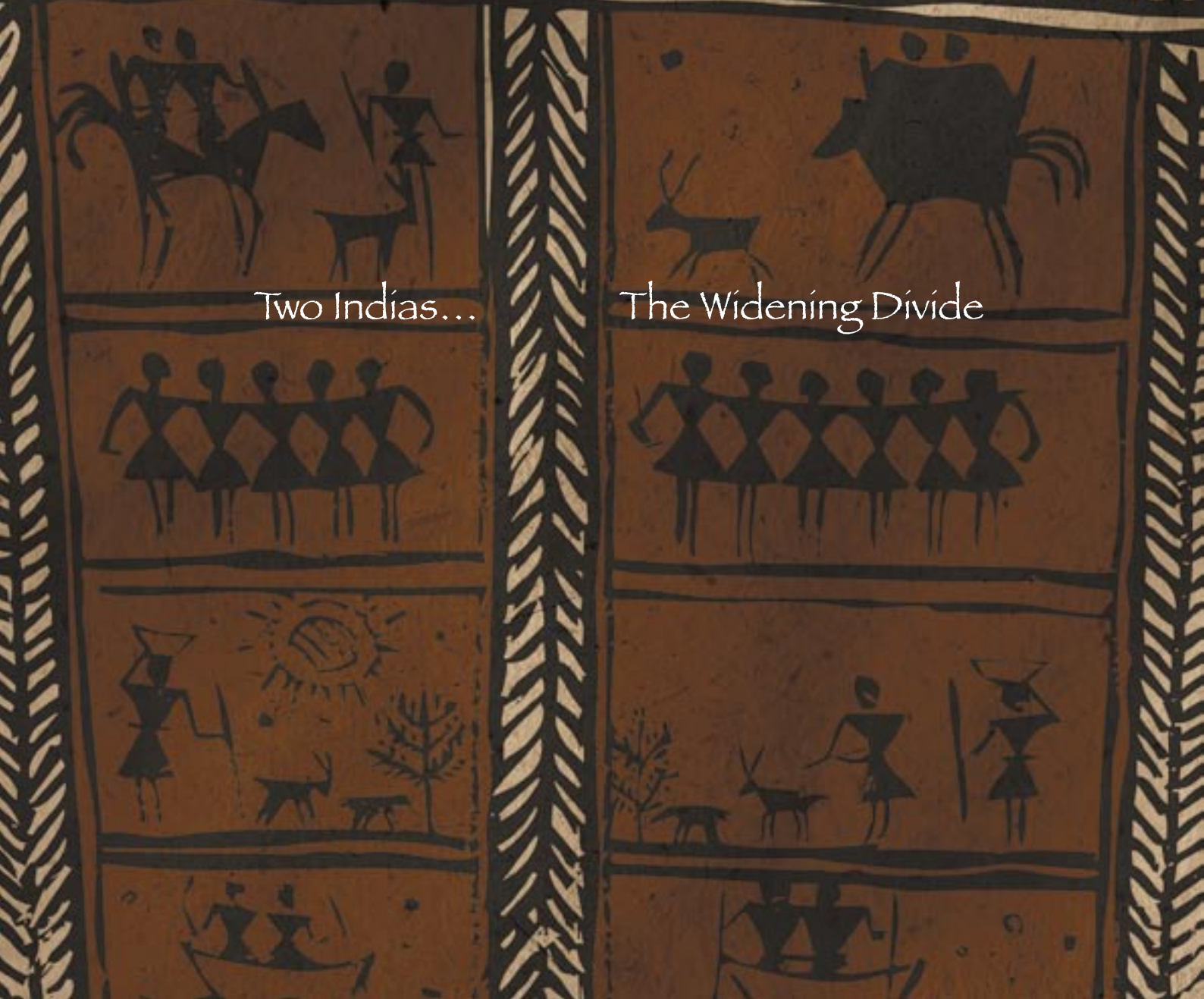


Jeevika Trust's Annual Review 2005–2006

Working with people on the margins of rural society —
low-caste and tribal people, especially disadvantaged women
— to help them build and sustain their individual, family and
community livelihoods.



trust
Jeevika
village livelihood in India



Two Indias...

The Widening Divide



Uttaranchal



Uttaranchal



Tamil Nadu



Tamil Nadu

Chairman's Overview

This is my first report since becoming Chairman in January 2006.

