



JEEViKA- An Experience Sharing

JEEViKA- Project at a glance

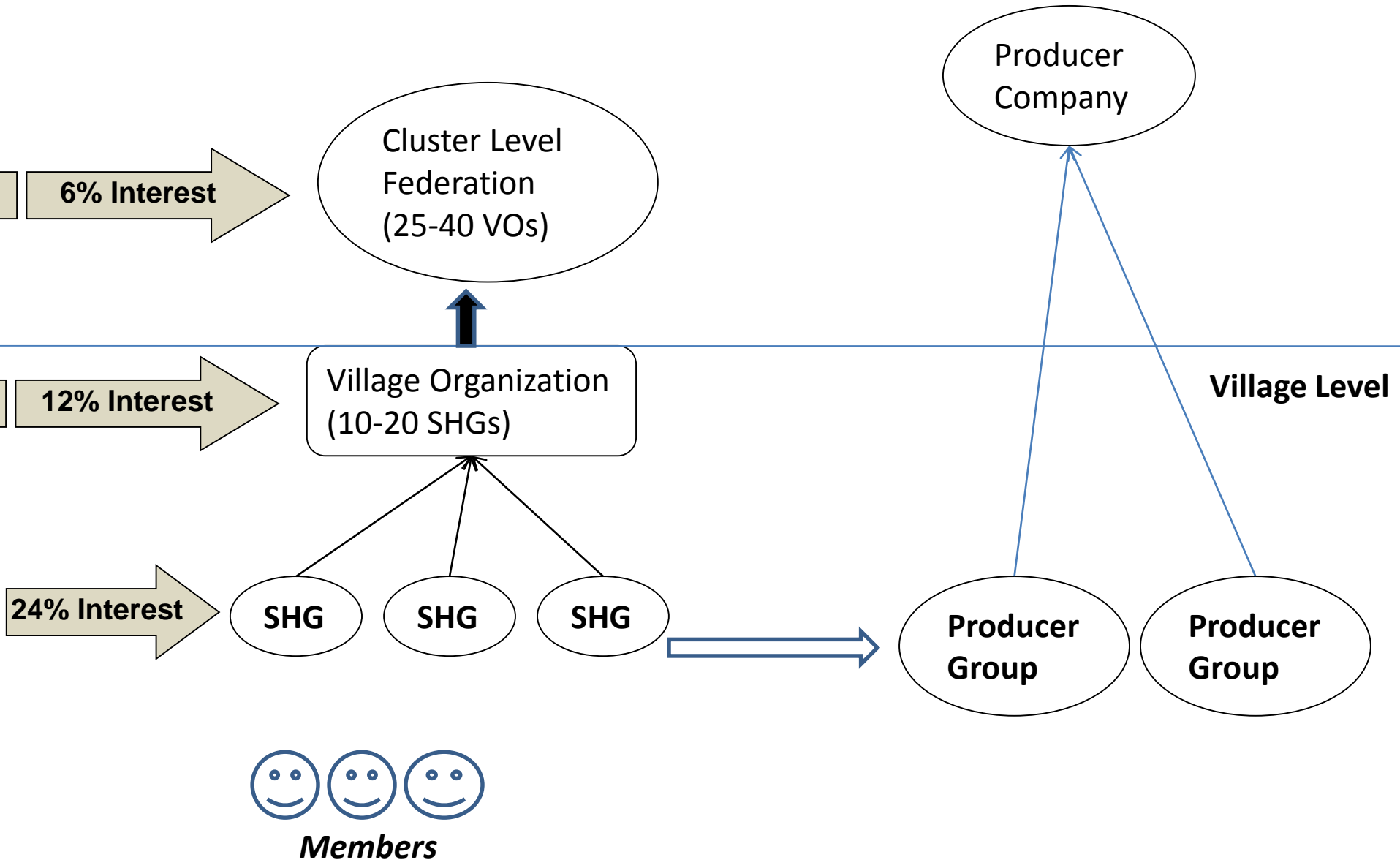
- Initiated as a poverty alleviation program in 2007 jointly by GoB and the World Bank
- Outreach: More than 1.6 million households, federated into nearly 1, 40,000 SHGs, more than 8100 VOs and 168 CLFs
- Spread : 102 blocks spread over 6 districts
- Designated as SRLM (State Rural Livelihoods Mission) to roll out NRLM in the state
- ***Undertaking a massive expansion, JEEViKA has extended its footprint to more than 300 new blocks under the National Rural Livelihood Mission***

