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AND RESPONSIVE RURAL GOVERNANCE:**

**CASE STUDIES FROM THE SELF-EMPLOYED WOMEN'S
ASSOCIATION (SEWA) JEEVIKA LIVELIHOOD PROJECT**

**Jordan MacDonald, MA
Coady International Institute**

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Abstract

In the first three and a half years of the Jeevika Livelihood Security Project, 152 village development committees (JSMs) were formed to lead the planning, implementation and monitoring of the project in their villages. Not all of these JSMs, however, fulfilled their envisaged role. Some were able to actively undertake the development of their villages through Jeevika without the need for external support from the Self Employed Women's Association (SEWA), whereas others were not. The present study was undertaken to account for those JSMs deemed successful, and to highlight which factors contributed to that success, within the overall context of examining the role of the JSM within the project and within its village: how it was organized and built; how it works with existing village institutions, particularly the Panchayat; and how it connects with the poorest of the poor. After briefly introducing the project, and defining an effective JSM, six in depth case studies of project villages and their JSMs are presented. That is followed by analysis of nine specific factors which emerged from the case studies as contributing to the effectiveness of JSMs. The study ends by situating JSMs within the larger context of long-term village development and rural governance.

Author's note: Since this paper was written, SEWA has terminated its relationship with the Government of Gujarat resulting in the premature closure of SEWA Jeevika.

Foreword

About 93% of the rural and urban workforce in India is in the informal economy. The Self Employed Women's Association (SEWA) is a member based organization which organizes the women workers in the informal economy in India.

Two thirds of SEWA's membership is rural. SEWA realized in the early years of organizing rural women workers that the strategy for organizing them has to be development-oriented. In other words, women workers should bargain not only in terms of better wages but also to increase their sources of income. There is a surplus of labour and a shortage of employment opportunities in rural India. Whatever opportunities do exist are being lost in the process of the globalization of the Indian economy and corporatization of rural agriculture. Making an honest living in rural India is becoming difficult for the women workers. In addition, there are several other factors — such as access to drinking and irrigation water, increasing salinity ingress, widespread soil erosion, and frequent droughts — that erode the remaining employment opportunities for the rural women workers in India. The scene for the women workers in Gujarat is not different.

Over the years we at SEWA have learned that organizing rural workers has to be around their local issues. The organizing process must address and find alternatives to their current situation of poverty and vulnerability. Organizing must generate or create employment opportunities for the women workers. For the women workers, the process of organizing is the process of development. The process of organizing is also the process of empowerment. One process feeds the other process. At SEWA, we call it a joint strategy of struggle and development under women's leadership.

SEWA has moved from organizing rural women workers in one district to now 14 districts of Gujarat and from a membership of 1,200 in 1972 to 700,000 in 2002 across India. This expansion has been a long and difficult process. The process has been worthwhile for SEWA as an organization and for the members as women workers. It built SEWA into a robust organization and the women into mature members of SEWA.

The state of Gujarat faced about seven major disasters in 10 years from 1995 to 2005, directly affecting more than 152,000 members of SEWA — 48% of SEWA's rural membership. The 2001 earthquake was the most devastating, leaving 40,000 members affected. SEWA had to work for the economic rehabilitation of its members. Rehabilitation became as important and central as development for SEWA and the members. Our experience of working in various disasters proved that strengthening the integrated approach of SEWA, along with strengthening existing means of livelihood and diversifying livelihood opportunities, reduces the vulnerability of the

poor and women workers. SEWA's integrated approach to poverty alleviation and building sustainable livelihoods comprises: (a) organizing for collective strength; (b) capital formation through access to financial services; (c) capacity building; and (d) enhancing social security through health care, child care, shelter, and insurance. Full employment is employment that provides work security, income security, food security, and social security — at least health care, child care, insurance, and shelter — to women and their families. SEWA also learned that organizations of women workers must be strengthened in the rehabilitation process. Such organizations and women withstand disasters better. Such organizations reduce the risk of disaster vulnerability for the women workers.

For SEWA, disaster is not an event separated from normal life (and resolved by "relief" and "recovery"). Disaster is an exacerbation (one of many) of an underlying vulnerability of the poor women workers' lives. Often, the fundamental reasons for this vulnerability are, firstly, a precarious livelihood, and secondly, a lack of assets. With this experience in the background, SEWA's earthquake recovery work was started in Gujarat. The women were conceived to be the leaders of this recovery process. SEWA was the vehicle of these women. The Government of Gujarat was to ensure an enabling environment for SEWA to move ahead. The Government of India was the guardian for these efforts of the women. And the International Fund for Agriculture and Development (IFAD) was to provide the resources. The project, a most unique and innovative project for all involved, was called Jeevika.

Such a project called for an approach where the poor and the women are in the centre of decision making. This decision making was to take place in the Jeevika SEWA Mandal, a committee of the earthquake-affected rural poor members of SEWA. The membership of Jeevika SEWA Mandals included grassroots leaders and representatives from different trades, services, self help groups, and cooperatives in the affected villages. The members planned for each household in such a way that each household moved towards full employment. This resulted in the growth and development of the women workers, as well as a deepening of SEWA's work and services.

The Jeevika SEWA Mandals themselves identify the needs of the poorer households and the village as whole; their entire planning is demand-driven. The recovery plan is therefore owned and implemented by the women workers and the villagers.

SEWA's members implemented this recovery approach in 200 villages. In three years time about 136 Jeevika SEWA Mandals were formed and started functioning. The main aim was to rebuild livelihoods rather than provide relief. The Jeevika SEWA Mandals embraced an integrated, demand-driven, and needs-based approach to implement a comprehensive rural development agenda planned by the women workers affected by the earthquake. In order to realize community-driven

development, IFAD, the Government of Gujarat, and the Government of India agreed that the initiative would be best implemented by a grassroots member-based organization and invited SEWA.

Once the work started, the Jeevika SEWA Mandals started coordinating and linking up with different government departments to avail of different development schemes and programs. Thus, Jeevika SEWA Mandals linked earthquake recovery with development early on. In fact, they soon started influencing local planning at village, block, and district levels. The women workers knew what they wanted, from where and from whom. The women workers — across caste, religion, or occupational background — came together and gained a voice in what was essentially theirs. Perhaps this mere murmur was too loud. Most tried to shut it up. But some joined SEWA to amplify the murmur.

One of those who joined SEWA was the Coady International Institute, Canada, who came forward to closely study the murmur as it amplified. The Coady International Institute sponsored Jordan MacDonald to study the role of the Jeevika SEWA Mandals, how they are constituted and capacitated, and the role they play in the development of the villages and the region. This study by Jordanbhai is very valuable to SEWA and the women workers as it documents what was achieved and how. It shows that the poor women workers can recover on their own when the resources and an enabling environment are available. It shows the role of the Jeevika SEWA Mandal in this process and its potential as an institutional asset of the women. SEWA hoped that one of the other partners would have realized the value of what was achieved and documented it.

The activities were at midway point in the project when this study was conducted. The project has unfortunately suffered unexpected but meditated harassment since. Women who faced rural poverty and the earthquake with the help of Jeevika SEWA Mandals started to recover but were pushed back into both vulnerability and poverty. This was very painful for both SEWA and the women.

But women came out to be the strongest among all. The Jeevika SEWA Mandal was their own. Though without wages and with heavy debt incurred since the harassment started, these women scaled down the plans, reduced the activities, rearranged the activities, shifted the pace and came to SEWA to show that there was an opportunity in this crisis. SEWA was amazed to see how thoughtfully they had worked out the survival plan for the Jeevika SEWA Mandal. Soon SEWA recovered, helped the Jeevika SEWA Mandals to access finance from the market (though at heavy risk) and started again. In the end, the women could only count on their own strength — their Jeevika SEWA Mandal.

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Introduction

India is currently experience a period of rapid economic expansion. Recent years have seen strong growth fueled by a service sector increasingly integrated into the global economy. However, this newfound prosperity has not been shared equally by all. Many villages continue to languish in despairing poverty, falling farther behind the country's swelling urban areas. India's villages are characterized by isolation, lack of basic infrastructure and services, and extreme vulnerability to disease and natural and man-made disasters. This study examines the efforts of the Self Employed Women's Association to organize villagers to lead their communities' social and economic development through the Jeevika Livelihood Security Project. This section explains the origin of the project and the context of the study, as well as its methodology. The next section presents a narrative description of six project villages. The final section comprises an analysis of the case studies and the significance of the project for long-term rural development in India.

The Jeevika Livelihood Security Project

On 26 January 2001, a devastating earthquake shook the state of Gujarat, in north-western India. Tremors were felt as far away as the capital, New Delhi. The district of Kutch was the most severely affected, along with the neighbouring districts of Surendranagar and Patan. The destruction was widespread, with many villages, towns, and cities reduced to rubble. The earthquake occurred after a long series of debilitating droughts and cyclones; the region is subject to a harsh climate and prone to natural disasters. The *Jeevika Livelihood Security Project for Earthquake Affected Rural Households in Gujarat*, hereafter referred to as Jeevika, was launched in response to this earthquake. The project is a seven-year collaborative effort between SEWA, the Government of India, the Government of Gujarat, the World Food Program, and the International Fund for Agriculture Development, with SEWA acting as the lead implementing agency.

Jeevika's mandate is to assist in developing sustainable livelihoods and greater livelihood security, specifically targeting the village's poorest inhabitants, in the areas hardest hit by the earthquake. The poorest have been singled out as a priority under Jeevika because, for them, the effect of natural disasters is disproportionately high and debilitating, and can lead to debt dependency, loss of meager resources, and ultimately migration. The project also seeks to strengthen the capacity of rural households to deal with future crises and the day to day vulnerability that comes with living in a harsh, disaster-prone and increasingly fragile natural environment. Jeevika covers the three most severely affected districts in Gujarat: Kutch, Patan and Surendranagar. In these districts, 400 villages are involved in the project, 70 intensively through land and water

management (LWM) activities (activities which build greater water security in the village, such as check dam construction, pond deepening, land leveling, farm bunding, etc.). Total reach of Jeevika is approximately 40,000 households.

The Role of the Jeevika SEWA Mandals

The Jeevika SEWA Mandal (JSM) is a village development committee, selected by villagers, responsible for the overall planning, implementation and monitoring of Jeevika activities in its village. The idea behind the JSM is to place those traditionally excluded from decision making — the poor, the marginalized and women — at the center of development. It is formed during a series of village meetings, and members are selected to ensure representation from all castes, trades, and streets in the village. At a minimum, two-thirds of JSM members are women. SEWA's role is that of a facilitator, to assist the JSM in fulfilling its responsibilities by building capacity, and by providing technical inputs and guidance. The JSM, in other words, is a people's institution tasked with leading village development activities under Jeevika. The progress of Jeevika in a particular village is thus dependent upon the degree to which the JSM has been able to actively meet this task. Some statistics on the number of JSMs and their membership are shown in Table 1.

Table 1. Jeevika SEWA Mandal — Basic Statistics

	JSMs Formed	No. of Members	Total Expenditure
Kutch	65	767	Rs. 1,124,914
Patan	47	611	Rs. 4,687,634
Surendranagar	40	435	Rs. 2,511,485
Total	152	1813	Rs. 8,324,033

Characteristics of an Effective JSM

In consultation with district coordinators and village organizers, and from the following case studies, a number of defining characteristics of a strong, effective JSM have surfaced. First, an effective JSM possesses a clear understanding of the project and the JSM's lead position within it, and its central focus is on the poorest. It also has a clear and articulated vision for its village. Second, an effective JSM holds regular meetings with full attendance. At a minimum, this means two meetings per month,

although some JSMs hold meetings more often (such as the village of Sedla, which holds meetings every Sunday). Within meetings, furthermore, there is cooperation across gender and caste. Third, an effective JSM has strong planning and prioritizing skills. With the consensus of the entire village, it has developed a microplan and prioritized which activities to undertake through Jeevika based on the village's needs. The microplan has been implemented on schedule, deadlines are adhered to, all activities are actively monitored, and problems are addressed immediately as they arise. That said, an effective JSM also has the ability to adapt to changing circumstances in the village, and alter the microplan accordingly. Fourth, an effective JSM maintains regular contact with the SEWA district association and the village organizer, and regularly informs the village of Jeevika activities, including the *Panchayat*, the elected village-level government. Thorough transparency is of the utmost importance. Fifth, an effective JSM keeps records of all meetings, and maintains finances in a proper fashion, accounting for all funds expended through Jeevika. Sixth, an effective JSM is able to foster linkages with other organizations, government schemes, and banks. And lastly, an effective JSM is good at identifying and working with the poorest in the village, one of the principal aims of Jeevika.

Purpose and Methodology of This Study

The present study was undertaken by the Coady International Institute and SEWA over the period May–August 2005. It was designed with two objectives. The first was to examine which factors contribute to the effective operation of the JSM. The second objective was to explore and examine the role of the JSM within the project and within its village: how it is organized and built; how it works with existing village institutions, particularly the *Panchayat*; and how it connects with the village's poorest inhabitants.

The original methodology called for the qualitative examination of six villages from each project district (Kutch, Patan and Surendranagar): two land and water management villages with JSMs, two non-LWM villages with JSMs, and two villages without JSMs. For each village, interviews were to be conducted with the SEWA district coordinator, village organizers, individual JSM members (chairperson, accountant, one member from the village's poorest), a poor villager not on the JSM, as well as a group interview with the entire JSM. Whenever possible, the *Sarpanch* (leader of the *Panchayat*) was also to be interviewed.

Given the realities of fieldwork, however, covering all the intended villages, and interviewing all those intended, was unrealistic. More often than not it was impossible to assemble the entire JSM together at one time, or find all the individual members to be interviewed in each village, as research was conducted during the planting season. It was often the case, therefore, that obtaining an exhaustive account of the JSM and its

position within each village was not possible. The following case studies reflect this fact. They reveal certain aspects of the JSM and its position within Jeevika and the village. Taken as a whole, they cumulatively depict the various factors which contribute to an effective JSM, and the various roles and functions it has within the Jeevika and its village.

