



# THE ChangeMakers

January to March 2021 Issue 12

Transforming Rural Bihar

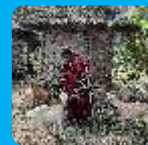


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जीविकोपार्जन  
योजना  
विशेषांक



SatatJeevikoparjan Yojana :  
Implementation Process

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Technical Assistance provided by  
Bandhan-Konnagar

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## From the editor's desk

Dear Readers,

Greetings and wishing good health in this difficult time.

Presenting before you another edition of "The Changemakers" and this time we relay the approach and strategies adopted by JEEVIKA in implementing "Satat Jeevikoparjan Yojana", a program which helps people put themselves on a pathway out of extreme poverty. Satat Jeevikoparjan Yojana adopts the graduation approach to support ultra-poor families to build their own capacity and realise their potential, to move beyond extreme poverty. The program builds capacities on technical and life skills, imparts knowledge and leadership skills needed to be self-reliant and build better futures for themselves and their children. In the process, they become the agents of their own development and make sustainable progress in overcoming extreme poverty. We thank our partners Bandhan-Konnagar and J-PAL for their continuous support in implementing "Satat Jeevikoparjan Yojna".

The "Didi ki Kahani, didi ki Zubani" segment captures the experience of few such ultra-poor families who have braved the odds and are striving hard to come out of abject poverty with the support from "Satat Jeevikoparjan Yojana". Our regular segments on "Man ki Kalam se", "Badki didi" and Events shall continue to entice our readers with interesting and informative messages.

Happy reading

Stay Safe

Regards  
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## संदेश



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सतत् जीविकोपार्जन योजना समाज के वंचित, मुख्यधारा से कटे परिवारों तथा शराबबंदी के चलते बेरोजगार हुए लोगों के जीवन में स्थायी बदलाव लाने के प्रयोजन से प्रारंभ किया गया है। इसका क्रियान्वयन जीविका द्वारा किया जा रहा है। उपयुक्त रणनीति के फलस्वरूप सतत् जीविकोपार्जन योजना का सकारात्मक असर हुआ है। सतत् जीविकोपार्जन योजना की विभिन्न गतिविधियों से जुड़ाव के बाद अत्यन्त गरीब परिवारों के जीवन में बदलाव आया है और उनकी आर्थिक स्थिति बेहतर हुआ है। वे स्वरोजगार के माध्यम से स्वावलंबी बन रहे हैं। एसा जीविकोपार्जन योजना के तहत जीविका दीदियों की पहल से हो पाया है। राज्य के 38 जिलों और 534 प्रखंडों में एक लाख से अधिक परिवारों के बीच योजना का संचालन सफलता पूर्वक किया जा रहा है। इस योजना से गरीबी उन्मूलन की दिशा में किए जा रहे कार्यों को नया आयाम मिला है। योजना की सफलता के उदाहरणों को समेकित कर उनका प्रस्तुतीकरण एक अच्छा प्रयास है। इससे समाज का एक हिस्सा प्रेरणा प्राप्त करेगा।

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श्री अरविन्द कुमार चौधरी (भा.प्र.से.)  
प्रधान सचिव, ग्रामीण विकास विभाग, बिहार सरकार

राज्य सरकार द्वारा देशी शराब एवं ताड़ी के उत्पादन एवं बिक्री में पारंपरिक रूप से जुड़े अत्यंत निर्धन परिवारों तथा अन्य समुदायों के अत्यंत निर्धन परिवारों की आर्थिक स्थिति में सुधार लाने एवं उन्हें समावेशी विकास की प्रक्रिया से जोड़ने के लिए “सतत् जीविकोपार्जन योजना” की शुरुआत की गयी। इस योजना ने लक्षित परिवारों के उत्थान की दिशा में उल्लेखनीय भूमिका अदा की है। योजना से जुड़ी दीदियों के समक्ष स्वरोजगार के विकल्प उपलब्ध हैं और वे उनसे जुड़ कर अपने जीवन को बेहतर बना रही हैं। कोरोना जैसे संकट काल में भी सतत् जीविकोपार्जन योजना द्वारा राज्य की लाखों दीदियों को सहायता प्रदान की गयी। इस योजना का क्रियान्वयन जीविका द्वारा मिशन मोड में किया जा रहा है। योजना का सकारात्मक पहलू यह है कि इससे रोजगार के नये एवं विधि सम्मत विकल्प प्राप्त हुए हैं जिसके लिए समुचित क्षमतावर्धन भी किया जा रहा है। इसके फलस्वरूप सफलता के जो कतिपय दृष्टांत सामने आए हैं उन्हें संग्रहीत कर उसका प्रकाशन स्वागत योग्य है।

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# SATAT JEEVIKOPARJAN YOJANA : INTRODUCTION

In 2016, the State Government enforced prohibition in Bihar as a result of which production, transportation, selling and consumption of liquor were banned.

The Government of Bihar launched Satat Jeevikoparjan Yojana (SJY) with an objective “to empower ultra-poor households, traditionally engaged in production, transportation & sale of country liquor/toddy; ultra-poor from SC/ST and other communities through diversification of livelihoods, capacity building and improved access to finance.”

JEEVIKA an autonomous society under Rural Development Department, Government of Bihar has been designated as the nodal agency to implement the yojana. The yojana aims to reach 100,000 ultra-poor households and provide mentoring support through dedicated community cadres (Master Resource Persons (MRPs)).

The Satat Jeevikoparjan Yojana is designed on the lines of the globally tested “ultra-poor graduation program (including components of sequencing and coaching)”. JEEVIKA entered into a tripartite partnership with Bandhan Konnagar and J-PAL South Asia. In June 2019, JEEVIKA, Bandhan Konnagar and J-PAL South Asia, signed an agreement to receive grant, from Co-Impact for technical assistance to support this evidence-informed scale-up of government implementation.

## Graduation Approach

The “Graduation Approach” includes a holistic set of services to the poorest households through participatory identification process, asset-grant transfer, training, temporary consumption allowance, weekly mentoring, general life skills coaching, and access to savings accounts and health information or services. These different activities and regular interactions with the households over the course of 24 months are designed to complement each other in helping the families to start a productive self-employment activity. The idea is to provide a big push, over a limited period of time, with the hope of coming out of the poverty trap.

Graduation Approach seems to have been the best solutions for addressing each case of poverty. Building on the lessons, best practices and impact of graduation approach, JEEVIKA customised the approach in context of Bihar and accordingly designed Satat Jeevikoparjan Yojana.





# Satat Jeevikoparjan Yojana Implementation Process

 Manish Kumar and Shivam Srivastava

JEEViKA promoted “Village Organization (VO)”, conduct community-based participatory targeting process to identify and endorse ultra-poor households. The targeted households under Satat Jeevikoparjan Yojna program receives livelihood gap assistance fund for 7 months and productive asset through the Community Institutions. Continuous handholding support from SJY Master Resource Person (MRP) and JEEViKA's ongoing interventions, constitute a comprehensive graduation package for the Ultra-Poor Households.



Figure 1 : SJY program- Graduation Approach Package

## Participatory Identification of Ultra-Poor Households

The CRPs - Community Resource Persons (experienced SHG members) facilitate the identification and endorsement of the ultra-poor households. They are trained and deployed in the villages for 30-45 days. A three-member team of CRPs complete the process of identification in 5 days.



Figure 2 – Household Endorsement Process

Initially, the project collected a list of Mahadalit tolas from Mahadalit Mission and the endorsement was initiated in these tolas. Further, to ensure that no ultra-poor HHs is left out, Special Endorsement drives and Cluster Development strategies were undertaken to expedite the endorsement process.

### Special Endorsement Drive for identification of households engaged in Toddy tapping or Country liquor production, transportation & selling

In special drive a Community Cadre and two Community Leaders (preferably 1 VO Leader and 1 CRP), total 3 members were trained and deployed to facilitate the endorsement process in a Village Organization. This intensive endorsement drive was initiated in all the VOs. One endorsement team is deployed in each VO for 5-days to complete the endorsement process.

