

The State of Bihar's Approach to Economic Inclusion: JEEViKA and the SJY Program

Introduction

In the eastern Indian state of Bihar, bordering Nepal, the Bihar Rural Livelihoods Promotion Society (BRLPS), locally known as JEEViKA, is the state's implementing agency of the National Rural Livelihoods Mission (NRLM). JEEViKA has a statewide mandate to mobilize rural women into a variety of community institutions, including (1) affinity-based self-help groups; (2) village organizations (VOs) that are composed of several of these self-help groups; (3) commodity-specific producer groups; and (4) higher federations. These community institutions offer several advantages, as they enable JEEViKA and others to offer capacity building to women collectively and allow women to better access finance, public services, and direct links to markets.

Launched as a state-level partnership and World Bank-funded program, JEEViKA has evolved into a multidimensional effort. It implements the NRLM and the World Bank-funded Bihar Transformative Development Project (BTDP), and it is a platform for targeted delivery of government policies and entitlement programs. Over 13 years of operation, JEEViKA has leveraged its network of self-help groups to achieve the greater financial and economic inclusion of more than 10 million poor rural women.

And yet despite strong economic inclusion programming and interventions shown to increase incomes and assets, JEEViKA's leadership realized that the poorest of the state's population faced challenges in engaging with its programs. JEEViKA's core intervention relies on the self-selection of households into self-help groups and their participation in higher-order economic activities, but these activities were difficult to sustain for the poorest and most vulnerable households.

In an attempt to address this challenge, JEEViKA embarked on a "graduation" pilot, and shortly thereafter an ambitious scale-up, Satat Jeevikoparjan Yojana (SJY). This case study primarily describes SJY, which is intended to serve the poorest people who had been left out of JEEViKA's broader programming. SJY is based on a contextualized graduation approach that aims to integrate 100,000 of the poorest and most vulnerable of the state's households into the VO infrastructure. Specifically, SJY seeks to boost the human capital of the poorest and most excluded households through support of consumption and livelihoods, savings, and training. This multidimensional support is designed to develop the capacities of these households to take better advantage of JEEViKA's core programming and economic inclusion efforts, including access to onward financing for enterprises, market links, food security interventions, and health and sanitation services, among others.

Within JEEViKA's broader economic inclusion programming, SJY is a graduation approach with key adaptations and potentially salient lessons for other programs. It explores new pathways for scale-up by leveraging JEEViKA's community institutions

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and financial inclusion infrastructure to implement the program and relies on members of the community to serve as front-line implementers. As a livelihoods-plus approach built on a platform of financial inclusion, JEEViKA tackles economic inclusion from a different entry point than that of social safety nets (SSNs) or cash-plus approaches.

Context

Over the last three decades, India has made significant gains in economic growth and poverty reduction. Alongside its growth, between 1994 and 2012 India halved the share of its population in extreme poverty, bringing it down from 45 percent to 22 percent. The pace of poverty reduction accelerated threefold from 2005 to 2012 relative to the previous decade. Based on a poverty line defined as at or below \$1.90 per person per day (2011 US\$ at purchasing power parity, PPP), India has lifted more than 160 million people out of poverty in recent years, surpassed only by China (World Bank 2018c). However, India's growth rate has decelerated, and as of 2015 poverty remained an intractable issue, with roughly 176 million people nationwide living below the poverty line. At the time of this writing, India is experiencing a nationwide lockdown in response to COVID-19, which will undoubtedly blunt economic growth and exacerbate poverty conditions.

The social exclusion of specific groups—Scheduled Castes, Scheduled Tribes, other tribes, and minorities¹—plays a major role in both the prevalence and the persistence of poverty (World Bank 2016c). Twenty-eight percent of India's population belong to Scheduled Castes or Scheduled Tribes, and 43 percent of that total remains poor. Historically determined social hierarchies and norms, including “untouchability” and segregation of livelihoods, land, and asset ownership, ensure that these groups continue to lag behind the general population in income, ownership of productive assets, human capital, and access to resources and services. There is also great regional diversity in the distribution of poverty. Seven of the poorest states, including the state of Bihar, are home to 62 percent of India's poor (World Bank 2018b).

Meanwhile, Bihar is one of India's fastest-growing low-income states, but large parts of the state remain very poor. India's third most populous state, Bihar is home to over 100 million people, 36 million of whom are poor. The state has long suffered from inadequate infrastructure and weak governance. Moreover, progress across social groups in Bihar has been uneven, with stark differences among groups in educational attainment and types of jobs held. The poverty rate for Scheduled Castes in the state is the highest in the country (World Bank 2016b). Bihar also has one of the highest rates of malnutrition in the country, and although its infant mortality is declining, it is still high. Consumption inequality has remained largely unchanged (World Bank 2016a).

