

# Quarterly Progress Report

(Oct-Dec, 18)



**JEEViKA**

Rural Development Department, GoB

**Bihar Rural Livelihoods Promotion Society**



## *Mission Statement*

JEEVIKA is an initiative of Government of Bihar for poverty alleviation, which aims at social and economic empowerment of the rural poor and improving their livelihoods by developing institutions of the women like SHGs and their federations to enable them to access and negotiate better services, credit and assets from public and private sector agencies and institutions.

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# *Executive Summary*

Progressive growth was observed at implementation level with noticeable achievements across many interventions. In sanitation and construction of IHHL aspect, remarkable achievement was made with 100% toilet construction across the state under Lohiya Swachha Bihar Abhiyan and SBM(G). Cumulatively, till Dec. 2018 a total of 1.06 crore toilets have been constructed. The project further focused on improving the behaviour change aspect on sanitation by organizing modular trainings of Health, Nutrition and Sanitation in SHGs and community level meetings, awareness camps, conducting rallies, community level events, conducting annaprashan diwas etc.

The project is continuously working to achieve the overall objective of improving the livelihoods of the poor through different interventions. Perceptible works were done in financial inclusion, livelihoods, institution building, convergence and entitlement themes during the quarter.

IB&CB theme strengthened higher level federations through training and capacity building activities. Cumulatively till December 2018, a total of 8259365 SHGs, 53128 VOs and 887 CLFs were formed.

Household financial condition has got a direct implication on overall well-being of the concerned families. The project has been incessantly working by coordinating and negotiating with different banks on one hand and supporting the SHG members in document preparation and submission for getting access to credit linkage from different banks on the other. During this financial year, from April to December 2018, cumulatively a total of Rs. 1838 crore has been provided to SHG members through bank linkage. Saving accounts of over 1.34 lakh SHGs was opened in this FY till Dec.2018.

Under insurance scheme, JEEViKA provided insurance coverage to over 12 lakh SHG

members. Alternate baking is evolving as a gainful employment and income generating activity for Bank Sakhis. From January to December 2018, a total of 464 bank Sakhis have been able to open 75,952 bank accounts, conduct transaction of Rs. 389.25 crore and have earned Rs. 1.17 crore as commission or service charge.

Livelihoods theme is implementing productivity enhancement interventions, farm-based value chain interventions, marketing of agri-produce and has introduced new technologies through Custom hiring centres and SLACC project. All of these interventions focus on enhancing the income from agriculture. In this quarter, a total of 5.17 lakh SHG members undertook cultivation of wheat through productivity enhancement techniques like System of Wheat Intensification, seed replacement and direct sowing of seed. Other agriculture activities undertaken include vegetable cultivation, kitchen gardening, maize cultivation, vermi-compost preparation which were undertaken by 3.12 lakh, 5.59 lakh, 2.75 lakh and 4794 SHG members respectively.

In livestock, second phase of goat intervention was initiated in 8 districts during the quarter. Target of this phase of implementation is to benefit 4003 HHs through distribution of good quality goats. During the quarter, 1209 goats were distributed among 403 HHs. Service model in goat intervention is also being implemented parallelly in 10 districts.

JEEViKA has also converged with different government departments, for implementation of social safeguard schemes. It is implementing, MGNREGA, PDS, Mukhyamantri Kosi Mulberry Pariyojana, SoULs etc to ensure access to SHG members to these schemes.

Overall progress during the period has been encouraging. The project aims to achieve the set target of this financial year with concerted efforts in the last quarter of this financial year.

# *Institution & Capacity Building*



Institution and Capacity Building theme focused on formation and nurturing of SHGs, federating SHGs into Village Organisations (VO) and inclusion of VOs into CLFs. Further, these federations were strengthened through training and capacity building initiatives. Special focus was on registration of SHG federations and their statutory compliance. Efforts went into maximising the utilization of Masik Prativadan and grading sheet by CBOs.

## **1. CBO formation and village saturation**

In order to pace up the formation of SHGs, drives were undertaken in 19 districts in which 315 CRP teams participated. It is expected around 9000 SHGs would be formed. In previous quarter (July-Sep 2018), 284 CRP teams had participated in SHG formation drives which resulted in formation of 4922 SHGs in 23 districts. These CRPs also provided basic SHG modular training to the newly formed SHGs. They also helped in identification of CMs, preparation of documents for SHG account opening, placement of initial books of records and minutes book with the support of field level staff and cadre.







Active women from respective districts and blocks also participated in the drive, to enable them to become potential CRPs in future.

In this quarter, a total of 8767 SHGs, 1829 VOs and 44 CLFs have been formed. Cumulatively till December 2018, a total of 8,25,936 SHGs, 53128 VOs and 887 CLFs have been formed covering 36158 villages and 7946 panchayats.

Inclusion of the targeted households, especially the scheduled caste, scheduled tribe, minorities and other vulnerable households is pre-requisite for declaration of the village as saturated. In order to attain saturation in terms of SHG formation in a village or panchayat, the BPIUs were directed to identify left-out households, bring them into SHG folds and declare village as saturated. In aggregate, 1573 villages were declared saturated in terms of SHG formation in the quarter.

Efforts were also made for entry of 409 unentered villages. For doing so, CRP drives were organized for entry into unentered villages, help desks were formed comprising of 2-3 community professionals to follow-up with VO leaders and CM/ VO BK for ensuring listing of target/left-out households and saturation of villages/panchayats.

## **2. Legal identity to SHG federations**

With rigorous and tireless efforts of block and district teams, JEEVIKA has extended the process of providing legal entity to SHG federations in 30 districts. Internally, JEEViKA has developed more than 70 project staff and pool of 400 community professionals for document preparation and statutory compliances of registered federations. Cumulatively, 571 primary level cooperatives (VOs) and 07 central level cooperatives (CLFs) covering 34 blocks of

14 districts of Bihar have got registered under BISSCO Act, 1996. Documents of 506 primary level federations covering 19 districts and 13 central level federations covering 5 districts are under process of verification by the concern district cooperative office. During this quarter, 36 primary level federations (24 in East Champaran and 12 in Lakhisarai) were registered. Notwithstanding this, with a consistent facilitation of block and district teams, 487 primary level federations including 7 central level federations have successfully supported in preparation of annual report, conduction of annual statutory audit and annual general meeting, and in filing annual return to concern district cooperative office before the due date.

The successful conduct of elections of Board of Directors in 174 primary level federations and 01 central cooperative by Bihar Election Authority on 31<sup>st</sup> July'18 in Khagaria (30), Supaul (17) and Purnea (127) arouse the spirit among the eligible federations in other districts. With the same spirit, block and district teams supported the federations in submission of documents for the conduct of election in other 151 primary and central level federations in Nalanda, Gaya, and Saharsa.

