



JEEVIKA's Newsletter

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Grameen Bazaar: Community-owned Rural Retail Mart



Cluster Level Forum (CLF) is a platform for sharing of experiences of SHGs and extending mutual support to improve the overall performance. The CLF will create voice and space for the poor in the village and help initiate development intervention for poverty reduction. This is exactly what Sitara Jeevika Mahila Sankul Sangh, in Alinager Block, District-Darbhanga has done for its members.

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Lead Story : Fisheries Intervention

The CLF consists of four panchayats with 40 Village Organizations and 531 SHGs. To understand the need of the time the CLF with the help of the district team conducted a survey whose respondents were Jeevika Didis running 1+-year-old grocery shops and data was collected regarding products sold by them. It was understood that there were more than 50 Didis as members of the CLF who owned and ran small Kirana Shops in their respective villages and therefore Grameen Bazar was established to cater to small 50 rural grocery store.

Grameen Bazaar Alinagar is a demand and supply aggregator of 50 rural grocery store owner members. It collects order-demand from its member, aggregates that demand, purchase from vendors at large and better margins, and supply it to the grocery store of its members. It also provides a platform to many Jeevika Didis, Jeevika supported producer groups to sell their product in the market. So, basically, it operates as; a Business to business (B2-B) Distribution Center that provides support to its members in income enhancement while keeping the minimum profit for its own sustainability.

Grameen Bazaar was established with interested eligible Jeevika Didis on 6th September 2019. Shop In-charge and Shopkeeper was also recruited via interview process (after the following guideline). Grameen bazaar was





inaugurated on 9th November 2020. Grameen bazaar Alinagar is functional from fifteen months and in between number of new members increased by eighteen.

Objective: There are three main objectives of the Grameen bazaar:

- Ensuring availability of original and quality products in rural area
- Provide a market for quality products produced by Jeevika Didis/group
- To do business at better profits in the market with the organizational power of grocery stores

Angoori Khatoon is a member of the Aadarsh Jeevika Self Help Group of Alinagar Panchayat. She is one of the oldest members of Grameen Bazaar. Before lock-down, her husband works as migrant labor in other states, and Angoori Didi used to run a petty shop at her house. Due to the COVID lockdown, her husband has to return to the village. Due to this, they started facing many financial difficulties as income from the shop alone was not sustainable enough. The formation of the Grameen bazaar also slowed down due to the lockdown.

After the lock-down got lifted and the opening process of Grameen Bazaar came back on track, Angoori Didi got to know about the Grameen Bazaar in one of her SHG weekly meetings. She got interested in the Grameen Bazaar idea and become its member. As she started getting more margin because of the Grameen Bazaar, her profit also started increasing, which helped her to increase the scale of operations.

At present even if the market is down (as per Angoori Didi) they are having a sale of 2000-3000/- daily. Now her husband also stays at home and helps her in managing her shop. Angoori Didi is the inspiration for many other members of Grameen Bazaar.

Prime Minister Formalization of Micro food Processing Enterprises (PM-FME) Scheme of Ministry of Food Processing Industries (MoFPI)

The PMFME scheme envisages financial support (upto) of maximum of Rs. 40,000 for working capital and purchase of small tools for each member of SHGs engaged in food processing activities.

This seed capital will be given to CLF as a grant. CLF would provide Seed Capital money as a loan to SHG members at rate of interest of 6% per annum.

The maximum repayment period for the loan would be 24 months for Group enterprise (if the Food processing unit falls under the definition of micro enterprise i.e Investment in Plant and Machinery or Equipment is not more than Rs.1 crore and Annual Turnover is not more than Rs. 5 crore as defined under Ministry of Micro, Small and Medium Enterprises (MoMSME).), any number of SHG members engaged are eligible for Seed Capital.



Eligibility Criteria

- SHG members who are currently running food processing units
- Commit to use the funds for working capital and purchase of small tools
- Provide details like item processed, annual turnover, raw materials, turnover and marketing of produce etc.
- Any basic level of packaging should be done.

