



JEEVIKA NEW S L E T T E R

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Strengthening Decentralized Local Governance

Bihar Rural Livelihoods Promotion Society (BRLPS)- JEEVIKA in collaboration Kudumbashree - National Resource Organisation (KS-NRO) is implementing the Panchayati Raj Institutions (PRI) - Community Based Organisation (CBO) Convergence Project in 50 gram panchayats of Patna, Nalanda and Muzaffarpur districts of Bihar. The overall purpose of this pilot project is to ensure participatory and transparent member-centric demand generation of entitlements and services through the convergence of SHG federations and local gram panchayat. Effective from March, 2022, the MoU between BRLPS and KS-NRO has the mandate to cover more than 68,000 households, 6366 self-help groups, 469 village organisations and 10 cluster level federations.

What's Inside

Bihar Diwas 2023..... Pg 5

Economic Empowerment of Ruddham Devi through SJY :
A Tale of Socio-Economic Transformation..... Pg 7

Transforming Lives
Nazra Praveen Facilitates Employment to Decouple
Workforce through Almirah Enterprise..... Pg 8



Lead Story : Strengthening Decentralized Local Governance



Background

BRLPS has nurtured 10.45 lakh women self-help groups, 72,239 village organisations and 1480 cluster level federations for ensuring socio-economic development of poor and vulnerable rural households. In last 15 years, the 3-tier CBOs structure has earmarked landmark achievements globally in terms of universal inclusion of rural women in self-help groups, providing savings propensity, access to bank-credit, enterprise and livelihood promotion to the rural women members in self-help groups. Among the key stakeholders, the role of local banks and panchayats play important role in providing financial and non-financial services to the rural households.

As key stakeholders, the role of local gram panchayats is vital in providing entitlement services to the rural women members of Self-Help Groups. In Bihar, despite the coverage of rural women in self-help groups, provision of fifty-percent reservation of women in local gram panchayat witness low participation of women and almost their no say in the decision-making of local gram-sabha. Therefore, the widespread coverage of BRLPS promoted women's self-help groups and their federations has a huge potential to act as active agent of convergence with local panchayats for bringing change in local decentralized governance in rural Bihar.

With this backdrop, the joint MoU (BRLPS & KS-NRO) has placed six Block Mentors supported by three Field Coordinator (KS-NRO), and District Nodal Person (BRLPS) for the smooth conduction of the activities under following components:



Lead Story : Strengthening Decentralized Local Governance

➤ Capacity Building of Stakeholders

With the inception of project, state level workshop was conducted involving all concerned Block Project Managers, Manager-Social Development, Manager-Institution Building & Capacity Building, Training Officers, District Project Managers and State Project Management Unit team. Following this, Block Level Orientation Workshop were conducted in all six blocks involving local panchayat's mukhiya, selected ward members, CBOs leaders chaired by local Block Development Officer, District Panchayati Raj Officer and DPM. Following this, 724 Representing Governing Body (RGB) members of the Cluster Level Federations & 16614 RGB members of Village Organizations (SHG leaders) of 469 VOs were oriented by block mentors on the concept and need of PRI-CBO convergence. The concerned CLFs were also given the responsibility to orient/re-orient the VO-RGB (SHG leaders). For supporting facilitation at SHG level, a pool of Community Resource Person (CRPs) known as Convergence Facilitators (CFs) were selected from each village organisation. A total of 462 CFs were selected and oriented (in batches) for the mobilization, orientation and planning of members entitlement at SHG level. Role of Convergence Facilitator has been envisaged to orient

local panchayats on the concept and need of PRI-CBO convergence and facilitating conversion of generated SHG members' entitlement demand at local panchayats. All CFs were trained and graded on the basis of five parameters - Understanding, Communication, Discipline, Confidence and Participation.

➤ Institutionalized Convergence Committees

Each CLF has formed Panchayat Coordination Committee (PCC) from their RGB with one representative from each Gram Panchayat. Role of PCC is to coordinate and facilitate raised members entitlement demand upto local gram panchayats. Member of PCC will apprise and support CLF-BOD to raise convergence demand at local panchayat, block and line department. Post CLF-PCC meeting, the raised demand and grievance (if any) will be addressed at Gram Panchayat Coordination Committee (GPCC) at each gram panchayat level (monthly). Proper orientation of CLF-PCC and GPCC has been conducted with the support of Block Mentors (KS-NRO). Both interactive platforms will play vital role in establishing CLF and local panchayats as co-terminus structure supporting PRI-CBO Convergence activities.



Lead Story : Strengthening Decentralized Local Governance



➤ Participatory Planning & Governance

Participatory interactive tools as Participatory Assessment of Entitlement (PAE) and Entitlement Access Plan (EAP) has been designed and were facilitated by trained Convergence Facilitators at SHG level. PAE has been used to orient members on selected schemes, accessing gaps and planning. EAP is the compiled plan at each Village Organisation (VO) to assess the gaps in the PAE.

