

JEEViKA's Newsletter

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BRLPS-JEEViKA's Webinar on System Strengthening: An exercise to capture the experience of Satat Jeevikoparjan Yojana and the way forward



The two year journey of Satat Jeevikoparjan Yojana since its initiation in August 2018 has amassed a lot of learning and experience. What started as pilot program in two blocks of Bihar is now spread across all the districts and has laid a safety net for more than 100,000 households. A webinar on System Strengthening: was organized from 7th September to 9th September to share the experiences of the project so far, discuss JEEViKA's role so far in the implementation, the role of community institutions, the role of technology, the officials and various stakeholders,. The webinar also discussed on infusion of new strategies and way forward of the project. The webinar was graced by the presence of one of the leading economists of current times and a Nobel laureate.

Mr. Abhijit Vinayak Banerjee, whose expertise in the graduation approach for the ultra-poor and poor economics is unmatched. Abhijit Vinayak Banerjee is the Ford Foundation International Professor of Economics at the Massachusetts Institute of Technology, USA.

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A Saviour for many

The webinar was also graced by the Principal Secretary, Rural Development Department, GoB, Shri Arvind Kumar Chaudhary, sector experts from World Bank, J-Pal, Co-Impact, Digital Green, Aga Khan Rural Support Program and Bandhan Konnagar

The webinar comprised of the following five technical sessions apart from the inaugural session. The technical sessions were as follows:

Session 1: Community Institutions to Scale-up Support for the Ultra-Poor

Session 2: Diversification and Intensification of Livelihoods Assistance Packages for the Ultra-Poor

Session 3: Empowering the Workforce for a scale up: Data Management and Use of Data for Decision-Making

Session 4: Data Analytics and Knowledge as a Driver for Systems Improvement

Session 5: Digital Infrastructure for Frontline Workers to Access Quality Support and Training

Inaugural Session:

Ms. Mahua Roy Choudhury, Program Coordinator-Governance and Knowledge Management, flagged off the session by giving an overview of the webinar, its content, flow of the webinar as well as introduced the speakers for the session. Mr. Balamurugan D. CEO, BRLPS-JEEViKA, welcomed the August guests and participants. He gave an overview of JEEViKA's journey of 14 years iterating about the formation of 10 lakh self-help groups, the work done in livelihoods, financial inclusion, institution and capacity building. He stressed that many families couldn't come out of poverty and lost their source of income due to alcohol prohibition in the state. Satat Jeevikoparjan Yojana helped these families. He also talked about the graduation approach pilot project in Suppi and Basoi. Furthering his address, Mr. Balamurugan D stated that the Satat Jeevikoparjan Yojana is a program that is owned by the village organizations who are helping the households and 1 lakh households have been identified by village organization. He said that the purpose of the webinar will be to discuss the requirement for system strengthening, learn and understand the aspect in better ways. Mr. Balamurugan D. closed the welcome address by inviting the Nobel Laureate Mr. Abhijit Vinayak Banerjee and member of village organization, Sarita Devi to speak

Highlights of Sarita Devi's address:

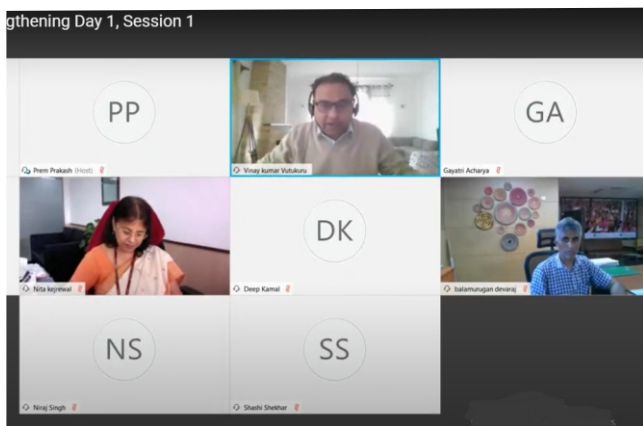
Ms. Sarita, in her address talked that the VO was introduced to Satat Jeevikoparjan Yojana. She mentioned that the representatives of VO welcomed the components of the yojana and readily accepted to help the poor. She highlighted the entire process involved in inclusion and endorsement of households under Satat Jeevikoparjan Yojana. She also highlighted about discussions with households about their business and livelihoods interests, discussing alternate options, the aspects of training, asset transfer, livelihood investment fund, livelihood gap assistant fund, confidence building.

