



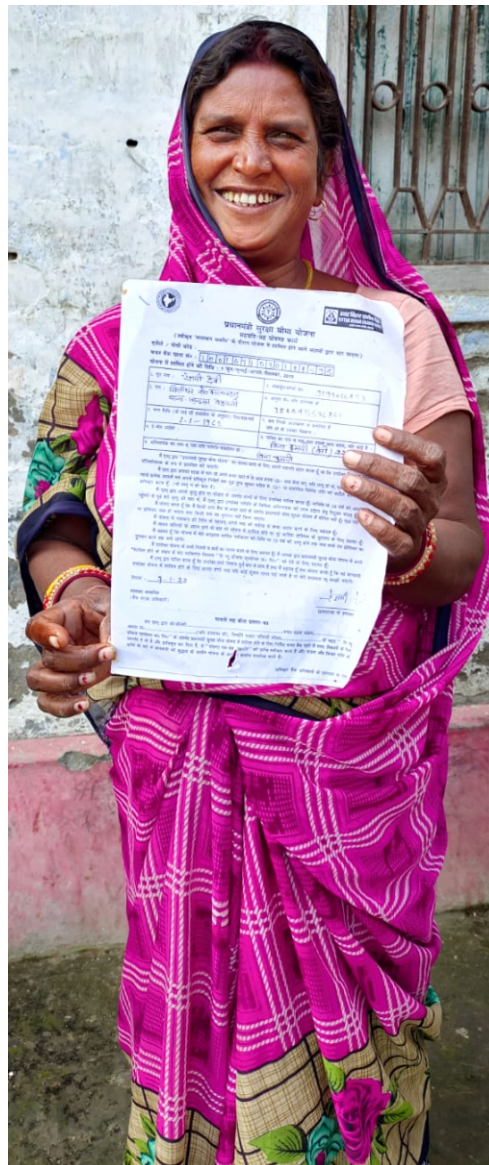
JEEVIKA's Newsletter

What's Inside

Turn the bus:
Leveraging smart
phones in Bihar
to transform education

Pg - 4

Insurance: A drive for the Social Protection



It is widely seen that poor people with limited opportunities, meagre assets, and certain pre-existing conditions are more vulnerable than others. They encounter risk from several factors such as diseases, violence, accident, etc. Untimely death / accidental disability of an income-generating person can put the entire family in economic jeopardy and push it further into poverty. This happens because any such event interrupts income forcing a family to liquidate productive assets and sell household consumables to recover from the loss. The frequency of such events is higher on poor as they have less life expectancy, illness and disability rate is higher as compared to the average individual. It is under this context that insurances come as the most effective way of reducing the vulnerability from disease,

Page - 6



Awareness campaign by JEEVIKA for Alcohol prohibition in Jehanabad

Page - 7



A New ray of home for Kaushalya Devi

Page - 8



Mahananda JEEVIKA Mahila Agro- Producer Company Ltd. Endowing the entrepreneurship journey through FPC



disability, harsh weather conditions, etc. by pooling the resources of many to compensate for the loss of few.

The need of social safety in the form of insurance becomes paramount importance in Bihar, which has one of the lowest per capita income in country and often lags behind in several socio-economic indicators such as income level, standard of living, health consciousness, personal hygiene, etc. which makes the population vulnerable to disease. This in turn makes family of income generating member vulnerable to economic shock. JEEViKA is addressing this issue by spreading awareness and easing the process of Government of India's flagship insurance scheme PMJJBY & PMSBY.

Financial inclusion is an effective strategy for the social protection of rural communities and micro-insurance provides a boost to the financial inclusion movement in the country. The program leverages the existing large banking network and technological innovations to provide every household with access to basic financial services, thereby bridging the gap in the coverage of banking facilities. PMJJBY is earmarked for persons in the age group above 30 years when there is an actual risk of health and a high need for insurance. The total persons insured under PMJJBY doubled in 3 years from a figure of about 3.10 crores to 6.85 crores, (as per data from Pradhan Mantri Mudra report 2019-20).