## **3. Masik Prativedan roll out & grading of CBOs**

Masik Prativedan is an important tool to assess the quality and performance of CBOs. A total of 6,23,679 SHGs submitted Masik Prativedan in respective VOs of which 4,80,719 SHGs were graded in VO. A total 40,244 VOs submitted their Masik Prativedan to CLFs, of which 28,328 VOs were graded. Office order for printing of Masik Prativedan and Grading sheet in booklet form was issued to support DPCUs in increasing the rollout and grading percentage of CBOs. 25 districts have

already completed printing of Masik Pratedan and grading sheet in booklet form.

#### 4. Community Institution Material

For proper functioning of the CBOs, it is important that the CBOs have basic community establishment material which supports them in carrying out day to day activities, organizing meetings, keeping documents, books of records and other stationery items. Initially the project provides community institution establishment material fund to the SHGs and VOs, which for further procurement of basic requirements is borne

departments, banks, etc. to leverage maximum benefit to the community. For strengthening of CLFs and improving quality of CBOs, 28 districts started organizing CLF strengthening committee meeting at district levels and 174 blocks started organizing CLF Quality team meeting at blocks levels.

For CLF-EC members training were conducted in Nawada (2 units), Aurangabad (2 units), Sheikhpura (1 units), Samastipur (1 unit), Bhagalpur (1unit) and Purnea (1unit). One batch comprised of 36-40 members. Three batches of training were organized for a total of 76 Cluster Facilitators at SPMU. A one-day interaction cum orientation



by the respective CBOs. A total of, 41.60 percent SHGs, 66.16 percent VOs and 80.89 percent CLFs have community institution material as on Dec 2018. In total, 578 CLFs have established their offices and 468 CLFs have procured establishment material.

#### 5. Strengthening of SHG federations

Cluster Level Federation is one of the key institutions which comprises of Village Organisations (VOs). It is a higher order institution that monitors, supports and coordinates with the CBOs under its fold and liaison with other stakeholders viz. govt.

program for CLF leaders named “**CLF Samwad**” was organised at state level for sharing their best practises and interactive session for cross learning among CLF leaders from relative new districts. A total 542 of CLF leaders from 271 CLFs long with JEEViKA staff participated in this samwad.

JEEViKA is nurturing and supporting 62 federations (formed by WDC) operating in 62 blocks of 18 districts namely, Khagaria, East Champaran, Arwal, Jehanabad, Aurangabad, Bhojpur, Gaya, Nalanda, Patna, Samastipur, Vaishali, Nawada, Rohtas, Darbhanga, Purnea, Muzaffarpur,



Siwan and Bhagalpur. A summation of 791 SHGs and 200 VOs have been authenticated by JEEViKA. A total number of 2424 CMs, 296 BKs, 69 CFs, 40 FDEs, 30 MBKs and 25 TCs are operating in these CBOs. 6992 SHGs have been given ICF and 13604 have been provided RF.

## 6. Training and Learning Centre

Training and Learning Centre is a community-managed institution, providing a platform for organizing quality training for the cadres and community members at district level. A TLC has its own executive committee, office, staff, training facilities, accommodation and fooding facility for organizing both residential and non-residential training.

A total of 128 units of training were provided to cadres engaging TLCs for a total of 345 days which included 4561 participants in this quarter. These cadre training were imparted on different subjects like SHG concept and management, VO concept & management, CLF concept & management, CBOs quality training, Book keeping of SHGs & VOs, Leadership of CBOs etc. Beside this, TLCs are also engaged in leveraging resources through convergence with the government departments. Under this, TLCs have been earmarked as nodal agency for conducting trainings/meetings to provide information and create awareness on Pradhan Mantri LPG Scheme in Ujjwala Panchayats. For organising trainings under Ujjwala scheme, TLC have developed 10-12 members CRP pool at each TLC and the pool is involved in creating awareness and imparting trainings for ujjwala scheme. Till Dec. 2018, a total of 463 Ujjwala meetings have been conducted and resource of Rs. 41.67 lakh has been generated by the TLCs. A two-day residential training was organized for TLC Leaders, training cell members, TLC cadres and staff

resource pool at SPMU on newly developed community operational manual for TLC. The objective to create awareness on systems is to manage TLCs as per given guidelines. This includes placing of community staff, financial systems, statutory & governance systems at TLCs.

## 7. Partnerships

JEEViKA has always been keen to take support of leading organisations to strengthen the project's components and bring in new learning to the organisation and take leverage from them to strengthen CBOs technically and aesthetically.

### i) Partnership with PRADAN

JEEViKA is working in partnership with PRADAN in 9 blocks of six districts in Bihar on IB&CB related indicators.

**Table 1: Progress under partnership with PRADAN**

Sl	Indicator	Total
1	Total SHGs formed	4163
2	Total SHG profiles submitted	3382
3	Total VOs formed	210
4	Total SHGs in VO fold	2126
5	VO CRP drives undertaken	4
6	Total SHGs saving bank A/Cs opened	2189
7	Total SHG credit linkage with banks done	1329
8	Total SHGs received RF	824
9	Total CMs identified	318
10	Total Bookkeepers identified	36
11	Number of HHs engaged in Livelihood activities with help of PRADAN	20224

The partnership between PRADAN and Jeevika aims to enhance capacity of community institutions, community professionals and the field staff in integrated manner; thus serving 6 blocks of 4 districts namely Araria, Kishanganj, Banka and Jamui for the aforementioned purposes.

### ii) Partnership with APMAS

Further, APMAS has deputed dedicated professionals from their teams with relevant

expertise in thematic areas like institution building, self-regulation, training and capacity building etc. In consultation with the E&Y Foundation and BRLPS, an Annual Action Plan and has been prepared.

wealth ranking, 13,325 HHs were identified as poor among which a composite number of 1853 were declared as ultra-poor beneficiaries after completion of household survey and endorsement by Vos.

**Table 2: Progress under Partnership with APMAS**

Sl	Indicator	Garkha (APMAS)	Q3	Dighwara (APMAS)	Q3
1	Number of Panchayats intervened	23	0	10	0
2	Number of villages intervened	97	0	34	0
3	Total running APMAS SHGs	939	55	542	6
4	Total adoptions	939	55	542	6
5	Total profiles submitted	939	55	542	6
6	Total VOs formed	62	2	37	2
7	VO A/cs opened	58	9	35	0
8	Total SHGs in VO Fold	829	33	510	76
9	Total VOs adopted by Jeevika	62	4	37	2
10	Number of VO profiles completed	62	4	37	2
11	Total SHG saving A/Cs opened	789	28	498	51
12	Total SHGs credit linked	502	327	433	92
13	Total SHGs received RF	526	136	393	37
14	VOs received ICF	57	10	32	0
15	Total CMs identified	58	4	37	0

The proposed activities of APMAS are operating in 3 districts namely Munger, East Champaran and Nawada for self-sustainable model to 9 CLFs of 3 blocks in these districts.

MoU between APMAS and JEEVIKA has been extended for two years from the date of signing of the agreement from July 2018 to June 2020. With regard to this MOU, an Office Order towards working with APMAS and JEEVIKA has been issued on 29.12.18 for implementation of the project.

