



JEEVIKA's Newsletter

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Bihar Rural Livelihoods Promotion Society (JEEVIKA) Redefining the Paradigm of Poverty Reduction in Bihar

Bihar Rural Livelihoods Promotion Society, popularly known as "Jeevika" was constituted in 2005 under the aegis of Government of Bihar with the objectives of social and economic empowerment of rural poor. The major objectives being,



- **Improving rural livelihoods** and enhancing social and economic empowerment of the rural poor.
- **Developing organizations of the rural women** and producers to enable them to access and better negotiate services, credit and assets from public and private sector agencies and financial institutions.
- Playing a catalytic role in promoting **development of microfinance, agribusiness sectors and health nutrition and sanitation services.**

Jeevika has been successful in generating significant development impact in the areas of inclusive social mobilization, financial inclusion and livelihoods strengthening and diversification. It is also designated as the State Rural Livelihoods Mission (SRLM) for implementing NRLM in the state.

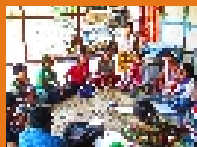
Promotion of strong and sustainable community institutions of poor has clearly emerged as a key strategy to combat rural poverty in Bihar. Till date, nearly 72 lakh households have been mobilized into more than 6.29 lakh Self-Help Groups and their federations. These exclusively women based institutions are highly inclusive with high participation of Scheduled Caste and Scheduled Tribes households. The institutional platform of SHGs and higher federations has enabled the rural poor to mobilize internal resources from within the community while also ensuring better access to financial services from the formal sector. More than 3042 crores have been leveraged from formal financial



Instilling young minds in the internal workforce

73 fresh post-graduates and graduates from 14 premiere academic institutes join JEEVIKA

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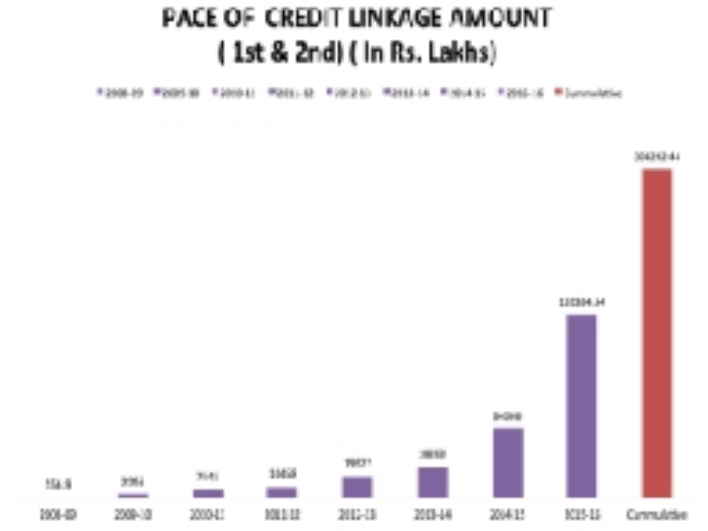
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LEAD STORY

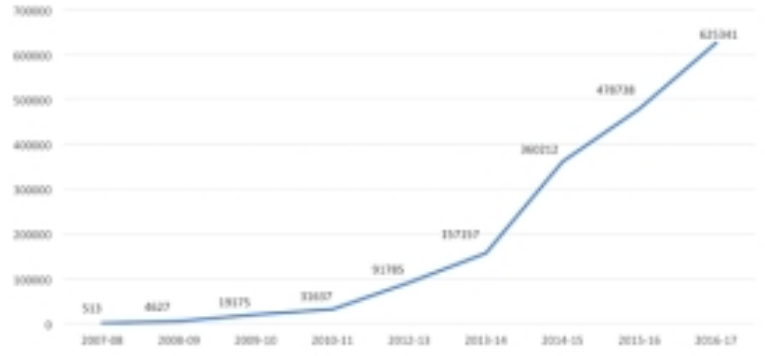
sector and Bihar has emerged as a shining beacon in SHG- Bank Linkage especially in eastern India where banks have traditionally been reluctant to lend to institutions of the poor.

The SHGs are widely viewed as the ideal platform for efficient targeting and delivery of various social welfare programs and have shown promise in delivering long term behavior change critical in achieving higher outcomes in the areas of health, nutrition and sanitation. Also, the institutional platform has proven to be effective in streamlined delivery of livelihood services. Mobilization of farmer households into Producer Organizations has also proved to be effective in strengthening the production systems by better delivery of inputs and extension services while also enhancing the capacity of small farmers to productively engage with prevailing market systems.

