



JEEVIKA NEW S LETTER

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Kaushiki Mahila Milk Producer Company Limited

Rural communities in the Koshi River basin, a trans-boundary river basin in the Hindu Kush-Himalayas, have been experiencing unprecedented difficulties for adapting with the livelihood challenges arising from floods, droughts and other climatic, environmental and socio-economic stresses. The single purpose adaptation approach often fails to address the multiple challenges arises from cascading effects of climate change at different scales and stages. Initial challenges were manifold, including low yield, high operational costs, indigenous breeds, rotten milk, flooding, flood-related migration leading to animal fatalities, and a trade-off between food and fodder.



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Lead Story : Kaushiki Mahila Milk Producer Company Ltd.



During the incubation phase, JEEVIKA under the aegis of the Government of Bihar, played a pivotal role in facilitating the Kaushiki Mahila Milk Producer Company's (KMMPC) operations by adopting a nurturing role. The initial thrust was to enlist and identify all eligible Self-Help Group (SHG) members who owned milch animals as members of the KMMPC, identified by JEEVIKA. Given JEEVIKA's widespread acceptance and socially sustainable objectives linked with the social and economic empowerment of women, it was evident that female milk producers dominated the landscape, and the producer company, as envisioned by JEEVIKA, was bound to be women-centric.

On September 22, 2017, a long-held aspiration of the populace from four districts in the Kosi basin was actualized through the incorporation of the Kaushikee Mahila Milk Producer Company (KMMPC) under the aegis of the Companies Act 1956. The principal objective of the KMMPC was to furnish a sustainable alternative livelihood to female milk producers of this region by executing proficient and well-organized dairy practices, which entailed the provision of an unwavering buyer who paid the suppliers promptly and remunerated them competitively for their milk throughout the year. It was also envisioned that the KMMPC would uphold transparency, equity, and inclusivity in its functioning and governance. Furthermore, the KMMPC would offer technical support services in the areas of breeding, nutrition, and the care and management of milch animals to augment milk productivity for the members' benefit.

The KMMPC functions on a membership-based model, exclusively conducting business with members who are mostly local women involved in milch cattle farming within the particular geographic area. The members' equity is commensurate with their patronage, i.e., their shares are linked to the amount of milk they deposited. This approach is commonly known as "skin-in-the-game" and is a significant factor in the KMMPC's outstanding growth and survival during the pandemic. Furthermore, membership continues only if the minimum milk quantity requirements are met, ensuring that no one can take advantage of the situation, thus mitigating the risk of moral hazard.

In addition, members have representation on the board of directors, which is responsible for the overall management of the producer company. To provide technical and managerial expertise, skilled directors are appointed to the board to guide women on the proper direction and strategies to employ. The board has to remain apolitical and impartial, free from any political party affiliation.

