



JEEVIKA NEW

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Transforming Lives : Bihar's Pioneering Effort in Scaling up the Graduation Approach

In the relentless pursuit of eradicating extreme poverty, governments and organizations worldwide are continuously searching for innovative strategies that offer lasting solutions. One such strategy that has gained recognition for its transformative impact on the lives of ultra-poor households is the Graduation Approach. Developed by BRAC – an international NGO, this approach has been rigorously evaluated across multiple countries and is globally renowned for its long-term effectiveness. In India, it has been adopted as the "Targeting the Hard-Core Poor" initiative by the NGO Bandhan-Konnagar. The critical question that emerges is how to scale up this approach sustainably to reach a broader population. The answer to this question is found in the state of Bihar, India, where a groundbreaking JEEVIKA-led initiative, Satat Jeevikoparjan Yojana (SJY), is making significant strides in answering this pressing question.

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The Graduation Approach: A Global Success Story

The Graduation Approach carefully sequenced support over 18-24 months, serving as a "big push" to help ultra-poor families attain sustainable livelihoods. Over the years, this approach has not only transformed individual lives but also entire communities. This approach, backed by BRAC, has been subjected to rigorous evaluations and research studies in various countries. The Graduation Approach has been adopted in more than 50 countries and has impacted over 14 million people globally. Its success lies in its holistic nature, offering a combination of financial support, training, asset transfers, and social integration, providing individuals with a sustainable pathway out of extreme poverty.

The Challenge of Scaling Up

While the Graduation Approach's effectiveness is well-documented, the challenge of scaling it up to reach a broader population remains. Scaling up such a program requires careful planning, coordination, and resources. It necessitates partnerships with governments and organizations willing to invest in the transformation of the ultra-poor's lives on a larger scale. In this context, Bihar, one of India's largest states, has emerged as a pioneer in the quest for scaling up the Graduation Approach through the Satat Jeevikoparjan Yojana (SJY).

Satat Jeevikoparjan Yojana (SJY): JEEVIKA's Flagship Initiative

Satat Jeevikoparjan Yojana (SJY) is a groundbreaking initiative launched by the Government of Bihar to scale up the Graduation Approach. This government-led program aims to reach every single person living in extreme poverty, making it the first of its kind in India. SJY represents a remarkable collaboration between the Government of Bihar, JEEVIKA, Bandhan-Konnagar as a Technical Advisor, and J-PAL SA as a Knowledge Partner. Additionally, Co-Impact provides catalytic funding focused on strengthening the program's systems.

What makes SJY particularly innovative is its focus on systems strengthening and leveraging existing community institutions. Rather than building entirely new structures, SJY taps into the power of communities and their organizations to deliver and sustain the program. By doing so, it ensures that the Graduation Approach is effectively integrated into the fabric of rural Bihar. This approach aligns with the principle of 'going the last mile,' ensuring that no one is left behind in the fight against extreme poverty.

Lead Story : Graduation Approach of SJY

The Journey of SJY: Adapting, Iterating, and Implementing

The development and implementation of SJY has been a dynamic and adaptive process. Over the course of five years, SJY has gone through various phases, marked by adaptation, iteration, and implementation. One of the key challenges was contextualizing the Graduation Approach within the unique socio-economic landscape of Bihar while preserving its core fundamentals.

SJY's journey involved leveraging existing community infrastructure, which played a pivotal role in tailoring the program to the specific needs of the ultra-poor in Bihar. The program took into account local realities, ensuring that interventions were relevant and effective. This contextualization has been crucial in achieving SJY's ambitious goal of reaching one million people in extreme poverty.



The Playbook Launch: Sharing Insights and Learnings

A playbook encapsulating the lessons learned, adaptations made, and insights gained throughout the five-year process was launched. It serves as a guide for not only scaling up the Graduation Approach but also for policymakers and organizations seeking innovative poverty-alleviation strategies.

The playbook launch event, held on August 10th, 2023, at Chanakya Hotel, Patna, Bihar, was a momentous occasion. The event brought together dignitaries from the National Rural Livelihood Mission (MoRD), Rural Development Department (RDD) Bihar, State Rural Livelihood Missions from other states, Civil Society Organizations, Academia, and Researchers. It was a close-door, in-person event dedicated to sharing the innovative journey of SJY and its significant contribution to addressing extreme poverty in Bihar and beyond.

The Event Highlights

The event commenced with a warm welcome address by Smt. Mahua Roy Choudhury and Mr. Manzer Sayyed, setting the tone for a day of insights and discussions. It was followed by an introduction to J-PAL SA's role in the Graduation Approach and the launch of the SJY video, presented by Smt. Vijaylakshmi Iyer.