## Enterprise Selection: Livelihood Micro Planning of Ultra-poor Households

The objective is to analyse the existing livelihood portfolio of the households and facilitate the households in identifying most suitable livelihood options. During micro-planning, the capacity & present skill set of the households, available opportunity in the locality and aspirations of the household is captured through sequential steps.

The trained Master Resource Person (MRP) conducts the entire exercise. Initially, they complete the Market Survey of the locality. The objective is to create a list of locally relevant livelihood options for endorsed households. After confidence building training & enterprise selection (enterprise / livestock / farm), individual household level micro-plan documents are prepared and summarized at respective VOs. The endorsing VO recommends & submits the Micro-Plans (MPs) in the JEEViKA block implementation unit for Livelihood Financing.



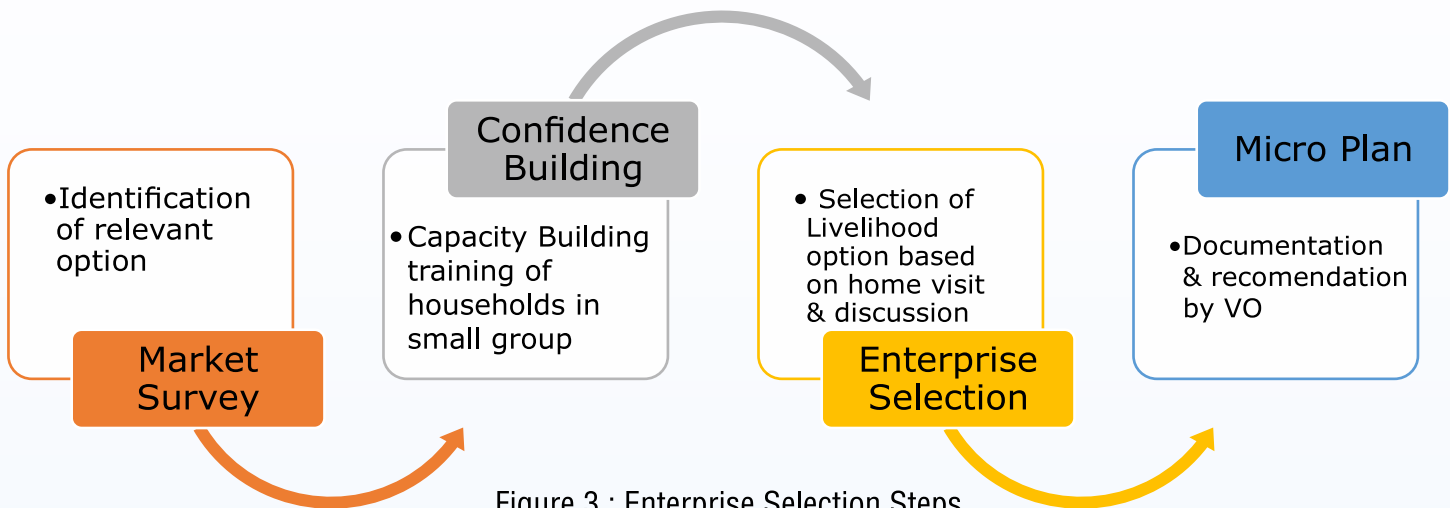


Figure 3 : Enterprise Selection Steps

### Livelihood Financing

The Livelihood Financing combines two complementary approaches –Livelihood Gap Assistance Fund (LGAF), Transfer of Productive Asset through Livelihood Investment Fund (LIF) along with training and regular handholding – into one comprehensive package that helps spur a sustainable transition to employment/income generating activity.

**Livelihood Gap Assistance Fund (LGAF):** The endorsing VO provides a total LGAF of INR 7000/- per household for a period of 7 months (INR 1000 per month). The fund is transferred to the individual savings bank account of the household. The LGAF provides flexibility to the VOs to facilitate the households to participate in the training/meeting and provide financial sustenance to the household till livelihood investment starts generating income for family.

**Livelihood Investment Fund (LIF):** The Livelihood Investment Fund (LIF) support is based upon the livelihood option selected by the individual household through Micro planning. The support is spread over 2-3 tranches with an average investment per HH between INR 60,000/- and INR 100,000/-.



Livelihood Gap Assistance Fund transfer to the household under Satat Jeevikoparjan Yojna



Micro Enterprise established through Livelihood Investment Fund

## Special Investment Fund

In order to fulfil the initial requirement of ultra-poor households, project has introduced 'Special Investment Fund (SIF)' which helps them in building the assets within the Household.

### Enterprise Development Training

This training is to instil basic entrepreneurship skills in order to run micro-enterprises. The training aims to raise confidence & basic managing enterprise management skills.

### Weekly Mentoring & Coaching of Ultra-poor household

The Master Resource Persons mentor and coach the assigned 30-35 households. Broadly, the MRPs were trained on: Group Meeting and Household Visits. To support the execution of the entire process, the project has introduced the concept of Weekly Field Visit Roster to ensure visit in all assigned households as per the roster.

**Group meeting** - The objective of the group meeting is to create a platform of peer learning among the ultra-poor households for understanding each other's situation, problem and learning by seeing each other's progress. The discussion also informs the social security programs of Government Departments.

**Household Visit** - Apart from group meetings, individual level handhold support is provided through household visit. During home visit, MRPs develop personal connect with the family and understands the problem from his/her perspective and guide the households. The MRP also conducts Asset Follow-up and mentors on micro-enterprise / livestock management.



Livestock transferred to the households under Satat Jeevikoparjan Yojna through Livelihood Investment Fund



Households under Satat Jeevikoparjan Yojna participated in Capacity Building & Enterprise Development Training



Group meeting of Households under Satat Jeevikoparjan Yojna



Weekly Home Visit by Master Resource Person





# Capacity Building & Resource Development

✍️ Deepak Kumar and Himanshu Pahwa

The capacity building of the endorsed households and other stakeholders involved in the process is considered to be of utmost importance for smooth functioning and implementation of Satat Jeevikoparjan Yojna. The Training modules have been developed jointly by Bandhan Konnagar (Technical Partner) and JEEViKA.

## Development of Training Module

- **Induction and Enterprise selection**– The training topics covered in the module include project components, household endorsement process, confidence building & handholding support process, Livelihoods Financing procedures, use of MIS application, role & responsibilities of MRP and the likes.

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SJY MRP maintaining BoR during home visit

### Capacity Building

**Community Resource Person (CRP) Pool Development for ultra-poor Targeting and Training:** The project has created a dedicated SJY CRP pool. The CRPs are involved in participatory identification of target households and have also engaged themselves in endorsement. Apart from targeting the households CRPs were also conducting household level Capacity Building & Enterprise Development trainings (CB&ED). Training module on Endorsement Process and CB&ED training has been developed for capacity building of CRPs.

**Modular Training of CRPs Capacity Building of CBO Leaders:** Leaders of the endorsing Village Organizations were oriented on SJY project components, VO endorsement protocols, livelihood financing etc. After endorsement VOs are engaged in transfer of productive asset. To ensure efficient procurement, the VO procurement committee members were oriented on the community procurement process.



Modular Training of CRPs

**Capacity Building of JEEViKA Community Cadres:** The Community Mobilizers (CMs) and Book Keepers (BKs) were oriented on the VO endorsement protocols and project components. The VO Book Keepers were also oriented on the livelihood financing components for proper fund management and book of record maintenance at VO level.

**Development of Resource Pool for Blocks:** The project has developed a Resource Pool comprising of identified Area Coordinators / Community Coordinators. Residential training and orientation were conducted for these project staffs in batches to develop them as resource persons for household level CB&ED training, VO orientation, Community Cadre orientation etc.



Modular Training of Block level Resource Persons

**Capacity Building of SJY District Nodal:** In order to have effective and efficient connection with the endorsed households in a time bound manner, project has deployed a dedicated District Nodal in all 38 districts. The district nodal persons were oriented on different components of the ultra-poor graduation model. Modular training on endorsement of ultra-poor households, Enterprise selection and management, Operational management etc.



