



JEEVIKA NEWS LETTER

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Pedalling Towards Empowerment : Transforming Rural Women's Lives with E-Cycles

Women's empowerment and sustainable development go hand in hand, particularly in rural areas where access to resources and mobility remains a challenge. To address this, JEEVIKA, in collaboration with Indian Institute of Technology (IIT) Bombay, Convergence Energy Services Limited (CESL) and PCI India, has launched the Sustainable Transport for Rural Entrepreneurs through Electric Bicycles (STREE) initiative. This program aims to provide electric bicycles (e-cycles) to women from Self-Help Groups (SHGs) to enhance their mobility, independence and livelihood opportunities.

The four-day residential training program under STREE was inaugurated by JEEVIKA's Director, Ram Niranjn Singh and other key officials. This initiative not only promotes women's economic participation but also contributes to green mobility, reducing carbon emissions and fostering sustainable rural development.

Why STREE Matters

The STREE initiative is a game-changer in three key areas: enhancing mobility and independence, promoting sustainable transportation, and



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fostering socio-economic upliftment. Each of these aspects is crucial in breaking barriers and enabling rural women to take charge of their lives.

1. Enhancing Mobility and Independence

One of the biggest challenges faced by women in rural areas is restricted mobility. Due to inadequate public transport, long distances to workplaces and markets, and financial constraints, many women struggle to access employment and educational opportunities.

With e-cycles, rural women can:

- Travel longer distances in less time, reducing physical strain.
- Become less dependent on male family members for transportation.
- Access better employment, healthcare, and educational facilities.
- Take on new entrepreneurial ventures by reaching wider markets.

By improving women's mobility, STREE fosters greater economic and social participation, making them more independent and confident.

2. Sustainable Transportation for a Greener Future

STREE is not just about empowering women—it is also about empowering the planet. With increasing concerns over climate change and pollution, promoting green mobility is essential, especially in rural areas where transport options are limited.

The introduction of e-cycles helps in:

- Reducing carbon footprints by cutting down the use of fuel-based vehicles.
- Decongesting rural roads by promoting a cleaner, healthier alternative.
- Encouraging eco-friendly habits among rural communities.
- Lowering transportation costs, making travel more affordable for women.

By adopting sustainable transport, STREE aligns with national and global climate action goals while ensuring that rural women lead the transition toward clean energy solutions.

3. Socio-Economic Upliftment

Women's economic empowerment is directly linked to their mobility. When women can move freely and efficiently, they can actively participate in economic activities, boosting their household income and contributing to the local economy.

Lead Story : Transforming Rural Women's Lives with E-Cycles



Through the STREE initiative, rural women can:

- Expand their small businesses by reaching new customers and suppliers.
- Take on income-generating activities, such as selling agricultural products, handicrafts or home-cooked food.
- Save money on transportation, increasing their financial security.
- Balance work and family responsibilities more effectively.

By integrating sustainable transport solutions with women's empowerment, STREE fosters greater economic resilience among rural women, helping them break the cycle of poverty.

Beyond E-Cycles: Other Solutions for Women's Empowerment

While e-cycles significantly improve mobility and economic participation, a holistic approach is necessary for long-term empowerment. Several complementary solutions can further enhance rural women's opportunities:

1. Digital and Financial Literacy Training

In today's digital age, financial and digital literacy are key to economic self-sufficiency. Many rural women still lack access to basic banking services, digital payments, and financial management skills.

Providing training on:

- Using digital banking services (UPI, mobile wallets, online banking).
- Accessing government schemes and financial aid.
- Using digital platforms for business growth (WhatsApp Business, e-commerce).

This will help women become financially independent and improve their entrepreneurial success.

2. Microfinance and Entrepreneurship Support

For women who want to start or expand their businesses, access to microfinance and loans is essential. Linking Self-Help Groups (SHGs) with financial institutions can provide:

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- Small business loans with low interest rates.
- Training on business planning, marketing, and sales.
- Access to mentorship and networking opportunities.

This ensures that women have both the financial resources and the knowledge to sustain and grow their businesses.

3. Skill Development and Vocational Training

Providing skill-based training helps women enter new professions and improve their earning potential. Some high-impact training programs could focus on:

- Handicrafts, textiles, and traditional art, helping women sell products both locally and internationally.
- Renewable energy jobs, such as solar panel installation and maintenance.
- Healthcare services, like training as community health workers.
- Tech-based jobs, such as online freelancing or data entry.

By diversifying their skillsets, women can adapt to changing economic conditions and create sustainable livelihoods.

4. Women-Centric Transportation Policies

While the STREE initiative is a strong start, broader policy interventions are needed to make safe, affordable, and accessible transport a reality for all rural women. Some potential policies include:

- Subsidized e-cycles and transport passes for working women.
- Women-only transportation services in rural areas.
- Infrastructure improvements, such as better rural roads and street lighting, to ensure safe travel.

