



JEEViKA's Newsletter

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Insurance : A Journey of a Community Managed Model for Social Security through a decade of endeavour



JEEViKA through years of efforts have inculcated the need for financial planning and especially developing saving habit among its members. This habit of saving enabled members to regularly deposit money in banks. But mere savings habit is not so enough for the community in any fortuitous situation. Social Security was a major challenge during the initial phase. JEEViKA has helped rescue households in the community who were rendered destitute by misfortune. The Lead Story explains how the foundation was laid for effective rural penetration of Micro Insurance. It was an uphill task to sensitize the SHG members regarding insurance enrolment. But after a decade of effort a “Community Managed Model” was developed where the Community Professionals played the pivotal role of insuring around 50 Lakh households across the state.

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The concept of Micro-Insurance was introduced in the Community Based Organizations in 2012. The SHG members were sensitized about the various insurance schemes. A detailed guidelines for the implementation of Aam Aadmi Bima Yojana (AABY) were formulated and SHG members were oriented. The scheme provide a coverage of Rs. 30000 in case of natural and accidental death or any disability against a premium of Rs. 200. A 50 % of subsidy on the premium was extended by GoI. In-spite of the subsidy the members were reluctant for the enrolment.

JEEViKA then decided to capitalize on the pool of community professionals and engage them in mobilising the SHG members for insurance. A capacity building framework was developed to orient and train the officials and community professionals at all levels. AN extensive IEC based strategy was adopted which included street plays, flipcharts and community videos. Insurance was a mandatory agenda for discussion in the SHGs and the community professionals facilitated the discussions.

The CLFs, VOs and SHGs got geared up and the application forms started getting generated from the CBOs. The applications thus generated were collected at district level and collectively sent to LIC (AABY service provider), who then issued unique policy numbers to the members. This policy initially took 10-12 weeks. JEEViKA has worked upon strengthening its liasoning with LIC, to speed up the fund flow process, which helped in reducing the timeline of the applications to 10-12 days. To gain the trust of the community, JEEViKA has worked on the Claim Settlement. Almost 90% of the claims had been settled by the efforts of the officials and community professionals. An exceptional target of 8.87 lakhs has been achieved by the year 2017. On June 2015, this insurance scheme came to a closure.

In the FY 2017-18, a convergence scheme of PMJJBY and PMSBY has introduced by GoI. The annual premium for PMJJBY and PMSBY combined was Rs 342 (Rs. 330 and Rs. 12 respectively). 50% of the total amount was subsidised by the GoI. Keeping Community Managed Model in mind, a detailed Community operational manual was developed to build up the process of sensitization. Community professionals were incentivized for their work, which was a game-changer. The message was then spread among the communities in the mass level that with a certain increase in the premium amount, the risk coverage up to Rs. 2 lakhs, which is 6th times the previous one. And this has helped in gaining an enrolment number of 20.87 lakhs (more than 2.5 times the previous record).

Lead Story : Insurance

Community professionals have played a starring role in this Community Managed Model of Insurance drive. They were important agents of information dissemination. In each meeting they have participated in, they would add social security as a core agenda. The benefits of the scheme were discussed and duly filled enrolment forms were collected along with the bank passbook and adhar card at CBO levels. Forms were compiled at CLF level by CMs, CRPs and Bima mitra. Generating awareness about the benefit of insurance was conducted by the members of the CBOs in SHG meetings, VO meetings, CLF RGB, BOD and cluster meetings. CBOs collaborated with the Customer Service Points for the effective roll out of the insurance.



At block level, various activities were being taken up by the officials and community professionals for the enrolment of the members, which included:

- Making a micro-plan at village and panchayat level for the roll-out of the insurance scheme.
- Generating awareness in the community about the importance of insurance, in SHG VO and CLF meetings.
- Line-listing of the members (panchayat-wise), eligible for the insurance under PMJJBY and PMSBY.
- Organizing Insurance camp for the members in collaboration with the CSPs of different banks.
- Prioritizing the eligibility of loan to only those members who have insured themselves.
- Collection of the insurance data and safekeeping them in the office/CLF and compilation of the report.
- Submission of report to the District Project Coordination Unit.



In this drive, claim settlement was monitored very closely. Almost 95% of the death claims have been settled across the state, which again helped in gaining the trust of the community. The strategic action resulted in 75% of total persons insured in Bihar being as JEEViKA SHG member in 2020. Community realised the importance of Social Security to such an extent that they would frequently quote "हमने अपना बीमा बनाया और अपने पति को Nominee बनाया , क्या हम अपने पति का बीमा कर खुद को Nominee बना सकते है?"

