

# JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

## Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



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### OFFICE ORDER

Bihar Rural Livelihoods Promotion Society (Jeevika) is spearheading the implementation of National Rural Livelihoods Mission (NRLM) in the state of Bihar. BRLPS has made all preparations to expand its geographical reach to all parts of the state. To a large extent, BRLPS has been successful in placing the team members for rolling out the implementation of NRLM across all the blocks of different districts in the state. The placement of teams across the blocks and districts has led to the formation of SHGs in large numbers and they require further support in order to get strengthened. You are aware that BRLPS encourages the process of formation of community institutions and its quality nurturing. After due nurturing, BRLPS also makes an investment in nurtured community institutions in form of Community Investment Fund ( Initial Capitalization Fund, Revolving Fund, Health Risk Fund, Food Security Fund, Livelihood Fund etc). The aspect of Community Investment Fund (CIF) has been envisaged to play a vital role in addressing the livelihood issues of its members. It has been observed that the provision of Initial Capitalization Fund and Revolving Fund stood SHG members in good stead to address the initial needs of members like redeeming of the old high cost debts taken from money lenders, meeting emergency health requirements, taking back mortgaged lands or other assets, taking up new economic activities and meeting other social obligations like marriage of daughter etc. BRLPS has ingrained a dedicated process of Micro Planning at the level of the community Institutions which plays an important role in facilitating **“Responsible Borrowing Behaviour”** on part of the community members when capitalization is done through community institutions in order to make them sustainable. This includes providing prioritization for the most vulnerable member of the group and discussion around repayment aspects. Capitalization after laid out Micro Planning process helps in bringing dynamism and decision making ability at the level of the community institutions and its members.

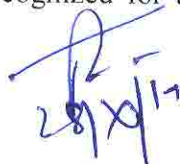
In order to give spurt to the whole process of Capitalization, it is directed that DPCUs and BPIUs will work on the following strategy:

- Continue to work on the strategy of preparing documents related to savings account opening of SHGs. This is essential to provide ICF and RF to any group as part of capitalization process. At the same time due effort will be made for the preparation of the documents related to Bank

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Linkages for the groups that are following Panchasutras and are doing well. **Last minute preparations are sometimes leading to sub-optimal preparation of the quality documents.**

- (b) BRLPS intends to make available ICF and RF to the groups that are following Panchasutras and adhering to the already stipulated guidelines. This is essential to give aid to the process of capitalization for bringing dynamism and decision making ability at the level of the community institutions. **Timely capitalization is an important component and due attention is required to be given for the same.**
- (c) **Ensure that all existing project staffs and community cadres have been trained on Document Preparation and Micro Planning Process latest by November 2014.** A report on the same will be made available to SPMU. It is important and essential to be ensured by respective DPCUs and BPIUs. This will pave the way ahead for preparation of Micro Planning documents and timely Capitalization. Already efforts have been made to provide training to more than 2500 staffs on MP in last 3-4 months by DPCUs. This needs to be further escalated and all existing project staffs and community cadres need to be trained on the same with quality.
- (d) Around 200 BPMs have been trained on MP process in last 3-4 months by SPMU. It was anticipated that they would facilitate training to staffs and related cadre in their respective BPIUs. It was also anticipated that they will be taking initiatives to do MP on their own and also ensure quality preparation of MP. **BPMs are directed to prepare at least 2 Micro Planning document per month in their own handwriting and the same will be deposited to respective District Project Manager in Xerox.** This direction is applicable for at least next 6 months. It is important to ingrain the concept of MP at the level of BPM. This in turn will facilitate better interaction and effective communication with community institutions and help BPIUs to put more effectively systems in place for transparent and smooth functioning. BPMs need to continue with the policy of preparing at least 1 MP (One Micro Plan) per month even after 6 months. BPMs are required to ensure preparation of atleast 2 MP documents per month by Livelihood Specialists as well. This will be checked and evaluated at the time of the confirmation and annual performance review of Livelihood Specialists and the BPMs.
- (e) **Training cell and Financial Inclusion theme together is directed to ensure training to all the existing project staffs and community cadres in stipulated time frame as mentioned above.** It is also directed that DPMs take help of those managers or staffs as well who have earlier been associated with training cell or were recognized for their work in Micro Planning in earlier or

  
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existing position. **Timely completion of training on Document Preparation and Micro Planning is essential and due priority needs to be accorded to it by different DPMs. DPMs need to plan meticulously for the training and ensure identification of adequate number of resource persons for same. Refreshers on MP process also need to be planned subsequently by the DPCUs to make it quality oriented.**