Modular Training of Project Staff

**Orientation of Project staff:** The District Project Manager, Finance Managers, Thematic Managers were oriented on basic concept and financial management of the program. Residential trainings were conducted for Training Officers on Capacity Building component of SJY. Specific training on financial management and books of record were provided to the Community Finance Managers and Accountants. Residential and non-residential trainings were conducted for the Block Project Managers on SJY project component and project management.

**Exposure Visit of project staff:** The exposure visits of District Nodals, BPMs, State team to ultra-poor graduation project sites were conducted in “Targeted hardcore poor program” (THP) project sites of Bandhan Konnagar in West Bengal. The purpose of the Exposure Visit was to strengthen the internal capacity of project team to manage the implementation of Ultra-Poor



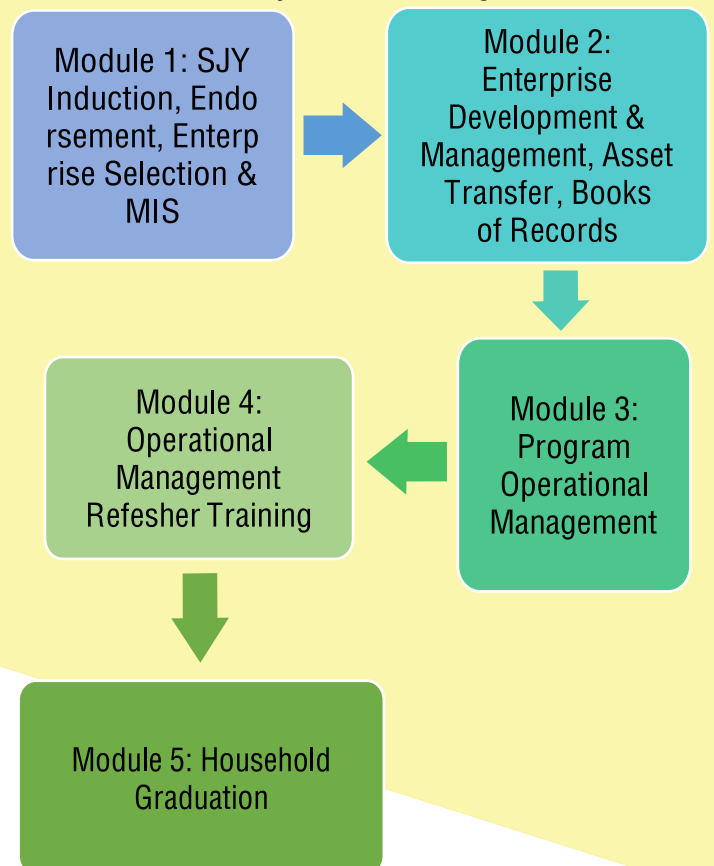
Graduation Modular Training of SJY MRPs program.

**Master Resource Persons (MRPs) and their Capacity Building: Modular Training of SJY MRPs:** In order to have a continuous connection with endorsed households, the project deployed dedicated community cadres in the form of Master Resource Persons (MRPs) who were provided extensive trainings, with the aim of developing them as in-house trainers and primary hand-hold support experts on bringing these HHs in the JEEVIKA SHG fold and in turn, facilitate them in graduating out of poverty.

JEEVIKA promoted Cluster Level Federations (CLFs) conducted selection process for MRPs and deployed

them in panchayats for providing handhold support to the endorsed households. In order to develop skill- set of the MRPs, the project is conducting following 5 modular trainings for MRPs.

- Module 1:** The MRPs receive the 6 day residential M-1 training within one month of selection.
- Module 2:** The M-2 training of MRPs is organized after 45 days of M-1 training. The duration of the residential training is 5 days.
- Module 3:** The 5 day residential modular training happens after 60 days of M-2 training.
- Module 4:** The duration of the residential training is 5 days. The M-4 training (refresher) of MRPs happens after 90 days of M-3 training.
- Module 5:** The 5 days residential modular training on Household Graduation is provided to MRPs after 90 days of M-4 training.







# Technical Assistance provided by Bandhan-Konnagar

Bandhan Konnagar (BK), a non-profit organization, has a vast experience in achieving the goal of poverty alleviation through empowerment of women. The organization implemented the first ultra-poor graduation pilot in India in March 2006 – the Targeting the Hardcore Poor (THP) program. It currently implements the largest graduation program in India, covering more than 1,18,121 households. Bandhan Konnagar has consistently been working on replicating and scaling up the graduation model over the last 10 years, specifically targeting deprived women-headed households who are most marginalized. In 2019, Bandhan Konnagar, signed an agreement with JEEViKA as Technical Assistance Partner in Satat Jeevikoparjan Yojana (SJY) to ensure graduation model scale-up & implementation across Bihar. Bandhan Konnagar, in its technical assistance role has adopted its long-standing graduation implementation experience to support JEEViKA in the implementation of SJY.

## Key Highlights of Technical Assistance

Bandhan Konnagar's technical assistance support services include specialized capacity building training for Master Resource Person & implementation team, development of standardized operating system manual & training modules for implementation and provide field-based coaching & handholding support to Community organization leaders, Community Professionals, and supervisory staff at multiple level.

**Design Capacity Building**– Transferring technical detail of implementation and building capacity of the implementation team is one of the major objectives of the partnership. Keeping in mind the implementation framework of JEEViKA and core components of the ultra-poor graduation model, 5 Training Modules for the SJY frontline workers (MRPs) and 2 Training Modules for SJY

Household level training were developed.

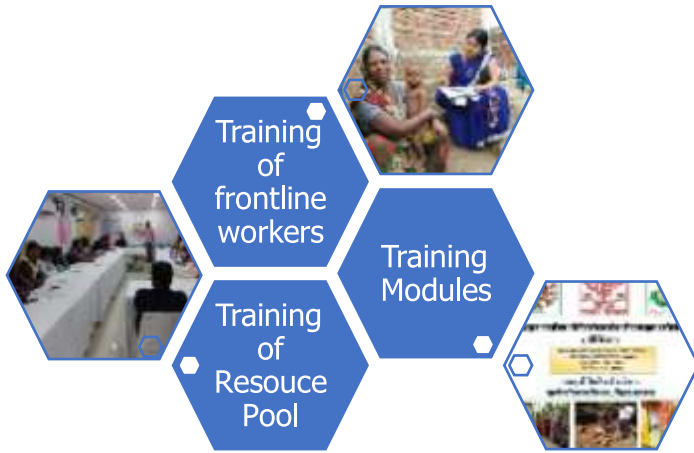


Figure 7: Highlights of Technical Assistance

**Deliver Capacity Building-** Training modules for MRPs and households were rolled out in the field. Quarterly training calendars were prepared for providing residential training to MRPs and project staff. The technical assistance team also conducted ToT for the resource persons engaged in household level trainings. Tracking of trainings, feedback collection system and knowledge check tools were developed to record details of participants and to ensure effective planning and training of trainees.

**Extending Handholding Support-** The Block Resource Persons (BRPs) and District Resource Persons (DRPs) are providing continuous handholding support to the MRPs so that they can provide the maximum input and support to their scheduled weekly home visits and group meetings for asset follow-up, enterprise development and building self-reliance among ultra-poor women and enabling them to come out from extreme poverty.

**Tools and Protocols for operating with consistency-** Monitoring & Observation Tool, Monthly Progress Report Tool, books of record have been developed and implementation team was trained to use the pro-forma for collecting information from the field.

**Progress Tracking-** Assisting in follow up and monitoring of progress as per program timeline in line with the operating manual. On monthly basis, BRPs & DRPs are providing report against 9 crucial program indicators to track gaps and challenges.

**Execution Strategy**

Bandhan Konnagar deployed 3 levels of resource persons at Block, District and State levels. The Block Resource Persons (BRPs) directly provides handholding, mentoring and coaching support to the MRPs. District Resource Persons (DRPs) are working in coordination with District Nodals of SJY and conduct activities as per the approved guidelines of SJY. The Training Officers placed in districts are providing modular trainings to MRPs.

