



# JEEVIKA'S Newsletter

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### Elections of SHG Federations



#### The community architecture of Jeevika

Jeevika has been organizing the rural women into self-run autonomous institutions known as the Self-help Groups for better access to financial services, livelihood opportunities and overall social development of the marginalized communities. These institutions federate into larger institutions known as the SHG Federations or Village Organizations, Cluster Level Federations which look over a larger area to implement and run various interventions meant for the upliftment of the members of these institutions.

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Aajeevika Grameen Express Yojana

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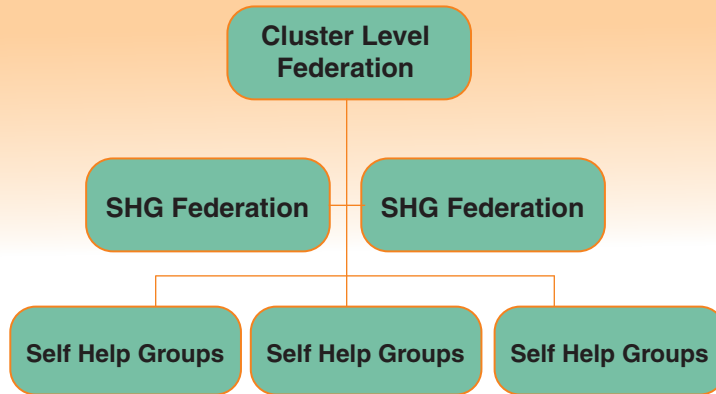
Aruna Devi's Mulberry Cultivation

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From being Hungry to Launching a Dairy

## COMMUNITY ARCHITECTURE OF JEEVIKA



### List of Document required for Registration

- a. Request application to Assistant Registrar, Cooperative department,
- b. Two copies of proposed bye-laws,
- c. List of members with their address and details,
- d. List of members of the first board elected by the promoting members,
- e. Original minutes of the meeting for adopting Bye- laws; duly signed by chairperson,
- f. Original minutes of the meeting of Board of Directors, duly signed by chairperson,
- g. Declaration sheet of promoter members (With Notary stamp),
- h. Membership form of each member,
- i. Declaration form of each member,
- j. Receipt of membership fee and share capital,
- k. Address proof of Village Organization/Cluster Level federations,
- l. Registration fee.

### Documentation and Registration Process

Interaction with Assistance Registrar (at sub-division level) on community institution model (JEEViKA) and relevance for the registration of SHG federation under BISSCO Act, 1996. Discussion on accepting bye-laws and requirement of documents.

Capacity building of community resource team for preparing documents.

Submission of prepared documents by district resource team.

Submission of documents to concern Assistant Registrar.

Field visit and interaction with community institution by Block Cooperative Officer

Submission of verification report by Block Cooperative Officer to Assistant Registrar.

Final document verification by Assistant Registrar and ask for corrections (if any).

Permission of Assistant Registrar for submitting registration fees.

Release of registration certificate to SHG federations.



As on date, Jeevika's community architecture extends to 777254 Self Help Groups, 50278 SHG Federations (Village Organizations) and 822 cluster level Federations.

With the strengthened base of developed community institutional architect, JEEViKA has initiated the process of providing legal identity to their SHG federations under Bihar Self-Supportive Cooperative Society Act, 1996 (BISSCO ACT,1996). As a legal entity, these SHG federations can be promoted as community based microfinance institution for managing their fund, functions and functionaries. This will aid in enhancing equity, transparency, strengthening governance system, and paving way for democratic processes in leadership and decision making. It will also support in rendering more financial and non-financial services to their members and community at large. The major interventions in the process include

- i. Development of and model bye-laws for primary and central level cooperative.
- ii. Preparation of easy and uniform documentation process for registration.
- iii. Formulation of separate training modules for documentation process of registration and statutory compliances of registered federations.
- iv. Nurturing and grooming 70 project staffs and 600 community resource pool on the documentation of primary and central level cooperatives.

JEEVIKA has till date registered 511 primary level cooperatives covering 24 blocks in 8 districts of Bihar. Notwithstanding this, under NRLM, JEEViKA became the first among all SRLMs to register 07 central level cooperatives covering two districts (Saharsha and Purnea) of Bihar. These registered SHG federations are operationally self-sufficient and bears all the expenses of documentation for registration and statutory compliance.

