



JEEViKA's Newsletter

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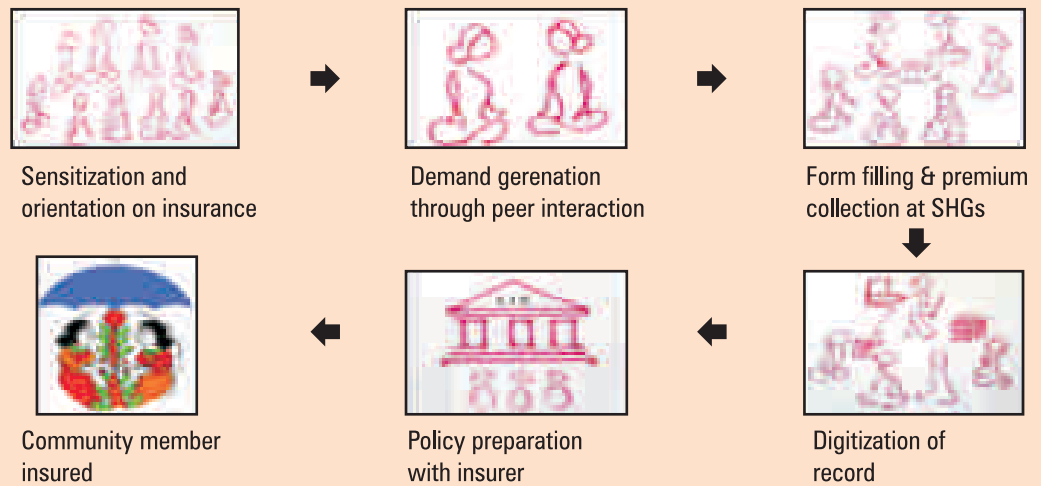
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Ensure to Insure

The Micro Insurance intervention was initiated in JEEViKA as a risk mitigation tool for community members which act as a safety net at the time of unfortunate incident thus shielding the family from immediate financial distress.

JEEViKA'S INSURANCE MODEL



JEEViKA is the Nodal Agency for implementing Aam Admi Bima Yojna (AABY) which is a centrally sponsored scheme offered by Life Insurance Corporation (LIC), whereby the Government contributes half of the amount of the premium (Rs.100/-) which is paid out of Social Security Fund of Govt. of India and the other half is individual's own contribution. The implementation of the insurance model initiated in 2012 with an aim to benefit all the eligible SHG members in the 42 blocks of Gaya, Nalanda, Mudhubani, Muzaffarpur, Purnea and Khagaria and was further scaled up to 102 blocks of the same districts in the FY 2014-15. The model currently runs in all 38 districts of the State.

Benefits under AABY:

- **Natural Death:** In the event of death of the member under this scheme, a Sum Assured of Rs.30, 000 will become payable, to the nominee.
- **Accidental Benefit:** In the event of death by accident or Partial/Total Permanent Disability due to accident the following benefit shall be payable to the nominee.
 - i) On death or Total Permanent disability due to accident: Rs.75,000
 - ii) On Partial Permanent Disability: Rs.37,500

The other added advantage that comes with AABY is the scholarship under SSSY(Shiksha SahyogYojna). Under SSSY children of the insured members studying between classes 9 to 12 can avail scholarship of Rs 1200 annually



National Award for outstanding performance of RSETI

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Empowerment on Wings-Collective Action Influences State Policy

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Watch out for Jeevika Arts & Artifacts in E-commerce portal of Amazon

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ENSURE TO INSURE

As a continuous process to enroll larger number of women under Insurance, considerable efforts went in to streamlining the service delivery aspect of the product as well. One the major stepping stone since the inception of the intervention has been the escalation in the claims reported and the time taken

PUBLIC PRIVATE COMMUNITY PARTNERSHIP



Insurance Agency

- Policy Preparation
- Data management
- Technical Support
- Claim Settlement
- Fund Disbursement



JEEVIKA

- Social Mobilization
- Sensitization
- Capacity Building of community cadre
- Implement Standard operating procedure



Community

- Execution at grass root level
- Household level Member Enrollment
- Data Collection and Digitization
- Document preparation for Claim settlement

COMBATING CHALLENGES

- Encouraging women for their own insurance wherein the premium paid does not bring immediate benefits
- Fund flow management process from collection of premium to its submission in Life Insurance Cooperation (LIC).
- Awareness Generation
- High premium amount

Enrolment of SHG members



Death Claim Vs Claim Settled



Challenging situations teach valuable lessons...