The newly approved Bihar Transformative Development Project will aim at scaling up JEEViKA's institutional model in the entire state. In line with the emerging priorities and JEEViKA's already significant experience, the



Pace of SHGs formation



REACHED 22 LAKH RURAL POOR HOUSEHOLDS IN FY 2016-17, ADDING 6027 HOUSEHOLDS EVERY DAY



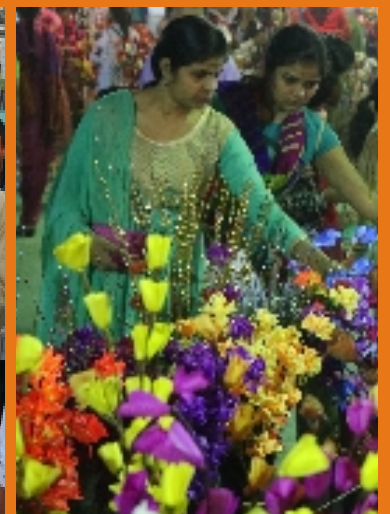
new project will have a special focus on improved nutrition and sanitation outcomes in the project areas and will also leverage technical support from specialist agencies for next generation outcomes across farm and non-farm value chains. The project will reach to an additional 4.5 million households in six years, making Bihar the leading state in India in terms of mobilization of rural women into community institutions. The six-year project with World Bank financing to the tune of INR2700 Crores, was approved by the World Bank on June 28th, 2016.



Jeevika Didis (SHG members) represent in the Aajeevika Mela (Fair) organized by Ministry of Rural Development, Government of India from 14-23rd Apr, 2017 at Pragati Maidan, New Delhi. JEEVIKA DIDIS Sabina Khatun and Sunita Devi shared the dais with Secretary, Rural Development Department, Government of India & mesmerized the audience as they shared their transformational journey



Bihar Saras fair was organised by JEEVIKA from 7th-22nd Feb' 2017 at Gandhi Maidan, Patna. The fair provided a platform to rural artisans from 22 states to display their artefacts. The total sales of the fair recorded to Rs. 5 Crores (approx). JEEVIKA Didis' stalls of Madhubani paintings and Sikki art were popular among the consumers.



WASH Initiatives

Towards ODF Society

The Lohia Swachh Bihar Abhiyan (LSBA), aims at open defecation free (ODF) Bihar by October 2, 2019 by incorporating the provisions of the Centrally sponsored Swachh Bharat Mission (Rural) (SGM-G) and State-sponsored Lohia Sanitation Scheme. LSBA is targeted to facilitate construction of toilets in 1.66 crore households and create awareness for open defecation free rural Bihar. The Campaign also endeavors under the Ganga Action Plan (NamamiGange) to clean up the banks of river Ganga spread across 12 districts of the state. The major objectives of LSBA are

- Cleanliness awareness in rural areas in a time bound manner to achieve the goal of "open defecation in Bihar".
- Inclusion of various stakeholders such as representatives of Panchayati Raj Institutions, village organizations, self help groups, disabled self help groups, various government departments and NGOs through activities of cleanliness campaign.



- Adoption of Community Based Total Sanitation (CLTS) strategy to ensure mass behavioral change on cleanliness
- Implementation of Solid and Liquid Waste Management (SLWM) to ensure community based complete hygiene.

Major accomplishments

- ODF campaign in villages on the banks of river Ganga has been expedited.. Out of 366 villages spread across 12 districts, approx. 80 % has been made Open Defecation free this far.
- 16.1 lakh toilets have been constructed enhancing the individual household latrine coverage in Bihar to 29.65 %
- Conversion of all insanitary toilets to sanitary toilets.
- Training on Geo tagging completed in 22 Districts.
- 7405 Swachhagrahis have been identified and trained
- All District coordinators and Block Coordinators have been trained
- 2803 WASH Community Resource Persons trained and placed
- 198 master trainers trained and placed for CLTS trainings.
- 42 State resource persons are placed for CLTS based capacity Building
- 107 BDOs are already trained on all aspects of LSBA.
- 1460 masons trained on 2 pit water seal toilet technology.

Knowledge Exchange

Crossing Borders for Knowledge Exchange



BRLPS (JEEVIKA) has been notified as National Resource Organization (NRO) by the MoRD, Government of India in 2012 to provide implementation and technical support to upcoming states (State Rural Livelihoods Missions) in rolling out the poverty alleviation program under (NRLM) National Rural Livelihoods Mission.

