

Satat Jeevikoparjan Yojana

JEEViKA, Rural Development Department,
Government of Bihar, India



PARTNERS





The Government of Bihar formally launched the Satat Jeevikoparjan Yojana (SJY) on 5th August, 2018 with a budgetary outlay of INR 840 crores (approximately USD 120 million). The Bihar Rural Livelihoods Promotion Society (JEEViKA), the State Rural Livelihoods Mission (SRLM) has been designated as the nodal agency to implement the programme. The programme aims to cover around 100,000 (0.1 million) ultra-poor households with 24 months of livelihoods and mentoring support through dedicated community cadres - Master Resource Persons (MRPs). The objective of this programme is to empower ultra-poor households traditionally engaged in production, transportation and selling of country liquor/toddy; ultra-poor from SC/ST and other communities through diversification of livelihoods, capacity building and improved access to finance.

The SJY is designed on the lines of the globally evaluated ultra-poor graduation program (including components, sequencing and coaching). The “Graduation Approach” includes a holistic set of services to the poorest households in a village including a 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 along with regular interactions with the households over the course of 24 months are designed to help households 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 unlocking the poverty trap. Building on the lessons, best practices and understanding regarding the impact of graduation approach, JEEViKA has customised the approach for the context of Bihar to design the Satat Jeevikoparjan Yojana.



LEARNING FROM GRADUATION APPROACH



KEY FEATURES OF SATAT JEEVIKOPARJAN YOJANA

- Role of village-based community organization named the “Village Organization (VO)” is for oversight and support for the programme, including targeting, endorsement, confidence building and livelihood financing to the programme participants.
- Household Capacity Building modules have been developed and training sessions were conducted to build confidence and enterprise development.
- Livelihoods Gap Assistance Financing of Rs.1,000 per month for the initial seven months, until the participant generates their own income from the enterprise.
- Productive Asset (micro enterprise, livestock, agriculture) transfer of an average value of Rs.60,000 is given in 2-3 tranches with a limit of INR 100,000/-.
- New community cadre of Master Resource Persons (MRPs) was selected and trained to support these households to graduate out of poverty. Each MRP is assigned to support 30-35 Households.
- Insurance premiums cover for each beneficiary under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the Pradhan Mantri Suraksha Bima Yojana (PMJSBY).
- Access to Entitlements Public Distribution System (PDS): the project has identified the ultra-poor households who were not having the PDS card, Housing, Pension and facilitated their linkages with various programs and schemes.
- COVID-19 Relief: The Village Organizations provided INR 2000 cash transfer to each household for consumption support during the COVID-19 Lockdown.