**iii) Partnership with Bandhan Konnagar - Targeting Hard-core Poor**

In this quarter, a total of 49 PRAs were conducted which covered 38 Panchayats in Suppi (Sitamarhi) and Barsoi(Katihar) blocks. In these PRAs, a total number of 103,424 new HHs were covered. After the

In conjunction to this, an office order on guidelines for “Livelihood Investment Fund” was circulated in the month of November 2019 with the detailed guidelines including post endorsement processes by VOs, record keeping interventions by VOs, receipt and payment, MIS updating, components and guidelines of Livelihood Investment Fund, procurement process and fund flow arrangements.

Further, an office order on “Micro Plan document for Targeting the Hardcore Poor Program” detailing the process and formats of Livelihoods micro planning in reference to the implementation of Livelihood Investment Fund.

Likewise, an office order towards “Strengthening of THP Pilot” with direction and reinforcement of augmentation of staff, implementation of reporting structure, details of MRP with their nodal VOs and nodal staff, monthly payment to the MRPs, conducting weekly meetings at Block level and monthly meetings at District level respectively, maintaining of files & registers/logistic support and data entry & MIS system. Additionally, a single day training was imparted to the MRPs on SJY app. and updating their MRP profile in the app. in the month of December 2019.



# Financial Inclusion



During the third quarter of FY 2018-19, the Financial Inclusion theme concentrated on insurance, settlement of claims, segregate the enrolled data and uninsured member details district-wise ,piloting of Community Auditor concept, bank linkage and disbursements of the sanctioned loan, capitalization from the bank as well as from project, financial literacy, alternate banking, digital financing, availability of books of records at community institution level, books of record updation at field level, finalization and submission of CBO audit for the FY 2016-17. The major effort was on database management and timely sharing of data with LIC for adjustment, training for preparation of document regarding saving and credit linkage and community auditors piloting, tablet transaction pilot, E-shakti pilot project implementation. Other than this, theme also worked for capacity building of the staff and cadre at block and district levels.



## 1. Achievement of Bank Linkage with mainstream banking

The Bank Linkage of the Self-Help Groups moved ahead with the strengthening of the system further in terms of savings account opening and credit linkage. Continuous endeavours were made to follow with different banks to ensure supply of savings and credit linkage forms for facilitating financial transactions. Efforts were made to sensitize bankers about the scaling up of NRLM in the state and the potential it holds for capitalization to the groups. During April'18 to Dec'18, a total of 83311 SHGs could get their accounts opened and 1,34,765 accounts were credit linked (1st, 2nd and 3rd linkage) with banks amounting up to Rs1838.7crores.

**Table 3: JEEViKA SHGs Bank Linkage Status from April – December 2018**

Sl.	Bank Name	April-Dec 2018					
		SHGs Saving Account Opening	SHGs 1st credit linkage	SHGs 2nd credit linkage	SHGs 3rd credit linkage	Total SHG Credit Linkage(1st+2nd+3rd)	Cumulative credit amt. in Rs. Lakhs (1st,2nd&3rd credit linkage)
1	Madhya Bihar Gramin Bank	14388	18249	9062	4817	32128	47644.4
2	Bihar Gramin Bank	11281	12480	10931	2511	25922	27577.2
3	Uttar Bihar Gramin Bank	18086	15908	5842	137	21887	22635.2
4	State Bank of India	16229	16291	4773	204	21268	36179.6
5	Central Bank of India	7453	6478	1487	33	7998	10313.2
6	Bank of Baroda	3082	4387	1581	281	6249	11757
7	Uco Bank	4049	2716	2478	0	5194	6652.24
8	Punjab National Bank	2229	1923	2179	253	4355	7773.7
9	Bank of India	2387	2259	959	134	3352	5336.7
10	Canara Bank	1576	1620	534	302	2456	3085.5
11	Allahabad Bank	1206	1490	307	0	1797	2660.8
12	Union Bank of India	28	541	63	0	604	584.35
13	ICICI Bank	795	468	0	0	468	472
14	Syndicate Bank	197	308	0	0	308	375
15	Indian Bank	0	168	95	0	263	425.9
16	United Bank of India	179	185	13	0	198	126.5
17	Indian Overseas Bank	37	77	79	0	156	160
18	Vijaya Bank	16	105	40	0	145	81.5
19	IDBI Bank	84	17	0	0	17	29
20	Corporation Bank	0	0	0	0	0	0
21	Dena Bank	9	0	0	0	0	0
22	Oriental Bank of Commerce	0	0	0	0	0	0
	<b>G. Total</b>	<b>83311</b>	<b>85670</b>	<b>40423</b>	<b>8672</b>	<b>134765</b>	<b>183869.79</b>

## 2. Capacity building of staff & cadre

In order to equip the staff with knowledge on the process for sustaining community institutions and their capitalization, systematic efforts were made to provide training to the concerned Managers of the Districts. Training was provided to Micro-Finance Managers, Community-Finance Managers & other staff on financial inclusion aspects. In cadre, one batch of refresher training was given to Master-Book-keepers and Book-keepers.





### 3. A pilot for CLF strengthening

With the help of Mr Narendra Kande, consultant, World Bank, a pilot on CLF strengthening has been initiated taking thirteen CLF across four older Districts for which one day workshop was conducted in which DPMs, BPMs and Anchor persons participated and detailed plan was finalized for the next quarter. Exposure has been planned in the month of January 2019 with the world bank team in Andhra Pradesh.

### 4. Community Auditor

In order to strengthen the community institution, JEEViKA is working on the concept of community auditor and for this, training was provided to people on accounting aspects. Community Auditor Piloting was started in older nine districts. 27 BKs/MBKs were selected for audit of 54 VOs on pilot basis. These BKs and MBKs have been trained at state level. 37 audit reports were collected and checked.

### 5. MICRO INSURANCE- “Ensure to Insure”

In this quarter, major role was to segregate the enrolled data and uninsured member details district-wise. These details were prepared and uploaded on Google drive. The data and link were shared with districts and blocks. The blocks were also instructed to print the insured member list and keep the same in the respective CLFs/VOs. The continued process of enrolment was in last stage in this quarter. Major effort was on database management and timely sharing of data with LIC for adjustment. The accuracy of data was checked and shared with LIC so that, maximum number of members get insured as early as possible. Regular follow up with the districts and blocks were done for enrollment purpose as well as for claim settlement. Regular field visits were also

made to sensitize the staff and SHG members.

In this quarter, a total of 60,654 SHG members were enrolled under the new Insurance scheme of PMJJBY/PMSBY. Cumulative enrollment status for the F.Y 2018-19 is 12, 10, 477.

In order to achieve larger goal of ensuring to insure every SHG member, streamlining the service delivery aspect of the product plays a very important role and a considerable effort went on as well. A great deal of care is being taken to ensure that not a single claim report gets rejected. In this quarter 18 claims of AABY& 3 Claims of PMJJBY worth Rs 11.40 Lakh were settled with the rest in the process of settlement. Claim settlement number is relatively less than other quarters because the PMJJBY Claim settlement system requires smothering for which, regular meetings and follow ups with LIC are going on.