One of the highlights of the event was a video screening that provided a glimpse into the real impact of SJY on the lives of program participants. Stories of transformation, hope, and resilience unfolded on the screen, showcasing the power of the Graduation Approach.

Shri Rahul Kumar, Chief Executive Officer of JEEVIKA, Government of Bihar, delivered opening remarks. He shed light on the reach and importance of the SJY playbook, emphasizing the program's innovative design and its potential to drive change at scale. Dr. N. Saravana Kumar, Secretary of the Rural Development



Lead Story : Graduation Approach of SJY

Department, Government of Bihar, discussed the state government's initiatives towards poverty alleviation in Bihar, highlighting the collaborative efforts that made SJY possible.

A pivotal moment of the event was the keynote address by Shri Charanjit Singh, Additional Secretary of the Ministry of Rural Development, Government of India. His speech emphasized the significance of tackling extreme poverty as a crucial step towards India's development by 2047. To bring the impact of SJY closer to the audience, two SJY Didis shared their personal journeys as program participants. Their stories were powerful reminders of the potential for change that initiatives like SJY hold.

The event also featured a panel discussion moderated by Smt. Shobhini Mukherji, Executive Director of J-PAL SA. The panel, comprised of key stakeholders, including Shri Rahul Kumar, CEO of JEEVIKA, Government of Bihar, Smt. Usha Rani, Lead of IBCBSISD, NRLM, Dr. Shagun Sabarwal, Principal Investigator of SJY, and Shri Shantamay Chatterjee, Vice President of BK, delved into the journey from piloting SJY to reaching millions in Bihar. The discussion explored the challenges, successes, and lessons learnt along the way. The event concluded with a Q&A session, allowing participants to engage with the panelists and gain further insights. Smt. Shobhini Mukherji summarized and closed the panel discussion, expressing gratitude to all participants for their contributions.

Finally, Smt. Parikrama Chowdhry delivered a vote of thanks, acknowledging the collaborative efforts and dedication of all stakeholders involved in making SJY a reality.

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The Promise of SJY and the Graduation Approach

The Satat Jeevikoparjan Yojana (SJY) playbook launch event was a testament to the power of collaboration, innovation, and determination in the fight against extreme poverty. SJY's journey from inception to scale-up represents a model for governments and organizations globally. It demonstrates how the Graduation Approach, with its carefully sequenced support and holistic interventions, can be adapted to diverse contexts while maintaining its core principles.

SJY's commitment to leveraging existing community institutions ensures that the program is not just an external intervention but an integral part of the communities it serves. This approach aligns with the spirit of inclusivity, ensuring that the most marginalized and vulnerable are reached. As SJY continues its mission to reach millions of people living in extreme poverty in Bihar, it offers a beacon of hope for the entire world. It showcases how a government-led initiative, in collaboration with partners from various sectors, can transform the lives of those in dire need.

The Graduation Approach, as exemplified by SJY, holds the promise of creating a more equitable and poverty-free world. It reminds us that with vision, dedication, and collaboration, we can indeed go the last mile and leave no one behind in the journey towards prosperity and dignity for all. Bihar's pioneering efforts serve as a source of inspiration and a call to action for governments, organizations, and individuals committed to ending extreme poverty on a global scale.



Events

JEEVIKA's Inspiring Tableau Celebrates Education: Securing 2nd Position at Gandhi Maidan, Patna

On the 15th of August, a day when India's heart swells with pride and patriotism, the iconic Gandhi Maidan in Patna witnessed JEEVIKA's tableau presentation that left an indelible mark on the hearts of spectators. JEEVIKA, under the aegis of Rural Development Department, Government of Bihar, unveiled a tableau that embodied the spirit of empowerment, education, and community development. The theme of this remarkable tableau was the "Community Library and Career Development Centre (CLCDC)," a shining testament to the transformative power of knowledge and opportunity in rural Bihar. As the tableau made its way through the grandeur of Gandhi Maidan, it showcased a vivid and vibrant scene that encapsulated the essence of the initiative.

The tableau represented the CLCDCs operational in 100 locations with an aim to provide learning opportunities, through library equipped with books on various subjects, digital solutions of learning and career counselling platforms for first generation learners in collaboration with various education anchors.

