



# JEEVIKA NEWS LETTER

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## Introducing LokOS : Empowering Rural Communities through Efficient CBO Management and Monitoring

In a nation where rural development is a pressing concern, initiatives like LokOS play a pivotal role in reshaping the landscape of community-based organization (CBO) management and monitoring. Developed under the auspices of the National Rural Livelihoods Mission (NRLM), LokOS emerges as a beacon of hope, promising to revolutionize the way CBOs operate and contribute to rural development. JEEVIKA is the National Resource Organization for implementation of LokOS, for its adoption and integration into existing NRLM frameworks. Through capacity building initiatives, training programs, and technical assistance, JEEVIKA shares best practices and facilitates knowledge exchange among stakeholders, ensuring seamless implementation and effective utilization of LokOS.

As a trusted partner to government agencies, civil society organizations, and grassroots institutions, JEEVIKA advocates for the widespread adoption of LokOS as a transformative tool for enhancing CBO management and monitoring. By leveraging its network and resources, JEEVIKA spearheads efforts to scale up LokOS implementation, driving rural development initiatives forward and empowering communities across India. Let us delve deeper into the significance of LokOS, its key features,



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## Lead Story : Introducing LokOS



implementation challenges, and the potential impact it holds for empowering rural communities across India.

### Significance of LokOS in Rural Development

For JEEVIKA, LokOS represents more than just a software platform; it symbolizes a transformative approach to rural development. By providing a centralized hub for managing CBO activities, LokOS addresses critical challenges faced by rural

communities, including data integrity, operational efficiency, and performance evaluation. In Bihar, where JEEVIKA has been at the forefront of empowering women and marginalized communities, LokOS offers a pathway to greater transparency, accountability, and impact.

- **Data Integrity and Transparency:** One of the most significant issues plaguing rural development initiatives is the lack of reliable data. LokOS addresses this challenge by offering a platform for creating and validating individual and CBO profiles, ensuring data integrity and transparency. With accurate data at their disposal, stakeholders can make informed decisions and allocate resources effectively.
- **Operational Efficiency:** Rural CBOs often struggle with manual processes and paperwork, leading to inefficiencies and delays. LokOS streamlines these operations by monitoring daily activities such as attendance, savings, and loan disbursements in real-time. This not only reduces administrative burdens but also enhances the overall efficiency of CBOs, enabling them to focus more on community development initiatives.
- **Performance Evaluation:** Evaluating the performance of CBOs is essential for identifying areas of improvement and optimizing resource allocation. LokOS tracks and evaluates the performance of CBOs and their members, providing critical insights into their efficiency and impact. This enables stakeholders to identify successful practices and replicate them across different regions, ultimately leading to more effective rural development strategies.

### Key Features of LokOS: An In-Depth Analysis

LokOS constitutes several key features designed to address the unique needs of rural CBOs and streamline their operations. Let's take a closer look at each of these features and their implications:

- **Profile Management:** The creation and validation of individual and CBO profiles form the foundation of LokOS. By ensuring the accuracy and reliability of these profiles, LokOS prevents duplication and maintains data integrity. This feature is crucial for building a comprehensive database of rural communities and enabling targeted interventions based on specific needs and demographics.
- **Operational Monitoring:** The operational monitoring feature of LokOS tracks daily activities such as attendance, savings, loan disbursements, and repayments. This real-time monitoring not only improves transparency but also facilitates better decision-making by providing stakeholders with up-to-date information on CBO operations. Additionally, it enables timely intervention in case of any discrepancies or irregularities, ensuring the smooth functioning of CBOs.
- **Integration with Existing Systems:** LokOS integrates seamlessly with existing NRLM systems, State Rural Livelihoods Missions (SRLMs), and other relevant departments. This integration eliminates silos and creates a cohesive operational environment, enabling stakeholders to access and share data across different platforms. By leveraging existing infrastructure and resources, LokOS minimizes implementation barriers and maximizes efficiency.
- **Performance Monitoring:** Performance monitoring is a critical aspect of LokOS, allowing stakeholders to track and evaluate the effectiveness of CBOs and their members. By analyzing key performance indicators (KPIs) such as outreach, financial sustainability, and social impact, stakeholders can identify successful strategies and areas for improvement. This data-driven approach enables evidence-based decision-making and fosters continuous



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improvement in rural development initiatives.