**Table 4: Insurance Progress**

Sl	Particulars	Progress (Oct-Dec18)	Progress till Dec18)
1	Staff trained on SHG BoR	129	3046
2	Staff trained on VO BoR	342	2727
3	CM trained on SHG BoR	6110	44428
4	BK trained on VO BoR	861	5855

### 6. ALTERNATE BANKING: “Bank Hamare Gaon”

JEEViKA is working on the project of setting up community-managed CSP centres to achieve the objective of providing seamless financial services to all community members and connecting them with livelihood opportunities.

Collaboration with business correspondents of major banks (like DBGB, PNB, CBI, SBI, RBL, BOI and IDFC) namely, C-DOT, Synapse Solution Pvt. Ltd, Common Service Centres, VedavaagSystems Ltd. and Sanjivini, is being done and operationalized. The strategy of working towards identifying suitable women SHG members to become BC agents (Bank Sakhi) is in different phases with different banks.

**Table 5: Physical progress in Alternate Banking for each bank**

Bank	No. of candidates (Oct'18-Dec'18)				Under process	Working agents (Cumulative)	Bank Sakhis received fund (Cumulative)
	Identified	Trained	Finally Selected	CSP established			
DBGB	40	30	21	18	43	223	245
IDFC	50	51	35	24	16	141	156
CBI + PNB	0	0	0	1	0	6	6
SBI	0	0	0	4	0	16	16
Spice Digital				12		54	NA
RBL	28	21	18	18	6	18	0
BoI	19			6		6	6
<b>Total</b>	<b>137</b>	<b>102</b>	<b>74</b>	<b>83</b>	<b>65</b>	<b>464</b>	<b>429</b>

Muzaffarpur, Madhepura, East Champaran, Purnea, Begusarai, Katihar and Banka.

**Table 6: Transaction details of Alternate banking**

SI	Particulars	Performance of Bank Sakhis in this Quarter	Cumulative Performance (from Jan'18 to Dec'18)
1	A/c opened	4,063	75,952
2	No. of transactions	2,13,385	10,31,883
3	Vol. of transactions (in Rs lakhs)	7,691	38,925
4	Commission earned (in Rs)	2265301.59	11711730.9

In this quarter, the total earning of Bank Sakhis is Rupee Twenty Two Lakh Sixty Five Thousand Three Hundred and One Only.

## 7. Interventions under Digital Finance

JEEViKA is working with major digital finance service providers namely, SIDBI and BASIX to ensure digital financing literacy and motivate digital financial transactions through the process of account opening at



The intervention is running on in 165 blocks of 25 districts namely Patna, Nalanda, Nawada, Gaya, Jehanabad, Bhojpur, Buxar, Aurangabad, Arwal, Rohtas, Kaimur, Samastipur, Seohar, Jamui, Saharsa, Lakhisarai, Darbhanga, Vaishali,

digital platforms, capacity building at SHG level and identifying local area merchants to facilitate transactions. The progress of different interventions under digital financing is as mentioned below:-





#### a) Jeevika BASIX DFS Project:

##### Operational Support

- Monitoring and handholding support were provided to existing 57 Bank Sakhis.
- Selection and orientation of nominated Bank Sakhis for working as BC Agent of RBL and IDFC in Gaya, Patna and Vaishali was undertaken.
- Piloting of Internal Process Monitoring tool (Audit Tool) with 22 Bank Sakhis was done.
- Mapping of Bank Sakhis was done with their respective CLFs.
- 5 merchants were identified and put on board for IDFC Aadhar Pay.
- 12 CFs have been identified at cluster level.

##### Manuals/ Policy

- Operational manual was finalized.
- FI-CRP Policy for Digital Financial Literacy (DFL) was drafted.
- Cluster Facilitator (CF) Policy, roles and responsibilities of CLF towards Bank Sakhis and process note for IDFC Dual Authentication was prepared and is in the process of finalization.

##### Establishment of MIS

- MIS Dashboard of Alternate Banking was generated. Transaction of Bank Sakhis of State Bank of India was incorporated in the MIS.
- Details of 139 Bank Sakhis was incorporated in "Bank Sakhis app".
- A comparison was made between performance of JEEVIKA C-Dot Bank Sakhis (212 in number) and C-DoT BCs (389 males in number) of DBGB for the month of Dec 2018. Comparison showed that average transaction by Bank Sakhis of JEEVIKA was 346 compared to C-Dot (Male) BC which was 329. Average transaction amount was Rs. 13,92,056 per Bank Sakhis of JEEVIKA compared to Rs. 13,26,126. Average commission received per BC agent was RS. 7339 for JEEVIKA compared to Rs.7044 for male BC agents. It shows that Bank Sakhis are performing better than the male BC agents.

##### Digital Financial Literacy (DFL)

- Identification and training of master trainers of DFL has been done.
- Testing of DFL manual with community has been conducted.

# Livelihoods Promotion



## A. FARM INTERVENTIONS

### 1. Productivity Enhancement

During this quarter, productivity enhancement activities were undertaken with package of practices on different crops.

#### I.) Wheat Cultivation

Cultivation of wheat through different package of practice was undertaken by around 5.17 lakh HHs. Focus of the theme was on increasing the number of households undertaking sustainable agriculture practices in wheat like SWI, zero tillage, seed replacement etc. With the efforts of the block and district teams, a total of 4,54,734 SHG members undertook System of Wheat Intensification on 97824 acres of land. Similarly, cultivation of wheat through seed replacement and zero tillage was undertaken by 454734 and 113112 households on 97824 and 12827 acres of land respectively.







## ii) Vegetable Cultivation

Cultivation and sale of vegetables to market plays an important role in increasing farmers income. Farmers get comparatively better income in vegetables in comparison to grain. The price of the vegetables is generally high during the initial cropping period and at the end of season. Keeping this point in view, the farmers were oriented to cultivate early varieties of seed for vegetable and sell the vegetables as soon as the season arrives. During the season 3,12,626 SHG member undertook the vegetable cultivation on 27430 acres of land.

## iii) Kitchen Garden

With the objective to improve the nutritional intake, SHG households are motivated to undertake kitchen gardening. In this season, 18 different varieties of vegetables were grown by 5,59,375 SHG households.