When transportation policies are designed with women in mind, their participation in the workforce and society significantly increases.

5. Strengthening Social and Legal Awareness

Empowerment is not just about economic independence—it is also about knowing one's rights. Many rural women are unaware of legal protections, government schemes, and social security benefits available to them.

Awareness programs should focus on:

- Women's rights and legal protections against discrimination and violence.
- Government schemes for rural women, such as subsidies, pensions and education programs.
- Community leadership training, encouraging women to take active roles in local governance.

By strengthening legal awareness and advocacy, women gain the confidence to stand up for their rights and create change in their communities.

Conclusion

The STREE initiative marks a significant step in bridging the gender gap in mobility and economic participation. By providing e-cycles, the program not only enhances women's independence and financial security but also contributes to a cleaner, greener environment.

However, for long-lasting impact, this effort must be complemented with financial inclusion, digital literacy, vocational training and supportive policies. True empowerment comes when rural women not only have access to resources but also the knowledge, skills, and confidence to shape their own futures.

Programs & Initiatives

Addressing Malnutrition and Enhancing Livelihoods in Rural India

Introduction

Malnutrition significantly impacts income generation and pushes families deeper into poverty. A large number of rural households still face food insecurity, leading to deficiencies in essential nutrients like proteins, energy, minerals and vitamins. As a result, both adults and children in rural areas suffer from malnutrition. Utilizing appropriate food technology at the rural level can help in providing nutrient-rich food and improving overall health.



Objectives

1. Establishing a sustainable and profit-based system through the development and marketing of locally available food products.
2. Enhancing community nutrition by adopting and implementing sustainable food processing technologies at the household level.

What is Balahar?

Balahar is a specially formulated nutritious food designed to meet the dietary needs of children. Its regular consumption ensures physical and mental well-being, contributing to their overall growth. Apart from children, Balahar is also beneficial for pregnant and lactating women, elderly individuals, and other family members.

Inspired by JEEViKA's dietary diversity campaign, community women expressed the need for a food product that specifically addresses child nutrition and is easy to prepare. In collaboration with Dr. Rajendra Prasad Central Agricultural University, Samastipur, an open discussion was held among JEEViKA Didis (community women), which led to the conceptualization of Balahar. Following extensive deliberation, interested women were selected for training at the university, leading to the establishment of a producer group named Nari Shakti JEEViKA Mahila Balahar Utpadak Samuh. With financial support from JEEViKA's district office in Samastipur, the production unit was equipped with necessary resources, and manufacturing began.

Importance of Balahar

- Infants (above six months) require supplementary semi-solid and liquid foods as mother's milk alone is insufficient.
- Growing children require external nutrition to support their increasing physical and mental activities.
- Essential vitamins and minerals must be supplemented through appropriate nutrition sources like Balahar.

Recommended Consumption

- 6 to 12 months old: Approximately 25 grams per serving
- 1 to 2 years old: Approximately 50 grams per serving

Programs & Initiatives



- Above 2 years: As per requirement (also suitable for pregnant women, lactating mothers and elderly individuals)

Benefits of Balahar

- Rich in energy and protein, supporting children's physical development.
- Contains three essential food groups—cereals, pulses and dairy, ensuring dietary diversity.
- Easy to prepare by mixing with warm water or milk, making it convenient for parents and caregivers.
- Portable and travel-friendly, ideal for working women and mothers on the go.

Production and Profitability

The Nari Shakti JEEVIKA Mahila Balahar Utpadak Samuh has successfully produced 2,858 kg of Balahar, generating a total revenue of Rs. 6,28,760 with an estimated profit of Rs. 80,000.

Conclusion

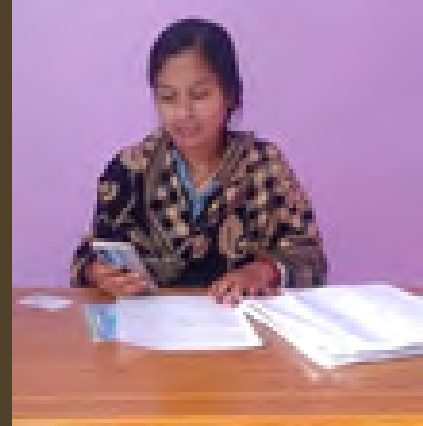
Balahar is an innovative solution to rural malnutrition, providing a balanced, nutrient-rich diet for children and other vulnerable groups. Additionally, it has created economic opportunities for rural women, enabling them to generate sustainable incomes through food production. By leveraging locally avail Empowerment Through JEEVIKA: The Inspiring Journey of Rinku Kumari

Transforming Lives

The Inspiring Journey of Meena Kumari : A Story of Education, Self-reliance and Determination

Introduction

Meena Kumari, a resident of Baramoh village in Bhorasar Belwa Panchayat, Kataria Block, Banka district, is a remarkable example of courage and perseverance. Once a simple homemaker, she has now become a source of inspiration for thousands of women. Her journey is a testament to how education and skills can bring meaningful change to society.