### Implementation Challenges and Considerations

While LokOS holds immense potential for transforming rural development, its successful implementation is not without challenges. Rural communities often face barriers to digital literacy and access, hindering their ability to fully utilize platforms like LokOS. JEEVIKA can address this challenge by spearheading digital literacy programs, investing in infrastructure development, and advocating for last-mile connectivity initiatives. Additionally, JEEVIKA can play a pivotal role in capacity building and training efforts, ensuring that CBO members, government officials, and other stakeholders are equipped with the necessary skills to effectively use LokOS. By providing continuous support and mentorship, JEEVIKA can empower users to leverage LokOS to its full potential. Moreover, JEEVIKA can collaborate with stakeholders to implement robust data protection measures, safeguarding sensitive information collected and stored by LokOS. By advocating for encryption protocols, access controls, and regular security audits, JEEVIKA can mitigate the risks of unauthorized access, data breaches, and misuse of information. Furthermore, JEEVIKA can explore sustainable financing models and governance structures to ensure the long-term sustainability and scalability of LokOS. By fostering stakeholder engagement and facilitating expansion to new regions, JEEVIKA can enable LokOS to evolve and adapt to the changing needs of rural communities over time.

### The Potential Impact of LokOS on Rural Communities

For JEEVIKA and its partners, LokOS represents a catalyst for inclusive growth and sustainable development in rural India. By empowering CBOs with the tools and resources they need to thrive, LokOS can foster entrepreneurship, enhance livelihood opportunities, and improve service delivery. The ongoing profile entry work in Bihar, where 65,000 SHG profiles and 8.5 lakh SHG members' profiles have been KYC verified through LokOS, serves as a testament to its potential impact. Despite these challenges, LokOS has the potential to make a profound impact on rural communities across India. By empowering CBOs with the tools and resources they need to thrive, LokOS can:

- **Foster Inclusive Growth:** LokOS enables inclusive growth by empowering rural communities to participate in and benefit from development initiatives. By providing access to financial services, livelihood opportunities, and social support networks, LokOS creates a more equitable and inclusive society where every individual has the opportunity to thrive.
- **Enhance Livelihood Opportunities:** Through its focus on operational efficiency and performance monitoring, LokOS enhances livelihood opportunities for rural communities. By enabling CBOs to identify and capitalize on local resources and market opportunities, LokOS fosters entrepreneurship, job creation, and economic growth at the grassroots level.
- **Improve Service Delivery:** LokOS improves service delivery by streamlining administrative processes and facilitating better coordination among stakeholders. By providing real-time data and insights, LokOS enables governments, NGOs, and other organizations to deliver targeted interventions that address the specific needs of rural communities, leading to better outcomes and increased impact.

### Conclusion: Envisioning a Brighter Future with LokOS

LokOS represents a significant step forward in the journey towards empowering rural communities and fostering sustainable development in India. By addressing critical challenges such as data integrity, operational efficiency, and performance monitoring, LokOS has the potential to revolutionize the way CBOs operate and contribute to rural development. However, its successful implementation requires careful consideration of challenges such as digital literacy, capacity building, data privacy, and sustainability. With concerted efforts from government agencies, civil society organizations, and other stakeholders, LokOS can pave the way for a brighter future where every individual has the opportunity to thrive, and no one is left behind.

## Programs & Initiatives

### Cultivating Future Leaders: JEEVIKA's In-Depth Training on CBO Processes and Quality Management



JEEVIKA has organized a three-day intensive training program aimed at enhancing the skills and knowledge of young professionals in Community-Based Organization (CBO) processes and quality enhancement. Held from May 20 to May 22, 2024, at S.D Vatika Palace in Patna, the program brought together passionate young professionals dedicated to fostering rural development through effective Self-Help Groups

(SHGs) and SHG federations.