Scale of Assistance

- @ 100% of 20,000 ie. Rs 20,000. For tools @ 40% of 20,000 ie. Rs 8,000. Maximum permissible loan to SHG member is Rs 28,000.
- Perennial Enterprise - Turnover - Rs 20,000, maximum permissible loan as working capital is 50% of 20,000 ie. Rs 10,000. For tools @ 40% of 20,000 ie. Rs 8,000. Maximum permissible loan is Rs 18,000

Sl. No.	Type of enterprise	Annual Turnover Rs.	Maximum Loan for working capital (Rs)	Maximum Loan for small tools (Rs)	Maximum loan (Rs)
1	Seasonal enterprise	A	100% of A	40% of A	40,000
2	Perennial enterprise	A	50% of A	40% of A	40,000

So far a total of 1127 enterprises across 38 districts in Bihar have been approved by the State Nodal Agency and funds worth 3.79 Cr have been disbursed in 1117 enterprises run by members of SHGs .The major products that are endorsed through this scheme are mushroom processed products, pickles, traditional sweets & snacks, sattu, besan, papad, badi, bakery items like biscuits etc.,



Young Professional Induction Programme 2022

JEEViKA in its endeavor to develop a talented pool of Development Professionals initiated Young Professionals Program in 2012 wherein fresh post-graduates from premier academic institutes are recruited. The Young Professionals Program in JEEViKA is a competitive program targeting motivated, talented young professionals, under the age of thirty committed to making a difference in the development scenario of Bihar.

Since inception JEEViKA has successfully inducted 10 Cohorts of Young Professionals starting 11th Cohort YP onboarding is on the process. A total of 626 young professionals from premier institutes with varied technical and managerial skills have been inducted into JEEViKA. Till 7th Cohort Young Professionals have completed their 5 years' tenure. A total of 626 YPs were inducted till the 10th Cohort, out of these, 68 have completed 5 years' tenure and positively contributed to the mission of JEEViKA.

In the year 2022, BRLPS has provided offer letter to 51 Young Professionals through Campus Placement Recruitment. The campus recruitment process was conducted in 15 premier institutes. Around 900 students participated in the campus recruitment process out of which 175 were screened for the interview and 51 young minds were recruited. A batch of 37 YPs joined on 10th June, 2019 and will be placed in the blocks and districts respectively to take the journey of JEEViKA forward. The development sector has been witnessing a lot of changes and JEEViKA has been able to attract and provide learning opportunities to the young talents to start their careers in the sector. The Young Professionals have also contributed by expediting the pace of the existing and new works. JEEViKA has become the most sought out option for campus placements. Ranging from the first cohort to the tenth batch Young Professionals have contributed at different levels in different themes of the project JEEViKA and have been integrated and streamlined with the core processes and structure of the organization. At present 174 Young Professionals are working in JEEViKA in various themes.



Celebrating 15 Years of JEEViKA on this Independence Day

This Independence Day was a celebration of a journey of women of JEEViKA who started an ambitious project 15 years ago with a vision to change the picture of rural Bihar, and proudly walked in the Gandhi Maidan to show the picture of 15 years of their progress to the whole world. The tableau this year, represented the statues of three rural women engaged in livelihood, one of them is demonstrating the successful operation of "Didi Ki Rasoi" an Institutional Canteen Model operating in districts and sub-divisionals across Bihar, and other Didi analyzing the market prices of NCDEX on a state-of-the-art tablet in her hands and at the centre was JEEViKA Community Resource Person with a bag on her shoulder and a register in her hand, providing services to 10.35 lakh self-help groups and self-help groups across the state. The main part of the tableau was being displayed in the form of a huge boat, on which the Didi's of JEEViKA were moving ahead by overcoming every difficulty. The first part of the tableau featured the changing rural environment in the last 15 years. Depicting the concept of open defecation-free environment, a house with toilet is seen on the tableau. Prohibition of alcohol and



toddy in Bihar was also demonstrated. In the series of new sources of livelihood, women doing fish farming in ponds presented a great example of livelihood promotion. A glimpse of the changing economic scenario of the women through easy credit access from banks was shown in the second part of the tableau. Didi's have achieved unprecedented success. In remote rural areas, about 4214 Bank Sakhis have done unprecedented work to make life easier for the villagers by providing financial services at the doorsteps of rural population.. A glimpse of the rural families engaged in agricultural work using agri-machineries were shown in the tableau. Around 464 custom hiring centers are being operated by SHG women across the state. JEEViKA Didi's, are making valuable contribution in development of Bihar's, and are moving ahead with full confidence on the path of progress and growth. Their confidence is giving assurance that in the coming times our state will be successful in touching new heights of development.

