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Government of Rwanda's Visit to Bihar: JEEVIKA's Immersion and Learning Exchange Program on Satat Jeevikoparjan Yojna (SJY)

From September 23rd to 26th, 2024, JEEVIKA, along with BRAC International and Bandhan Konnagar, hosted an Immersion & Learning Exchange (ILE) program in Bihar to welcome a delegation from the Government of Rwanda. The visit aimed to provide the Rwandan delegation with a firsthand understanding of the successful implementation of the "Satat Jeevikoparjan Yojana (SJY)," an initiative launched by the Government of Bihar in 2018 under the larger JEEVIKA umbrella. This exchange sought to promote shared learning, showcasing the community-driven model JEEVIKA has developed to address poverty alleviation, particularly targeting ultra-poor households.

Joint collaboration of JEEVIKA with BRAC International and Bandhan Konnagar has played a key role during this exchange, providing insightful perspectives on Bihar's journey with SJY. The core elements of JEEVIKA's unique approach to building sustainable livelihoods, focuses on community mobilization, women's empowerment, and grassroots leadership. The visit, centered on Nalanda district, where SJY has made a significant impact, was an opportunity for the Rwandan delegation to understand how JEEVIKA's community-based graduation model has empowered ultra-poor households to break free from poverty.

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JEEVIKA's Journey: The Inception of Satat Jeevikoparjan Yojana (SJY)

JEEVIKA, as an initiative of the Bihar Rural Livelihoods Promotion Society (BRLPS), has been at the forefront of women's empowerment, financial inclusion, and poverty alleviation in Bihar. With the launch of SJY in 2018, JEEVIKA extended its focus to the ultra-poor population, targeting households that require intensive support and a structured graduation approach to achieve sustainable livelihoods.



SJY's objectives align with JEEVIKA's overarching mission to empower the poorest of the poor through a community-driven model. The program works by providing ultra-poor households with critical resources, skills training, and market linkages while ensuring long-term handholding support. This model draws from the established JEEVIKA infrastructure, leveraging the presence of Self-Help Groups (SHGs), community institutions, and a strong network of community cadres.

One of the key features of SJY is the emphasis on community ownership and decision-making. JEEVIKA has trained local women as Master Resource Persons (MRPs) and Block Resource Persons (BRPs), who play a pivotal role in leading the program at the grassroots level. These women serve as role models, trainers, and facilitators, helping households navigate their way out of extreme poverty.

Key Points from the de-briefing session

During his address to the Rwandan delegation, Shri Lokesh Kumar emphasized several core components of the SJY model that have contributed to its success:

- 1. Community Cadre System:** At the heart of JEEVIKA's approach is the community cadre system, which decentralizes decision-making and places power in the hands of local leaders. MRPs and BRPs are selected from within the community and trained extensively to act as change agents. They provide mentorship and training to ultra-poor households, ensuring that the beneficiaries receive continuous support and guidance throughout their journey toward financial independence.
- 2. Women's Empowerment and Leadership:** JEEVIKA's mission has always been rooted in the empowerment of women. Through SJY, this focus is further enhanced by involving women in every stage of decision-making. From forming self-help groups to leading community institutions, women are at the center of SJY's implementation. This focus on women's empowerment has not only improved the socio-economic conditions of households but has also transformed the role of women in rural Bihar, fostering a culture of leadership and self-reliance.
- 3. Convergence with Government Schemes:** SJY's model is built on the concept of convergence, ensuring that ultra-poor households are linked with various government programs and social protection schemes. Whether it's accessing health insurance, financial inclusion services, or food security programs, SJY beneficiaries receive comprehensive support, which helps them navigate the multi-dimensional aspects of poverty.
- 4. Graduation Approach:** The SJY model adopts a structured graduation approach, which guides ultra-poor households through a phased journey out of poverty. This involves providing a package of interventions, such as asset transfers, skills training, and social inclusion, with the goal of enabling households to become self-reliant over time. As they progress through the program, beneficiaries are encouraged to take up sustainable livelihood activities, such as goat rearing, poultry farming, and small businesses, which help them achieve economic stability.
- 5. Market Linkages for Sustainable Livelihoods:** JEEVIKA has always emphasized the importance of market linkages as a critical component of poverty alleviation. Through SJY, beneficiaries are supported in identifying and