The training program was meticulously designed to provide participants with a comprehensive understanding of SHG federations, their structures, governance, and critical roles in rural development. By combining theoretical knowledge with practical skills, the program aimed to empower young professionals to drive meaningful change at the grassroots level.

#### Program Outline and Methodology

The program adopted a participatory and interactive approach, employing various learning methods such as lectures, group discussions, case studies, role plays, video presentations, and practical exercises. This diverse mix of methodologies catered to different learning preferences, ensuring a holistic understanding of the topics covered.

#### Day 1: Overview and SHG Federation Movement

The first day began with a detailed outline of the program, followed by pair introductions and brief self-introductions by participants, fostering a collaborative environment. This initial session was essential for setting the stage for interactive discussions and knowledge sharing throughout the program. Participants had the opportunity to express their expectations and objectives, which helped tailor the sessions to address their specific needs.

The morning session focused on the historical evolution of the SHG movement in India, with insights into key initiatives such as the Integrated Rural Development Program (IRDP), Swarnjayanti Gram Swarozgar Yojana (SGSY), National Rural Livelihoods Mission (NRLM), and models developed by DHAN Foundation and MYRADA. This session highlighted the significant milestones and challenges encountered in the SHG movement, providing a comprehensive background for participants to understand the current landscape.

Session followed by High-Tea, allowing participants to network and exchange initial thoughts. These informal interactions were crucial for building rapport among participants, facilitating better communication and collaboration during subsequent sessions. The next session delved into the necessity of forming SHG federations. Participants discussed the various benefits of federating SHGs, such as increased bargaining power, better access to credit and resources, and enhanced capacity for advocacy. The session included the screening of "Hath se Hath Milao," a movie that vividly illustrated the impact and importance of federations in promoting collective action and empowerment.



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### Afternoon Session: Orissa Case Study Discussion

The afternoon session included a group discussion on a case study from Orissa. This case study provided practical insights into the challenges and benefits of SHG federations, highlighting real-world applications of the concepts discussed earlier. Participants engaged in lively discussions, sharing their perspectives and learning from each other's experiences.

The day concluded with an interactive session focusing on the benefits of SHG federations, particularly the roles of Village Organizations (VO) and Cluster Level Federations (CLF). Participants discussed how these federations can enhance the effectiveness of individual SHGs by providing support structures and facilitating resource sharing.



### Day 2: Governance and Leadership in CBOs

The second day commenced with a recap of the previous day's discussions. Participants presented their insights and reflections, reinforcing their understanding of the topics covered. This recap session was crucial for ensuring continuity and clarity, helping participants build on their knowledge from the previous day.

The main focus of the day was on the structure, governance, and leadership rotation within CBOs. Participants delved into the formation and functioning of General Bodies (GB), Representative General Bodies (RGB), and Boards of Directors (BoD) at the VO and CLF levels. Discussions covered topics such as tenure, reservation, rotation of leaders, membership, share capital, and the processes for leader rotation. Practical exercises and role plays were conducted to help participants internalize these concepts, providing hands-on experience in implementing governance structures.

The next session explored governance practices and the importance of registration. Participants learned about statutory norms and the steps involved in registering CBOs, including the legal requirements and documentation needed. This session emphasized the significance of good governance practices in ensuring transparency, accountability, and sustainability of SHG federations.

The afternoon session included practical exercises and video clips to enhance understanding and engagement. Participants worked in small groups to discuss governance challenges and develop solutions, applying the concepts learned in the morning sessions. These exercises fostered teamwork and critical thinking, helping participants develop practical skills for effective governance.

### Day 3: Good Governance and Cadre Management

The final day started with a recap of the previous day's topics, followed by presentations to ensure clarity and retention. Participants reviewed key points and shared their takeaways, reinforcing their understanding of governance and leadership rotation.

### Morning Session: Good Governance Principles

The morning session focused on good governance principles and their application in SHG federations. Participants engaged in role plays and discussed case studies, such as the experience from Madhya Pradesh, to illustrate practical



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implementation of these principles. The session emphasized the importance of transparency, accountability, and participatory decision-making in ensuring the effectiveness and sustainability of SHG federations.