Bihar is witnessing several shifting circumstances affecting its working population. Its agricultural productivity is one of the lowest in India, and the productivity of small-holder farmers is even lower than the average across all states (Behera et al. 2013). Against a backdrop of low agricultural production, rural dwellers are beginning to move off the farms and into other kinds of work, although the workforce remains largely farm-based in the areas of dairy, poultry, and enterprises tied to agriculture. There has been an increase in the number of jobs since 2005, but very few workers have salaried jobs, and job creation has lagged behind the expansion of the working-age population. In addition, state-level legislation in 2016 banning the production and consumption of liquor has had a significant impact on poor households reliant on income from the production and sale of country liquor.

Establishing JEEViKA: Setup, scale-up, and use of community structures

Against this backdrop of persistent poverty and inequality, the Bihar Rural Livelihoods Project (BRLP) was launched in 2006 in six districts and 42 blocks of Bihar with the support of a \$63 million credit (World Bank 2007). In 2012 the program received additional financing of \$100 million to saturate and deepen the program in the six districts (World Bank 2017). The success of BRLP led to the designation of JEEViKA as the state rural livelihoods mission to implement NRLM, the national-level livelihoods program, built on the lessons learned from JEEViKA and similar investments in the states of Andhra Pradesh, Kerala, and Tamil Nadu. In 2014 BRLP was scaled up to include all 534 blocks and 38 districts of Bihar. In 2016 the Bihar Transformative Development Project, a \$290 million World Bank project, was initiated to support this scale-up and deepen the next-generation livelihoods approach across Bihar.

Scale-up and community structures

With its scale and outreach in Bihar, JEEViKA is the largest state mission implementing community-based livelihoods programming in India. The program has thus far mobilized more than 10 million rural women into more than 923,000 self-help groups, which are further federated into nearly 60,000 village organizations and 1,045 cluster-level federations. These community institutions have emerged as effective platforms for economic inclusion, linking the poorest to the formal banking system, and for enabling a range of services, including insurance, regular financial literacy, credit counseling, and orientation in sound financial practices, as well as new modes of financial transactions such as digital and mobile banking (World Bank 2018a). This large institutional platform has enabled households from the poorest areas of rural Bihar to collectively access banking services from more than 3,672 rural bank branches. Under the program, community institutions have leveraged credit worth roughly \$1.5 billion from banks, while generating nearly \$130 million in community savings.

Core operations

As shown in figure CS2.1, JEEViKA's core operations consist of mobilizing, supporting, and extending program services to and through three levels of group structures: self-help groups, village organizations, and cluster-level federations.

Within the village, 12–15 rural women come together to form *self-help groups*. JEEViKA facilitates these groups, which meet regularly, undertake financial savings, and lend internally from the group's common funds. JEEViKA then provides small catalytic funding—a Community Investment Fund—to stimulate financial activity and build the credit history of members. Locally identified resource persons—community mobilizers—facilitate the self-help group meetings and maintain ledgers. With proven credit history and a small corpus generated from savings and interest, the self-help groups are able to leverage larger amounts of credit from banks.

At the village level, 10–15 self-help groups are federated into *village organizations*. These organizations act as an important interface between the local bank branch and the member groups and facilitate ongoing credit links to local banks. Village organizations also facilitate specialized financial products, such as the Food Security Fund, a specialized credit window for collective procurement of food grains in lean seasons, and the Health Risk Fund, a specialized funding window for low-interest loans for health-related costs. Village organizations are also vital platforms for convergence with

FIGURE CS2.1 JEEViKA Core Services Channeled through Various Levels of Groups and Organizations in the Community

Source: World Bank.

key government programs and entitlements, and they provide a platform for communities to engage effectively with other public institutions such as schools and *panchayats* (community-level government).

Village organizations are further federated into cluster-level federations (CLFs), each composed of 30–50 village organizations. These federations act as large-scale financial intermediation platforms for addressing a wide variety of the community’s financial needs. CLFs monitor the overall financial health of member institutions and act as vital touch points for banks to reach out to the community.

JEEViKA as a platform

Apart from a role in higher-level financial intermediation and representation of their constituent self-help groups, village organizations and CLFs serve as powerful organizational platforms. These structures enable JEEViKA to extend a host of livelihood supports, including grants to support farmer producer groups mobilized across self-help groups, community-level poultry units, and farm infrastructure, as well as initiatives to promote community health, water, sanitation, and hygiene (WASH) practices, and a host of other services. In Bihar, the strength of these institutions is evidenced by the fact that the village organizations and CLFs are the go-to platforms for other public services and nongovernmental organizations (NGOs) seeking to efficiently target the poorest and improve program delivery.

