



11th Quarterly Progress Report

April - June, 2010



Bihar Rural Livelihoods Project



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EXECUTIVE SUMMARY

With each passing quarter, the project is getting more mature and better recognized. Particularly, during the previous quarter, the project has made significant strides in terms of reaching out to other similar projects, nationally and internationally. The Chief Minister and the Deputy Chief Minister of Government of Bihar attended different programmes and appreciated the work done by the project, predominantly the issue of women empowerment and participation of poor in the programme.

The Joint Secretary, MORD, GoI; Joint Secretary, DONER, GoI and a team of NERLP made an official visit to the project to get the insights and practical experiences of Institutional Model being promoted by the JEEViKA. The project has received a lot of appreciation over the last few months from various quarters and has emerged as a key resource centre for the National Rural Livelihood Mission (NRLM). Bihar is among the few states, which are NRLM ready. Under the Kosi rehabilitation project, the BRLPS has received additional 30 million USD to work in three districts, which were severely affected by the Kosi floods in 2008. Under this, JEEViKA would be working in 13 blocks of Saharsa, Supaul and Madhepura (including two blocks where we are already working).

In terms of specific project progress the achievements of this quarter have been quite extraordinary. While the previous quarter was quite outstanding in terms of micro-plan preparation, Bank account opening and Capitalization of groups, once again this quarter has been very significant in terms of formation of SHGs, improving upon the training lags etc. During the quarter, 5451 SHGs have been formed, mainly with the support of internal CRPs; of whom 141 teams formed

2900 SHGs (53% of total) with an average of around 20 SHGs per team. Similarly, out of total 306 VOs formed in Q1, 113 VOs (37%) have been formed by external CRP teams and 40 VOs have been formed by internal CRP teams (13%).

Nearly 60% of total SHGs promoted by the end of the 1st quarter of FY 2010-2011 have received all three modules of training, whereas 50% of all VOs promoted by the end of quarter, have been trained on all three modules.

Sl	SHGs training	% of SHGs	VO Training	% of VO
1.	Module - 1	88 %	Module - 1	94 %
2.	Module - 2	76.5 %	Module - 2	75 %
3.	Module - 3	60 %	Module - 3	50 %

In addition to these modular trainings, large number of SHGs and members of Village Organizations were also taken on exposure visit to the best practising community institutions. As is evident from the figure, still there is a huge training lag. To reduce the same, CRP master trainers have been identified and imparted intensive training, (Training of Trainers) who, in turn would impart training to SHGs. Efforts are also being made to provide a legal identity to matured VOs. 36 matured village organizations in 18 Blocks have been identified for registration and were given training on VO registration, process, procedure and its implications. Out of 26 village organizations, which submitted all legal documents for registration, 13 have obtained the registration certificate by the end of June.

On microfinance front, the work of Bank Mitra is being appreciated by both, Branch Managers and most importantly the SHG members. During this quarter, 106 Bank

Mitras have been provided training on bank account opening. Besides, refresher training for 40 existing Bank Mitras was also organized. Sensitization of banking officials is going on, and in total, 82 bank officials in Purnea district were taken to exposure visit to 2 blocks namely Dhamdaha and Banmankhi. Slowly, the insurance portfolio is also getting built up. The project has prepared 6500 applications of AABY (Aam Admi Bima Yojana) for submission to the district administrations, of which 1905 applications have been approved and policy documents have been issued. 139 project staff in Madhubani and Gaya have been trained on AABY and Janshree Bima Yojna. Similarly, 97 numbers of staff from across the blocks and districts were trained to act as trainers (TOT) for Community Mobilizers on SHG books of records.

The average yield through System of Wheat Intensification (SWI) has been 4.5 tons per hectare against the wheat yield of 2.19 tons per hectare through traditional wheat cultivation. For current Kharif year, so far 38219 SHG households from 388 Village Organizations (VOs) have prepared their demand for SRI in 3540 hectares of land. A good number i.e. 35% of them are members of SC/ST HHs. In dairy sector, 4963 SHG households have been linked with newly formed 81 Dairy Cooperative Societies (DCSs). The average daily milk procurement from them is around 10000 liters/day (2 liters/ member). The process of building of Capacity of JEEViKA staff in the dairy sector has been initiated by formal training to the CCs and ACs. Fodder varieties demonstration, de-worming of milch animals, Artificial Insemination and vaccination are some of other activities, which have been initiated during the quarter. Formalization of art and crafts co-operatives has also been kicked off.

Training on MOA, bye-laws for the registration under Bihar Self Supporting Cooperative Societies Act 1996 has been provided to all concerned members.

During this quarter, 183 new VOs have initiated health savings, altogether making it to 523. The cumulative amount of Rs. 21.78 lac has been mobilized as health savings. Altogether, 366 VOs have received HRF-CIF amount of Rs. 366.15 lac. The process of opening new bank account for HRF has been initiated and so far 6 VOs have opened separate Bank Accounts for this purpose. The number of women made signature literate has increased up to 123745 by the end of quarter. The total members made signature literate during the quarter is 24900. Food security programme is also being scaled up. However, during the previous quarter a Rapid Assessment of the programme was carried out by the internal team. Based on the findings of the rapid assessment exercise, 16 trainings of CMs and 112 trainings of food security committee have been completed by district teams. In Muzaffarpur, 26 VOs are participating in social forestry program in convergence with MGNREGA and they have planted more than 3.5 lakh of saplings.

In this QPR, three success stories are also included which have been developed from the community members following best practices.

Thus, the project is not only making significant progress in the core model of the project but also piloting with several other initiatives to gain the experience and understand the feasibility of scaling up these initiatives. Though the project has achieved significantly in a short period, the challenge is to ensure quality in program implementation.

INSTITUTIONS & CAPACITY BUILDING

In the first quarter of FY 2010-11, the theme has witnessed a building of quality institutions with the help of external and internal CRP rounds and trainings being provided to the SHGs through CRP

Master Trainers. It has emphasised the importance of Village Organisations in the project by registering some of the VOs, so that further steps for a financial convergence could take place.

Capacity Building to SHGs

District		Module 1 (units)	Module 2 (units)	Module 3 (units)	Module 4 (units)	Exposure visit Within Block	Exposure visit outside block	Exposure visit outside district
Madhubani	Mar 10	1148	795	404	473	43	39	4
	QTR 1	484	561	521	334	34	40	6
	Total	1632	1356	925	807	77	79	10
Nalanda	Mar 10	1209	875	494	281	112	34	0
	QTR 1	411	546	529	190	8	6	0
	Total	1620	1421	1023	471	120	40	0
Gaya	Mar 10	1465	1062	921	743	175	20	0
	QTR 1	1200	1232	1099	255	48	40	3
	Total	2665	2294	2020	998	223	60	3
Purnia	Mar 10	1297	979	800	630	45	24	3
	QTR 1	741	663	484	219	4	0	0
	Total	2038	1642	1284	849	4	0	0
Khagariya	Mar 10	971	858	698	468	47	3	0
	QTR 1	462	436	314	182	16	4	2
	Total	1433	1294	1012	650	63	7	2
Muzaffarpur	Mar 10	1043	941	737	494	36	47	0
	QTR 1	436	475	419	288	27	25	3
	Total	1479	1416	1156	782	63	72	3
G TOTAL	Mar 10	7133	5510	4054	3089	458	167	7
	in QTR1	3734	3913	3366	1468	137	115	14
	Till June 10	10867	9423	7420	4557	595	282	21

Quarter 1 was marked with induction of 4 (four) modules of training to the SHGs in addition to exposure visits within blocks, outside blocks and outside the districts. This is to mention here that out of the total SHGs covered in the training programme in this quarter, 1227 SHGs have been covered by the specially

developed Master Trainer CRPs in one month round of training. Detail of the Master Trainers CRP round is mentioned underneath in the report.