JEEViKA has taken the initiative to conduct a mass insurance drive. In this drive, the SHG members were insured under PMJJBY and PMSBY schemes. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and



Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) are the two apex insurance schemes of the Govt. of India to pave social protection of the family who belongs to the demised person. The PMJJBY scheme is available for persons aged 18 to 50 years having a bank account. Know Your Customer (KYC) is mandatory through Aadhar for the bank account. With an annual premium of Rs. 330, life cover of Rs. 2 lakhs is provided for one-year. After the end of one year of tenure, the insurance of the members needs to be renewed. Risk coverage under this scheme is for Rs. 2 Lakh in case of death of the insured, due to any reason. And for the PMSBY counterpart, the scheme covers for persons in the age group of 18-70 with bank account and KYC details. In this scheme with a premium of Rs. 12, the risk coverage is Rs. 2 lakhs for accidental death and full disability and Rs. 1 lakh for partial disability.

With the front-foot initiative of JEEViKA, a total of 40.01 lakhs women SHG members are insured under PMJJBY and 42.24 lakhs under PMSBY schemes through banks and CSP centres. The mega insurance drive brought a sense of security among the Didis and they have proudly said that they have protected their family against losses from uncertainties. Insurance will provide payment for covered losses when they occur. As an individual, all are bound to face risks that are no one's fault and neither are they in control. Insurance help account for the lack of predictability that individuals in the community have regarding their risk and stability. Insuring them against long-term risks that they now no longer need to think about but are, for the most part, inevitable.

Turn the bus: Leveraging smart phones in Bihar to transform education

Students have different expectations today, and the world can't change for adults in the workplace due to technology and not filter down to students and supports them in developing their independence, and ownership of their learning and overall development. Time management plays an important role in the student's life. With the flexibility in learning, the application will help the students effectively manage the time. Students today expect a 21st-century learning experience which means one that is convenient, one that is tailored to their personal needs, and saves time. This is precisely what learning through the mobile application does.

As urban students are extensively getting exposed to mobile application of learning, rural students are lagging behind due to the digital divide. In-order to make children of SHG women access the mobile application of learning, JEEViKA has partnered with Turn The Bus to provide the mobile app-based learning experience to 10 lakhs rural youths.

For eliminating inter-generational poverty this initiative will support the disadvantaged children belonging to poor households with all the resources they need in order to graduate High School. Embracing a community-driven localized approach, creating a technological platform, and partnering to maximize the scalability and sustainability are the modus operandi of the project. Here, topper students are engaged as tutor to motivate other students and develop their confidence. In this initiative, a tracking system is developed via a mobile application to track the progress of the students. In this mobile application, the educational content has been created and showcased on EdX and YouTube. Till date there have been 22,729 views and 667 hours of watch time on the application. The contents have been created for grade – 10th and





grade 12th, in which 11 subjects have been covered. A total of 563 videos has been created of 155 hours long, taught by 66 tutors.

“I live 60 km away from town where we get the material to prepare for board exams, but it became difficult to commute during lockdown. Then I came across the JEEViKA- Turn the Bus group which provided me with the material related to the curriculum with practice questions and answers. This helped clear my confusion and I could pass in 1st division.” Said Manish Kumar, Class 12th, Betiah.

Learning is something that continues well beyond education, but in the workplace, it can be difficult to find the time for face-to-face training, whereas E-Learning is something that now fits into the schedules of all. E-learning is becoming more and more popular as it can be accessed from wherever their job takes them, at any time. Turn the bus has already had an influence on when, where, and how learning takes place. In today's hyper-connected world, its influence will continue to grow.



Awareness campaign by JEEViKA for Alcohol prohibition in Jehanabad

Numerous researchers have found that chronic alcohol consumer from deprived areas with lower socio-economic status are at higher risk of losing life or getting sick due to alcohol consumption. One possible explanation of this can be that poverty reduce the resilience to disease, which makes individual more vulnerable. Many a times people's penchant towards alcohol tends to squeeze out other productive household spending such as education, health, food, etc. The disproportionate burden of alcohol consumption by family members is borne by children as people often neglect and abandon the parental role. Alcohol consumption is one of the hidden socio-economic determinants of poverty along with household income and other factors. The case was no different in Bihar-one of the poorest states of India in terms of per capita income, and other socio-economic indicators as well. The state of Bihar was notoriously known for poor administration, low literacy level caught country attention when Chief Minister, Shri. Nitish Kumar took bold and clear stand on alcohol prohibition in state with Bihar Excise Act 2016. The act prohibited consumption, production, and sale of liquor across all 38 districts of Bihar. JEEViKA didi have always been at forefront in the fight against social evils present in society. JEEViKA didi of Jehanabad raised collective voice against alcoholism by street play (Nukkad Natak), awareness rally, etc to aware and mobilise people on the harmful effects of alcohol on society. Community based institutions of JEEViKA – Cluster level federation (CLF), Village organization (VO), and self help group, all discussed about harmful effects of alcohol consumption in group meeting followed by oath taking ceremony to never consume alcohol. Both District Project Co-ordination unit (DPCU) and seven Block project implementation unit (BPIU) organized discussion on how to tackle the menace of alcohol consumption followed by Oath taking Ceremony.