A stunning tableau displayed a bustling community library filled with eager learners, young and old alike, immersed in the world of books and digital resources. JEEVIKA's vision came to life as it depicted the various offerings of these centers – from shelves stacked with books to interactive smart classes and digital learning materials. The tableau radiated an aura of hope, aspiration, and limitless possibilities. As the tableau moved forward, it highlighted the central role of the JEEVIKA Didis in nurturing these centers. These remarkable women, dedicated to the cause of rural development, were showcased as mentors and guides, leading the way for the aspiring youth. Their dedication and commitment were palpable as they symbolized the driving force behind the success of the community libraries.

The tableau also captured the dreams and aspirations of the rural youth, who found in these centers a lifeline to education and career opportunities. The transformation of these dreams into reality was beautifully portrayed as young students, motivated and empowered, prepared for competitive examinations and distance learning courses.

The theme of education and community development resonated with the audience, drawing applause and appreciation. It was no surprise when JEEVIKA secured the 2nd position in the prestigious tableau presentation at Gandhi Maidan, Patna. The tableau not only showcased the JEEVIKA's commitment to rural empowerment but also celebrated the unsung heroes – the JEEVIKA Didis – who are making a significant difference in the lives of countless individuals.

This tableau presentation was more than just a visual spectacle; it was a powerful narrative of change, progress, and the unyielding spirit of rural India. As JEEVIKA's tableau claimed its well-deserved recognition, it served as a reminder that education and community development are the keys to a brighter future, and their importance is celebrated on the grandest stage of all – the heart of our nation, on Independence Day.



Pramika Devi's Prosperity Blossoms Through Papaya Farming

In the world of farming, where every crop has its unique charm, Pramika Devi from Dadha village in the Phulwariya Sajore Panchayat, nestled within the Shahkund block of Bhagalpur district, found her path to prosperity through papaya farming. Her story is a testament to how papaya farming can yield more than just healthy fruits—it can cultivate success. Pramika Devi, a member of the Saraswati JEEVIKA Self Help Group and the Sangam Jeev Mahila Gram Sangathan, decided to venture into papaya cultivation on her approximately 93 decimals of land. She took financial support of Rs. 40000 from the Saraswati SHG to initiate her business. What started as an experiment soon turned into a flourishing enterprise, reaping profits to the tune of Rs 1.5 lakh annually. Her organic papayas have become a hot commodity in the market, making her an inspiration for others.



Initially, Pramika focussed on traditional crops like paddy and wheat, but low profits prompted her to explore papaya farming about four years ago. Starting with just 4-5 acres of land, she followed expert guidance from JEEVIKA's VRPs and Livelihood Specialist deputed at her block and achieved remarkable success. Encouraged by her initial results, she expanded her papaya cultivation to cover 93 decimals of land while diversifying the rest with crops like paddy, wheat, and more. Papaya farming comes with its season, running from March to November. Pramika procures papaya seeds from the Agricultural University in Sabour or from external sources, nurturing them into saplings at her own home. These saplings are then transplanted into her field. The total expenditure, including planting, nurturing, fertilization and irrigation, amounts to approximately Rs. 40,000 to Rs. 50,000.

The fruits begin to ripen by August-September, and Pramika's papayas find eager buyers among wholesalers and local customers. With no need to venture into the bustling markets herself, the papayas are bought directly from her farm. This results in an impressive income ranging from Rs 2 to 2.25 lakh. Deducting the farming expenses, Pramika still enjoys a net profit of about Rs 1.5 to Rs. 2.25 lakh from her one and a half bighas of land. This significant profit is a testament to the financial rewards papaya farming can offer. Pramika Devi and her family now dedicate themselves wholeheartedly to papaya cultivation, a choice that has led them towards the path of progress. The income generated from her two and a half bighas of land has provided her family with a comfortable and prosperous life.

Pramika Devi's story underscores the potential of cash crops like papaya to elevate the livelihoods of farmers. It serves as a shining example of how diversifying farming practices and embracing new opportunities can lead to remarkable success, proving that, indeed, the future of farming lies in the cultivation of innovation and profitability.

Transforming Lives

Empowering Dreams Through Resilience and Enterprise

Poonam Devi, a determined resident of Amehta block in Bhojpur district, embarked on a remarkable journey of transformation. Prior to her involvement in the Satat Jeevikoparjan Yojana, her family faced formidable challenges. Her husband, Surendra Shah, was disabled and unable to work, leaving Poonam as the sole breadwinner. Their only daughter, too, aided her mother's struggle to make ends meet. To compound their hardships, they lacked a permanent place to call home.

