



JEEViKA's Newsletter

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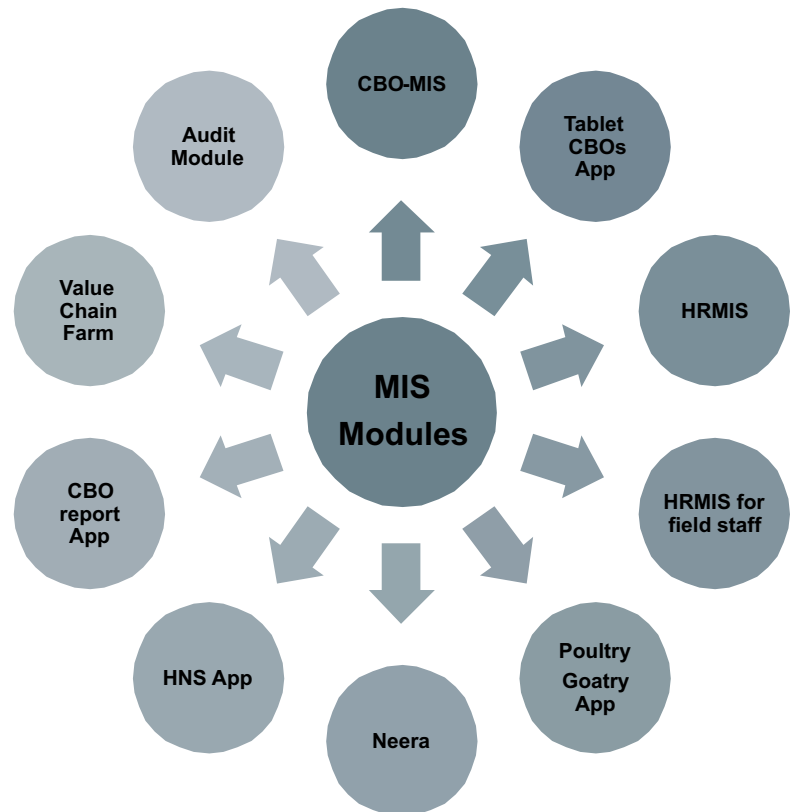
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Community Based Organizations Management information System: A systemic approach to strengthen the digital database of CBOs



With 8.5 lakh Self-Help Groups, 53000 Village Organizations and 900 Cluster Level Federations, BRLPS-JEEViKA has the most robust presence of Community Based Organisations in the country. The CBOs carry a lot of data with them pertaining to finance, livelihoods and the likes. Manual management of such robust database is not feasible and requires a lot of time and manpower.

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Didi's Express

Lead Story : CBO's Management Information System

The Management Information System of JEEViKA has intervened and enabled the digitized management of CBOs through various mobile and web-based applications. Apart from managing the CBOs the MIS is also looking after the staff management information system through a dedicated portal. The National Rural Livelihoods Mission has also given a mandate to the State Rural Livelihoods Missions to have a functional management information system.

Ever since its inception, the CBO-MIS has made significant progress in terms of digitization of the community based organizations.

Objectives of CBO-MIS

1. As the interventions scale up, volume of the data increases and as such the objective of CBO-MIS is to store this data, analyse it and help in proper management of the projects.
2. The objective of MIS is also to capture real time data so as to strengthen the process monitoring and address the gaps.
3. The MIS also has a role to play in supporting the key-decision making systems from all levels of intervention from the block to the state level.
4. The base data for process monitoring is also extracted from CBO-MIS for proper validation of activities.
5. The overall goal of the MIS is to maintain transparency and promote accountability of the various interventions.

Current activities of the Management Information System

1. A CBO-MIS has been executed that stores all information of the transactions of the cluster level federations and village organizations.
2. It is also tracking the progress of the community institutions through regular updation in the database.
3. A mobile based attendance system has been developed for the staff of BRLPS-JEEViKA which is GPS tracking enabled. The introduction of this system has enabled transparency in the attendance system.
4. The MIS is also extending services for supply chain management under the farm livelihoods

Planned activities under the Management Information System

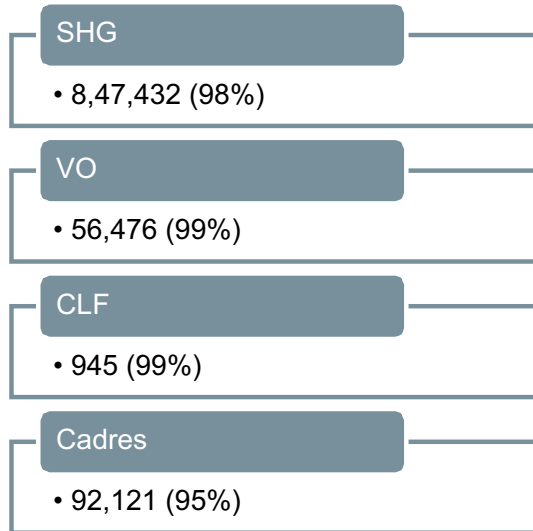
The MIS team has entailed various activities planned to be undertaken in the near future that will strengthen the presence of MIS in the system as well as further enable transparency and governance, the list of planned activities are as follows:

1. The MIS plans to act as a decision system support across all levels of intervention in JEEViKA, since MIS is key to validation, it will prove apt to be supporting in the decision making enabling better administration of activities.
2. MIS plans to implement itself across all levels of community based organizations from Self-Help Groups to Cluster Level Federations and shifting all transactions to digital platforms through introduction of a wider spectrum of web and mobile applications.
3. Develop need based applications to capture data across various themes from the SHG level.
4. All round training of staff and community on digital literacy.

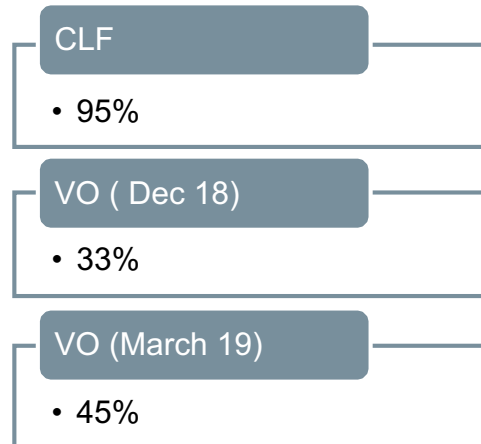
MIS of Jeevika in numbers

Digitization and Transaction status of CBOs, Cadres:

Digitization Status



Transaction Status



Overall, presence of a robust management information system is essential for a project like Jeevika, which is scaling up across all sectors, and to get all the data and information on a single platform becomes necessary to keep the projects running at their full strengths.

Jeevika At A Glance

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JEEVIKA DASHBOARD			
Total Panchayat Intervened	Total Revenue Village Intervened	Total SHG Formed	Total SHG Saving Bank Account
8006	33248	853557	646513
Total SHG Credit Linked	Total VO Formed	Total CLF Formed	Total Farm PG Formed
497619	57038	949	1696
Total NonFarm PG Formed	Total Livestock PG Formed	Total Cadres	Total VO Received ICF Fund
489	1251	93143	38154
Total VO Received FSF Fund	Total VO Received HRF Fund	Total VO Received SHAN Fund	Total CLF Received ICF Fund
18215	27909	2079	832
Total CLF Received SHAN Fund			
73			

Dashboard of JEEVIKA's CBO - MIS



Dual Authentication and its advantages in expediting Alternate Banking Services for JEEViKA CBOs

BRLPS-JEEViKA started its initiative in alternate banking channel since 2016 to enable access to doorstep banking for Community Based Organisations (CBOs), their members and rural poor. JEEViKA is intended to provide doorstep banking services to the community by developing a network of women community agents or banking correspondents known as *Bank Sakhis*. As of May 2019, more than 500 Bank Sakhis are providing banking services to community members across 25 districts of Bihar. Following are the major objectives of JEEViKA behind this intervention:

- To provide banking facilities at the doorstep of rural households especially women members.
- To provide livelihood opportunity to the SHG members by encouraging them to become Bank Sakhis.
- To perform CBO transactions at CSP (Bank Sakhi outlet) through dual authentication.

Dual authentication is the process through which CBOs can perform banking transactions at CSP with biometric authentication. Any two of the three leaders of CBOs can make CBO account level transactions at CSP. To avail dual authentication facility the office bearers of CBO should have their individual account with the Bank where CBO has the account.









To ensure the CBOs to make use of dual authentication facility, JEEViKA has been negotiating and liaising with various Banks in the state. During April 2019, JEEViKA has successfully pilot tested dual authentication with Bank of Baroda & Dakshin Bihar Gramin Bank in three blocks; Sampatchak, Danapur and Bihta in Patna district. With the introduction of dual authentication, the signatories of CBO's can now withdraw cash and transfer money from their CBO's account (savings as well as loan account) to any other bank account (within the bank) by giving their biometric authentication at Bank Sakhi outlet.

Dual Authentication in Alternate Banking



Benefits of Dual Authenticated Transaction

This facility is beneficial for all the stakeholders including Banks, CBOs, members of CBOs and Bank Sakhi

-  • Time saving for CBO's members in commuting to bank branch
-  • Less/No transportation cost (as CSPs are within the village)
-  • Paperless banking
-  • No long lines of Bank Branch
-  • Transaction on holidays and even after banking hours
-  • Safe banking (withdrawal by biometric authentication only)
-  • Computer printed receipt for safe and secure transaction
-  • CBOs can transfer money directly to SHGs members or any other CBO's account, it will bring more transparency and create digital trail

It reduces burden on Banks as CBO transactions can be routed through Bank Sakhis' outlets. As CBOs would be able to transfer money directly to member's bank account, it will increase the usage and reduce dormancy of bank accounts.