Struggles and the Decision to Transform

Despite being an educated woman, Meena Kumari always feared that her education would go to waste as she remained confined to household responsibilities. However, deep inside, she wanted to utilise her knowledge and skills for a greater purpose.

Her life took a turn when JEEVIKA Mitra Priya Kumari encouraged her to step forward. Inspired by Priya's guidance and support, Meena decided to become a JEEVIKA Mitra, marking the beginning of a new journey towards empowerment.

Excellence as a JEEVIKA Mitra

After joining as a JEEVIKA Mitra, Meena Kumari took charge of accounting and organising meetings for 16 self-help groups (SHGs). Her dedication, discipline, and hard work set her apart. Recognising her efficiency and commitment, the Block Project Manager entrusted her with additional responsibilities across various panchayats in Kataria Block.

Meena embraced this new role with enthusiasm and integrity, ensuring that the groups she managed became well-organised and self-reliant. Her efforts were not just about maintaining records but also about empowering women to take control of their financial and social well-being.

Financial Independence and Dedication

Alongside her work with JEEVIKA, Meena strengthened her financial stability by starting a grocery store, which now serves as an additional source of income. From this shop, she earns a minimum of 8,000 per month. Through her work with JEEVIKA, she receives a monthly honorarium and incentives ranging between Rs.10,000 and 12,000. This income has not only improved her family's financial situation but has also boosted her confidence and earned her recognition in society.

Bank Loans and Success Stories

The SHGs managed by Meena Kumari have shown remarkable progress. All the groups under her guidance have successfully repaid their second instalment of bank loans, with six groups already clearing their third instalment. These groups consist of 180 women, out of whom 115 have now become lakhpatis (self-made women who have accumulated savings of 1 lakh or more). Meena's leadership and financial management skills have played a crucial role in this success. She has set a goal to ensure that by 2025, all 180 women in her groups achieve the status of lakhpatis, reinforcing her vision of financial empowerment for rural women.

A Role Model for Women

Today, Meena Kumari is not just an inspiration to her family but to the entire block. Her journey proves that with dedication, hard work, and the right guidance, any woman can become self-reliant. The women in the SHGs she manages are not only achieving financial independence but are also earning respect and recognition in their families and communities. Meena's leadership has encouraged many to pursue their dreams and take control of their lives.

Meena Kumari's story is a powerful reminder that education never goes to waste. With the right opportunities and determination, any woman can transform not just her own life but also the lives of many others. Her contributions to Kataria Block have set an example that will continue to inspire and empower countless women in the years to come.

January

Calendar of Events

COMING UP IN THE NEXT EDITION

→ Bihar Saras Mela 2024



Empowering Through JEEVIKA : The Inspiring Journey of Rinku Kumari

Introduction

Rinku Kumari, a resident of Andharwari village in Andharwari Panchayat, Rajauli Block, Nawada district, was once a housewife with limited opportunities. However, after joining JEEVIKA, she achieved a new milestone in her life. By ensuring her two daughters receive a quality education, she has set an inspiring example of women's empowerment both in her home and society.

Early Life and Challenges

Rinku Kumari got married in 1999. Despite being educated up to the intermediate level, she lived as a traditional housewife in her in-laws' home. Due to financial constraints and a lack of resources, she could not pursue further education. This limitation restricted her from exploring any professional opportunities.

Joining JEEVIKA and Initial Progress

In 2013, JEEVIKA initiated the process of forming self-help groups in Andharwari village, leading to the formation of the Ritu JEEVIKA Self-Help Group. Rinku Kumari became a member of this group, attending weekly meetings and actively participating in savings and group activities. Through these interactions, she gained valuable knowledge on various subjects, which helped boost her confidence. able resources and appropriate food technology, Balahar not only combats malnutrition but also empowers women-led enterprises, contributing to community well-being and economic growth.

After some time, she was selected as a Community Mobiliser to facilitate group meetings. She received training for this role and started maintaining accounting records for the groups. Additionally, she worked to raise awareness among the women in the community about the benefits of group participation. This engagement expanded her social network and earned her recognition within her village and beyond. JEEVIKA also provided her with a monthly honorarium for her contributions.

A Step Towards Financial Independence

Understanding the importance of education, Rinku Kumari ensured that both her daughters received the best possible schooling. In 2017, she transitioned from her role as a Community Mobiliser to working as a Bookkeeper for JEEVIKA. In this role, she maintained financial records for village organisations and supported their financial management.

Within two months of working as a Bookkeeper, she was promoted to Master Bookkeeper at the Dharohar Cluster Level Federation. Since then, she has been responsible for managing all financial records at the cluster level while also taking on additional assigned responsibilities. She now works at the Dharohar Cluster Level Federation on working days and receives an honorarium of Rs. 6,750 per month.