Till June 2010, 21734 SHGs of the total 24626 SHGs were imparted training of Module-1 which comes to nearly 88%. By

the end of the 1st quarter of FY 2010-2011, it was 3734 units i.e. 7468 SHGs have received training on Module 1. In 1st Quarter of this Financial Year total 7826 SHGs (3913 units) have received training on module 2. Cumulative total 18846 SHGs have received training on module 2 until June 2010 i.e 76.5 % of total SHGs formed. Similarly, 6732 SHGs (3366 units) have received trainings on module 3 in the 1st quarter of FY 2010-2011 and cumulatively it comes to 14280 SHGs i.e 60 % of the total SHGs formed till June 2010. In other words, we can also say that total 14280 SHGs (60% of total SHGs formed till June 2010) have

received all the three basic SHG trainings.

Total 9984 SHGs have become the part of 957 Village Organisations. Out of the total SHGs part of Village Organisation, 91% (9114 SHGs in 4557 units) have undergone training on module 4 which is related to VO concept and Management.

Simultaneously, a total no. of 1200 SHGs had opportunity to participate and learn in 898 units of exposure visits by the end of June 2010 out of which 266 units of exposure visit (30% of the total unit) have been conducted in this quarter only.

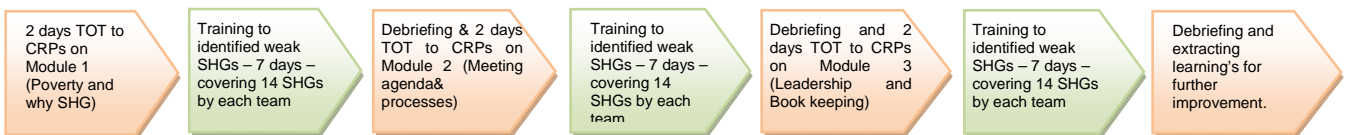
Capacity Building of VOs

Districts		Module 1	Module 2	Module 3	Exposure visit Within Block	Exposure visit outside block	Exposure visit outside district
Madhubani	Mar 10	86	65	49	49	22	10
	QTR 1	55	64	41	22	16	7
	Total	141	129	90	71	38	17
Nalanda	Mar 10	126	83	53	30	14	9
	QTR 1	45	59	45	3	5	1
	Total	171	142	98	33	19	10
Gaya	Mar 10	89	66	60	57	26	0
	QTR 1	29	27	20	16	23	8
	Total	118	93	80	73	49	8
Purnia	Mar 10	69	56	42	21	11	3
	QTR 1	51	41	43	6	4	2
	Total	120	97	85	6	4	2
Khagaria	Mar 10	97	60	34	10	0	0
	QTR 1	12	7	4	1	3	0
	Total	109	67	38	11	3	0
Muzaffarpur	Mar 10	203	172	57	39	50	12
	QTR 1	37	22	17	21	17	1
	Total	240	194	74	60	67	13
G TOTAL	Mar 10	670	502	295	206	123	34
	in QTR1	229	220	170	69	68	19
	Till June 10	899	722	465	275	191	53

A total of 958 VOs were formed under Jeevika till June 2010. Out of the 957, 899 VOs (94%) have received training on Module 1 (Why VO and its management) till June 2010. It can be inferred that 58 VOs, which have recently been formed, are yet to receive training on module 1. The number of VOs receiving module 2 training till June 2010 is 722, and no. of VOs receiving module 3 training is 465 out of total no. of 957 VOs, 465 VOs (50% of total VOs) have received all the 3 basic trainings on Village Organisation. Out of the total VOs, 519 VOs (55% of total VOs formed) have undergone exposure visits to the matured VOs to learn the best practices.

considerable focused time for imparting trainings to the SHGs.

TOT to internal CRPs on SHG Module 1, 2 & 3 (as per the prescribed contents) were conducted by each training cell at District Level. Prior to this, one day orientation of the training cell on the training content has been conducted at SPMU level. Each module of training was conducted for two days followed by CRPs field visit for imparting training to SHGs for 7 days. It was expected that each CRP team would impart one module training daily to a batch of 2 SHGs' members, hence, covering 14 SHGs.



Development of Master Trainers CRPs to impart training to SHGs on all basic modules

Community to Community learning is the best way to build capacity of the institutions. Project has developed 86 teams of Master Trainer CRPs to impart trainings to weak SHGs. One team comprising of three CRPs first conduct a diagnostic study of SHGs and impart trainings. It has also been mandatory for the concern Community Coordinators to be present with the concern CRP team in the course of conducting trainings.

Training to Master Trainers CRPs: Before initiating the CRP Master Trainers round to conduct the training to the weak CRPs, a well designed TOT has been organised for these MT CRPs teams by each district. The trainings have been staggered in such a way that CRPs get

After each module of training to the internal CRPs, debriefing sessions were organised to extract the learnings followed by 2nd module training and so on.

While taking feedback from SHGs, Village Organisations, Community cadre and also from staff it was evident that the CRP Master Trainers round has been very useful. The CRP teams did not only use various participatory methodologies like, story telling, various games, flip chats but they have also shared their experiences and field level nuances in their own local language. Since, these CRP teams used to stay in the village itself, after training many SHG members used to come and share each other's experiences. This has created the bond of togetherness, faith and ownership.

Status of CRP (MT) ROUND 1: JUNE, 2010

SI	District	No. of CRPs	No of teams	No. of Block	No. of villages covered	No. of SHG to be trained	No. of SHG trained
1	Gaya	105	35	11	100	490	428
2	Nalanda	33	9	4	9	126	115
3	Muzaffarpur	28	9	3	9	126	136
4	Madhubani	59	17	7	17	238	301
5	Khagaria	23	6	2	6	84	87
6	Purnia	30	10	3	10	140	160
Total		278	86	30	151	1204	1227

In the first round of Master Training CRP, a total of 86 teams covering 278 CRPs participated and they have imparted training to 1227 SHGs in 30 days.

Completion of External VO CRP Drive in the Project

The external CRPs have completed their one month stay and work in the project successfully. This time, there are 54 teams, in all 18 first phase blocks working with VOs.

Out of a total no. of 306 VOs formed in Q1, 113 VOs were formed by external CRP teams which accounts for 37% of the total VOs formed in this quarter.

The VO Bookkeepers have been tagged with teams so that experiential learning could also be imbibed by them. There are some suggestions like emphasis on VO account opening and inclusion of VO registers from the beginning which could be made.

Completion of Internal VO-CRP Drive in the Project

The internal CRPs have completed successfully their one month stay and work in the project. This time, there are

18 such teams in all 18 first phase blocks, working with VOs.

Out of total 306 VOs formed in Q1, 40 VOs were formed by internal CRP teams which accounts for 13% of the total VOs formed in this quarter.

In this drive, VO Bookkeeper was made part of the team so that book keeping practices could go in the SHG. There is also a felt need of extra trainings and constant handhold from staff for nurturing of VO CRP.

Internal SHG CRP Drive

The internal CRPs have completed successfully their one month stay and work in the project. This time, there are 141 teams working with SHGs in all 44 blocks across district location.

Out of total 5451 SHGs formed in Q1, around 2900 SHGs were formed by internal SHG CRP team which accounts for 53% of the total SHGs formed in this quarter.

This percentage shows that project could have the drive at one go in all the clusters with fairly good quality formation of SHGs.

Induction and Training of SHG concepts to Managers

In this quarter, 20 newly joined managers have been inducted and oriented about the project, their roles and responsibilities and detailed about the different thematic programmes. The orientation cum induction programme of managers has been done in Patna for 4 days.

After the induction, the group went for village immersion for 7-10 days and then a basic training on SHG concept and management was organised in Patna. This training equipped them with basic concepts like poverty analysis, SHG and its meeting processes, village entry and social mobilisation, financial management, books of accounts and other related topics.