In the end, three villages from each district were researched and compiled into case studies, six of which are included in this report. For each case study presented here, a minimum of five people plus the JSM as a group (even if incomplete) were interviewed. Questionnaires were developed to guide each interview. Individual questions were structured according to appreciative interviewing techniques: organizers and villagers were asked to recount events that they regarded as successful. From those depictions, with further directed questioning, insights into the JSM and its roles were revealed. A brainstorming session was also held with village organizers to determine the characteristics of an effective JSM, as well as the reasons for that effectiveness. A village-wise break down of interviewees is provided in Appendix A. The questionnaires used are provided in Appendix B. The six case studies selected for this report are presented next.

The Six Case Studies

Two villages from each of the three project districts were examined in depth as case studies. They are Vang and Kukadav (Kutch district), Bakutra and Najupura (Patan district), and Sedla and Rajper (Surendranagar district).

Kutch: Vang

The village of Vang is isolated. It lies 20 km from the nearest town, and over 45 km from the nearest market, in the drought-prone region of Kutch. Its 1,700 inhabitants are a mixture of Ahirs, Harijans, Darbars, and Muslims. The mainstay of the village is labour work. Agriculture is completely dependent on rainfall, which is extremely rare, and therefore does not provide a viable and sustainable source of livelihood for the village. Trees from the dry and rocky village hinterland are cut and burnt to produce charcoal, which is sold to a wholesaler. Other than granting permission to harvest trees from state land, the Government of Gujarat is not active in Vang.

SEWA and Vang

SEWA began work in Vang 12 years ago, organizing women to utilize their rich embroidery skills to supplement income earned from their labour. Previously, the women of Vang had only used embroidery for their own clothing, not for sale outside the village. But through skill upgrading and marketing, SEWA's Kutch Craft Association was able to create a new source of livelihood opportunity for the women of the village, thus helping to bring greater income security.

After the January 2001 earthquake, SEWA introduced the Jeevika project to Kutch. Due to the high degree of earthquake-related damage, and the high number of villagers living below-the-poverty line, Vang was singled out to be one of 70 villages covered intensively in Jeevika, benefiting from land and water management and social activities (social activities refer to healthcare, childcare, savings and insurance, adult literacy education, disaster mitigation training, village cleanliness campaign, roof rainwater harvesting, nursery plantation, etc.). In the three years that have passed since its introduction, Vang has been one of the most successful villages in the project, under the direction of its JSM.

Introducing Jeevika and Forming the JSM

The initial introduction of Jeevika to a project village is done through a *gram sabha*, a general village meeting. In that meeting, the objectives and features of the project are explained to the village, as well as the project's focus on women and the poorest

inhabitants of the village (referred to in Jeevika documents as "the poorest of the poor"). Before that meeting can be held, however, SEWA organizers must first meet with the village *Panchayat*, the permission of which is required to hold a *gram sabha*, and to invite members of the *Panchayat* to come and learn about the project. This initial contact with the *Panchayat* helps to establish a cooperative relationship, which is important because the *Panchayat* must approve all Jeevika activities carried out on common village land, or which require the use of village property.

In Vang, SEWA organizers first met with the *Panchayat* and obtained permission to hold a *gram sabha*. At that meeting, attended by the entire village, SEWA's Kutch district coordinator and a group of SEWA organizers explained Jeevika at length. But that was not enough to build consensus amongst the village and move the project forward. Many more meetings, both with the village and with individual villagers, were required to fully explain Jeevika and convince villagers of its merits; so many, in fact, that the Vang village organizers could not remember how many meetings were actually held. Convincing villagers to volunteer their time and work for the village was difficult; their lives were already difficult enough without having to attend the many meetings and trainings of Jeevika. Two additional *gram sabhas* were held, attended by SEWA's Kutch district coordinator, and an exposure visit to the village of Trambo was held, where Jeevika had already been initiated and activities were underway. This last activity, in the opinion of one village organizer, was crucial, as it showed villagers from Vang the benefits of Jeevika firsthand. It would take almost a year before the village came to fully understand Jeevika and the project could be initiated by forming the JSM.

The Vang JSM was formed in another *gram sabha*, with the villagers, *Panchayat* and *Sarpanch* all participating. SEWA organizers facilitated the whole process. First, organizers asked the village to identify a woman who is a capable leader and has been active in the past to fill the position of JSM chairwoman. Villagers selected a SEWA member involved in craftwork for the previous six years, but with no education beyond being able to sign her name. When she was interviewed and asked why she had been selected as Chairwoman, she replied that her past SEWA experience had shown her to be capable of leading, good at articulating and explaining things, and able to travel outside the village to the SEWA office at Nakhtrana. SEWA's Kutch district coordinator confirmed the importance of past SEWA experience for JSM members, stating that it means the women have already participated in SEWA trainings, and that they are experienced in communicating and coordinating with the district offices. Four other women, all with 10-12 years SEWA experience and no education, were also selected by the village as JSM members. Next, to fill the position of JSM accountant, organizers emphasized the need for someone with education, and the villagers selected a man who had studied up to the tenth standard. The formation of the Vang JSM was

completed with the selection of two women from amongst the village's poorest, and three other men.

Activities Undertaken

The first order of business for the Vang JSM, in conjunction with SEWA organizers, was to draft the village microplan. The village determined which activities were to be implemented, and in which order. Land and water management activities selected included village pond construction. Social activities included holding a health camp, Jeevanshala literacy classes, roof rainwater harvesting, animal-husbandry, establishing a seed bank, vermi composting, establishing a nursery plantation, and undertaking a village cleanliness campaign.

The health camp was selected as the first activity to be implemented in Vang, as the village was suffering from a malaria epidemic and many villagers had fallen ill. A resolution requesting SEWA to organize the camp was passed by the JSM. A supporting resolution was also obtained from the *Panchayat*. But for three to four months afterwards, there was no action. The Vang JSM decided to travel to the SEWA district office at Nakhtrana and inquire into the situation. There the JSM learnt that the required funding had not been released, and that was causing the delay. The Vang JSM thereby decided to alter its planning by informing SEWA even more in advance of scheduled activities, in order to ensure that such a delay did not again occur in the future.

Once the funding had been released, the Vang JSM set about preparing for the health camp. They first oriented the village on why and when the health camp was scheduled. Next, in cooperation with SEWA doctors, they surveyed the village and developed a list of 107 patients who needed treatment. SEWA arranged for the Government of Gujarat to set up the health camp, and the JSM ensured that the poorest of the poor received treatment first. All the Vang JSM members interviewed, whether alone or as a group, identified the health camp as an example of the JSM at its most effective.

After the health camp was completed, the next activity scheduled in the microplan was the construction of four village ponds, as the village suffered from water scarcity. A resolution was passed by the JSM, and a supporting resolution from the *Panchayat* that permitted work on village land was secured. The SEWA district office was immediately informed of the JSM's decision, and an engineer was contracted to prepare a cost estimate and map the proposed sites. The JSM organized villagers to prepare the site by clearing brush, and then digging the ponds. Poorest of the poor members from the village were selected for waged work first.

For all activities undertaken by the Vang JSM, responsibilities are divided amongst the members and sub-committees are formed. Each member has a specific responsibility

regarding an individual activity. JSM members interact with each other to solve problems and monitor activities. In the case of a problem they cannot solve, they consult with one of the village organizers, who visit the village three to four times weekly.

Connecting with the Poorest of the Poor

Jeevika connects with the poorest of the poor in two ways. First, the poorest of the poor are included on the JSM, giving them voice and representation. Yet the active participation of the poorest is impeded by their precarious existence. The poorest live day to day, and cannot spare the time necessary to attend various Jeevika meetings and trainings without compromising their survival. To overcome this, Jeevika provides a cash and food stipend to the poorest for their participation. All village meetings, furthermore, are held in the evening, once the work day has finished. Jeevika's schedule is thus tailored to the poorest.

As an example of typical JSM membership one of the people selected to be a member of the Vang JSM was a woman whose husband had died three years earlier, and all three of her children had left the village in search of work. She lived alone in a small *kuccha* house, and was too old and too ill to do physical labour. Her only source of income was random stitching work given to her by other villagers, earning approximately Rs. 500 per month. She was, in short, one of the poorest of the poor. She was therefore selected to be on the JSM and be provided with work. Her poor health, however, prevented her from doing any labour on Jeevika's land and water management activities. She has instead been connected with the nursery plantation, which is just getting underway in Vang.

The second way Jeevika connects with the poorest of the poor is by linking them with new sources of livelihood opportunities. This begins by identifying who exactly are the poorest in the village. While the Government of Gujarat has conducted a below-the-poverty-line survey, this does not recognize the degrees of poverty in the village; relatively speaking, all in the village are poor, but some are poorer than others. These are the poorest of the poor. They are identified using criteria established by the villagers themselves, for they live in the village and are therefore in the best position to know who is truly poor. The number of meals per day, number of changes of clothes, and number of income earners in relation to number of dependents are a few examples of these criteria. The chairwoman of the Vang JSM recalled that she was able to identify the poorest of the poor in her village by whether or not they could afford vegetables. She would purchase vegetables everyday. Those she never saw do so she identified as the poorest. Once the poorest of the poor were recognized, the Vang JSM went door to door with SEWA organizers to learn about the specific conditions of their lives. They were then the first to be selected for work in Jeevika.

One example of Vang's poorest who has been connected with work through Jeevika is a man whose knees are crippled, which prevents him from doing heavy physical labour. His two young sons and wife are therefore left to struggle for the necessities of life. He first heard of Jeevika when the JSM came to his home and encouraged him to participate in the project. He has been connected with land-leveling, which is not too strenuous for his physical abilities. For this work he earns Rs.40 per day. The JSM also plans to get a loan for a vegetable cart, so that he may start his own business.

Relations between the JSM and the Panchayat

As noted previously, the building of a relationship with the *Panchayat* begins at the very initial stage of Jeevika, with the introduction of the project to the village. For the *gram sabha* to be held, the permission of the *Panchayat* is required. In Vang, the *Panchayat* gave its permission, and participated in the initial *gram sabhas* and the formation of the JSM, but according to the JSM members interviewed, remained skeptical that anything would result. But, as word of work in nearby villages reached Vang, and as work started in the village, the *Panchayat* began to support the project.

For land and water management activities, such as pond construction, which is carried out on village land, the permission of the *Panchayat* is required. The cooperation of the *Panchayat* here is necessary, but only passively so; it must only provide a resolution stating that it does not object to the proposed work. When the JSM began a nursery plantation in Vang, for example, all the *Panchayat* had to do was allocate 2 hectares of unused village land. But for other activities undertaken through Jeevika, the JSM seeks the active support of the *Panchayat*. In Vang, instead of implementing a village cleanliness campaign on its own, the JSM convinced the *Panchayat* to join efforts, with the JSM providing the required equipment and identifying five poorest of the poor women for work, and the *Panchayat* providing Rs. 50 per day per woman in wages. The JSM also successfully convinced the *Panchayat*, as part of the cleanliness campaign, to set up a communal pit latrine next to the village bus stop.

The Vang village cleanliness campaign is an example of how the JSM can complement the *Panchayati Raj*, India's system of village-based government. The *Panchayat* had received money for village cleanliness from the Government of Gujarat, but it lay unused. Indeed, the dominant perception amongst those interviewed for this case study was that the *Panchayat* simply was not active in Vang. In Kutch, particularly, this situation is exacerbated by *Peta Panchayat*: the system of one *Panchayat* for a cluster of villages, put in place due to the small and dispersed nature of villages in the region. The Vang JSM was able to pressure the *Panchayat* into action, and together they were able to improve the condition of their village, as well as provide an alternative source of livelihood for five villagers in need.

Seen in this light, the JSM is an institution that gives voice and representation to the marginalized, but not one that is in competition with the *Panchayat*. The JSM is a complementary institution, volunteer-based and participatory, with incentives in place to encourage the participation of the poorest of the poor (such as through a payment of cash or food). It is seen by all those interviewed as more effective than the *Panchayat*, able to implement activities for the benefit of the village in a timely fashion, bringing new livelihood options for villagers. And not only is the impact of the JSM limited to village-wide activities. It also makes an impact on the lives of its individual members. As the JSM Chairwoman stated, "Before, people ignored me in the village. But now they respect me because I am working for the village."

Kutch: Kukadav

The small village of Kukadav is located in the Naliya block of Kutch, not far from the border with Pakistan. The village's 65 households, consisting of Darbars and Harijans, make their livelihood through animal husbandry and agriculture. SEWA began work in Kukadav five years ago, through the Kutch Craft Association. Savings groups were also started, but floundered after the January 2001 earthquake, because villagers did not have any money to save. Soon after Kukadav was selected to participate in Jeevika, as a non-LWM village.

Introducing Jeevika and Forming the JSM

Jeevika was introduced to Kukadav through SEWA's Kutch Craft Association. Organizers held a *gram sabha* and explained the project at length to the village. As is often the case, however, it took a long period of sustained intervention by SEWA to orient the village on Jeevika and initiate the formation of the JSM. The village organizer had to hold many meetings with individual villagers to explain why they should devote their time to the project.

After the village came to fully understand the project, another *gram sabha* was held to select the JSM. A total of eight villagers were chosen, five women and three men. Of the five women, all had five years of SEWA experience, although only one had any education. When asked why they had been chosen for the JSM, all the women responded that it was their experience working with SEWA and the exposure that it had brought which mattered. Two of the three men chosen were educated. According to the Village Organizer, these members form a very effective JSM. They hold regular meetings, informally every other day in the village, and officially once a month to review progress. Gender and caste divisions are also not a problem. All work implemented in the village is done according to the microplan, and there is strong communication between SEWA organizers and the JSM.