**Table 7 : Details of the crops undertaken and area of coverage**

Sl.	Particulars	Number of HHs	Area in acres
1	SWI	404599	33137
2	Seed replacement in wheat	454734	97824
3	Zero tillage in wheat	113112	12827
4	Vegetable cultivation	312626	27430
5	Vegetable-trellis	36642	2498
6	Pulses	255677	49794
7	Kitchen Garden	559375	
8	Maize intercropping	275258	75793
9	Vermi-compost	4794 (7140 pits)	
10	Total number of VRPs	10801	
11	VRP profile entered in MIS	7677	
12	Total VOs engaged in farm activities	19952	97824

## iv) Yield assessment for paddy

Yield assessment was undertaken for paddy cultivated during kharif season. A total of 2764 yield assessment reports were received from different districts which comprised of 28000 SHG members. Yield assessment of 102 farmers who undertook paddy cultivation on 533 Kattha of land in one block of Saharsa showed that, average production of paddy through SRI was 4.9 to 8 ton/hect as against 3-4 ton/hect through

traditional method. Lower input cost and higher yield per hectare gave farmers better return and higher income.



## 2. Value chain interventions

**i) Samarpan Jeevika Mahila Kisan Producer Company Limited, Muzaffarpur**  
Samarpan Jeevika Mahila Kisan Producer Company, Muzaffarpur procured wheat seeds and vegetables during the quarter.

- The company sold 9.2 MT of wheat seeds to 379 farmers. The farmers were from Minapur, Sakra and Saraiya blocks.
- The company sold 97 Qunital of vegetables procured from 195 farmers of Sakra block.

**ii) JEEViKA Women Agri Producer Company Limited, Khagaria**

JEEViKA Women Agri Producer Company Limited, Khagaria got seed distributor licence from district Agriculture Department. The company also liasoned with big players in the seed market like Pioneer and Monsanto. During this quarter, the company procured 3.97 MT of maize seed costing Rs.16,03,000. The maize seeds were sold to 513 farmers in and around 100 Kg of maize seed is also in stock with the company.

**iii) Aranyak Agri Producer Company Limited (AAPCL), Purnea**

Aranyak Agri Producer Company Limited , Purnea has undertaken the maize, fertilizer and poultry feed business during the quarter.

- The company procured 11.78 MT of maize seed worth Rs. 52,34,658 for supplying among farmers.

- The company purchased fertilizers like DAP, NPK and Urea and sold it to farmers. The procurement and sales details of the fertilizers are as mentioned in Table.

**Table 8: Fertilizer procurement and sales details of AAPCL, Purnea**

Sl.	Name of Fertilizer	Qty. (KG)	Purchase Cost
1	DAP	20000	570000
2	NPK	10000	208000
3	Urea	72900	408240

The company sold 409.40 MT of poultry feed worth Rs. 1,21,13,671 to the farmers this quarter.

**iv) Sahyog Women Jeevika Agro - Producer Company Limited, Nalanda**  
Sahyog Women Jeevika Agro Producer Company, Nalanda undertook contract farming of potato, potato seed production and sale of wheat seed with the SHG HHs.

**Table 9: Business done by Producer company during the quarter.**

Sl.	Name of Variety	Total volume (in Kg)	No. of farmers involved in contract farming	Area (Acre)
1	Pukhraj	5500	99	13
2	Himalini	7000		
<b>Wheat seed business</b>				
1	Lok1,Kedar	12620	500	NA
<b>Contract farming of potato</b>				
1	Chipsona	9000	69	9

### Training to Board of Directors of Farmer Producer Company

A total of two units of residential training each for a period of two days on “Governance and Leadership” module was given to Board of Directors at State level. The first batch included BoDs of the four old FPCs and the second batch included BoDs of new four FPCs.

### 3. SLACC

SLACC is being implemented in Barahchatti



& Gurua blocks of Gaya and Rajnagar & Khajauli blocks of Madhubani district. The project got extended from its scheduled closure of July 2018 to December 2019 with mandate of scaling- up in additional 283 villages and to saturate the existing blocks under SLACC. Scaling up began with hiring of VRPs in each of 283 villages followed up by orientation on program objectives and deliverables.

### l) Production

- In order to assist farmers to adapt weather extremity and stress (heat, drought, pest attack etc.,) tolerant seed variety for Rabi crops namely wheat (HD 2967/HD 2733), Potato (Pukhraj/Jyoti), mustard (RH 749) and lentil (HUL 57) were procured from RAU, PUSA and BISA for demonstration in 308 villages covering around 12,320 farmers.
- Farmers were oriented on intercropping of wheat with mustard to prevent lodging in wheat and also intercropping of masoor (pulse) with tisi (oilseed) to reduce the impact of frost on masoor.
- Demonstration plot for organic cultivation of brinjal was undertaken. Marigold was planted on boundary as trap crop for pest, to minimize damage to main crop (brinjal) besides other organic inputs. Cost of production per kattha in case of organic farming was Rs. 956 as compared to Rs.3328 in chemical farming. Consequently, the net profit came to Rs. 7044 in case of organic farming compared to Rs. 5472 in case of chemical farming.
- 2730 farmers adopted SWI method of wheat cultivation.





- 217 farmers undertook direct sowing of wheat using zero tillage method and use of machineries from SLACC custom hiring centres.
- For generating alternate livelihoods options under SLACC, around 1830 farmers adopted mushroom cultivation and 8000 new mushroom kits were set up. Beekeeping was initiated in Gaya district on pilot basis with the help of horticulture department. Sac farming was undertaken by 132 landless farmers in Gaya.

## ii) Technology and knowledge quadrant

- Knowledge and awareness building by making of wall paintings and knowledge products. In order to communicate learnings of resilience in most simplistic manner, around 350 to 400 wall paintings were made in 60 villages in four blocks. Draft report on Agro-weather crop advisory services was prepared as knowledge product in collaboration with the World Bank.
- Agro-weather advisory services with focus on climate literacy, weather forecast and curative advisory were provided to 4000 farmers in 100 core SLACC villages. New pilot on livestock advisory was initiated to help farmers manage impacts of weather extremity on livestock. Under this, advisory on feed management, fodder selection, shed management, prophylactic scheduled (vaccination), castration, breed selection, mortality reduction measures etc. were provided. The project is planning to give curative advisory as the project received encouraging feed-back from the farmers on this.
- Community managed custom hiring

centres and village tool banks are operational in all the 4 blocks and total revenue of Rs. 9,87,345/- (Gurua- Rs 247790/-, Barachatti- 299000/-, Khajauli- 230555/-, Rajnagar- 210000/-) has been generated as user fee from community so far.