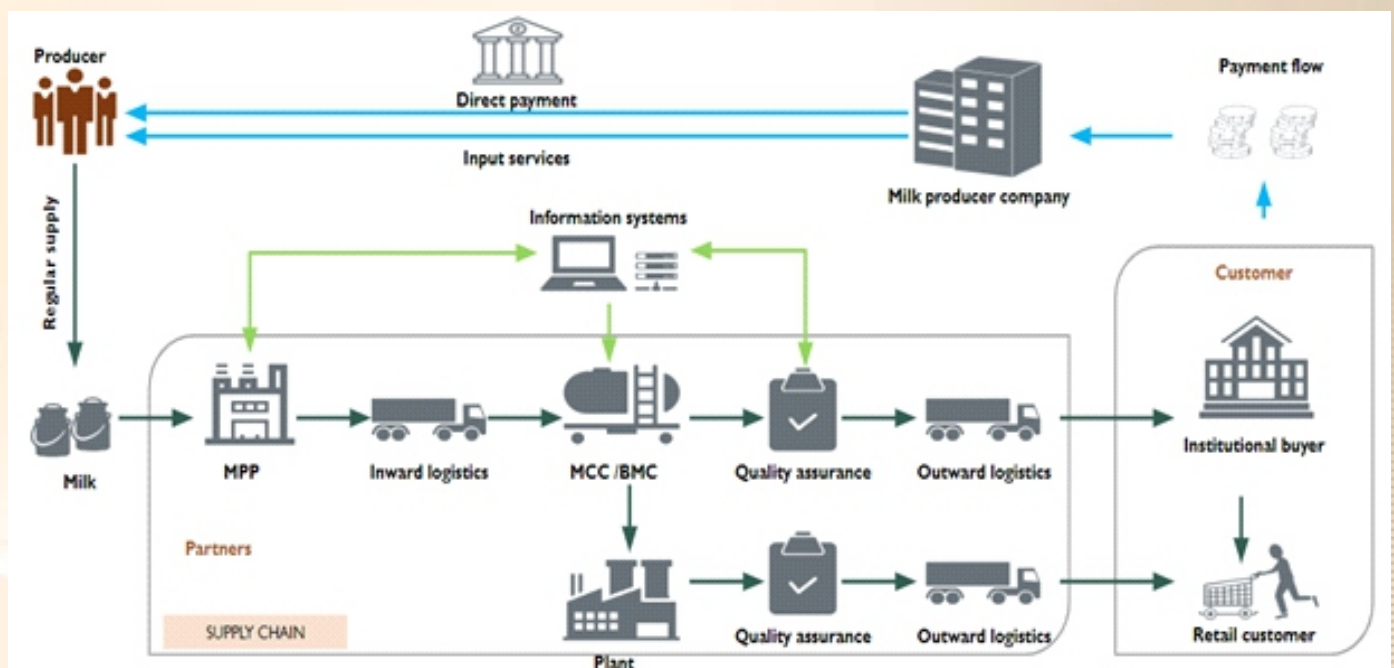
Lead Story : Kaushiki Mahila Milk Producer Company Ltd.

In addition to their core activities, KMMPC actively engages in continuous training and capacity building initiatives, which encompass various programs such as producer awareness, director skill-building, and exposure visits. Moreover, they offer productivity enhancement services aimed at improving yield, such as doorstep artificial insemination delivery and fertility management for animal breeding. Other essential components include animal nutrition, preventive health, and extension and promotion. From a managerial efficiency standpoint, KMMPC establishes standard operating procedures (SOPs) that serve as the basis for their operations, resulting in greater efficiency and comprehensibility throughout the value chain management. KMMPC also boasts a robust IT and database management system and is managed by a team of competent executives and professionals.

Process Flow

KMMPC's business model involves a two-way approach. The organization sources milk from Milk Procurement Points (MPPs) and, after ensuring quality control through its supply chain logistics, sells the collected milk to institutional buyers. In return, producers receive payment for their milk. Moreover, KMMPC provides technical input services, disseminating knowledge on scientific breeding, nutrition, and healthcare through various extension activities such as Dairy Management Trainings, Film Shows, Calf Rallies, Infertility Management Camps, and Distribution of Extension Material.

Through this business model, KMMPC managed to sell 6,551,020 kgs of raw milk in the financial year 2020-2021 (between April 2020 and March 2021). In the same period, KMMPC sold 9,962 bags of cattle feed and 17,201 kgs of mineral mixture. The revenue generated from the sale of raw milk alone was INR 25,37,95,720, an increase of 56% over the previous financial year ending in March 2020.



Impact

Having overcome the early challenges such as indigenous cattle, high operating cost, lower efficiency, dilemma among the indigenous producers and other socio-economic hurdles, through focussed management and training of the producers in an inclusive environment, offering membership and administrative powers to the stakeholders and producers themselves resulted in an in-built commitment instrument.

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In September 2022, KMMPC recorded a peak in the procurement by collecting 79000 kgs of milk. With increasing trend in the membership numbers, it is only natural that this target may be achievable. The primary reason for this is joining the KMMPC is lucrative for women in these regions. By lucrative, we do not mean only financially beneficial but also in terms of outside options in the local labor markets leading to increased opportunity costs of not participating in KMMPC. Additionally, the social aspect of KMMPC which gives the women a sense of empowerment by directly participating as stakeholders and more importantly decision makers in the firm, attracts several women to join the program. This is where the 2-way model becomes very useful in terms of expanding business operations for a product which is a necessary consumption for these households.