As Sheela Devi approached to attend the weekly of Durga JEEVIKA SHG of Bhatauliya village of Sariya block in Muzaffarpur district she was grappled with the thought of making both ends meet as she had lost her husband recently. Her son Rajesh Paswan had started a petty shop, which was the only source of income in the family. The Community Mobilizer (CM) explained about the insurance policy and its benefits in the meeting. After the discussion Sheela Devi was the first to opt to get enrolled under the Insurance policy as she had experienced the pain of loosing a family member. She also she encouraged to get enrolled.

In January 2013, the deadly Diarrhea took her life. She had discussed with her son about being enrolled under JSBY and that she had nominated him to accrue the benefits. After performing the last rites, Rajesh met the Community Mobilizer (CM) and discussed about the preparation of her death claim document. With the help of the CM her death claim documents were prepared and forwarded to Block Project Implementation Unit (BPIU). In June 2013, the claim amount of Rs. 30,000/- was given to the nominee. Out of which Rs. 5000/- was settled in repaying the loan taken by Late Sheela Devi from SHG. The remaining amount was invested on their shop. Sheela Devi's decision to get ensured helped her family to come out of the crisis.



Awards & Recognitions



National Award for Outstanding Performance of RSETI at National RSETI Diwas- 2017



Bihar won the Third Prize during 'National RSETI Diwas- 2017' at Vigyan Bhawan, New Delhi for its excellent support extended to the RSETIs during FY-2015-16. JEEVIKA is the nodal agency for RSETI and DDU-GKY schemes in the state. Shri Arvind Kumar Chaudhary, IAS, Secretary, Rural

Development Department, GOVERNMENT. of Bihar received the award and appreciation letter from Hon'ble Chief Guest Shri Narendra Singh Tomar, Hon'ble Union Minister, Rural Development Panchayati Raj & Drinking Water & Sanitation

National Award for Outstanding Performance in SHG Bank Linkage

Bihar Rural Livelihoods Promotion Society (BRLPS) has been awarded for its outstanding performance in SHG Bank Linkage in the State during the Financial Year 2016-17 . Mr. Mukesh Chandra Saran, Project Coordinator Financial Inclusion received the award from by Mr. Narendra Singh Tomar, Minister of Rural Development, Panchayati Raj and Drinking Water & Sanitation.



Collective Action Influences State Policy

The Journey of the enactment of The Bihar Prohibition And Excise Act, 2016

Community Institution Building has been core to the poverty alleviation strategy of Jeevika. The Village Organizations (VO) supports the Self Help Groups in accessing rights and entitlements of various state and central government welfare schemes. Jeevika adopts community led development processes and facilitates the practice by enhancing capacities of the Self-Help Group members. The Social Action Committee constituted at the VO level addresses the social issues by undertaking awareness generation campaigns, sensitizing social intermediaries, counseling processes, voicing the cause at relevant forums and advocates at various platforms.

Jeevika Didis have been voicing their plight against alcoholism since 2012 and had been advocating against alcoholism at various levels and forums. The actions against alcoholism initiated from Gaya, Muzaffarpur, Purnia and Khagaria districts, gradually spread across the state. Over 26,000 Village Organisations across the State and the Social Action Committees have been actively voicing the issue through various mediums since 2012.

During an event organized jointly by Jeevika and Women Development Corporation of Bihar on 9th July, 2015 in Patna when the Hon'ble Chief Minister had returned to his seat after his address, one of the Jeevika Didis shouted from the crowd, "*Mukhya Mantriji, Sharab Bandi Karaiyein, Sharab! , Issa hamara ghar puri tarah tabah ho raha hain*" (Hon'ble Chief Minister, Please ban Alcohol, Alcohol is ruining our houses). At this, Hon'ble Chief Minister, Bihar Shri Nitish Kumar responded to the voice and said that if he were elected again, he would certainly ban alcohol in the state.