JEEViKA has also initiated interventions on a pilot basis or through convergence with other government programs to enable scaled-up access to public entitlements for the poor. These include access to social security pensions, wage employment, and insurance coverage—facilitating, for example, the enrollment of more than 2.2 million members in the government insurance scheme for women, thereby insuring members against death and disability.²

Program implementation through cadres of community implementers

JEEViKA’s ability to effectively extend programming across a large and disconnected state depends on its human resource structure, which comprises core JEEViKA staff as well as large cadres of community members who are trained to support programming efforts. Over its years of operations, JEEViKA has strengthened its human resource, monitoring and evaluation, and learning systems at the level of community institutions and at the level of various project management units—block, district, and state

(World Bank 2018a). The human resources system focuses on strong accountability mechanisms and pays special attention to building up local technical specialist support.

As of 2019, community institutions were staffed by more than 120,000 trained community professionals and resource persons (roughly 80 percent of whom were women), composing cadres of specialized staff, all from local communities. These grassroots women leaders serve as paraprofessionals, resource persons, and functionaries trained in institutional capacity building, community mobilizing, bookkeeping, and facilitating links with commercial banks and livelihood support services.

Addressing the persistent exclusion of the poorest

As JEEViKA was expanding its coverage in Bihar, it recognized early on that the very poorest households faced difficulties engaging with its programs and its foundational structure, the self-help group. In part, the self-selective nature of self-help groups, by which women would elect into and organize groups themselves, was discouraging the poorest households, creating “self-exclusion.” JEEViKA recognized that the ultrapoor often felt uncomfortable forming groups, sometimes because of an inability to save regularly. The self-help group model relied on saving, group lending, regular meetings, and financial discipline. These were demanding requirements for ultrapoor women, who were often without enough resources for basic consumption, let alone saving and lending. Community stigma and ostracization of poorer and vulnerable women and families contributed to their exclusion as well.

As the project evolved, JEEViKA recognized that certain flexibilities in the self-help group model would be required to encourage the participation of the poorest and that community institutions could play a powerful role. To catalyze the engagement of community institutions in including the poorest, JEEViKA instituted several practices, including introducing *social inclusion* as one of the seven quality indicators in village organizations’ performance assessments. This helped village organizations evolve specific strategies, such as working closely with community resource persons as well as social action committees to identify and contact excluded households and encourage them to join. Later, through the efforts of the village organizations, the communities themselves made considerable efforts to identify and include the poorest households and migrant groups (World Bank 2018a).

Extending economic inclusion through contextual graduation

Despite progress made by JEEViKA in the economic inclusion of Bihar’s poor, a share of poor households either remained excluded or dropped out of self-help groups. JEEViKA realized that effectively addressing the needs of these poorest households would require more nuanced and more targeted approaches. Without inclusion in the self-help group structure, the omitted households would continue to have no ability to reap the broader benefits of community institutions, access to credit, and the links to other government and nongovernmental programming that leveraged village organizations as a platform for service delivery. JEEViKA understood that assistance in asset building and targeted efforts at boosting household capacities were required, as were household-level interventions for livelihood enhancement. The poorest households also likely required coping strategies for unexpected shocks and a programmatic approach that recognized and accounted for the health and economic setbacks that regularly push the ultrapoor back into the deeper traps of poverty and debt (World Bank 2018a).

In August 2018, the State Cabinet of Bihar approved a budgetary outlay of approximately \$120 million for a new program, Satat Jeevikoparjan Yojana (SJY), under JEEViKA's remit. SJY was intended to be a targeted strategy to extend JEEViKA's economic inclusion efforts to 100,000 of its poorest constituents. The program was also seen as an avenue to countering the loss of livelihoods from the recent outlawing of liquor consumption and production in the state.

An earlier pilot graduation program, Targeting the Hard-Core Poor (THCP), had borne many lessons and insights for JEEViKA, including how to augment the graduation approach to work within its core program offerings and infrastructure. Several randomized controlled trials (RCTs) revealed that the graduation approach had positive results on the income, asset, and consumption levels of the poorest, among other indicators (Banerjee et al. 2015). Considered key to its success is the catalytic and combinatory effect of its sequenced inputs, which are thought to result in a “big push” to the household, enabling a rise in income and consumption levels, assets, savings, and human capital dimensions. In scale-up, as in pilot mode, JEEViKA retained core graduation components and the engagement of research and technical partners (see table CS2.1). The Abdul Latif Jameel Poverty Action Lab (J-PAL), a research and policy organization that had conducted several RCTs on graduation approaches, is currently conducting research on the operations of SJY and is planning an impact assessment. Bandhan Konnagar, a West Bengal-based NGO, is providing technical guidance based on its experience as one of the early adapters of graduation programming in India.

SJY is one of the largest known government scale-ups of graduation programming; see box CS2.1 for details of components of the SJY scale-up and, where relevant, shifts from the THCP pilot.

