
Founded in 1999, MF is a small organisation based in the Trichy district of Tamil Nadu. Of particular focus is care and support to individual and families infected and affected by HIV/AIDS.

**Project Profile**

Project Mithra developed the socio-economic capacity and health of families living with HIV/AIDS in nine villages through income-generation activities and improved access to health services and counselling, while strengthening community-based understanding of HIV/AIDS issues.

**Skill training for livelihoods via SHG membership to generate income** through candle-making, embroidered greeting cards, pickle production, the home-based rearing of goats and local sale of their products.

**A Care and Support Scheme** holds monthly meetings with villagers and SHGs to discuss health problems and community grievances.

**Key Achievements**

- **The project had 225 direct beneficiaries + 1,575 family members** (based on an average extended family size of 7*) and saw an increase in the number of SHGs from 13 in Year 1 to 68 in Year 3.

- **21,456 villagers in the target area** have a better understanding of HIV/AIDS issues and an increased acceptance of villagers living with the disease.

- **A Rural Artisan Identity Card** has now been provided to up to 80% of HIV/AIDS beneficiaries by the Ministry of Textiles and Handicrafts, which entitles them to life insurance and educational scholarships for children.
The global HIV/AIDS epidemic is an unprecedented crisis that requires an unprecedented response. – Kofi Annan

The graph shows the number of SHG members involved in the range of MF’s livelihood activities. Based on an average number of beneficiaries in each year of the RWLP, the estimated average income per person totals £300 based on their engagement in one activity only. Additionally, MF is Jeevika’s only partner with both male and female SHG members. SHGs in this project were comprised of 208 women and 17 men, and consisted of HIV/AIDS beneficiaries from Dalit and other low-caste communities including a few Muslims.

![Graph showing SHGs & IGP Activities - MF](image)

‘Our husbands are free from the burden of meeting family needs. We now support the household income, so all our needs are taken care of.’

Malarkodi, MF SHG member

‘HIV/AIDS is a problem which is expanding across this region – we will continue to lobby and work with tri-sector organisation (government, NGOs and business) to beat it while working directly with families living with the disease to ensure they have access to livelihoods and support that enables self-sufficiency.’ – Mr. P. Peter, Director
Founded in 1985, SCAD is based in the Tirunelveli District of Tamil Nadu and is the largest of JT’s partners, committed to working with some of India’s most disadvantaged communities.

**Project Profile**

*Project Pisces* built on an earlier JT-SCAD initiative, Project Ooranie (2008), which restored three ooranie (or traditional water catchment systems) to primarily harvest water for agricultural development and serve as a source of clean water.

*A fish hatchery was developed* to grow fish seedlings into ‘fingerlings’. These were then deposited in the ooranie for villagers to cultivate and ultimately sell as mature fish.

*Village Development Committees were formed* with members from women’s SHGs, a Panchayat representative, and a SCAD representative to oversee ooranie water harvesting and maintenance.

**Key Achievements**

- *66 Dalit women and 85 men were formed into seven SHGs* to represent the three villages to help manage these traditional drinking water reservoirs and harvest the fish.

- *151 women villages in 7 SHGs, as well as men*, were trained to cultivate, harvest and sell the fish over the two-year period of the project (2010-11).

- *6,790 villagers in 3 villages directly benefited* from sources of clean water for agriculture, livestock and household purposes, which, in turn, families’ household income-generation and improved health.
Women beneficiaries and their families are happy to have a supply of fish (worth Rs1,000/£14) at the end each summer – fresh fish is not an item of food to which they would otherwise have access. Income generated from fish sales at the end of each summer when water levels are low is deposited into each village’s Community Development Fund to support ongoing ooranie maintenance and fish cultivation costs; between 2010-11, 7 SHGs had generated £1,612 from fish sales. Furthermore, there are currently plans to replicate this project in 56 other villages.

‘Ooranie restoration has been a boon for our village. The ooranie is now kept clean… previously people used to empty their rubbish into it as it was never used. Each family now gets about 5kgs of fish and it’s a real feast.’

Jaya, Anna Theresa SHG

‘Water for domestic and general village use – and the value added by fish cultivation in our traditional reservoirs – remains fundamental in our target areas where villagers receive water from monsoon rains for only 3-4 months of each year. With support, we plan to expand this work.’

– Mr. Cletus Babu, Director
Jeevika Trust Impact Assessment 2008-11

Total income generated per SHG member was equal to nearly three-times more than the investment cost per head over the same or shorter period in the RWLP.

Over 1,038 women from marginalized communities have been economically and socially empowered.

Over £151,493 of income was generated in three years, or £145 per SHG member.

116 SHGs were created or rejuvenated through the process.

Over 20 livelihoods have been introduced, expanded and replicated.

Up to 44,935 villagers from 24 villages were indirectly impacted by the RWLP.

Over £3,279 was utilised as revolving funds/seed money to initiate microbusinesses.

Over £35,000 was raised as loans from banks to support SHG livelihoods and micro-enterprises.

Capacity of 5 partners was enhanced through 5 Stakeholder Workshops.

In addition to income realised, around 50% of vegetables, fruit, pickles, honey, crabs, prawn, fish, goat’s milk and meat, soap and candles produced by SHG members was utilised within their own households, which can be equated as money saved or not otherwise spent. Likewise, this increased production and consumption contributed to the socio-economic self-sufficiency of each village.

‘Before this, I did not know how to help my family.’

Dhani, SHG member, JRP

The Bottom Line: RWLP Value for Money
Since 2009, Jeevika Trust has been committed to building the organisational and project delivery capacity of its five partners to achieve their RWLP goals and initiatives in an effective manner.

- **Stakeholder Workshops** are interactive 3-4 day sessions held twice per year, to strengthen partners’ overall performance, provide networking opportunities and add value to the local voluntary development sector. All workshops include partners presenting progress reports on their JT-related projects or key initiatives.

- **Five stakeholder workshops have been held since 2009**, which include peer evaluations and field visits to one another’s projects. This has proven a valuable tool for transfer of knowledge among partners.

- As Ms. Sivakamavalli Muniyandi, Director of WORD, said, ‘The visits to SCAD as well as JRP were very interesting. The organic farming techniques used by SCAD were innovative and we plan to adopt some of these ideas. We can also send our staff and beneficiaries for training there.’

- **Six-monthly in-country monitoring visits** by JT’s UK Programme Officer accompanied by the India Co-ordinator ensure financial accountability and effective project delivery in the field. They also include village visits and meetings with project beneficiaries to verify implementation progress and identify issues.

- **Jeevika’s India Co-ordinator** works directly with partners to provide in-country project delivery support. She undertakes quarterly monitoring visits and face-to-face meetings with each partner organisation, and assists in the design and facilitation of capacity-building activities.

- **Other JT representatives, such as Executive Director and Trustees**, visit projects on a regular basis to assess organisational performance and review progress in the field. These visits help maintain a vital link between JT’s UK office and its work in India.
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