A New ray of hope for Kaushalya Devi

Kaushalya Devi, a resident of Laroi Hussainabad village of Hajipur Sadar block led her life with difficulties. One after the other, the difficulties were not leaving the chase. Both husband and wife were disabled, it was difficult to get two-time bread. Kaushalya's husband used to earn a living by working as a labourer earlier. About 10 years ago, he was injured in an accident in his workplace. In the absence of proper treatment, his leg was damaged and he became differently-abled. Caught in the vicious cycle of poverty, Kaushalya was completely shattered by the condition of the only earning person in the house. Kaushalya was forced to start earning by working as a daily wage earner. As a result of ill-fate, Kaushalya's leg was also damaged due to bone TB within two years and she too was unable to do any form of physical labor.



It was then that she came to know about the JEEViKA Self-help Group working in her village from the relatives. Meanwhile, the CRP drive of Satat Jeevikoparjan Yojana was launched in her village in 2019. In this campaign, the Jhumag JEEViKA Mahila Gram Sangathan has endorsed her as a beneficiary of SJY.

At first, Kaushalya was given Rs.20,000 Livelihood Investment Fund (LIF) to open fruits and vegetable shop along with grocery items. After this, under the SJY scheme, the amount of SIF was Rs. 10000 has been transferred to her, and she bought all the necessary items in her shop as per the requirements and demand. Now the sale of the shop is about Rs.600-800 per day, which results to an earning of Rs. 5500-6000 per month. She has also bought two goats for Rs. 4000. With the help of JEEViKA, she is getting her disability pension and got ration card. She has also opened her savings account and has become signature literate and got herself covered under PMJJBY and PMSBY insurance schemes.

Kaushalya Devi said that there has been a wonderful change in her life after being endorsed as a SJY beneficiary. “The habit of saving while running a household properly, the habit of signing, connecting with insurance, getting the benefits of government facilities are making me self-reliant” – She quoted.

That's the reason they say that if there is passion for achieving greatness, then the difficulties won't follow for long.

Transforming Lives

**Mahananda JEEViKA Mahila Agro- Producer Company Ltd.:
Endowing the entrepreneurship journey through FPC**

Kishanganj district of Bihar has great potential of pineapple cultivation due to favourable climatic and soil conditions. Pineapple cultivation was promoted by JEEViKA in two blocks – Pothiya and Thakurganj. To maximize the income and profitability of Didis, Kishanganj District team is closely monitoring and guiding the ongoing process. In FY2021-22, 11 metric tonnes of pineapples was marketed by Mahananda JEEViKA Mahila Agro- Producer Company Ltd. to Jitban Supply Chain Pvt. Ltd. A total amount of Rs. 1,41,400 was the total sales realization. The amount was transferred to the bank accounts of the women SHG farmers. Earlier farmers were forced to sell pineapples in the local market at very low rates. Delay in payment and sometimes under-payment were other issues. But with the value-chain development intervention of JEEViKA, in the form of FPC helped Didis with the market tie-up directly with the companies which resulted in better realization of price and timely payment.



To enhance the capacities, in the month of November 2021, one day workshop was organized in Kishanganj district, to train the Didis on the scientific methods of pineapple cultivation. In this training, importance of market linkage and value chain of the product was also discussed. These activities have inspired Didis to cultivate MD-2 variety of Pineapple as there is a huge demand for the variety. Companies also shows keen interest in buying MD-2 pineapples due to its size and valuable uses. In this workshop, future planning for improving the crop variety and increasing the point of sales was discussed. Due to the continuous efforts of the team and community, favourable outcomes have been observed. By continuing the ongoing practices, farmers will get a rational income.

December COMING UP IN THE NEXT EDITION

CALENDAR OF EVENTS

- Mega Disbursement Camp : An ode to strengthen Micro Finance
- Inauguration of the Community Led Rural Retail Mart



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