Earlier this year Dr George McRobie, who had been our Chairman for many years moved — along with Diana Schumacher — to our Advisory Council. George remains an 'evergreen' source of wisdom and support for Jeevika Trust's activities and I want to thank him profoundly for his steady contribution to our deliberations and strategies over the years.

George's interview on page 7 is a valuable reminder of the roots of compassion, common economic sense, and environmental and social concern on which we as Jeevika Trust are privileged to draw in our work in India today.

I also want to thank Diana, Schumacher's daughter-in-law and torch-bearer since his death in 1977, for her own lively support, the experience she still contributes and the connections she continues to offer us as a member of the extended Schumacher family.

Despite appearances, it is clear all is not well with India. Peter Foster, The Daily Telegraph's correspondent in Delhi, is one voice which consistently reminds us that India today has two faces, that globalisation has acted as a powerful wedge dividing Indian society and further marginalising the rural poor. Gandhi's prediction that '*India lives in villages ... if the villages perish, India will perish*' cannot be comfortably forgotten. I leave you to read Peter's key-note article on page 3, and wish to thank him for finding the time to write this for us.

Without the voluntary commitment of Andrew Redpath, as Executive Director since mid-2003, and of several others contributing their time as Trustees and helpers, India Development Group (as we then were) would certainly have foundered after the untimely death of Surur Hoda OBE, who had not only co-founded it but led it for 23 years. Andrew brings experience and a love of India from a 30 year career in international business and we are more than fortunate to have his drive and imagination. Much has been achieved since 2003, but there is still much to do for us to touch the lives we mean to in rural India.

At the India end, Dr D.K.Giri has led Schumacher Centre for Development (SCD) since its inception in 2001: the rare combination of his rural development experience, his village background in Orissa, his academic achievements, his extensive networks of friends and his whole-hearted passion for our joint work, is another vital resource.

With such assets and our fair share of good fortune, we shall embark on the next year with optimism and energy, to widen and deepen our impact on the lives of India's rural poor.

Richard Gupwell

Executive Director's Report

The central spread of this year's Review shows geographically where, how and with whom our **programmes in India** have been pursued, why we have chosen to work there and what our future plans include.

In early 2004, when our current plan took effect, this picture would have been unimaginable. Since then much has been achieved. In India, the past year has been one of **steady progress**. Our targets for rapid growth in the number of lives we touch in rural India were ambitious and may take longer to achieve than we expected; but we have now built new partnerships, started working with new communities, learned new technologies and expanded our presence and impact to new parts of India.

Since early 2006, Jeevika Trust has taken steps to widen our **partnerships in India**. Schumacher Centre for Development, Delhi, remains our principal working partner — Dr Giri's *Letter from India* appears on page 6 — but now other NGOs and specialised resource groups who are active at grassroots level, especially in the far south of India, are contributing fresh perspectives, skills, experience and standards, which we are confident will in turn benefit our and SCD's work.

As we start to formulate our **next three-year Strategic Plan**, to take effect from April 2007, we are more than ever determined to build on our experience and expertise, stick to our basic goals

and make them work both for the thousands of beneficiaries in India whose lives we have touched over the past three years, and for the new beneficiaries we aim to work with in future.

While 'village livelihood' is our motto, our focus has sharpened over these three years on **women as the lever of change** in marginalised village communities. Women, on the one hand, continue to suffer age-old discrimination, economic dependence and lack of empowerment in village affairs, while on the other they also bear the day to day burdens of family life, especially direct responsibility for their family's water, nutrition, hygiene, clothing and literacy. The more we can help them to form self-help groups, gain skills and awareness training, start generating and saving income, and raise micro-credit loans, the more we believe we are doing to improve the livelihood of the village, creating the greatest possible impact on rural poverty with the resources available to us.

We are hugely grateful to the many people who have supported us this year, and are wholeheartedly committed to meeting, and we hope exceeding, your expectations over the next three years.

Andrew Redpath



Orissa



Tamil Nadu



Uttaranchal



Uttar Pradesh

India's Other Face — The Uncomfortable Reality

by Peter Foster

Statistics have an equal power to inform and obscure and that was never truer than in India, a country of 1.1 billion people which is currently gripping the international imagination as one of the emerging giants of this, the 'Asian Century'.