### Cadre Management and Review Processes

In the afternoon, participants learned about cadre management and review processes. This session covered the selection, orientation, capacity building, roles, and responsibilities of various cadres (Community Mobilizers, Book Keeper, Cluster Facilitator, Bank Mitra and so on). Participants discussed the importance of effective cadre management in ensuring the smooth functioning of SHG federations and maintaining high standards of quality and performance.

### Afternoon Session: Interactive Elements and Role Plays

The final session included interactive elements like role plays and discussions on review protocols and processes. Participants engaged in role plays to practice reviewing cadres, developing skills for effective feedback and performance management. These activities provided practical experience and reinforced the concepts discussed earlier.

The program concluded with a feedback session, allowing participants to share their experiences and provide suggestions for future training. The formal vote of thanks acknowledged the contributions of trainers and participants, followed by form fill-up to capture feedback and insights. This closing session was crucial for gathering valuable feedback to improve future training programs and ensure they meet the needs of participants.

### Participants' Engagement and Feedback

Throughout the training, participants were actively engaged, contributing to discussions and sharing their experiences. This participatory approach ensured that the training was relevant and impactful, addressing specific challenges and opportunities faced by the participants in their work. The comprehensive coverage of governance structures, leadership rotation, and cadre management was particularly valued, equipping participants with actionable knowledge to apply in their respective areas.

Participants highlighted the importance of networking and peer learning, emphasizing how the training facilitated the exchange of ideas and best practices. The opportunity to interact with experts and experienced practitioners was also appreciated, providing valuable insights and guidance.

### Conclusion and Way Forward

JEEVIKA's training program marks a significant step towards strengthening the SHG movement and enhancing the effectiveness of CBOs in rural Bihar. By providing young professionals with a thorough understanding of SHG federations, governance structures, and cadre management, the program equips them with the skills needed to drive positive change at the grassroots level. This training not only empowers the participants but also aims to create a ripple effect, as these young professionals apply their learnings to support and enhance rural livelihoods. The focus on participatory and interactive methodologies ensured that the training was engaging and impactful, fostering a collaborative learning environment where participants could share experiences, learn from each other, and develop practical solutions to the challenges they face.

JEEVIKA is committed to continuing its efforts in capacity building and empowerment. Future training programs will build on the success of this initiative, further strengthening the SHG ecosystem and contributing to the upliftment of rural communities across Bihar.



**Transforming Lives****From Barren Land to Lush Haven : Jyoti Devi's Green Initiative in Navgachhia, Bhagalpur**

Jyoti Devi, a resident of the picturesque village of Kadwa Diara in Bihar's Navgachhia Block, Bhagalpur, epitomizes the spirit of resilience and community empowerment. As a member of the Gangaji JEEVIKA Self-Help Group, Jyoti embarked on a remarkable journey to establish a nursery under the Chief Minister's Private Nursery Scheme in 2019. With the unwavering support of her group members and the guidance of local authorities, she transformed a barren piece of land into a thriving oasis of greenery. Over the past four years, Jyoti Devi's nursery has been a guiding light for environmental conservation in her community. With dedication and passion, she has nurtured over 77,000 saplings, each representing a small step towards a greener, more sustainable future. Of these, an impressive 52,000 saplings have been generously donated to the Forest Department, enriching the region's biodiversity and contributing to afforestation efforts.

However, Jyoti Devi's contributions extend far beyond environmental conservation alone. Through the sale of saplings from her nursery, she has not only earned a commendable income of Rs. 3,76,000 but has also inspired others in her community to explore avenues for economic empowerment through nature-based livelihoods. Her success serves as a shining example of how individuals can harness their innate potential to create positive change while securing their livelihoods sustainably. In addition to her environmental contributions, Jyoti Devi's nursery has become a hub of community engagement and empowerment. Through workshops and awareness campaigns conducted at her nursery, she educates fellow villagers on the importance of environmental conservation and sustainable living practices. Her efforts have sparked a sense of environmental stewardship among community members, fostering a collective commitment to protecting their natural heritage for future generations.