TABLE CS2.1 SJY at a Glance: Key Scale-Up Components (and Variations from the Pilot)

Project basics	Components
<p>Participants. Scale-up to 100,000 households across Bihar</p> <p>Pilot: 2,000 households at two pilot sites</p> <p>Project duration. July 2018–July 2023 (100,000 households to be identified by July 2021)</p> <p>Project leadership. JEEViKA, Bihar Rural Livelihoods Promotion Society (government)</p> <p>Other support. Technical assistance by Bandhan Konnagar and research support by J-PAL</p> <p>Cost of scale-up. Rs 77,000 (approximately \$1,040) per family</p> <p>Current status. A 100,000 household scale-up of the approach (SJY) is under way, featuring graduation approach inputs and sequencing, with key departures in targeting and program delivery, including through the use of community inputs and cadres.</p> <p>Initial findings. Process evaluations show roughly 10 percent exclusion errors in targeting but no significant inclusion errors. Program is contending with balancing a fast-paced rollout with quality control and timing of interventions.</p>	<p>Targeting. Scale-up of social mapping + village organization input + verification</p> <p>Pilot: Social mapping + Poverty Wealth Ranking + verification at household</p> <p>Consumption support. Scale-up of Livelihood Gap Assistance Fund of Rs 1,000 per month for seven months</p> <p>Assets. Productive assets provided to households in multiple tranches from a list of choices, including livestock, grocery shop, tea and snacks shop, and sewing machines. Scale-up asset value average Rs 60,000 with initial tranche/asset valued at Rs 20,000.</p> <p>Pilot asset value: Rs 20,000 with initial tranche/asset valued at Rs 5,000</p> <p>Enterprise training. Three-day asset-specific training plus refreshers</p> <p>Household coaching. Eighteen months of weekly sessions at the group and household level conducted by trained community-based master resource persons</p> <p>Access to savings. Help to open a bank account and motivation to save</p>

Source: World Bank.

Note: SJY = Satat Jeevikoparjan Yojana.

Funding and costs

National, state, World Bank, and philanthropic funding have combined synergistically to support SJY. The cost per household of the SJY intervention is roughly Rs 77,000 (\$1,040) per household. Roughly Rs 67,000 (\$900)³ covers direct inputs to the household, including the Livelihoods Gap Assistance Fund and asset transfers (Livelihood Investment Fund). The remaining \$140 per household covers human resources (community cadres and staff) and their capacity building.

State-level funding of \$120 million supports all transfers and assets to participating households. Funding provided by the national government and the World Bank supports JEEViKA's human resources, systems, and operations at large, including those devoted to the SJY scale-up. In addition to government funding and support, SJY benefits from external philanthropic funding support, which is utilized for technical assistance to the JEEViKA team for operational research and to enhance the monitoring tools used in the SJY scale-up.

Moving to scale leveraging established infrastructure and policy objectives

SJY is a functional expansion of JEEViKA's economic inclusion programming, which has already reached more than 10 million rural women and represents coverage of more than 46.6 million individuals in Bihar. With a goal of reaching 100,000 households

BOX CS2.1 SJY at a Glance: Key Scale-Up Components (and Variations from the Pilot)

SJY coverage and targeting

To date, Satat Jeevikoparjan Yojana (SJY) has targeted more than 70,000 ultrapoor households in Bihar in all 38 districts, across 233 of 534 blocks. Rapid targeting of participants has been enabled by leveraging community structures and modifying the original pilot targeting approach. The targeting and selection of beneficiaries in the pilot had closely followed the Bandhan Konnagar and BRAC graduation models^a and included social mapping, community wealth ranking, and house-to-house verification of program entry criteria. However, this targeting method was considered too time-consuming for a scale-up and was changed significantly for SJY. SJY retained a simpler transect walk and social mapping exercise and simplified the wealth ranking process. In its place, the input of the village organizations was solicited to identify and rank the poorest people. Block-level project implementation units carried out a final check on the endorsed list of SJY participants.

