SECOND ANALYTICAL NOTE (GAYA, BIHAR)

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JEEVIKA – BIHAR RURAL LIVELIHOODS PROJECT

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PREFACE

This analytical note deals with the work of the Bihar Rural Livelihoods Project – Jeevika and its deep impact being felt in the fields of women empowerment and livelihoods generation in rural areas. It is being implemented by the Bihar Rural Livelihoods Promotion Society which is an independent body formed by the Government of Bihar and supported by the World Bank. The objective of Jeevika is to enhance the social and economic empowerment of the rural poor by formation of community institutions, sustainable livelihoods, awareness, empowerment and social protection. This note tries to encapsulate the whole spectrum of the working of Jeevika and its effectiveness and impact on the social dynamics. I am very thankful to Shri Balamurugan D. Sir, I.A.S (2005 Batch), District Magistrate, Gaya for his support and guidance in this endeavor! I am also grateful to the Jeevika team in Gaya for their extensive co-operation!

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There is a consensus that livelihood is about the ways and means of making a living. Livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. One feature that all definitions and interpretations about livelihood share in common is that they eloquently underline the generally accepted idea that 'livelihood' deals with people, their resources and what they do with these. Livelihoods essentially revolve around resources (such as land, crops, seed, labour, knowledge, cattle, money, social relationships, and so on), but these resources cannot be disconnected from the issues and problems of access and changing political, economic and socio-cultural circumstances. Livelihoods are also about creating and embracing new opportunities. While gaining a livelihood, or attempting to do so, people may, at the same time, have to cope with risks and uncertainties, such as erratic rainfall, diminishing resources, pressure on the land, changing life cycles and kinship networks, epidemics, chaotic markets, increasing food prices, inflation, and national and international competition. These uncertainties, together with new emerging opportunities, influence how material and social resources are managed and used, and on the choices people make. Therefore, in order to generate livelihoods, it is very important to empower people and to provide them with social security.

Jeevika underlines this concept in its objective – to enhance social and economic empowerment of rural poor in Bihar. This objective is sought to be accomplished by improving rural livelihoods and enhancing social and economic empowerment of the rural poor; developing organizations of the rural poor and producers to enable them to access and better negotiate services, credit and assets from public and private sector agencies and financial institutions; investing in capacity building of public and private service providers and playing a catalytic role in promoting development of microfinance and agribusiness sectors. At present Jeevika is active in six districts of Bihar viz Nalanda, Gaya, Khagaria, Muzaffarpur, Madhubani and Purnia. Within these districts the project envisages working with 5,00,000 families across 4,000 villages in 42 blocks. The core strategy of the BRLP programme is to build vibrant and bankable women’s community institutions in the form of self help groups (SHGs), who through member savings, internal loaning and regular repayment become self sustaining organizations. It focuses on women because women are routinely discriminated against in India but have a vital role in not only changing their own futures but the futures of their families and the communities around them. Rural women face multiple tasks on a daily basis to secure the lives of themselves and their families. Women typically play a critical role in the financial livelihood of their families, looking after any livestock or crops and also ensuring that the domestic duties are completed. Yet women, once empowered by working together in self-help groups and micro-credit groups, have shown they can slowly but surely break free from age-old discrimination and total economic dependence, gain respect, voice their opinions, manage their own micro-enterprises and revitalise their villages.

The groups formed are based on self savings and revolving fund and not on a dose of community investment fund (CIF), funds for association given as subsidy. The primary level SHGs are then federated at the village level, by forming village
organizations (VOs) which are then federated at a cluster level, to become membership based social service providers, business entities and valued clients of the formal banking system. These community organizations also partner a variety of organizations to provide back-end services for different market institutions, such as correspondents for banks and insurance companies, procurement franchises for private sector corporations and delivery mechanisms for a variety of government programmes. The Project implements its activities through a block implementation team based in the Block Project Implementation Unit. The efforts of the various BPIUs in a district are coordinated by a District Project Coordination Unit. Overall the Project is managed by a State Project Management Unit based in Patna.
JEEVIKA’S IMPACT - THROUGH MY LENS