The story of 21st century India is often told through numbers — hardly a single newspaper article fails to mention the sparkling 8 per cent economic growth rate, the out-sourcing and IT centres with revenues growing at 10 per cent a month, or the 300-million strong (to quote George Bush) middle class which sets the foreign investors salivating.

There are, however, a few other statistics which all too often get drowned out by the hullabaloo about the economic potential of the 'new' India that was epitomized by the triumphant 'India Everywhere' campaign at last year's World Economic Forum in Davos.

According to a UNICEF report on family nutrition issued this year, 1.2 million children under six die every year in India because of malnutrition and its side-effects which leave them weak and vulnerable to disease.

Or put another way, there are more under-nourished children in India (57 million) — roughly equivalent to the entire population of the UK — than in the whole of the war and AIDS-ravaged continent of Africa (41 million).

More than 350 million Indians — that's more than the population of the US — live in absolute poverty measured as less than one dollar (50p) per day. Up to 800 million live on less than two dollars (£1) a day.

Perhaps the comparison with Africa — so often the benchmark of poverty in the popular mind — is instructive.

It might surprise you to know that 63 infants die per 1,000 live births in India; in war-torn Eritrea, the figure is 45. Or perhaps that in Botswana, 100 of 100,000 women die in childbirth; in prosperous, nuclear-capable India, the figure is 408.

Of course these are only numbers. They have the power to spin the mind for a few seconds before something more pressing intervenes.

To make them live and breathe you have to meet some of the 650 million Indians who still live in rural villages — many surviving without electricity, sanitation and only basic access to clean water.

As a journalist, I have covered both sides of these rival Indias — from the gleaming tech parks of Bangalore and private jets of India's new dollar billionaires to the most impoverished villages of Madhya Pradesh or Bihar. It is in these places that the statistics quickly gather flesh and bone.

In Madhya Pradesh a UNICEF feeding station was tending to babies in states of extreme emaciation, mostly they were girl-children being starved by mothers who felt they could only afford to feed their precious boys.

In Uttar Pradesh, in a village just a hundred kilometres from the real estate boomtown of Lucknow, I spoke to three mothers whose infants had died of diarrhoea for want of 30 rupees (40 pence) worth of the simplest antibiotic.

This is not to denigrate India's achievements over the last decade and a half since it embraced economic reforms, but it is a plea to remember that for all the 'good news' about India, in absolute terms it remains among the poorest places on earth.

Economic development in India, for all the headline-making Ferrari and Mercedes dealerships, remains brutally uneven and for those without the education and skills to join the new, knowledge economy, the 'End of Poverty', to borrow from the renowned development economist Jeffrey Sachs, is still many decades away.

The goal of an integrated India has proved to be beyond the reach of government alone, or of market forces. With rural development getting the biggest slice of central plan expenditure behind oil and gas, 'top-down' government programmes are still long on ministerial rhetoric, but desperately short on delivery. Roads connecting remote villages with market towns, electrification of all villages, and affordable safe water for all are among basic priorities — along with nationwide primary education and health care — which only the state can, and should, be delivering.

But much of the rest will only come through the countless voluntary organisations active in rural India, with their cumulative resources and knowledge of grassroots actualities — if government would accord them a clearer role in the development process, and upgrade its own funding and other procedures to support their activities better.

Peter Foster is South Asia Correspondent of The Daily Telegraph



West Bengal



Uttaranchal



Uttaranchal



Tamil Nadu

Work in India

During 2007/2008 Jeevika Trust, working with our principal partner Schumacher Centre for Development (SCD) and others, plans to develop our present field offices, located in strategically selected areas in the north, centre, east and south of the country. This will enable us to expand, diversify and replicate selected projects we have completed or are currently implementing in these areas.

By building on our existing links with village communities in these and adjacent areas, and broadening our existing portfolio of appropriate technologies and training programmes, the number of lives meaningfully touched among marginalised communities, especially women, will be systematically increased.

Note

BPL refers to communities living 'Below the Poverty Line' of approximately 50 pence per day

SC and **ST** refer respectively to 'Scheduled Castes' and 'Scheduled Tribes' both being effectively the most disadvantaged social groups

Delhi

Schumacher Centre for Development (SCD)

based in Safdarjung Enclave, New Delhi

Jeevika Trust set up SCD in 2001 as a platform to engage with rural development issues at national level and, with effect from 2004, to expand its impact to the 'four corners of India'.