The above quote is the result of the mass sensitization done by JEEViKA at ground level. Now the Didis are well aware about the benefits and a remarkable achievement of 20.87 lakhs insurance has been achieved in the year 2020.

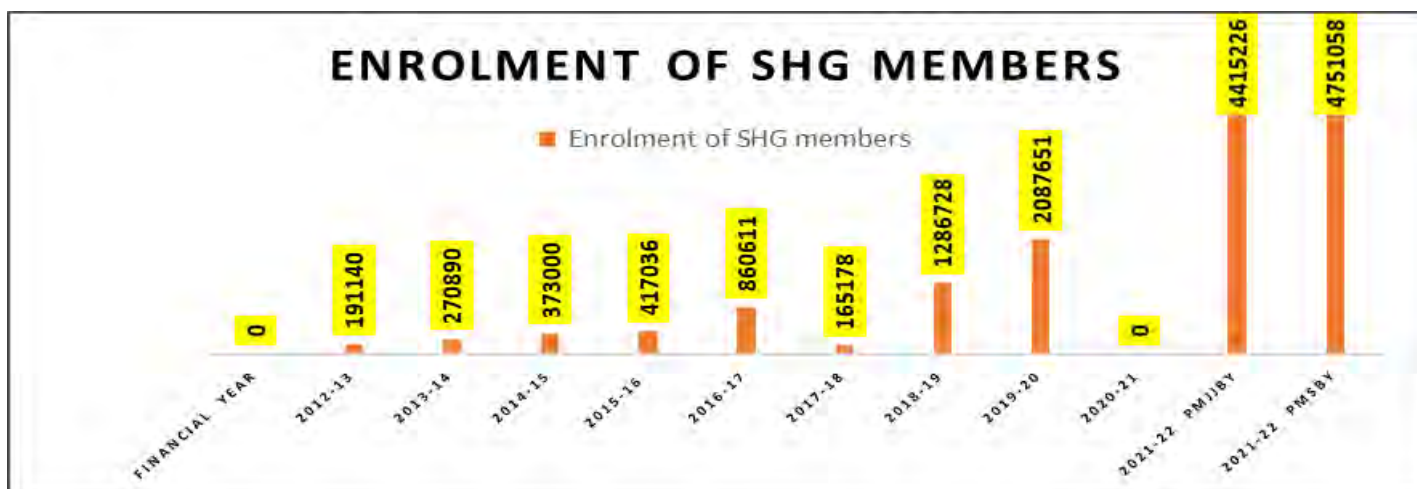
In the year 2020, PMJJBY and PMSBY was separated from the convergence and subsidy was lifted. Later in the year 2022, new revised premium amount for the PMJJBY scheme is Rs. 436 and that of PMSBY is Rs. 20. Risk coverage has also increased to 4 lakhs (2 lakhs each for PMJJBY and PMSBY). Most of the Community members were ready

to enrol themselves in the new scheme but there was also 20% refusal cases. To combat this issue, a new policy of providing interest-free loans to SHG members of amount Rs. 500 was introduced by JEEViKA. And this helped in increasing the numbers to a large extent. Continuous follow-ups has been done by the JEEViKA team and various events such as “Bima Suraksha Utsav” were organized across all the 38 districts to celebrate the Insurance Enrolment among the community. Community's participation in Insurance have paved a new way for achieving a number of 44 lakhs PMJJBY enrolment and 48 lakhs for PMSBY. A mobile application to track the progress was developed and introduced.

Spreading slogans like “Chale Bank ki Or”, “Jeevan ki bas ek hai seema, Zaruri hai suraksha Bima” motivated at the CBO level. The intervention of JEEViKA in insurance enrolment can be enumerated as follows:

- Collection of statistical information regarding the members insurance and creating a database.
- Publication of mobile application named – members insurance and Adhaar seeding” at state level, and orientation of the districts regarding the usage of the application in enrolling members who have been insured.
- Convening and chairing discussion during review of the districts and resolving of the issues faced by the districts.
- Preparation of the death claim of the members, who have lost their lives due to any unwanted incident and ensuring the claim benefits to the family of the demised without any ambiguity.
- Troubleshooting problems faced at districts and block level regarding problems from banks, decrease in the supply of forms, link failure and so on.

