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What's Inside

JEEViKA's journey towards formation of 10 Lakh **Self-Help Groups**



Initiatives, Accomplishments, Scope of convergence and progress under Mukhyamantri Koshi Mulberry Pariyojana

Pg - 4 to 6

History was being scripted in Bihar in the late 2006. The Government of Bihar with the financial assistance of World Bank launched an ambitious poverty alleviation project, BRLP, on 2nd October 2006. "Bihar Rural Livelihoods Promotion Society" popularly known as "JEEViKA" was constituted and registered under Societies Registration Act 1860. The guiding principle of the program entailed promotion of a three-tier community architecture with "Self-Help Group" as the primary, "Village Organisation" as secondary and "Cluster-Level Federations" at the tertiary level institutions. The program aimed at economic and social upliftment of the rural poor and facilitate them to emerge self-reliant. The program focused on the women of the poor rural families and mobilizing them into the three-tier community architecture begun.





Page - 7



Rukmani's Mulberry Farms





A Bankable Success



JEEViKA was initiated as a pilot in 2006, in five villages of five districts namely Muzaffarpur, Nalanda, Madhubani, Purnia and Gaya. The initiative was further extended to 18 blocks of six districts - Madhubani, Muzaffarpur, Gaya, Nalanda, Khagaria in 2007. In October 2009, 24 other blocks of the above-mentioned districts and one block each of Madhepura and Supaul were added. In July 2010, 11 additional blocks of Supaul, Madhepura and Saharsa were included under Bihar Kosi Flood Recovery Project. In December 2010, on the launch of the National Rural Livelihood Mission by Government of India, the Bihar government found the 'Jeevika Model' suitable for the implementation of this mission in all the blocks of the state in a phased

manner and notified JEEViKA as the State Rural Livelihood Mission.

In the year 2012-13, the program was expanded in the remaining 60 blocks of six districts of the first phase, three blocks of 12 other districts and one block each of the remaining 17 districts. Gradually the program was expanded to other 366 blocks in the year 2013-14. At present, JEEViKA is working in all 534 blocks of the 38 districts of the state and is continually striving for the holistic development of rural women of Bihar.

The JEEViKA phase I: Bihar Rural Livelihood Project (BRLP, 2006-2016) was implemented in 102 blocks across 6

districts with World Bank's financial assistance. An additional financing was extended by World Bank in 2012, attributing to the success of the project. The BRLP was successfully completed and a follow-on project, JEEViKA phase II: Bihar Transformative Development Project (BTDP) commenced in 2016 to expand the BRLP model both vertically and horizontally by building on the successes and lessons of BRLP. Presently several national and state level government programs are being implemented by JEEViKA.



The Journey of moving towards 10 Lakh Self-Help Groups

In order to achieve its objective, JEEViKA has mobilised rural women into strong community organizations such as self-help groups, village organizations and cluster level federations since its very inception. JEEViKA promoted its first self-help group in the year 2006 at Dhamdaha block of Purnea district, whereas the first village organization (VO) was promoted in the year, 2007 at Bodhgaya block of Gaya district. The first Cluster Level Federation (CLF) came up at Bodh Gaya in 2011.



JEEViKA has been continuously promoting self-help groups since 2007 by collectivizing women. Whereas, 513 self-help were formed in the FY 2007-08, the number rose to 31637 in the FY 2010-11. The community started placing its trust on the self-help groups and raised awareness about SHGs. On one hand the women were becoming strong with the SHG movement, on the other hand, the SHGs were supporting them in performing various activities which inspired people to join the movement. The number of SHG reached 1.57 lakh during the FY 2013-14. JEEViKA officials and community professionals helped in expediting the pace of SHG formation and as a result the number of SHGs rose to

4.70 lakh during the FY 2015-16. The number of SHGs in 2017-18 was 7.9 lakhs. JEEViKA's journey has till date reached to 1.23 crore families with 10.01 Lakh SHGs. The women in these SHGs have become strong enough and have been constituting village organizations and cluster level federations.

The success of the JEEViKA model attributed to the Government of Bihar's decision to incorporate SHGs promoted by other organizations in JEEViKA fold. JEEViKA adopted 89,000 self-help groups in its fold from other organizations. JEEViKA adopted these SHGs and trained them on operating systems of Community Based Organisations as per JEEViKA's norms. JEEViKA formalized in addressing the women in SHGs as "Didi" which helped in creating a harmony and sense of belongingness.

The Journey of JEEViKA has been a remarkable one over the past decade, by bringing more than a crore families and 1 million self-help groups in its fold, it has squarely put itself on the development roadmap of the state and has given women the liberty and decision making power to decide what is better for them apart from vesting them with social and economic power. This journey hasn't only encompassed community institutions but has been significantly identified for its contributions in bringing sublime changes in the social conscience of the people of the state and how they perceive movements driven by women. These changes are positively permanent on the socio-economical fabric of the state and tends to drive an inclusive developmental movement.