#### Governing Structure of SHG federations

Under the Governing structure General Body (GB) comprises of all members of SHGs; three office bearers from each SHG act as Representative General Body (RGB); twelve members from RGB selected as Board of Directors (BoDs). Initially, the RGB working as promoter members and select their first Ad-hoc

BoDs for one year. After one year the BoD needs to be re-elected and fixed their tenure for next five years. As per provision, the seats of six members (ST: 02; SC: 02; EBC; 02) has been fixed. It is the responsibility of BoDs to prepare, execute, and review plan on the proposed agenda as raised by RGB, and approve the decision. The role of office bearers (five members) selected from the BoD will act as signatories and custodian of bank account of SHG federations.

#### Statutory compliances

For last two years, all eligible SHG federations have been able to ensure their statutory compliance (regular conduction of BoD meetings, statutory audit, Annual General Meetings, and Annual Return filing to the cooperative department before due time. As statutory compliance, the election for the BoD of three SHG federations (Madhubani) was conducted in the month of March, 2018 by Bihar Election Authority. With the successful efforts, 173 more primary level federations and a central cooperative covering 10 blocks have conducted their election through Election Authority in the month of July, 18 in Khagaria (30), Supaul (17) and Purnea (127).

#### The Election

The process of election started with the submission of voter list (membership as on 30.04.18), minute of BoD meeting for election, demand draft of Rs. 5000 (payable to Chief Election Officer, Bihar Election Authority), request application to DCO through concern Assistant Registrar from all eligible SHG federations

The elections through legal formalities was a new



Name of District	No. of Blocks	No. of SHG federations conducted election
Madhubani	2	3
Supaul	3	17
Khagaria	2	30
Purnia	5	127

experience for the participating community members, it was a huge moment for them as it was the first time that the whole local administration was engaged in making the elections successful. The community was extremely excited to take part in these elections either as voters or as candidates running for the various posts. The community members were engaged in these elections for several weeks' right from preparing the election strategy to campaigning for votes. Meetings were held in the community organizations to facilitate discussion on the elections and make it successful. The community extensively participated in the elections and followed all the legal procedures without fail. The campaigning candidates pitched for themselves by raising slogans and promising for better administration and

management of the community institutions, interventions and programs.

The Following step wise process was adopted for the election of Board of Directors:

As per instruction given by Bihar state Election Authority, the Board of Director invited their eligible members for the nominations.

Eligible members (as per voting list) filled their nomination in the prescribed format along with nomination fee of Rs. 500 (submitted to SHG federation) as per the rules of Bihar State Election Authority. For nomination, the name of each candidate must be accompanied by one proposer and one supported member (both members of same SHG federations).

The entire processes developed tremendous confidence among the members of SHG federations on their democratic set-up and decision-making process. For scaling and systemic support, Government of Bihar and NRLM needs to do policy advocacy on speeding registration process and statutory compliances of all SHG federations under suitable Act.

### Steps Involved in the Election Process

- All received nominations were scrutinized by the election officer.
- In case of rejection of nomination, timely information was given to the candidate.
- After the due date of withdrawing nomination, a final list of the candidates contesting the election was notified by the election officer. As per the final list of candidate, separate election symbol was also provided to each candidate.
- The names of the candidates in the ballot paper were arranged in alphabetical order with surname appearing first.
- As per the declared date, time and place election was conducted and counting of votes started by the election officer immediately after proposed time of voting.
- Declaration of election results (Form E-18) and certificates provided to the winning candidates by the election officer. SHG federations who have not fulfilled the corum for voting formed ad-hod BoD (for next three months) and request Bihar Election Authority through concern District Cooperative Officer for conduction election again.
- The declaration of result was minutized in the minute book of SHG federation and a new BoDs was formed for the tenure of five years.
- Afterwards, the newly elected members of BoDs select their five members (President, Vice President, Secretary, Dy. Secretary, and Treasurer) as office bearers of SHG Federation.
- Furthermore, the results of elections were declared in the AGM and proper information of new elected BoDs and office bearers started giving to the District Cooperative Officer in the documents of annual return filing.



When Amrita Devi of Khagaria heard that the Honorable Prime Minister would directly interact with them on digital platform, she couldn't believe that she was chosen for the opportunity to share all the work that she had done. It was a moment of joy for her. Amrita Devi was really excited to meet the Prime Minister and talk to him about her achievements. Amrita Devi explained how they had formed Jeevika Women Producer Company (Jeevika Mahila Utpadak Sangh) involving 3500 SHG members for collectivization of maize and could successfully eliminate the middlemen/traders. The company procured 15000MT of maize (cumulatively) and the revenue of the company increased from is Rs.1.28 crores in 2014 to Rs.18 crores in 2017. The company has listed their produce in NCDEX. Shri Narendra Modi admired her and urged the entire country to learn from Amrita Devi, follow her footsteps and idolize her. The Hon'ble Prime Minister, Sh. Narendra Modi held 'Direct Samvad' with the women members of Self Help Groups (SHGs) under Deendayal Antyodaya Yojana-National Rural Livelihoods

