



FOR IMMEDIATE RELEASE

JEEViKA, Bandhan-Konnagar, and J-PAL South Asia launch the Satat Jeevikoparjan Yojana Playbook to double down on the fight against extreme poverty at scale

August 10, 2023 | Patna, Bihar

The Bihar Rural Livelihoods Promotion Society (known as JEEViKA), NGO Bandhan-Konnagar, and the Abdul Latif Jameel Poverty Action Lab (J-PAL) South Asia launched the *Satat Jeevikoparjan Yojana: Ending Ultra Poverty at Scale*, a playbook developed for government and civil society organizations working towards ending extreme poverty.

The playbook offers practical and actionable guidance on creating sustainable pathways to implement the [Graduation Approach](#), a holistic livelihoods program, at scale. It was launched in an official ceremony by Charanjit Singh, Additional Secretary, Rural Livelihoods, Ministry of Rural Development, in the presence of Arvind Chaudhury, Principal Secretary, Finance, Government of Bihar, N. Saravana Kumar, Secretary, Department of Rural Development, Government of Bihar and Rahul Kumar, Chief Executive Officer, JEEViKA, Government of Bihar.

The Graduation Approach is designed to make the poorest of the poor households become self-sufficient through business training, life-skills coaching and short-term financial support. Randomised evaluations in seven countries by researchers affiliated with J-PAL and Innovations for Poverty Action over a period of 16 years found the model to be highly effective in lifting people out of extreme poverty. The Government of Bihar adapted this model to launch the Satat Jeevikoparjan Yojana (SJY) in 2018 through JEEViKA, one of India's largest State Rural Livelihoods Missions, with a financial outlay of INR 840 crores.



SJY has reached 162,000 women-headed households in Bihar so far, making it one of the largest government-led scale-ups of the Graduation Approach till date. Many of these women are confident owners of thriving small businesses today.

India has made significant strides in poverty alleviation over the last decade, but approximately 19.5 crore people continue to live in multidimensional poverty, according to the Niti Aayog's Multidimensional Poverty Index Progress report 2023. There is an urgent need for programs like SJY — that are underpinned by rigorously tested policy interventions — to be replicated across multiple regions for maximum impact.

Shobhini Mukerji, Executive Director, J-PAL South Asia, said: “Policy solutions that are found to be effective often produce general lessons and insights that can inform social programs in different states and sometimes even countries. SJY makes a strong and convincing case to governments in India for considering policy interventions with proven impact while designing their own social programs.”

This playbook distills the lessons learnt over the last five years by JEEViKA, Bandhan-Konnagar, and J-PAL South Asia in adapting the Graduation Approach model for SJY in Bihar. It lays out a pathway to utilise the existing institutional set-up of the state to drive impact at scale.

Bandhan-Konnagar provides technical assistance to JEEViKA on smooth implementation of the program while J-PAL South Asia performs extensive on-ground research and monitoring to ensure its effective delivery. The technical expertise brought by Bandhan-Konnagar and J-PAL South Asia has been generously supported through catalytic funding by Co-Impact.

The combination of local communities and cutting-edge technology to monitor the program are two key reasons behind SJY's successful implementation. JEEViKA leverages its vast network of Community-Based organizations (CBOs) — covering 1.3 crore rural women — to reach the poorest of the poor households.



Thousands of trained CBO members, supported by a specialized cadre, ensure no eligible SJY beneficiary is being left out and that they continue to receive timely training and mentorship to become successful entrepreneurs. The progress on key aspects of the program is tracked daily on SJY's state-of-the-art dashboard.

Rahul Kumar, Chief Executive Officer, JEEViKA, said: "It takes a lot of patience, perseverance and commitment to deliver a program like SJY at scale. The experience and expertise of J-PAL South Asia and Bandhan-Konnagar have helped JEEViKA rapidly expand SJY in Bihar. Such collaborative partnerships are critical to defeat poverty."

Shantamay Chatterjee, Vice President, Bandhan-Konnagar, said: "We will never be able to fully enjoy the benefits of economic progress if we leave the women of this country behind. SJY is playing a crucial role in empowering women and women-led households to lead dignified lives."

The Government of Bihar and JEEViKA are now on track to take SJY to 200,000 households, to reach approximately 10 lakh people by March 2024.



ABOUT JEEViKA

The Government of Bihar (GoB), through the Bihar Rural Livelihoods Promotion Society (BRLPS), an autonomous body under the Department of Rural Development, is spearheading the World Bank-aided Bihar Rural Livelihoods Project (BRLP), locally known as JEEViKA, with the objective of social & economic empowerment of the rural poor. JEEViKA's project design is based on the strategy of building a multi-tiered, self-sustaining, model of community-based institutions.

JEEViKA is one of the largest women's socio-economic empowerment programs, working directly with 1.3 crore women in rural Bihar. The program entails promotion of community architecture with "Self-Help Group" as the primary, "Village Organization" as secondary and "Cluster-Level Federations" at the tertiary level institutions.

ABOUT BANDHAN-KONNAGAR

Bandhan-Konnagar (Bandhan), a not-for-profit organization, began its journey in 2001, with the aim of women empowerment and poverty alleviation. In 2007, they launched Targeting the Hard-Core Poor (THP) in India based on the Graduation Approach. THP is now implemented across 13 states and has reached over 160,000 households directly.

Bandhan-Konnagar is providing technical guidance based on its experience as one of the early adapters of the Graduation Approach model in India. Bandhan-Konnagar provides JEEViKA with dedicated staff who advise community resource persons, master resource persons, and JEEViKA staff on key implementation steps. It has also provided training materials for staff and cadres, program implementation guidelines and tools, and monitoring forms and formats during both the Targeting the Hard-Core Poor pilot and the SJY scale-up



ABOUT J-PAL SOUTH ASIA

The Abdul Latif Jameel Poverty Action Lab (J-PAL) is a global research center working to reduce poverty by ensuring that policy is informed by scientific evidence. Anchored by a network of over 750 affiliated researchers at universities around the world, J-PAL conducts randomized impact evaluations to answer critical questions in the fight against poverty.

J-PAL was launched at the Massachusetts Institute of Technology in 2003 and has 7 regional offices around the world. J-PAL South Asia, hosted by the Institute for Financial Management and Research (IFMR), Chennai, and has built partnerships for the generation of new research and advancement of evidence-informed policymaking with 20 Indian state and central government ministries, as well as training partnerships with the governments of Nepal, Bhutan and Bangladesh.

For more information, visit povertyactionlab.org/south-asia

MEDIA CONTACTS

J-PAL South Asia: Saptarishi Dutta | sdutta@povertyactionlab.org