I have been fortunate enough to see and study the impact Jeevika has had on the lives of the poor in the rural areas, especially on the lives of the rural women. It would not be hyperbole to say that it has liberated them from many age old shackles in a short period of time which is nothing short of a miracle. The feeling of empowerment in these villages amongst these women is a tangible thing to be seen, touched and felt; it is not a mere black lettered word in an academic paper or a noting in a government policy document. The confidence with which these women handle delegations of World Bank officials, Chief Ministers’, Ministers, senior bureaucrats, foreign delegations and interact with such people is to be seen to be believed. They deal with aplomb with the questions related to their community organizations and works and ask sharp incisive questions in return. They are now not scared of government offices or banks, they approach the BDO, SDM and DM to claim their rights and the principle of strength in unity has been grasped by them in an able manner, they move as an aware group/community to demand their rights. If one scrapes below the surface, behind this new found confidence one finds that these same confident women were home dwellers a few years back, scared to go to the town or the block headquarters. In fact they rarely ventured out of their homes and hardly knew the names of the other women in the village. They did not have an identity of their known. Now they introduce themselves as members or office bearers of some VO or the other. They tour to different places as resource persons, not knowing the regional language but are confident that they will manage to do their job. This building up of the confidence among these women has been in my eyes the greatest contribution of Jeevika, it is nothing short of a social reform movement. And the generation of livelihoods along with this social empowerment is a game changer. Jeevika works on the premise that the poor are to be trusted and are capable of handling their affairs with a little bit of hand holding and training support. It is different from other Government programmes as it does not offer freebies and carries accountability albeit from a community point of view. It has a sense of ownership, where the individual feels empowered and the sense of sovereignty instills a desire of enterprise amongst them. The poor feel empowered and see a way out of their misery through their own work. The old proverb of ‘giving fish daily and teaching a man how to fish for himself’ is well evident in the works of Jeevika. Jeevika does not feed them fish but teaches them how to fish for themselves, once they learn how to fish, they can take care of their own needs. The details on how this is being done are attached in the annexure. Another important feature of Jeevika is the presence of motivated well qualified human resources in its ranks and the lack of red-tapism in its decision making. The use of technology as an enabler is also an essential cog in its success and they have been able to take it to the grassroots, directly to the people in the villages and through good work, their team has won the trust of the people. At the heart of Jeevika lies the fact that they view the poor as assets who with proper training can aspire to sustainable livelihoods and they respect the intelligence of the poor and treat them as partners instead of looking down upon them as beneficiaries. This indeed is a novel way of approaching the scourge of poverty where the approach is holistic and emanates from the bottom taking into account the local needs and demands instead of being
top down or being forced in a one size fits all approach. Therein lies the success of Jeevika, it gives the people what they want and what is suited to the local conditions.

ANNEXURE

Activities/Interventions in Gaya Dist:-

❖ CHNCC (Community Health & Nutrition Care Centre):-

Community Nutrition Care Centre is a community owned centre where JEEVIKA provides nutritious food to pregnant and lactating mothers daily (3 times: breakfast, Lunch and Dinner) as per the fixed diet chart prepared by expert dietician as per ICMR (Indian Council of Medical Research). Along with it CNCC focuses on providing health education, on curative and preventive measures for different problems that occur during and after pregnancy, etc. It works as an information centre where one can get all the health nutrition and sanitation related information through JEEVIKA Saheli who is a part of the community and has undergone training provided by JEEVIKA. This centre is managed by the Village Organization. At this centre there is a provision of regular health check up (with joint effort of PHC field worker and JEEViKA Saheli) the record of every beneficiary can be availed and exact counseling as per her current health status can be provided. The total meal cost estimated by the project is rs 45 per member per day which has been further segregated i.e. member contribution rs 10, VO contribution on behalf of the beneficiary rs. 3, and rest of the rs 32 is being provided by the project.