Mission (DAY-NRLM) and beneficiaries of Deen Dayal Upadhaya – Grameen Kaushalya Yojana (DDU-GKY) and Rural Self Employment Training Institutes (RSETIs), through video conferencing bridge, on 12th July at 9.30 AM. The program was telecast live by Doordarshan and NIC webcast through their network. Hon'ble Prime Minister spent more than an hour and twenty minutes interacting with the members of SHGs and beneficiaries of DDU-GKY and RSETIs. About 1.29 crore women SHG members from DAY-NRLM and DDU-GKY beneficiaries had directly participated (through listening mode) from more than 1.49 lakh locations across the country. From which more than 1.35 lakh locations are local rural places like panchayat, village, village organization office, cluster level federation office and KVKs etc.; rest were in Community Service Centers (CSC) and NIC.

The event was also extensively covered in Bihar's media where the experience of the Jeevika Didis was shared.

The Participation details of the Samvaad in Bihar:

No. of Participants	Event held in number of locations ( CSC/NIC)	Event held in number of locations at Panchayat/Village level	Total locations, where the event was screened
1727035	534	6689	7223

## अमृता आज पीएम से करेंगी बात

खगड़िया | नगर संवाददाता

देश की 16 चुनिंदा महिला में शामिल खगड़िया की अमृता गुरुवार को प्रधानमंत्री नरेन्द्र मोदी से सीधा संवाद करेंगी। यह बात गुरुवार को सुबह वीडियो कॉन्फ्रेंसिंग से होगी।

बताया गया कि अमृता ने जीविका द्वारा किसानों से मक्का खरीदारी करने और आंगनबाड़ी केंद्र पर बांटने जाने वाले टेकहोम राशन के बदले दी जाने वाली मिक्स विटामिन को तैयार करने में अहम भूमिका निभाई है। अमृता सदर प्रखंड के ओलापुर गंगौर पंचायत के सिमरा गांव की रहने वाली हैं वह दुर्गा स्वयं सहायता ग्रुप में काम करती हैं। वह जीविका के स्वयं सहायता ग्रुप से जुड़ी हुई हैं। अमृता ने देश में आत्मनिर्भरता की मिसाल कायम की। बताया गया कि टेलीविजन पर संवाद कार्यक्रम का सीधा प्रसारण होगा।

## जमुई आसपास | आज का दिन

1489 में दिल्ली के सुल्तान बहलोल खान लोदी का निधन हुआ।

### प्रधानमंत्री से आज बात करेंगी 9 जीविका दीदियां

जमुई | नगर संवाददाता

**सीधा संवाद**

- राज्य की 16 चुनिंदा महिलाओं में शामिल जमुई की 9 जीविका दीदियां आज प्रधानमंत्री नरेन्द्र मोदी से सीधा संवाद करेंगी। यह बात गुरुवार को सुबह वीडियो कॉन्फ्रेंसिंग से होगी।

बताया गया कि अमृता ने जीविका द्वारा किसानों से मक्का खरीदारी करने और आंगनबाड़ी केंद्र पर बांटने जाने वाले टेकहोम राशन के बदले दी जाने वाली मिक्स विटामिन को तैयार करने में अहम भूमिका निभाई है। अमृता सदर प्रखंड के ओलापुर गंगौर पंचायत के सिमरा गांव की रहने वाली हैं वह दुर्गा स्वयं सहायता ग्रुप में काम करती हैं। वह जीविका के स्वयं सहायता ग्रुप से जुड़ी हुई हैं। अमृता ने देश में आत्मनिर्भरता की मिसाल कायम की। बताया गया कि टेलीविजन पर संवाद कार्यक्रम का सीधा प्रसारण होगा।



Swacch Jeevika-Swacch Bihar was launched as an extensive sanitation drive program with the aim to make the CBOs of Jeevika, open defecation free was started on 1<sup>st</sup> July, 2018. The first leg of the program focused on mobilization of households without toilets and pit digging for toilet construction. The program was initiated in all the blocks in coordination with the district teams, help desks were constituted in all the districts and the blocks to support the block and district teams and prepare daily reports to be sent to the SPMU. Other activities that accompanied the pit digging drive

were Morning & Evening follow-up, Candle March, Rally, Door-to-Door Mobilization etc.

The participation of the community based organizations in the drive was tremendous and they took up all the necessary activities to mobilize members without toilets.