The Bandhan Konnagar - Technical Assistance (BK-TA) state team is overseeing the technical assistance activities for implementation of the program and provides guidance to DRPs and BRPs and supervises all the trainings conducted by Training Officers and other Technical Assistance staffs in the districts across Bihar.

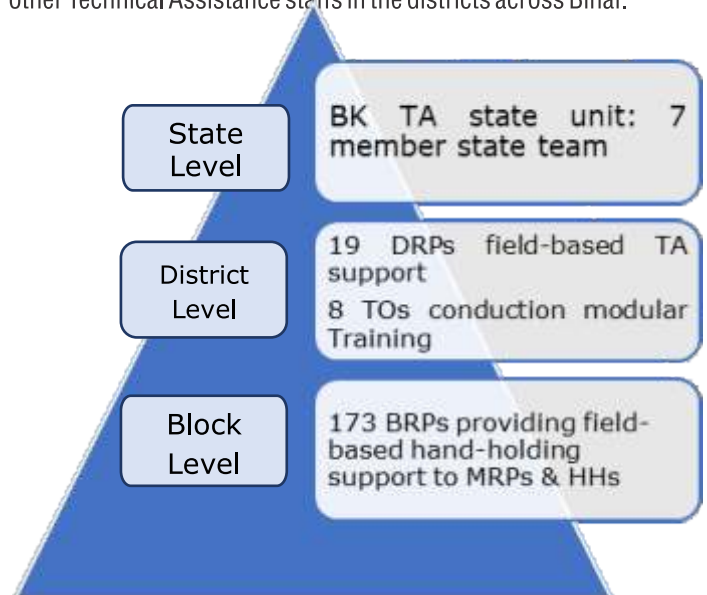


Figure 6: TA Resource Support for SJY







## Knowledge & Learning support provided by J-PAL South Asia

The Abdul Latif Jameel Poverty Action Lab (J-PAL) South Asia is the Knowledge and Learning Partner to the Graduation Approach scale-up in Bihar, SatatJeevikoparjan Yojana (SJY), implemented by JEEViKA. J-PAL works to formulate effective policies to reduce poverty around the world, and has been a long-term partner for JEEViKA. Abhijit Banerjee and Esther Duflo, J-PAL's co-founders and the winners of the Nobel Prize in Economics, were among a group of researchers that used randomised controlled trials (RCTs) to show the impact of the Graduation Approach to lift ultra-poor households out of poverty as recorded in 2015 Science paper. J-PAL South Asia partnered with Bandhan Konnagar for a policy pilot in Bhagalpur (that launched in 2014) and, with JEEViKA for a process pilot in Suppi and Barsoi (launched in 2017). J-PAL South Asia has worked to support JEEViKA design and implement well the large scale SJY program. This includes feedback on key implementation stages, including identification of ultra-poor families, the role of community institutions, and asset transfer and micro-planning. J-PAL South Asia continues to

generate learning on SJY processes, and outcomes, and plan to evaluate the impact of this intensive support to uplift the ultra-poor.

Figure 1



During the Covid-19 crisis, J-PAL South Asia conducted phone surveys with SJY families to understand how their enterprises and living in general were affected by the nationwide look-down. When the Covid-19 crisis hit Bihar, the SJY was already underway. JEEViKA had identified the most vulnerable households through SJY, and there were 70,000 ultra-poor households in the SJY database. These investments in laying the foundations of the SJY meant that there was a direct way of knowing who the most vulnerable households were and, more importantly, there was a way of reaching them when the crisis hit.

Given the rapid scale-up of SJY and the need for a high-quality MIS system to track real-time implementation progress, J-PAL South Asia has set up a Data Unit with JEEViKA, to make better use of the data for operational decision-making by staff at all levels in the SJY ecosystem, and to formulate the larger strategy for ensuring families reach a level of financial independence and actively participate in self-help groups for long-term social and economic support in their lives.

### Details of the process evaluation

Main feature of the Graduation Approach is a sequence of supports over 24 months to lift households out of extreme poverty: a productive asset, mentoring support, cash stipend, enterprise skills training, and integration with other government schemes. Support from the community at all stages of the program is important for long-term financial growth and social support for the households. J-PAL South Asia is using a mixed-method process evaluation study, to cover each of the major components of the programme. Over the past one and a half years, the field team observed the identification process of ultra-poor households as well as the enterprise selection process and a survey was completed with endorsed households to check if they met the program criteria. The team also completed several survey rounds with households after they received their asset to do basic checks on their enterprise development and take feedback on the handholding support they received.

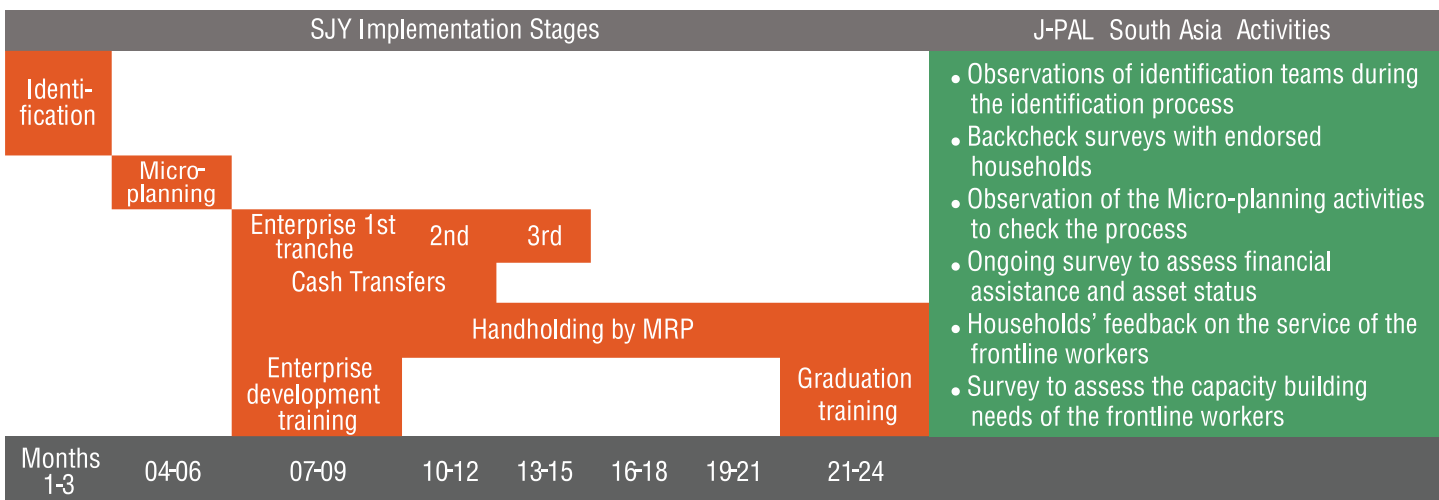
Currently, J-PAL South Asia is learning about the frontline workforce of Master Resource Persons (MRPs). There are nearly 3000 MRPs, dedicated exclusively to work for SJY. A large-scale frontline worker capacity assessment,



combining qualitative observations with quantitative surveys to ensure both depth and breadth of our understanding is under completion .

The figure below shows the 24-month journey of a family, the different SJY program components, and the corresponding J-PAL South Asia process evaluation activities.

Figure 2



### Learning to action

J-PAL South Asia has shared practical learnings from the process evaluation study in regular intervals with JEEViKA through reports, dashboards, presentations and webinars. These learnings have informed operational changes to strengthen the programme. “Learning to action” points across three areas: identification, micro-planning, and handholding here is highlighted.

Figure 3

## How research translated into action



## Learning 1: High quality targeting: identification of the ultra-poor

J-PAL's quality-check survey with endorsed households showed that Households do meet the program criteria, indicating that there are few exclusion errors. Observations of early identification rounds, however, showed that there is further scope to reduce exclusion errors. In later identification rounds, JEEViKA increased the monitoring process and formalised the process to avoid exclusion errors through office orders.