Highlights of Nobel Laureate, Prof. Abhijit Vinayak Banerjee's address:

- Prof. Banerjee talked about his association with Government of Bihar in the past years, mentioning the work done with Pratham (A National NGO) in the education sector back in 2007-08. He also talked about the Bihar Development Conference in 2010 which was attended by Chief Minister of Bihar Shri Nitish Kumar and where various possible developmental moves were discussed. He mentioned about the deworming program that was replicated across the country. He said his organization attempts to build evidence based connections to policy, to improve social support delivery system and helps the ones who need support with emphasis on social support programs.
- Prof. Banerjee highlighted the plight of migrants during the COVID-19 pandemic. He iterated the need for better social support programs for the ultra-poor, and the ones who are poor purely due to either bad luck or circumstances

Lead Story : JEEViKA's Webinar on System Strengthening

- Referring to the ongoing partnership with Government of Bihar, Prof. Banerjee further said that the partnership with Government of Bihar has been critical, it aimed at supporting those affected by the statewide alcohol ban. They were already poor but after the ban were further pushed into poverty, the scaling up wasn't possible with the usual model and couldn't just rely on the regular approach, the work of the support staff who've provided handholding support has been critical.
- Prof. Banerjee lauded the SJY model where there are good support staff and the required infrastructure for money transfer has helped the project to evolve. He also said that he is proud of the association with the Government of Bihar and JEEViKA.
- Prof. Banerjee suggested that the economy has taken a hit due to the pandemic, the GDP has slumped, and people are not having money, therefore the migrant crisis needs to be focused on, he said that selling becomes difficult when people are not having funds to buy things. He also asked to look at the possibility of elongating the handhold and cash support to the households owing to the current situation.



Session 1: Community Institutions to Scale-up Support for the Ultra-Poor

The first session “Community Institutions to Scale-up Support for the Ultra-Poor” had eminent speakers such as Ms. Gayatri Acharya (Lead Economist, The World Bank), Ms. Alka Upadhyay (Additional Secretary), Mr. Vinay Kumar Vutukuru (Senior Agriculture Economist at the World Bank, Kenya) Ms. Nita Kejrewal (JS-MoRD) Shri. Chandra Shekhar Ghosh (Mentor & Founder, BANDHAN)

The Key takeaways of the session were:

- The graduation approach uses grant model which is a basic fundamental difference between other programmes of Jeevika and Satat Jeevikoparjan Yojana.
- SJY is unique because first time graduation programme is implemented on such a large scale when community driven organization is working on it.
- If community driven graduation approach gets implemented successfully, it would become a much less expensive and “model graduation approach”.
- The power of negotiation is the most effective power for the downtrodden for their empowerment.
- NRLM is one of the biggest programmes for women in India. A significant and critical initiative to provide women voice of their own, have stronger women representation through capacity building.
- It's a programme for the people and by the people, community cadres from the same community, having similar status and language steps up the ladder. Ministries and government look them as social capital, by skill development of these cadres; enable to harness the resources of different ministries.
- The technological advancement and digitization have helped the people to get benefits through DBT which helped us to cope up with the pandemic.
- SJY is truly a reflection of how small steps like selection of right beneficiaries and promotion of producer collectives, harnessing technology can be a community driven process. We have to be with these women for longer time and build their confidence and provide platform to these women.
- Satat Jeevikoparjan Yojana is an inclusive programme which has the capability to reach many HHs in short period of time. This programme can effectively use the community institutions as a platform to uplift Ultra Poor families.'

Session 2: Diversification and Intensification of Livelihoods Assistance Packages for the Ultra-Poor

The second session “Diversification and Intensification of Livelihoods Assistance Packages for the Ultra-Poor” had eminent speakers such as Mr. Vijay Mahajan (Founder, PRADAN & BASIX), Mr. Apoorva Oza (CEO, Aga Khan Rural Support Program), and Mr. Debaraj Behera (The World Bank)

The Key takeaways of the session were:

- The SJY is a path-breaking program. It is perhaps the first time that the “graduation approach for the ultra-poor” evolved by

BRAC, Bangladesh is being tried by a Government program at this kind of scale. Thus it is very important that SJY succeeds.

- JEEViKA has the best partner in the form of Bandhan. It would be great when ultra-poor households graduate and take loan from Bandhan bank. However, right now they are embedded in the JEEViKA ecosystem so it makes sense if they begin by taking small loan thereby gaining confidence and eventually building a credit-history. There should be no hurry to go to the MFIs in a hurry instead the households should take 4 to 5 years and then reach out to MFIs.
- The system needs to recognize a separate category based on the economic condition of the ultra-poor households. They need restart capital and a separate program can be started. Ajeevika can in fact identify the new category of covid affected people and provide them with restarting loan of 10k to 20k. This can be partnered with banks like Grameen Bank/public sector bank. The recent fund of 3 lakh crore given to MSMEs can be a positive step as micro is still part of MSME.
- Psychological build-up can lead change. Long-term support should be provided to the ultra-poor households and not short-term. There should be some involvement of eminent persons of the society. Disaster mitigation part of livelihoods needs to be taken care of and if possible, insurance scheme for small time retailers should be looked into.