Lead Story : Immersion and Learning Exchange Program (SJY)

developing livelihood activities that are market-driven and sustainable. JEEVIKA facilitates the connection between ultra-poor households and market opportunities, ensuring that the goods and services produced by these households can be sold at fair prices, allowing them to generate a steady income.

Key Insights and Interest from the Rwandan Delegation

The Rwandan delegation expressed great interest in the SJY model, recognizing its potential to inform Rwanda's own poverty alleviation strategies, particularly their National Strategy for Sustainable Graduation. The delegation was impressed by how SJY mobilizes community resources, especially through the involvement of MRPs and BRPs, who serve as the program's backbone.

Of particular interest to the Rwandan team was JEEVIKA's focus on women's empowerment. They noted that SJY's ability to uplift women by providing them with economic opportunities and leadership roles has been transformative, not only for individual households but for entire communities. The delegation saw the potential for replicating this women-centric approach in Rwanda, where empowering women is also a key priority in poverty alleviation efforts.

The delegation also took note of how SJY creates lasting socio-economic change by focusing on local solutions. The model's reliance on local cadres and leadership, coupled with the convergence of government schemes, has allowed SJY to address poverty in a holistic manner. This approach aligns with Rwanda's vision for sustainable graduation, where local ownership and decision-making are key to long-term success.

Building Global Cooperation for Poverty Alleviation

The ILE program between Bihar and Rwanda represents a significant step toward building global cooperation and shared learning in the fight against poverty. The exchange of knowledge and best practices between the two governments highlights the importance of cross-border collaboration in addressing global challenges.

For JEEVIKA, this visit reaffirms the effectiveness of its community-driven model and its potential to inspire similar initiatives globally. The Rwandan delegation's interest in SJY underscores the scalability and adaptability of JEEVIKA's approach, which can be tailored to suit different cultural and geographical contexts.

By fostering dialogue between India and Rwanda, the ILE program has opened new avenues for cooperation in areas such as women's empowerment, poverty alleviation, and rural development. The exchange of experiences and knowledge will not only benefit the two countries but also contribute to the broader global effort to address extreme poverty and promote sustainable livelihoods.

Conclusion

The Rwandan delegation's visit to Bihar has been a valuable opportunity for both parties to learn from each other's experiences in poverty alleviation. JEEVIKA's Satat Jeevikoparjan Yojana (SJY) has demonstrated how a community-driven model can create lasting change, empowering ultra-poor households to achieve sustainable livelihoods and economic independence.

As Shri Lokesh Kumar emphasized in his address, the success of SJY lies in its focus on community involvement, women's leadership, and convergence with government schemes. These principles have helped SJY become a model for effective poverty alleviation, inspiring other countries like Rwanda to adopt similar approaches in their own national strategies. The ILE program marks the beginning of a fruitful partnership between Bihar and Rwanda, one that will contribute to global efforts to reduce poverty and build stronger, more resilient communities. Through continued collaboration and shared learning, JEEVIKA's vision of empowering the poorest of the poor can serve as a blueprint for poverty alleviation efforts worldwide.

Programs & Initiatives

4th Annual General Meeting (AGM) of Seemanchal Jeevika Goat Producer Company Limited (SJGPC)



On September 27th, 2024, Seemanchal Jeevika Goat Producer Company Limited (SJGPC) held its 4th Annual General Meeting (AGM), marking a significant milestone in its mission to transform the goat-rearing landscape of Bihar's Seemanchal region. This momentous occasion not only celebrated the progress and growth achieved by SJGPC but also reinforced the role of women empowerment, financial independence, and sustainable rural development in JEEVIKA's larger mission.