JEEViKA- Objectives

- *Socio-Economic Empowerment of the rural poor*

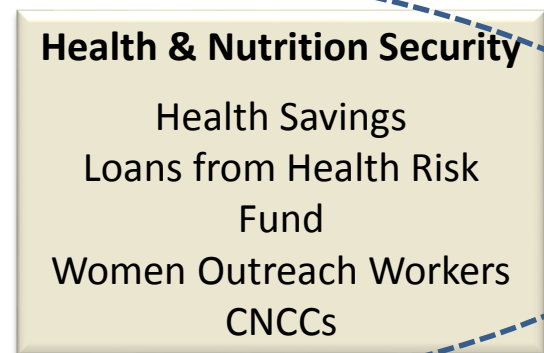
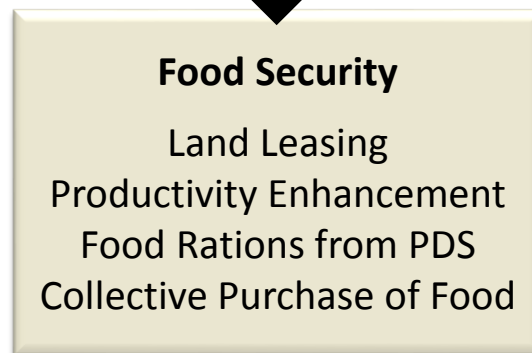
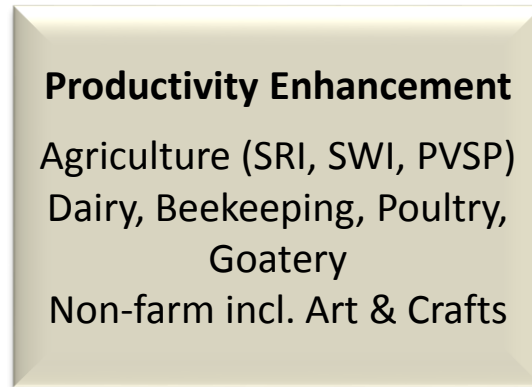


JEEViKA : Institutional Architecture



JEEViKA : Framework

Livelihood Enhancement



Vulnerability Reduction

JEEViKA : Key Achievements

Institution Building & Capacity Building

- *More than 1.4 lakh self-help groups with high coverage of SC/ST households*
- *More than 40000 working as Community cadre with specialized functions, serving the community they are part of*
- *Nearing saturation in the old 55 blocks with 18.8 SHGs per village on an average.*
- *CRPs from the project are providing services to many states across India,*
JEEViKA- designated as National Resource Organization

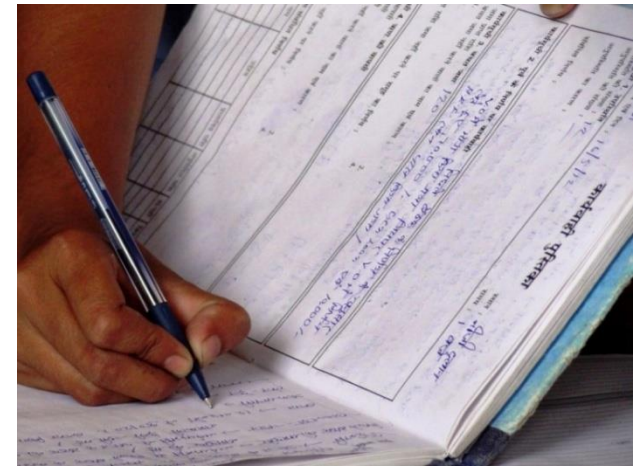


JEEViKA : Key Achievements

Total Financial Inclusion

- *Nearly 74000 SHGs credit linked, USD 73 million Institutional credit leveraged from banks*
- *USD 15 millions in savings mobilized by the community members*
- *More than 400,000 members insured, claim settlement rate of above 98%.*
- *Nearly 900 Bank Mitras placed in bank branches, facilitating key processes.*