## Learning 2: Strengthening operational protocols during micro-planning

Community engagement and confidence building of the households are important elements at the micro-planning stage, motivating households to take up the program and ensuring community buy-in for the enterprise. Observations of early rounds of micro-planning showed that these areas need strengthening, for example by ensuring that Village Organisations are taking full ownership of the enterprise selection, or that frontline workers prioritise confidence building despite the paperwork they need to fill out. JEEViKA acted on this by deploying experienced Master Trainers for confidence building, and introducing materials that highlight the importance of following operational protocols: like handouts, videos, telephonic help-desks, and flip charts for frontline workers.

## Learning 3: Well-equipped frontline workers providing high-quality mentoring


For the households to learn to operate their livelihood options confidently, it is important that they receive regular handholding support from the frontline workers, through home visits and group meetings. As the SJY program expanded rapidly, ensuring a weekly home visit was difficult at times. Recognising this, JEEViKA hired more Master Resource Persons (MRPs) to reduce the frontline worker to household ratio, enabling frontline workers to do weekly visits. JEEViKA has also developed an MIS-based performance management tool that allows for easy tracking of the regularity of visits. Two rounds of household feedback surveys that J-PAL South Asia deployed show that households found the support from MRPs helpful.





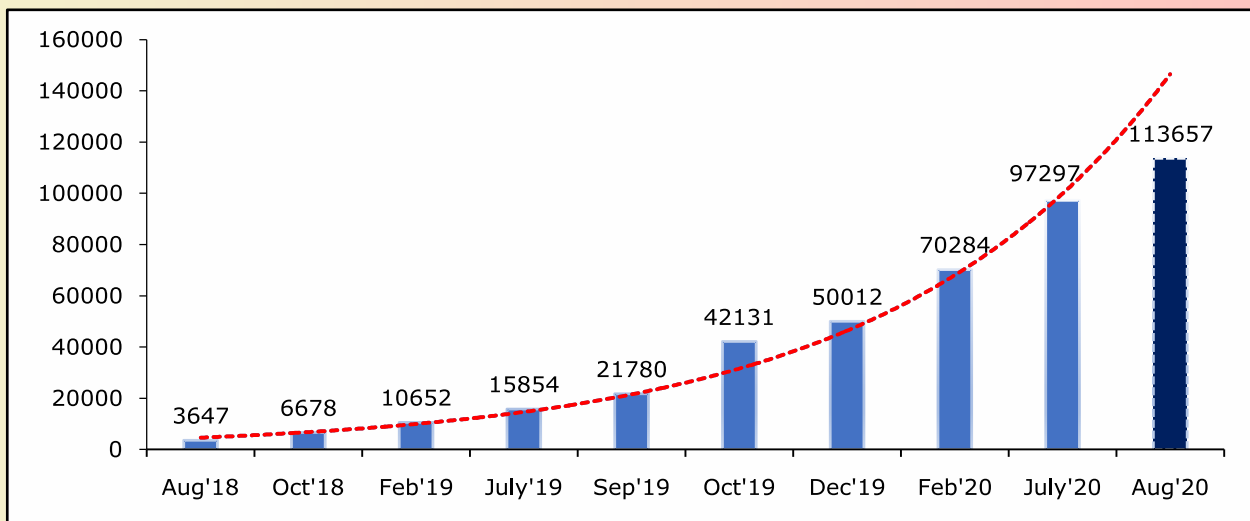


# Satat Jeevikaparjan Yojana Implementation Progress

 Kshovan Guha and Gujali Bharti

## Endorsement of Ultra-Poor Households

Trained Community Resource Persons and VO leaders facilitated the participatory identification process in 29,552 Village Organizations; with a typical identification cycle for 5-days process for each VO. A total of 1,13,667 ultra-poor households have been endorsed spread across 38 districts. Further, in the month of February 2021, a new endorsement drive was initiated in 128 Blocks. Additional 15,000 households are to be endorsed by end of March 2021.



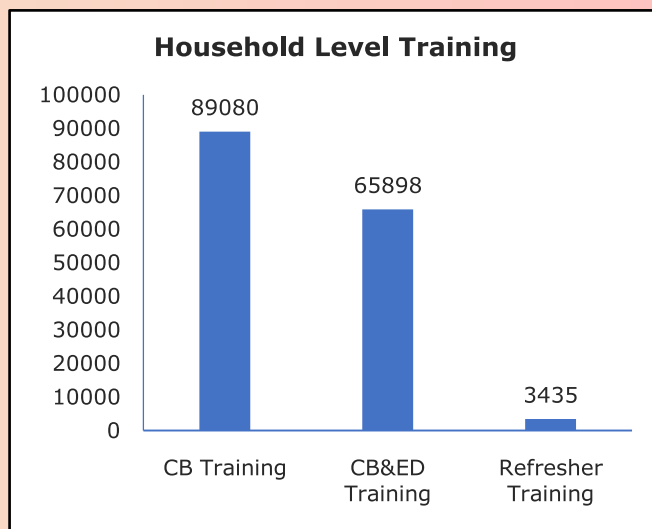
**Endorsement of Toddy Tappers and SC-ST households:** Endorsement of ultra-poor households who were traditionally engaged in toddy tapping, country liquor production, transportation & sale and households from SC-ST category are considered to be the utmost priority of the project. All households involved toddy tapping were verified and endorsed based on the given eligibility criteria of yojana.

**Cluster Approach:** In Dharhara block of Munger district around 50 households from Turi community have been identified under Satat Jeevikoparjan Yojana. The households are involved in traditional bamboo basket making. Trader's dominance, seasonal demand, low income, isolation from the main market demand are the major issues of these households forcing them to live under ultra- poverty. A Bamboo cluster has been formed in the village with an objective to provide capitalization support, skill training and ensure market linkage of finished products. To begin with a 7-day training program, was organized at village level to enhance their skill from traditional bamboo product production to utility & decorative products such as lamp shade, Water Bottle, Tray, Mug, Dustbin, Handicrafts, Furniture etc.

During the endorsement drive such types of pockets were found in other districts where majority of the households in the village were identified as ultra-poor. Cluster approach was seen as an alternative to individual asset transfer for enhancement of productivity.

**Capacity Building of Households:** Two types of trainings were conducted to build confidence & enterprise skill in endorsed ultra-poor households.

- **Confidence Building (CB) Training:** The CB training is being provided by MRPs during micro- planning. The training is essential to encourage and motivate UPHHs to select feasible livelihood generating activities to come out of poverty trap. Total 89,080 households have received the CB training.
- **Confidence building and enterprise development (CBED) training:** The purpose of the CBED training is to motivate the household and provide basic enterprise development & risk management skills. Separate training on CB&ED livestock is organized for households who have selected livestock under the yojana. A dedicated resource pool of 236 project staff and 1894 CRPs has been created to provide household level training CB&ED & refresher training.



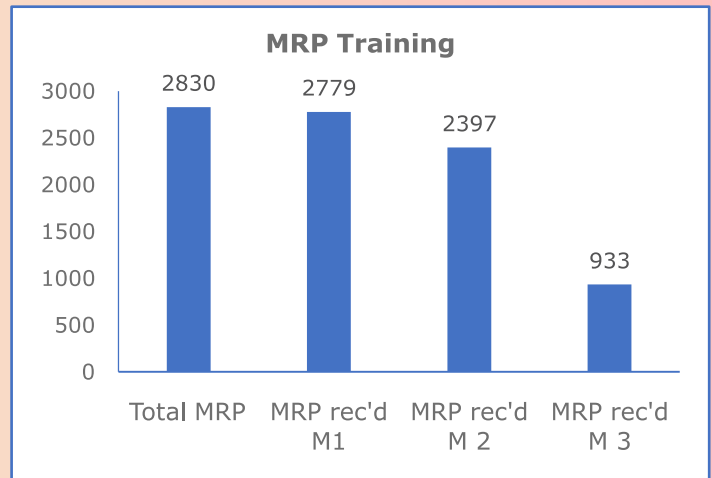
### **SJY Master Resource Person (MRP):**

Total 2830 Master Resource Persons were selected and deployed in panchayats. MRPs are the primary hand-hold support experts to facilitate the Ultra-poor households in graduating out of poverty. One MRP is providing handholding support to 30-35 ultra-poor households. Till now, 2779 MRPs were trained on Module 1 and 2397 MRPs on Module 2 and 933 MRPs were trained on Module 3.