The AGM saw enthusiastic participation from Pashu Sakhis, the Board of Directors, and shareholders, who have been the driving force behind the company's success. One of the highlights of the event was the vibrant Nukkad Natak (street play), which creatively showcased the impact of SJGPC's initiatives on the lives of women goat rearers in the region. This performance reflected the transformative role that the company has played in empowering women and reshaping the goat-rearing industry.

Inception and Vision of SJGPC

Seemanchal Jeevika Goat Producer Company Limited (SJGPC) was established with the objective of addressing the challenges faced by smallholder women goat rearers in the Seemanchal region, which includes Araria, Purnea, and Katihar districts of Bihar. The region, marked by its agrarian economy and high poverty levels, has long relied on livestock rearing, especially goat rearing, as a critical source of livelihood. However, traditional goat-rearing practices often left women goat rearers struggling with limited access to veterinary services, markets, and proper training in livestock management.

Recognizing these challenges, JEEVIKA, through SJGPC, sought to empower women goat rearers by building a community-led, market-driven model that would address the systemic issues in goat-rearing practices. By focusing on improving goat health management, market access, and community support, SJGPC has created a comprehensive approach that enhances the livelihoods of women while promoting sustainable rural development.

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Since its inception, SJGPC has worked tirelessly to provide essential services and market opportunities to over 19,000 women goat rearers across the region. The company's efforts have focused on three key areas: veterinary care, direct market access, and capacity building.

Transformative Role of Pashu Sakhis in Goat Health Management

A cornerstone of SJGPC's model is the Pashu Sakhi network—a group of local women trained in basic veterinary care who provide critical services to goat rearers in their communities. These services include deworming, vaccination, and feed formulation (Dana Mishran), which are essential for ensuring the health and productivity of goats.

The role of Pashu Sakhis goes beyond providing technical services. They act as trusted advisors, offering hands-on support and knowledge-sharing to women goat rearers, many of whom previously lacked access to formal veterinary services. By addressing common health issues and promoting good livestock management practices, Pashu Sakhis have played a pivotal role in improving the overall health and productivity of goats in the region. This, in turn, has resulted in higher incomes for goat rearers, as healthy goats fetch better prices in the market.



In addition to their technical roles, Pashu Sakhis are also community leaders. They embody JEEVIKA's commitment to women's empowerment, as they represent the potential of rural women to become agents of change within their own communities. Many Pashu Sakhis have emerged as role models, inspiring other women to take control of their livelihoods and work towards economic independence.

Empowering Women Through Direct Market Access

Historically, women goat rearers in Seemanchal faced numerous challenges when selling their livestock. Most relied on intermediaries, who often dictated prices and limited their profits. This system not only reduced the income of women goat rearers but also left them vulnerable to exploitation by middlemen.

One of the unique aspects of SJGPC's model is its emphasis on providing women direct access to markets. By eliminating intermediaries and creating market linkages, SJGPC ensures that women goat rearers receive fair prices for their livestock. This has had a profound impact on the financial independence of women, allowing them to retain more of the profits from their hard work.

The company also facilitates regular livestock fairs and market events, where women can sell their goats directly to buyers. These events have become important platforms for women goat rearers to showcase their products, negotiate prices, and build relationships with market players. By equipping women with the tools and knowledge to participate in the market economy, SJGPC has fostered a sense of economic agency and empowerment among its beneficiaries.

Building a Strong Community Support System

Beyond improving goat health management and market access, SJGPC has also played a vital role in fostering a strong sense of community among women goat rearers. Through the Pashu Sakhi network and other community-based initiatives,

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women have gained access to regular training, peer support, and advisory services.