SJY implementation arrangements

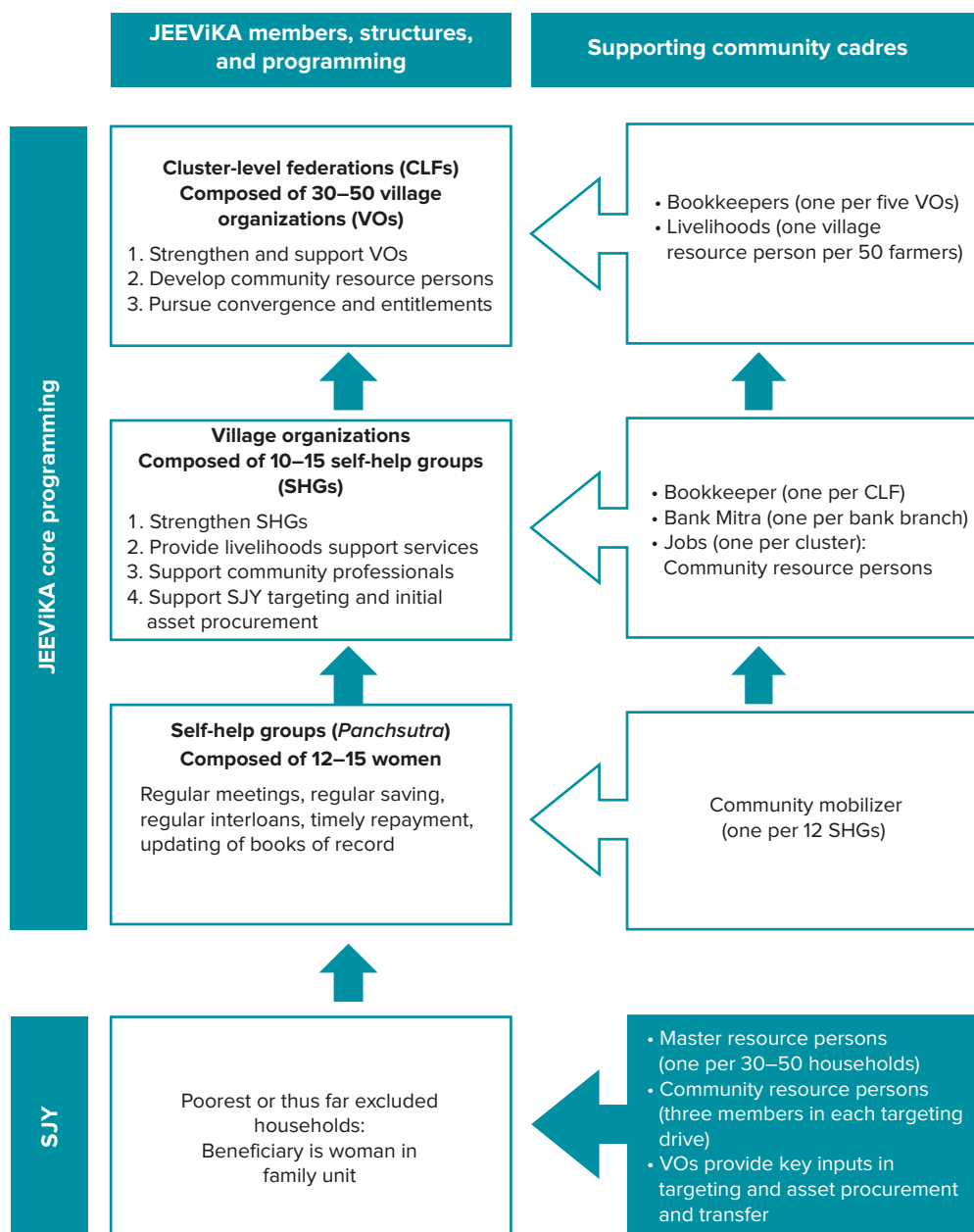
Notably, SJY is JEEViKA's first attempt to mainstream a program that works with households as the unit of intervention instead of group structures. To implement SJY at the household level, JEEViKA leans on its organized village organizations, which lend input and support to key functions such as targeting, endorsement of selected households, initial asset procurement, and routing of funds to the households. Active implementation of the program is largely in the hands of community cadres—community resource

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BOX CS2.1 SJY at a Glance: Key Scale-Up Components (and Variations from the Pilot)
(continued)

persons—established by JEEViKA to handle functions such as targeting for SJY through intensive community-level drives. Meanwhile, a new type of cadre, consisting of “master resource persons,” is dedicated to the SJY program, handling the coaching and household-level work of SJY. JEEViKA staff, together with a Bandhan Konnagar resource person at the block level, provide households with training on specific livelihoods and offer overall supervisory support for the program (see figure BCS2.1).

FIGURE BCS2.1 Role of Community Cadres in JEEViKA and SJY Core Operations



Source: World Bank.

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BOX CS2.1 SJY at a Glance: Key Scale-Up Components (and Variations from the Pilot) (continued)

Productive assets

SJY participants choose a productive asset from a list of choices determined by local context and needs, and then they receive asset-specific skills training and weekly household coaching. After completing the training, they take possession of the assets, typically in two or three tranches. Asset packages may include various types of livestock, sewing machines, farm inputs, inventory for a small shop, or other contextually relevant productive assets. Early trends from households indicate that small-scale trading enterprises and livestock are the preferred options for first tranche assets.

The first tranche value of the Livelihood Investment Fund is pegged at a maximum of Rs 20,000 (\$280). Households may choose a diverse activity in the second or third tranche, and the total value of assets is estimated to be Rs 60,000 (\$840). Participants also receive a temporary subsistence allowance called the Livelihood Gap Assistance Fund of Rs 1,000 (\$14) per month paid over seven months. This allowance is intended to encourage higher consumption and to offset the opportunity costs of learning how to put the new enterprise asset into use before it begins to generate income.