### Enterprise selection and transfer of productive asset:

The project has completed Livelihood Micro-planning (Enterprise Selection) process for 89,557 endorsed households. The endorsing Village Organization transferred the productive asset, following the community procurement norms. Till now, the VOs have transferred the productive asset to 81914 households. Most of the households nearly 65% have selected Micro-Enterprise, around 34% have selected Livestock and remaining 1% selected Agriculture as alternate source of livelihood under the yojana.



### Livelihood Gap Assistance Financing:

During the initial period of 7 months, VOs support the ultra-poor households through LGAF. The VOs directly transfers the fund to ultra-poor households to ensure food security. Till now total 84117 households have received LGAF.

### Response to the Covid-19 Pandemic:

Anticipating the impact of lockdown in household level food security, project introduced the Emergency Cash Transfer to SJY HHs. VOs distributed a cash stipend of INR 2000 to each of SJY HHs, prioritizing those households that had not yet received their Livelihood Gap Assistance Fund as they were in the early stages of the program. Efforts were also made in connecting beneficiaries to other relief measures of the government like Government Bihar scheme of 1-month free ration.



# दीदी की कहानी

# दीदी की जुबानी

केस-1 सतत् जीविकोपार्जन योजना

## जीविका से बदला जीवन

जिंदगी की परेशानियों से लड़ते-लड़ते जिल्लत भरा जीवन जीने वाली चाँदनी देवी के जीवन में "सतत् जीविकोपार्जन योजना" उम्मीद की एक नयी किरण बनकर आयी। मूल रूप से एक किसान परिवार में अपने पति एवं तीन बच्चों के साथ रहने वाली चाँदनी देवी का जीवन कठिनाइयों और संघर्षों से भरा रहा। जीवन यापन का जरिया दूसरों के खेतों में मजदूरी करना था। मजदूरी से हुई थोड़ी सी आय से संतोष कर लेना चाँदनी देवी की नियति थी। यह बात लगभग दो वर्ष पूर्व की है जब चाँदनी देवी एक सामान्य ग्रामीण की तरह पारम्परिक रूप से अपना जीवन यापन करने को मजबूर थी। वर्ष 2018 में जीविका परियोजना कर्मियों एवं सामुदायिक उत्प्रेरकों के सम्पर्क में आने से जयमती देवी जीविका से जुड़ गयीं।

एक गरीब ग्रामीण परिवार से आनेवाली चाँदनी देवी पढ़ी-लिखी नहीं थी और सरकार के द्वारा ग्रामीणों के लिए चलायी जा रही किसी भी तरह की योजना या परियोजना की खबर उन्हें नहीं थी। जीविका से जुड़ने के बाद जब चाँदनी देवी अपनी बाकी सहेलियों या सदस्यों के साथ समूह की बैठक में जाती तो संकोच एवं लज्जावश खुलकर किसी से



नाम : चाँदनी देवी  
समूह : "शिव" स्वयं सहायता समूह  
ग्राम संगठन : "विवेकानंद" ग्राम संगठन  
संकुल संघ : "तारा" संकुल स्तरीय संघ  
ग्रामपंचायत : गोसाईं  
प्रखंड : हरनौत  
जिला : नालन्दा



बात भी नहीं कर पाती थीं। समूह में अपना परिचय देना एवं प्रार्थना करने में भी उन्हें संकोच होता था। धीरे-धीरे बाकी सदस्यों को देख कर एवं उनसे सीख कर उनके अंदर आत्मविश्वास जगा और वे जीविका की गतिविधियों से जुड़ने लगी।

जीविका द्वारा संचालित 'सतत् जीविकोपार्जन योजना' का मुख्य उद्देश्य अत्यंत निर्धन ग्रामीण परिवारों को आर्थिक एवं सामाजिक स्तर पर सशक्त बनाकर उनके जीविकोपार्जन को प्रोत्साहित करना है एवं इसके लिए विभिन्न प्रकार की गतिविधियों का संचालन किया जाता रहा है। चाँदनी देवी जब सतत जीविकोपार्जन योजना से जुड़ी तब से उसने जीविका की हर गतिविधि में पूर्ण रूप से सम्मिलित होना शुरू किया और धीरे-धीरे खुद को स्वावलंबी बनाने का प्रयास शुरू किया।

सतत जीविकोपार्जन योजना की ओर से विशेष आर्थिक सहायता के रूप में मिलने वाली राशि की मदद से चाँदनी देवी ने अपने ही छोटे से घर में किराने की एक दुकान खोल ली। कल तक जहाँ चाँदनी देवी के पास कमाई का कोई जरिया नहीं था, वहीं अब उसकी छोटी दुकान से रोज थोड़ी-थोड़ी कमाई आने लगी। रोज आनेवाले पैसों ने चाँदनी के अंदर आत्मविश्वास जगा दिया। अब चाँदनी पूरी मेहनत से अपनी दुकान चला रही हैं। आज चाँदनी को महीने के 3-4 हजार रुपए आसानी से आमदनी हो जाती है जो उसकी और उसके बच्चों की परवरिश में सहायक है।

चाँदनी देवी का परिवार धीरे-धीरे अपने संघर्ष की अवस्था से बाहर आने लगा है। परियोजना ने चाँदनी देवी को अलग पहचान बनाने में सहायता की। चाँदनी देवी कहती हैं कि एक समय था जब पूरा गाँव उन्हें उसके पति के नाम से पुकारता था और अब योजना से जुड़ने के बाद सामाजिक स्तर पर उनकी अपनी पहचान बनी और लोग उन्हें उनके नाम से जानते हैं। योजना से जुड़ने से पहले जिसके लिए काला अक्षर भैंस बराबर था, आज वही चाँदनी देवी स्वयं हस्ताक्षर करती हैं। जिस चाँदनी देवी को अपने घरवालों और आस पड़ोस के लोगों से बात करने में झिझक महसूस होती थी, वह आज बिना किसी से डर मुखर होकर अपनी बात रख पाती हैं। जीविका ने चाँदनी देवी का पूरा जीवन परिवर्तित कर दिया और उन्हें जीने का अलग नजरिया प्रदान किया।

## केस-2 समूह से मिली मदद

# पति और परिवार की पीड़ा देख ममता ने दिखाई हिम्मत

ममता देवी का घर मजदूरी पर आश्रित था। उसके पति तिलेश्वर साह पंजाब में मजदूरी करने जाया करते थे। उसका परिवार शांतिपूर्वक गुजर-बसर कर रहा था। तभी एक दिन फोन पर मिली एक बुरी खबर से ममता के पैरों तली जमीन खिसक गई। पंजाब से सूचना आई थी कि काम के दौरान दुर्घटनावश उसके पति का दोनों हाथ मशीन से कट गया है। जख्म काफी गहरा था। यह खबर सुनते ही ममता बेसुध होकर जमीन पर गिर पड़ी। ममता की आँखों के आगे अंधेरा छा गया। उसे कुछ भी समझ नहीं आ रहा था कि इस विपत्ति की घड़ी में वह क्या करे? आखिरकार परिजनों की मदद से तिलो साह का इलाज कराने के बाद उसे घर लाया गया। पति के दोनों हाथ कट जाने के बाद ममता एकदम असहाय हो गई। पति कुछ भी कर पाने में असमर्थ थे। ऐसी स्थिति में घर का खर्च कैसे चले? यही सवाल ममता के दिलो-दिमाग में कौंध रहा था। उसके सामने दो मासूम बच्चे और एक विकलांग पति की जिम्मेबारी थी। उसे लगा कि ऐसी स्थिति में यदि वह खुद हिम्मत नहीं जुटाएगी तो उसका परिवार टूट जाएगा। ममता ने अब खुद अपने परिवार का सहारा बनने का फैसला किया। तीन वर्ष पूर्व हुई इस घटना को याद कर वह आज भी सिहर उठती है।