VO Registration and Training

Project has decided to get registered some of the matured Village Organisations under Self Supporting Cooperative Society Act, 1996 on pilot basis. For VO registration and related training for Community institutions and project staff, a consultant was hired to provide consultancy services in 36 matured village organizations in 18 Blocks of 6 districts i.e. Gaya, Nalanda, Muzaffarpur, Khagaria, Purnea and Madhubani of Bihar. During the period between March and June 2010, specific tasks were performed for the promotion of Village Organizations by the establishment of legal identity and the capacity building on preparation of bye-laws, process of registration, documentation of legal documents and management of Village Organizations under Bihar Self Supporting Cooperative Act'1996. The activities on capacity building of BRLPS staff have also been performed through class room training

as well as on-job training for providing the techno-managerial input and services to the village organizations. The following tasks have been performed during the period under report for the promotion of village organization:

- a. **Designing and development of training module for village organizations on formation, registration and management under Bihar Self Supporting Cooperative Act'1996:** The training module is designed and developed at CBO level for conducting training of the promoter members and executive members of the village organization. On the basis of the training module, the participants have acquired good understanding about the formation, preparation of bye-laws and documentation for the registration.
- b. **Orientation of staff of DPCUs and BPIUs on Bihar Self Supporting Cooperative Societies Act:** Orientation of Cluster Coordinator, Area Coordinator, Book keeper, Community Mobilizer, Block Project Manager, Training Officers and District Project Manager in 18 Blocks on Bihar Self Supporting Cooperative Act, 1996 was designed. All the participants have acquired good understanding about the act and its implementation.
- c. **Identification of potential trainers among the trainers pool:** 86 potential trainers were identified for promotion and development of VOs from the six project districts of Bihar. At

present, they are supporting the training of village organizations.

- d. **Designing and developing the TOT modules:** TOT module is designed and developed for imparting good understanding about process of registration and submission of documents for registration. 86 trainers from BRLPS have participated actively in three days training program in two batches and have had good understanding about it.
- e. **Training to the promoter members of Village Organization on formation, registration and management under Bihar Self Supporting Cooperative Act'1996:** 1546 promoter members of 36 village organizations have been trained on Cooperative Act, need for registration, process of registration, preparation of bye-laws and documentation. All the participants know about the bye-laws, need of registration, process of registration and their documentation.
- f. **Preparation of Bye-laws and other legal documents of Village Organization for registration:** 35 Village Organizations have prepared the bye-laws and other supplementary documents for submission to Cooperative Department for registration.
- g. **Submission of relevant documents for registration:** 26 Village Organizations of 18 blocks have already submitted all legal documents for the registration to Cooperative Department.
- h. **Obtaining registration for the village organization:** 13 Village Organizations have obtained the Registration Certificates by the month of June'10.

MICRO FINANCE

So far as the progress of Micro-Finance in the project is concerned, the major emphasis had been on the following aspects to achieve the targets-both on quantitative and qualitative aspects:

Training to New Bank Mitras and their placement in different Bank branches of Blocks and Refresher to Existing Bank Mitras

As already stated, the project managed to make a policy intervention to facilitate the financial transaction process of the groups with banks in a smooth way and got the policy of Bank Mitras ratified by a committee formed by SLBC on SHGs and Financial Inclusion. A total no. of 106 Bank Mitras have been provided training during this quarter on bank account opening, the role and responsibilities of Bank Mitra etc so that the work done by them gets due recognition and this gets success across the board. In addition, refresher training was provided to 40 existing Bank Mitras, who have been functioning in different bank branches. The review of the work, during the refresher training had been very satisfactory in terms of support extended to SHG members in the bank premises by them.

Training to newly recruited project staff on SHG's Books of records

Training has been planned and administered on SHG's Books of records to the newly recruited staff in different blocks of Khagaria district. This in turn, shall facilitate the roll out of the books of records in more informed and uniform way. It is anticipated that the trained staff in turn, shall facilitate in creating the learning ambience for the community

mobilisers for rolling out in a uniform way. In total 73 numbers of staff from Khagaria have been trained on SHG's books of records. At the same time training had been imparted to newly recruited managers and left-over staff from across the districts and it ensured that all officials, who have joined the project till April 2010, get trained on SHG's Books of records. 19 newly recruited managers and 18 left over staff from across the project area were trained on SHG's books of records.

Exposure Visit of Bank Officials in the project areas

The strategy of exposure visit of Bank officials in the project area has been undertaken to instill better confidence in the Banking fraternity. The exposure is to sensitize the banking officials with processes followed within Jeevika with regard to formation and nurturing of the groups. It is in this view that Exposure Visit of all the bank officials of different branches in Purnea in the project areas was planned. In all, 82 bank officials in Purnea were taken to exposure visit in 2 blocks namely Dhamdaha and Banmankhi.

Training to newly identified VO Book Keepers on VO Books of records

The project witnessed the formation of large number of Village Organizations during the financial year. This essentially implied that the project is ready with a cadre of trained community professionals to write the books of records. To strengthen the process, a cadre of VO book keepers have been identified and provided with training to ensure timely

book keeping of the village organizations. A total no. of 84 VO book keepers have been provided raining during this quarter on VO book keeping. This has been done with the purpose and in anticipation that roll out of the VO books of records are on time and uniform. In total, 159 VO book keepers have been trained to write VO books of records.

Creation of "Trainers Pool" and their Training

It has been the long felt requirement that "Trainers Pool" is created at block level for ensuring effective training on SHG's Books of Records to Community Mobilizers. It is in this view that decision to create "Trainers Pool" was taken and suitable strategy was chalked out to train them intensively. A total no. of 97 staff from across the blocks and districts were trained to act as trainers for Community Mobilizers.

Training to Community Mobilizers on SHG's Books of Accounts

The idea of training Community Mobilizers on SHG's Books of Accounts in a uniform way has been important to ensure that Books related to SHGs are written in a proper way. Better writing of books of records certainly instills a sense



of confidence amongst the SHG members and helps in strengthening the overall nurturing

process. Considering this, decision was taken to create a "Trainers Pool" who in turn shall be providing training to the Community Mobilizers in respective block areas. During the quarter, altogether

1274 Community Mobilizers have been trained on SHG's Books of records.

Training on Micro-Insurance related to Aam Aadmi Bima Yojana and Jan Shree

Altogether 139 project staff in Madhubani and Gaya have been trained on AABY and Janshree policies of the Insurance. A total no. of 6500 AABY insurance documents have been prepared and would be deposited with block administration soon. At the same time 1905 number of Policy Bond, have been issued in Khagaria district.

Emphasis on account opening and capitalization of groups

The process of capitalization certainly paves the way for group strengthening and decision taking process. It has been observed that the institutional dynamics get much more vibrant and decision oriented when the capitalization is done. Out of a total no. of 24626 groups formed 16980 groups have got their accounts opened. Besides the account opening of the groups, lot of spade work has been done to ensure credit linkage with banks and results are evident : 311 groups belonging to the Bank of India in Gaya got linked in a function at Gaya. Total number of groups credit-linked during the quarter is 503.



Status of JEEVIKA with respect to different banks

Following is the detail of the financial status of Jeevika with different banks:-

Snap -shots of the Jeevika- Bank status Details TILL 30th June 2010

Sl.No.	Bank Name	No. of SHG's Savings A/C Opened	No. of SHG's Bank Credit Linkage Done	Bank Credit Linkage Amount in Rs. Lac
1	State Bank of India	3499	1045	231.75
2	Madhya Bihar Gramin Bank	2207	728	155.49
3	Bank of Baroda	696	208	50.70
4	Punjab National Bank	2419	434	74.26
5	Central Bank of India	1150	248	47.15
6	Uttar Bihar Gramin Bank	3431	408	72.36
7	Union Bank of India	326	137	28.93
8	Bihar Kshetriya Gramin Bank	963	124	26.70
9	Bank of India	1170	545	196.94
10	Allahabad Bank	291	70	10.50
11	United Bank of India	366	85	33.02
12	Uco Bank	296	25	6.25
13	Canara Bank	166	68	9.65
	Total	16980	4125	943.70

LIVELIHOODS

SYSTEM OF WHEAT INTENSIFICATION (SWI)

During the Rabi season 2009-10, System of Wheat Intensification (SWI) was practised with 25236 SHG members in 24 blocks of eight districts. It was carried out in 1200 hectares with 184 Village Organizations (VOs) with the support of 542 Village Resource Persons (VRPs).