Keeping his promise, Hon'ble Chief Minister on 26th Nov, 2016, on the occasion of "No Alcohol Day", announced to ban country liquor production and sale from 1st Apr, 2016. This declaration was warmly welcomed by JEEViKA Didis and they professionally executed the campaign by following actions,

Actions at Community Organization Level:

- ⇒ Constituted a Monitoring Committees to sensitize the liquor producers and consumers on the ill affects of alcoholism and suggest alternate business options.
- ⇒ Keep vigil and inform at the toll free number 1800- 345-6268 of the Excise department for further action If the police failed to take action within 8-10 hours, they shut the liquor shop .
- ⇒ Counsel the identified families and guide them in opting for alternate income source.
- ⇒ Extend loan in the tune of Rs50,000-Rs75,000/- to opt for alternate income source The Livelihood Specialist and Institution Development Managers of JEEVIKA supported in preparing business plan and impart technical know how of business development.

On 21st Jan, 2016, Hon'ble Chief Minister officially initiated the Anti-Alcohol Campaign in Bihar and addressed the Jeevika Didis in all districts through Video Conferencing. Jeevika works in over 32000 villages of the state, and the Jeevika didis have made commendable contribution to the movement. They composed motivational songs in local dialects and sang them with all their zeal to aware people against alcohol and educate them on the provisions of the Prohibition act. They have vandalized many illegal liquor shops and *bhattis* (local name of the place where local liquor is being prepared by the local persons). Not only this they themselves took initiatives at various places and helped police to confiscate the illegal liquor found in their areas. Approximately, 1,45000 *daru bhattis*, have been vandalized by Jeevika didis across the state.

The step taken by the government in response to the need of the poor rural women have raised the hopes and aspirations of lakhs of women in the state for enhanced health, education for children and dignity and well being in family life. The absence of alcohol has helped them in enjoying a peaceful life -a life free from abuses, tensions of health hazards and negative impact on their children. State data shows significant decline in the cases of domestic violence. They are saving money for the education and security of their children and family. They are enjoying their conjugal life. Instances of eve teasing at the villages have gone down, cases of accidents reduced.

The changing societal behavior can undoubtedly be attributed to the community led enactment processes of 'The Bihar Prohibition and Excise Act, 2016.



EVENTS

Bihar Diwas

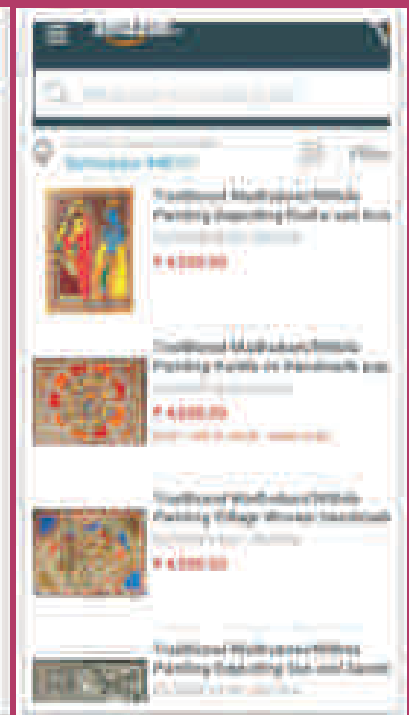
The state of Bihar celebrated 105 years of its statehood on 22nd March 2017. The theme of the event was “Nashamukt Bihar” . JEEViKA displayed its saga of a decade towards transforming rural Bihar in its pavilion spread across an area of 20000 square feet. Honorable Minister Rural Development Department of Government of Bihar, Shri Sharvan Kumar, inaugurated the Pavilion. He also launched the corporate movie of Jeevika and the audio songs on promoting hygiene and sanitation. He also felicitated the community members with appreciation certificates for their remarkable contribution in the anti alcoholism movement in the state.