Activities Undertaken

Kukadav's strong JSM has implemented a range of activities in the first three years of Jeevika. The savings groups that failed with the earthquake have been restarted, and combined with insurance. Animal husbandry and agriculture trainings have been held, a seed bank set up, two villagers have been given veterinary training, and vermi composting and roof rainwater harvesting have been started. Regarding social activities, healthcare programmes have been implemented, a childcare centre and Jeevanshala literacy classes started, and a village cleanliness campaign undertaken.

The seed bank is a good example of how the Kukadav JSM implements major Jeevika activities. First, a sub-committee is formed and responsibilities are divided, so as to share the workload and distribute the work according to individual member's strengths. One member is responsible for maintaining accounts, one for recovery, and so on. If a problem arises, the JSM as a whole passes a resolution and collectively undertakes the responsibility to resolve it. When the seed bank was started in Kukadav, the JSM formed a subcommittee of four members to handle its operation. The subcommittee then divided the village into clusters of houses, with each member assigned to orient one cluster on the objectives and operation of the seed bank. This pattern is followed for each major activity implemented in Kukadav.

When asked which activity they were most proud of, and which activity had had the greatest impact in the village, the Kukadav JSM unanimously responded with Jeevanshala literacy classes. They first came to know of Jeevanshala during the initial Jeevika orientations. Realizing that their village had very low levels of literacy, the JSM decided to make literacy a high priority, and included it in the microplan. But it was hard to convince villagers about the usefulness of literacy at such a stage in their lives. The JSM surveyed the village and compiled a list of 60 villagers who were willing to participate. They were taken on an exposure visit to the nearby village of Trambo, to speak to villagers there already enrolled in Jeevanshala. Next, the JSM identified four women as potential teachers for Jeevanshala. They were sent to the SEWA district office at Naliya, where the women were interviewed. One woman was selected because she was educated and also came from a family identified as poorest of the poor. Her father was the sole source of income for the seven members of her family. The other woman came from a less poor family, but was chosen because she excelled at teaching. These two women were then sent Gandhinagar and Ahmedabad for training.

Although Kukadav is a non-LWM village, the village nevertheless suffers from acute water shortage. The nearest source of water is a pond half a kilometer away. Water was therefore identified by the JSM as a serious problem for the village, and given high priority in the microplan. While village ponds or check dams were not possible options, the construction of roof rainwater harvesting tanks was feasible. To start, a

gram sabha was held to select which families in the village would receive roof rainwater harvesting tanks. The 28 families identified by the JSM as poorest of the poor were selected first. An additional 27 families were also selected, on the basis that the lack of water was seriously harming their livelihoods. After the beneficiaries were selected, the JSM passed a resolution requesting the Kutch Craft Association to provide the necessary raw materials. A SEWA engineer was also provided to give technical training and guidance. The JSM independently hired a contractor to build the roof rainwater harvesting tanks, along with labour from the households involved. The *Panchayat* was informed of the JSM's plans, but showed no interest and did not pass a supporting resolution.

Relations Between the JSM and the Panchayat

Unlike the Vang case, the Kukadav *Panchayat* has not responded to Jeevika's requests to collaborate with the JSM, despite numerous invitations. This has not come as a surprise to the members of the JSM, though. The *Panchayat* for Kukadav is located five kilometers away, in the village of Jakho.

In this instance, the JSM is less a complementary institution to the panchayat and serves more as a substitute for many of its functions. The *Panchayat* may exist, but it is seen as distant and uninterested in Kukadav's problems. The JSM has stepped in to fill the void left by the *Panchayat*, and is working for the development of the whole village. This is not to say that the JSM has replaced the *Panchayat*. It remains committed to working in cooperation with the *Panchayat*. But until that time comes, the JSM will continue to fill in for the absent *Panchayat*, again working to improve *Panchayati Raj*.

Connecting with the Poorest of the Poor

Two women from Kukadav have found new sources of livelihood through Jeevika were interviewed. Both women are considered poorest of the poor. Neither had a secure source of income before Jeevika. Now they work together.

One woman had no work whatsoever; she was chosen as teacher for the new childcare centre; the labourers and artisans of the village needed somewhere safe for their children to remain while they worked outside the village. She was accordingly trained in the various aspects of childcare — health, nutrition, sanitation and basic education — at Naliya, Gandhinagar and Ahmedabad, the first time she had ever left the village. For her work she earns Rs. 700 per month

The second woman had previously woven khadi, earning Rs. 5 per kilogram. The chairwoman of the JSM, also suggested that she could also be connected with the childcare centre. Her husband had passed away, her children had left the village, and

she was completely dependent on her brother-in-law for survival. She was thereby appointed the new teacher's assistant, responsible for preparing healthy snacks for the children of the childcare centre, for which she earns Rs. 600 per month. Thus, through connecting with the poorest of the poor, the village has received a valuable service, and two women now have new sources of livelihood.

Connecting with the poorest of the poor is not only about generating new livelihood opportunities. It is also about generating a new respect and identity for women. Whereas previously the two childcare workers were rarely spoken to in the village, now not only are they spoken to, but people address them with respect, using '*ben*,' the local word for 'teacher.' Other women on the JSM attested to this same change. In the past, they were only referred to by their husband's or father's names, not their real names. One member recalled that she was never called by her real name but as *Vabu*, or daughter-in-law. But now people in the village call her real name, with '*-ba*' used as a sign of respect.

Patan: Bakutra

The monsoon rains have brought fresh green growth to the thorny scrub crowding the road to the village of Bakutra, in the Patan district of Gujarat. The village's 450 households consist of Ahirs, Darbars, Rabari, Brahmins, Baroths, and Harijans. When SEWA began work here 15 years ago, villagers made their livelihood through agriculture and animal husbandry. Due to the seasonal and scarce nature of rainfall in the region, however, these activities could not provide a stable and secure income throughout the year. SEWA therefore began working with women in Bakutra, assisting them in using their craft skills to provide an alternative and more secure source of income. Savings and insurance groups were also introduced alongside craftwork. But the permanent water scarcity in the village meant that women had to spend a large portion of their days fetching water, and not concentrating on their embroidery. Roof rainwater harvesting tanks by SEWA were built to free women from this burden, so that they could dedicate more time to their craftwork.

Initiating Jeevika and Forming the JSM

The January 2001 earthquake destroyed the majority of Bakutra's homes and seriously disrupted the livelihoods of its inhabitants. A chronic water shortage, and the high level of SEWA membership, qualified this village for land and water management under Jeevika. Three years ago, the project was introduced through a series of four *gram sabhas*. The JSM was selected by the village so as to be representative of the village as a whole, caste-wise, trade-wise, and street-wise. The latter criterion is especially important to facilitate the inclusion of the poorest of the poor in the project, as each JSM member is able to draw upon his or her knowledge of their individual area

of the village to identify which families are poorest of the poor. Of the JSM's 11 members, 8 are women. All have worked with SEWA for 5 to 17 years, although only one has received any formal education.

Planning and Prioritizing

Planning and prioritizing Jeevika activities begins in each village with Participatory Rural Appraisal. Divided into groups, villagers take stock of their community. All that information is consolidated into a large village map, verified by a transect walk, and then painted outside the village commonplace. Villagers thus become aware of what their village does and does not have, and can therefore better brainstorm its needs and which activities are to be prioritized to address those needs. All activities are prioritized according to the following criteria: the needs of the community come first, followed by those of the poorest of the poor, followed by other individuals or families. Once activities have been prioritized, they are scheduled accordingly in the microplan. Consensus on prioritizing and scheduling activities is built during a *gram sabha*, in which the completed microplan is presented to the village. The entire planning and prioritizing process is facilitated by the presence of SEWA organizers in the village, who provide on-the-job training in planning and management to the new JSM.

In Bakutra, after village mapping was completed, several needs were identified by villagers. First and foremost was a secure source of water, for which pond deepening and more roof rainwater harvesting tanks were planned. The next need identified was secure long-term sources of livelihood. Craft trainings were planned to upgrade the skills of women, particularly the poorest of the poor, so that they could increase the quality of their craftwork and thus increase their income as well. The previously planned roof rainwater harvesting tanks would also contribute to this, as they would free more women from the burden of fetching water on a daily basis, allowing them to dedicate more time to their livelihood. To further connect with the poorest of the poor, micro-loans for small scale businesses were also planned.

The next identified need was for a village cleanliness campaign. During the rainy season, the village suffered from recurrent malaria epidemics. With the aid of a SEWA cleanliness training, villagers realized the connection between poor sanitation and health problems, and accordingly planned to clean their village. As animal husbandry is one of the major sources of livelihood of the village, a composting pit was also planned to clean up waste left by animals throughout the village, as well as provide fertilizer for farmers. A dairy was also planned to capitalize upon the large number of animals in the village. The final need identified by villagers was for Jeevanshala literacy classes. The women interviewed for this case study stated that they wanted to open bank accounts, but for that they must be able to provide a signature, which they were

unable to do, as they and the majority in the village are illiterate. Jeevanshala literacy classes were therefore made a priority.

Taking Initiative, Responding to Villagers

After the January 2001 earthquake, the Swiss Red Cross implemented a livelihood relief and housing reconstruction program in the villages of Patan in tandem with the Government of Gujarat. Forty women from Bakutra were trained in the production of building materials, such as concrete window frames, to be used in the reconstruction of their village. After all the homes were reconstructed, however, the program ended. The 40 women found themselves without work once again. One of these women, Raniben, approached the chairwoman of the JSM and asked whether or not Jeevika could use their new skills to provide them with work.

The JSM recognized that the skill of these 10 women could be connected with Jeevika's Alternative Employment Awareness programme. Over seven to eight months, the JSM began looking into where building materials were being produced in their region. The search led it to the village of Gondal, where members examined the production process, designs, and raw materials used, and questioned organizers on marketing of their products. After finishing, JSM members could not help asking themselves, "Why can't we do this in our village?"

The Bakutra JSM then began investigating the feasibility of producing building materials in its village, such as concrete window frames. First, the JSM discussed amongst itself whether or not this was possible. The members decided that they needed to talk to buyers, to determine prospective interest and potential clients. Several buyers responded positively, stating that purchasing building materials from Bakutra would save them transportation costs. The buyers were not willing, however, to provide a significant advance to the JSM. Next, the JSM conducted market research to determine the set up and raw material costs of such a business. Independently of SEWA, it hired an engineer to draft an estimate. The estimate was then provided to a SEWA engineer for review, who revised some of the numbers. The total budgeted amount came to Rs. 263,000 for machinery, tools and raw materials.

The JSM next passed a resolution requesting funds from Jeevika to begin the production of building materials in Bakutra, and forwarded it to the District Association office at Radhanpur. But the requested funding has not been forthcoming, due to a delay in Jeevika financing. The selected beneficiaries from the poorest of the poor have repeatedly asked the JSM accountant when the project will begin, stating that they are in need of work immediately. He can only reply that the matter is out of his hands; at this moment Jeevika does not have the required funding. All nevertheless remain confident that the project will eventually get underway. For now, the trust

built among SEWA members over the past 15 years in Bakutra is enough to sustain confidence in Jeevika.

The experience of Bakutra is one of example of how the JSM is able to take initiative within Jeevika, as well as respond to the needs or requests of villagers. While the microplan is created to specifically plan out the development of the village, it is not set in stone. Should new opportunities present themselves, as was the case in Bakutra, the JSM is free to explore their feasibility, as long as they fit within Jeevika guidelines. Both the JSM and the microplan are responsive and flexible enough to adapt to new opportunities and changing circumstances.

Budgeting

After microplanning is completed, activity-specific budgets are prepared by the JSM, using standardized cost guidelines provided by SEWA. Once the budget is completed, it is passed in a resolution by the JSM and sent to the District Association. Then, once the budget has been approved, the District Association transfers the requested amount to the JSM's separate bank account. The JSM makes payments as required, collecting all supporting documentation and receipts, which are provided to the District Association as verification during monthly audits.

In Bakutra, the first consolidated budget of the JSM called for Rs. 170,000. This amount comprised several activities, the major one being craft trainings, all with independent budgets as per Jeevika guidelines. The money was transferred to the JSM's bank account, which was opened by members with a voluntary contribution. For the village cleanliness campaign, however, no prior activity budget existed within Jeevika; this activity has been introduced only recently. Under the guidance of the JSM accountant, a special budget was prepared. Sixteen women were to be paid Rs. 35 per day for 15 days of work, for a total of Rs. 8400. The required tools and equipment for the cleanliness campaign were provided through Jeevika, and all expenses were verified through an attendance sheet signed or thumb-printed by all women, and an expenditure report. The money for the cleanliness campaign was included in the second transfer to the Bakutra JSM, which totaled Rs. 200,000, thus bringing total disbursed funds to Rs. 370,000. The JSM's bank account now sits empty. More funding has been requested for the production of building materials as mentioned earlier, but as Jeevika financing from the Government of Gujarat has been delayed, it has not been provided.

Relations Between the JSM and the Panchayat

Working with the Bakutra *Panchayat* has been a challenge, with personal rivalries aggravating the mistrust between the two agencies. Attempts to obtain permission from the *Panchayat* to undertake land and water management activities on common land were not successful

Faced with the intransigence of the *Panchayat*, the Bakutra JSM relented. Members did not want to create conflict within the village, and instead decided to proceed with those Jeevika activities which did not require a resolution from the *Panchayat*, going ahead with roof rainwater harvesting tanks to address the village's water crisis. It still has plans for land and water management work, but at a latter date when a more cooperative relationship with the *Panchayat* can be formed. When asked what impact this problem has had on their planning, the JSM responded that it was not major. Long term livelihood sustainability through craftwork was also given high priority in the microplan, so they decided to move on with that. Once again, the JSM has proven flexible enough to adapt to changing circumstances in the village, not allowing this obstacle to impede the overall progress of Jeevika.