****Till 2005-06, the SHG-Bank portfolio in Bihar was a meagre USD 5.1 million in total.***



JEEViKA : Key Achievements

Livelihoods and Skill Building

- *Nearly 3,90,000 farmer households benefitted through promotion of SCI by JEEViKA, productivity enhancement in Rice, Wheat, Pulses and other crops*
- *Robust community based extension system driven by Village Resource Persons, new innovations like Digital Green aiding the process*
- *JEEViKA is the implementing agency for IPDP (Integrated Poultry Development Program) in Bihar, with a target of reaching 17 lakh households*
- *Nearly 400 Dairy cooperative societies run by VOs, with more than 15000 active members*
- *More than 4700 youths trained and placed under the skill building and placement program*
- *More than 5000 solar lighting systems installed in collaboration with TERI*

JEEViKA : Key Achievements

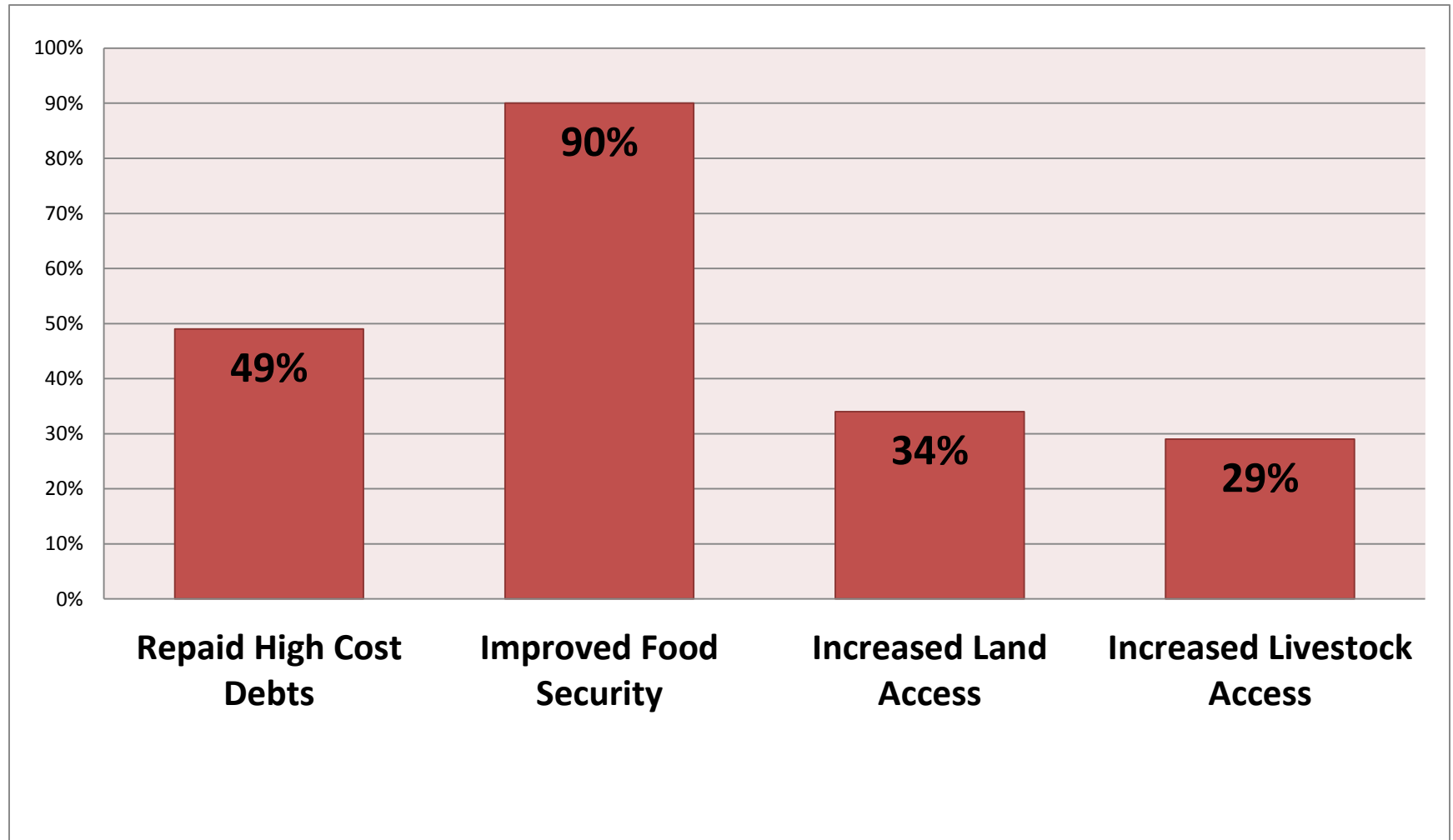
Social Development and Entitlements

- Enhanced food security and protection against health shocks through customized financial products at VO i.e. FSF & HRF*
- More than 100 VOs are running PDS shops, with efficient service delivery*
- Convergence with Govt. departments for issuance of disability certificates to more than 20000*
- Nearly 100 CNCCs running, providing nutrition and healthcare services to almost 1900 pregnant and lactating mothers.*
- Effective convergence under MGNREGA to expand shelf of works, work allocation*