नाम : ममता देवी  
पति : तिलेश्वर साह  
गांव : कामत किशुनगंज, पंचायत : चुन्नी ,  
वाई नंबर : 13, प्रखंड : छातापुर, सुपौल  
समूह : संत सेवी जीविका  
ग्राम संगठन : लक्ष्मी जीविका  
सीएलएफ : सप्तकोशी जीविका

**सतत जीविकोपार्जन योजना से मिला लाभ:** इसी बीच जीविका समूह की दीदियों को कपड़ों की सिलाई का प्रशिक्षण दिलाया जा रहा था। ममता को पता चला तो उसकी उत्सुकता जगी। दरअसल ममता मैट्रिक तक पढ़ी-लिखी है। विवाह के पूर्व उसने अपने मायके में कपड़ों की सिलाई का प्रशिक्षण लिया था, लेकिन सिलाई का अभ्यास नहीं करने की वजह से वह सिलाई करना भूल गई थी। यही मौका था जब वह पुनः कपड़ों की सिलाई का काम सीख सकती थी। उसने जीविका के माध्यम से कपड़ों की सिलाई का प्रशिक्षण प्राप्त किया। इसी दौरान छातापुर प्रखंड के चुन्नी पंचायत में सतत् जीविकोपार्जन योजना की शुरुआत हो रही थी। ममता देवी के परिवार की हालत देखकर लक्ष्मी जीविका महिला ग्राम संगठन की दीदियों ने ममता का नाम योजना के लिए पृष्ठांकित किया। निर्धारित प्रक्रिया के अनुरूप ममता को योजना के तहत जीविकोपार्जन हेतु वित्तीय सहायता प्राप्त हुई। लाइवलीहुड इन्वेस्टमेंट फंड (एलआईएफ) के तहत शुरुआत में उसे करीब 10 हजार रुपये की पूंजी से एक सिलाई मशीन एवं कुछ कपड़े खरीद कर दिए गए। ममता यह सब पाकर खुश हुई।

**कपड़ों की सिलाई से बदली घर की तकदीर:** ममता ने मेहनत और लगन से इस काम को करना शुरू किया। कपड़ों की सिलाई का काम करने से उसके घर की तकदीर बदलने लगी। अब वह घर पर रहकर कपड़ों की सिलाई करती है। सिले हुए कपड़े गांव में लोगों को बेच देती है। इससे उसे अच्छी आय हो रही है। ममता बताती है कि वह रोजाना औसतन 200 से 300 रुपये तक की कमाई कर लेती है। घर में पति एवं बच्चों की देखभाल के साथ दिनभर वह कपड़ों की सिलाई में लगी रहती है। इतना ही नहीं, पास-पड़ोस की कई लड़कियाँ ममता के घर आकर सिलाई का काम सीखती हैं। इससे ममता को अतिरिक्त आमदनी हो जाती है। इस प्रकार कपड़ों की सिलाई एवं कपड़ों की बिक्री से ममता का परिवार अच्छी तरह चल रहा है। ममता को इस बात की खुशी है कि अपने काम की बदौलत वह अपने परिवार का सहारा बनी।

- ममता देवी के पति का दोनों हाथ मशीन में कट जाने से वह विकलांग हो गया।
- घर में दो मासूम बच्चे और असहाय पति की पीड़ा देखकर ममता ने जुटाई हिम्मत।
- जीविका की मदद से ममता ने सीखा कपड़ों की सिलाई का काम।
- सतत् जीविकोपार्जन योजना के तहत मिली सहायता से ममता ने शुरु किया कपड़ों की सिलाई एवं बिक्री का काम।

### केस-3 सफलता पूर्वक कर रही हैं स्वरोजगार

## सतत् जीविकोपार्जन योजना से बदला उर्मिला का जीवन

उर्मिला देवी अपने परिवार के साथ समस्तीपुर जिले के कल्याणपुर प्रखंड अन्तर्गत सैदपुर गांव में रहती हैं। चार बच्चों के लालन-पालन के लिए उर्मिला जहां दूसरे घरों में घरेलू काम-काज किया करती थीं वहीं, पति वृंदा राम मजदूरी किया करते थे। कठिनाइयों के बीच उनके परिवार का जीवन चल रहा था। उर्मिला बताती हैं कि इन कठिनाइयों के बीच कई बार पति के बीमार रहने के कारण समस्या और भी बढ़ जाती थी। घर की आर्थिक स्थिति दिन-प्रतिदिन खराब होती जा रही थी। इसी बीच बड़ी बेटी की शादी के लिए उन्हें गांव वालों से चंदा तक मांगना पड़ा। उर्मिला बताती हैं कि इन्हीं कठिनाइयों के बीच उन्हें जीविका समूह की ही एक दीदी ने समूह से जुड़ने की सलाह दी। उसकी सलाह मानते हुए वे सरस्वती स्वयं सहायता समूह से जुड़ गयी और कठिनाई के साथ बचत करना आरंभ कर दिया। यह सब चल ही रहा था कि एक दिन उन्हें बताया गया कि उसका चयन "सतत् जीविकोपार्जन योजना" के लिए किया गया है। योजना से जुड़ने के बाद मुझे जीविकोपार्जन विशेष निवेश निधि से संपत्ति राशि के मद में 20000 रूपया व्यवसाय करने के लिए मिला। उर्मिला कहती हैं कि इस पैसे ने मेरे जीवन को बदल दिया। इन पैसों से मैंने घर पर ही किराने की दुकान खोल ली। दुकान धीरे-धीरे चलने लगी। मुझे





जीविकोपार्जन अंतराल राशि के मद में सात महीने तक एक-एक हजार रूपया मिला। इस पैसे से मेरे घर के रोजमर्रा का काम चल जाता था। उर्मिला आगे कहती हैं कि किराने की दुकान से मुझे 500-600 की बिक्री हो जाती है। जिसमें से 100 से 150 रुपये तक की बचत हो जाती है।

- उर्मिला का जीवन पूर्व में कठिनाइयों से भरा था। पति मजदूरी करते थे तो उर्मिला दूसरे घरों में घरेलू काम।
- घर की आर्थिक स्थिति इतनी बुरी थी कि चार बच्चों में सबसे बड़ी बेटी की शादी के लिए उर्मिला को गांव में चंदा करना पड़ा।
- इसी दौरान उसे जीविका समूह के बारे में जानकारी मिली और वे भी समूह से जुड़ गयी।
- समूह से जुड़ने के बाद उनका चयन सतत् जीविकोपार्जन योजना के लाभार्थी के रूप में हुआ।
- इस योजना से जुड़ने के बाद उर्मिला का जीवन बदल गया। उसने घर पर ही व्यवसाय करना आरंभ किया जिससे उनकी आर्थिक स्थिति में बदलाव होने लगा।
- इसी बीच कोरोना संकट के कारण उनकी आर्थिक स्थिति में थोड़ा परिवर्तन आया लेकिन सतत् जीविकोपार्जन योजना से मिले 2 हजार के इमरजेंसी फंड से उन्हें राहत मिली।

#### केस-4 Master Resource Person (MRP)

## Meet One of the Champions

Reshma Kumari is a Master Resource person of Satat Jeevikoparjan Yojana, working for the Ultra Poor households since 2018 and aims to graduate them out of poverty. She is experienced and dedicated community professional who has a deep sense of gratitude towards the society. She has worked in multiple cadre roles in JEEViKA and has a deep inclination towards the yojana. She says "अत्यंत गरीब दीदी अगर समस्याओं और गरीबी के दुष्क्र से बाहर निकलते हैं तो हमें बहुत खुशी मिलेगी"

She has been assigned with 30 households. She pays a visit to every households and inspires them in the best way possible. Changes of any form in the households provides her motivation to work better every day. As an MRP she says she has developed interpersonal skills and also developed an understanding of building and

developing Enterprises. She herself has developed skills to understand the functioning of the Micro Enterprises. She works hassle free on the Android mobile application – Field Reporter Pro and enters the daily activity and household visit report. Reshma is emotionally connected to the households. Small accomplishments of households such as enterprise setting, sending their children to school makes Reshma Didi extremely happy.



