



JEEVIKA'S Newsletter

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Digital Financing & Reaching financial services at the doorsteps of the rural communities



BRLPS-JEEVIKA aims to provide livelihood opportunities to the rural community through various activities. One of the interventions is 'Bank Sakhi' model. It aims to provide financial services (Banking services) at the doorstep of un/under bankable areas. At the same time, through this intervention, it provides livelihood opportunities to the Banking Correspondent Agents (BCA) thus, improves their standard of living.

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Transforming Lives



Due to the limited penetration of bank branches across rural India, access to formal financial services has been a dream for millions of rural people for decades. However, with the advent of branch-less banking channels and advancements in technology, this situation has improved considerably over the past decade.

Earlier people had to travel at least 6 to 7 Km to transact at nearby ATM, Customer Service Point (CSP) or bank branch. Many times, they had to return without conducting transactions due to server downtime or cash crunch at CSP or ATM. The cash-carrying risk for JEEViKA's SHG members and other customers has also reduced as they can now transfer funds to SHG account or other account from the bank sakhi outlet.

People with restricted mobility due to physical conditions such as old age, being physically challenged, or those restricted by social norms such as teenage girls or newly married women are now able to access financial services without being dependent on anyone. In rural settings in Bihar, young girls and women are not allowed to go alone outside their village or go to any male-banking agent point. Elderly customers, who had to earlier depend on their family members to take them to a bank branch or a nearby CSP point to withdraw pension, can now easily visit Bank sakhi outlet anytime.

Incorporating SHG members /relatives of SHG members as BC agents is a leap ahead in ensuring financial inclusion, timely capitalization and overall development of the community.

Lead Story - Objective of the Project

To support upscale of alternate channel-based service delivery architecture by providing advisory and management support for effective Financial Inclusion of beneficiary households and providing digital financial solutions to Community Based Organization (CBOs) under Bihar State SRLM.

- Providing banking services at the doorstep of un/under bankable areas
- Community Based Organizations' transaction through CSPs
- Providing livelihood opportunities to the SHG members by empowering them to work as Bank Sakhis (Business Correspondent Agents)

Challenges

However, the BC model has been plagued with challenges. Encouraging women especially in rural areas to participate in the formal financial system poses several constraints such as low literacy levels, low mobility and cultural barriers that limit women from interacting with male staff of financial service providers. The agency banking channel which has been one of the key drivers of financial inclusion in India, still has limited outreach to women as compared to men

- The level of awareness about the financial services seen to be low. This is a key reason for low uptake of services
- Low levels of trust amongst the customers with regards to agents and the use of technology also results in low uptake
- Men didn't involve women of the household in financial matters as women were not allowed to travel alone to bank branch or ATM to conduct transactions.

JEEViKA has initiated the DFS (**Digital Financial Services**) programme to further enhance SHG members'





The Bank Sakhis have been able to include the unbanked sections especially the rural women. Almost half of the customer base is women. Women have limited options within the village for savings services and going to distant banks is not feasible for small amounts. The Bank Sakhi has made it more comfortable for female customers to freely reach out to her, which would have been difficult with male Customer Service Points. The approach has also led to economic empowerment of the Bank Sakhis themselves. It has empowered them by building their capacities

to offer a wide range of banking services to their community. The women who were hesitant to step out of their houses alone are today opening bank accounts, visiting the bank branches, conducting awareness camps, and playing an important role to achieve the national goal of financial.

BRLPS-JEEViKA has a unique structure of implementing Alternate Banking segment for the community members through the channel of Customer Service Point commonly known as CSP where SHG member could work as Business Correspondent Agent (BCA). To implement the project a defined procedure is being followed since screening to final activation. Till date BRLPS have trained 3120 community members but actually working is 1944 Bank Sakhis. The reason behind is the filtration and quality assurance at each level (Block/District/State). These Bank Sakhis have done cumulative transactions of worth Rs. 424834.97 Lakhs and earned Rs 1119 Lakhs.

Key Results of the

JEEViKA Bank Sakhis Ahead

A study of the monthly transaction data of JEEViKA supported *Bank Sakhis* and BCs who are not supported by JEEViKA for the period June 2020 to December 2020 was conducted. The transaction data of the BC agents show that JEEViKA supported *Bank Sakhis* are conducting a greater number of transactions and therefore earning more commission compared to Non JEEViKA male and female business correspondents.

- The average transactions conducted by 227 JEEViKA Bank Sakhis was 623 per month with an average worth of Rs. 23.89 lakhs and average commission earned was Rs. 8,355.
- The average transaction of 346 Non- JEEViKA (Male) agent's was 558 per month with an average worth of Rs. 21.04 lakhs and average commission earned was Rs. 7,627

Analysis of gender disaggregated data collected through app

Bank Sakhis have been sharing the gender disaggregated transaction data through mobile application developed by JEEViKA. The data collected through Bank Sakhi mobile application shows that 74% of the total withdrawal and

85% of the total account opening were done by female customers. The cumulative transaction data till January 2021 shows that more than 70% of the total transaction are conducted by female customers.

Enterprising & Confident Bank Sakhi

- where women are often excluded from the mainstream banking system and financial inclusion programs, these initiatives have helped Bank Sakhi to become more respected members of their families and the community at large, earning the epithet 'Banker Didi'
- CSP provides a regular stream of income to Bank Sakhis as they are paid commissions but banks for the service they render.
- Bank Sakhis have been able to facilitate better social inclusion by motivating first-time women customers who are usually illiterate, semi-literate or still in their teens and yet to earn any income of their own. There has been an increase in subscription of savings products by women clients through *Bank Sakhis*.
- The use of CSPs helps the society to use banking facilities at convenient locations or even door-step.