(There are 30 CHNCCs in Gaya Dist)

❖ (FI) Financial Inclusion:-

JEEViKA is working on the twin strategy to capitalize the poor and their community structures. This has been done by ensuring capital flow in the form of Community Investment Fund to the quality Institutions. At the same time, effort has been taken to streamline the business processes in such a way that sourcing financial services from the mainstream financial institutions comes with ease and predictability.

(In Gaya dist 11211 SHGs have been received CIF of amount 67 cr wherever Micro planning of 11662 SHGs have been done.)

❖ (TFI) Total Financial Inclusion:-

Through this intervention, the target is to open individual account of all SHG members. This intervention is piloting in two clusters of Bodh Gaya block. Plan for the next quarter in both cluster (Shekhwara & Jhikatia) 12 panchayats (around 1190 SHG, 98 VOs with an objective are:-

(1)Facilitating financial literacy to around 15000 members
(2) Individual a/c opening of at least 80% (12000) members
(3) JBY of at least 50% (7500) members
(4) Ensuring Swalamban (NPS-Lite) of at least 10% (1500) members.

**RSBY (Rastriya Swasthya Bima Yojna):**

Rastriya Swasthya Bima Yojna (RSBY) is a programme run by Ministry of Labour & Employment for the BPL families, under which these families get health insurance up to rs. 30,000/-. RSBY covers five members of the family. Beneficiaries need to pay rs. 30/- per annum as registration fee while the Central and State Government pays the rest premium to the insurer in the ratio of 75:25. The Central and State govt. empanel some hospitals which can provide good health services to the smart (RSBY) card holder.

*(In Gaya dist. 83651 families have got RSBY Card)*

**JSBY (Jan Shree Bima Yojna):**

JSBY is life insurance policy for JEEViKA members. In this scheme member gets 30,000 rs in natural death and 75000 rs. in accidental death. In Gaya dist 45000 households have been covered under JSBY. 30 out of 40 claims have been settled yet in which rs.10.35 lakhs have been disbursed. The additional plan with this insurance policy is that school going children from class 9-12 of insured house hold gets scholarship. Under this 6472 form has been processed and among these 2096 has been disbursed amount of scholarship in the VOs.

**MGNREGA:**

Initially 2867 Job demand applications have been received from JEEViKA members in Gaya dist. which have been submitted to Programme officer. Now we are focusing on three major steps: -

1. Identification of VRP- MGNREGA
2. Ensure availability and maintenance of MGNREGA register in all VOs.
3. Pilot bridge finance concept in 5 VOs in each block.

**Poultry Intervention:**

The strategy is to promote backyard poultry through a model of mother unit which will function for the backward and forward linkages to the individual household level units. The BRLPS is going to converge with the Dept. of Animal Husbandry for the proposed pilot on backyard poultry under Murgi Gram Yojana.

- The project develops appropriate strategy and handhold support to their group to manage supply chain and marketing. Only member of any SHG will eligible to become member of the business group. Each member is provided
45 DOC in three installments (1st installment -15 DOC, 2nd installment- 15 DOC, 3rd installment- 15 DOC).

- The purpose of the project is to collectivize farmers, especially small producers at various levels to foster technology penetration, improve productivity, enable them to access inputs and services and increase farmer incomes, thereby strengthening their sustainable agriculture based livelihoods.

- MoU has been signed between CLF (part of Project) and KEGG Farm PVT. LTD in which it is decided that KEGG Farm PVT LTD would supply DOC to mother units run by CLF.

- 6200 DOC has been supplied to mother unit of Dobhi till now. After rearing twenty one days at mother unit these poultry are distributed to beneficiaries. Same numbers of DOC are also supplied to mother unit of Bodh Gaya. At present, DOC 4th cycle are being reared at respective mother unit while all male poultry of 1st and 2nd cycle has been sold out to local market at the 80Rs and 100 Rs per Kg.

- **Jobs & Skill Development :-**
  - Around 7500 candidates have been trained by twelve different agencies in different trades. (A4e, IL&FS, Prayas, IKYA, etc)
  - Around 3500 candidates have been placed directly to the companies.
  - More than 10000 candidates have been trained & placed by Gaya District.
  - Jobs Helpline Centre has been established at Gaya district.