Progress of KMMPC So far

Sl. No.	Particulars	UOM	2018-19	2019-20	2020-21	2021-22	2022-23 YTD till Mar; 23
1	Total Members	Cum No	4,054	16,656	24,888	33,085	41,535
2							
2.1	Avg. Milk Procurement	Kg/day	1,803	11,436	17,534	32,131	58,821
2.2	Maximum Milk Proc.	Kg/day	3,299	29,706	34,745	56,654	83,715
2.3	Functional MPPs	No.	113	434	570	703	829
3							
3.1	No. of MAITs	Cum No	10	27	36	49	60
3.2	No of AIs	No.	256	7,018	31,488	44,527	39,021
3.3	Cattle Feed Sales	MT	-	86.32	260.23	315.48	1,292
3.4	MM Sales	Kgs	-	5,890	16,913	21,002	33,149
3.5	Green Fodder	Kgs	-	-	12,256	15,055	25,819
4							
4.1	Total Farmer Payment	Crore	1.05	14.38	21.76	43.41	80.93
4.2	Total Turn Over	Crore	1.15	16.54	26.32	52.53	100.88

Since the crux of KMMPC's business model is a two-way interaction, a lot of the components that comprise of the cost incurred in the production activities are similar to the ones that bring in revenue.

The cost of procurement of raw milk for KMMPC stood at INR 22,26,88,573 for the FY 2020-21 which is significantly higher compared to the previous year where this cost of raw milk amounted to INR 14,52,38,483. A similar increase in purchase of cattle feed, minerals, semen and dewormer can be observed. KMMPC also incurred significantly higher employee benefits expenses in 2020-21 despite the pandemic at an amount of INR 53,73,953 compared to a much smaller pre-pandemic number of 15,76,389 in 2019-20.

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The company is implementing the project titled “Dairy Value Chain Development in Saharsa, Supaul & Madhepura Districts of Bihar under NRLP and Innovation Funds of NRLM.

The project period is for four years starting from February 2018 to March 2022 with the financial assistance from Bihar SRLM and technical support from NDDDB Dairy Services.

The Company envisages to enroll 40000 women milk producers as members from 800 villages and achieve an average procurement volume of about 61823 Litres per day (LPD) by end of the project i.e., FY 2022-23.

For implementation of the project, a total of Rs. 3806.30 Lakh was sanctioned as a grant from Bihar SRLM of which Rs. 1891.66 Lakh was towards the Capital Cost and Rs. 1914.64 Lakh was towards Program Cost.

HIGHLIGHTS

- Total 432 Lakh Kgs Milk poured by Members since inception till Mar'23.
- Total 1.22 Lakh AI (Artificial Insemination) done since inception till Mar'23.
- Total 1,954 MT Cattle Feed supplied to Members since inception till Mar'23.
- Total 76,954 Kgs Min Mixture supplied to Members since inception till Mar'23.
- Total 53,130 Kgs Green Fodder supplied to Members since inception till Mar'23.
- Total 37,212 Bolus DeWormer supplied to Members since inception till Mar'23.

Events

Workshop on “JEEVIKA's work on Health, Nutrition and Sanitation Lessons learnt and way forward”

Jeevika, in partnership with the World Bank and Project Concern International India, has recently conducted a Workshop on "JEEVIKA's work in Health, Nutrition, and Sanitation: Lessons learnt and way forward." The inaugural session of the event was highlighted by a note delivered by Mr. Rahul Kumar, the CEO of JEEVIKA, in which he shared the journey of JEEVIKA in implementing health, nutrition, and sanitation initiatives through the livelihood platform. He shed light on the organization's efforts towards improving the lives of rural women by empowering them through livelihood opportunities and



addressing their health and sanitation needs. Mr. Kumar emphasized the importance of partnerships and collaborations in achieving sustainable development goals and highlighted JEEVIKA's collaborations with various stakeholders, including the government, non-governmental organizations, and the private sector. The inaugural session set the tone for the event and provided a valuable insight into JEEVIKA's successful implementation of health, nutrition, and sanitation activities through the livelihood platform. Followed by the inaugural note of Mr. Prem Singh Meena, Secretary, Social Welfare Department on “JEEVIKA: a critical partner in empowering communities and complementing the demand for quality



nutrition services”. The introductory session was all about Joining forces to improve health and nutrition outcomes in Bihar. The Session was concluded by Mr. Raj Ganguly, Senior Agribusiness Expert, World Bank, with a note on “The need for Agri-nutri linkages in Livelihoods Project”.