The average yield through System of Wheat Intensification (SWI)

was 4.5 tons per hectare whereas the average wheat yield of Bihar through traditional wheat cultivation was 2.19 tons per hectare. However, the highest yield was recorded as 10.012 tons per hectare. Shanti Devi, a widow of Mahadalit community of Bumer Village in Barachhati block (Gaya) has got the highest yield by carrying out SWI in around 2 *kattas* of land. The scientific yield assessment was carried out by a panel of experts and government officers.

Sl. No.	Caste Group	No. of SHG Members undertaking SWI	% Members of Total
1.	SC/ST with Land on lease	4298	17 %
2.	SC/ST on their own land	4461	18 %
3.	BC and EBC Category	15960	63 %
4.	General Category	517	02 %
	Total	25236	100 %

PARTICIPATORY VARIETAL SELECTION & PROMOTION (PVSP) PROGRAMME

PVSP was carried out with 489 SHG members in 12.39 hectares of land in 5 varieties of (Moong) Green Gram namely HUM-12, HUM-16, NEHA, PM-2 and TM-9937 in Khagaria district. The SHG members have chosen HUM-16, because of its higher yield ranging from 38-41 Kg per kattha against the Local seed (desi) yield ranging from 10-12 Kg per Katha.

In Purnea, PVSP was carried out with 1210 SHG members in 27 hectares



of land in 2 varieties of (Moong) Green Gram namely TGM-03 and TM-9937. The SHG members have chosen TM-9937, because of its higher yield which is ranging from 24-26 Kg per kattha against the Local seed (desi) with yield ranging from 6-7 Kg per Kathha.

SYSTEM OF RICE INTENSIFICATION (SRI)

Specific micro-plans for promoting the practice of SRI were undertaken among the members of Self Help Groups (SHGs) to collect the demand of SRI. So far 388 Village Organizations (VOs) have raised their demand for SRI in 3540 hectares of land with 38219



SHG households in 18 blocks of 6 project districts. There are 13479 SC/ST households, 23222 BC/EBC households and 1518 General Category households



who have shown interest in cultivation of paddy through System of Rice Intensification (SRI). Around 750 Village Resource Persons (VRPs) have

been identified by the Village Organizations & trained by the SRI Experts to provide extension services to the SHG members.

DAIRY INTERVENTION

Under the dairy intervention, the project, in collaboration with COMFED has linked 4963 SHG households with the newly formed 81 Dairy Cooperative Societies (DCSs). The average daily milk procuring is around 10000 liters/day. The average daily milk per SHG household is around 2 liters. 56 BPIU staff, comprising Area Coordinators and Community Coordinators have been trained on dairy. The training on fodder seed varietal



demonstration programme was organized for 337 SHG members, Management Committee Members orientation was organized for 160 SHG members and

Artificial Insemination training was organized for 24 SHG members. The vaccination was done for 13150 milch cattle belonging to SHG households and de-worming was done for around 1000 milch cattle.

COMMODITY PROCUREMENT CENTRE (CPC)

The marketable surplus yield of the SHG members needs to be aggregated for better price of their Agriculture produces. In order to initiate collective procurement, a Commodity Procurement Guideline has been developed and accordingly training was imparted to the SHG members by inviting the experts on Commodity Procurement from Society for Elimination of Rural Poverty (SERP) A.P. An exposure cum training programme was designed for the Procurement Committee members of the concerned Village Organizations, staff and personnel from the Bihar State Food Corporation Limited (BSFC) in the operational villages of SERP. In this training cum exposure programme, 22 SHG members, 14 team members of JEEViKA and 2 senior officers from BSFC participated. The Commodity Procurement Centre would be established at the Village Organization surrounded by 10 villages / VOs and commodity would be procured for BSFC on behalf of the Food Corporation of India (FCI).

TRAINING & WORKSHOP

A team of 329 Village Resource Persons (VRPs) along with 15 team members of JEEViKA participated in the three days orientation programme on Zero Budget Natural Farming, organized by Agriculture Technology Management Agency (ATMA), Gaya where Mr. Subhash Palekar from Maharashtra was invited to impart training.

NON-FARM LIVELIHOODS

Sujani, sikki and Mithila Arts

In sarfudinpur cluster of Bochaha BPIU two producer groups related to sujani arts have come together and formed a co-operative. The total no. of members in the co-operative is 30. All members have been imparted training on Cooperative principles and bye-laws. The groups have developed bye-laws and forwarded the application for registration under Self Supporting Cooperative Society Act, 1996. Sujani Artisans Cooperative is also in the process of development of proposal for setting up of common facilitation center and CIF for working capital.

In this quarter, 56 artisans have been engaged in Sikki work in Raima village of Jhanjharpur BPIU of Madhubani District. Formation of their co-operatives is in process. Artisans have also identified an abandoned government building, which can be taken over by the cooperative for use as production center.

In Mithila Arts Cluster, more than 125 members of two villages are engaged in the activity. They have formed a cooperative and submitted the MOA (Memorandum of Association) and byelaws for the registration under Bihar

Self Supporting Cooperative Society Act, 1996. All members have undergone training on cooperative principles and formation of MOA and bye-laws. Cooperative is also working on setting up of Common Facilitation center and proposal for CIF for working capital. CIF proposal would be submitted to the respective Village Organisation for the loan.

G4S- Jobs in the Security Services

In this quarter, an orientation batch of 45 candidates from khizarsarai block has been organised in Patna to equip them with basic arithmetic and life skill knowledge so that they can qualify the final selection process of G4S. Out of 45 candidates, 13 candidates were given placement in Orissa.



SOCIAL DEVELOPMENT

HEALTH AND SANITATION

Health Risk Fund (HRF)

Health saving alongwith health credit program, is being implemented across the project where VOs have been formed. During this quarter 183 new VOs have initiated health saving, altogether making it to 523. The cumulative amount of Rs. 21.78 lac has been mobilised as health saving by them, whereas 366 VOs have received HRF-CIF amount of Rs. 366.15 lakh. So far, 6 VOs have opened separate Bank Accounts for the HRF.

Sanitation

The BRLP has entered into partnership with UNICEF to jointly work on sanitation related issues. As per Non-Negotiables of the SHGs, 6 VOs in Gaya and Nalanda have started toilet construction activities on their own initiative. For quality construction and better use of toilets, awareness programme were undertaken with the support of IEC materials developed by the UNICEF.

Sl.	Head	Nalanda	Purnia	Muzaffarpur	Gaya	Khagaria	Madhubani
1	No. of VOs has started saving for HRF	80	81	98	134	40	114
2	Total amount of HRF saving Mobilized	279400	371210	546563	553624	417675	540880
3	No. of VO receipt HRF CIF	65	51	76	74	40	63
4	Total amount of HRF CIF received	7250000	7250000	3900000	7615000	1350000	9450000
5	Total amount of money disbursed to the member	1669000	844205	685000	977000	2700000	2079000
6	Total Amount of HRF Loan repaid by the member	4315100	144580	173686	162500	39540	1261500

Signature Literacy for SHG members

As the community mobilization starts, the project staff and members of community cadres make efforts to make SHG members signature-literate. The cumulative figure of the women made signature-literate has increased to 123745 by the end of quarter. The total members made signature literate during the quarter is 24900.

All, who have learnt to sign, do sign in weekly meeting minutes register. This keeps them into regular practice.

Food Security

While during the previous quarter, a large number of VOs received food security CIF, this quarter emphasis was on



procurement of rice, particularly with those VOs, where fund transfer was an issue. There have been several VOs, who actually received the amount in their accounts after two months. A Rapid assessment of Food Security programme was carried out by the team, consisting of 6 Managers SD, SPM-SD and M&E and Mr. Vinay, consultant WB. The team visited all six districts and reviewed the process with more than 24 VOs.

The major issues, which came up is the capacity building of Village Organisation in general and with regards to food security, in particular. To deal with this issue, during the quarter, overall 16 trainings of CMs and 112 training of food security committee have been completed by district teams.