- **PDS (Public Distribution System) :-**
  - The objective of public distribution system is to distribute grains and other accessories like oil, sugar, Kerosene, to poor households. The assurance and availability of food grains and other accessories for village organization is supposed by the license of shops under PDS. The PDS is controlled and mentored by the community managed process under which village organization distributes grains and other materials to its SHGs.

  (In Gaya dist, 14 PDS are running through VOs)

- **FSF (FOOD SECURITY FUND):-**
The target families under Jeevika have very less land or they are land less. The ratio of targeted families is those who have only few months saving for their secured food through agriculture & livelihood, which force them to be dependent on local shopkeepers for grains. Hence, these families have main source of income from agriculture, manual labour and other sources which don’t give them a stable livelihood. As a result, such families get in touch with money lenders which benefits goes to as much to the shopkeeper that he don’t allow to check quality & price of grains to the debited families. Therefore, project has started/produced food security for the requirement of grains to poor families.

(In Gaya Dist, 21363 households have been benefited through Food Security Fund)

❖ HRF (HEALTH RISK FUND):

- Health risk fund is a fixed amount given by the project so that member of the SHGs can avail and take financial help during their or their family member’s illness. It can be used for all kinds of medical treatment or consultation or for transportation during the serious cases. All SHG members save some fix amount with common consent every month to their respective VO's in the name of their SHG.

(In Gaya Dist, 2504 households have been benefited through Health Risk Fund)

❖ Balwari:

Basically, Balwari is running and mentored by the social welfare subcommittee of village organization. Generally, Pre schooling is being given to children in Balwari. It is established in such villages where school is not available or it is located far from the village. Balwari teacher is being selected from the family of SHGs by this welfare subcommittee and who are educated and eligible. The education in Balwari starts with prayer followed by basic and moral activities or knowledge. The main objective of the Balwari is to make children ready for going School. The education given in Balwari to children is free of cost by the teacher but if SHG decided to give honorarium than subcommittee also gives same honorarium to the teacher.

(There are Five Balwaris in Gaya dist which is managed by VO's)

❖ Signature literacy / Functional literacy

In the form of introductory education, the project started signature campaign at SHG level. Under this, all the women who are in SHG fold are being taught to do signature. This work has been done by the literate women from the SHG. The main responsibility of the VO is to ensure that there is a minimum of 80% signature literacy in each & every SHG.

(In Gaya dist, 93005 members have become signature literate till to date)

❖ Agarbatti Intervention
• Incense stick trade is a cottage industry.
• Incense stick is made by using jicket powder, charcoal powder & bamboo stick.
• Especially, Incense stick is made in Gaya district.
• Incense stick is sold at rate of Rs 30 per Kg.
• Members, who are in this trade earn Rs 100 to Rs 150 on daily basis.
• The incense stick made by SHG members are being exported to the other states.
• The monthly earning of SHG women who make incense stick is Rs 4000 to Rs 5000.

(There are two producer groups of Agarbatti which has been formed and registered in Gaya Dist.)

Key Roles and Responsibilities of Positions at DPCU

District Project Manager
Responsible to lead the Program at the district level, management and administration of staff. Planning, execution and monitoring of all program activities and guide the block units within the district to deliver quality results. Manage partnerships at district level including liaise with district administration and ensure rolling out of all organizational policies and systems across the district.

Manager- IB & CB
Responsible for assessment of the training needs of institutions, to plan, execute and monitor all the training activities and guide the block units within the district to deliver quality results. Manage partnerships at district level including liaise with district administration and ensure rolling out of capacity building policies and systems across the district.

Training Officer
Responsible to support the IB & CB in strengthening the thematic support requirement and conduct the need based training, assessing impacts of training and follow ups at the Block level and to impart and ensure effective and quality training to staff and community Cadre.