The drive was expedited through a message sent out by the Chief Minister of Bihar, appealing Jeevika Didis to build toilets on 19.7.18  
Progress till 31<sup>st</sup> July, 2018

No. of Pits Dugged	Toilets Constructed	Toilets Under-construction	No. Of Individual Household Level forms submitted
1333851	127826	228992	63416

### Abhilasha YP Experience



Abhilasha Roy, A Post Graduate in Rural Management from Xavier Institute of Social Service, who worked in Jeevika as a Young Professional since 2014 shares her experience with Jeevika

Communication team. Working with the team members has given me pleasant memories to cherish. Support was always provided as and when required by each and every member. Sitting with the language experts of the team recreated my love for hindi language. Thank you for that. I will miss you all especially during events like 15th Aug, 26th Jan. I wish you all the very best in your all endeavors. I can keep on writing but rest myself with my sincere thanks for all the opportunities given to me and all the knowledge I have gained here over the period of 4 years."

"It felt wonderful to be a part of one of the most energetic and dynamic team of JEEVIKA- the



“Aajeevika Grameen Express Yojana (AGEY)” is a new sub-scheme of Government of India initiated as part of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM). Under this project, the SHG members would operate road transport service in backward areas. This will help to provide safe, affordable and community monitored rural transport services to connect remote villages with key services and amenities (such as access to markets, education and health) for the overall economic development of backward rural areas. This will also provide an additional avenue of livelihood for SHGs.

The scheme was formally launched by BRLPS on 25<sup>th</sup> May 2018 and 6 vehicles were distributed to the SHG members in Darbhanga district of Bihar. In addition to this, the intervention has already been initiated in 5 of

the 6 targeted district in 1<sup>st</sup> quarter itself. Training of all the concerned staff & cadres was done in 5 targeted districts for smooth implementation of the project. Fund got transferred in all the concerned districts, it may be noted that the loan amount which was given to the beneficiaries is interest free loan.

The list of districts which has been selected to implement the project is mentioned below:

S.No.	District	No of Blocks	Vehicles target
1	Darbhangha	3	18
2	Gaya	4	24
3	Nalanda	3	18
4	Muzaffarpur	4	24
5	Patna	2	12
6	Vaishali	1	6
	TOTAL	17	102

## Transforming Lives

### Aruna devi is delighted after undertaking Mulberry Cultivation



Aruna Devi, a member of Rakhi SHG and Chandrama PG, is one of the 35 members who started mulberry plantation. Aruna was struggling with various financial difficulties. She started cultivating mulberry in July 2017.

Earlier she was skeptical of the project as she thought that the project will not be financially viable and that mulberry cultivation will spoil her land. She also had a rift with her husband regarding mulberry plantation, but after a number of duels her husband

finally agreed to allow her cultivate mulberry. After the first season, she was able to earn around Rs. 55,000 by selling 54 kilograms of cocoons, mulberry saplings and the wages she received as a MGNREGA Van Poshak. Apart from financial success, she also became a beacon of hope for other women who followed her suit. Right now around half of her plot is under mulberry cultivation, while she has sold the harvested mulberry trees to local farmers. She fought for herself along with many others to get her entitlements rightly. Aruna Devi like many other women now feels exalted enough to take decisions for their own as well as collective good.

## Transforming Lives

### From being Hungry to Launching a Dairy

Some stories envisage the fact that success for sure comes once you are determined and ready to work hard. Sabita Devi fortifies one such tale of prudence and credence on hard work. Sabita Devi was once struggling to meet the ends of her family, her husband who works as a medical compounder and was struggling with physical illness and was not able to work to his potential. She articulates that joining the SHG and taking the loan has considerably improved her standard of living. She took a loan of Rs. 15000 for animal husbandry. She now owns a small cattle shed from where she sells milk in her neighborhood, and also supplies in the shops nearby. She also furthers this by saying that Jeevika taught her the power of unity and she doesn't need to beseech before anybody to survive. She earns around Rs. 6000-7000 by selling milk, while her husband earns around Rs. 5000.

She is willing to expand her dairy business by repaying the current loan and taking another. She says that if she expands

her business she will also try venturing into new products such as sweets made from milk. Her qualms of not being able to study are affirmed by the fact that she now spends most of her earnings on the education of her children. Sabita Devi teaches us to apprise our own situation and take the necessary steps to expedite the wagon wheel of life. No task is too difficult if we strive. And this is how the tale of prudence and credence



# August

CALENDAR OF EVENTS

Elections of SHG Federations

COMING UP IN THE NEXT EDITION

- Tableaux of 15th August



## JEEVIKA

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