The company organizes frequent capacity-building workshops, where women goat rearers are trained in areas such as livestock management, financial literacy and entrepreneurship. These workshops not only enhance the skills of women but also create opportunities for them to interact with other goat rearers, share experiences, and build supportive networks.

The emphasis on community-building has been a key driver of SJGPC's success. By creating spaces for women to come together, exchange knowledge, and support each other, SJGPC has nurtured a culture of collaboration and mutual assistance. This sense of community has been instrumental in sustaining the company's initiatives and ensuring the long-term success of its beneficiaries.

Celebrating Achievements and Looking Forward

The 4th AGM of SJGPC was not only a celebration of the company's achievements but also an opportunity to reaffirm its commitment to improving the lives of women in Seemanchal. The event highlighted the progress that SJGPC has made in transforming goat-rearing practices, from improving goat health management to creating new market opportunities for women.

The vibrant Nukkad Natak performed during the AGM was a powerful representation of SJGPC's impact on the lives of women goat rearers. Through storytelling, the play brought to life the real-world experiences of women who have benefitted from SJGPC's interventions. It showcased how these women, once constrained by traditional practices and limited opportunities, have now become empowered entrepreneurs, capable of managing their livestock and negotiating their place in the market.

Looking ahead, SJGPC remains committed to expanding its reach and deepening its impact. The company plans to scale up its operations, bringing more women goat rearers into its fold and providing them with the tools and resources they need to succeed. As part of its future strategy, SJGPC will continue to focus on improving goat health management, enhancing market access, and building community support networks.

Conclusion: A Vision for the Future

SJGPC's 4th AGM marks a significant milestone in its journey towards transforming the goat-rearing sector in Seemanchal. Through its innovative model, the company has not only improved the livelihoods of thousands of women goat rearers but also contributed to the broader goal of sustainable rural development in Bihar.

For JEEVIKA, the success of SJGPC is a testament to the power of community-driven, women-led development. By empowering women, providing them with market access, and fostering a culture of mutual support, SJGPC has created lasting change in the region. As the company continues to grow, it will remain a beacon of hope and opportunity for women in Seemanchal, guiding them towards economic independence and self-reliance.

The 4th AGM was a celebration of these achievements and a reaffirmation of SJGPC's vision to continue being a leader in innovative goat-rearing practices, transforming lives, and strengthening rural economies in the region.

Transforming Lives

From Dreams to Reality : Soni Devi's Inspiring Journey of Transformation through JEEVIKA

In the heart of Bihar, a remarkable story of transformation unfolds, highlighting the profound impact of self-help groups on the lives of women. Soni Devi, a resident of Peparabank in the Dhodhari Panchayat of the Jamui district, has emerged as a beacon of hope and inspiration, not just in her village but across the entire nation. Her journey from financial struggle to success, fueled by the support of the JEEViKA initiative, is a testament to the power of determination, resilience, and community empowerment.



A Dream Realized

Soni Devi's story gained national attention when she was invited as a special guest to the Independence Day celebrations at Red Fort on August 15, 2024. This moment marked a pinnacle in her life, a recognition of her hard work and entrepreneurial spirit. Reflecting on her journey, Soni expresses immense gratitude towards JEEViKA, attributing her remarkable achievements to the support and opportunities it provided. "I never dreamed I would fly in an airplane, but joining JEEViKA turned that dream into reality," she shares with a radiant smile.

The Beginning of Change

Soni's life was not always filled with such promise. Before she connected with JEEViKA, her family's economic situation was dire. Her husband, Ajay Kumar Singh, earned a meager income of just three thousand rupees a month by tutoring local children, leaving them struggling to make ends meet. Despite her skills in sewing, the absence of a sewing machine prevented her from pursuing her passion, and she was unable to provide her two daughters with the quality education they deserved. The turning point came in 2018 when Soni learned about the JEEViKA self-help group. Motivated to improve her family's circumstances, she joined the Aarti group and took out a loan of ten thousand rupees to start her own sari business from home. This initial investment was not just a financial decision; it was the first step towards transforming her family's future.