BRLPS entered into **MOU with SRLMs of Jharkhand, Uttar Pradesh, Rajasthan and Assam** for implementation of resource block strategy. Under Resource Block Strategy BRLPS provides support to the SRLMs through deployment of Staff/Resource Persons at Cluster, Block and State level known as Professional Resource Persons, Block Anchor Person and State Anchor Person. It conducts periodic mobilization and capacity building rounds through Community Resource Persons (CRPs) for 30 to 45 days (total 180 days in a year) for SHG/VO formation and modular trainings to community based organization.

Reaching Out to Arunachal Pradesh

- BRLPS is all set to support Arunachal SRLM team in Institution building and Capacity building. The team did a diagnostic study in Arunachal Pradesh and accordingly undertook a process of customization for better implementation.

Expansion of work area in Uttar Pradesh

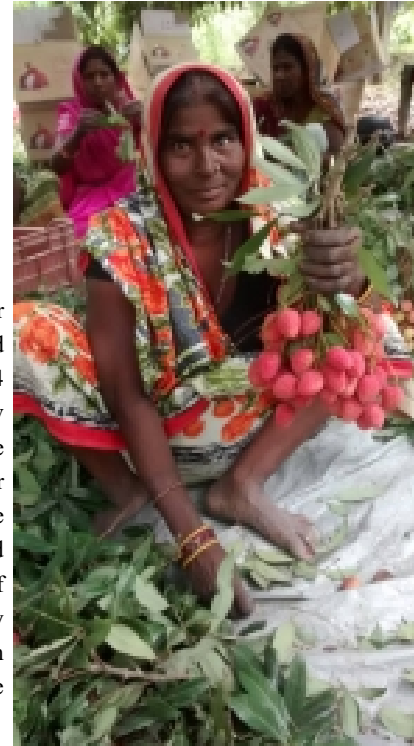
- BRLPS has been supporting UPSRLM. Further in May, 2017 it expanded the work area from 17 blocks to 32 resource blocks and undertook 17 new non-intensive blocks in UPSRLM.
- **SHG, Village Organisation (VO) and Village / Community Resource Person (VRP/CRP) drive to UPSRLM** BRLPS, has sent drives for UPSRLM. 255 SHG CRPs & 153 VO CRPs were involved resulting in formation of 325 SHGs and 173 VOs in UP. Apart from this around 120 VRPs were also involved for livelihood drive at UPSRLM.



Agri- Value Chain Development Initiatives - Augmenting profit margins of the farmers



JEEViKA has always engaged in organizing women Producer Group for creating a platform for marketing of agriculture and horticulture produce. So far JEEViKA has established 4 Producer Companies. **Aranyak Agri Producer Company Limited (AAPCL) in Purnea** has expanded the maize procurement operation in 5 blocks across Purnea and Katihar districts reaching out to 9000 women farmers. While the procurement season is on-going, the company has surpassed this year's target of 10,000 MT by procuring 11,000 MT of maize by 30th May from 4000 women farmers. The company has also been able to get INR 6.9 Crore of working capital loan from public sector banks like SBI, UBI and NBFCs like FWWB (Friends of women World Banking).



Sahyog Women Jeevika Agro Producer Company Limited (SWJAPCL), Nalanda has successfully procured 1230 MT of potato from 368 farmers across 3 blocks (Biharsarif, Nursarai and Rahui) of Nalanda districts with support from TechnoServe team. Special focus was given on exposing farmers on standardised post-harvest practices like curing, sorting, grading and packaging. The intervention also focused on strengthening the local market system by introducing transparency in weighing through usage of digital weighing machine, and sharing the daily *mandiprice* with the PG members. The procured potatoes are stored in the cold storage in Nalanda for future sale when the price rises.



Samarpan Jeevika MahilaKisan Producer Company Limited (SJMKPCL), Muzaffarpur has expanded its business in litchi, vegetables and wheat and plan to add mango marketing from this year. By end of May, company has been able to procure a total of 46.25MT of vegetables from 174 members. About 15.56 MT of litchi has been procured by end of May from 27 farmers and sold to organised retailer like Big Basket, Reliance Fresh and Metro Cash & Carry in destination markets like Mumbai, Kolkata, Bangalore and Hyderabad. NeML- an electronic trading platform has been leveraged to reach many potential buyers across destination markets for sell of litchi. Apart from market linkage in litchi, lot of work on orchard management has been done by the farmers with support from NRC, Litchi.