Bima Suraksha Utsav proved to be a boon for the Banking Correspondence (BCs). JEEViKA's BCs have generated extra income from this camp through the commission earned from the enrolment. A strong mechanism was developed from the lessons learned from the experiences of the decade long of efforts. Bihar secured the top position in the country across all the SRLMs followed by Andhra Pradesh and West Bengal in insurance enrolment of PMJJBY and PMSBY.



JEEViKA is now heading towards achieving a target of 65 lakhs PMJJBY and 80 lakhs PMSBY enrolments in this Financial Year. All the stakeholders has played their part in achieving this remarkable target over a decade long efforts. This has been a revolutionary step towards securing women and thus enhancing their dignity in their families.

Family Diet Diversification Campaign

A campaign to combat Mal-nutrition in Bihar

Family Diet Diversity Campaign (FDDC) is a formidable awareness program conducted by JEEViKA for rural households that come into the SHG fold. This campaign starts in the month of March and continues till May. The objective of the FDDC is to sensitize Didis on malnutrition issue in newly born children and women in the age group of 15-49 years. Target households for this campaign are pregnant mothers, lactating mothers and mothers having children from 7-23 months of age. They are identified by the community mobilizer, Village Organisation-Health Sub Committee (VO-HSC) and community nutrition resource person (CNRP). Home visits are done in April and May 2022 to counsel the beneficiaries and family members on specific issues. These are intended to trigger collective as well as individual behaviour change by the communities towards health nutrition interventions. Home visits and focus group discussion are the major tools through which women are being mobilized and sensitized for health and nutrition activities. The selection criteria of above-mentioned target household include:

1. Households having pregnant mothers in their third trimester - the discussion and counselling are on birth preparedness, institutional delivery, colostrum feeding and family planning.
2. Households having children about to complete 6 months: - addressing the need of complementary feeding is an important aspect and during the visit the team counsel mothers and family members about the relation of supplementary feeding and their child growth and all-round development.

The major activities done in FDD Campaign are-

- 1) Line listing and HH visits of targeted beneficiaries-
 - Pregnant women of 3rd trimester
 - Lactating mother of 0-6 months babies
 - 7-23 months old babies mothers
- 2) Online tracking of beneficiaries by community cadre with the help of mobile application (ODK) : Community cadre keeps record of the beneficiaries on ODK link shared by state by capturing photos of beneficiary with food plates which was being taken during the visit.
- 3) Food demonstration and video dissemination through mobile/PICO projector in VO.



Welcoming Shri Rahul Kumar (IAS) as Chief Executive Officer-JEEViKA

Shri Rahul Kumar is a 2011 batch IAS officer of the Bihar cadre. His first posting was as SDM in Danapur, Patna. After this, he held the post of Project Director in the Health Department and Additional Director of Bihar Health Society. His first posting as District Magistrate was in Gopalganj. Later on, he served as DM of Begusarai and Purnea before taking the charge as Chief Executive Officer of JEEViKA. Shri Rahul Kumar joined as the CEO JEEViKA from Shri Balamurugan D (IAS), Secretary, Rural Development Department, Government of Bihar. The entire JEEViKA family extends a heartiest welcome.



Socio-economic inclusion of Person with Disability

JEEViKA organised Workshop on “Person with Disability - Convergence for Socio-economic Inclusion” in Hotel Oaks, Both Gaya, on 31st May 2022, for bringing the marginalized, queer, disabled ultra-poor in the state of Bihar into the societal mainstream and empowering them with livelihoods activities. This event marked a big day in the partnership of JEEViKA with sightsavers for social and economic inclusion to celebrate and recognize the contribution of community members, cadres, and staff of both the parties involved. The event also marked the declaration of Kurwama Panchayat of Dobhi block saturated bringing 87% of the PwDs population under the broad umbrella of SHG fold. 95% PwDs received disability certificate, 93% of them have enrolled in UDID card, 71% of them are receiving Disability pension, 53% PwDs have been either included in the Ration card of the family or new ration card enrolled. Around 20% have been initiated with Job Card for getting wage employment under MGNREGA scheme.



Jeevika's Disabled Persons Policy (DPP) forms homogenous groups of the PwDs democratically electing their leaders who further represent their groups in the higher village level organizations and cluster level federations of women. Bridging the gender biases, Jeevika's DPP also mainstreams the men in the rural Bihar while developing disabled women as the leaders of the PwDs groups. JEEViKA in partnership with Sightsavers has been facilitating the PwDs inclusion in the societal ladder and financial inclusion of these PwDs groups. Disability Persons Groups (DPG) have far reached the potential of gearing development for the PwDs, beyond the solitary function of savings and credit.