Digital Financing in CBOs

- All the SHG members who are conducting SHG transactions with the Bank Sakhi reported that they preferred to transact with the Bank Sakhis rather than at Bank branch. The direct benefits are saving in time, increased transparency within the group, and the ease of withdrawing money at the time. At the same time, there is flexibility of timing to do transactions after their work day is over.
- This has reduced the cash-carrying risk for SHG members and improved timely repayment of loan in addition to creating a digital trail for SHG members.
- CSP successfully encouraged SHG members and VO members to transact via their bank accounts for loan disbursement and repayment transactions between members and their collectives through enabling dual authentication.

COVID awareness messaging among SHG members through “JEEViKA Mobile Vaani” Intervention



COVID-19 or Coronavirus is known to spread very fast in all corners of our society. It could affect any individual who comes in proximity to another COVID-infected person. The worst fact is that during early stage, the patient shows no visible signs and disease starts showing up only after a few days. There was no vaccine for the virus in first wave and still a large population is yet to receive the vaccine. In such a situation, the only defense is following Covid-19 appropriate behavior i.e. physical distancing, wearing mask and sanitizing the hands on regular interval. While wide appeals are being made to follow Covid appropriate behaviour, a state like Bihar with very high population density have faced difficulty to adhere to it for a prolonged period. Reaching right information in the rural community has been a challenge.

Amidst the pandemic, JEEViKA Mobile Vaani (JMV) platform was recognized as an opportunity to sensitize the user-community by disseminating information specific to COVID-19 prevention.

JMV uses the power of mobile telephony to reinforce a message so as to increase the conviction of listeners to adopt and endorse a practice. Its IVR System enables users/ people to listen to and further share information on a phone call using any mobile. JMV shares content related to health and nutrition now extending to Covid-19 and vaccination messaging among SHG members and community professionals. This is available in different formats and can be customized and accessed 24x7. JEEViKA leveraged Mobile Vaani based technology platforms to support rural and low-income communities for disseminating appropriate content, providing answers to queries and government advisories/ measures on COVID-19.

Outbound messaging to the community members provided correct awareness messaging in a customized manner. In view of social distancing advisory to combat the disease, entertaining ways of awareness building help alleviate anxiety and panic related to the disease. In addition to this, the mobile vaani platform provided a safe channel for the community wherein they can call to seek information and ask questions. The system provides responses to the queries through experts. This low-tech, cost-effective way of addressal of queries, is especially important for reaching out to women who are often at a disadvantage in terms of education and technology familiarity.

JEEViKA Mobile Vaani Outreach – Initially the outreach was limited to SHG members 15 blocks of Nalanda and 5 blocks of Muzaffarpur. On amidst of Covid-19 out break we have utilized our 14 district database of community professional and SHG member JMV also provides a medium to capture the reach

and retention of messages through IVRS surveys. We have conducted two surveys. One was related to content retention and another survey was undertaken in order to track the status of cadres with respect to vaccination, health issues, consultation and treatment, availability of food, indebtedness, and effects on household income. The findings of this study will definitely help in achieving better ground understanding of the health issues, accessibility to health services, hesitancy towards vaccination along with other socioeconomic aspects. JVM is an effective digital tool to strengthen project implementation and information dissemination.

Launch of Didi Ki Rasoi in Madhubani

JEEViKA's “Didi ki Rasoi” was inaugurated on 13th April 2021, in the premises of Sadar hospital of Madhubani District. The inauguration of “Vishwas JEEViKA Didi Ki Rasoi” was done by District Magistrate of Madhubani, Mr. Amit Kumar. “Vishwas JEEViKA Didi Ki Rasoi” is looking forward to provide clean and hygienic F&B services in the Sadar hospital at a reasonable rate making it convenient for the patients and their attendants to have meals within the hospital premises.



Transforming Lives

Banking at ease through Bank Sakhi

Sulochana Devi of Rudranagar village of Bihiya Block of Bhojpur district is a member of Radha Self Help Group since 2014. Her husband worked as a supervisor in a construction company but has lost his job. In the year 2018, Sulochana didi got to know about JEEViKA's alternative banking services and showed keen interest in starting a Customer Service Point. She took a loan from the Self Help Group and initiated her own Customer Service Point. Amid second wave of COVID, she provided her services to 80-100 customers on daily basis and did monthly transactions upto Rs. 4,00,000. She followed the COVID related protocols at her customer service point. She has set an example as a leading lady in her village. Her aspirations is to keep prospering at her customer service point so that she can provide a better standard of living for her family.



Transforming Lives

Manju Devi, residing in Pawna village of Agioan Block, is a member of Jyoti SHG since 2014. In the year 2014 she joined Jyoti SHG and she got selected as the community mobilizer in her village. Her husband was a hardware worker and practised hawking for his services. The income was erratic. Manju devi opened a cycle repairing shop. The shop generated an income of Rs. 3000/- to Rs. 5000/- per month which she use used to repay the loans taken from the SHGs.



Manju Didi then took another loan of Rs. 10,000 to buy a generator machine which she wanted to use for welding in her shop, now from cycle repairing shop. She expanded her business to welding of grills, making gates, tin boxes etc. She also got orders from Village Organization of Agioan Block to prepare signage boards of Village Organizations. This first movers strategy yielded her ransom profits to the tune of Rs. 1,00,000/-. This brought a significant change in her living standard.

She mostly initiates the task of bringing orders from the customers and her husband prepares the desired orders. She aspires to install a mill from which she can produce flattened rice and mustard oil. She is grateful to JEEViKA and members of her SHG for supporting her in the tough times and encouraging her to fight against her worst days.

July

CALENDAR OF EVENTS

COMING UP IN THE NEXT EDITION

- Samhoot Jeevika FPC's innovative step towards setting up mentha oil distillation unit



JEEVIKA

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