Livelihood Promotion

Integrated goat and sheep development scheme-Creating Multiple Livelihood options for Rural Women

Goat rearing activity is largely women managed and leads to reduction of drudgery and enhancement of income, which has inherent capacity of empowering poor women. JEEVIKA in convergence with the Animal and Fish Resource Department, Government of Bihar is implementing "Integrated Goat and Sheep Development Scheme" in 7 Districts of Bihar namely Araria, Rohtas, W. Champaran, Nawada, Gaya, Nalanda and Purnea. Under this scheme 3 units of breed able Black Bengal Goats will be distributed to 8300 SC/ST Households identified in the above mentioned districts. Producer Groups (PG) around Goat rearing activity comprising of 40-50 members would be formed. The goats will be distributed to the PG members by organizing Goat Haat. PG members would be trained on shed management, feed management and health management through trained community carders called as Pashu- Sakhi. Pashu Sakhi will also provide extension and marketing services to PG members for income enhancement.



Financial Inclusion

Accelerated Disbursement of Bank Credit to SHGs

The broader goal of Micro-Finance intervention in JEEViKA through this project is to create an ambience of trust with respect to the approach of banking with the poor. It is aimed at creating institutions of the poor who are empowered enough to run the institution on merits of financial prudence and sustainability. It also aims at taking multi-pronged strategy for ensuring financial flow to the rural economy from mainstream financial institutions. The main objective of the credit flow is to improve and diversify sources of livelihoods and quality of life of the "poorest of the poor" and the poor by increasing their income and employment, decreasing expenditure and decreasing risks through the micro plans of their groups/institutions.

Moving towards our aim in the financial year 2016-17 JEEViKA was successful in providing credit linkage to about 1.5 lakhs Self Help Groups across the state. To accelerate the timely disbursement of sanctioned Credit to SHGs for impacting livelihoods by making working capital available to the households during the critical stages of business (agriculture/livestock and allied activities) following strategic planning was made,



- **Creation of Help Desk** at all levels of operation Block, District and State Team was formed and contact numbers were shared with all block, district and state unit to counter the issues during disbursement.
- **Issuance of simplified guidelines and training** on the same at all levels. Orientations were given to all staffs and cadres emphasizing on the importance of disbursement and its process. All staffs and cadres were asked to keep a copy of the guidelines with them.
- **Regular follow up, coordination and networking with Bank officials** at all levels- Zonal Manager (ZM), Regional Manger (RM) to Branch Managers. Data were traced on per day basis and reports were shared from the block to district and then a compiled report from district was shared to state on daily basis.
- **Ensuring disbursement to at least 5 SHGs daily in each branch.**

At least 5 Self Help Groups per branch were instructed to visit their respective bank branch for withdrawal. Also SHGs were told to visit the bank premise at 10:00 am. Per day records of SHGs visiting the bank branches were maintained at the block level by the nodal person for Financial Inclusion at the block unit.

Due to our continuous efforts we were able to achieve our goal with flying colour as the total amount of disbursement in the month of March 2017 alone reached to INR 308.2 crore

Competency Enhancement Program



Motivation and Leadership Program for District Project Managers

District Project Managers (DPMs) of Jeevika represent the cutting edge leaders. With a span of management exceeding 200 staff members in each district. The DPMs interface with multiple departments and agencies within the district administration besides being responsible for management of Jeevika's human and financial resources. The ability to motivate and lead people, is viewed as an essential competency for their effective performance.

A Program on Motivation and Leadership for District Project Managers was organized from 13th-16th May 2017 at Sambodhi Resort, Bodh Gaya in collaboration with Development Management Institute (DMI), Patna. A total of 31 DPMs participated in the program. Eminent professors such as Prof KV Raju (DMI) Prof Hemnath Hanumanth Rao (DMI), Prof Vishwa Ballabh (XLRI), Dr. Sankar Datta, Prof. Priyadarshini (HoD, PU), Prof Amrita Dhiman addressed the DPMs. CEO, BRLPS himself addressed the DPMs and felicitated the DPMs with the certificate of participation. Mr. Vinay Vuttukuru, (Senior Agricultural Specialist, World Bank) addressed the participants on Performance Counseling and presented the One Minute Manager Book.



Training for Block Project Managers

Block Project Manager is responsible for accomplishing results as per predetermined standards and in line with Project objectives, plans and programs. To enhance the capacity of the Block Project Managers training was organized on key sensitive topics, panchayat saturation, ensuring CBOs quality, livelihood initiatives in the block, strategies for bank linkages, planning for panchayat ODF and procurement at BPIU. Till date 210 BPMs from 31 districts of the state have participated in the training program. CEO, JEEVIKA, Mr. Balamurugan D, (IAS) himself motivated the Block Project Managers and made it a point to interact with them during the training program.