Har Ghar Swasthya and Poshan Abhiyan (Family Diet Diversity Campaign)

The Family Diet Diversity Campaign run by Jeevika has started showing a massive impact on pregnant women and newborn babies. For the necessary improvement in the health of women and children of rural areas of the state of Bihar, the campaign is going on to bring about necessary changes by adopting dietary diversity. To further strengthen these efforts, the Har Ghar Swasthya and Poshan Abhiyan (Family Diet Diversity Campaign) is going on in all the blocks and associated villages of Buxar district for the last four years at the Village Organization level. Smt. Sanju Devi is also included in the list of beneficiaries of this campaign. Sanju Devi is a resident of Gaighat



located in Brahmapur block under Buxar district. Sanju's mother-in-law Bindawati Devi is associated with Bhole Baba Self Help Group who was worried about the health of Sanju and her first born. Sanju's first child weighed only one and a half kilos at birth. Bidawati explains the reason for this as due to the lack of information about the abstinence to be done during pregnancy, taking the necessary medicine and the upbringing of the child after the birth. So she had decided that at the time of her second child, she would take care of her daughter-in-law and also take advice under the family diversity campaign being run through her Village Organization. At first, Sanju's mother-in-law started paying special attention to Sanju's diet on the basis of information received under the Family Diet Diversity Campaign in the group and Village Organization. Iron and calcium tablets were also given on a regular basis. After that, the CM, MRP and CNRP told them about the prenatal preparation as part of the home visit program.. During the home visit, information about food groups is given through leaflets, as well as stickers related to food groups are also pasted at the homes of the beneficiaries. The Jeevika Didi's engaged in the campaign also perform food demonstrations through the food items available in that house during the home visit. Under this campaign, Sanju was regularly monitored. On the day of delivery, Sanju was brought to the hospital in the village where Sanju gave birth to a healthy baby without any problems. The weight of Sanju's second child was 3.5 kg at birth and Sanju also did not face any problem during her delivery. Bindawati Devi, tells about the MRP of livelihood and that due to her monitoring and advice, her daughter-in-law has given birth to a healthy baby. Keep telling about Sanju tells that I followed the family diet diversity campaign and advice and gave birth to a healthy child. MRP to Sanju after delivery and CNRP made aware about the upbringing and diet of the newborn for the next six months. Sanju MRP and CNRP is following the advice given by him. Both the mother and the child are healthy and they do not have any problem.

JEEViKA's SJY Program to the rescue of Pinky Devi

Pinky didi hails from Rampur village of Alauli block of Khagaria district. Due to poverty and helplessness of the house, Pinky didi remained illiterate and got married young to Bablu Singh who is a disabled person. Pinky didi was compelled to sell toddy and liquor to support her family but when liquor was banned in Bihar the only source of income for her family also ended and Pinky Devi was not even able to provide two-square meals for her family. To overcome such a miserable situation, Didi started working as a daily wage labour however even though she could not earn enough to provide for her family. Pinky didi then came to know about the Satat Jeevikoparjan Yojana through the CRP of JEEViKA and Didi joined the Hind Self Help Group which is associated with Ekta Village Organisation . In the year 2019, Didi was selected as an SJY beneficiary and after which she was provided with training to start her grocery store business. Now Didi earns up to 5700 rupees per month from that shop with her hard work and dedication. She is comfortably able to provide for her family and her daughter is also able to go to school. Apart from the shop, Didi has initiated goat rearing and owns four goats which further enhances her income. Pinky didi to further her shop so that her income can increase and she can give the best education to her daughter. Didi, says “ Satat Jeevikoparjan Yojana has given me the ray of hope during my most miserable times, I had never thought that with determination and hard work I could live a respectable life”



October

CALENDAR OF EVENTS

COMING UP IN THE NEXT EDITION

- Poshan Maah
- CLF Visioning Exercise



JEEViKA

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