



JEEViKA and its Overview

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ABSTRACT

Self Help Groups (SHGs) are an effective way to ensure that the poor have access to credit and ways to develop that habit to save money. The purpose of self-help group is to develop governance and empower the poor. A self-help group is one which the rural poor set up voluntarily, which members can quickly save as they want, to contribute to a pooled funds and crediting members for productivity or emergency needs. A self-help group is a group formed voluntarily, internally, by the rural poor where members can save as quickly as they want, invest in joint funds and provide loans to members for manufacturing or emergency needs. In this article, we will discuss the origin, strategy and role of BRLPS (JEEViKA) in the government's efforts to empower women which is a dream project initiated by the GoB with the help of WorldBank.

Keywords : BRLPS, Self Help Groups, women empowerment, development, NABARD.

JEEViKA: AN INTRODUCTION

The Government of Bihar (GoB), through the Bihar Rural Livelihoods Promotion Society (BRLPS), an autonomous body under the Department of Rural Development, has initiated the Bihar Rural Livelihoods Project (BRLP), locally known as JEEViKA funded by the World Bank in that area with the objective of social and economic support of the rural poor. The Ministry of Rural Development (MoRD) of the Government of India (GoI) has restructured the Central Scheme Swarnajayanti Gram Swarozgar Yojana (SGSY) into the National Rural Livelihoods Mission (NRLM).

As the first step in the implementation of NRLM in the state, GoB has established BRLPS as the State Mission for Rural Livelihoods (SRLM) for the implementation of NRLM in the state. This was done because of the successful experience of BRLPS implementing a similar system in the state in the last few years under the project - JEEViKA. The next major step taken is the preparation of the State Planning and Implementation Plan (SPIP), a long-term strategic plan that will guide the implementation of NRLM in the state.

JEEViKA turned into initiated as a pilot in 2006, in 5 villages of five districts particularly Muzaffarpur, Nalanda, Madhubani, Purnia and Gaya. The initiative become in addition extended to 18 blocks of six districts - Madhubani, Muzaffarpur, Gaya, Nalanda, Khagaria in 2007. In October 2009, 24 other blocks of the above-mentioned districts and one block each of Madhepura and Supaul have been added. In July 2010. In December

2010, on the launch of the countrywide Rural Livelihood assignment via authorities of India, the Bihar authorities discovered the 'Jeevika model' appropriate for the implementation of this undertaking in all the blocks in a phased way and notified JEEViKA as the country Rural Livelihood undertaking.

Within the year 2012-thirteen, this system turned into extended inside the closing 60 blocks of six districts of the first section. At present, JEEViKA is operating in all 534 blocks of the 38 districts of the state. To the success of the project. BRLP is Well done and engaging JEEVIKA II Project Series: Bihar Transitional Development Services (BTDP) started in 2016 to expand BRLP models are both horizontal and vertical building on success in the teaching of BRLP. Now, many countries and state governments official programs and announcements implemented by JEEVIKA. The trip to a self-help group of 10 Lakh to achieve its objectives, JEEViKA has mobilized rural women into strong community groups such as self-help groups, community groups and federations at the cluster level since its inception. JEEViKA promoted its first self-help group in 2006 in Dhamdaha block of Purnea district when the first Village Organization (VO) was promoted in 2007 in Bodhgaya Block of Gaya District. The first Cluster Forum (CLF) was born in Bodh Gaya in 2011.

JEEViKA has been continuously promoting self-help groups since 2007 by collectivizing women. Whereas, 513 self-help were formed in the FY 2007-08, the number rose to 31637 in the FY 2010-11. The community started placing its trust on the self-help groups and raised awareness about SHGs. On one hand the women were becoming strong with the SHG movement, on the other hand, the SHGs were supporting them in performing various activities which inspired people to join the movement. The number of SHG reached 1.57 lakh during the FY 2013-14. JEEViKA officials and community professionals helped in expediting the pace of SHG formation and as a result the number of SHGs rose to 4.70 lakh during the FY 2015-16. The number of SHGs in 2017-18 was 7.9 lakhs. JEEViKA's journey till date reached to 1.23 crore families with 10.01 Lakh SHGs. The women in these SHGs have become strong enough and have been constituting village organizations and cluster level federations. The success of the JEEViKA model attributed to the Government of Bihar's decision to incorporate SHGs promoted by other organizations in JEEViKA fold. JEEViKA adopted 89,000 self-help groups in its fold from other organizations. JEEViKA adopted these SHGs and trained them on operating systems of Community Based Organisations as per JEEViKA's norms. JEEViKA formalized in addressing the women in SHGs as "Didi" which helped in creating a harmony and sense of belongingness.

Strategy and Design

The Journey of JEEViKA has been a remarkable one over the past decade, by bringing more than a crore families and 1 million self-help groups in its fold, it has squarely put itself on the development roadmap of the state and has given women the liberty and decision making power to decide what is better for them apart from vesting them with social and economic power. This journey hasn't only encompassed community institutions but has been significantly identified for its contributions in bringing sublime changes in the social conscience of the people of the and how they perceive movement driven by women.