Capacity Building of Cluster Facilitators

3 days training was organized for Cluster Facilitator from 24th-26th May 2017 in which 32 cluster facilitators from Muzaffarpur, Nalanda, Purnea, Khagaria and Madhubani participated. The objective of this training was to impart training on CLF concept and their management. This will help in smoothening the program implementation at CBO's level.



Young Professionals

Instilling Young Minds in the Internal Workforce

JEEViKA in its endeavor to develop a talented pool of Development Professionals initiated Young Professionals Program in 2012 wherein fresh post-graduates and graduates from premiere academic institutes are recruited. The Young Professionals Program in JEEViKA is a competitive program targeting motivated, talented young professionals under the age of thirty committed to making a difference in development scenario of Bihar.

In the year 2016-17, BRLPS has recruited 92 Young Professionals from 17 premier management institutes from their campuses. A team of 73 Young minds formally joined BRLPS on 22nd May, 2017 and will be placed in the blocks to take the journey of JEEViKA forward. The 6th Cohort Young Professionals christened as Energetic 6 After completing a week long Induction are all geared to initiate their Village Immersion wherein they would reside in Jeevika didis



(community's) house and explore Rural Bihar and Jeevika's interventions.



Transforming Lives

Women are the real architects of society

Sunita Devi was leading a miserable life in Barrharakothi block of Purnea district. Coming from Thakur (Dalit) community, she used to cut nails of women in her village in return of that she could make little money. Being married at an early age to an agricultural labourer of a poor family she had no hopes from life. Lack of education and poverty had cut any other source of income in her family. While working as a MNREGA labourer she came to know about JEEVIKA. She convinced women around her and formed her SHG, Kabir JEEVIKA Self Help Group. To meet her family needs she took a loan of Rs.330 from her SHG and encouraged her husband to start a snacks stall. Her ability to convince the community and her oratory skills soon made her a role model in her village. With the new business option of a snacks stall she could stabilize her economic and financial condition too. She created a faith in the community and was selected as a master trainer. Till date she has trained thousands of women within and outside the state. She has contributed significantly in anti alcoholism campaign and toilet construction campaign and has been appreciated by the Honorable Chief Minister of Bihar. She stands as a live example of courage and self confidence in the society inspiring thousands of women in improving their economic and social conditions. She says, "JEEVIKA has given my work new dimension, even more than what my family could."



Transforming Lives



Securing livelihood with dignity

“I will make money today as well”, gleefully declares Nandlal Choudhary to his family. Nandlal from Chakmazahid village of Mahua block of Vaishali district is on his way to his NEERA cart. There was transformation in his life from last one year; from being an unrecognized person to a man having a dignified livelihood. His story is no different from people coming from Pasi community and were involved in Toddi business. With anti alcoholism campaign in the state he was left with no other livelihood option for survival. This noble decision was having adverse effect on his life. But with the help of JEEVIKA he found a new path for his survival. JEEVIKA was implementing project on NEERA production and selling in 12 districts of the state. During this mapping of members of Pasi community was being done when Nandlal came forward enquiring about the program.

His journey with JEEVIKA started from there. He encouraged other members of the community for neera production and selling. He has his own palm trees where he learnt tapping and attended various training organized by JEEVIKA on NEERA production and its value added products. Also cooling cart has been provided to him.

His hard work and determination and support of JEEVIKA has changed his life brought him to neera selling business from which he is earning Rs.700-800 per day near Udyogbawan, Patna. There is an increase in not only his income but it's a transformation in his social status.



June

CALENDAR OF EVENTS

June 6-30 :: Training on Program Management

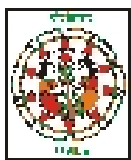
Training on Program Management for Block Program Managers June 6- June 30 in batches of 30

June 12-16 :: Village Immersion

Village Immersion Experience Sharing by YP-Cohort Energetic 6 12-16th June 2017

Coming up in NEXT EDITION

- Aranyak Agri Producer Company- Pathways to Economic Stabilization
- Ensure to Insure (A case on Insurance Model of Jeevika)



JEEVIKA

Rural Development Department, Govt. of Bihar
Vidyut Bhawan - II, 1st Floor, Bailey Road, Patna- 800 021; Ph.: +91-612-250 4981
Fax: +91-612-250 4960, Website: www.brllp.in; e-mail: ceo@brllp.in