**Session 3: Empowering the Workforce for a scale up: Data Management and Use of Data for Decision- Making**

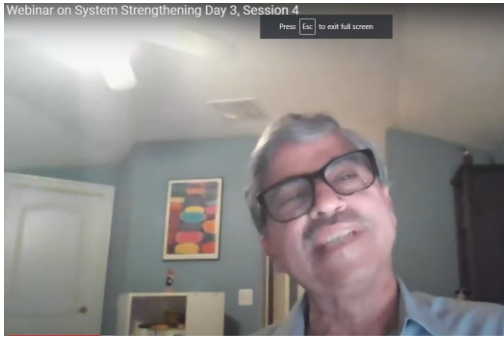
The third session “Empowering the Workforce for a scale up: Data Management and Use of Data for Decision Making” had eminent speakers such as Mr. Rahul Mullick (BMGF), Mr. Anand Ranjan (Societal Plat form).

Key take-away of the session:

- Steps should be taken to mitigate the digital divide
- There's a need to overcome the device penetration and ownership challenge
- Converging the communications and information technology to achieve results
- Building social media platforms relevant for rural areas
- Increasing access to government schemes, entitlements amongst SHGs
- Data empowerment and consideration for large data platforms

Session 4: Data Analytics and Knowledge as a Driver for Systems Improvement

The fourth session “Empowering the Workforce for a scale up: Data Management and Use of Data for Decision Making” was dotted by speakers such as Mr. Parmesh Shah (The World Bank Group), Mr. Rikin Gandhi (Founder-Digital Green).

Key take-away of the session:

- JEEViKA is the most young development organization that has adopted data based approaches.
- Effectively using data changes and impacts large scale programs.
- Data collection to be done effectively needs time and there should be no hurry in data collection.
- Effective use of data has transformed the way of running programs.
- Access to information needs to be increased.
- There should be no promotion of community projects without digital ecosystem.
- Investments to be made in data for the community projects.
- Data collection attempts should be made real-time and developing architecture where the data talk to each other.
- Spatial Analysis should be promoted
- Develop ways to use artificial intelligence and machine learning.

Session 5: Digital Infrastructure for Frontline Workers to Access Quality Support and Training

The fifth session “Digital Infrastructure for Frontline Workers to Access Quality Support and Training” was enriched by speakers such as Mr. Tarun Bhojwani (BMGF), Dr. Sunil Anand, Ms. Doris King (Co-Impact)

Key Take-Away of the session:

- Unified approach towards software development needs to be adopted for diverse solutions.
- Innovative ideas must be promoted rather than fearing from not taking the risk of innovation.
- Building future is possible only if appropriate actions are taken. The application should also take care of the demands and need of frontline works to have acceptability and better interface. Simplified solutions like WhatsApp application could work as it has voice note feature etc this makes easy interface.
- Co Impact finds that the way SJY is rendering for one lakh ultra-poor of Bihar is unprecedented, powerful, empowering and inspirational. SJY is not only being exemplary for National but also International Diaspora as well.

Shri Arvind Kumar Chaudhary, Principal Secretary, Rural Development Department, GoB

Shri Arvind Kumar Chaudhary congratulated CEO, BRLPS-JEEViKA and the entire JEEViKA team and partners for organizing the webinar during the global pandemic times which created an opportunity to gain experience from diverse speakers through webinar.

He further said in large scale community driven projects there are chances of “error of inclusion” and “error of exclusion”. Error of inclusion is still considerable but error of inclusion must not happen. JEEViKA based on its experience discovered that there are many households who are excluded and are not part of SHGs. Even after concerted effort of the team to include the poor in SHG, this design has

not been working for all poorest of poor. It was found that these households have different circumstances and demand therefore and exclusively designed intervention was required which was fulfilled by Satat Jeevikoparjan Yojana.

The webinar was concluded with vote of thanks by Mr. Balamurugan D, CEO, JEEViKA

Poshan Maah: An initiative to bring vicissitudes in dietary and nutritional eminence of the community



COVID-19 has caused more than one crisis across the globe. Not only has it created a direct health crisis, but has also aggravated economic and socio-economic crisis compounded only with the prevalence of food insecurity and lack of access to nutritious food.

Due of lack of proper nutritious diversified food, children are suffering from many kinds of diseases. It has been seen that the main reason behind all these is lack of awareness regarding food diversification and nutrition. If proper awareness and training is given, the situation turns out to be better.

