



# JEEViKA NEWSLETTER

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## SAMADHAN YATRA 2023

JEEViKA has been addressing the Socio-Economic concerns of Bihar since 2007 and has made a significant contribution towards the poverty alleviation and women empowerment. Its work in areas of community development, institution building, financial inclusion, livelihood promotion, health, and nutrition has earned it a solid reputation both nationally and globally. The project was launched by the Honorable Chief Minister, Shri Nitish Kumar, with a focus on empowering women and has received strong support and guidance from him.

JEEViKA has been entrusted with important responsibilities by the state government which it has fulfilled with precision. The decision to implement a complete liquor ban in Bihar, in response to the demands of JEEViKA, is a testament to the impact of their work. The Honorable Chief Minister has always been involved with JEEViKA, visiting the field, interacting with members, and discussing future plans. He has made a constant effort to enhance the income of JEEViKA Didis and to further mainspring women empowerment.



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**Lead Story : Samadhan Yatra 2023**

Cabinet decisions have been taken to implement new schemes for the development of women, and these efforts, dating back to 2007, are summarized in the Lead Story. The Samadhan Yatra of Shri Nitish Kumar, is a remarkable initiative to connect with the people of Bihar and understand their issues and concern. The Yatra started from 5<sup>th</sup> January 2023 and continued till 16<sup>th</sup> February 2023. One of the key objectives of the Yatra was to tackle various issues faced by the rural populace and provide quick and efficient solutions to them. The Yatra is being instrumental in addressing the issues such as rights and entitlements of the ultra-poor, catering financial services to the women belonging to the Self-help groups associated with JEEViKA, and ensuring various measures to strengthen the community institutions. It has also provided an opportunity for the people to raise their issues directly with the Chief Minister and get an immediate solution.

The Samadhan Yatra has not only helped the government to address the problems of the people but has also boosted their confidence in the government. This has led to an increase in public participation in various government schemes and initiatives. Hon'ble Chief Minister has taken numerous steps to transform the state, but he realized that for this transformation to be effective, it was necessary to connect with the people and understand their problems. During this Yatra, he visited various parts of the state and listened to the people's grievances, providing them with an opportunity to directly interact with the Chief Minister.

The Yatra was spearheaded to identify the tribulations afflicting the populace of Bihar at the grassroots level. During the yatra, the Chief Minister engages with the citizenry and lends a receptive ear to their grievances, while proffering cogent solutions to the myriad issues plaguing them. Yatra accorded a pivotal role to the promotion of local entrepreneurship and the showcasing of indigenous products. In furtherance of this goal, the Chief Minister exhorts the established stalls exhibiting the handicraft and food products meticulously crafted by JEEViKA's enterprising artisans. JEEViKA, an initiative that underscores rural livelihoods, is committed to empowering women and rural households, enabling them to set up and



run their own ventures. The stalls erected during the Samadhan Yatra have elicited an effusive response from diverse strata of society, with patrons evincing a keen interest in purchasing these locally-sourced products. The handicrafts evinced comprise an array of items, including hand-woven items, mats, baskets, and a gamut of traditional wares. The gastronomical delights include delectable local treats, including pickles, sweets, and snacks.

During his forays into numerous hamlets, the Chief Minister

Lead Story : Samadhan Yatra 2023



has furnished SJY (Satat Jeevikoparjan Yojana) kits and bank cheques to the beneficiaries. The SJY kits seek to endow budding entrepreneurs with the necessary resources and tools required to initiate their own enterprises. The disbursal of cheques, as part of the government's concerted endeavors to extend financial aid to the women entrepreneurs, exemplifies the state's determination to assist the needful.

The extensive sojourns to the villages across 38 districts of Bihar have furnished the government with an all-encompassing and nuanced understanding of the



multifarious challenges that afflict the rural population. Through his cogent interactions with farmers, small business owners, and other community members, Hon'ble Chief Minister has not only been able to appreciate their exigencies but also to effectuate pragmatic solutions to mitigate their predicaments. Moreover, the yatra entailed a meticulous appraisal of the various government schemes implemented by different government departments in the district, featuring the active involvement of district and state officials. This comprehensive assessment has served to augment the efficacy of the government's initiatives and fortify their implementation, while enabling the government to gauge the efficacy of these programs and remedy any deficiencies.

To conclude, the Samadhan Yatra has burgeoned into a momentous triumph, with the Chief Minister leveraging this program as a platform to establish a dialogue with the people of Bihar and address their quandaries. The upshot of the state's proclivity for local entrepreneurship, has resulted in a palpable sense of empowerment among the populace, propelling them towards achieving their aspirations.