Coaching

Participating households receive weekly coaching. During coaching, master resource persons provide a range of support that may include guidance on care and maintenance of assets, proper care of livestock, guidance on building microenterprises, or help in gaining essential skills such as learning how to sign one's name, basic numeracy, and bookkeeping skills. The weekly coaching sessions also include a social education component, with discussions on topics ranging from nutrition to early marriage and family planning.

a. BRAC is an international nongovernmental organization with headquarters in Bangladesh.

(and coverage of roughly 500,000 individuals), SJY is itself an ambitious scale-up of a contextual and rigorous graduation approach, extending JEEViKA's reach and core services, which are centered around access to financing, market links, and access to public entitlement programs in the direction of livelihoods enhancement for the extreme poor. As of early 2020, more than 70,000 households had been successfully targeted and endorsed to receive the SJY intervention.

JEEViKA's wide coverage and scale can be attributed in part to its institutional structure and staffing. JEEViKA was launched in 2006 as an autonomous agency with an independent executive committee and chief executive officer and a professional staff (see box CS2.2). In later years, the same structure was adopted by several other state rural livelihoods missions and other government agencies. This structure as well as strong training and accountability measures have largely insulated JEEViKA from some of the governance issues that historically have faced the state's agencies, including elite capture and leakage of funds. A long-standing partnership with the World Bank has enabled the program to establish strong financial management systems as well as robust mechanisms for redressing grievances.

BOX CS2.2 SJY: Key Roles and Funders**Roles**

- *Implementer:* JEEViKA (government)
- *Technical assistance partner:* Bandhan Konnagar
- *Knowledge and learning partner:* J-PAL

Funders

- *Core JEEViKA human resources, systems, and operations:* Jointly funded by the national government of India and World Bank
- *SJY scale-up operational funding:* Funded by state of Bihar
- *Technical assistance and operational research funding:* Philanthropic funding from Co-Impact and IKEA Foundation

Note: SJY = Satat Jeevikoparjan Yojana; J-PAL= Abdul Latif Jameel Poverty Action Lab.

The SJY scale-up benefits from being integrated into a larger institutionalized economic inclusion effort: JEEViKA at the state level and NRLM at the national level. SJY is strongly aligned with state and national level policy objectives and is considered a key piece of JEEViKA's overall policy goal of “saturation”—that is, inclusion of and service provision for the poor. SJY's scale-up benefits from state and national funding and JEEViKA's well-developed and adaptive delivery systems and infrastructure, all of which have supported an altogether new programmatic approach that has effectively found its footing in Bihar. NRLM, conceptualized at the national level based on the lessons of JEEViKA and similar programs in other states, offers a broad landscape to institutionalize the experiences of SJY on a national scale.

SJY leverages JEEViKA-catalyzed community structures, such as village organizations and community cadres, effectively institutionalizing community capacity for its program delivery. In the move from pilot to scale-up, one decision rooted the SJY scale-up firmly in the fabric of JEEViKA's core programming: the move to make use of community structures in selecting SJY households and in other key implementation steps. For JEEViKA, a successful shift in programming from a 2,000-household pilot to a 100,000-household scale-up implied that the approach would have to be seamlessly integrated into JEEViKA's core community structures, leveraging their strengths and operational capacity. Village organizations and their constituent self-help groups came to the forefront as a source of inputs into the SJY beneficiary selection process. In addition, community structures are now involved at key implementation junctures, including the channeling of money through village organizations to SJY households and the use of village organization procurement committees to source and distribute assets to households.

Key partnerships supported by catalytic funding

The institutional capacity of JEEViKA to design and implement the SJY scale-up was enhanced through partnerships with several external organizations, which enabled key technical guidance and operational learning support. The expertise and guidance provided by Bandhan Konnagar in a technical assistance capacity and J-PAL South Asia

as a knowledge and learning partner allowed a learning-by-doing and iterative approach for JEEViKA.

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.

J-PAL has assumed an operational research role to help ensure effective real-time learning of operational lessons. It regularly reviews operational challenges, and in doing so it observes the implementation of key steps, including targeting, household micro-planning, and asset transfers to date. It then offers feedback to JEEViKA on the efficacy of each step, potential areas for improvement, and, where possible, avenues to facilitate efficiency at scale. In addition to its current role supporting operational learning, J-PAL hopes to conduct a randomized controlled trial of the SJY program in the future.

Catalytic philanthropic funding has been central to equipping JEEViKA with a project management unit, technical assistance, and operational research support for SJY. Although many state, national, and multilateral budgets finance implementation and direct inputs to households, funding for other vital elements of large-scale government programming is not always as readily available. These vital elements include technical assistance, development of the required infrastructure and systems, and research on process and outcomes. Catalytic investments by philanthropic donors and private sector actors can bridge these critical gaps. Grants from Co-Impact⁴ and the IKEA Foundation⁵ allowed expansion of Bandhan's and J-PAL's involvement beyond the Targeting the Hard-Core Poor pilot, enabling the provision of additional technical inputs to assist in a wider scale-up effort and help ensure effective learning of operational lessons and documentation. In addition, philanthropic funding has supported JEEViKA's investments in monitoring technologies for SJY, including the development of mobile applications to allow implementing staff and community cadres to capture program data and milestones on their phones. All ultrapoor households under SJY are now registered on a mobile application, and programmatic inputs and key outcomes are digitally tracked on the platform.