Field Offices

Uttaranchal:

Located at Rudrapur with Women's Empowerment Officer and assistant, and Apiarist/trainer

Uttar Pradesh:

Located north of Agra, with full-time Field Officer and proximity to Madhya Pradesh and Rajasthan target areas

Orissa:

Located at Jajpur (near Bhubaneshwar) with full-time Field Officer

Tamil Nadu:

Located at Cuddalore and Karaikal, with full- and part-time Field Officers

Rajasthan

Target area conditions:

- BPL communities, water shortage
- Village democracy and gender deficits

Current:

- Deepening village democracy in Dholpur district (10 villages)

Proposed:

- Income generation for women
- Water development — harvesting and storage

Tamil Nadu

Target area conditions:

- Tsunami aftermath
- BPL communities, low literacy
- Water shortages

Completed:

- Post-tsunami, restored fishing livelihoods to 500 fishing families
- ... treated 12,000 via mobile hospital during relief period

Current:

- 100 tsunami orphans, educational support
- Water development — pond-desilting and restoration in three villages

Proposed:

- Expand water development programme
- Replicate bee-keeping for income-generation
- Boat engine maintenance training in Karaikal

Uttaranchal

Target area conditions:

- Hilly area, poor access to women's income opportunities
- Honey-production a growing opportunity
- Pant Nagar agri-university resources

Current:

- Pilot bee-keeping, tailoring and craft activities for 200 families

Proposed:

- Expansion of bee-keeping to adjacent village clusters, with improved market access
- State's first honey co-operative with honey filtration plant
- Pilot medicinal herb cultivation
- Pilot silk farming
- Replication of goat-rearing

Uttar Pradesh (west)

Target area conditions:

- BPL communities
- Village democracy and gender deficits
- Opportunities for women's income generation
- Central Goat Research Institute resource

Completed:

- Mint-farming income and crèche schooling for 100 SC families
- Reproductive/child health care
- Integrated nutrition and health in 40 villages

Current:

- Pilot goat-rearing scheme for 100 SC families

Proposed:

- Expansion/replication of goat-rearing
- Replication of reproductive/child health care
- Water development — groundwater recharge, harvesting and sanitation

Orissa

Target area conditions:

- Drought and cyclone prone areas
- BPL communities, low literacy
- Village democracy and gender deficits
- Poor access to health facilities

Completed:

- Community based drought-response and water usage
- Training 1200 artisans, including women, in low-cost shelter skills

Current:

- Deepening village democracy in Keonjhar and Cuttack districts
- Pilot bamboo-craft livelihood for 100 SC families (productivity and marketing)

Proposed:

- Expansion of bamboo-craft livelihood
- Replication of bee-keeping and goat-rearing for income generation

Madhya Pradesh

Target area conditions:

- BPL, SC and ST communities
- Village democracy and gender deficits
- Poor access to health facilities

Current:

- Deepening village democracy in Morena district (10 villages)

Proposed:

- Reproductive/child health care
- Women's income generation with micro-finance

Letter from India

The past year has been both exciting and encouraging for the Indian NGO community and government agencies alike as a result of the Government of India introducing its *Right to Information Act* (October 2005). The Act is an effective tool to open up the 'doors of participation in governance', by enabling village communities to ask questions, seek information and demand accountability. The Act covers almost all public and private institutions.

The Act is especially relevant within the NGO community given the government's parallel 'promotion of village livelihood'. Thus, both the Act and the government's message to promote village livelihood combine to strengthen villagers' understanding of basic human rights and the collective contribution and demands villagers are entitled to make on local government agencies for improved access to health care, basic education, skill building and gender equity.

The role of NGOs in this governance-development process is to help underpin and support the desire of grassroot communities to better understand their legitimate rights and entitlements while assisting them to meet their needs for community development.

Schumacher Centre for Development (SCD) is encouraged, and its own governance work empowered, by these new government initiatives. Through SCD's delivery of projects such as 'Local Governance & Development' and 'Deepening Democracy', village leaders and other key stakeholders are empowered to become

integral to the acquisition and application of knowledge, skills and the change they seek through bi-sector (NGO-government) and tri-sector (NGO-government-business) development support. Within this context, SCD conducts "jansunwai" (people's hearings) to highlight the difficulties villagers have in obtaining and participating in development schemes. These build confidence, generate demand and sensitise the service providers to be more responsive.