Sl.	Head	Muzaffarpur	Purnia	Nalanda	Khagaria	Gaya
1	No. of V.O received Food Security – CIF	84	58	88	38	84
2	Total FS – CIF amount received in Rs.	1307500	10458000	12788000	7575000	13861750
3	No. of V.O procured Rice/ wheat by FSC	41	41	53	35	63
4	No. of V.O completed 1 st cycle	38	41	51	35	6
5	No. of VO completed 2 nd cycle	3	5	2	0	2
6	Amount repaid in the month (up to June)	1078491	908056	343935	414137	2645375

ENTITLEMENTS

MGNREGA

Among social security and entitlement programmes, Mahatma Gandhi National Rural Employment Gurantee Act (MGNREGA) is one of the major programmes, which can bring difference in the life of SHG members. For enhancing employability of the community members and preserving ecological balance, BRLPS is focusing on Social Forestry under MGNREGA, which is being implemented in 3 blocks of Muzaffarpur.

A tripartite MOU has been signed by on behalf of, BPIU and VOs of BRLPS for implementing this programme. According to this, fund is being directly

transferred to a separated account of BPIU. BPIU then transfers this fund to the VO and VO to the concerned SHG against Muster Roll maintained by the SHG or the Mate (chief of labourers) engaged by the VO for this work. Based on the experience, the programme would be scaled up in other districts during the next season. The current achievement of this programme in Muzaffarpur is as under-

Block Name	No. of VO	No. of Vanposhak	Total No. of Mate	Total Saplings planted	Total payment through VO CRP
Bochaha	16	2700	40	3.5 Lakh	30 Lakh
Mushahri	3	100	2	5000	25000
Minapur	7	35	1	6000	6500
Total	26	2835	7	361000	331500

Social Security

Till now, around 3500 SHG members have been benefitted under Disability Pension, Old Age Pension & Widow Pension. Around 5500 applications have been submitted in Block Offices of the project districts.

While the project gets desired support at state and district levels, mobilizing the same at the block level acts as a major bottleneck in achieving the target. For mitigating this gap, the project envisions deputing one special Resource Person to look after 3-4 VOs. These Resource Persons are being identified by VOs and they would be paid on task basis.

Public Distribution System

5 VOs are running PDS shops at their own. Total No. of beneficiaries of the shops is around 715, among them 650 are our SHGs members. Monthly purchasing and distribution is done through the VO's procurement committee. A revolving fund of Rs. 7 lac to 5 VOs has been provided.

Safe Guard Compliance

In the quarter 1 of the financial year 2010-2011, the team has mobilised 2523 scheduled tribe under the SHG fold. Out of this, 1682 members has been made signature literate. The achievement under this is -

Blocks	Homogeneous SHG	Homogeneous VO	Heterogeneous SHG	Heterogeneous VO	No. of SHG received CIF	Amount of CIF	VO received HRF	Amount for HRF	VO received FSF	Amount for FSF
Dhamdaha	43	3	38	3	28	324000	1	50000	1	200000
B.Kothi	75	2	70	9	56	1215000	1	50000	1	200000
Banmankhi	35	0	14	0	17	1300000	3	150000	4	800000
Total	153	5	122	12	101	2839000	5	250000	6	1200000

HUMAN RESOURCE DEVELOPMENT

RECRUITMENT AND JOINING ON VARIOUS POSITIONS OF SPMU, DPCU AND BPIU

Office Assistant and Accountants

The recruitment of Office Assistants and Accountants has been completed successfully. As a result, eleven (11) Accountants and twenty one (21) Office Assistant were called for joining out of which 10 Accountants and 15 Office Assistants joined on 27th June 2010. The remaining positions from waitlist would be called for joining in 2nd week of July.

Recruitment of Community Coordinators from reserved positions through internship model

The recruitment of Community Coordinators on reserved category through internship has been successfully completed. As a result, a total no. of 114 Community Coordinators were recommended, out of which 57 were selected and 57 are under waitlist.

Joining of Area Coordinators and Community Coordinators

A total no. of 13 Area Coordinators i.e. 2 UR and 4 EBC from old result and 7 SC (6 + 1 WL from new result) and 89 Community Coordinators from various categories i.e. 20 –UR (WL 128- 147) 04 EBC (WL-34 to 37), 04 BC - (WL 99 to 102) all from old result and 60 SC and 1 ST from internship result, were called for joining on 25th and 26th of June 2010. Out of a total of 89 called Community Coordinators, 70 joined on 25th -26th June 2010.

Joining of Finance Manager, Block Project manager and Training Officer

The Call letter for joining of 1 Finance Manager, 1 BPM and 1 training Officer has been sent to the respective waitlist candidates. The expected joining is to be completed in first week of next month i.e. July 2010.

Recruitment of Thematic Managers

The recruitment for the positions of 4 different Thematic Managers at DPCU has been completed. As a result 5 Manager (Jobs), 4 Finance Managers, 3 Managers (M&E), 2 Manager (Communication) were selected and they are expected to join in second week of July 2010.

Recruitment of DPMs, PMs, Finance Managers and Project Associates

The Process of recruitment for Project Manager-R&D, Project Manager - Livelihoods, DPM and 5 Project Associates has been completed and they are expected to join in the next month.

Recruitment of Cashier and Store Keeper at SPMU

The applications for both the above positions have been shortlisted after publication of advertisement in the newspaper. The process of selection is expected to be completed in the month of August 2010.

SALARY REVISION

A Committee has been constituted for the fitment of salary as per the revised new salary structure approved by the Executive Committee of BRLPS which is effective from April 2010. The fitment committee comprising of Administrative Officer, Finance Officer and Project Manager-HRD has submitted the report of salary fitment of BPIU and SPMU level staff i.e. AC, CC and all staff of SPMU. The fitment of salary for the remaining staff is expected in the next month.

PERFORMANCE APPRAISAL

The performance appraisal of all the staff for the period of 2009-2010 has been completed and has been put up for assessment. The performance incentive is expected to be awarded by the end of July 2010.

PROBATION CONFIRMATION

The process of probation confirmation of all the staff in probation has been completed at the BPIU and DPCU level.

CAPACITY BUILDING AND EXPOSURE

SPM-IB&CB along with SPM M & E participated in the NRLM planning workshop at New Delhi, and a conference on convergence issue with the department of Renewable Energy Govt. of India on 27th to 30th April 2010.

SPM-HRD and SPM-IB & CB participated in the NRLM workshop at Hyderabad on 31st May 2010.

The CEO, SPM-HRD, SPM- IB & CB and DPM-Gaya along with CRPs participated in the NRLM workshop at Hyderabad from 21st June to 26th June 2010.

The Chief Finance Officer, Procurement Specialist, Procurement Officer and 1 Finance Manager Participated in the workshop on "Procurement Procedure of World Bank Aided Projects", organized by ASCI, GPCL, Govt. of India and the world Bank on 14th June to 25th June 2010 at Hyderabad (A.P).

A team of four senior & middle management level officers led by State Project Manager-Livelihoods, participated in the workshop on Financing Agriculture Value-Chain organized by the School of Rural Management (KIIT University) in Bhubaneswar in collaboration with FICCI and IFPRI.

COMMUNICATION

In view of increasing role of "Communication" in JEEViKA, the strategy has been reviewed and restructured with definite goal set for the year. Some of the initiatives, which have been completed during the quarter, are as follow:

Documentation of Experiences

An arrangement was made to document the entire process of cultivation of wheat through SWI techniques. Shootings were done at each stage of crop cycle in both audio-visual (AV) and print format. Finally, a detailed process document in form of report and 45 minutes long film, along with a shorter version of 15 minutes, has been prepared. All these materials are being used in scaling up of SWI activities in new villages and areas.

A group of successful SHG members and community cadres shared their



experiences before Sri T. Vijay Kumar, JS, MORD, GOI and the Bankers during a meeting organized at Patna. Their experiences and versions along with some footage were used for making a

short film which was shared with the officials. The interaction along with the speech of the JS was also captured for motivational use and also to sensitize women members of other projects.

In the last few years, the project has completed a number of successful interventions. Documenting the same would work as good inspirational materials for others. To collect these stories, an intern model was adopted. Local students pursuing Mass Communication studies had been engaged to document these stories. More than 100 successful cases have been collected, and are under the process of scrutiny and publication.