**Name :** Reshma Kumari  
**Designation :** Master Resource Person,  
**Address :** Manika Panchayat, Madanpur,  
Aurangabad, Bihar



Group Meeting and Capacity Building session conducted by Reshma Kumari

## केस-5 Grocery Shop

# Satat Jeevikoparjan Yojna - Way of new Life

Sona Khatoon, a 42 years old from Manihari block of Katihar district, is extremely poor. She has a family of 4 persons she herself 2, daughter and a son. At present, there are a total of 3 people in his family, including 2 daughter and 1 son. Sona Khatoon's husband left her and married elsewhere. Her elder son also married and separated from his mother. Since then the family of Sona Khatoon was struggling to make both ends meet.

In August 2019, a self-help group was being formed in her village by Jeevika, when Sona Khatoon was added to the Mehendi Jeevika Self Help Group. After joining the group, Sona Khatoon started small saving and started understanding about the benefits of joining the group.

In 2020 Satat Jeevikoparjan Yojna (SJY) started in her village and she was selected as a beneficiary by Chand VO of her village. As per her choice and interest a Kirana Shop was offered to her by SJY. Before that she was oriented about the



programme and process. After receiving all information, Sona Khatoon opened the shop in her small house on February 2020. An amount of Rs.18000 was given to Sona Khatoon in the first phase by Chand Gram Sangathan to open this shop. With this money and help of MRP, Sona Khatoon started the kirana shop. Sona Khatoon earns well from her shop. She is very happy to share that SJY has changed her life and helped her to survive.



Name : Sona Khatoon  
Village : Rasulpur  
Panchayat : Kumaripur  
Block: Manihari  
District : Katihar  
SHG : Mehendi Jeevika  
SHG  
VO : Chand Jeevika  
Mahila VO

## केस-6 New Beginning

# Satat Jeevikoparjan Yojna - The Helping Hand

Sukada Khatoon, who is 51 years old widowed and extremely poor, resident of Manihari block in Katihar district of Bihar. At present, there are 4 people in her family including herself, two sons and one daughter. Sukada Khatoon's husband used to work as a laborer and met with an accident while returning from work. After this incident, there was darkness in Sukada Khatoon's life. Sukada Khatoon joined Mehendi Jeevika Self Help Group on August 2019. After joining the group, Sukada Khatoon started participating in all the activities of the group and tried to understand the activities related to earning a living. She started saving in the SHG.



Name : Sukada Khatoon  
Village : Rasulpur, Panchayat : Kumaripur,  
Block: Manihari, District : Katihar  
SHG : Mehendi Jeevika SHG  
VO : Chand Jeevika VO

In this odd situation Sukada Khatoon was selected by the Chand Jeevika Gram Sangathan of Manihari Block under the Satat Jeevikoparjan Yojna (SJY). After understanding the SJY Project, Sukada agreed to open her own grocery shop. In the first phase, Sukada Khatoon was given Rs 16000 by the Chand JEEViKA Mahila Gram Sangathan to purchase grocery items and other items of daily use for the grocery shop.

Before opening the shop, Sukada Khatoon did not even believe that she would be able to run the shop and her shop would run, but under the supervision of MRP and project staffs Sukada Khatoon's store got better and Sukada Khatoon also liked this work. Sukada Khatoon says that on the very first day of opening the shop, she had a very good sale, and many other items were also demanded. There are more than 120 houses in her village and Sukada Khatoon is able to meet sales realisation of Rs. 300 to 500 daily. She some days makes sales of Rs.1000.

At present, the financial condition of Sukada Khatoon has improved. Her children have started going to school. Sukada Khatoon has gained her lost confidence after her husband's death and feels grateful to SJY for the change in her life.



बड़की दीदी एक गाँव के भ्रमण के दौरान एक समूह की सभा के पास से गुजर रही थीं।

# बड़की दीदी









# मन की कलम से



## रचना आमंत्रण



जीविका द्वारा “चेंज मेकर्स” (द्विभाषीय – त्रैमासिक) पत्रिका का प्रकाशन किया जाता है। पत्रिका में जीविका से जुड़ी गतिविधियों / कार्यक्रमों / सफलता की कहानियों के प्रकाशन के साथ-साथ विभिन्न स्तरों पर कार्य कर रहे जीविका कर्मियों के अनुभवों को भी स्थान दिया जाता है। जीविका कर्मियों से आग्रह है कि वे जीविका से जुड़े अपने अनुभवों / सफलता की कहानियों / कविता / गतिविधियों आदि को “चेंज मेकर्स” में प्रकाशन के लिए भेजें। रचना हिन्दी और अंग्रेजी या दोनों में से किसी भी भाषा में हो सकती है। रचना के साथ उससे संबंधित तस्वीरें अवश्य संलग्न हों। रचनाकार अपनी रचना के साथ अपना पूरा पता और संपर्क नंबर का उल्लेख अवश्य करें। रचना को निम्न मेल आईडी पर भेज सकते हैं –

[changemakers.brlp@gmail.com](mailto:changemakers.brlp@gmail.com)

प्रकाशन योग्य रचनाओं को रचनाकार के नाम के साथ पत्रिका में प्रकाशित किया जाएगा।

– संपादकीय टीम, चेंज मेकर्स

## उम्मीद

उम्मीद के बंद लिफाफो में, उम्मीद का अपना सपना था,  
पर हमारी जिंदगी में सिर्फ अंधेरा था,  
घर में न खाना था, न कमाने का कोई जरिया था।।

मुझे भूखे सोने की आदत थी पर बच्चों को भूखे सुलाकर  
रोज मेरा कलेजा रोता था ।  
उम्मीद में फिर भी ना हारी थी,  
ना पूंजी था ना पैसा था क्या करती मुझे कुछ भी ना पता था।।

एक दिन ताड़ के पेड़ से धड़ाम से आवाज आई,  
देखा मालिक चिलाया और उन्होंने अपना दम वही तोड़ा था।  
अब मेरी सारी उम्मीदें वही खत्म हो गयी  
जिन्दगी में सिर्फ और सिर्फ अंधेरा था।।

एक दिन ग्राम संगठन की दीदीयों ने मुझे बुलाया,  
में सोची मैंने क्या गलत कर दिया था ।  
पता चला मेरा चयन प्रगति जीविका ग्राम संगठन ने  
सतत् जीविकोपार्जन योजना में हुआ था।।

चयन के बाद गीता दीदी हर सोमवार आने लगी  
मेरी खोई उम्मीदें जगाने लगी,  
ग्राम संगठन ने मेरी दुकान खुलवाई और  
कई जीविका दीदी भी आई,  
बरसों बाद मेरे दरवाजे पर इतने लोग आए और  
साथ में खुशियों का माहौल लाये ।।

रोजगार शुरू हुआ, साथ ही साथ प्रशिक्षण भी,  
अपनी उम्मीदों को सपनों में हकीकत की दस्तक देते देखा।  
राशन कार्ड बना और विधवा पेंशन भी मिला  
जीविका की दीदीयों का पल-पल साथ मिला ।।

अब हम भूखे नहीं सोते, अब बच्चे स्कूल भी जाते हैं,  
अंधेरे जिंदगी में जो मशाल बनकर आया वह श्रु ही था,  
जो मेरी सपनों को हकीकत में जीना सीखाया।।

उम्मीद के बंद लिफाफो में, उम्मीद का अपना सपना है,  
इन टिमटिमाती आँखों में जिन्दगी के हर रंग के  
सपनों को मुझे पूरा करना है।।



हिमांशु पाहवा  
YP S.JY





Republic Day celebrations being observed across the state



MoU between Health Dept. and JEEVIKA for providing food to the Hospital through Didi Ki Rasoi



One Lakh JEEVIKA Didis vaccinated on the occasion of International Women's Day 2021



Celebrations of International Women's Day 2021 across Bihar by JEEVIKA CLFs







# JEEViKA

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