As part of social mobilization, a comprehensive survey of existing SHGs promoted by the service sector and NGOs will be conducted. Based on the country's project guidelines, eligible SHGs will be identified for

inclusion in this project. If necessary, agreements will be concluded with NGOs/CSOs for this purpose. However, one key principle to be followed in this would be to include only the self-help groups (at least 80% of the poor family members) poor people in this work camp. Building a federation at different levels to facilitate collective action of High-level members will be involved in developing and supporting the First Nations by ensuring quality, supporting education, managing gender diversity, and mobilizing access to public services and rights. Among other things, federations seek economies of scale, greater integration, coordination and integration. Once the minimum number of SHGs functioning in the village has been established and a small plan has been prepared, the program team will carry out the promotion of the SHG's main assembly. The motivation for starting VO will be at least 8 SHGs are working with 12 members, SHG members are saving every week from last 3 months and SHGs are being trained in the concept VO and they are willing to cooperate.

The duties of the VO will be as follows:

- Provide technical assistance to SHG members. Problem solving and dispute resolution in SHGs.
- Evaluate the performance of SHGs.
- Encourage the formation of SHGs of the remaining poor in the village. Put together a small plan for the economic development of its members.
- Review of micro-strategies for social and economic development of SHGs.
- Prepare an action plan for the social and economic development of his area. Network and establish links with infrastructure companies for the implementation of small projects / investments and thus ensure the economic and social empowerment of poor families.
- Act as a platform to share experiences and concerns of SHG members

Entry of existing federations

The consolidation of the present federation does not clearly mean division, reorganization or restructuring, it means allowing each government to function independently of the order it was given, even though it break down issues such as governance, understanding of vision, sense of belonging and self-organization. .

Once the same number of ISOS workers work in the country, the group will help you promote bunch. Something that makes up to 15 to 20 working on one 12-15 shgs, EC of ve monthly training and ve they are ready to be part of the bunch. The work of federation in the cluster of the clusters will be Buy the required shGs and their food plans of earnings per year to prepare proper amount. Bring natural resources like ponds/ponds, markets and also include these facilities for proper management and planning. Focus on gender and law issues like running a counseling office, helpline. Advertising and awareness about things like Gram Sabha, health, sanitation through nitrated, education.'

objectives.

The objective of the sub-institutional program on the capacity building theme is to have strong institutions at the community level. To achieve this objective, a structured learning and capacity building process should be implemented in this work. This will include these programs in a broad way. Prepare list of helpers at state, district, block and city level for different areas of CB. Design modules for various training programs and Community Operations Manual (COM) as the main document. Organization of the main conference including the introduction of the project and its approach for the stakeholders at the state/district/bloc/panchayat and the focus conference targeting the bankers/financial institutions/public sector/ community/NGO. Development of modules and core components, including: Training of Self Help Groups (SHGs) and federations. that is:--

- Concept of SHGs, Village Level Federations (VOs) and Block Level Federations (BLFs),
- organizational structure and management,
- microfinance operations, including financial management and accounting,
- Credit priority scheme,
- dispute resolution and
- social problems. Additional training for members and leaders of SHGs, VOs and BLFs, and para-professionals.

Onboarding module for project staff .Special training module for staff of Block Project Implementation Unit (BPIU), Regional Planning Unit (DPCU) and State Project Management Unit (SPMU) Other important activities of the project to be supported under Component - 1 will include:

Panchayat Raj Institutions

The purpose of this project is to enable Panchayati Raj Institutions (PRIs), especially at the village (ICDS) and National Rural Employment Guarantee Act (NREGA) to effectively support the poor and make them more inclusive. Following the October 2006 PRI elections in the state where almost 60% of the positions in the Gram Panchayats were won by women.

This project helps families with severe problems and return migrants to adapt to new needs. The skills division is designed to build financial and business support tailored to families looking to participate in local business opportunities. In an average SHG, members meet regularly to participate in savings, lending and compensation; Besides, it provides a small platform for 10-15 women from similar backgrounds get together and talk about their daily life. Microfinance projects with humilistart with each participant making 10-20 cents a week;

members start lending money to each other, drawing on global savings invested in SHGs. Once these practices continue over time, the project provides a one-time grant to the SHG.

Current status of JEEViKA(2022)

Total SHG Formed	1070317
Total VO Formed	72488
Total CLF Formed	1589
Total Revenue Village Intervened	34858
Total Panchayat Intervened	8135
Total Farm PG Formed	2327
Total Non farm PG Formed	1117
Total Livestock PG Formed	1958
Total Cadars	131506
Total VO Received ICF Fund	56391
Total VO Received FSF Fund	37945
Total VO Received HRF Fund	43152
Total VO Received ICFFund	56391
Total VO Received SHAN Fund	2852
Total CLF Received ICF Fund	1384

Sources : jeevika dashboard <http://20.198.83.63> >

IMPACT

SHGs have played an important role in promoting financial inclusion in rural areas. It has empowered rural women financially within the family and community. SHGs have the capital and financial resources to accelerate India's economic development. JEEVIKA has greatly improved women's mobility, participation in decision-making and their willingness to participate in community affairs.

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