Poonam Devi's life took a profound turn in February 2020 when she was selected by the Community Resource Service under Satat Jeevikoparjan Yojana, promoted by JEEVIKA. On the 23rd of September 2020, she received a Special Investment Fund (SIF) of Rs 10,000 after completing Capacity Building and Enterprise Development (CBED) training. By skillfully executing micro-planning by October 2020, she secured a Livelihood Investment Fund, along with a living wage of Rs 27,000. This financial support enabled her to establish a grocery shop. Determined and relentless, Poonam Devi poured her heart and soul into her newfound business. Her husband joined her in managing the shop, and as their income started to grow steadily, they expanded their offerings to include fruits and vegetables. This diversification strategy proved to be a game-changer, and her shop flourished.

Currently, Poonam Devi earns a monthly income ranging from Rs 10,000 to 12,000. On the 23rd of October 2022, she received a second installment of Rs 18,000 as a livelihood investment fund, which allowed her to introduce a refrigerator in the shop. This addition allowed her to sell juices and cold drinks during the scorching summer months, further increasing her earnings. Beyond business success, Poonam Devi seized the opportunity to enroll her daughter in school, nurturing her dream of a brighter future through education. She also accessed benefits from various government schemes, including insurance, the public distribution system, and access to tap water. Poonam Devi's aspirations don't stop here; she envisions opening a breakfast shop in the future, providing even better opportunities for herself and her family.

Poonam Devi not only achieved self-sufficiency but also forged her own identity and paved the way for a promising future for her family. Her story serves as an inspiring testament to the power of resilience, determination, and entrepreneurship.



October

Calendar of Events

COMING UP IN THE NEXT EDITION

- Poshan Maah
- Immersion and Learning Exchange

स्वरोजगार के लिए 35 लोगों को दिया गया प्रशिक्षण



मौके पर मौजूद प्रशिक्षणार्थी के साथ पदाधिकारी.

पूर्णिया. ग्रामीण स्वरोजगार प्रशिक्षण संस्थान, प्रखंड कार्यालय परिसर पूर्णिया में कुल 35 लोगों को पशुपालन विषय पर 10 दिवसीय प्रशिक्षण का समापन हुआ. ये सभी मनरेगा के तहत वित्तीय वर्ष 2018 से अब तक कम से कम 100 दिनों की मजदूरी प्राप्त किए हैं. इन्हें प्रोजेक्ट उन्नति के तहत स्वरोजगार अपनाने हेतु प्रशिक्षित किया गया है. इन्हें पशुपालन विषय पर प्रशिक्षित कर दूध उत्पादन से जोड़ा जा रहा है. विभिन्न बैंकों से वित्तीय सहायता दिलाकर इन्हें स्वरोजगार से जोड़ा जा रहा है. जीविका के जिला परियोजना प्रबंधक तरुण कुमार, ग्रामीण स्वरोजगार प्रशिक्षण संस्थान के निदेशक ओ पी चौधरी, प्रबंधक रोजगार रीशन प्रकाश समेत कई पदाधिकारी मौजूद थे. डीपीएम जीविका तथा निदेशक आरएसडीआई द्वारा प्रशिक्षणार्थियों को प्रशिक्षण समाप्ति पर प्रमाणपत्र दिया गया.

कसबा में कार्यक्रम. मिशन स्वावलंबन उत्सव में सम्मानित हुई दीदिया जिले में जीविकोपार्जन योजना से महिलाओं के सपनों को लगे पंख

प्रतिनिधि, पूर्णिया



समारोह में सम्मान पंखी जीविका दीदी.

आमदनी सुनिश्चित कर गरीबी से बाहर निकलने में सफल मिली है. यह समारोह उनके संघर्ष, साहस और सफलता का प्रतीक है, जिसमें उनको 3 दिवसीय गैर आवासीय प्रशिक्षण दिया जाता है. इस प्रशिक्षण लाभार्थी को स्वतंत्र होकर अपना व्यवसाय को आगे बढ़ाने की कला सिखाई जाती है.

33 जीविका दीदिया हुई सम्मानित कसबा प्रखंड के संस्कार संकुल राव के कार्यालय में मिशन स्वावलंबन का अनावरण कर 33 जीविका दीदियों को जो सतत जीविकोपार्जन योजना के लाभार्थी भी हैं, को सम्मानित किया गया. इस अवसर पर जीविका के जिला परियोजना प्रबंधक तरुण कुमार, प्रखंड परियोजना प्रबंधक प्रवीण मिश्रा, बंधन के राजेश कुमार 50 से अधिक जीविका दीदियां मौजूद थीं.