CBOs' members will get benefit as loan can be credited directly to member's account, which will create a digital trail. This digital trail can be leveraged for accessing more credit from other financial institutions.

Bank Sakhis can earn more commission as dual authentication service will bring more business to them. As this service would increase the footfall to Bank Sakhis outlet, they could also use this for increasing their outreach and marketing activities.

Through this initiative JEEVIKA could achieve its objective of bringing banking services near to community-based organisations.

Shilpgram Mahila Producer Company Ventures Into New Trade Arenas

Shilpgram has been registered as a supplier with Dabur. The producer company would procure honey from the producer groups and supply to Dabur after due collection and packaging of the same. Till now a total of 17 tonnes honey has been



procured and supplied to Dabur through Shilpgram Mahila Producer Company Ltd. This step will ensure that the Honey produced in the farms of Jeevika didis achieve a wider spectrum of customers as well as help them establish as new age entrepreneurs ready to venture into competitive markets. The step also aims to enhance productivity and encourage more Jeevika didis into entering the practices of Bee-Keeping.

Inauguration of Custom Hiring Centre in Begusarai

A custom hiring centre has been opened in Begusarai that will cater to the needs of the women farmers who can rent out agricultural tools from the said centre. Custom Hiring Centres (CHCs) have proven to be instrumental in bringing modern agricultural tools and techniques at the doorsteps of the poor women farmers and has helped them to enhance their productivity. The CHC at Begusarai will serve two clusters of Matihani block. The CHC has been established at a cost of Rs. 10 Lakhs, this is the 4th of its kind in the district of Begusarai. Agricultural tools such as Zero Till Planter, Power Reaper, Multi-Crop Planter, Multi-Crop Thresher, Pumpset, Paddy Weeder and the likes would be made available from this centre.



Events and Workshops



Family Dietary Diversity Campaigns continues in the districts

The family dietary diversity campaigns running in the districts have been scaled up to 118 blocks, the activities are reaching out to the families to spread awareness regarding dietary diversity and its importance in a family setting. Various modular trainings across the districts are also being undertaken to facilitate the staff with information about the campaign and how it has to be scaled up so as to ensure maximum coverage of households under the intervention. The districts and the blocks are also being supported by the state team through regular visits and monitoring of the program.



Transforming Lives

The Green Ambassador

Nandkishore Kumar of Areraj block in Moitihari is an excellent example of Agri-Entrepreneur. His association with Jeevika began in 2016 as a Village Resource Person in his Panchayat, this has helped him gain grassroots knowledge and the skills to deal with the challenges. Succumbed by financial constraints and bearing the family responsibility was the primary influence behind him becoming a Village Resource Person in Jeevika with the Chameli Village Organization. In a family of eight, Nandkishore and his brother were the only earning members. He provides his services to 300 farmers. he uses his tab based application to teach and support the farmers. His passion and diligence have helped him affect a transaction of 35 Lacs INR and repay his debts. His earning has increased from 1500-2000 rupees to 30,000 rupees per month. He now has a broad portfolio attached to his business like, agri. inputs service (seeds, fertilizers, various types of crop seedling), agri. extension to farmers (crop advisory), market linkage of paddy, digital banking (money transfer, withdraw, mobile recharge, electricity bill payment, railway tickets). Nandkishore has not only eased the farmers by making the agri inputs available at their door steps but also creating a livelihood for himself.



Didi's Express

With retribution comes success, and women like Baby Devi validates it. Her rift has resulted in an out of the box success whereby she has made a way out of her cocoon of poverty. Baby Devi is a beneficiary of Ajeevika Grameen Expressway Yojana. She had been working on others land and her husband had also served as daily wage labourer. That being the only source of income, the combined income of theirs was menial and wasn't sufficient in any way to suffice their needs. The AGEY project came as a ray of hope for her family. After the selection process she bought an auto rickshaw from the loan availed and now her husband drives the vehicle. Currently she is able to earn a daily profit of Rs. 350 to 500 that varies day to day and shoots up during festivals. This activity of hers has made her self-reliant as well as resilient to poverty shocks.



June

CALENDAR OF EVENTS

June 01-10 : 8th Cohort of Young Professionals join JEEVIKA

June 05 : JEEViKA Didis celebrate World Environment Day

COMING UP IN THE NEXT EDITION

☒ Young Professional Programme in JEEVIKA



JEEVIKA

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