The session also entailed the pursuit of sustainable and inclusive livelihoods in the agricultural sector, which still remains a pressing challenge in many areas. One key aspect of this challenge is the need to establish effective agri-nutri linkages in livelihoods projects. Such linkages can promote access to nutritious food and improve the health and well-being of farming communities. JEEVIKA can play a crucial role in facilitating these linkages by mobilizing community members and leveraging collective action to promote sustainable agricultural practices and nutrition-sensitive interventions. By empowering women in particular, these groups can also help to break down gender-based barriers to food security and nutrition, while promoting greater equity and social cohesion. Ultimately, successful agri-nutri linkages depend on a range of factors, including strong partnerships and collaborations with relevant stakeholders, as well as effective policies and regulatory frameworks that incentivize and support sustainable and nutrition-sensitive agriculture.

The workshop entailed about JEEVIKA's Bihar Transformative Development Project (BTDP), funded by World Bank which was launched in 2016 to diversify and enhance the incomes of targeted households, while also improving their access to essential nutrition and sanitation services. One of the core components of BTDP involves enhancing "Access to Nutrition and Sanitation Services," by leveraging Self-Help Group (SHG) platforms to promote greater awareness and adoption of Maternal, New-born, Child Health (MNCH), and Maternal, Infant and Young Child Nutrition (MIYCN) practices.

JEEVIKA is committed to collaborating with relevant line departments to facilitate the provision of vital services to communities. Behavior Change Communication interventions are central to JEEVIKA's Health, Nutrition, and Sanitation (HNS) strategy, with a particular focus on improving dietary diversity among women and children. By undertaking such efforts, JEEVIKA aims to foster the well-being of targeted households, while also empowering them to achieve greater financial independence.

Transforming Lives

The second session focused on the panel discussion on Health and Nutrition chaired by Mr. Rajesh Kumar, Officer on Special Duty, JEEVIKA alongside Dr. Deepika Anand, Operations Officer, World Bank. This session constituted series of discussions, starting with the initial study titled "Making a dent in nutrition outcomes through livelihoods platform – what have we learnt and what are we missing?" highlighting the learnings and areas of improvement in utilizing livelihoods as a platform to improve nutrition outcomes. Dr. Kalyani Raghunathan, a research fellow at International Food Policy and Research Institute, shared insights on the impact of livelihoods on nutrition outcomes and identifies gaps in the current approach. The second note by Dr. Sapna Desai, an associate at Population Council, focused on preparing the livelihoods platform to address emerging health and nutrition challenges for women. Dr. Sridhar Srikantiah, the technical director at CARE India, discussed leveraging livelihoods to improve health outcomes and identifies areas that require attention. Finally, Shri Rajesh Kumar, OSD of BRLPS, examines the fading 'S' in HNS and discussed what is needed for Bihar to achieve better health and nutrition outcomes through livelihoods. Overall, these experts shed light on the potential and challenges of using livelihoods as a platform to improve nutrition and health outcomes and provide insights on how to move forward.

The valedictory session was concluded with gratitude's to the experts, JEEVIKA staffs and community professionals who had participated in the workshop. The session was concluded with a felicitation ceremony of the best performing districts, blocks, staffs and cadres.

From Daily Wage Worker to Successful Pashu-Sakhi and Board Member

The Inspiring Story of Babita Bharti from Purnea

Babita Bharti, a resident of Dagarwa block in Purnea district, has found stability in her livelihood through the Goatery intervention program offered by JEEVIKA. She has been associated with this program for a while and her participation in the Maa Santoshi Self-Help Group has brought a significant change in her life. Prior to joining the SHG in 2017, Babita worked as a daily wage laborer alongside her husband. Even after becoming a member of the SHG, she continued to work as a daily wage laborer in her own and nearby villages. However, her active involvement in the SHG meetings led to the recognition of her education qualification and skills by other members. As a result, she was nominated to become Pashu-Sakhi in the Ujjwal Producer Group in 2018.