With this objective, JEEViKA has started the awareness program for SHG women from Sept, 2020 which will continue till Nov.2020. BRLPS has planned to continue

the SHG level orientation with given pamphlet in all SHGs. The food group and recipe demonstration will be continued in SHG and VO as follow up activities. Subsequently SHG level orientation will be conducted through module-based flip chart roll out in SHGs meetings.



The objective of the National Nutrition Month 2020 is to sensitize all SHG women on malnutrition issue through various activities and second focused objective is to disseminate message regarding promotion of complementary feeding (with diversified food) during 6-23 month of age a child can reduce stunting. Inadequate diversified diet among children during 6-23 months is one of the major contributors of stunting. Complementary feeding with adequate diversity is the prime focus of JEEViKA in Nutrition Month sept-Nov 2020.

In the wake of the COVID-19 pandemic, JEEViKA proficiently adopted digital means to disseminate messages. This capacity to mobilize communities even during a global health crisis is an actual

depiction of the Prime Minister's vision of a JAN Andolan for nutrition. In 2020, more than 60 lakh SHG women participated in Poshan Maah activities. During the Poshan maah direction has been given to all field staff as well as thematic staff of DPCU to actively participate in activities. All staffs and cadres have been briefed about the activities and contents of the message on Nutrition.

The result of the Poshan maah is much beyond expectations in terms of participation of community members in various activities and has established that nutrition is also one of the priority agendas for the community and this nutrition mission will have long term effects. However these are very initial steps and long way needs to be traveled to achieve the nutrition outcome in the state but certainly this joint team effort and motivation will help in achieving many mile stones in near future.

SVEEP Activities across the state

JEEViKA is keenly observing SVEEP activities across the state through various modes such as oath taking campaigns, mehendi competitions, awareness rallies following the COVID-19 protocols.

The community members across all districts have actively participated in these activities and are working towards voter awareness and participation.



Transforming Lives

Poonam's Mini Market



A lockdown has been announced to curb the spread of corona virus, shops will be closed, and will our shop will be closed too? How would we survive? Questions like this were echoing in Poonam's head when the lockdown was announced, but when she got to know that since she is dealing in groceries, her shop won't be closed, she had a sigh of relief. A member of Krishna SHG and Ganga VO, Poonam started a grocery shop in 2019 after she was selected as a potential entrepreneur. She developed a business plan with help of the Community Resource Person-Enterprise

Promotion and was endorsed by VO for funding. The COVID-19 pandemic came as a sudden crisis and even being open, her store was facing a shortage of supplies.

However, she was assisted by the CRP-EP (A dedicated community professional to help entrepreneurs) and SVEP-BPM (JEEViKA official to anchor the project in the block) for procurement of materials by contacting some local suppliers and giving them the assurance that purchase and payments would be regular. Poonam through her Kirana store was able to earn INR 5000-6000 per month during the entirety of the lockdown and the gradual unlock. Poonam expresses gratitude towards JEEViKA for ensuring her enterprise's sustenance and says that she got immense support from her SHG and VO as well, as fellow members brought goods from her shop and supported steady operations of the shop.

A savior for many

Priyanka Kumari, a resident of Rahua village in Baisa block of Purnea is a member of Jeevika Sampurna Aanchal Nari Shakt Mahila Swavlambi Cooperative Society Limited started as Bank Sakhi partner in collaboration with the Jeevika Village Organization. She is operating Canara Bank's Customer Service Center in Simbalari, the nearest market of the panchayat, since 24 January 2020. Due to the lock down, people were having a lot of trouble in getting to the customer service point in the market. People started reaching Priyanka's house for withdrawal of cash. Considering the need of the villagers, especially Jeevika's community members, Priyanka started running her customer care center from her residence in her village Rahua since 5 April 2020. Priyanka initially had the fear of this incurable disease in her mind, but later on she got the encouragement from her CLF & VO she started operations. She was made aware of the safety and precaution techniques to be adopted to curb the spread of the virus through several mediums. Apart from undertaking the banking activities, Priyanka also worked towards generating awareness about the disease amongst her customers. Priyanka says that everyday around 40-50 people visited her residence to withdraw cash. Priyanka withdraws around INR 50,000 to 1, 00,000 cash every day from the bank which usually gets exhausted by evening.



October

CALENDAR OF EVENTS

Oct 1-31 : Continuation of SVEEP Activities by JEEVIKA

Oct 24: Launch of Rural Retail Shop, Minapur, Muzaffarpur

COMING UP IN THE NEXT EDITION

- How JEEVIKA's Rural Retail Shops kept the market engine running during the pandemic



JEEVIKA

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