**Table 10: Status on Community Irrigation services**

Sl	Type of irrigation model	Installation status	Number of farmers benefited	Revenue earned as service charge (in Rs)	Convergence/ technical support
1	5 HP large scale (underground pipeline)	Boring system and 12 solar systems procured in Madhubani.	-	-	IWMI-AKRSP(I)
2	3-5 HP electricity operated borewell (submersible)	30 (Gurua-18, Barachatti-11, Rajnagar-1)	580	125154	Technical support from PRAN
3	2 HP solar	31 (Khajauli-11, Rajnagar-19, Barachatti-1) newly installed	640	-	BREDA

## iii) Training and capacity building

- To strengthen learning on 'Climate resilient Agriculture', learning manuals from Centre for sustainable agriculture were purchased for training and capacity building of cadre and community members.
- NPM tools like sticky plates, pheromones trap, IPM kit etc. were procured by 11 CLFs for capacity building on pest management practices using non-chemical approach. Demonstration sites have been created to establish its use and facilitate adoption.
- A three-days residential training on 'Climate Resilient Agriculture' was conducted for 103 cadres and CBOs leaders in non SLACC regions (Aurangabad, Jehanabad) with the support of PRAN.
- 120 farmers and CBO leaders from Madhubani participated in exposure visit to Chakhaji solar irrigation model promoted by IWMI-AKRSP(I).
- 60 women farmers from Rajnagar block in Madhubani were trained on mushroom cultivation by horticulture department.
- Kisan Chaupal was conducted on Climate Resilient Agriculture in Madhubani in coordination with district agriculture department under chairmanship of D.M.,

Madhubani. Nearly 300 farmers featured in the event by DD Kisan for its progressive farmers episode.

#### iv) Ecology

- **Organic cultivation and soil health improvement practices:** 513 farmers participated in a 3 day training on 'Climate Resilient Agriculture' conducted with the support of PRAN. The training focussed on climate change adaptation, soil health management, sustainable agriculture, demonstration of non-pesticide management tools, preparation of organic formulations etc.
- **Recommendation for soil health improvement:** The advisories on nutrient management, dose correction, regenerating physical and chemical health of soil were prepared based on soil health report and broadcasted to 4000 farmers through Crop In portal.
- Under SLACC, a total of Rs. 11,68,22,800 has been received by the CBOs of which Rs.7,21,73,913 (62%) has been utilized till Dec.2018 in 100 core SLACC villages.

#### v) Convergence

- 34 animal sheds were availed in Barachatti through convergence with MGNREGA for a total value of Rs 39 lakh
- Thirty solar pump (2 HP) irrigation scheme were leveraged under SLACC in Madhubani (30) and Gaya (2) districts in convergence with BREDA. BREDA is providing subsidy of Rs 2,01, 750 with beneficiary contribution of Rs 67, 250. Convergence value is Rs 64 lakh.
- Six CLFs of Rajnagar and Khajauli blocks of Madhubani have realized Rs 45 lakh as subsidy amount from District Agriculture authorities for setting up custom hiring centres.
- Around 8000 Mushroom kits were availed from Horticulture department for a total value of Rs 2,40,000.
- Sowing of wheat using Zero tillage through subsidy schemes by block Agriculture units was undertaken on 40 acres in Gaya for a total convergence value of Rs.1,20,000.
- Papaya saplings (5000+) from Horticulture department has been made

available to farmers from Barachatti block of Gaya for a total convergence value of Rs 75,000.

- Bee keeping has been initiated in collaboration with Horticulture department in Barachatti. Total convergence value is Rs. 60,000. Farmers were provided training on bee keeping at RSETI.
- 57 farmers were covered under Prime Minister Fasal Bima Yojana in Gaya and 24 farmers from Barachatti. Compensation amount of Rs. 84,000 was received by the farmers.
- In Gaya, Kharif season in 2018 was declared drought. Government constituted drought relief package for affected farmers. 37 farmers from Gurua and 46 farmers from Barachatti received drought relief package.
- 200 farmers from Rajnagar received wheat seeds from Block agriculture units.
- 63 farmers from Rajnagar availed Vermi compost units from the Block.

## B. LIVESTOCK INTERVENTION

### 1. Goat Intervention

JEEViKA is implementing Goat intervention by undertaking adopting two approaches: firstly, induction of goat in convergence with the Dept of Animal and Fish Resources under Integrated Goat and Sheep Development Scheme and secondly, the service model to benefit the community and facilitate them to undertake goat rearing to enhancement their livelihood through livestock in 8 Districts of Nalanda, Nawada, Gaya, Rohtas, Araia, W.Champaran, Purnea and Patna.

#### I) Goat Induction

Induction of improved breed of goat is being done in convergence with the Dept. of Animal and Fish Resource under Integrated Goat and Sheep Development Scheme (IGSDS). Three improved breedable goats are being provided to the SHG members. First phase of the intervention got completed in October 18





and during this period the project was able to benefit 8267 SHG members with the distribution of 24801 Goats. District-wise progress is given in Table 11.

**Table 11: Total Goat Distribution 1<sup>st</sup> Phase**

District	Total HHs covered (Oct-Dec 2018)	Total Goats distributed (Oct-Dec 2018)	Total HHs covered till Dec. 2018	Total Goats distributed till Dec.18
Gaya	-	-	1200	3600
Araria	6	17	1200	3600
Rohtas	-	21	1200	3600
W.Champaran	57	173	1267	3801
Nalanda	-	-	1100	3300
Nawada	37	185	1200	3600
Purnea	-	-	1100	3300
<b>TOTAL</b>	<b>100</b>	<b>396</b>	<b>8267</b>	<b>24,801</b>

2<sup>nd</sup> Phase IGSDS was initiated in the 3<sup>rd</sup> Quarter with the formation of PGs against the target by benefiting 4003 members, forming 101 Goat Producer Groups and parallelly developing the Pashu Sakhis for extension of Services in the PGs. The

progress made in the 2<sup>nd</sup> phase of the intervention is as mentioned in Table 12.

**Table 12: Total Goat Distribution Status Phase-2**

District	Number of PGs formed	Total members linked	Total members benefitted	Total Goats distributed	Total number of Pashu Sakhis developed
Nawada	10	390	-	-	7
Nalanda	10	390	-	-	10
Rohtas	10	390	253	759	10
Gaya	10	390	-	-	-
Purnea	10	390	-	-	10
Araria	10	390	-	-	8
Patna	32	1262	150	450	12
W.Champaran	10	390	-	-	5
<b>TOTAL</b>	<b>101</b>	<b>4003</b>	<b>403</b>	<b>1209</b>	<b>62</b>

#### Service model approach

Under this model, the goat rearers are mobilized by forming Goat PGs and value addition services are given to the SHG members through trained Pashu Sakhis. Focus is to reduce mortality of goats, enhance productivity, support in breed improvement through Buck Entrepreneur and provide market linkage facilities, This is

**Table 13: Cumulative progress in value addition services under goat intervention**

Service Indicators	Nawada	Nalanda	Gaya	Purnea	Rohtas	Araria	W.Champaran	Jamui	Gopalganj	Muzaffarpur
Number of Best Quality Buck	14	50	48	56	8	48	26	-	-	-
Number of Insemination by done by inducted Buck	276	343	447	154	167	302	894	-	-	-
Azolla	0	319	66	248	58	237		-	-	1774
Machan	5	139	112	640	26	275	91	562	-	-
Shed	-	-	-	-	-	-	-	212	-	632
Feeder	1200	143	1160	280	1200	165	164	1516	547	410
Drinker	-	-	-	-	-	-	-	1596	-	-
Number of HH developed Moringa plantation	-	238	357	-	795	78	-	-	-	-
Total Quantity of Dana Mishran (Kg)	40	1327	310	38	1755	524	232	-	5895	-

being done in Nalanda, Gaya, Rohtas, Nawada, Araria, West Champaran, Purnea and Patna districts.