यह कसबा है पूर्णिया जिला के उन सातवीं जीविका दीदियों की, जिनोंने सतत जीविकोपार्जन योजना से जुड़ कर अखंड गरीबी से बाहर आने में सफल हुई हैं. सामाजिक और आर्थिक पिछड़ापन से लड़ते हुए आज अपना खुद का मुकाम हासिल की है. जीविका तथा बंधन के सहयोग से बुधवार को जिले के कसबा प्रखंड में मिशन स्वावलंबन उत्सव का आयोजन किया गया. सतत जीविकोपार्जन योजना से जुड़कर दीदियों ने अपना खेव आत्म विश्वास हासिल किया. आज इनमें से प्रत्येक दीदी की मासिक आमदनी पांच हजार रुपये से अधिक है. समाज के सबसे

Thu, 28 September 2023

प्रभात खबर

https://epaper.prabhatkhabar.com/c/73551444

जीविकादीदियों ने रेशम उत्पादन में देश भर में कमाया नाम, अलग सोच से मिलेगी सफलता

एसडीओ की अगुवाई पंचायत भवन में आयोजित हुआ जनसंवाद

भास्कर न्यूज़ | धमदाहा/पूर्णिया

सरकार व जिला प्रशासन के निर्देश में पंचायत स्तर पर जन संवाद कार्यक्रम का आयोजन कर लोगों से सरकारी द्वारा संचालित जन कल्याणकारी योजनाओं की जानकारी देने के साथ-साथ योजनाओं के तहत मिले लाभ व इसमें सुधार लाने के लिए संवाद स्थापित किया जा रहा है। इसी क्रम में शुक्रवार को प्रखंड क्षेत्र के कुकरौन पूर्व पंचायत स्थित पंचायत भवन में जनसंवाद कार्यक्रम का आयोजन किया गया। जनसंवाद कार्यक्रम की अगुवाई धमदाहा एसडीओ राजीव कुमार और



कुकरौन पूर्व पंचायत में जनसंवाद कार्यक्रम में उपस्थित अधिकारी।

अध्यक्षता बीडीओ प्रकाश कुमार रहे रहे थे। जन संवाद कार्यक्रम को संबोधित करते हुए धमदाहा एसडीओ राजीव कुमार ने कहा कि यहां की दीदियों ने रेशम उत्पादन के क्षेत्र में देश भर में अपनी अलग

पहचान बनाई है। अगर हम अलग सोच के साथ काम करते हैं तो इसका फायदा अवश्य मिलता है। मौके पर बीडीओ प्रकाश कुमार, बीपीआरओ चंदन कुमार, सीओ रवि प्रसाद पासवान मौजूद थे।



सीतामढ़ी 28-09-2023

जीविका से घर-परिवार में हो रहा विकास, खुशहाली आ रही

भास्कर न्यूज़ | झुमरी कटसरी

प्रखंड क्षेत्र के झुमरी कटसरी बाजार के नजदीक बुधवार को जीविका की सहेली, जीविका महिला विकास स्वावलंबी सहकारी समिति लिमिटेड का वार्षिक आम सभा का आयोजन किया गया। कार्यक्रम का शुभारंभ दीप प्रज्वलित कर जीविका के प्रखंड परियोजना प्रबंधक दीपक पासवान एवं अध्यक्ष कांति देवी की मौजूदगी में किया गया। आमसभा में सहेली जीविका सीएलएफ में कई बिंदुओं पर चर्चा की गयी। बताया गया कि जीविका से गांव-गांव में विकास हो रहा है। घर-परिवार में खुशहाली आ रही है। 663 समुह के बीच सदस्यों की कुल संख्या 7063 है। जिसके अंतर्गत सदस्यों का बचत खाता 647 खोले गए हैं। 2023 वित्तीय वर्ष में अभी तक जीविका द्वारा सदस्यों के बीच कुल 9 करोड़ 8 लाख 80 हजार ऋण वितरण किया गया है। मंच का संचालन क्षेत्रीय समन्वय गणेश पासवान ने किया। मौके पर जीविका के वीपीएम दीपक पासवान, प्रशिक्षण अधिकारी दीपक कुमार, परमेश्वर शर्मा, क्षेत्रीय समन्वयक गणेश पासवान, सामुदायिक समन्वयक गुड्डी कुमारी, रविंद्र कुमार, धीरेंद्र कुमार मिश्रा, लेखपाल बागवानी चौपाल एवं सहेली सीएलएफ के अध्यक्ष कांति देवी, सचिव पुष्पा देवी, कोषाध्यक्ष सविता देवी, उपाध्यक्ष मीना देवी, उप सचिव वीणा देवी, मास्टर बुक कीपर दिनेश राम आदि थे।