Craft Training for the Poorest of the Poor

The most successful instance of connecting with the poorest of the poor, in the eyes of the Bakutra JSM, was craft training. In three classes, each staged over a six month period, 175 women were provided with training to upgrade the quality of their craftwork. Participants were selected on the basis that they were from the poorest of the poor and that their craftwork had been previously graded 'C.' All were provided with a cash and food stipend, disbursed by the JSM, for participating in the trainings, so as to provide an interim source of livelihood while building more sustainable alternative sources of livelihood. All have been upgraded to 'B' or 'A' grade after the trainings. They are all currently earning income, and are no longer forced to migrate from the village in search of work.

Monitoring of craft trainings in Bakutra is the responsibility of one member from the poorest of the poor on the JSM. She was identified as poorest of the poor in the initial *gram sabhas*. Her husband cannot work due to a tumor in the stomach, and she had no source of livelihood herself to provide for the two of her four children which still reside at home. She was asked to join the JSM, and agreed, thinking that it would bring income for her family. Gavriben was trained with the other artisans of the village, bringing her to an 'A' grade, with Rs. 1000–1500 per month in income. As the monitor of craft trainings, one of which is held in her home, she ensures that all women attend training sessions, scrutinizes for quality control, and assists women in selecting proper designs and colour combinations. She then reports back to the JSM in its bimonthly meetings, and shares her experiences with the other members.

Another example is of a woman categorized among the poorest of the poor who is not on the JSM. All of her four children still live at home. One daughter is disabled, after losing a leg at the age of three to an adverse reaction to an injection. Along with her husband, the family lived in a *kuccha* house until it was destroyed in the January 2001 earthquake. Through relief work clearing rubble in the village, she and her husband

were able to save enough money to purchase an older but more stable home, although it still floods during the rainy season. Soon after moving into their new home, unfortunately, her husband fell ill with typhoid, and has not been able to do physical labour since. He now earns a meager income selling vegetables in the village.

With no land and no income of her own, and with two disabled family members, she was identified as poorest of the poor. Skeptical when Jeevika was first introduced, thinking it was all meetings and no work, she nevertheless gave organizers then benefit of the doubt, based on her experience of 15 years of SEWA membership. She participated in the initial *gram sabhas*, village mapping, and the planning and prioritizing of activities. She was selected for craft training, and upgraded her skill from 'C' to 'B-A' grade, raising her income from nothing to Rs. 1000-1500 per month. To further support her craftwork, she was also helped to install a roof rainwater harvesting system at her home.

According to the Patan district coordinator, the JSM plays a crucial role in connecting the poorest of the poor with craft as an alternative source of livelihood. Villages without a JSM do not include the poorest in craftwork. This is the case in Datrana, a non-LWM Jeevika village in Patan without a JSM. Only those villagers with existing craft skill are given work. The poorest often have marginal craft skill, and are therefore overlooked. In those villages with a JSM, in contrast, the poorest of the poor are placed at the centre of craftwork. They are identified and provided the trainings necessary to upgrade their skill to the level of an alternative source of livelihood.

This focus on the poorest of the poor sets the JSM apart from the village *Panchayat*. When the *Panchayat* receives a government grant for work in the village, no connection is made with the poorest of the poor. Rather than hiring villagers without work, an outside contractor will be hired to complete the work. There is no guarantee, furthermore, that the grant money will be spent on those who need it the most: the poor and marginalized. It is much more likely to go to those closely associated with the *Panchayat*, such as large land owners. Both Gavriben and Raniben expressed this point, explaining that neither had ever had any contact with the *Panchayat*, not even at the time of the earthquake. Nor could they even describe what the *Panchayat* does in the village. In contrast, the central concern of the JSM is always the poorest of the poor. All activities it undertakes must be justified in terms of connecting with the village's most needy members.

Patan: Najupura

For the villages of Patan, the monsoon often comes with mixed blessings. While the rains bring relief from the crushing heat of summer, and water to nourish the fields and fill the village ponds, they also bring flooding, impassable roads, and water-borne

diseases. The villagers of Najupura know both sides of the monsoon very well. Its 1,492 inhabitants — Thakors, Rabari, Muslims, Koli, Patels and Harijans — welcome the seasonal rains to cultivate their crops and feed their animals, which together form the means of livelihood of the village. But Najupura's location on the banks of the River Banas means that the monsoon also brings flooding, inundating the roads and isolating the village from the outside world. The monsoon also leaves stagnant pools of water, which bring mosquitoes and, invariably, malaria as well.

Building on SEWA's Experience

Najupura was selected as a Jeevika land and water management village because of its precarious livelihood situation, which caused villagers to migrate for up to eight months of the year, and because it was badly affected by the January 2001 earthquake. Over four *gram sabhas* the project was introduced. The JSM was formed, but immediately ran into difficulties. Some members were not active, their families not approving of their participation in Jeevika. The JSM was reformed, the members replaced, but again it ran into the same problem. Three times over a period of six months the JSM had to be reformed before a working combination of 11 members could be found. Out of these 11 members, 8 are women, all with 10 years of experience with SEWA, although only one with any formal education.

Interviews here and in other villages reveal that one of the key factors which contributes to an effective JSM is the presence of members which have been active in SEWA for a number of years. This experience facilitates the creation of a representative and participatory JSM, for these women have worked in SEWA's inclusive atmosphere for a long time, which stresses the participation of all in the community, regardless of gender, caste or socio-economic status. The need to connect with the poor and marginalized is thus already understood and practiced. The families of SEWA members, furthermore, are more comfortable and accepting of women having an active role outside of the home. For example, in the Darbar community, women are traditionally forbidden to leave the home, and would therefore not be able to participate in Jeevika, impeding the creation of an inclusive and representative JSM. But through SEWA organizing, many Darbar women have overcome this barrier, and can participate actively in Jeevika, either on the JSM or as a beneficiary. In short, SEWA experience helps establish the synergy and cooperative atmosphere necessary for the effective functioning of the JSM.

Women with SEWA experience also bring skills and awareness generated through prior exposure and trainings. This works to create an effective JSM by providing members with practical experience in leadership, presentation, planning, management, and other activities. This is very important, for rarely has a female JSM member had

any formal education.¹ Previous participation in a self help group, with savings trainings, for example, builds the capacity of women in record keeping. One member of the Najupura JSM, recalled her prior experience with nursery work as another example. Before Jeevika, she had been trained on how to establish a nursery and care for seedlings, and had participated in an exposure trip to a successful nursery plantation in southern Gujarat. She has been able to use this knowledge in setting up the nursery program in her village. Another example of a SEWA activity which builds the capacity of its members, which can be utilized in Jeevika, is disaster mitigation training. Disaster training stresses preparedness through planning, thereby building the capacity of women to plan, which is an important part of Jeevika and the JSM. In sum, previous SEWA experience builds the capacity of women in key areas such as planning and management, as well as related to specific activities which are included in Jeevika.

Planning and Prioritizing

When microplanning first began in Najupura, the majority of villagers were indifferent. Nobody was interested in the village mapping exercises. In an effort to encourage participation, SEWA organizers invited the elders of the village to help gather the other villagers. The village mapping process was repeated several times, and SEWA organizers had to go door-to-door to explain Jeevika and convince villagers to attend. Once a majority of the village could be gathered, village mapping was completed, needs charted and then prioritized.

The first need prioritized by villagers was long-term sustainable sources of livelihood. The lack of alternative sources of livelihood in the village caused many to migrate for eight months of the year in search of work. Craft was not an option, as the women of the village possessed no craft skills. There was a need for new sources of livelihood. Villagers therefore selected start-up loans for small businesses, such as selling groceries and vegetables, shoe repair, or bicycle rental. A nursery plantation and vermi composting were also selected after Jemiben explained the benefits from her previous experience. They would provide a source of livelihood by increasing agricultural productivity, as well as help reforest the village and its surroundings.

In addition to developing alternative source of livelihood, villagers selected activities to strengthen existing livelihoods, particularly agriculture. Most villagers were using traditional farming techniques, with relatively low levels of productivity. Training sessions in improved farming methods were therefore scheduled. Farm bunding was chosen because the land surrounding the village was very saline, and the quality and quantity of agricultural output consequently suffered. A construction of a check dam

¹ On the Najupura JSM, for example, only one female member (Ramilaben Ramjibhai Rabari) had any education, and that only to the fifth standard. The most educated member of the JSM, almost as a rule, is the accountant, who is almost always a male.

and land leveling also contributed to improved agricultural output, by minimizing the effects of floods and droughts. Complementing these improvements, a seed bank was planned to create a more secure supply of quality seeds for farmers. Floods and drought often caused agricultural output to vary, limiting the availability and quality of seeds for the next planting season. Villagers would then have to travel 10–12 km to Radhanpur to purchase seed. A seed bank in conjunction with protective measures against floods and drought would alleviate this problem by allowing villagers to store seeds during good years and draw upon them in bad years.

After activities directly related to sources of livelihood, villagers scheduled health training sessions and a village cleanliness campaign. Four to five years ago, the village suffered from a severe malaria epidemic. Villagers wanted to prevent such an event from occurring again, so they chose to learn about health and remove the sources of disease and sickness from the village. Villagers also selected a childcare centre, so that they would no longer be required to bring their children to the fields and expose them to the intense heat, and so that their children could receive more nutritious food and begin their education. The final activity scheduled was Jeevanshala literacy classes. All interviewed for this case study regarded education as important, something they could pass on to their children. They also wanted to be able to read numbers and contracts, so they could be in a better position to bargain with traders. They therefore made literacy a priority.

Establishing the Childcare Centre

Although a childcare centre was made a priority in the Najupura microplan, the JSM had difficulties establishing it, as no educated women could be found in the village for the positions of teacher and assistant. Two girls, aged 17 and 19, were eventually chosen because they had both studied up to the seventh standard. But the assistant soon had to leave the village with her husband, and the childcare centre temporarily closed down. The JSM called a meeting to discuss how to restart the centre. A woman came to the meeting and asked to be given some sort of work. In the initial *gram sabhas*, she and her family had been identified as poorest of the poor. She lived in a *kuccha* home, had no land, and her husband, a labourer in Radhanpur, provided the only income for her four young children. As she had done exceedingly well in Jeevanshala, and was able to read and write, the JSM chose her as the new assistant, responsible for picking the children up at home and preparing healthy snacks.

To obtain the funding necessary to run the childcare centre, the Najupura JSM first drafted a budget according to SEWA guidelines. Rs. 1,200 per month was requested for snacks, and Rs. 1,600 for the salaries of the teacher and assistant. These amounts are disbursed by the JSM accountant. A room in the schoolhouse was provided by the village *Panchayat*. The total amount of Rs. 2,800 per month for the childcare centre

was included in the larger consolidated activity budget of Rs. 50,000, which was passed in a resolution and then sent to the District Association for approval. To date, Rs. 47,000 have been spent on Jeevika activities in Najupura. Another budget for Rs. 100,000 has been drawn up, but is still pending release of funds.

Livelihood for the Poorest of the Poor

In Jeevika, working to create sustainable and secure sources of livelihood for the poorest of the poor occurs on two levels: directly and indirectly. In the former, a direct intervention is made to create a new source of livelihood for the poorest of the poor. In the latter, the existing source of livelihood of the poorest of the poor is supported and strengthened through land and water management work, or capacity building training. Indirect intervention also provides the poorest of the poor with a temporary source of livelihood in the meantime, whether it be through wages for labour to construct farm bunds, or food and cash stipends for participating in training.

In Najupura, micro-loans for starting small-scale business is one example of direct support to create new livelihood alternatives for the poorest of the poor. For example, one woman requested a loan to start a shoe business in a JSM meeting. After ensuring that no one else in the village had a similar business, the JSM approved a loan of Rs. 5000, which she used to purchase shoes from Radhanpur. She now sells shoes in the village, and her husband sells shoes in nearby villages by bicycle. Thus far, she has earned enough income to expand into clothing, although this is still minor. Whereas before she earned nothing, now she is earning Rs. 75 per day. Payments of Rs. 200 are made monthly on her loan, which she gives to the JSM accountant. In this instance, the JSM took direct action to assist a poorest of the poor among the villagers to create a new source of livelihood.

Farm bunding is an example of indirect support to strengthen the existing livelihoods of the poorest of the poor. Farm bunding captures and holds rain water in the fields, preventing it from running off, and allowing it to seep into the soil, thereby decreasing salinity and nourishing crops. In Najupura, one large farm bund surrounding the fields of 120 poorest of the poor farmers was created. The same farmers laboured to construct the farm bund, earning Rs. 50–60 per day for over a month and a half, plus 2.5 kg of wheat and 200 grams of pulses. In this instance, the JSM provided a temporary source of livelihood to the poorest of the poor while they worked to strengthen their existing livelihood.

Relations Between the JSM and the Panchayat

For the above farm bunding, the village *Panchayat* gladly provided a supporting resolution. In the words of the *Sarpanch*, "Jeevika works for the poorest, which is also good for the village." Cooperation between the JSM and the *Panchayat* extends beyond

land and water management as well. As in other villages, the two have joined together to undertake a village cleanliness campaign. The *Panchayat* used money provided through the Government of Gujarat's SGRY program to pay salaries, the JSM identified poorest of the poor women to participate, and they jointly established which areas of the village needed cleaning. Ten women were paid Rs. 50 per day for ten days work.

While the *Panchayat* initially provided money for the village cleanliness campaign, its monetary support did not last beyond ten days. After that, the JSM arranged for the campaign to continue by establishing a sub-committee, known as the 'environment group,' formed of three poorest of the poor women. They are responsible for managing the tools and equipment, and deciding which areas of the village to clean. For their work, the women are given 40 kg of grain and 1 kg of pulses per month, on the condition that two women work on any given day. The work of the environment group is reported to the JSM.

When asked to describe the village *Panchayat*, one of the JSM members' response was typical of many of the poorest. When *gram sabhas* are held, she explained, the village's poorest rarely attend either because they are not actively invited or because they do not feel comfortable attending. She herself stated that before Jeevika and SEWA she had not a single idea about the *Panchayat* — how could she; she had never even left her home!

