JEEViKA’s Republic Day Tableau: Showcasing JEEViKA’s Achievements in Financial Inclusion

JEEViKA beheld to display its achievements in financial inclusion in its tableau at the 71st Republic Day of India with special focus on entrepreneurship through financial inclusion. The tableau tried to depict JEEViKA’s achievements in specific areas such as credit linkage, bank linkage and insurance. The tableau also tried to capture the overall essence of change driven through financial products and services provided by JEEViKA to the women in villages.

The tableau’s leading march was led by artists depicting JEEViKA’s financial inclusion community professionals and bank sakhis who carried a horde of their achievements and how they’ve synergized the financial inclusion sector in the rural settings of Bihar.
The tableau depicted JEEViKA’s success in terms of total credit accessed by Jeevika’s community institutions, total claims settled and year wise progress in terms of insurance and linkage with banks.

The fact that access to better credit facilities promotes entrepreneurship was at the core of the tableau’s theme. Several entrepreneurial initiatives of JEEViKA’s women that have flourished in the recent years have become possible due to the ease of credit. One such initiative of strawberry plantation, was displayed in the tableau.

Another such initiative is the Rural Retail Shops which have synergized the rural retail sector and collectivized the rural retailer and has pumped in a good amount of finance to raise these shops.

The community members of JEEViKA are also engaged in various rudiment based livelihoods such as goat rearing and with easy access to finance, goat rearing is emerging as a fast growing business. Banks have played an important role in bringing about this change in the financial map. The banks have supported JEEViKA’s community institutions for credit linkage and provide services of other financial products. The outreach of banks in the rural areas have served this purpose in rural areas. This was also depicted through the tableau to portray the convergence of the banks with JEEViKA.

The success of entrepreneurs and easy access to finance cannot be justified without attributing the efforts of JEEViKA’s community institutions and community professionals who with their saving habits, excellent loan repayment rates, record keeping and accounting have kept the sector alive. This congruence was depicted through live demonstration of a SHG meeting under a tree with leaves bearing the core components of financial inclusion—savings, credit, insurance, pension and the likes.
These efforts of the didis are painting a picture of a future that is equitable and sustainable. JEEViKA didis also promote renewable energy through working on solar lamp assemble units and are lighting up their villages, SOULs is an initiative dedicated to solar energy and was well depicted in the tableau.

The tableau made its efforts to capture the essence of change in terms of standard of living that has come in the lives of JEEViKA didis.

**Enrichment for the community**

Ten Jeevika didis also participated in the tableau as live artists to demonstrate various activities. Asha Devi quotes that “This is the first time I am witnessing this Gala event, I will tell my grandchildren about this experience for many year to come by, I participate in all the meetings of my self-help group and I had never imagined that I will get the opportunity to do the same in front of such a prolific and huge crowd.
Human chain formation towards awareness on Jal-Jeevan-Hariyali Abhiyaan, prohibition of alcohol and abolition of child marriage

The state of Bihar gathered on 19th January, 2020 to create the largest human chain ever to raise awareness on Jal-Jeevan-Hariyali Abhiyaan, prohibition of alcohol and abolition of child marriage and dowry system.

Although the event was a state-wide event and people from all over Bihar participated in it, Jeevika played a pivotal role in the event by ensuring huge participation of Jeevika’s community members. The community members not only participated in the human chain but prior to it, the didis organized a series of events to raise awareness on the above issues through rallies, candle marches, seminars and the likes.

The community members also practiced prior to the event for better co-ordination and checking that none of the emergency services are affected by the human chain.

It has been estimated that around 6 million JEEViKA didis participated in the human chain and contributed significantly towards the success of the event.
Mulago Foundation interacts with Jeevika didis and community professionals

Representatives of Mulago Foundation, a private foundation focused on high impact philanthropy visited Bihar and interacted with the Jeevika didis and community professionals. They saw the video dissemination done by the professionals and its impact on the community. The representatives were highly impressed and appreciated the

Workshop on National Rural Economic Transformation Project

A workshop was organized jointly by the World Bank and BRLPS-JEEViKA on the National Rural Economic Transformation Project and enterprise survey related to the program, discussions were facilitated on the various intricacies, approach and components of the program.
Community led Initiatives

Expediting the Ujjwala program through Jeevika’s Training and Learning centers

BRLPS-JEEViKA engaged with the Ministry of Petroleum and Natural Gas to impart awareness on LPG usage to the end users amongst Jeevika didis Training and Learning Centre (TLC) In accordance with the PMUY; BRLPS-JEEViKA has organized awareness programs on usage of LPG cylinders under the Ujjwala program in 14 districts with the support of TLC. A total of 933 LPG- Ujjwala awareness programs have been conducted and a revenue to the tune of Rs.83.97 lakhs has been generated through Ujjwala out of which, 30% has been transferred to the Training and Learning Centers.

The impact of this program has been that more than 12000 LPG users and SHG members have obtained benefits pertaining to accessing harmless cooking fuel thereby reducing the drudgeries and hazards of cooking using biomass and wood. Moreover 110 CRPs are involved and are creating awareness through several activities in the concern districts and have generated income as a resource fees or honorarium as per BRLPS norms. In addition to this the Training and Learning Centers were generated income as an agreed norm. The respective TLCs have been obtained more than 30% of income through this LPG awareness program.
Adopted family planning and became an inspiration

Chandni Devi, a resident of paswan tola in Kullahas panchayat of Kasba block in Purnwa has become a source of inspiration for all after adopting family planning methods. The families in her neighbourhood are poor, uneducated and belong to marginalized communities and as such the spread of awareness on the issues of health, nutrition and sanitation was either very low or not present at all. Chandni Devi was married off at a tender age of 16 and had attended school only till class 8, while her husband, 17 at that time had done his matriculation. Chandni gave birth to an undernourished child after 1.5 years of her marriage. Chandni was told about various methods of family planning but couldn’t adopt any of them due to pressure from both her mother and her mother in law. In 2016, Project Swabhimaan was launched by BRLPS and UNICEF to create awareness for lactating, pregnant mothers and children up to two years of age on HNS was launched in her panchayat. After much consultation with the Poshan Sakhi, who told her about the importance of nutrition, and that if she doesn’t adopt them, the new child would suffer problems like her elder child. Chandni decided to take doses of iron, calcium and a shot of tetanus on Health Day. Chandni was also told to follow dietary diversity and start a kitchen garden. Post adoption of practices, chandni gave birth to a healthy child, she is using family planning methods and is now spreading awareness among other for the same.
Petrification to Contentment

Meera Devi’s eyes had been petrified for the last 13 years while she waited for her husband, who left saying that he’s going to Punjab for work and never returned. A resident of Kupari village in Parsagarhi South panchayat of Triveniganj block in Supaul, Meera is mother to 3 children. Survival for her was never easy and nobody came to her rescue from her relatives or neighbours. She fought for her survival every day and worked as a domestic help for cleaning clothes and utensils in various houses. Tables turned when she endorsed by members of her village organization for selection under the Satat Jeevikoparjan Yojana (SJY). Meera devi opened a groceries store on 27.9.2019 from the livelihood investment fund she received under the program. She is now able to ensure the survival of her family and children with the small earnings she is making from the store. She says that for the first time in these 13-14 years she has felt contended.