Building a Business

With sheer determination and hard work, Soni successfully established her sari business. As her sales flourished, she repaid the initial loan and applied for a larger amount of fifty thousand rupees from JEEViKA. This allowed her to expand her business further, incorporating not only saris but also purchasing a sewing machine to start stitching and creating additional fashion items. Soni's resourcefulness shone through during the COVID-19 pandemic when she seized the opportunity to produce masks for her community, turning a challenging situation into a profitable venture. Her dedication and skill not only ensured her family's financial stability during difficult times but also contributed to the health and safety of her neighbors.

Empowering the Community

As Soni's business continued to thrive, she made the decision to open a separate general store for her husband, integrating him into the realm of self-employment. Their combined efforts have led to impressive growth, allowing them to invest nearly four lakh rupees into their businesses. Today, their monthly income has surged to an impressive twenty thousand rupees. Recently, Soni received an additional loan of thirty thousand rupees under the PMFME scheme, enabling her to further enhance her business operations. With both of her daughters now enrolled in reputable schools, Soni has not only secured a brighter future for her family but has also become a source of inspiration for women in her community.

A New Dawn of Prosperity

Soni Devi's story is one of resilience, transformation, and empowerment. Today, she is not only known for her entrepreneurial success but is also celebrated as a "Lakhpati Didiji" (wealthy sister), a title that reflects her achievements and the respect she

to be continue...

November

Calendar of Events

COMING UP IN THE NEXT EDITION

- Training & Exposure visit of Manipur Team on Institution Building and Capacity Building in JEEVIKA

commands within her community. Her journey from financial struggle to becoming a successful entrepreneur has made her a role model for many women aspiring to achieve economic independence.

The support from JEEVIKA has been pivotal in Soni's transformation. The organization's commitment to empowering women through financial literacy, access to credit, and skill development has enabled Soni to realize her dreams and uplift her family.

Conclusion

Soni Devi's success story is a shining example of what can be achieved when women are empowered through community initiatives like JEEVIKA. Her journey reflects not only personal triumph but also a broader narrative of change within Bihar and beyond. As she continues to grow her business and support her family, Soni remains a powerful advocate for the potential of women in rural India.

With her hard work, determination, and the unwavering support of JEEVIKA, Soni Devi has proven that with the right opportunities, anything is possible. Today, she stands as a testament to the transformative power of self-help groups, inspiring countless others to follow in her footsteps and embrace their potential.



Bachchaday Devi's Transformation : A Journey from Hardship to Entrepreneurship with JEEVIKA

In a small village in the Tardih block of Darbhanga district, Bachchaday Devi faced numerous hardships. Her husband, Bhola Singh, worked as a laborer, but their meager income made it increasingly difficult to meet the household expenses, often making even two meals a day a challenge. With no stable source of income, providing for her children's education and other household needs seemed impossible, and each day felt like a new trial with an uncertain future. However, witnessing the success of women in her village who were transforming their lives through JEEVIKA self-help groups inspired Bachchaday Devi to take action. Motivated by their achievements, she decided to join the Sonali JEEVIKA self-help group. The women welcomed her and encouraged her to secure a loan to start a small business. Determined to improve her family's financial situation, Bachchaday Devi took a loan of one lakh rupees and opened a sweet shop with her husband. Initially, she faced challenges due to her lack of knowledge about the business and attracting customers. Nevertheless, her perseverance paid off as villagers began flocking to her shop for quality sweets at reasonable prices. As her business thrived, her income improved significantly, empowering her family financially. Bachchaday Devi later took another loan to buy a cake-making machine, expanding her offerings to include cakes, which further enhanced her success. Today, she is not only self-sufficient but also a source of inspiration for other women in her village, demonstrating that with the right opportunities and guidance, one can transform their life and create a brighter future for their family.