Thus, the cooperative attitude of the Najupura *Panchayat*, does not negate the crucial role that the JSM plays in connecting the poorest of the poor with the Panchayat. As the example of the village cleanliness campaign demonstrates, the JSM acts as a bridge between the poorest and the *Panchayat*, connecting the work of the former with the resources of the latter. On their own, the poor have no contact with the *Panchayat*. The JSM creates a relationship between the two which otherwise would not exist.

Surendranagar: Sedla

The village of Sedla is larger than most villages. Its 500 households, totaling approximately 3,000 inhabitants, are scattered seemingly at random, and one can easily get lost in the many twisting, turning streets and passageways. Muslims form the majority of the village, with a significant number of Patels, Rabari, and Harijans as well. Villagers earn their living through agriculture, animal husbandry, and salt farming. The large size of the village warrants the provision of government services not available in smaller villages, such as the two government childcare centres currently operating. One health centre also exists, but has been closed down for want of a doctor.

Introducing Jeevika and Forming the JSM

Sedla qualified as a Jeevika land and water management village for a number of reasons. First and foremost, it was severely affected by the January 2001 earthquake, which destroyed the majority of the village's homes. This damage built upon previous natural disasters, particularly the 1998 cyclone. Second, there were a high number of agricultural labourers and salt farmers living below the poverty line in the village. Third, there was a high level of SEWA membership, with 400 members joining over the previous four years of SEWA's work. Lastly, there was strong potential for land and water management activities in Sedla.

Three *gram sabhas* were initially held to introduce Jeevika to Sedla. But the turnout of villagers was low. Existing SEWA members came willingly, but non-SEWA members were not interested. The poorest of the poor also showed no interest, and would not attend meetings with other castes. Even if they could be convinced to attend, they would sit passively in silence. SEWA organizers responded by holding a series of smaller street meetings to explain Jeevika, but villagers still displayed a lack of interest. Again, SEWA organizers responded by going door-to-door, meeting with the poorest of the poor and non-SEWA members and convincing them to at least attend a street meeting and hear about Jeevika. Street meetings were held again, and participation was built up into another *gram sabha*. While that meeting was attended by only 150–200 villagers, representation from all streets, castes, and trades were present, as well as the *Panchayat* and the *Sarpanch*. Introducing Jeevika can be an intensive, time consuming, and lengthy process.

Investing time and energy in this phase of the project is important, for it is during this phase that many problems are encountered. Initial apathy and disinterest on the part of villagers are a typical problem that must be resolved before the project can move forward. Other examples cited include caste domination, male domination, the opposition of the *Panchayat*, and political interference. The latter is especially challenging. Sometimes political affiliations divide a village, with certain political parties pushing for their members on the JSM, and their members as beneficiaries. Often one party will oppose what the other supports, obstructing the introduction of Jeevika and formation of the JSM. SEWA organizers must explain at length that Jeevika and the JSM are completely apolitical, that they give preference to other forms of representation such as gender and trade, and that the development of the village must not succumb to partisan political conflict. Such problems are handled at the beginning of Jeevika, preventing them from obstructing the project at a later stage.

In Sedla, male domination, with concomitant female subjugation, was a problem during the introduction of Jeevika. At first, women refused to sit with men in meetings, fearing that their faces would be seen. One outstanding SEWA member

raised awareness amongst women in her village. Her argument was simple and persuasive: only a woman knows a woman's problems, and that for these problems to be heard, the women of the village had to attend the *gram sabhas*. SEWA organizers were also actively involved, challenging the women of Sedla, "We are women, and we sit in front of men, so why can't you?" With women finally agreeing to participate, the formation of the JSM could go ahead. Nine existing leaders from streets, castes, and trades were selected as members in a *gram sabha*. Although many remained skeptical at first, the JSM's success has changed people's minds. As the project progressed, and villagers saw first-hand the concrete and timely outcomes of Jeevika, their interest grew, and many requested to join the JSM. Additional *gram sabhas* were held to select eight more members for the JSM, three of which were from the *Panchayat*. The Sedla JSM now consists of 17 members, 11 of whom are women. Unlike other JSMS examined for these case studies, all but two members of the Sedla JSM have received formal education, ranging anywhere from the 4th to the 10th standard.

Microplanning

The microplanning process in Sedla occurred over a period of three months, through a series of 10 to 12 meetings, divided into two phases. Land and water management activities were planned first, followed by social activities. The process began with trainings for the JSM and villagers on the importance of microplanning for their village's development. The existing surveys and information about the village were then obtained from the *Panchayat*, and mapping activities were commenced. The presence of village elders was ensured, so as to draw upon their knowledge of the village and past events, especially for seasonality charting and timelines. Once the mapping exercises got underway, however, it became clear that the poorest of the poor were not showing up for meetings. SEWA organizers and the JSM decided that if the poorest would not come to the meetings, then the meetings would come to them.

In discussions with SEWA organizers and JSM members, village mapping exercises are frequently cited as one of the most effective means of microplanning. The pictorial approach to planning draws the interest and participation of villagers, the overwhelming majority of whom are illiterate. Visualizing the assets and resources of the village, the locations of the poorest of the poor, or at which time of year certain illnesses occur, enables villagers to describe and identify the condition of their village. Once that occurs, they are in a better position to recognize strengths to be capitalized upon, weaknesses to be addressed, and how to plan and prioritize accordingly.

The first need prioritized by the villagers of Sedla was long-term sources of livelihood. There were many poorest of the poor in the village who lacked a secure and stable source of income. For those who owned land, agricultural output was hampered by saline soil. For those who had no land whatsoever, irregular labour was the only

source of income. Alternative livelihood awareness was therefore scheduled to create new sources of employment in the village, as were small scale business start-up loans. An example of a woman from Sedla who has been connected with these activities is instructive: She and her family were identified as poorest of the poor during the microplanning process. Her husband was too ill to do physical labour, and she had no income of her own to provide for their two young children. She came to a JSM meeting and requested a loan of Rs. 2000 to start a *panni puri* business in Sedla. After filling out an application, and after the JSM ensured that no one else was producing this type of food in the village, the loan was approved. She now produces *panni puri* at home, which her husband sells in Sedla and surrounding villages, earning them approximately Rs. 50 per day.

Another example is a woman who was identified as poorest of the poor because there was only one income to provide for all seven members of her family. When she heard of others benefiting from work with Jeevika, she asked to join the JSM. But her husband was opposed, arguing that the children were young and that she needed to stay at home to take care of them. Another JSM member intervened on her behalf and convinced the husband to allow his wife to participate on the JSM, personally guaranteeing her safety. Once on the JSM, she requested a loan of Rs. 3000 to start selling utensils in the village. She duly completed an application and the JSM crosschecked to ensure that no one else was doing the same. With the money, she purchased utensils from Surendranagar, and began selling them in Sedla, earning Rs. 50 per day. She repays Rs. 230 per month, Rs. 200 on the loan principal and Rs. 30 in interest. In both these women's cases, they were in need of an alternative source of livelihood. That need was addressed by capitalizing upon an opportunity or a skill, whether it be producing *panni puri* or selling utensils. Six other poorest of the poor villagers have received loans for small-scale business in Sedla, such as carpentry, vegetable sales, mending clothes, or making rope.

The next need identified during the microplanning process was water, both for drinking and agricultural purposes. As with Kutch and Patan, Surendranagar is a drought-prone region, and Sedla consequently suffers from a scarcity of drinking water. For a greater part of the year, villagers must fetch water from a well 4 to 5 kilometers away, hauling it up from 25 feet below. All of this work takes away from villager's livelihood activities, especially for the poorest of the poor. Roof rainwater harvesting tanks were therefore scheduled to ease this burden. The farm land around Sedla also suffers from water scarcity. The soil quality, furthermore, is poor and saline. Agricultural yields are low. The impact falls hardest upon marginal farmers, who are forced to migrate due to the lack of water for their meager land holdings. To improve irrigation and soil quality, a series of land and water management activities were selected: land leveling, one large and several smaller check dams, farm bunding, and

well recharging. Improved irrigation and soil quality could allow for two crop cycles per year, which would bring more income for farmers, and more work for irregular labourers, alleviating the need to migrate.

Health was another need prioritized in Sedla. The government health centre had closed down for want of a doctor. In addition, there is no dispensary in the village, nor is there transportation in cases of emergency. The closest medical facility is 7 kilometers away. Treating common ailments such as malaria are consequently difficult for villagers. To address this situation, villagers wished to open a village medical dispensary. This was not possible through Jeevika, but health trainings, and regular visits from SEWA's mobile health van have gone some way to prevent and treat illness in the village

Relations Between the JSM and the Panchayat

The Sedla *Panchayat* was initially opposed to the presence of Jeevika and the JSM in the village. When the Surendranagar district coordinator of SEWA met with the *Sarpanch*, they had to explain very clearly that while Jeevika provides representation to marginalized members of the community, this was not at the expense of the *Panchayat*. The JSM responded to the *Sarpanch's* objections with stronger communication with the *Panchayat*, and by incorporating three of its members into the JSM. The village map and microplan were also painted on walls in the village common place to enhance transparency.

Since overcoming their initial difficulties, the *Panchayat* and JSM have enjoyed a strong relationship; "like brother and sister," in the words of the *Sarpanch*. They have worked together to undertake the development of village wasteland. There were many animals in the village, but not enough fodder to feed them. Developing wasteland takes previously unproductive land and transforms it into a source of livelihood for the poorest of the poor, who can use the fodder produced for their own livestock, as well as for sale to other villagers. The JSM first passed a resolution, then requested the *Panchayat* to allocate wasteland for development. The *Panchayat* provided five hectares of wasteland, and the JSM formed a user group of five poorest of the poor women who had no income, and provided them with the required seed. Once the women began cultivation, however, one villager intervened, claiming that they were illegally working on his land. The JSM deferred to the *Sarpanch*, who convinced the man to allow the women to develop the land.

The Sedla JSM and *Panchayat* cooperate on non-Jeevika activities as well. A water tank for the village school children was constructed by the two, with the *Panchayat* providing the funding, and the JSM arranging the labour. The two have also begun working on the construction of communal toilets. This was identified as a need during the microplanning process. Many homes in the village do not have toilets, and women

are forced to the outside of the village, and then only after dark to ensure privacy. But as this activity is not covered under Jeevika, the JSM approached the *Panchayat* to connect with a government scheme, which is currently in progress.

Connecting with the Poorest of the Poor

Poor, marginal and illiterate farmers are often unaware of the true value of their produce in the markets beyond their villages. As a result, they are exploited easily by traders from outside the village. In Sedla and the surrounding villages, many small farmers produce sesame, but as there is little market for this crop in the district, farmers have been traditionally forced to accept whatever terms the local traders and middlemen offer. The 2002 sesame harvest was sold for Rs. 300 per kilogram, much below the actual market price. Through the intervention of SEWA's marketing organization, Gram Haat, the JSM came to know that sesame was selling at Rs. 500 on the open market. Together with Gram Haat, the JSM surveyed sesame farmers in Sedla and 10 surrounding villages, informing them of the situation. For the next harvest, Gram Haat established a linkage with the Indian Tobacco Company (ITC) to purchase 200 tones of sesame from the farmers of Surendranagar in bulk. The JSM acted as the collection point, receiving and weighing all the sesame, and then disbursing Rs. 1,800,000 in cash payments to farmers. Gram Haat facilitated the linkage with ITC, arranging for the transport of five truckloads of sesame. Local farmers now know the market price of their crops, and are in a position to demand fairer terms of trade. It is important to note here that this was not a Jeevika activity. The JSM was operating outside of Jeevika for the benefit of the poorest of the poor in its village and those in the surrounding villages, and demonstrating its potential as a link between farmers and markets.

Surendranagar: Rajper

Upon entering the village of Rajper, visitors are greeted by the tractors of large landowners idling in front of their compounds, waiting to take trailers full of labourers to the fields. This is set in stark contrast to the homes of the poorest of the poor which dot the outskirts of the village, next to a large pool of stagnant water and garbage. The majority of Rajper's 1800–2000 inhabitants — Kolis, Thakors and Harijans — make their living from agriculture and associated labour. Some villagers also cut stone from a local quarry for sale to traders outside the village. SEWA entered the village following the January 2001 earthquake, providing relief and initiating savings and insurance groups, building up SEWA membership to 500 in the process.

Introducing Jeevika and Forming the JSM

Rajper is a relatively new project village. Jeevika is designed to scale-up year after year, reaching more and more villages, until all four hundred intended villages are covered. Thus, depending on when the project was introduced, villages may have been working with Jeevika for one to three years. In Rajper, Jeevika was introduced one year ago, as a non-LWM village. Four *gram sabhas* were held to introduce the project, but villagers were just not interested, despite the high level of SEWA membership in the village. They had had many experiences with other NGOs in the past, and were skeptical that anything would result from yet more meetings and more promises.

While the first *gram sabha* was attended by over 100 people, almost half that amount showed for the second and third *gram sabhas*. SEWA Organizers nevertheless pressed forward and formed the JSM, ensuring representation from all castes, trades, and streets in the village. For two months afterwards, however, the JSM was completely inactive. The nine self help groups that were working in the village before Jeevika remained the sole focus of activity. The leaders of these groups were concerned for only their members, not the poorest of the poor or other marginalized members of the village. Only when the Village Organizer was present would the JSM come together and start work. Without the active presence of the Village Organizer, project work would halt.

This situation continued for two months in Rajper. SEWA Organizers then decided to take the JSM on an exposure visit to the village of Degam, also in Surendranagar. JSM members recalled seeing all the work underway there, speaking to the JSM, and being very impressed with the cleanliness of the village. When they returned to Rajper, they did so with a renewed motivation to make the JSM work. Another *gram sabha* was held, coinciding with a village cleanliness rally organized by the JSM and the District Association, which drew more than 500 people from the village, and the composition of the JSM was reconfirmed.