Development of Communication Materials for SRI Scaling Up

With a view to further expand the success of SRI technique in remaining parts of the project areas, a detailed illustrative Flip Chart containing all packages of practices has been developed and disseminated. The material is being used in the training of VRPs and farmers. Since the flip chart would be limited in circulation, a hardboard pamphlet on SRI package of



practices with few successful case studies has also been developed. The SRI flier is to be disseminated in large number among the farmers and members of community organizations.

CM and Deputy CM interact with Community Institutions of JEEViKA



In keeping with the keen interest of the Chief Minister in socio-economic empowerment process in JEEViKA, an exclusive interaction session was organized with the women Group members and community cadres at Sanjhagat village of Dhamdaha Block in Purnea District. During the interaction, the community cadres explained the process of capacity building with the use of flip charts, which impressed the CM, to the extent that, he himself reinforced his point of view by using the same flip chart



during his motivational address. The interaction prolonged for 90 minutes.

In another programme, the Deputy CM graced the occasion in which 306 groups were credit-linked, amounting Rs. 1.5 Crore with the support of Bank of India. An institutional partnership in the form of MOU was also signed between BOI and BRLPS on the occasion. More than 5000 women participated in the programme,



which was also attended by Minister, Road Construction, Executive Director of Bank of India and a few other dignitaries.

Visit of North East Rural Livelihoods Project Team

The community driven approach was exposed to the team of NERLP during official visits of the Ms. Jayashree Mukherjee, Joint Secretary, DONER and subsequently Regional level officials of NERLP. With a view to get a practical experience of Institutional Model devised in BRLPS, the team visited project areas in Gaya and Nalanda districts. The entire visits were planned to showcase and explain the core processes & approaches of institution building for socio-economic empowerment.

MONITORING & EVALUATION

PROCESS MONITORING

The Process Monitoring TOR has been finalized and the assignment has been awarded to SUTRA Consultant. They would be placing their field staff from 1st of July, 10 and the inception workshop would be organized in the month of July, 2010.

IMPACT ASSESSMENT OF SWI & SRI

Two studies have been out-sourced to Mr. Manu Sinha & Mr. Gopal Krishna Rao for impact assessment of SWI & SRI respectively.

MIS - Synchronization

The process of synchronization of MIS data base has been decentralized and is being done at the BPIU levels with the support of ITFTs. At present databases of 80% clusters from the field are being synchronized by the ITFTs. There are some corrupted databases which are rectified and synchronized at the SPMU level.

Trainings on MIS

A training cum workshop was conducted at state level on MIS use on 10th – 11th June 2010. In the workshop 80 thematic managers and BPMs were trained on MIS application: how to use it and how to make use of it for day to day management decision making.

Additionally, during this quarter, 41 training workshops were organized in which 23 Data Entry Operators and 565 CCs/CMS from across 30 blocks of 6

districts were trained on DIDI sheet and MIS data entry.

Developing automated monitoring system for project partners

Templates for monitoring partners (PRADAN, COMFED) have been developed and linked with on-line MIS. The application was demonstrated to COMFED. Issues identified related to filtration for report-generation, were addressed.

Daily monitoring and technical support to field team

Technical support has been provided to field from SPMU in trouble-shootings, correction in databases and developing databases for new blocks. New application has been developed and rolled out to restrict future date entry, rolling out new SHG code, checking triggers, rate of repayments, interest and principal due.

As per discussion in MIS review meeting (4th – 6th March 2010), 12 new ITFTs have been deployed throughout the project area. Moreover, additional 2 ITFTs are deployed to further boost up the team. Also 3 monthly ITFT meetings were organized at state level to expedite the roll out of MIS in the field and to provide required support to these ITFTs.

Designing, development, deployment and training on VO module

For designing the VO module, analysis of system was done by the Safal team by visiting VOs, thereafter the design was

prepared and presented before teams of BRLPS and WB. At present, the module is under development and would get completed by 20th July 2010. For smooth entry of back dated data, data collection formats were developed. Accordingly, trainings were provided to selected ACs/CCs in all districts.

DATA ENTRY AND TESTING OF HR-MIS

The required data (to test the HR MIS) was entered and thereafter the application was tested by SPM (HR), PM (HR), SA along with the Safal team on 25th - 27th May 2010. In total, 49 issues

were identified. Already 22 issues have been resolved and 15 issues are under process of resolution and are expected to be addressed by the end of July 2010.

PILOTING E-BOOK KEEPING AT VO LEVEL

Concept and prospect of e-book keeping was discussed and a pilot project is decided to launch for the same. In this, the transaction of the SHGs & VO would be captured in Laptops provided at VO level by the trained community members. This will be synchronized with online MIS.

PROCUREMENT & FINANCE

PROCUREMENT

TRAINING ON COMMUNITY PROCUREMENT

A training module on Procurement including community procurement has been prepared and circulated to all concerned for imparting training to the members of BLFs/VOs/SHGs. This was followed by organizing a two days training programme on 10-11th June 2010 on procurement and issues of community procurement. All DPMs, BPMs and thematic managers participated in the training programme.

PREPARATION OF PROCUREMENT PLAN (FY- 2010-11)

Procurement Plan for the year 2010-11 has been prepared and sent to World Bank for approval. The total plan for the year is 30.70 Crores.

PROCUREMENT OF FMTSC AND STATUTORY AUDITOR

Procurement process for selection of FMTSC has been completed. M/s. P.Punnet & Co., CA have been finally selected and contract agreement has been signed with them. Besides, M/s. Mookherjee Biswas & Pathak, C.A have been selected as Statutory Auditor of BRLPS for the financial year 2009-10.

NEW CONTRACT WITH PARTNER AGENCIES

Procurement processes for two new assignments have been completed and agreements have been signed during the quarter. M/s. Sutra consulting services have been hired for Process Monitoring assignment and M/s. PRADAN for SWI. A supplementary contract has been made with existing MIS partner, M/s. Safal Solution Pvt.Ltd

for additional services. In addition, services of 3 Individual consultants in Livelihoods (Dairy) and 4 in Micro-Finance have been extended for the next six months w.e.f May 2010 on same term and conditions.

FINANCE

FINANCIAL MANAGEMENT CAPACITY BUILDING

Several training programmes were organized during the quarter for building the capacity of project staff on financial management. A two days training on Financial Management was provided to all accountants, BPMs and DPMs. One week training on Financial Management System of Project has been given to all newly recruited accountants and assistants. One day training on settlement of TA claims and maintenance of manual cash book has been given to all assistants.

STATUTORY COMPLIANCE

IUFR for the period of January to March 10 has been sent to World Bank and CAA&A. ETDS return till May 10 has been submitted. RT-VII of VAT act has been submitted till 4th quarter of the last FY. TDS amount has been deposited up to 31st May, 10. EPF and GPF amount has been deposited till May 10.

INTERNAL AUDIT

Internal audit of 3rd quarter of the FY 2009-2010 has been completed and report has been submitted. The review of the report and compliance of the issues raised therein are underway. Internal audit for the period of 4th quarter barring Nalanda & Gaya districts has been completed.

We Scan the Market, Bargain and Purchase in Bulk for All

"Ab kya chinta hai bhaiya? Khadyanna ka bhi intezaam ho Gaya hai, tabhi to ab khane ki dikkat nahi hoti!" Mamta Devi recalls her days of hunger. She narrates her story that there were times when her family had to sleep empty stomach and hungry eyes for a number of days! They could hardly store food grains for one quarter. The underlying story of this case refers to a village Udyan Vigha, where most of the households couldn't get two times meal a day in many a month compelling them for high cost debts !

Udyan Vigha is a small village of around 275 households under Sherghati block of Gaya district in Bihar. The geographical condition of the village alludes to one of the draught-stricken region every alternate year. The land is not much fertile. However, irrigation facility might make it productive. The land distribution pattern is also uneven. Some of them have 4-5 Bighas of land while many possess 1 Kattha or even less. But average yield of paddy was very poor. One couldn't find a single farmer who might have yielded more than 1 Maund¹ per Kattha in one season, until SRI technique was adopted which, in turn increased the yield.