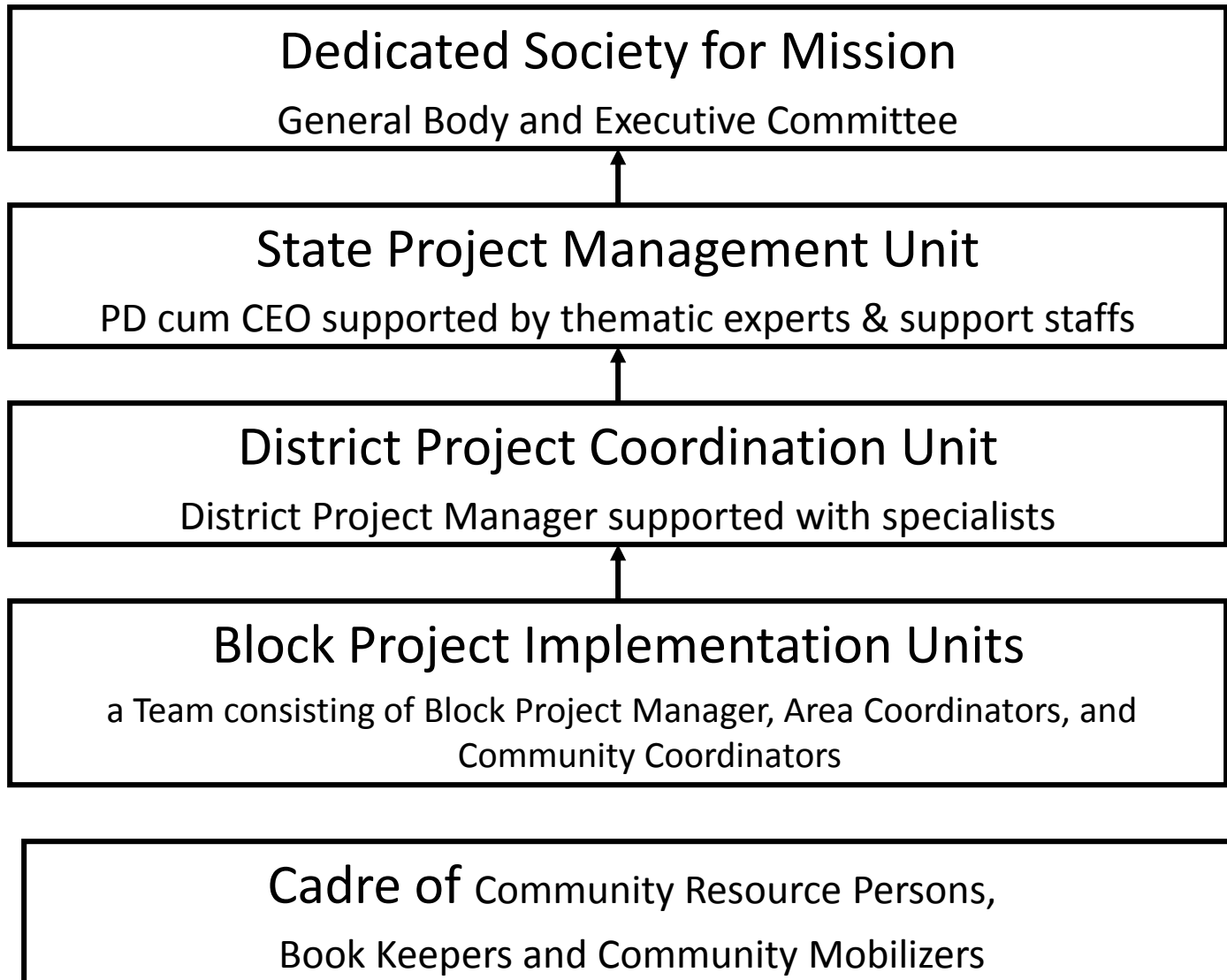


JEEViKA : Impacts

- Sample 2666 HHs completed 3 years, shown the following results-



JEEViKA : Dedicated Support Structure



JEEViKA : Key Learnings

1) *Inclusion of the Poorest*

- *Periphery to core progression- SHG formation always initiated with the poorest hamlets through participatory identification of poor*
- *Special drives for left-outs, VOs furnish saturation certificates*
- *Incentive mechanisms for cadres positively biased for service delivery to the poorest*
- *Monitoring indicators designed to ensure higher resource allocation to the poorest*