Finance Manager
To manage smooth functioning of all financial and administrative systems in Block units and the District Unit. To manage and monitor flow of Project/program funds. Periodic financial reporting to the State unit and coordinating with internal auditors. Guide and train Block and district level accountants in proper book keeping & accounting.
**Thematic Managers (SD, LH, MF, COM, JOBs, M&E,)**
Planning and executing concerned thematic interventions and managing partnership activities of the project at district level and provide inputs to the block teams for related interventions. To assist the District Team in planning concerned thematic area i.e. livelihoods, microfinance and social development, Jobs, Communication, M & E, CIF activities in the District.

**Manager- HR & Admin.**
To manage smooth functioning of personnel and administrative systems at District and Block level. Ensure proper compliance of rules related to salary administration, all types of leaves, benefits, grievance Redressal, and conduct of sensitization programmes on HR issues to keep staff well informed, updating staff positions, HR reports and all issues related to management of HR.

**Accountant**
To maintain books of account at DMMU level and regularly updating them. S/he will also be responsible for providing all secretarial assistance to block staff and maintain all official records. s/he will also be responsible for channeling upward and backward official communication.

**Office Assistant**
Extending all secretarial assistance to staff there with DMMU. Largely s/he will be looking after all communication, office record keeping, compiling of project information, maintaining records related with programmatic, administrative and HRD affairs and acting as nodal person for channeling communication to/from DMMU.

**Computer Operator**
Responsible for designing and entry work regarding various document & materials viz. Reports, Brochures, Pamphlets, case studies, IEC materials, drafting letters and other documents required at DMMU level.

**Data Entry Operator**
Responsible for data entry work regarding MIS, compiling data and preparation of reports required at DMMU level.

**Community Cadres:-**

- **CM (Community Mobilizer):-**
  
  - CM is basically a woman from the community itself who lives in the same village. Her week is to conduct meetings, provide proper guidance and the book of records properly of self help group working under Jeevika Project. In these SHGs the identification of CM is done with the help of SHG member
and community coordinator they are considered to be the employee of village organization.

(There are 1735 CMs in Gaya dist till to date)

❖ **Book Keeper**:-

Book Keeper in village organization generally becomes women. She maintains the books of records of VO. A book keeper can majorly works for maximum 5 VOs.

(There are 219 Book keepers in Gaya dist till to date)

❖ **CRP (Community Resource Person) :-**

Woman having higher saving in SHGs and such women who are getting benefited from SHG for a longer period and also who believes that SHG is the best method for poverty alleviation and empowerment. Such women have potential to influence the process of community development through their experience and learning in new field.

(There are 2618 CRPs in Gaya dist till to date)

❖ **VRP:-(Village Resource Person):-**

VRPs work to train their own community members for new and developed technique of cultivation ,which increases the production of grains at maximum level using less farm land.

(There are 464 VRPs in Gaya dist till to date)

❖ **JEEViKA Saheli:-**

- To provide information related to health & to make the services available to the SHG women, the SHG women have chosen a woman from their community, who is called Jeevika Saheli. These women are trained to fulfill the villages health related primary needs. Jeevika Saheli is indeed a great help to the pregnant & lactating women as they had to walk to the PHC for regular health checkup but now health check up is available at their door step.

(There are 20 JEEViKA Saheli in Gaya dist till to date)
- **Bank Mitra:-**

  In the course of eradicating poverty & Keeping in view the necessity to link the SHG members a/c with bank, the Jeevika project has decided to appoint Bank Mitra in the bank. So that SHG members get benefitted from the bank & can fulfill their different needs related to livelihood. At state level, coordination committee is established to strengthen financial inclusion by state level bankers committee. The committee has decided to appoint Bank Mitra in the concerned bank branch. Bank Mitra will work as a guide to SHG members and will focus on fulfilling the objective/target within the scheduled time period.

  (There are 47 Bank Mitra in Gaya dist till to date)

- **JRP (Jobs Resource Person):-**

  Providing gainful employment to the rural youth is one of the top priority components of JEEViKA. For the purpose of regular interaction, mobilization, guidance, counseling, post placement support and frequent follow up at their door step, JRP strategy has been developed.

  (There are 26 JRP in Gaya Dist till to date)