The services would be provided in newly formed PGs in Patna from next quarter.

### Partnerships in Goat intervention

#### i) Aga Khan Foundation

During this quarter, training was provided to 43 staff by Aga Khan Foundation. This included 18 participants from Patna and 25 from Araria.

#### ii) Jharkhand State Rural Livelihoods Promotion Society

JSLPS is working as a Technical Support Agency to provide resource persons, who would support the Goat intervention in Jamui district by providing training to the staff and community cadre and also implementation activities related to goat intervention. 24 well trained Pashu Sakhis from JSLPS participated in a CRP- drive in Jamui from 19<sup>th</sup> Septmber 2018 to 5<sup>th</sup> October 2018. They were divided into two groups and sent to two blocks. They visited 30 villages in these 2 blocks and provided training and exposure to existing 60 Pashu Sakhis of Jamui on different aspects of goat rearing. They also

supported in impemention activities related to goat intervention like vaccination , deworming, goat shed construction, feed preparation etc.

### 2. Marketing

To provide market for sale of Goats by the reares, PG members organized and participated in the local goat haats / Bikray Kendras organized in Gaya and Nalanda districts.

**Table 14: Sale and Profit made by these goat haats in this quarter**

Particulars	Progress Oct-Dec 2018		
	Gaya	Nalanda	Total
Blocks	Mohra	Giriyak	
Number of haats organized	6	1	7
Number of PG organized haat	2	8	10
Number of sellers registered	288	54	342
Number of bucks in the haat	453	309	762
Number of goats sold	130	40	170
Total business volume (in Rs)	268810	29500	298310
Profit to PGs (in Rs)	6620	1200	7820
Total profit to Pashu Sakhis (in Rs)	640	160	800



### 3. Poultry intervention

The project is developing business model for poultry in nine districts of the state. During this quarter, the intervention started in Bihpur, Sidhwalia and Maner blocks of Bhagalpur, Gopalganj and Patna districts respectively.

**Table 15: Progress made under Poultry Intervention**

District	Patna	Gopalganj	Bhagalpur	E.Champaran	Bhojpur	TOTAL
Number of PGs	2	2	2	4	2	12
Members linked	88	100	81	182	81	532
Number of members benefitted	88	100	81	-	-	269
Number of chicks distributed	1750	1991	1616	-	-	5357

### 4. Dairy Intervention

Dairy Producer Company(Kaushikee Mahila Milk Producer Company) which was initiated in the month of September 2017 is gaining shape. The progress made so far is as mentioned below:

- i) Villages covered for membership is 132
- ii) Total membership is 3005
- iii) Bulk Milk Chilling facility is functional in 02 villages – Singheshwar and Hariharpur
- iv) Milk procurement details in Q3 are as mentioned below:

- 71 villages under milk procurement
- 1643 members participated in milk procurement in these villages
- 741 members poured milk during the cycle
- Avg. milk procurement/ ltr/ day was 1300 approx.

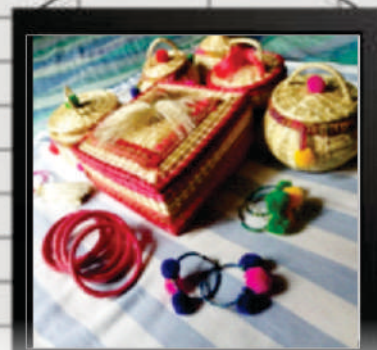
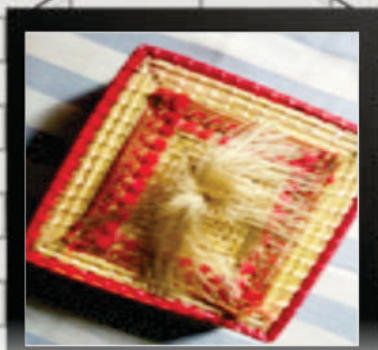
### C. NON-FARM

In non-farm sector, new initiatives have been initiated for providing livelihoods options. Concept of rural retail shop had been piloted in two districts which was further streamlined. Community owned canteen was established through Liasoning with government departments and SHG members participated in different job fairs organized across the country.

#### 1. Rural Retail Shop (RRS)

Rural Retail Shop (RRS) is a business to business model, connecting retail shops owned by SHG members and providing them a platform where they can get branded, genuine and product of standard quality at affordable price and under one roof. Working of rural retail shops established in Sarmera block in Nalanda and Bhaktiyarpur block in Patna districts were further streamlined. Number of members part of the retail shop increased to 71 in Sarmera block of Nalanda and 69 in Bhaktiyarpur block of





Patna. More than 300 types of products were available in these shops. Sales of product worth Rs.8.70 lakh and Rs. 11.70 lakh were done in Sarmera and Bhaktiyarpur respectively during this quarter. Cumulatively, a total sale of over 34 lakh has been done by the two retail shops till Dec. 2018. Weekly and monthly reports of these retail shops were generated through E PoS. It is planned to open another rural retail shop in Tekari, block of Gaya district by January 2019.

## 2. Community participation in fairs

Saras exhibition or mela organized across the country provides rural artisans and craftsmen an opportunity to showcase their product and promote their sale. 33 SHG members of JEEViKA participated in different fairs organized in Dhanbad (Jharkhand), Vijaywada (Andhra Pradesh), UP, Assam, Punjab, Maharashtra, IITF and East Himalayan Expo during this quarter.

## 3. Launch of “Didi ki Rasoi”

“Didi ki Rasoi” a canteen run by SHG members was inaugurated by Shree Sanjeev Kumar, Additional Secretary MoRD, Government of India on 10<sup>th</sup> Oct. 2018 in Sadar Hospital at Vaishali. The inauguration ceremony was also graced by the presence of Secretary, Rural Development Department and CEO, BRLPS-JEEViKA. The guests roved the canteen, talked to the members and gave forth suggestions to them related to the operation of the canteen.

They also lauded this noble effort to expedite the cause of the women.

This canteen is being operated by a nodal VO. Average sale of over Rs. 3000 per day has so far been observed with a total sale of Rs. 3.5 lakh till Dec.18. Setup cost of Rs. 12 lakh was incurred. Additional equipments were purchased and installed as per need. The in-patient serving started from 11<sup>th</sup> Dec.2018.

## 4. Art & Craft

### i) Design Development

New designs in Madhubani painting and sikki art for stoles, Dupattas, boxes etc. were developed by designers and members of Shilpsangh, Kalakriti and Sikki Sangh.

### ii) Marketing

Art and craft products worth Rs. 5 lakh were sold to agencies like Development Management Institute, Bihar State Electricity Board etc.