JEEViKA : Key Learnings

2) *Nurturing Community Professionals*

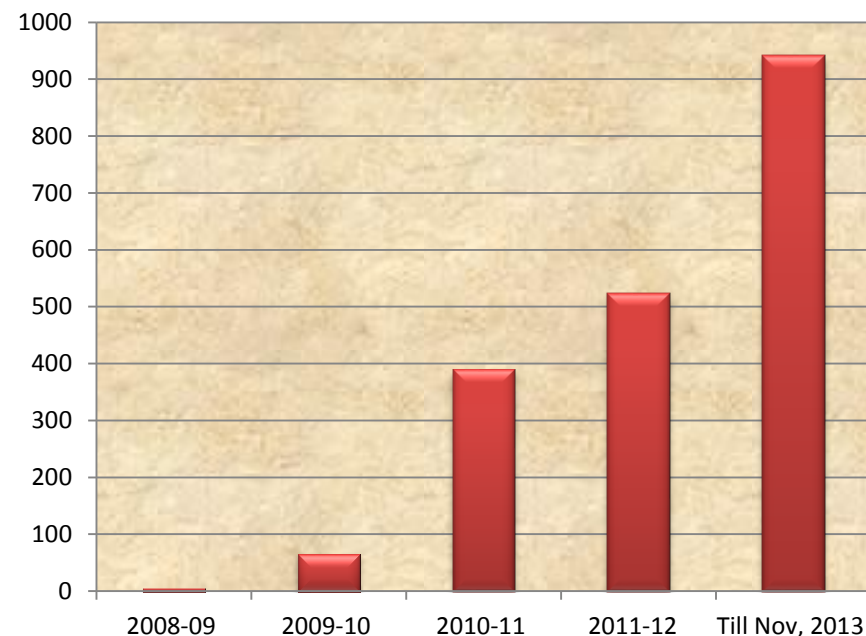
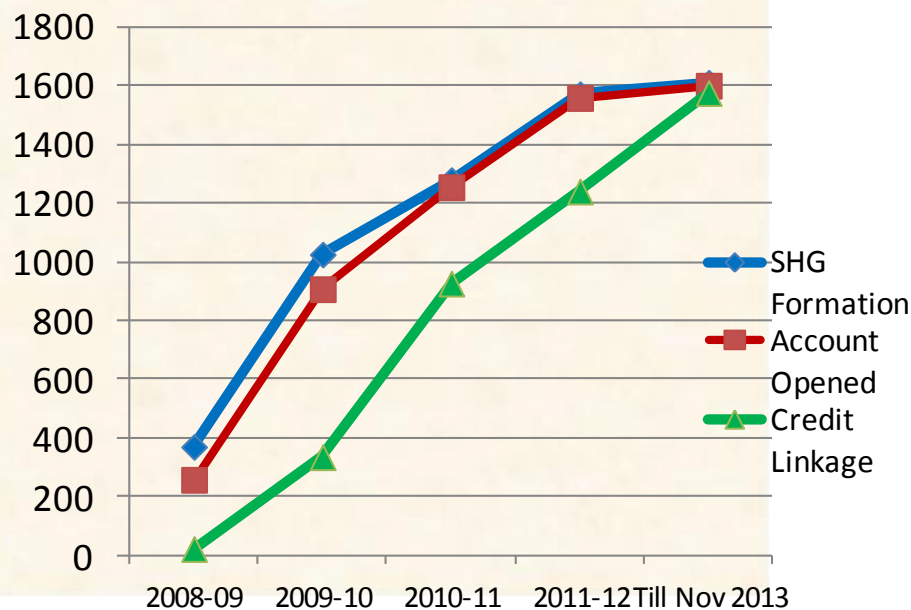
- *Best practicing SHG members identified and trained as resource persons, to scale up project activities*
- *Special cadres developed to facilitate and monitor ground level work*
- *VRPs- to provide extension services under various livelihood interventions*
- *Bank Mitra- for quality service delivery at bank branches*
- *Appraisal and payment done by community institutions- creating accountability systems*

JEEViKA : Key Learnings

3) Leveraging Mainstream Financial Resources

- Standardized books of records with dedicated book-keeping cadre
- Exposure visits of bankers to sensitize them
- MoUs with commercial banks and RRBs, 1st linkage amount raised to minimum Rs 50000
- Special Steering committee on SHG-Bank linkage at SLBC
- Placing Bank Mitras at all major branches
- The banking density in Bihar is one of the lowest with one branch per 22000 people against the national average of around 13000
- Average 3.5 staffs per branch is available creating further pressure on the branches

JEEViKA : Experience of Bodhgaya Block (Cumulative progress)



Cumulative Indicators	2008-09	2009-10	2010-11	2011-12	Till Nov, 2013
SHG Formation	370	1026	1280	1573	1612
Account Opened	258	908	1256	1560	1602
Credit Linkage	22	335	927	1241	1577
Amount in Rs. Lakh	4.987	65.325	389.34	523	942