Mukhyamantri Koshi Mulberry Pariyojana, weaving efficacious mulberry tales athwart the Koshi expanse

Background: The Koshi expanse at the foothills of the Himalayas is deliberated as conducive for mulberry



cultivation and has been historically known for the same with incidence of mulberry farmers having done mulberry farming both at scale and individually. The soil here is of Sandy loam character, whereas, the areas away from the river channels consist of silty sand to sandy silt in nature. This type although low in water retention is also considered to be proper for mulberry cultivation.

Sri Nitish Kumar, Hon'ble Chief Minister of Bihar at during his visit to Supaul, visited Sadanandpur village under Saraigarh Bhaptiahi Block on 09.05.2012.

During his visit to the hamlet, he explored the mulberry farms and met silkworm rearing farmers, at the spot. The Hon'ble Chief Minister also inaugurated a kiosk for Mulberry Sericulture. During the interface with the mulberry farmers he sought information about the sericulture activities running under XIth plan under CDP (Cluster development programme – implemented jointly by the Central Silk Board, Govt. of India & Handloom & Sericulture Deptt., Govt. of Bihar.

Previously some work was being done but was restricted to cocoon rearing. There were no undertakings pertaining to post-production or marketing. Hon'ble Chief Minister of Bihar announced a project on Mulberry Sericulture for Bihar to cover all sectors i.e. Seed sector (Seed Zone area & Grainage) cocoon sector (to develop mulberry plantation & Commercial Silkworm rearing at the farmer's level) and post cocoon sector (marketing of cocoons, establishment of reeling centers for cocoon reeling, twisting, weaving, dying, printing, stitching to prepare garments and marketing of the end product i.e garments).



Thus, Mukhyamantri Koshi Mulberry

Paryojana came into existence during the financial year 2014-15 and was incepted in seven districts viz. Kishanganj, Purnea, Katihar, Araria, Madhepura, Supaul & Saharsa as these districts had a good potential for development of mulberry Sericulture and further expansion of the activities.

Project Objectives under Mukhyamantri Koshi Mulberry Pariyojana



The Mukhyamantri Koshi Mulberry Pariyojana has been implemented in the districts of Kishanganj, Purnea, Supaul, Katihar, Madhepura, Saharsa & Supaul

The objectives of the project are:

- **A.** To alleviate rural poverty and generate employment by streamlining various activities under Mulberry sericulture.
- **B.** Sericulture & Silk industry in India contributes significantly towards rural employment, poverty alleviation, women empowerment, equity

redistribution, resulting in improving national economy.

- **C.** The sericulture sector employs about 7.5 Million rural people, mostly from the vulnerable section of the society. Sericulture is one of the important income generating activities (IGA) for rural population and to promote the same in Bihar.
- **D.** Mulberry silk plants being perennial trees provide green cover, prevent soil erosion and contribute towards water conservation.

In this milieu, a joint venture project of Bihar State Sericulture Dept. & Jeevika envisages to bring more farmers under mulberry sericulture and also to support the existing farmers to increase productivity to reduce cost of production and to attain higher income.

Scope of Convergence of MGNREGA with Mukhyamantri Kosi Mulberry Pariyojana



Almost all the activities involved in sericulture that cumulates silkworm host plantation too, are said to be labour intensive. It is estimated that around 2 man years of employment is generated by 0.5 acre of Silkworm host plantation along the entire silk production chain covering all the activities till finished products are produced. The activities in the silk production chain cover development and maintenance of host plantation, silkworm rearing, silk reeling, silk twisting and silk weaving. Among all activities of the silk production chain, cultivation of host plants of

silkworms and its maintenance is a critical agriculture oriented labour intensive land base activity. Hence to start with development of systematic plantations of the host plants of mulberry silkworms and their maintenance till they becomes productive are being proposed as convergence initiatives under MGNREGA.

Convergence between MGNREGA & MKMP is reciprocally beneficial, as it has the benefit of guaranteed resource support ensuring transparency and accountability. The convergence planning achieves multiple goals in the development of Sericulture industry by maximizing returns from the investments, promotion of public – private community partnership, sustainable development, by pooling of resource both human and capital transfer of technologies evolved from R & D institutes and value addition through provision of backward & forward linkage from MKMP scheme.



Succor provided by the Department of Industries through JEEViKA to the mulberry farmers and silkworm rearers

- A revolving fund of Rs. 8, 00,000 is provided to all mulberry farmer's producer groups, each groups comprises 40-80 members and currently there are 61 producer groups.
- Irrigation equipment, pump sets (75 % assistance provided by the department and rest 25 % bear by the farmers). In case of SC/ST 100% grant is given.
- Silk worm rearing tools (75 % assistance provided by the department and rest 25 % bear by the farmers). In case of SC/ST 100% grant is given.
- For establishing silk worm rearing house, a grant of Rs. 60000 given to each farmers in three installments and 100% to SC/ST farmers