Microplanning

As Rajper is a non-LWM village, the microplanning process did not involve the PRA activities used elsewhere. Other methods were used to have villagers contemplate the condition of their village, such as the Leaky Bucket exercise, a popular education tool that helps people understand and analyze their local economy. The JSM chairwoman, Minaben, described this activity, hastily drawing a bucket on a piece of chart paper. Income enters the village through labour work, agricultural produce, milk production, salt farming, small shops, and stone cutting. That income leaves the village through a variety of purchases made outside of the village, at regional centres such as Dhrangadra and Surendranagar. These include clothing, healthcare, school supplies and fees, vegetables, marriage expenses, tools for work, vehicle repair, and so on. When asked what they learned from this exercise, the women responded that money is leaving the

village; "If we could buy in the village, money will stay in the village. And we would save transportation expenses."

Through a simple exercise like the Leaky Bucket diagram, villagers were able to recognize opportunities for their village. Leaving the village to purchase vegetables, for example, caused money to leave the village, as well as bringing additional transportation expenses. Producing vegetables for consumption and sale within the village presented an opportunity for increased income and food supply for villagers. Kitchen gardens were therefore scheduled. The Village Organizer oriented villagers on the program in a *gram sabha*, and two poorest of the poor came forward and volunteered. They had no income, no money to purchase vegetables, and their diets were nutritionally inadequate. The JSM examined both of their homes, to ensure that there was adequate space and secure access to water. Once confirmed, the JSM passed a resolution, and provided the two women with training and the required seeds. The Rajper JSM has plans to expand the kitchen garden program to 20 additional poorest of the poor women. It is currently cross-checking to ensure feasibility.

Similarly, establishing a grain bank was also recognized as an opportunity for Rajper. Villagers traditionally sold and purchased grain in the nearby city of Dhrangadra. With a grain bank, villagers could sell and store their grain in the village. That way, during the dry season or drought years, there would be a supply of grain in the village, available at lower prices than outside the village. That would eliminate the need to purchase grain from Dhrangadra, save transportation expenses, and increase local incomes. A grain bank would also allow villagers to purchase rice, wheat, and pulses in smaller quantities than outside the village.

Small-scale business loans are also planned to seize other such opportunities in the village, such as utensil sales, clothing, furniture construction, and bicycle rental.

Relations Between the JSM and the Panchayat

From the very beginning, the Rajper JSM has had a contentious relationship with the village *Panchayat*. SEWA organizers invited the *Sarpanch* to participate in the formation of the JSM, but he did not attend the initial *gram sabhas*. The JSM and SEWA organizers claimed to have repeatedly requested cooperation with the *Panchayat*, but so far they have not been successful. The basis of this mistrust needs further exploration.

Connecting with the Poorest of the Poor

While much of Jeevika's activities are designed to address the structural and environmental causes of poverty, such as low social caste position, lack of access to the means of sustainable livelihoods, low educational levels, and water scarcity, there can

be other causes of poverty that need to be addressed as well. Rajper provides a vivid example of one such cause: alcohol addiction. Despite the official state prohibition on the sale of alcohol, certain men in Rajper distill their own liquor from local plants. After six o'clock every evening, men from the village purchase this strong, harsh alcohol and get severely intoxicated. In addition to wasting much needed income, alcoholism causes their health to deteriorate, which in turn decreases their ability to work productively, reducing income even further. The women of Rajper fear their husbands when they are drunk, and many suffer physical and verbal abuse.

One woman who fully understands the destructive and impoverishing impact of alcoholism is a member of the Rajper JSM, and identified as one of the poorest of the poor. Her life has been ravaged by the drinking of those around her. She was first married at the age of 12, but left that husband eight years later due to constant physical abuse. Her second marriage, at the age of 20, also failed. Once again her husband, who drank excessively, beat her repeatedly. For a third time she was married, at the age of 25 and moved to her new husband's village. Yet once again, he suffered from alcohol addiction, and beat her. No longer able to bear the situation, she left her third husband and moved back to Rajper, pregnant with her first child. Sadly, her only son passed away at the age of 25. He too drank to excess, and in his weakened physical state contracted tuberculosis and died. She currently lives with her daughter-in-law and six children.

The way in which this woman heard about Jeevika was through a friend who was a member of a self help group. She was invited to the initial *gram sabhas*, and was asked to join the JSM. She agreed because she received grain at meetings. In order to improve her situation, she was connected with the village cleanliness campaign, for which the *Panchayat* is supposed to provide wages through a Government of Gujarat project. Experiencing the invisibility of poverty, she remembers going to collect her wages, but was ignored, even after waiting outside the *Panchayat* building for hours. Undaunted, she continued to stay involved: she was selected for a roof rainwater harvesting structure, became a member of the grain bank, and has just started as helper in the recently inaugurated childcare centre, earning Rs. 800 per month.

The JSM discussed the drunkenness problem in a meeting with the village organizer. It was decided to hold an anti-alcohol rally in the village. With materials provided by the SEWA district association, the JSM created posters and banners covered in slogans. Seventy women began the rally at the village school, and as they moved street to street, more and more villagers joined, stopping at houses along the way to encourage people to participate. Some men ignored the rally, others joined. What impact did this rally have on drunkenness in Rajper? The women respond candidly. Many men are addicted, they cannot stop drinking overnight. Some admitted they have a problem, reduced drinking, bettering health and freeing income. Regardless of the impact, it was

clearly an empowering experience for the women of the village. The pride is written all over their faces. Even if they have not stopped drinking, the men of the village now know loud and clear that their women disapprove.

Analysis and Conclusion

From the preceding case studies, nine recurring factors associated with the success of the Jeevika SEWA Mandal were identified. Each is briefly examined in the next section. Following that, the results of a workshop held with a group of SEWA village organizers to assess these factors are presented. The section ends with an analysis of the significance of this study's findings in terms of JSMs and the long-term improvement of village governance.

Factors Contributing to an Effective JSM

The nine factors associated with the success of the JSMs are listed here in no particular order. The statistics related to the nine factors which contributed to the success of JSMs are presented in Table 2. This table also includes three villages (one from each district) which were examined as part of this study, but not included as case studies in this study.

SEWA Involvement

Previous involvement with SEWA, whether at the individual or village level, has emerged as an important factor contributing to a strong, effective JSM. Firstly, SEWA's long-term relationship with many of the project villages provides a foundation of trust and good will from which Jeevika and the JSM can be built. On several occasions throughout this study, JSM members recounted negative experiences they had had with other non-governmental organizations, which made them distrustful and skeptical of such projects. Their past interaction with SEWA, however, has produced tangible improvements in their lives, and shown the organization to be committed to working with its members over the long term. It is this trust and good will that distinguishes SEWA from other non-governmental organizations.

Beyond the trust built between SEWA and its members, previous involvement contributes to an effective JSM in other ways as well. Women who have worked in SEWA's inclusive atmosphere, which stresses the participation of all in the community, regardless of gender, caste, or socio-economic status, facilitate the creation of a representative and participatory JSM, which is essential to drawing out the needs of the poorest and most marginalized in the village. Women with SEWA experience also bring to the JSM skills and awareness generated through prior exposure and trainings. This works to create an effective JSM by providing members with practical experience in leadership, presentation, planning, management, and other activities. This is very important, for rarely has a female JSM member had any formal education. On the Najupura JSM, for example, only one female member had received any formal

education, and that only to the fifth standard. SEWA experience prevents a lack of education from being an insurmountable barrier to active participation on the JSM. In sum,

Table 2. Comparison of Factors Developed During Analysis

Village	SEWA Involved (years)	Involvement of SEWA Organizers	JSM Formed (years)	Intensive Initial IEC	JSM Composition (Representation of <i>Panchayat</i>)	Role of <i>Panchayat</i> (+/-)	Incentives for Poorest of the Poor	Exposure Visit (village)	Division of Responsibility	Scheduling of Activities
Kutch										
Vang (LWM)	12	Yes.	3	Yes.	7w/4m -	+	Yes.	Yes (Trambo).	Yes.	Yes.
Kukadav (Non-LWM)	5	Yes.	NA	Yes.	8w/3m -	-	Yes.	No.	Yes.	No.
Pithoranagar (LWM)	12	Yes.	3	Yes.	7w/4m (<i>Panchayat</i>)	+	Yes.	Yes (Trambo).	Yes.	Yes.
Patan										
Bakutra (LWM)	15	Yes.	3	Yes.	8w/3m (<i>Panchayat</i>)	-	Yes.	No.	Yes.	No.
Najupura (LWM)	10	Yes.	3	Yes.	8w/3m (<i>Panchayat</i>)	+	Yes.	No.	Yes.	Yes.
Per (Non-LWM)	15	Yes.	2	Yes.	9w/1m -	Neutral/ Indifferent	Yes.	No.	Yes.	No.
Surendranagar										
Sedla (LWM)	4	Yes.	3	Yes.	11w/6m (<i>Panchayat</i>)	+	Yes.	No.	Yes.	Yes.
Rajper (Non-LWM)	4	Yes.	1	Yes.	13w/2m -	-	Yes.	Yes (Degam).	No.	No.
Gadia (LWM)	4	Yes.	1	Yes.	9w/3m (<i>Panchayat</i>)	+	Yes.	No.	Yes.	Yes.

previous involvement with SEWA aids the creation of a cooperative and participatory JSM, and builds the capacity of women in key areas, allowing them to actively participate in decision making.

Involvement of SEWA Organizers

The active engagement of SEWA organizers in the initial stages of Jeevika has been noted already. This involves a team of SEWA organizers, including the district coordinator, spending time in the village while Jeevika is introduced and the JSM formed. After the JSM is formed, however, it is the village organizer who becomes the key intermediary between the district association and the JSM. He or she facilitates the entire microplanning process, providing on-the-job training in planning and management to the new JSM, often remaining in the village for several days at a time. It was observed during the course of this study that, through time spent in the village working with the JSM, village organizers develop a strong rapport with JSM members, interacting with them in a friendly and informal manner. Village organizers know JSM members on a personal basis, and display a genuine interest in their lives. Once Jeevika is underway, the village organizer becomes a motivator and resource person for the JSM, providing guidance and helping to resolve problems that may arise.

JSM Composition

No definitive or ideal JSM composition was revealed in this study, and the importance of composition to the effective operation of the JSM remains somewhat ambiguous. All of the JSMs examined in these case studies were formed predominantly of women, almost all of whom had significant experience working with SEWA, but with no formal education beyond the first or second standard. SEWA experience, and not education, therefore appears to be a key factor contributing to a strong, effective JSM.

The presence of men on the JSMs in this study — ranging from one to six, depending on the size of the JSM — does not appear to be an important factor contributing to an effective JSM. The exception to this statement concerns the JSM accountant, who was a man in all of the JSMs examined in this study. That position requires someone who is literate and who has received sufficient formal education to be able to handle the various accounting and reporting procedures of Jeevika. Almost as a rule, in the villages selected for Jeevika, only men fit this description. However, while the presence of men on the JSM aside from the accountant does not explicitly contribute to an effective JSM, their presence can bring problems which impede its effectiveness. Such was the case in the village of Bakutra, where the political conflict between the Deputy-Sarpanch (who also served as JSM accountant) and the Sarpanch prevented cooperation between the JSM and the Panchayat, which prevented the implementation of land and

water management activities in Bakutra. The presence of men on the JSM can also, by nature of their higher level of education and social standing vis-à-vis women, lead to domination. A tentative case can therefore be made for an all female JSM, albeit the problem of finding a capable accountant would still remain.

Apart from the ambiguity surrounding the gender balance on the JSMs in this study, there are several other important factors which contribute to an effective JSM regarding composition. First, selecting JSM members caste-wise, trade-wise, and street-wise is important to create a JSM representative of the village as a whole, which is important to facilitate the inclusion of the poorest of the poor in the project, as each JSM member is able to draw upon his or her knowledge — whether it be of an individual area of the village, caste group or trade group — to identify which families are poorest of the poor. Second, ensuring representation from the *Panchayat* can help build a cooperative and transparent relationship between the JSM and the *Panchayat*. For example, four out of the five JSMs which included at least one *Panchayat* member enjoyed a cooperative relationship with the *Panchayat* (as shown in Table 2). The one JSM that did not enjoy a good relationship with the *Panchayat*, despite the presence of one of its members on the JSM, was Bakutra, for reasons outlined in the previous paragraph.

Intensive Information, Education, and Communication

Intensive information, education and communication (IEC) activities regarding Jeevika in the initial stage of the project is another factor which contributes to an effective JSM. Investing time and energy in the introductory phase of the project is important, for it is during this phase that many problems are encountered, such as apathy and disinterest on the part of the villagers, caste domination, male domination, the opposition of the *Panchayat*, and political interference. Any of these obstacles impedes the introduction of Jeevika and the formation of a representative JSM. SEWA organizers, including the district coordinator, must explain at length that Jeevika and the JSM are free from caste and political affiliations, and that they give preference to other forms of representation such as gender and trade. Multiple *gram sabhas*, street-wise meetings, and door-to-door soliciting of participation are required to garner interest and support for Jeevika, and ensure that a representative group of villagers participate in the selection of the JSM. It is necessary to take the time at this stage of the project to clearly communicate the organizational principles of Jeevika and address such problems, thereby preventing them from becoming obstructive at a later stage.

Role of the Panchayat

During the current phase of Jeevika, the role of the *Panchayat* regarding the effective operation of the JSM is also ambiguous. While a cooperative relationship with the

Panchayat undoubtedly supports the JSM in fulfilling its responsibilities, it does not appear to be a prerequisite. On the one hand, the cooperation of the *Panchayat* is necessary, especially in Land and Water Management villages, where its permission is required for activities on common village land, such as pond deepening or check dam construction. On the other hand, the disinterest or outright opposition of the *Panchayat* has not prevented the JSMs in other villages from being effective. In the longer term, when project resources are no longer being channeled through JSMs, the situation may change, and a cooperative relationship may become more important.