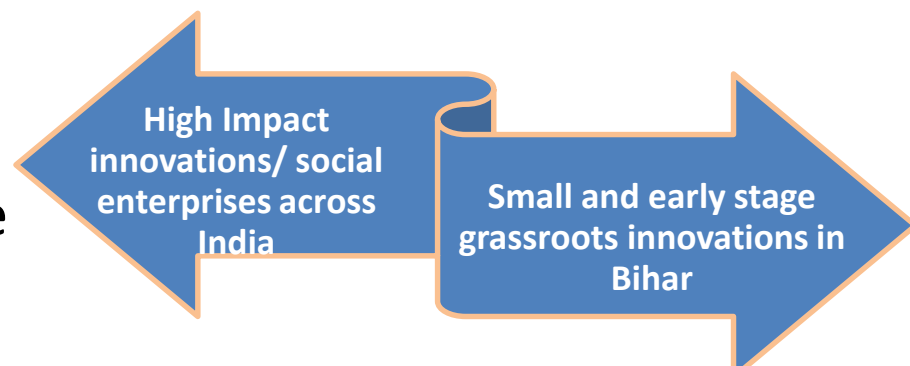
JEEViKA : Key Learnings

4) Taking it to the next level

- Training and Learning centers as capacity building hubs in districts
- Alternate Banking models being taken to scale with focus on financial literacy of members
- Activity based producer groups for greater focus on Livelihoods, ZBNF & Sac farming implemented on large scale
- Large scale recruitment of young minds from best management institutes across India
- JEEViKA has inducted nearly 3500 new staff members in less than a year.

Bihar Innovation Forum II

“A platform to select, showcase, and celebrate innovations & scale up those innovations in Bihar”



Two-pronged approach in BIF II

- 1. Grass Roots Innovations:** The innovations, which may be a process, technology, method, machine, traditional knowledge, etc. and has been developed by an individual or group and implemented at small scale.
- 2. High Impact Innovations:** The innovations, which have made positive impact on larger rural community in Agriculture, Livestock, Rural Energy, Financial Services, ICT based solutions, Skill Development & Non-farm Sector, Access to entitlements and Access to Services.

BIF II- Results so far

- 27 High Impact and 5 grass-root Innovations awarded prizes in a major event on 30-31st January
- District Innovation Forums held in many places to celebrate Grassroot Innovations.
- Partnerships with multiple winners in process
- ***Accelerators***- The documentation of all 66 finalists, a major resource book on Innovations in Social Sector
- Winners getting partnership offers from multiple agencies

JEEViKA : Building Institutions

DEVELOPMENT MANAGEMENT INSTITUTE

- To cater to the growing need for development professionals
- Training, Capacity Building and Research Hub
- Funded by Govt. of Bihar, supported by JEEViKA and COMFED.
- AICTE approved PGDM course
- Faculty from IRMA and IIMs on board
- Classes started from July 7th, 2014



Social Mobilization & Capacity Building

- More than 2.7 million households mobilized into Self-help Groups and their federations
- No. of SHGs- 222269
- No. of VOs- 12188
- No. of CLFs- 205
- No. of Community Professionals- 51961

Key factor for scaling up- Quality Human resource developed from within the community and trained to further project's work

Financial Inclusion

- Nearly 105784 SHGs credit linked with Banks leveraging credit to the tune of INR 590 Crores (USD 92 million), apart from mobilizing nearly USD 25 million in own savings
- More than 800 bank branches have **Bank Mitras**- SHG member from the community facilitating group transactions and record keeping
- More than 3.5 lakhs member insured under public insurance scheme, facilitation by JEEViKA ensuring 98% claim settlement rate

Key Factor for scale up- Constant engagement with the banks, regular book-keeping at group level and establishment of a true client-banker relationship

Livelihoods (Farm/Off-farm/Non-Farm)

- Nearly 400,000 farmers trained to adopt better agricultural practices
- ***Policy Impact:*** SCl part of state's agriculture roadmap now
- Nearly 100,000 small enterprises organically developed with easier access to low cost credit and training.
- More than 50,000 households engaged in Backyard Poultry- ***Achieving dual outcomes of income enhancement and nutritional security***
- More than 50,000 households part of Dairy Collection Centers- ***Collective aggregation of milk for automated testing and subsequent marketing***

Livelihoods (Farm/Off-farm/Non-Farm)

- Thousands of SHG households involved in different non-farm activities like Incense stick making, traditional art and crafts and bee-keeping.

Key Factor for Scaling up- The project developed internal capacity for scaling up after doing initial pilots with specialist partners.