**Rural Finance Kindling entrepreneurship in Bihar**



Access to rural credit plays a critical part in the socio-economic development of the region. The development challenges of Bihar make it worthwhile to address them in light of India's overall progress towards achieving Sustainable Development Goals. One of the efforts to address bottlenecks in rural finance in Bihar Rural Livelihoods Promotion Society – JEEVIKA.

JEEVIKA started as a pilot project in 2006 in six blocks of six districts and currently, it is operating in all 534

blocks of Bihar. The Approach has been to form self-help groups (SHG), and higher order federation of SHGs such as Village organizations (VO), Cluster Level Federation (CLF) and enterprise – based groups such as producer organizations and Producer companies. The second step is livelihood enhancement and vulnerability reduction. Access to timely credit acts as an enabler or impediment in livelihood generation. JEEVIKA to a larger extent addressed three key hindrances in access to rural credit:

- Lack of collateral
- Lengthy documentation process and inadequate financial literacy
- Less asset/income

JEEVIKA introduced simplified book-keeping practices and instilled it uniformly across its area of operation through rigorous trainings and disciplinary norms – Panchsutra (regular meeting, regular saving, regular inter-loaning, regular repayment and maintenance of books of records).

This ensured that when bankers went to the field whether, in Kaimur or Kisanganj, they could find the same standard of bookkeeping. This generated confidence in bankers or financial management and discipline of the SHG ecosystem. Numerous exposure visits for bankers were planned in and outside Bihar to states like Andhra Pradesh, where SHG financing was in mature stage, which added to the faith of bankers for SHG financing in Bihar. Over the decade and a half JEEVIKA has established a strong partnership with banks in the form of MoU and this has been achieved because of the perennial sensitization of bankers on SHG financing.

A senior bank official of Bank of Baroda says “Bank want to be aggressive in growth but at the same time need to minimise credit risk. Strengthened system of JEEVIKA and its community-based institutions allow us to do same”.

Another Milestone has been the formation of sub-committee for SHG financing under the State Level Bankers Committee (SLBC). This intensified the thrust on SHG finance in the state. Bihar was the first state where banks started sanctioning INR 1.5 lakh at the first linkage amount. This was later adopted by NRLM for all states. In addition, Bihar initiated creating the

same linkages document for all banks. This can be attributed to the transformative decisions of SLBC in Bihar. NABARD and RBI played pivotal role in creating an enabling ecosystem for rural finance.

The third successful intervention is in nurturing a pool of community professionals such as Community Mobilizers (CM) and Bank Mitra (BM). CM was tasked with ensuring Panchsutra (Maintaining books of records) and documentation of saving and linkages form for bank finance on behalf of SHG. Training of community professionals was done in a simulation method by following the case-study based approach. This enabled the capacity building of community professionals for delivering better services to SHG members. The community professionals were also tasked with ensuring that regular grading of SHGs happen through VO and those SHGs coming in grade C or grade B will be given training so that each SHG reaches the level of A, which is critical for availing bank finance. The role Bank Mitra was to facilitate banking. They were placed in the bank branch to liaison with SHG members and Bank officials.



The NRLM finance portal shows that JEEViKA SHGs has more than 13262.48 Cr as an outstanding amount with a 1.61% NPA amount. In-flux of access to easy credit created success stories in each village and panchayat, when women started different livelihood activities such as micro-enterprises, animal husbandry, investment in agriculture, etc. after availing finance. This motivated more SHG members to opt for entrepreneurship by availing capitals from bank.



As the SHG movement is moving towards maturity in Bihar, a demand for higher finance is emerging from at-least 1-2 members of each SHG for initiation or expansion of business activities. As per the data from the JEEViKA MIS Portal, more than 10 lakhs group exist, which makes the demand significant. IN LIGHT OF THIS, JEEViKA has initiated bank financing of individual enterprises under Government schemes such as Mudra Loan, PM, EGP, PMFME, so that a system can be set up to further boost entrepreneurship in Bihar. The conclusive learning of JEEViKA has been that women are distinctly entrepreneurial. The platform swt by JEEViKA is an opportunity to leverage the innate capability of women and support them further for development.

### Republic Day 2023

Republic Day is a significant event, celebrated with great fervour and pride across the country. The Republic Day Tableau Presentation in Bihar, India, is a display of the state's rich cultural heritage, tradition, and achievements. The Tableau is an integral part of the Republic Day parade held in the capital city of Patna, showcasing the unique identity and spirit of Bihar to the world.