As a testament to her dedication and impact, Jyoti Devi has been honored by the district administration for her outstanding contributions to environmental conservation and livelihood enhancement. Her journey from a humble member of a self-help group to a respected environmental champion is a testament to the transformative power of grassroots initiatives and the indomitable spirit of individuals determined to make a difference in their communities. Jyoti Devi's success story is not just about planting trees; it is about nurturing hope, fostering community resilience, and inspiring change. Through her unwavering commitment to environmental conservation and livelihood enhancement, she has not only transformed her own life but has also sown the seeds of a brighter, more sustainable future for generations to come.



**JULY**

Calendar of Events

**COMING UP IN THE NEXT EDITION**

→ Harit JEEVIKA Harit Bihar - 5.0

## From Adversity to Triumph : The Inspiring Journey of Azmeri Khatoon

In the serene village of Hariharpur Kala, nestled in the Goriakothi block of Siwan district, Bihar, Azmeri Khatoon's life unfolded like a tale of resilience and unwavering determination. Married to Salauddin Hawari, her life took a drastic turn when her husband suffered a debilitating stroke, leaving him disabled and their family plunged into financial turmoil. With three children to care for and elderly in-laws to support, Azmeri found herself grappling with the harsh realities of poverty and uncertainty.



In the face of adversity, Azmeri refused to succumb to despair. Determined to provide for her family, she embarked on a journey of empowerment and self-reliance. In 2020, through the Satat Jeevikoparjan Yojana initiated by Ekta Gram Sangathan, Azmeri was selected to receive support for her entrepreneurial aspirations. Armed with a newfound opportunity, she set up a beauty parlor business with the assistance provided, marking the beginning of her transformational journey. With unwavering dedication and the support of her husband, Azmeri swiftly learned the art of tailoring and expanded her business endeavors. From operating a sewing machine to establishing a small grocery store at her doorstep, Azmeri ventured into multiple streams of income generation, determined to carve a better future for her family. Through sheer hard work and perseverance, she gradually expanded her enterprise, adding 11 goats to her repertoire of ventures.

Today, Azmeri stands as a testament to the indomitable spirit of rural entrepreneurship. Her tenacity and entrepreneurial acumen have not only transformed her own life but have also become a beacon of hope for her community. With a total asset value of Rs. 1,17,804 and a monthly income ranging from Rs. 10,000 to 12,000, Azmeri's success story serves as an inspiration to many. Looking ahead, Azmeri dreams of further expanding her business empire, envisaging a future where she can open a wholesale grocery store for her husband and provide her children with quality education opportunities. Her journey from adversity to triumph exemplifies the transformative power of empowerment and underscores the untapped potential within rural communities.



गया भास्कर 29-06-2024

## जीविका दीदी लगाएंगी 4 लाख 64 हजार पौधे

भास्कर न्यूज़ | बोधगया

जिले में जीविका दीदियों के द्वारा गहूा खोदो अभियान चलाया जा रहा है। जीविका दीदियों ने जिले के सभी प्रखंडों में खेत के आस-पास अपनी जमीन पर गड्ढे कर रही हैं। जल-जीवन-हरियाली मिशन अंतर्गत हरित जीविका, हरित बिहार-5 के तहत इस वर्ष गया में 4 लाख 64 हजार पौधे लगाने का लक्ष्य है। सिर्फ जीविका दीदियों द्वारा पिछले वित्त वर्ष में गया जिले में चार लाख 37 हजार पौधे लगाए गए थे। इस वर्ष लक्ष्य की पूर्ति के लिए ग्राम संगठन स्तर पर सूक्ष्म नियोजन तैयार किया गया है। वन विभाग से समन्वय स्थापित कर माइक्रो प्लान तैयार किया गया है। जल्द ही जीविका दीदियों को पौधों की आपूर्ति की जायेगी। पौधों की जड़ को फंगस



गड्ढा करती जीविका दीदी।

से बचाने एवं पौधरोपण में अच्छे परिणाम के लिए जीविका दीदियों द्वारा बड़े पैमाने पर वर्षा से पूर्व पौधे लगाने के लिए गड्ढे किए जा रहे हैं।