Babita received specialized training on goat rearing, de-worming, and vaccination for different types of diseases among goats. She took a loan of Rs 10,000 from her SHG to purchase four goats, which she nurtured and later sold two of them for Rs 15000, earning a considerable profit. In 2022, she was elected as a member of the Board of Directors of Simanchal Jeevika Goat Producer Company. Babita is currently providing services to 34 members with around 180 goats of the Producer Company. She offers services such as de-worming, vaccination, and treatment for other diseases, and provides herbal medicines for their treatment. This has allowed her to enhance her monthly income by approximately Rs. 2000-3000, thereby improving her standard of living.

MAY

Calendar of Events

COMING UP IN THE NEXT EDITION

- Neera Interventions
- Young Professional Program

ग्रामीण युवाओं के सर्वांगीण विकास में शिक्षा के महत्व पर वेबिनार

संवाद सूत्र, वीरपुर (बेगूसराय) : सीएलसीडीसी में फर्नीचर, प्रिंटर, जीविका द्वारा संचालित सामुदायिक पुस्तकालय सह कैरियर विकास केंद्र, वीरपुर में बुधवार को ग्रामीण युवाओं के सर्वांगीण विकास में शिक्षा का महत्व एवं सामुदायिक पुस्तकालय के कार्यपालक पदाधिकारी राहुल कुमार ने कहा कि वर्तमान में सभी सौ सीएलसीडीसी में कुल 12,318 शिक्षार्थी निर्बंधित सदस्य हैं। इसमें लगभग 80 प्रतिशत लड़कियां हैं।

सीएलसीडीसी में फर्नीचर, प्रिंटर, इंटरनेट, डिजिटल क्लासरूम के लिए प्रोजेक्टर एवं कंप्यूटर, भौतिक पुस्तकालय में कक्षा नौवीं से 12वीं पाठ्यपुस्तक एवं नोट्स के रूप में अध्ययन सामग्रियां उपलब्ध हैं, जो अध्ययन में सहायक साबित हो रहे हैं। उन्होंने कहा कि गांव में ऐसी सुविधा लड़कियों की शिक्षा के लिए कारगर साबित हो रही है। वेबिनार में जीविका के बीपीएम शैलेश रंजन, एसी सूर्येश कुमार, अमित कुमार, सीसी पूजा कुमारी, तान्या, प्रियंका कुमारी, रंजीत कुमार आदि थे।



सामुदायिक पुस्तकालय में आयोजित वेबिनार में मौजूद लोग । ● जागरण



Empowering Communities through Social Responsibility Aruna Devi's of Leadership and Advocacy Against Dowry- Practic

Right from the outset, Aruna Devi was imbued with a sense of social responsibility. Her affiliation with the Vishnu Jeevika Self Help Group in 2014 bolstered her resolve even further. As a result of her unwavering commitment to the betterment of her fellow group members and her family, Aruna Devi was subsequently elected as the President of the Mala Jeevika Mahila Gram Sangathan. By leveraging the platform provided by the group, she embarked on a campaign to raise awareness of prevalent social issues, such as dowry-practice, child marriage, prohibition, education, and sanitation. Her zeal and empathy towards the community earned her additional recognition, as she was appointed President of the Tulsi Jeevika Mahila Sankul Level Association in December 2017. In a significant instance, Aruna Devi facilitated the marriage of a sister's daughter that was initially fixed with a dowry of Rs. 50,000, but due to unforeseen circumstances, the girl's family was unable to provide the amount. Aruna, along with her fellow JEEVIKA Didis, rallied to secure a dowry-free match from one of their relatives, thereby triumphing over the pernicious practice of dowry. Having also ensured that her own daughters were married without dowry, Aruna strongly advocates against the social stigma associated with failing to provide a dowry for a daughter's marriage.