Lessons

Programmatic lessons

For JEEViKA, both the Targeting the Hard-Core Poor pilot and the SJY scale-up have confirmed the notion that to effectively reach the poorest and most vulnerable people, a more intensive approach is required. Although economic inclusion at scale can be achieved through its core livelihoods and financial inclusion activities, JEEViKA has committed to a higher-touch, and in some ways higher-intensity, graduation approach, working directly with households as opposed to groups to effectively engage the poorest and most persistently excluded.

As SJY and its preceding pilot were being implemented, it quickly became clear that adapting the originally envisioned graduation approach was necessary to effectively institutionalize it within the larger JEEViKA programmatic model. When embarking on the Targeting the Hard-Core Poor pilot, JEEViKA leaders were keen to follow the tried and tested graduation approach as closely as possible to benchmark its operations and ensure impacts. But by the time they decided to scale up SJY, they understood that adaptations were required to allow successful integration of the approach into its core program infrastructure and community cadres.

Unlike in many other global adaptations of graduation approaches, in SJY most of the programmatic changes and lessons learned are related to the *way in which the original graduation components are delivered*, as opposed to changes to the components themselves. JEEViKA has embraced the intensity of graduation approach components, electing not to pare down the model, in contrast to several international government agencies, which have sought to use a “graduation-lite” approach. The most substantive changes have aimed at allowing the program to effectively leverage existing community structures. Graduation program components themselves have not been eliminated or reduced. In fact, in the scale-up the value of asset transfers has tripled on average. And although several global graduation programs are moving to home visits every two weeks, JEEViKA has maintained weekly coaching and coaching at the household level over the 24-month course of the program.

An ambitious mandate to scale up, coupled with the relative novelty of working directly with households, poses ongoing challenges. SJY’s priority is to scale up as quickly as possible in order to keep pace with the available funding resources. A clear mandate to scale up puts pressure on identifying, training, and retaining high-quality master resource persons, who are responsible for the bulk of household-level programming inputs. As targeting efforts are under way, community resource persons are being trained in large numbers to conduct targeting activities, and village organizations are being tapped to help identify households through targeting drives.

The results of operational research so far have revealed exclusion errors, but no noticeable inclusion errors. Errors of exclusion, in which deserving households are left out, are reasonable in the early days of a program, are fixable with later rounds of programming, and are less problematic than inclusion errors, which can indicate leakage and elite capture of programs. The early days of SJY have also seen other anomalies, including over-targeting of households with disabilities (proportional to the population). This anomaly is likely because community resource persons and village organizations, in their new roles of household identification, more readily recognize people with disabilities as meeting program entry criteria without nuanced regard of who may have limited means to engage in economic activities.

The fast-paced scale-up has had impacts on households as well. SJY households with completed asset transfers are increasingly competing with other subsistence-level enterprises in the community, as well as with themselves. JEEViKA is in the early stages of tracking whether and where clusters of enterprises could be formed to facilitate aggregated interventions, such as retail marts and cooperatives, to facilitate more streamlined market access and better pricing for farmers and small traders.

As JEEViKA learns in real time about the effectiveness of its programming, it is considering additional methods to mitigate against loss of quality and impacts, while preserving the fast pace of the SJY scale-up. To stem capacity constraints, JEEViKA has moved to quickly recruit and deploy a pool of young professionals to support the program scale-up, and it has instituted training drives to prepare cadres of community resource persons to undertake targeting and to prepare master resource persons for household-level programming. With the support of philanthropic funding, JEEViKA is also constituting a professional project management unit to shore up professional staff in oversight and managerial positions for the scale-up. Because the program is sequential, JEEViKA is batching and phasing activities, attempting to create competencies at scale and, potentially, specialization within activities. The best-performing staff and master resource persons are quickly converted to trainers to extend their expertise, and JEEViKA has appointed dedicated human resources to the program at the district level to ensure ongoing technical oversight. JEEViKA is also considering avenues to standardize and digitize content both for training master resource persons and for training and coaching program participants. It will likely move toward video-based training and modules to be delivered via hand-held projectors.