The pavilion gate was creatively decorated with hand woven mats, Sikki and Sujni artifacts, Madhubani paintings prepared by Jeevika didis. They used folk lore, puppet shows, Nukkad Natak and Ramleela to generate awareness on Sanitation, Health, Nutrition, ill effects of alcoholism and other social evils.

A stall to promote Neera drink was launched and was the most popular amongst the audience.



Mr. Parmeshwaran Iyer, Secretary Department of Drinking Water and Sanitation, Government of India and Mr. Balamurugan D., CEO, BRLPS visited Chainpur village of Chinpur Panchayat of Patna district to see the sanitation drive in the village. He was happy to see the initiatives taken by the Jeevika didis in mobilizing villagers to construct leach pit as per prescribed technology and appreciated the efforts of community members.



Marketing of Jeevika artefacts- Sikki, Sujni art and Madhubani paintings through e-commerce portal-Amazon initiated.

Aranyak- Pathways to Economic Stabilization



JEEViKA, a World Bank supported program for poverty alleviation in rural Bihar, is focused on deepening agriculture and value chain based livelihood interventions, leveraging the platform of Community Based Organizations (CBOs) like Self Help Groups (SHGs) and their federations; as well as Producer Groups (PGs).

The Aranyak Agri Producer Company Limited (AAPCL), a farmer producer company (FPC), was formed with a vision of enhancing incomes of farmers through collective aggregation and marketing of agri-commodities. It is a farmer producer organization (FPO) where the shareholders are all women. The company realized profits with the support of TechnoServe, a global non-profit, which came to offer technical assistance to the company in December 2014, through a Bill & Melinda Gates Foundation-funded program. AAPCL was working on maize value chain as Bihar has a comparative advantage over other states. However, the value chain was much inefficient and opaque due to presence of a complex layer of intermediaries. The geographical location of the FPC was also an added benefit as Purnea has the highest productivity of rabi maize in the country.

JEEViKA along with TechnoServe aimed at strengthening AAPCL by building its capacities, so that it can equip itself enough to play the role of a transparent intermediary. The FPC, in the following season, procured 1014 metric tons of maize and adopted transparent practices by use of digital weighing machines and moisture meters. The member farmers realized incremental revenue of 11.5% thanks to the transparent weighing and grading practices adopted by the FPC. TJEEViKA then facilitated AAPCL to leverage the NeML's online commodity exchange platform to reach out to large buyers across the country. Consequently, the company generated a revenue of INR 1.28 crore and a net profit of INR 0.03 crore. The high point of this intervention, however, was the patronage bonus 70% of the gross profit earned by AAPCL (INR 0.09 Crore) was distributed to the women smallholder farmer members. This helped the farmers to realize a total additional income of INR 109 per quintal of maize, when compared to the traditional value chain. The other notable innovation adopted in this intervention was the cashless transactions all the financial transactions were online and settled within 5 days of business. The company in the current year has proved over 10,00 MT of maize and is all geared to make sizeable profits.



Crossing Borders for Knowledge Exchange



Nepal Poverty Elevation Program : A Team of senior officials from Nepal Poverty Elevation Program led by its Vice Chairman interacted with the members of Shilp Sangh, Sikki Sangh and Kalakriti Sangh (Producer Groups promoted by JEEViKA) in Madhubani district. They discussed the importance of designs and modern equipments required for catering to the National and International market.