- (f) **Each of the Community Coordinators and Area Coordinators need to prepare atleast 4-5 MP in his or her own handwriting each month. This has to be effectively put in place by respective BPMs and report about the same needs to be made to concerned DPCUs. It is emphasized with due significance that mechanism need to be put in place to ensure MP in one's own handwriting by project staffs.** This is an important point that has to be administered closely by BPM and subsequently by DPM. It is of utmost importance that project staffs understand the need of the members in close proximity with community institutions. The laid out process of Micro Planning plays an important role in achieving the same. This shall be checked and evaluated at the time of confirmation and annual performance review of CCs/ ACs.
- (g) **All the Training Officers, YPs and Managers at the DPCU are required to prepare atleast 2 Micro Planning in a month in their own handwriting.** DPM is delegated with responsibility to make a judgment about the feasibility and can reduce the number based on the circumstances. The reduction in number needs to be substantiated by facts and circumstances. However, in any circumstance preparation of 1 MP (one MP) in their own handwriting has to be ensured by all the Thematic Managers, YPs and Training Officers. It would be prudent that Finance Managers also participate in the process to understand the needs of the community institutions and prepare MP. This shall be checked and evaluated at the time of confirmation and annual performance review of Training Officers, YPs and Managers.
- (h) **DPMs are required to take interest in the preparation of the MP and its supervision and it is directed that atleast 1 MP (One MP) over a period of 2 months will be prepared by them in order to understand the issues of the community institutions.** Micro Planning documents prepared by DPMs need to be sent to SPMU in XEROX for presentation to the CEO, BRLPS. DPMs need to ensure the same. This is applicable for next 6 months and thereafter 1MP (One Micro Plan) per quarter need to be ensured by DPMs. This shall be checked and evaluated at the time of confirmation and annual performance review of DPMs.
- (i) DPCUs need to work on the strategy of preparing Community Resource Persons (CRPs) for facilitating document preparation related to Banks and Micro Planning across the blocks where it



is feasible and required. There is a need to ensure training to those identified CRPs on documents preparation related to Banks and Micro Planning process in a time bound manner as mentioned above. The services of CRPs may be taken as per the laid out provisions for payment purpose. **Each of the CRP is expected to make at least 8 to 10 Micro planning in a month with help of Community Mobilizers. In such circumstances payment to community mobilizers will be made as per the existing provisions in case MP or Bank Document has been prepared with support from CRP also.** This needs to be appreciated that Community Mobilizer will also play an important role in facilitating the preparation of MP and thus laid out payment will be made to Community Mobilizer as well. The same principle will apply for payment in case of documents prepared and getting the savings account opened or credit linkage done for SHGs. It is expected that when services of CRPs are pressed for documents preparation only, then each of the CRP is required to prepare atleast 2 documents in a day that are complete in all respect. Information may be given accordingly to identified CRPs. BPIUs need to make an assessment and ensure that documents related to banks are also complete for those groups whose MP process has been completed by related CRP. The services of CRPs may also be taken for sensitization around Insurance aspects and other aspects related to Financial Inclusion.

- (j) **It is directed that BPMs will take due care while identifying the CRPs and ensure quality preparation of Documents or Micro Planning by CRPs. It is essential that identified CRPs are trained in an effective way by respective BPIU and DPCU.** It is only after successful completion of training by a CRP that work is assigned to them. Periodic review of the work done by CRPs need to be ensured by BPM for quality purpose.
- (k) BRLPS has been taking the services of Micro Enterprise Consultants (MECs) to promote micro enterprises in the rural areas. They have been trained on different aspects required for enterprise promotion for substantial period of time. **It has been decided that their services will be taken for the facilitation in preparation of Micro Planning Documents and Documents Preparation related to banks to spurt the process of 2<sup>nd</sup> or 3<sup>rd</sup> or later stages of credit linkage with mainstream Financial Institutions.** Credit Linkage of SHGs with banks for 2<sup>nd</sup> or 3<sup>rd</sup> or later stages requires a lot of counseling on enterprise angle and thus it has been decided that services of MECs will be taken for the same. **All DPMs are directed to make a suitable plan for taking the services of existing MECS for the purpose mentioned above. They will be under the category of CRPs and all the payment conditions of CRPs will apply in their case as stipulated above.** DPMs are directed to utilize the judgment for the work to be done by MECs and in case required,