Institutional lessons

Although it is still at an early stage of implementation, SJY is one of the largest known government scale-ups of graduation programming within a larger economic inclusion effort. Accordingly, SJY and its host program, JEEViKA, have the potential to offer nationally and globally relevant lessons for economic inclusion of the extreme poor. India's National Rural Livelihoods Mission, with its nationwide infrastructure and resources, has nationalized economic inclusion efforts that organize the poor in self-help groups and connect them to formal financial services, public entitlements, and livelihood-enhancing support (World Bank 2011b). If SJY proves successful, the program could demonstrate that such efforts are an effective way to extend economic inclusion, financial inclusion, and the public entitlement offerings of state and national governments to the country's unreached extreme poor. In India, NRLM's national infrastructure can extend SJY lessons across the country. Indeed, NRLM's state agencies have a history of borrowing implementation practices and lessons learned from leading states (World Bank 2011a).

Although many governments look to graduation approaches as a way to move households through and out of government interventions, JEEViKA seeks the opposite result. It regards the approach as a way to boost the capacities of households, enabling them to move on to JEEViKA's core programming. That programming is driven by a statewide "saturation" mandate, the success of which is predicated on self-selection and the election of services by all eligible households. Rather than seeking to move (graduate) SJY households *out* of the program, JEEViKA focuses on the degree to which SJY households can be mainstreamed *into* self-sustaining self-help groups and village organizations.

The SJY experience within JEEViKA provides a possible blueprint for scaling up economic inclusion through the entry point of livelihoods programming, while utilizing financial inclusion building blocks. SJY differs from the better-known "cash plus" approach of government agencies, which leverages social safety net infrastructure and cash transfers to extend economic inclusion programming. It is primarily a livelihoods intervention delivered through financial inclusion infrastructure. Although the intervention itself provides inputs to participating households centered on boosting productive assets and skills, its delivery relies on the support of self-help groups and village organizations. SJY may therefore provide insights into how various global financial inclusion approaches and platforms could be tapped to reach increasingly poorer households. Globally, these approaches and platforms could include government-catalyzed self-help group programs, large-scale village savings and loan programs, and other financial inclusion and community structures.

JEEViKA's SJY program offers insights into how community structures can enhance economic inclusion efforts and, potentially, seed greater impacts at the community level. JEEViKA's self-help groups and higher structures are not merely financial inclusion structures. The prevailing philosophy behind them is one of community mobilization and building the countervailing power of the poor. The approach leverages upstream community structures. It remains to be seen whether economic and social inclusion outcomes can be enhanced by this community participation and leverage.

The use of community cadres to deliver graduation programming could contribute to the discourse around how to ease the persistent capacity constraints of economic inclusion efforts. Distinct from more typical channels of NGO or government service delivery, JEEViKA's training and involvement of large numbers of community members in various cadres could serve as a model for delivering the often high-intensity and high-touch programming of economic inclusion interventions. In addition to enabling program delivery, JEEViKA's model of training large numbers of

community workers is intended to empower the community in a real sense as agents of change. It also ensures the transfer of programmatic practice and knowledge to the community.

Implementation of SJY may offer significant lessons on moving to scale-up. If SJY is able to successfully scale up to its target of 100,000 households in three years, it will be in part because of significant previous market-making investments by JEEViKA. These include developing community cadres and infrastructure and investing in value chain development and a rich tapestry of other support services and programs to which JEEViKA attempts to link participants. A scaled-up SJY could shed light on key elements of graduation and economic inclusion programming that have the power to drive, or conversely inhibit, further scale-up. The costs of the program are high, and the sustainability of the approach over a longer term will depend on its ability to evolve strategically into a convergence approach—one in which the resources and benefits of other public programs can be leveraged in support of the poorest people. Because of the phased approach of the program, there is an opportunity for and interest in exploring a convergence approach for a subset of households.

The outcomes of SJY will also offer lessons on adequate dosages of graduation and economic inclusion inputs among poor households, on meeting the capacity needed to deliver comprehensive economic inclusion approaches, and on ways to internalize new programmatic processes into existing operations. In summary, the outcomes will reveal the feasibility of achieving the elusive goal of reaching the last mile of poverty and help determine whether more states and programs may follow a similar path.

Notes

1. Scheduled Castes (SCs) and Scheduled Tribes (STs) are groups recognized in the Indian constitution as having been historically marginalized. The schedules, or lists, provide the basis for affirmative action, enabling the government to establish quotas to give representation for historically and currently disadvantaged groups in Indian society in education, employment, and politics.
2. Figures are as of 2019 based on conversations with JEEViKA staff.
3. Rs 67,000 is the average cost per beneficiary. However, the actual assistance per beneficiary can range from Rs 27,000 to Rs 97,000, depending on when the household graduates, according to program indicators.
4. Co-Impact, engaged in global collaboration for systems change, brings together philanthropists, foundations, and other funders to support efforts to change systems in low- and middle-income countries in education, health, and economic opportunity, with an emphasis on gender and inclusion.
5. The IKEA Foundation, the philanthropic arm of IKEA (the Swedish home furnishings company), works with strong strategic partners in applying innovative approaches to achieve large-scale results. The IKEA Foundation is committed to helping families living in poverty afford a better everyday life while protecting the planet.

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