Incentives for the Poorest of the Poor

The active participation of the poorest of the poor in Jeevika is impeded by their precarious existence, which precludes active and meaningful participation. The poorest live day to day, and cannot spare the time necessary to attend various Jeevika meetings and trainings without compromising their survival. Timely and adequate compensation to encourage the poorest of the poor to participate in Jeevika has therefore emerged as a factor contributing to an effective JSM. Cash and food stipends are provided to the poorest of the poor as an incentive for their participation on the JSM, as well as allowing them to spare time from their livelihood activities. All JSM meetings, furthermore, are held in the evening, once work has finished, so as to not take away from the work day.

Exposure Visit

In villages where SEWA organizers encounter difficulty introducing Jeevika, exposure visits have proven to be important to convincing potential JSM members of the benefits the project can bring, and making them into motivated JSM members. In three of the six case studies presented in this report, exposure visits were conducted to overcome disinterest or lack of motivation in the initial stages of Jeevika. The villages visited — Trambo in Kutch, Degam in Surendranagar — had been active for some time, and had readily visible results for the visitors to see. While an exposure visit is not required for every project village, it is a powerful IEC tool for villages where Jeevika and the JSM are having trouble getting started.

Division of Responsibilities

A clear division of labour and delineation of responsibilities on the JSM is an important factor which contributes to an effective JSM. This refers to the degree to which responsibilities have been clearly divided amongst JSM members and sub-committees, as well as each member's awareness of her or his individual responsibilities and how to carry them out. One member is responsible for maintaining accounts, one for recovery of loans, and so on. If a problem arises, the JSM as a whole passes a

resolution and collectively undertakes the responsibility to resolve it. All but one of the JSMs examined in this study divided responsibilities amongst its members. The one that did not, Rajper, was a non-LWM village. And even then, the JSM members were aware of dividing responsibilities, but argued that it was not necessary, as there were not many activities happening at the same time.

Scheduling/Sequencing of Activities

The scheduling or sequencing of activities appears to contribute to an effective JSM, although this connection needs to be further explored. One of the underlying principles of Jeevika is that helping one of the poorest members of village helps the entire village as well. But this is not always recognized by villagers or the *Panchayat*. Some activities are more readily perceived as having greater and wider impact than others. For example, in the village of Vang, the first activity scheduled was a village health camp, followed by land and water management activities. This can help create a cooperative relationship with the *Panchayat* and the wider village, for such activities are highly visible, readily attributable to Jeevika, and bring benefit to all villagers. In this study, all the villages which undertook work with a high visibility and village-wide impact first enjoyed a cooperative relationship with the *Panchayat*. A correlation was thus found to exist between those villages which undertook activities with wide benefit for the village first, and where cooperation took place with the *Panchayat*. It is a tentative correlation, but nonetheless points to the importance of sequencing project activities.

Workshop on Factors Contributing to an Effective JSM

On 25 July 2005, a workshop was held with approximately 30 village organizers at SEWA's training academy outside of Ahmedabad. The findings from the interview data were presented, and the village organizers were asked to respond. Each was given three pieces of paper and asked to indicate, from their experience, the three most important factors which contribute to an effective JSM. Village organizers were free to select from the nine factors identified earlier, as well as any other factor(s) they believed relevant. Their answers were collected and summarized into Table 3:

Table 3. Factors Contributing to an Effective JSM

Factor	Votes
SEWA Involvement	5
Intensive IEC	8
Involvement of SEWA Organizers	20
JSM Composition	4

Role of <i>Panchayat</i>	8
Incentives for Poorest of the Poor	2
Exposure Visit	12
Division of Responsibilities	7
Scheduling/Sequencing of Activities	3
Unity and Cooperation of Villages (Intimacy between JSM and wider village)	25
Capacity Building Trainings	11
Length Since Formation of JSM	5
Sincerity and Honesty of Members	1
Internal Coordination of JSM	2

As can be seen from the table, village organizers identified five other factors that had not emerged during the analysis of the case study, but which they identified in the group workshop as contributing to an effective JSM. Specific importance was placed upon the unity and cooperation between the JSM and the wider village, and capacity building training sessions.

The Significance of the JSM as a Village Institution

When the Government of India passed the 73rd amendment to the Constitution of India, decentralizing local government, the State of Gujarat was one of the first to respond by adopting supporting legislation. The primary responsibility for local development and poverty reduction thereby passed to village-level governments, known as *Panchayats*. The idea was to create an egalitarian local government that could proactively undertake the development of its village. It has been SEWA's experience, however, that few *Panchayats*, have actually been able to meet this daunting task. Rarely can a *Panchayat* be said to be representative of the village as a whole. Communal divisions in villages remain strong, and often one caste dominates the *Panchayat* to the exclusion of others. While the reservation system has succeeded in bringing women into local governance, more often than not it is as a proxy for a male family member, and not as a capable independent actor. The poorest of the poor, as already indicated, have virtually no contact with the *Panchayat*, and struggle to even define its role within the village. There is often mistrust in the village over how funds have been spent. And many times allocated funds just go unspent because *Panchayats*

lack the capacity to plan, implement and monitor activities. In short, the *Panchayati Raj* has had many shortcomings, and has not met the lofty ideals proclaimed at its inauguration.

Connecting with the Poorest of the Poor

In contrast, connecting with the poorest of the poor is the central focus of Jeevika. As the JSM is responsible for all project work in its village, it follows that the JSM is also responsible for connecting with the poorest of the poor. This connecting is a task to which the JSM is particularly well-suited. First, the poorest of the poor must be identified. In the past, they were often overlooked by federal, state, and local governing agencies. The JSM is in a better position to identify who these poorest of the poor are because it is representative of the entire village. In terms of participation, together with SEWA organizers and the village, the JSM develops a set of criteria for identifying the poorest of the poor, singling them out as the target of project activities. Because the JSM is comprised of members from all castes, trades, and streets of the village, each JSM member is able to draw upon his or her knowledge — whether it be of an individual area of the village, caste group or trade group — and thus collective to identify which families need to be targeted.

Second, after the poorest of the poor have been identified, they must be connected with Jeevika, to strengthen their existing sources of livelihood or provide alternative sources of livelihood. The JSM is crucial to ensuring this connection. The poorest of the poor often have marginal skills and resources, and are consequently overlooked. This was the situation in the village of Datrana, a non-LWM Jeevika village without a JSM, and not covered in this study. For craft trainings and work, only those villagers with existing craft skill were connected with craftwork. The poorest in the village had only marginal craft skill, and were therefore overlooked. A similar situation existed in the village of Rajper, before the JSM was operational. The nine self help groups that were working in the village before Jeevika remained the sole focus of activity. The leaders of these groups were concerned for only their members, not the poorest of the poor or other marginalized members of the village. In those villages with an active JSM, on the other hand, the poorest of the poor are placed at the centre of Jeevika. They are identified and connected with the trainings and resources necessary to upgrade their existing sources of livelihood or create alternative sources of livelihood.

In addition to playing a key role in connecting the poorest of the poor to activities within Jeevika, the JSM also facilitates their connection with the *Panchayat*, a connection which otherwise might not exist. Throughout the interviews conducted for this study, it was clear that the poorest of the poor had very little contact with the *Panchayat*. Many could not even explain what the *Panchayat* is, or what its role is within the village. From the perspective of those interviewed, when the *Panchayat*

holds *gram sabhas*, the poorest are either not invited, or do not feel comfortable attending. When the *Panchayat* received a government grant for work in the village, many villagers were not confident that the grant money would be spent providing work for those who need it the most: the poor and marginalized.

The JSM works to correct this situation by acting as a bridge between the poorest of the poor and the *Panchayat*. The most frequently encountered example of this type of activity in these case studies was the village cleanliness campaign. In the village of Vang, for example, the JSM provided the required equipment for the village cleanliness campaign and identified five poorest of the poor women for work, and the *Panchayat* provided Rs. 50 per day per woman in wages. The Sedla JSM and *Panchayat* provide another example. A water tank for the village school children was constructed by the two, with the *Panchayat* providing the funding, and the JSM arranging the labour from the poorest of the poor. These are but two examples of how the JSM acts as a bridge between the *Panchayat* and the poorest of the poor, connecting the resources of the former with the labour of the latter.

The JSM, Long-Term Village Development, and Improving Rural Governance

Through its years of work in the rural areas of Gujarat, SEWA has been fully exposed to the shortcomings of the *Panchayati Raj*. It has found that these problems do not result solely from weaknesses in local government as an institution, but also from a lack of capacity, organization, and information on the part of villagers to lead the development of their village, and engage as citizens with their elected officials. Before Jeevika was launched, SEWA worked in partnership with the Government of Gujarat on the *Gokul Gram* project. In this project, representative Village Implementation Committees (VIC) were formed as the primary agents in poverty alleviation and village development, with emphasis on including the poorest of the poor and women. Formal capacity building and on-the-job trainings concentrated on planning and budgeting, as well as the roles and responsibilities of the levels of government. Once the project had finished, villagers were able to organize themselves to access government schemes, and had the knowledge to hold the various levels of government accountable for their actions (or inaction) in the village. Overall, *Gokul Gram* sought to provide villagers with the capacity, organization and information necessary to greater realize their potential as agents of development and fulfill the role set out for them in the *Panchayati Raj*.

Jeevika has expanded upon the work of the *Gokul Gram* project through the JSM. Both the *Gokul Gram* VIC and the JSM were created to build local capacity and organization, and to provide villagers with information on governance and development. The JSM, however, has even more responsibility, including the actual implementation and monitoring of project activities in its village. The JSM also differs

from the *Gokul Gram* VIC in that it is a separate and distinct entity in the village. Whereas the *Gokul Gram* VIC was heavily comprised of *Panchayat* members, and was thus in practice not a separate institution, the JSM is independent of the *Panchayat*, although it may incorporate some of its members to ensure transparency and facilitate cooperation. This independence should not be misunderstood. The JSM is by no means in competition with the *Panchayat*. Rather, the JSM is a people's organization, complementary to the *Panchayat*.

The complementary nature of the JSM works to improve *Panchayati Raj* by addressing several of its shortcomings. If *Panchayats* are rarely representative of the entire village, then the JSM complements it by providing voice and representation for those who are not represented on the *Panchayat*, such as the poorest of the poor and women, ensuring that development resources reach them as well. To the extent that poverty reduction strategies have tended to be directed towards the poor, rather than the poorest of the poor, an institution that effectively represents the interests of the poorest of the poor and demonstrates a capacity to make use of resources accessible through local government is an effective way of redressing that bias. Thus, through its structure and capacity, the JSM can help overcome the shortcomings of the *Panchayati Raj* by complementing the work of the *Panchayat*.

However, for the JSM to work as a complementary institution, it must enjoy a cooperative relationship with the *Panchayat*. As the villages in this study have shown, such cooperation is not always guaranteed. This is where the independence of the JSM is important. In the absence of effective or responsive local government institutions, the JSM can be the only option for people to access resources and services.

Beyond directly building the capacity of villagers and empowering marginalized members of the village, the work of the JSM also establishes norms of good governance in the village. Good governance, at a basic level, can be characterized as representative, responsive, accountable, and transparent. Most *Panchayats* do not meet these criteria. They are not representative of the village as a whole. As such, they do not have access to the demands and needs of all villagers, and are therefore in no position to respond to them. Neither are most *Panchayats* accountable and transparent. Work is undertaken without consulting the village, and villagers do not know how and on what the *Panchayat* is spending its funds. It is worth recalling here again that all of the poorest of the poor interviewed for this study knew little to nothing about the *Panchayat*. Lacking knowledge of the roles and responsibilities of the *Panchayat*, and without an example of good governance to compare the *Panchayat* with, villagers are in no position to hold it accountable or to demand change.

The JSM sets a governance benchmark in terms of representation, responsiveness, accountability, and transparency with which villagers can better evaluate the

performance of the *Panchayat*. First, the JSM is representative of all members of the village. Second, as it is representative, the JSM has access to the needs and demands of villagers, and can respond accordingly. Third, all work is planned with the consensus of the village, and meetings are held before all activities are undertaken, so as to ensure accountability. Fourth, the village is informed of all project work, and the village map, microplan, and budgets are all painted on walls in the village common area, for all to see, thus ensuring transparency. Once villagers become accustomed to this type of governance, they are able to place the conduct of the *Panchayat* in context, determining how well it is or is not functioning. They will then be in a better position to hold the *Panchayat* accountable for its actions. In sum, the JSM indirectly improves the *Panchayati Raj* by providing villagers with an example of good governance.

Conclusion

In the three and a half years since the formation of Jeevika, 152 JSMs have been formed to lead the planning, implementation and monitoring of the project in their villages. Not all of these JSMs, however, have fulfilled their envisaged role. Some have been able to actively undertake the development of their villages through Jeevika without the need for constant external support from SEWA, whereas others have not. The present study was undertaken to account for those JSMs deemed successful, and to highlight which factors contributed to that success, within the overall context of examining the role of the JSM within the project and within its village: how it was organized and built; how it worked with existing village institutions, particularly the *Panchayat*; and how it connected with the poorest of the poor.

In this study, nine specific factors were identified to contribute to an effective JSM, and five other factors were revealed through a workshop held with village organizers. Regarding the latter, further research will need to be conducted to determine the importance of these factors in relation to the overall operation of the JSM. In the eyes of the village organizers, two of these factors clearly stand out from the rest: the unity and cooperation of the village around Jeevika, and capacity building trainings. As far as village unity and cooperation are concerned, it is highly probable that a particular village's previous involvement with SEWA is of key importance, although again that will need to be further explored.