Every-year, prominent departments of Bihar Government unveil their tableaux which showcases the state's modern achievements and its rapid advancements in the fields of women empowerment, education, industrial development, productivity enhancement of agriculture, anti-alcohol campaigns, promotion of clean energy, conservation of water resources, promotion of sports, tourism, watershed management and infrastructure development. The tableaux have successfully demonstrated the state's commitment to sustainable development and the well-being of its people. JEEVIKA's tableau for the 74<sup>th</sup> Republic Day focused on empowering women through entrepreneurship promotion. Over the years, JEEVIKA has provided development opportunities to women, enabling them to become economically independent and self-sufficient which has collectively multiplier effect on the overall well-being of a community. Through its programs, JEEVIKA has been encouraging rural women to take-up entrepreneurship, participate in capacity building and decision-making processes, and



provide financial support to scale-up the businesses. JEEVIKA have represented its brand and various products manufactured by rural women associated with the self-help groups which includes JEEVIKA honey, Madhubani Paintings, Sikki and Sujni Art, Sarees with Madhubani print, and other Fast Moving Consumer Goods. Tableau also showcased the success of JEEVIKA Didi ki Rasoi, depicting its scalability across the state.



## Transforming Lives

## Empowering community through Nutrition

**T**ough life and serious challenges act as catalyst for a person to learn and shine. Ms Asha Kumari's life is a very good example of how a woman residing in rural Bihar with the very poor financial situation, fought against all odds and became a role model for many.

Ms Asha Kumari currently working as Master Resource Person (MRP – Health Nutrition and Sanitation) in Kumhaso cluster of Garhpura block, Begusarai. Her husband, a contractual worker in a brick-kline nearby, was also facing economic challenges. Ms Asha completed her Bachelor of Arts somehow though she got dropped out. During the early part of her career (2009-11), she worked as a contractual teacher, Pulse Polio Vaccinator etc. and through these part-time jobs, she tried to help her family.



From 2011 to 2016, Ms Asha Kumari worked in Parivartan Project in different capacities and learned about the Nutritional Challenges the communities are facing. The knowledge and exposures from the field have inspired her to continue working for the same cause.

She quoted “Dusri jagah kaam karne ke liye bas paisa milega, par yaha kaam karne se aatma-santushti aur khushi milti hai” (If I work anywhere else, I will get paid but when I work here (for this cause) it gives me self-satisfaction and pleasure).

Asha joined JEEVIKA as a Master Resource Person in Health Nutrition and Sanitation (MRP-HNS) and presently she is associated with 485 Self Help Groups which covers 5866 households. Before starting her career as an MRP- HNS, she has served her tenure as a President of Radhika SHG. Today she is providing trainings to other community professionals as well.

Apart from this, she is also very creative and skilful. She has composed several folk songs on the Nutrition theme and sung them to multiple audiences including Mr Nitish Kumar, Hon'ble CM of Bihar. For her quality work, Ms Asha has received multiple recognitions at the block and district level. She also co-led the Bihar JEEVIKA group which participated in PM's Samvad programme in New Delhi in 2019.

Ms Asha Kumari wishes to change the behaviour of her community to adopt better nutritional practices so that they can be mal-nutrition free. She is working towards developing a pool of community-based resource persons so that her message could be amplified and reach a larger number of people.

# March

Calendar of Events

## COMING UP IN THE NEXT EDITION

- ➔ PRI-CBO Convergence
- ➔ JEEVIKA's Biodegradable Sanitary Pad Production Unit.



## Amola Devi - The Vanguard Against Alcoholism, The Voice of Change in Gaya

Amola Devi, hailing from Jindapur village in the Sheikhwara panchayat of Gaya district, has made a remarkable contribution to the successful implementation of the anti-alcohol campaign in her region. As a member of the JEEVIKA's Self-Help Group and the president of the Ekta JEEVIKA Cluster Level Federation, she has spearheaded several initiatives against alcoholism, in collaboration with her fellow JEEVIKA Didis. These initiatives include organizing rallies, morning walks, candle marches, rangolis, mehndi, etc., to spread awareness about the harmful effects of alcohol.

Amola Devi elaborates that they formed a group of ten to twelve members to dissuade people from manufacturing alcohol. When they met with resistance, they promptly informed the authorities. Despite facing initial opposition from individuals who relied on alcohol production for their livelihoods, the group's unwavering commitment to the cause eventually persuaded them to abandon their trade. Though some still clandestinely produce country-made liquor, the representatives of JEEVIKA's federations, including Amola Devi, continue to vigilantly monitor and report such instances to the administration. Their efforts extend across four panchayats surrounding Bodh Gaya, effectively contributing to the anti-alcohol campaign in Bihar.