Special PAE drive has been conducted with 6366 SHGs, oriented more than 60,477 SHG members by involving 380 Convergence Facilitators for identifying gaps and plan on the access to Job card (MGNREGA), Lakshimbai Samajik Suraksha Pension Yojana, Bihar Mukhyamantri Kanya Suraksha Yojana, Pradhan mantri Fasal Bima Yojana, Bihar Viklang Pension Yojana, Mukhyamantri Vridhjan Pension Yojna, and Kisan Credit card. The compiled PAE has been completed by 469 VOs. The compiled status reflects that of the total members (68,978) around 60,477 members attained PAE orientation, 32,857 eligible members raised their demands for the job card, 1021 eligible members raised their demand for Lakshimbai Samajik Suraksha Pension Yojna, 4080 eligible members raised their demand for Bihar Mukhyamantri Kanya Suraksha Yojana, 15050 eligible members raised their demand for Pradhanmantri Fasal Bima Yojana, 1317 eligible members raised their demand for Bihar Viklang Pension Yojana, 2131 eligible members raised their demand for Mukhyamantri Vridhjan Pension Yojna, and 15130 eligible members raised their demand for Kisan Credit Card.

Events

After the participatory planning exercises, the CLF-PCC has submitted the consolidated Gram Panchayat plan in 38 gram panchayats for addressing the raised demand on time. With this, the women's participation in local gram sabha has also enhanced. In the recent gram sabha (26th January, 2023) the average women's participation is 65 percent (participation range percent: 32-96%). In addition to this, under special initiatives, local gram panchayats have conducted adult literacy campaign (19 panchayats) covering 2086 members in 89 VO's, formed adolescent group for imparting basic life skill training like yoga, self-defence, personal health & sanitation, and nutrition (16 panchayats) involving 709 adolescent girls in 35 VO's, and conducted sanitation drive involving 3796 members (provided 1200 dustbin at households) in 32 VO's (21 panchayats). With the support of local panchayat (Tineri panchayat, Masaurhi block), a local haat has been initiated where in SHG members got the opportunity to sale fruits, vegetables, edible items (20-30 stalls) thrice in a week. Panchayat has a women mukhiya who has got better community acceptance for the special initiative on adult literacy campaign, sanitation drive, mobilization of adolescent girls.

Bihar Diwas 2023



On the propitious occasion of Bihar Diwas 2023, JEEVIKA has demonstrated its admirable interventions in the amelioration of the rural populace in the state. The 111th Foundation Day of Bihar State was celebrated with great fervor and zeal from 22nd to 24th March 2023 at Gandhi Maidan, Patna, under the theme of "Progress of Youth-Power in Bihar."

The JEEVIKA pavilion, spanning an area of 20,000 sq ft., constituted 18 stalls encompassing various thematic interventions. These stalls featured a plethora of activities and exhibits, such as the display and sale of locally produced products by Jeevika Didis, cultural programs, and Nukkad Nataks based on the rich folklore and traditions of Bihar.

JEEVIKA Didi Ki Rasoi, situated in the food section, offered authentic and scrumptious Bihari cuisine to visitors. Moreover, JEEVIKA also showcased its work in the area of "Entrepreneurial Women, Empowered Bihar" in its pavilion. The exhibition covered several subjects, including Institution Building and Capacity Building, Financial Inclusion, Social Development, Sustainable Livelihood Scheme, Lohia Swachh Bihar Abhiyan, Agricultural Activity, Jeevika Skills, Non-Agriculture Activity, Venu Craft Products, Livestock Activity, Health, Nutrition and Hygiene, Water-Life-Greenery, and Communication.

The exhibition also featured a live demonstration of rural community mobilization for empowerment and how development



plans are formulated at the Cluster Level Federation and how Bank Sakhis provided financial services at the rural community level. Besides, Social Development exhibited goods manufactured by Divyang groups and J-WIRES. The Community Library cum Career Development Center run by JEEVIKA Didis was also showcased.

The pavilion displayed alternative employment opportunities for communities associated with the production and sale of country liquor. Waste management initiatives, livestock activities, and the manufacture and sale of Venu craft products were also exhibited. Moreover, visitors were informed about the benefits available to rural youth under R-SETI and DDU-GKY and the kind of jobs they could obtain after receiving the training. The stall on Health, Nutrition and Hygiene showcased Myra- Eco-friendly Sanitary Pads, produced by JEEVIKA Didis, and highlighted the Balahar initiative to eradicate child malnutrition.

A photo exhibition was organized to showcase the developmental works accomplished by JEEVIKA. The central part of the pavilion featured the exhibition of works carried out by the project over the last 16 years. The JEEVIKA pavilion was inaugurated on March 22, 2023. During the inaugural session, JEEVIKA Didis, who have contributed significantly to various themes, were felicitated by presenting them with certificates of appreciation. JEEVIKA encountered a total sale of Rs. 6,90,308 during Bihar Diwas 2023.