During the event JEEViKA's officials from State Project management Unit and District Project Implementation Unit addressed the audience regarding the intervention of JEEViKA in Social Inclusion Program. JEEViKA has also worked on the vaccine equity for the PwDs which improved the vaccination status of Gaya. Participatory approach has been followed in bringing the PwDs into the social security schemes enabling them with access to all

Programmes and Initiatives

entitlements. With the credit linkage, PwDs would now be getting livelihood enrolment.

Sightsavers Global COO Mr. Kenneth Moon also participated in this workshop and quoted that “bringing civil societies, government officials, educators and corporates on a single platform might have been difficult but the synthesis of this collaboration should not be diluted. The different stakeholders should be weaved together like a fabric strongly building safety nets for the ultra-poor disables in the state.” Sightsavers India CEO Mr. RN Mohanty



acknowledged the strengthened relationship with Jeevika, lauding the culmination of 79 lakhs in just one month time. He emphasized on the three-pillar approach and shared experiences with the Disability Persons Groups.

The convergence cum felicitation workshop with stakeholders has highlighted the strengthened relationship of JEEViKA with the partnering organization and the vision of holistic development of the PwDs. This will also open new avenues in terms of education for the PwDs children, social inclusion and financial access for economic empowerment.

Transforming Lives

JEEViKA's Insurance drive rescued the family of Neelam Devi from destitution

Neelam Devi, wife of Budhan Mahato of Supaul Sadar block, was a SHG member. She was insured under PMJJBY and PMSBY since June 1. Unfortunately she died on 9th October 2020. She was grieved by her husband and 3 children (2 sons and a daughter). Budhan Mahto and his wife worked as laborers to support the family. Her daughter is 8 years old while her sons are 6 years and 3 years old. Budhan Mahto was completely shattered by the sudden demise of his wife. In this hour of grief, relatives and neighbors were giving consolation to Budhan Mahato and his children. But mere consolation was not going to reduce his suffering. He was worried about the survival of the family. In this hour of sorrow, he approached the Self Help Group, in which his



wife was a member. Earlier, his wife told him about social security benefits and insurance, which will help his family in case of any untoward incident. The Didis told him about the insurance and said that they would inform the village organization. BPIU immediately contacted Budhan Mahto and he was asked to prepare the documents so that he could get the death claim amount under the insurance scheme. Budhan Mahato prepared the entire document and handed it over to the group. The Didis of the group supported him and assured Budhan Mahto that soon he would get the claim of insurance to support his family. Budhan Mahto got a coverage amount of Rs 2 lakh as insurance claim. Budhan Mahato and his family has got a big support from this amount. He will spend this amount in the education and marriage of the daughter and for this he will keep all the money safe in the bank account so that the dreams of wife Neelam Devi can be fulfilled.

Transforming Lives

Inspiring life of Rasoiya Didi

This inspiring story is about Uttam Devi, from Moradabad Panchayat of Rohtas District, who works in Gurukul Training and Learning Center. Uttam Devi lost her husband in an accident following which she was residing with her parents and 3 children. But a few days later, she lost her father and the burden of the entire family was with her. As a result of this, she started doing heavy load work of labourers which includes, carrying bricks-sand-stones etc.

She sort support from the JEEViKA didis of her community and joined Sati SHG of Mahima VO and she slowly gained confidence with the support of her peer groups. She was passionate about cooking and within a few days she was appointed as a cook in the Gurukul Training and Learning Centre run by JEEViKA's District Project Coordination Unit, Rohtas. Later she was termed as Rasoiya didi in her group. She trained other members on cookery in the TLC.

“No one can return what has been lost in life, but in this dark and harsh world, I have regained confidence, respect, and social security again and now I can secure my children's future. And from now onwards, no one will call me Abla Nari” She quoted. According to her, the intervention of JEEViKA, has played a major role in regaining her confidence, respect, and social security. Uttam Devi didn't have to be dependent on any members of her family for monetary and social support. Now wherever she lives, she feels that JEEViKA is supporting her in her ups and downs. Today she is not only looking after her children, but also her mother, and younger sisters who are unmarried. She feels so much empowered, that in-spite of losing a lot in life, she has managed to stand again and inspire others to follow her footsteps.



August

CALENDAR OF EVENTS

COMING UP IN THE NEXT EDITION

- Azadi ka Amrit Mahotsav
- Fisheries Intervention of JEEViKA



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