SCD's experience shows that many government development programmes remain untapped purely because villagers lack information and external support to help them fight for their rights and meet their own needs. Without this input, villagers become stranded on the development pathway. SCD's role is to invoke the government's *Right to Information Act* and 'promotion of rural livelihood' to ensure transparency and accountability from officials and accessibility of villagers to rural development initiatives so that they may lay claim to their legitimate rights and entitlements.



Dr D.K. Giri
Director, Schumacher Centre for Development

How you can help

For some people a dollar a day, just 50p, is nothing. For others it means the world.

The official 'poverty line' in India is living off less than 1 dollar, 50p, 45 rupees a day. For a marginalised village family in India that can buy enough to survive another day — lentils, salt, rice, oil, greens. However, it is not enough to offer safe water, health, literacy, choice, opportunity or hope. **But one more dollar, another 50p, an extra 45 rupees can start to make a difference.**

For most families in Europe, 50p, 1 euro, is nothing. How many times a day do we make a 'fifty pence decision'? An impulse purchase of an evening newspaper, a chocolate bar, a drink?

There is a way to make your 50p go a lot further. Fifty pence a day, or just £15 a month will support our projects in

India — delivering access to water, health care, secure shelter, literacy, training.

By supporting Jeevika Trust today you will be making a real difference to real people. By giving regularly, you will allow us to plan for the future more effectively. There are more ways to help than just giving money. If you want to give us some of your time and help our work by volunteering in the UK, or if you want to make a donation, please contact Rosemary Waller on 020 8973 3773, email rosemary@jeevika.org.uk, or visit our website www.jeevika.org.uk.

Please help today by contacting Jeevika Trust and offering your support. Thank you.

Treasurer's Report — Building on New Foundations

Although 2005/6 showed only modest growth in our overall UK project income and related expenditure, it has been a second valuable year in laying the foundations for sustained future funding of the plans depicted in the centre-spread of this year's Review (see pages 4 and 5). Our aim is to build durable relationships with funders and donors who recognise the problems we seek to address, are attracted by our work with marginalised poor people and want to support our growing impact on the many facets of village poverty in India. Our administration and overhead costs are fixed and minimal, and we expect these — as well as our fundraising and marketing costs — to fall rapidly as a proportion of total expense over the next 12 to 18 months as our overall funding strategy bears fruit, and the impact of our programmes in India grows.

This critical period has been financed mainly through friends of Jeevika Trust who have supported us with a substantial increase in donations demonstrating the confidence that they have in our future success. This trend is already showing strong growth over the first half of the current year.



Graham Kirk

Please note: highlights of our financial activities, if not enclosed, are available on request along with our Statutory Accounts.



Tamil Nadu

The Right to Livelihood



Dr George McRobie

Dr George McRobie, who stepped down this year as Chairman of Jeevika Trust, is a veteran of the post-war rural development movement. E.F. Schumacher, while Economic Advisor to the National Coal Board, chose McRobie as his assistant and during 10 years working in adjacent offices, they generated and shared much of the thinking which was published in 'Small is Beautiful' in 1973. McRobie was a frequent visitor to India

in the 1960s and from 1985–90 was Senior Lecturer on a post-graduate course in Appropriate Technology and Renewable Energy at the University of Pennsylvania. Here he shares some thoughts with Andrew Redpath.

George, our theme this year revolves around the 'two Indias' — the still 'widening divide' between the rural poor and the urban middle classes: what is your perspective on this?

Yes, I read last week that the Indian Prime Minister was voicing renewed concern at the rural-urban gap and the continuing trend whereby the income ratio between rural and urban India had risen from 1:2 at Independence to 1:4 today. It seems to me that this trend will only be changed by reverting to more radical propositions on rural enterprise and village industries. India has unrivalled human potential and energy, and great resilience, wisdom and vitality in her village communities; it is at village level that these energies need to be liberated — especially among women — and a sense of opportunity, self-reliance and hope promulgated from the top level so that India can start to move forward as an integrated nation.

What do you see as the essential obstacle to economic development in rural India — what is the essential need?

Rural work opportunities. Landless people, with no education, no capital, no mobility and no access to training or market places cannot get work in the villages. Seen through Buddhist eyes, work is a source of self-respect, self-reliance and serving others. But rural work opportunities can only be created through availability of the right technologies, appropriate to small groups at village level. I think it was a fundamental failure of policy not to recognise and address this in the early 1950s.