Transforming Lives

**Economic Empowerment of Ruddham Devi through Satat Jeevikoparjan Yojana:
A Tale of Socio-Economic Transformation**

Satat Jeevikoparjan Yojana, implemented by JEEVIKA, has opened up avenues for economic prosperity for indigent rural families, including Ruddham Devi and her children. Following the demise of her husband, Nitesh, a laborer in the agricultural sector, Ruddham Devi faced acute financial difficulties, often being subjected to periods of starvation. Recognizing her dire situation, Anant Jeevika Mahila Gram Sangathan recommended Ruddham Devi as a beneficiary of Satat Jeevikoparjan Yojana in May 2018. The scheme seeks to uplift economically and socially disadvantaged families in Bihar, such as those belonging to Scheduled Castes, Scheduled Tribes, and other vulnerable communities traditionally associated with the production and sale of country liquor and toddy.



JEEVIKA, through Satat Jeevikoparjan Yojana, has been providing financial aid and skill development to beneficiaries since April 26, 2018. As part of this program, Ruddham Devi became a member of JEEVIKA's self-help group, and through microplanning, received an investment of Rs 20,000 for a grocery shop, and Rs 10,000 as a Special Investment Fund. Additionally, she received Rs 1,000 each month for seven months as part of the Livelihood Gap Assistance Fund.

The impact of this investment has been transformative for Ruddham Devi. Her grocery shop now generates daily sales of 2-3 thousand rupees, with a daily profit of 4 to 5 hundred rupees. The total assets of her shop amount to Rs 1,32,000, with Rs 19,500 deposited in the bank. This newfound financial stability has allowed all three of her children to attend school regularly. Thus, Ruddham Devi's story stands as an exemplar of female self-reliance, enabled by JEEVIKA's efforts.

APRIL

Calendar of Events

COMING UP IN THE NEXT EDITION

- Kaushiki Mahila Milk Producer Company Ltd.
- JEEVIKA's Conference on Health & Nutrition

डिजिटल लेन-देन के
बारे जानकारी दी गई

कार्यशाला में शामिल जीविका दीदी व अन्य।

भास्कर न्यूज/सीतामढ़ी

शहर स्थित जीविका कार्यालय परिसर में डीपीओ उमाशंकर भगत की अध्यक्षता में कार्यशाला का आयोजन किया गया। इस अवसर पर जिले के पांच प्रखंड सोनबरसा, बाजपट्टी, डुमरा, बथनाहा व नानपुर से चयनित 41 जीविका दीदियों (कृषि उद्यमियों) के बीच डिजिटल उपकरण का वितरण किया गया। इस दौरान डिजिटल बैंकिंग लेन-देन के बारे में विस्तृत जानकारी दी गई। इस अवसर पर डीपीएम ने कहा कि कृषि उद्यमी फिंगर टच वाले इस उपकरण के माध्यम से स्मार्ट मोबाइल में इंस्टेंट मुद्रा एप द्वारा डिजिटल बैंकिंग लेन-देन कर सकेंगे। इसके लिए इन्हें प्रशिक्षण दिया जा रहा है। वहीं

जीविका दीदियों को सुझाव देते हुए कहा कि प्रशिक्षण में दी जानेवाली बारीकियों को समझे। ताकि डिजिटल उपकरण के माध्यम से आपको लेन-लेन के लिए किसी की सहायता नहीं लेनी पड़े। वहीं अभिषेक कुमार ने जानकारी देते हुए कहा कि जीविका स्वयं सहायता समूह के महिलाओं को कृषि उद्यमी बनाने, खाद एवं बीज की बिक्री, कृषि व कृषि उत्पाद संबंधी सलाह, बाजारीकरण, डिजिटल बैंकिंग लेनदेन में यह उपकरण लाभकारी है। कहा कि ग्रामीण क्षेत्रों में महिलाओं को कृषि उद्यमी के रूप में कार्य करने से किसानों को तो फायदा पहुंचेगा, साथ ही महिला कृषि उद्यमियों का आय भी बेहतर होगा। मौके पर सिद्धार्थ कश्यप, रजनीश चौधरी आदि थे।

Nazra Praveen Facilitates Employment to Decouple
Workforce through Almirah Enterprise

Upon arriving at her in-laws' home after marriage, Nazra Praveen discovered that her husband was working as a laborer in a distant state, a situation that did not sit well with her. In consultation with her spouse, they resolved to pursue some form of employment in the village, even if it generated modest income for their family's upkeep.

After her husband's return, they launched a tin box business in the rural area, albeit with some initial difficulties. Despite their struggles to save money, Nazra opted to join JEEVIKA in 2017, taking a total loan of Rs 55,000 in two tranches to expand their store. With this financial assistance, they expanded their business, and their shop eventually began to thrive. However, the surge in demand for their merchandise soon exceeded Nazra's ability to supply, prompting her to acquire a total of Rs 1.65 lakh through the National Rural Economic Transformation Project sponsored by JEEVIKA. This investment enabled her to establish her business as an enterprise, producing various types of bed sheets and almirahs.

Through her business venture, Nazra has provided employment to ten individuals. She incurs Rs 1.5 lakh on a monthly basis to pay salaries to the employees. As a result, her monthly income has risen to 50 thousand, allowing her to purchase land and build a sturdy home.