One of the Self Help Group members, Mamta Devi agrees that poor irrigation facilities and draught together had put a question to their food grains availability. She admits that the problem of food insecurity couldn't be coped uptill last year. She substantiates her point "isse pehle kabhi bhi, iske liye na kabhi kaam hua aur na hi kabhi socha gaya!" that neither the problem has ever been thought over nor any solution been provided in this regard. Another SHG member, Urmila Devi adds that the traditional agricultural practices do not yield enough to feed the entire family for more than three months. This is the reason that the local moneylenders take advantage and exploit the rural folk as much as they can. They lend them to buy the food grains at high interest rates ranging from 5% to 15% per month depending upon the amount, time period and above all, the need factor.

¹ Note – 1 Maund = 40 Kg

Sometimes the essential assets like land, animals, Utensils or Ornaments are mortgaged against the loan, resulting blockage of avenues of income totally. If the family doesn't have any of the assets to mortgage, sometimes he/she has to work at the moneylender's place. The conditions were worse than one can think over. Anyway, this was how the major population of the village fed upon; until the self help groups were formed and needful actions were taken to overcome these exploitations.

Today, the scenario has totally changed. Now the SHG members do not need to knock the door of money lenders. The house hold level scarcity of food grains are discussed in SHG meetings and the need is further accumulated at the Village Organization (VO) level. The sub committees formed in the VO scans the local market and gets the samples along with rates for purchase in bulk. The Food Security Fund of Rs. 2,00,000/- is utilized for creating a rice credit line at the VO level. After the purchase, instead of storing, it is distributed among the members to consume at the price purchased, along with the freight. In turn, the amount is paid back in equal installments with the nominal carriage charges for which, earlier they had to pay 5% to 15% monthly interest.

Relating to last year's food security plan, Mamta Devi narrates that she herself was in the group which went to check the prices in the markets of Sherghati. "We explored five big dealers of local market but couldn't bargain with them. Lastly we went to one of the Godowns in Sherghati and finalized the quality food grains at reasonable price," She adds.

"On knowing that these rural women needed 50 quintals of food grains in bulk, he was quite astonished. At last, after a tough bargain, the deal was finalised at Rs. 1,450 per quintal. So the whole stuff at Rs. 72,500 including the transportation cost, was brought to our door step. Finally we returned to the village and distributed 50 kg to each family. It was enough to feed a family for at least one and a half months." Mamta Devi informed that VO allocated the fund of Rs. 75,000 for the food security. It has increased the demand and now in the second instance, they need a bulk procurement of the food grains to the tune of 80 quintals.

In the case of Udyan Bigha, a community-driven-approach has been initiated not only to reduce the food insecure days by getting easy access to credit in need and procuring the grain in bulk but also empowering the Village Organisations to enhance their capacities to take care of food security in sustainable manner.

PVSP on “Moong” for Nourishing Soul and Soil

“Science has proved that, Pulse crops fix atmospheric nitrogen in soil, thus increasing Nitrogen content of the soil. Pulse is also considered as poor man's meat, since it supplements much needed “protein”. Moreover, it is the only nutrition we poor can afford to provide for growth of our children and pregnant mothers, besides cereals like rice and wheat. As such, many of our SHG members have adopted good varieties of Moong selected after conducting trial under Participatory Varietal Selection and Promotion (PVSP). We now have quality varieties, which are resistant to virus diseases and give higher yield. Even farmers of other villages are demanding seeds from us. Since, market price of Moong is alluring, we are planning to produce seeds in bulk and market through Women Farmers' Producers Company (WFPC) of Khagaria District.” When these highly technical points are revealed by a community member Saba Devi, it sounds amazing never-the-less it is a fact.

Saba Devi of Simra village, under Khagaria block has grown Moong in a plot of two katthas. She is confident to reveal, “I have sown HUM -12 variety of Moong on 12th March 2010. Till 30th May, I have picked up pods at-least thrice. The expected average yield of the variety would be 25-30 Kg per Kattha, as found in the trial conducted in our Simra village in last summer...” She and other women

members of her Self Help Group were persuaded to visit the plots of Moong, grown from the seeds multiplied through PVSP. JEEVIKA, with the assistance of technical agency ASA facilitated for PVSP trial on different Moong varieties in the villages of Sadar Block of Khagaria district. Similarly, trials were also conducted on paddy and wheat varieties as well.



A total of seven varieties of Moong were tried in farmers' plots, out of which four were found suitable for this area namely HUM 12, HUM 16, TM 9937 and PM 2. All these varieties are of 80-85 days duration and produce yield of 25-30 Kg per Kattha.

The PVSP was piloted with facilitation from the project in summer (April-June) of 2008 in Muzaffarpur, Nalanda and Purnea Districts. Moong (green gram) is the only crop, which is cultivated by the farmers during the summer season. Around 637 farmers (223 of Purnea, 250 of Muzaffarpur and 200 of Nalanda)

participated in the programme. The results were found significant during the Pilot Study. The Moong variety TM-997 gave a yield of 12-13 Quintal/ha with 195 farmers, K-851 gave 8Q/ha with 203 farmers, HUM1 produced 9-11Q/ha with 190 farmers, PDM-139 an yield of 8-9 Q/ha with 196 farmers. Local varieties could hardly give 2.5-5Q/ha with 473 farmers. TM-9937 found not susceptible to Yellow Mosaic Virus (YMV), K-851 and HUM-1 little susceptible; PDM-196 and local varieties more susceptible to YMV.

Subsequently, in summer of 2009, Moong trials were carried out in 17 villages of Dhamdaha & Banmankhi blocks in Purnea and 11 villages of Khagaria Sadar in Khagaria district including Simra village. "The varieties were so much in demand that farmers from other areas wanted to have seeds of all the selected ones. After retaining seeds for their own requirement, the SHG members of the village spared 89 Kgs of seeds to SHG farmers of Alauli and Chautham block and to the members of other VOs.

The seed was purchased at a rate of Rs. 55/- per KG and sold at Rs. 56/- per Kg. profit amount of Rs. 1/- per Kg was deposited with the VO", informed Amrita Devi, one of the SHG members in Simra Village. During a visit in the field of Saba Devi, a SHG Member and also a Director in the Board of WFPC, confirmed the superiority of the selected variety over other local varieties grown in the village.

"The PVSP trial on Moong has helped the farmers to identify appropriate improved short-duration varieties, which give better yield and are also resistant to YMV, which is very common in local varieties. In the forthcoming summer, we in Women Framers Producers Company of Khagaria District are planning to promote production and marketing of Moong. In the present scenario, the pulses like Moong are likely to fetch attractive price in the market both for consumption and for seed production. Production and marketing of wheat seeds, on being selected through PSVP, gave us confidence and reasonable margin in WFPC as well as quality seeds..." Amrita Devi proudly reveals.

In Flood Affected Village of Madhepura, Village Organisation Goes for Social Activism

"Our children were habitually absent from the School. We were also casual on the issue for years. The outlook changed after we joined Self Help Group and formed Shakti Village Organisation (VO). We decided in the meeting to ensure that our children go to school with proper and clean dress," revealed Santolaly Devi, the President of Shakti VO of Yadua Patty, a severely flood affected village, 4 KM away from Kumarkhand Block headquarter in Madhepura District. She further added, "As a result of the campaign, we are happy that all children of our community are now going to school regularly."

The village of Yadua Patty has a cultivable land of 600 Acres, out of which 400 is irrigated, but severely affected by floods. There are Primary school, Bank, Anganwadi, PDS, Telephone facility in the village. In Agriculture sector, paddy, moong, maize and wheat are major food crops. Jute is substantively grown as cash crop. The VO was formed on 28th May 2010 with inclusion of eight SHGs. This is the first VO formed in Madhepura district. The VO has 124 members in its fold. Sushnu Banu, Vice President of the VO revealed very interesting information, "the minority community of the village had misconception about Polio Immunization. Our community was unanimously against application of Polio drops even risking the life of our children."