"आदर्श जीविका महिला मलबरी उत्पादन समूह' की दीदीयों ने जो कमाल किये हैं, उसका असर अब कई गावों में देखने को मिल रहा है | पूर्णिया के कई गावों के किसान दीदीयाँ, अब न केवल साड़ियाँ तैयार करवा रही हैं, बल्कि बड़े मेलों में, अपने स्टाल लगा कर बेच भी रही हैं ।" - PM @narendramodi. Tandate Tuese 'आदर्श जीविका महिला मलबरी उत्पादन समूह' की दीदीयों ने जो कमाल किये हैं, उसका असर अब कई गावों में देवने यह मेलों में, अब न केवल साह़ियाँ तैयार करवा रही हैं, बल्कि बड़े मेलों में, अपने स्वाल लगा कर बेच भी रही हैं । MKMP work recognition at Mann Ki Baat on air on 23.02.2020 by honorable' Prime Minister of India

Major accomplishments made by JEEViKA in Mukhyamantri Koshi Mulberry Pariyojana

- A Total of 4473 famers are having plantations in selected blocks of the 7 MKMP project districts.
- Total 747.51 (quintals) of cocoon has been produced and sold by farmers engaged in MKMP till May 2020.
- Adarsh PG under Dhamdaha Block of Purnia district appraised by honourable Prime Minister of India Shri. Narendra Modi for the efforts of SHG members under MKMP for creating sustainable livelihoods.
- Forward value chain strengthening under MKMP by reeling of threads, weaving of fabric and also marketing of Mulberry Products.
- Backward value chain strengthening under MKMP through community management of project through Producer Groups and convergence with CSB, MGNREGA and Industry Department.



Establishment of Reeling center

Previously, there was no reeling unit present in the state to reel the mulberry cocoons. This situation compelled the mulberry farmer's producer groups' to look for other options like to take their cocoons to Malda, West Bengal for reeling purposes. This translates to huge transportation cost and logistical expenditures thereby increasing the overall production cost. To circumvent this particular issue in the value chain of Mulberry sericulture, JEEViKA decided to establish its own reeling unit and on 15.07.2020, the same was inaugurated at Kishanganj DPCU campus. This makes in house production of mulberry silk yarn possible without the dependency on other states apart

from acting as a source of livelihood for the locals. Combating the COVID 19 situation, their training for reeling of cocoons is expected to start from September once things return to normal.

Future Plans

- Identification of 1000 new farmers and their plantation.
- Formation of Mulberry Producer Company.
- Operationalize reeling unit at Kishanganj and drying unit at Supaul.
- Four Nodal cum CRC will be established at Supaul, Purnea, Kishanganj and Madhepura
- Dhaksra Farm at Kishanganj will be revive and renovated with mulberry saplings / nursery.
- Publicity and advertisement of mulberry cocoon to fabric process.
- Procurement of rearing tools and equipment's at Madhepura, Araria, Supaul, Saharsa and Kishanganj.

Distribution of Vehicles to JEEViKA Didis under Ajeevika Grameen Express Yojana

5 vehicles were distributed to JEEViKA didis in Sitamarhi under Ajeevika Grameen Express Yojana, the vehicles were flagged off by the District Magistrate at the secretariat premises.



Transforming Lives

Rukmani's Silkworm Farm



Rukmani Devi, a resident of Thari Rajo panchayat at Dhamdaha block in Purnea, is considerably expediting her income through silkworm rearing. Rukmani had joined JEEViKA SHG in 2012 and worked as a farmer on her own land, however the proceedings from farming were not sufficient for her family. She took a loan from JEEViKA and procured an additional piece of leased land for vegetable farming, she was earning good

and bought herself a cow to sell milk. She started mulberry plantation in 2017 after getting orientation at her cluster level federation. She started the cultivation on 50 decimals of land. Cocoon rearing was started after a year of planting the mulberry plants and in her first year of silkworm rearing, she produced 58 kilograms of cocoon and sold them at the rate of Rs. 300 per kilogram thus earning Rs. 17400. In 2020 she has produced around 40 kilograms of cocoon. Rukmani says that she was very skeptical initially, but gradually she got indulged in the activity so much so that she hopes she will be able to dedicate more land for mulberry farming and silkworm rearing thereafter.

A Bankable Success

Rupa Kumari, a member of Radhika SHG and a resident of Sonvarhsa, Navanagar of Buxar district is scripting a bankable success and has emerged as the highest earning bank sakhi in Bihar. Rupa is handling over 5000 bank accounts and has been earning commission between INR 22,000-25,000 monthly. However, this was not the status quo always. Previously she had no proper income source to support her family. Rupa had joined SHG in November 2016 and was saving petty amounts of money to fulfill her needs. When applications for Bank Sakhis were called in, Rupa applied and was selected based on her eligibility. She was given a grant of Rs. 25,000 and an interest free loan of Rs. 50,000 to establish her CSP center. The CSP started in April 2017 after she finished her training. Rupa currently affects transactions worth 2-3 lakhs every



day. Apart from her work as a bank sakhi she has also been active the SHGs movement and has influenced many women to join the SHGs and help them in account operations. Rupa is earning well and sending her daughters to a good school. The community is also getting all banking services at their doorstep.

August

CALENDAR OF EVENTS

Aug 15: Independence Day Celebrations with precautions

Aug 19: Launch of JEEViKA's Samvaad Setu

COMING UP IN THE NEXT EDITION

• Digital Transformation in JEEViKA Skills to combat COVID-19 pandemic







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