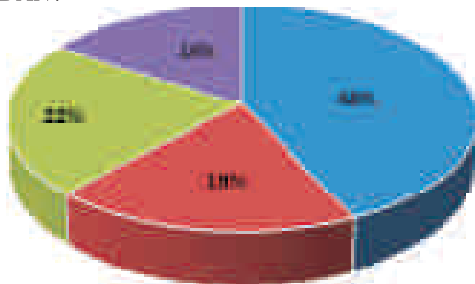
Young Professionals

Village Immersion an enriching experience

Village immersion is a combination of self learning as well as learning from the community. It is comprehensive in perceptive building through identification of major areas that should be focused in understanding the village society. 73 Young Professionals of Cohort 6 conducted their village immersion from 29th May-12th June 2017. Village immersion is a combination of self learning as well as learning from the community. It is comprehensive in perceptive building through identification of major areas that should be focused in understanding the village society. This helps in understanding the dynamics of the village and the importance of contextual understanding for any intervention. Assignments allotted were on diverse themes giving holistic picture of the village. In compulsory assignments village profiling, community based organization mapping and case studies writing were included which provided base for the theme based assignment which included making proposals for livelihood intervention based on farm, non-farm, livestock, digital financing and improving condition of 'poorest of poor' household. The post immersion presentations of the Young Professionals were assessed by panel of experts, Mr. G. Krishnamurthy, Dean, DMI, Prof. Hemnath Rao, Senior Professor and Dean DMI, Mr. Sanjeev Jain PCI, Mr. Pawan Ojha, CoP, Mr. Debranjana, Associate Practice leader Technoserve, Mr. Binod Raj Dahal, Integrator, PRADAN.



43% YP showed orientation towards livelihood opportunities in the village and made innovative proposals such as seed bank, organic agarbatti, micro-enterprise like tailoring, bangle making etc. 22% YPs inclined their interest towards financial inclusion. Institution Building and Capacity Building assignment was taken by 19% of Yps.



- FI & Digital Financing
- IB & CB
- Social Development
- Livelihoods (Farm & Non-Farm)

Transforming Lives

Poultry wali Didi



For years, SAROJ DEVI hid her identity behind the four walls of her kutcha house, where she lived with her children and husband. Her husband would migrate to nearby towns for livelihood purpose. With a meager income the family was under the grip of moneylenders. Growing financial instability made it difficult for her to come out of vicious cycle of poverty.

Saroj Devi's life started changing in year 2009, when she joined a JEEViKA SHG. Her first priority was to get herself out from the clutches of the moneylender for which she took loan of Rs10,000. Her exposure visit to Kolkata in 2012, for poultry training was the turning point in her life. After returning from the training she was confident to establish a poultry mother unit at her house for which she took loan of 1.5 lakh.

Now she lives in a pucca house and is a proud owner of poultry mother unit, 10 Kattha of land and also has a motorbike. Her husband no longer migrates; he is engaged in agriculture and helps at poultry mother unit. She is ensuring a bright future to her children by sending them to nearby private English medium school.

With time she has transformed from a woman who hardly visited her neighbor's house to a woman who motivates, gives training and brings women like her into SHG folds. She is the treasurer of her SHG and VO and an active member of Ekta CLF Procurement committee and is also a member of Board of Directors.

Transforming Lives

The Iron Lady

A metaphor usually assigned to men but it aptly describes Neelam Devi of Nahub village. Married at a tender age of 13, she was forced to stop her education in Grade 9. Her zeal for learning didn't stop her from coming out of four walls of household. In spite of opposition from her husband she continued her education. Understanding the importance of education, she did not confine it to herself but took the initiative of teaching illiterate girls of 11-18 years in neighborhood.

After joining Jeevika her traits as a visionary leader further got shaped. As a president of her SHG she took a bold step not to get a stamp pad. Initially there were only three literate women in the SHG, but currently all the members in her SHG are literate.

In July 2010 Neelam Devi also became Bank Mitra in Rajgir Branch of State Bank of India. Though she faced many constraints when she started her work as Bank Mitra. She fought confidently not only for her rights and entitlements and also established herself as an accepted reputed professionals among her colleagues through hard work. She has gained immense respect in the bank. She is always keen to learn new technologies and is a computer literate which makes her work easier. As an agent of social change she instills confidence to women who come to her for help.

Neelam Devi is an agent of development for the society and is a brilliant human resource manager, without any formal degree from B-schools. Jeevika has given her a platform from where she has emerged as a leader who can envision fair and just society.



July

CALENDAR OF EVENTS

July 3-4 : Initiation of technical assistance from National Dairy Development Board through formation of Dairy Producer company

July 18-23: Joining & Induction of 2nd batch of 6th Cohort of Young Professionals

July 20 : Monthly District Review

COMING UP NEXT EDITION

- Improving Livelihoods through MESH A Project
- Livelihood Promotion through Backyard Poultry Intervention



JEEVIKA

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