With an eye to the remaining three and a half years of Jeevika, it is important that SEWA take decisive measures to strengthen the capacity and independence of JSMs in order to ensure their continuation and effectiveness after project funding ceases. Indeed, funding may well be the critical issue which needs to be addressed to ensure the sustainability of JSMs beyond the project period. Attracting and maintaining the interest and enthusiasm of villagers will be difficult without the same level of resources. By the end of the Project, JSMs must therefore possess the knowledge and

wherewithal to mobilize funding through existing sources, whether through the *Panchayat*, the Department of Rural Development, or other non-governmental organizations. Decisions now need to be made to deepen the effectiveness of the JSMS as well as broaden their reach. Insights into the contributing factors of JSM effectiveness will hopefully aid in this decision-making.

Appendix A: List of Interviewees

Village: Bakutra (Patan) 30 June 2005	
Interviewed	Position
Mumtazben	SEWA Patan District Coordinator
Sonalben	Village Organizer
Nagjibhai Khodabhai Rabari	JSM Accountant
Gavriben Shankarbhai Sodha	JSM Member – Poorest of the Poor
Raniben	Poorest of the Poor
Santokben Chanabhai Baroth Khetuben Karshanbhai Rabari Kankuben Dumabhai Rabari Valiben Punabhai Rabari Gavriben Shankarbhai Sodha Deviben Lagdhirbhai Ahir Jivanbhai Khodabhai Ahir Nagjibhai Valabhai Bhil Bhikhabhai Ambarambhai Brahmin Nagjibhai Khodabhai Rabari	JSM Group (9 of 11 members)

Village: Najupura (Patan) 1 July 2005	
Interviewed	Position
Sairaben	SEWA Patan District Coordinator
NA	Village Organizer
Arjanbhai Mavjibhai Thakor	JSM Accountant
Shardaben Jahabhai Nirashi	JSM Member – Poorest of the Poor
Shartaben Valjibhai Thakor	Poorest of the Poor
Ramilaben Ramjibhai Rabari Jemiben Arjanbhai Thakor Rajbaiben Satarkhan Baloch Maniben Amrabhai Desai Rabari Shardaben Jahabhai Nirashi Menaben Bajubhai Thakor Ramjibhai Amthubhai Thakor Dharshibhai Karamshibhai Thakor Ramjibhai Lirabhai Patel Shankuben Bhomabhai Prajapati	JSM Group (11 of 12 members)

Arjanbhai Mavjibhai Thakor Shivabhai Bavabhai Thakor (volunteer)	
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Village: Vang (Kutch) 7 June 2005	
Interviewed	Position
Savitaben Patel	SEWA Kutch District Coordinator
Vishrambhai / Sonalben	Village Organizers
Jimaben	JSM Chairwoman
Danabhai	JSM Accountant
Kankuben	JSM member – Poorest of the Poor
Dekanbhai	Poorest of the Poor
Vibhabhai Vastabhai Ahir Manbhai Harijan Kankuben Naran Ahir Jimaben Naran Ahir Reemaben Ahir Danabhai Kara Jelaben Ranijan	JSM Group (7 of 11 members)

Village: Kukadav (Kutch) 8 June 2005	
Interviewed	Position
Jambabhai	Village Organizer
Nandubaben	JSM Chairwoman
Rajkorbaben	JSM member – Poorest of the Poor
Vijababen	JSM member – Poorest of the Poor
Baisakbaben Bakorbaben Rajkorbaben Nandubaben Laxman Singh Rajkavben Vijababen Hembhaben	JSM Group (8 of 8 members)

Village: Sedla (Surendranagar) 15 July 2005	
Interviewed	Position

Beenaben	SEWA District Coordinator
Susheelaben	Village Organizer
Jesuben	JSM Chairwoman
Dadiben Kalukhan	JSM Member – Poorest of the Poor
Jinnatben Mahmadsa	JSM Member – Poorest of the Poor
Jesuben Bhanjikhhan Malek Bhanbaiben Bismilakhan Malek Hiraben Alamsa Fakir Jinnatben Mahmadsa Nitaben Jagdishbhai Patel Gangaben Maljibhai Rathod Ujiben Govindbhai Kakuben Vastabhai Nasibkhan Halajibhai Malek Hiraben Ayubkhan Nasibkhan Bhanjikhhan Malek Kalukhan Amirkhan Lagharkhan Vibhaji Malek Rajbaiben Anwarkhan Bhanjikhhan Mamadkhan Dadiben Kalukhan Ayubkhan Rasulkhan Sahebkhhan Mamadkhan Malek Dirubhai Acharya	JSM Group(19 members)

Village: Rajper (Surendranagar) 16 July 2005	
Interviewed	Position
Beenaben	SEWA District Coordinator
Shittalben	Village Organizer
Dehuben Devshibhai	JSM Member – Poorest of the Poor
Nabuben Denabhai	Poorest of the Poor
Minaben Chandubhai Nabuben Jakshibhai Jayaben Versibhai Kantaben Raisangbhai Bachuben Labhubhai Gauriben Amthubhai Divuben Devshibhai	JSM Group(15 members)

Dhaniben Motibhai Gauriben Jagabhai Jasiben Chaturbhai Monghiben Lalabhai Baluben Vihabhai Godiben Amarsibhai Nagjibhai Rabari Kalubhai Motibhai	
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Appendix B: Questionnaires

District Coordinator

1. Why have you selected these villages?
2. Which village in your district has the most effective JSM? (This will be the first village visited). Why?
3. What makes an effective JSM? What are the characteristics of an effective JSM?
4. What makes an effective JSM member? What importance do you attach to past SEWA experience? Why? (Need to elaborate on what skills, characteristics SEWA experience has helped build)
5. Do you believe there is need for JSMs in all project villages? Why?
6. What are the biggest challenges facing the JSM? How does the district association work to overcome these challenges?
7. How does the JSM plan which activities are to be implemented and when?
8. Do JSM members understand the concept of planning initially? Are they trained on planning?
9. How are activities prioritized in the microplan? What criteria are used?
10. How does the JSM build a relationship with the *Panchayat*?
11. Are there any obstacles to building a cooperative relationship with the *Panchayat*?
12. How does the JSM connect other village organizations to each other and the *Panchayat*?
13. How does the JSM include the poorest of the poor?
14. How does the JSM address the needs of the poorest of the poor? What are the different methods?
15. What are the challenges to including the poorest of the poor?

Village Organizer

1. For how many villages are you responsible?
2. How often do you visit this village?
3. Describe the condition of this village. (Population, Castes, Livelihoods, Water Security, History)
4. This village has been selected because it has an effective JSM. Why, in your opinion, is this JSM effective? What makes an effective JSM? What are the characteristics of an effective JSM?
5. What are the characteristics of an effective JSM member?
6. How do you assist the JSM in fulfilling its responsibilities? Have you had to assist with some activities more than others? Why?

7. Describe a time when you were most effective in assisting/working with the JSM. Why does this particular time stand out in your mind?
8. How many members are on the JSM, what are their backgrounds? Are any educated, do any have SEWA experience? Are there any poorest of the poor?
9. Describe how the JSM in this village was formed. Were there any difficulties to overcome? How much of the village attended the initial *gram sabhas*?
10. What was the state of the JSM when it was first formed? Could it undertake its responsibilities? What was done to help the JSM in this regard?
11. Describe the process of capacity building for this JSM. Which trainings were undertaken first, and why?
12. Which were the most important areas that required capacity building for this JSM?
13. What activities are being implemented in this village? Has the village microplan been followed? How were activities prioritized?
14. Have activities been completed yet? If so, who were the beneficiaries?
15. Which activities have been difficult for the JSM to implement? Which ones easy?
16. Describe a time when you believe that this JSM was really effective.
17. How many sub-committees are there?
18. Are there other NGOs/organizations working in the village? If so, are they aware of Jeevika? Have efforts been taken to converge activities?
19. Describe the relationship of the JSM with the village *Panchayat*. How was this relationship built? How did the *Panchayat* come to know about Jeevika? What was its reaction? Have there been any obstacles to building a cooperative relationship with the *Panchayat*?
20. Why does the JSM work with the *Panchayat*? Is it necessary?
21. Describe a time when the JSM and *Panchayat* worked in cooperation.
22. How do you perceive the *Panchayat*? Is the JSM different?
23. How have the poorest of the poor been included in the JSM? What has this JSM done to include the poorest of the poor? Cite specific examples. (Several examples identified here would ideally be interviewed).
24. What challenges have arisen when attempting to include the poorest of the poor?

JSM Members (Chairperson, Secretary, Accountant)

1. Describe yourself, your family, your home, your livelihood, your education etc.
2. Describe your village. (History, problems, livelihoods, castes)
3. How long have you been a SEWA member? What other SEWA activities have you been involved with?
4. What is Jeevika? What are its objectives?

5. What is the Jeevika SEWA Mandal? What are its responsibilities? What are the responsibilities of its individual members?
6. What is your role and responsibilities on the JSM? How and why were you selected as a JSM member? What was your reaction to being selected as a JSM member?
7. What capacity building trainings have you taken part in to help you fulfill these responsibilities? What were the most important trainings?
8. What is the village development fund? Who is responsible for it?
9. What is reporting? Who is responsible for writing and submitting reports?
10. How was the JSM formed? Describe the process. Were there any problems forming the JSM? Who participated in the process?
11. Describe a time when you believe that the JSM was particularly effective. Describe a time when the JSM encountered and overcame an obstacle.
12. Has there been any changes in the composition of the JSM since it was formed? How and why?
13. Is the JSM divided into sub-committees? What are the responsibilities of the sub-committees? Who are the members of the sub-committees?
14. What activities are currently being implemented in the village? How were these activities selected? Are some activities more difficult to implement than others?
15. How does the JSM plan? How does the JSM prioritize activities? What criteria are used?
16. How does the JSM develop a budget? What amount of money is this JSM spending? On which activities?
17. Do you interact with the *Panchayat*? In which ways? Has there been any problems interacting with the *Panchayat*?
18. Describe one time when the JSM worked in cooperation with the *Panchayat*.
19. How do you coordinate/inform the *Panchayat* and the village of Jeevika activities?
20. Why does the JSM work with the *Panchayat*? Is it necessary?
21. How are the poorest of the poor involved in Jeevika? How do they participate? Are there problems involving the poorest of the poor? If so, how are they overcome?
22. Describe one example when a poorest of the poor was successfully involved in Jeevika.
23. How does the JSM come to know the problems facing the poorest of the poor?
24. What do you do if there is a problem the JSM does not know how to solve?
25. How do you perceive the *Panchayat*? Is it different than the JSM? If so, how? How is what the JSM does different than what the *Panchayat* does?

Poorest of the Poor

1. Describe yourself, your family, your home, your livelihood, your education etc.
2. Describe your typical day.
3. Are you a member of SEWA? If so, for how long? What activities have you been involved with? Are you a member of a SHG?
4. What is Jeevika?
5. When did you first hear of Jeevika? How did you first hear of Jeevika? What was your reaction?
6. Did you participate in the *gram sabhas* when Jeevika was introduced to the village and the microplan developed? Describe that process.
7. What is the Jeevika SEWA Mandal? Are you a member of the JSM? Do you know any members of the JSM? Do you work with one particular member of the JSM?
8. As one of your village's poorest members, what are your concerns? What do you need in order to improve your life? Has Jeevika and the JSM attempted to address these needs? How?
9. Describe one time when you worked with the JSM which you regard as successful.
10. How have you been involved with Jeevika? Which activities? How do you benefit from participating in Jeevika? Who has encouraged you to participate in Jeevika?
11. Have you participated in any trainings?
12. Have there been any difficulties in participating in Jeevika? Describe a time when you encountered a difficulty with Jeevika. How was this problem overcome?
13. If you had a problem related to your Jeevika activities, who would you contact?
14. Are you better off now than before Jeevika? How has your life changed?
15. Are you participating in any other development projects right now? Any government programmes?
16. How do you perceive the *Panchayat*? Is it different than the JSM. If so, how? Is what the JSM does different than what the *Panchayat* does?

Sarpanch

1. Describe your village.
2. What is the role and responsibilities of the *Panchayat*?
3. What is your role and responsibilities as *Sarpanch*?
4. Where does the *Panchayat* get its funding? What is the *Panchayat*'s budget?
5. How does the *Panchayat* spend that funding?
6. How do you envision the development of your village? What needs to be done to improve the life of everyone living in this village?
7. What are the major challenges facing your village?

8. What does the *Panchayat* do to address these challenges?
9. How does the *Panchayat* work with the village's poorest members?
10. What development projects is the *Panchayat* currently involved with? What other organizations are working in the village?
11. What is Jeevika? What are its objectives? Who are its partners?
12. What is the Jeevika SEWA Mandal? What are its responsibilities? Which villagers are on the Jeevika SEWA Mandal?
13. How are you involved in Jeevika?
14. What is the relationship between the *Panchayat* and the Jeevika SEWA Mandal? Cite an example of when the *Panchayat* and the JSM worked together.
15. What are the strengths and weaknesses of Jeevika?

JSM Group

1. When and how was this JSM formed?
2. Describe the activities this JSM has undertaken, starting with the first.
3. How does the JSM plan and prioritize activities to be undertaken through Jeevika?
4. How many sub-committees does this JSM have? Who are members?
5. Who on the JSM is also a member of a SHG?
6. Is everyone here original members of the JSM? Or has there been a change at some point? If so, how?
7. Describe one time that everyone here believes the JSM worked very successfully.
8. Describe one time when the JSM worked in cooperation with the *Panchayat*.
9. In which other ways has the JSM worked with the *Panchayat*?
10. Why does the JSM work with the *Panchayat*? Is it necessary?
11. How do you coordinate/inform the *Panchayat* and the village of Jeevika activities?
12. Has there been any problems working with the *Panchayat*?
13. Is the JSM different than the *Panchayat*? Is what the JSM does different than what the *Panchayat* does?
14. Is any one on this JSM poorest of the poor?
15. Why is it important to include the poorest of the poor in Jeevika?
16. How does the JSM work with the poorest of the poor? Describe one time when the JSM worked with the poorest of the poor that really stands out/made a difference?