Does India illustrate Schumacher's statement that the choice of technology is one of the most important decisions a developing country has to make?

I think his experience in Burma and India during the 50s and 60s led him to conclusions about choice of technology which contradicted prevailing western opinion, and were indeed original.

When he published his essays on Buddhist economics and intermediate technology in the 1950s, J.P. Narayan urged him to present them to Nehru, which he did. But within the Indian Planning Commission (PC) there was a major rift between those at the top who were committed to the socialist model — public ownership of core industries and technologies — and viewed intermediate technology as 'second best' (a view held in top government circles even in the 1990s), and those on the PC's own Rural Industries Committee who wanted to find ways to make it work. Although they succeeded in setting up the Khadi and Village Industries Commission (today's KVIC), the essential choice of technology had already been made, and KVIC's impact remained limited right through until the 90s. So I am glad to see KVIC has since taken a new lease of life, with a new determination to research and promote village industry technologies. Too little too late, but this could be very promising.

Was Schumacher's attraction to Buddhism mainly personal and spiritual, or more social and pragmatic?

Schumacher's personal spiritual journey is another story, but in my view he certainly saw the Buddhist tradition as offering a better way of life for millions of people, compared with the confident promises of western economists. He was very much a pragmatist — the more he observed the logic of the Buddhist way of life with its accent on well-being measured not by consumption but by the benefits of productive work, the more he was convinced that the creation of work opportunities through appropriate technologies and tools, local production using local resources to meet local needs, was the right way to address age-old rural poverty. And of course, we have seen how Buddhism has offered millions of poor people an escape from casteism.

Against the background of these questions, and your long preoccupation with rural development, what do you think today of the role of NGOs and how they can most effectively direct their energies?

Central government should concentrate on setting the framework to help hundreds of millions of rural Indians to lift themselves from 'below the poverty line' to share in the new India of the 21st century. Government still has a vast agenda on which it is woefully behind schedule. At the same time, it seems to me they must go much further to embrace and support the work of thousands of bona fide NGOs right across India, whose energy, compassion, diversity and dedication have too often been treated with hostility. I see NGOs big and small, working within that framework, as India's biggest weapon in the fight for village livelihood. Identifying the needs of village people, providing basic knowledge, means and inputs to get income-generating activities up and running, owned by the community, suitable for replication, involving other stakeholders in partnership ... This is work best done by voluntary organisations, not government, and I am very happy to see Jeevika Trust playing a stronger and stronger part in this work.

I am a housewife and after finishing my household chores I used to be left with about two hours of spare time a day. I used to think what I could do in my spare time to increase my family's income. That was the time when I learned about the Schumacher Centre's bee-keeping project being run in the nearby villages. Initially I was scared of the stings of the bees but still I continued with the training and started with the beehive given to me by SCD. I can say today that bee-keeping is the only income generation occupation which needs very little investment and very little time. At the same time it gives very good returns. Presently I am increasing my hives. I will sell bee frames and the honey in future to increase my family's income. I am grateful to SCD for their initiative.

Anju Korangi
Shanti Nagar, Uttaranchal



My husband is a daily wage earner but he suffers from tuberculosis so is often unable to go to work. I did have some knowledge of bamboo making but it was not enough to make money to run the family. I was looking for some kind of alternative to increase the family income. I learned that an organisation called Schumacher Centre for Development had come to the village to impart training on bamboo craft. So I also joined the group to learn new skills in bamboo products and tools. This has helped me and now due to SCD's effort I am able to send my children to school and also purchase medicines for my husband. I would like to thank SCD for their help and wish to continue with the group to learn more in the future.

Chandana Saha
Buli Chandrapur, Orissa

My husband was a labourer but he died three years ago. I have two sons and a daughter. My sons had to leave their studies to earn a living by doing daily wage jobs to look after the family. Thus my family was having a tough time for survival. During this time Schumacher Centre for Development came to the village to help women in my area. They distributed goats to the poor women of the village like me. This goat is pregnant now and I hope I will be able to earn some money by selling milk. My goat has given me a light in my life to live for.

Ratan Devi
Agra, Uttar Pradesh

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All of the photos included in this
Review were taken by Jeevika
Trust or Schumacher Centre for
Development during the course of
their work