"The issue was discussed and argued in the meeting of VO, in the presence of all members irrespective of caste and religions. Finally, members from our community were convinced about the

threat arising out of non application of Polio drops to children and also that polio drops do not have any side effect. Now we all in our community are ensuring its application. The community is now so motivated that if parents of a child are pre-occupied and do not allow their children to have polio drops, neighbours persuade them to ensure it," she added. It would be relevant to note that in three Hamlets (tola) of the village, the minority population is nearly 30%, 20% and 20% respectively. Hence, resisting polio drops to the children of such a substantive population would have had severe affects. However, collective intervention by members of the VO saved the possible danger. The behaviour change by advocacy in SHGs could overcome the deep rooted "taboo" was established.

It would be relevant to note that according to WHO, Bihar reported 117 cases of Polio in 2009 as compared to 233 in 2008 and 503 in 2007. As many as 107 high risk blocks have been identified in Uttar Pradesh and Bihar, with the latter having 41. A special block plan is being rolled out, focusing on sustained intensification of operations and reducing the risk factors of polio transmission by strengthening routine immunization services and basic water sanitation infrastructure improvements in these areas. Under the Kosi operational plan, the State Government and partners in the polio programme would ensure that children of these areas are protected against polio.

The Community Mobiliser Archana Kumari informed about the Lakshmi SHG, the oldest group of the VO, which was formed on 12th December 2009. Since the 11 members of the group were very poor,

initially they could afford to contribute only Rs 5/- per week, for 5 weeks. After they realized the utility of inter-lending, they decided to enhance the subscription to Rs10/- per week. Till May, 2010 they had conducted 25 meetings. SHG has received Rs 225/- per head as subscription making a total savings of Rs 2900/- by 13 members. Archana added that the group received Rs 50,000/- as Initial Capitalisation Fund (ICF) on 31st March 2010, which has substantively changed the socio-economic condition of its members. For instance a member Sita Devi was given a loan of Rs10,000/-. It was a great help for her family to repay the high cost debt from a money lender, which was taken at monthly interest of 8%. She has now paid major portion of the loan and further purchased a goat at Rs700/-.

Geeta Devi, another member was given Rs 20,000/- from the ICF, since she was to pay back loan taken during the marriage of her daughter. Now she has not only paid back this loan but is also a proud owner of a calf valued at approximately Rs 4500/-. Similarly, Smt. Jamali Devi got Rs 5000/- for her Papad shop, Smt. Buchni Devi received Rs 5000/- for repairing her house. Smt. Jehrina Khatun, the Secretary of the SHG, informed that earlier most of the members of SHGs did not know how to sign and used to put thumb impression for any payment being received. Following the signature campaign launched, at-least 80-90% of them can now sign. "This is a great achievement for us. It has reinforced our confidence and enhanced our image in the society. Our VO has started the social activism in multiple sectors," they all unanimously and emphatically conclude.

Annexure - I

HUMAN RESOURCE STATUS

In this quarter the status of manpower at SPMU level is given hereunder in table:

SI	Position	Required No.	Status till 31 st Mar. 10	Progress during the quarter		Status till 30 th June 10
				Joining of staff	Staff Left	
State Project Management Unit						
1	CEO	1	1	-	-	1
2	OSD to CEO	1	1	-	-	1
3	CFO	1	1	-	-	1
4	AO	1	1	-	-	1
5	SPM	9	7	-	-	7
6	Procurement Specialist	1	1	-	-	1
7	Finance Officer	1	1	-	-	1
8	PM	12	8	2	-	10
9	Procurement Officer	1	1	-	-	1
10	System Analyst	2	2	-	-	2
11	Data Administrator	2	1	1	-	2
12	DTP operator cum Designer	1	1	-	-	1
13	Accountant	5	5	-	-	5
14	Office Assistant	6	6	-	-	6
15	Procurement Assistant	1	1	-	-	1
16	Cashier	1	1	-	1	0
17	PA cum Steno	2	0	2	-	2
18	Project Associate	9	-	4	-	4
19	Store Keeper	1	-	-	-	0
		58	39	9	1	47
The manpower status increased from 67% to 81% during the quarter						
District Project Management Unit						
1	District Project Manager	6	3	-	-	3
2	Training Manager	6	4	-	-	4
3	Manager Livelihoods	6	6	-	-	6
4	Manager Social Development	6	6	-	-	6
5	Manager Microfinance	6	6	-	-	6
6	Manager Jobs	6	0	5	-	5
7	Manager Communication	6	0	2	-	2
8	Manager M & E	6	0	3	-	3
9	Finance Manager	6	1	3	1	3
10	Training Officer	18	13	1	-	13
11	Accountant	6	6	-	-	6
12	Office Assistant	6	6	-	-	6
	Total	66	51	14	1	63
Highlights: The Manpower strength increased from 77% to 95% during the quarter						
Block Project Management Unit				Joined	Left	
1	Block Project Manager	44	36	5	3	38
2	Chief Executive-WFPC	2	0	2	-	2
3	Area Coordinator	150	136	11	2	145
4	Accountant	44	19	10	2	27
5	Office Assistant	44	17	15	-	32
6	Community Coordinator	660	595	70	15	650
	Total	942	803	83	22	894
The manpower status increased from 85% to 95% during the quarter.						

Annexure - II

PERFORMANCE TILL 30TH JUNE 10

HEADS	Total Achievement till 30th June - 10						
	Gaya	Nalanda	Muzaffarpur	Madhubani	Purnia	Khagaria	STATE
INSTITUTION BUILDING							
No of revenue villages entered	645	221	357	184	199	142	1748
Total No. of households in the entered villages	107462	73824	99852	130661	132871	102337	647007
No. of target HHs identified	88034	31048	67367	62625	77213	59703	385990
No of village saturated	275	154	195	44	69	43	780
SHG FORMED							
No. of SHG promoted by BRLPS	6066	3242	4194	3453	4317	3354	24626
Total mem in the SHG promoted by BRLPS (No. of poor mobilised into SHGs)	74523	32805	36070	41665	43170	35522	263765
SAVING							
Total Cummulative Amount mobilized by the Group	17588888	7889606	38554719	20211129	47395408	26343572	157983322
Total Cummulative Amount Mobilised per Group	2900	2434	9193	5853	10979	7854	6415
INTERLOANING							
Total Cummulative number of loan	32122	32004	39956	93572	32692	26918	257264
Total Cummulative amount interloaned	98374310	98310997	72550858	130257150	82410473	30738538	512642326
REPAYMENT RATE							
Repayment Rate	93%	86%	89%	91%	90%	92%	90%
MICRO PLAN							
No of Micro Plan Completed - Ist Round	3631	2059	2063	2403	2403	1688	14247
INITIAL CAPITALIZATION FUND							
Amount Disbursed under ICF	155982300	92626700	120339580	0	97208625	69001900	535159105
No. of Groups received ICF	3410	1868	2224	2234	1997	1498	13231
BANK ACCOUNT & LINKAGES							
No. of SHGs having Bank A/C	4424	2405	2357	2411	2750	1902	16249
No. of toal Groups Credit Linked with Banks	1407	661	421	611	659	344	4103
Amount Loaned by Banks to SHG (In Rs. 000)	22508000	13912900	3333989	7218300	18177900	7521000	72672089
COMMUNITY MOBILISERS							
Number of Book Keepers/CM identified	737	324	580	535	421	436	3033
Number of Book Keepers/CM trained	628	269	503	393	471	418	2682
Number of SHGs being managed by CM partly	3413	1913	2954	2714	3061	2420	16475
VILLAGE ORGANISATION							
No. of Village organisation Formed	269	125	162	145	166	101	968
No. of SHG part of Village orgnisation	2900	1185	1463	1742	1773	921	9984
Total individual members of VO	37035	3199	15816	18285	20542	13104	107981
Total Amount Mobilised (Share Capital + membership fees)	446965	253060	78378	420970	403113	31070	1088037
No of VO Having Bank Account	188	87	101	86	98	65	625
SOCIAL DEVELOPMENT INITIATIVES							
Total no of illiterate SHG members identified	34194	16384	27684	22591	16428	27869	145150
Total No of SHG members who can sign-	25446	8962	21407	12359	30828	14963	113965
No. of SHGs decided on Non negotiable Norms	3200	1843	1722	810	3487	1380	12442
No. of Vos developed action plan on any social issues and got it implemented.	34	0	2	98	56	3	193



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