## 5. Producer Company – Non Farm

During the previous quarter, “Shilpgram Mahila Producer Company Ltd.”, was established in Darbhanga district of Bihar. Logo for the company was also finalized by Board of Directors of the producer company. This producer company is formed by linking 13 producer groups of Madhubani, Darbhanga and Muzaffarpur districts. The

company got registered under GST and business process was initiated by the producer company. The company sold paper folders and laptop bags worth Rs. 22,000 to Sasastra Seema Bal, Supaul through GeM during this quarter.

## 6. SVEP (Start-up Village Entrepreneurship Program)

SVEP is being implemented with an objective to enable rural poor to set up their own enterprises, develop local resources by training a pool of village level community cadre called as CRP-EP and building capacity of the SHG federation and staff to monitor the work. The program also aims to provide access to finance through the program as well as banks and provide handhold support to entrepreneurs in initial 6 months of enterprise development.

### i) Status of Phase-1 Blocks

First phase of SVEP is being implemented in 6 blocks covering Gaya, Muzaffarpur, Patna and Vaishali districts. Kutumbashree, Kerela is providing technical support and has placed state co-ordinator, field workers and mentors for implementation of the program. Under this program BPM-SVEP has been placed in all the 6 blocks and a resource pool of 20 CRP-EP developed. During this quarter, 717 new enterprises were initiated. Cumulatively, a total of 4050 Enterprise have been stated and financial assistance of around 10.65 crore has been provided to the entrepreneurs till Dec.2018.

**Table 16: Progress and achievement in SVEP till Dec. 2018**

District	Block	Total Target	Achievement in Q3	Cumulative achievement till Dec. 2018	Total amount of loan received by entrepreneurs (in Rs.) till Dec. 2018
Gaya	Barachatti	1380	44	621	1,81,00,350
Gaya	Bodh Gaya	2382	30	928	1,94,61,000
Muzaffarpur	Moraul	1866	134	738	2,01,39,000
Muzaffarpur	Musahari	2279	234	605	2,09,93,000
Patna	Dhanarua	2122	103	518	1,43,61,645
Vaishali	Jandaha	1828	172	640	1,34,46,400
<b>TOTAL</b>		<b>11857</b>	<b>717</b>	<b>4050</b>	<b>10,65,01,395</b>

### ii) Status of Phase- 2 Blocks

SVEP phase 2 program would initiated in Jan. 2018 and would be implemented in 6 blocks of Patna, Muzaffarpur, Bhagalpur, Madhubani, Nalanda and Gaya districts. Block Resource Centers have been established in all the 6 blocks. CRPs – EP have been identified and trained. Orientation of staff and BRC members has been done and dedicated BPMs-SVEP have been placed.

At field level, CRPs- EP have completed the orientation of SHG and VO members on enterprise promotion. They have also helped the entrepreneurs in preparation of Business plan, after attaining of triggers and validity checks. The CRPs-EP are also involved in loan sanction through PSC, enterprise funding and providing support to entrepreneurs in business setup.

In phase 2 blocks, target is to open 9624 enterprise of rural poor during the project period.

# *Skill Training and Placement*



## **1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) & ROSHINI**

Skill training and placement interventions play an important role in providing sustainable employment to rural youth. JEEVIKA is implementing the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and ROSHINI project. To implement these schemes, skill training and placement agencies called Project Implementation Agencies (PIAs) have been engaged to build skills of the rural youth and provide job opportunities to the trained candidates. As on 31<sup>st</sup> December 2018, a total of 32462 candidates received training from PIAs on different trades, and 21627 got appointment in different organizations. During this quarter, 17 new training centres have been started at Patna, Gurgaon in Haryana, Jehanabad, Gopalganj, Sheikhpura, Madhepura,







**Table 17: Training & Placement status under DDUGKY**

Status	Trained	Appointed
Oct- Dec 2018	2571	2128
Till Dec 2018	32462	21627

Vaishali, Purnea, Katihar, Purbi Champaran, Raipur in Chattisgarh, Muzaffarpur and Nawada.

## 2. Rural Self-Employment Training Institutes (RSETIs)

JEEViKA with the support of GoB and the lead banks is closely working with district units of RSETIs to provide vocational training to rural youth in the sectors of production, processing and service. The project also provides financial support to the candidates for starting enterprise. During the period Oct to Dec 2018, a total of 5525 candidates were trained and 1022 candidates were settled or involved in wage employment through RSETIs.

**Table 18 : Status on training through RSETIs**

Particulars	Oct to Dec'2018
No. of trainings conducted	192
No. of candidates trained	5525
Total Settled	1022
Settled-self funding	217
Settled- bank finance	825

Cumulatively till Dec.2018, a total of 171131 candidates have been trained and 118947 settled through RSETIs.



### I) Job fair and Direct Placement

**Table 19 : Status of Job Fairs and Direct Placements**

Particulars	Oct- Dec' 2018
Job Fairs organized	27
Offered Jobs	2,575
Joined Jobs	1,224
Total YMD & CMD	64

Twenty seven Job fairs were organized in different districts in which a total of 2,575 candidates received offer letters and 1224 candidates joined against the offered jobs. Rest candidates are under process to be offered job. 64 Youth Mobilization Drives and CMD were also organized.

# Health, Nutrition and Sanitation



## 1. Behavior Change Communication (BCC)

Behaviour Change Communication endorses awareness on important nutrition, health and sanitation messages and facilitates adoption of these behaviour by community members through CBOs. It focuses on important behaviours to be adopted by the members of the households with focus on pregnant, lactating women and children below 2 years of age.

JEEViKA is undertaking different BCC activities like rolling out of HNS modules at SHG level, home visit to critical households, community-based events and establishment of nutri-gardens. The progress made under these activities include:

### I) HNS modular training rollout status

BCC modular trainings were imparted to SHG members by the Community Mobilizers. SHG members from a total of 9212 SHGs received training on Module 1 related to nutrition of pregnant, lactating women and children below 2 years of age. Members from 81002 SHGs received training on module 2.







**Table 20: BCC Modular Training to SHG members**

Sl.	Modules	Number of SHGs received training (Oct-Dec 2018)	Cumulative number of SHGs received training till Dec'18
1	<b>Module -1</b>	9212	175884
	Session 1 (linking HNS with Livelihoods, breastfeeding, complementary feeding and maternal dietary diversity)		
2	<b>Module -4</b>	81002	189003
	Session -12 (Sanitation)		

### ii) Training to HNS Cadre

For effective implementation of different HNS activities at grassroot level, a pool of dedicated cadre has been developed. Training is imparted to these cadres who, in turn, help in implementing intervention and providing support.

### iii) Staff Training

During this quarter, 12 units of ToTs were organized for staff on Module-1, in which 356 staff were imparted training.

## 2. Health Sub-Committee (HSC)

Three-member Committee has been formed at VO level to take up HNS agenda at VO level. A total of 22585 health sub-committees were formed in the 11 JTSP districts, of which 6056 HSCs were trained on the HSC toolkit.

## 3. Swabhimaan

### I) Entitlement Camp

Bi-annual entitlement camps were organized in Jalalgarh and Kasba blocks of Purnia district under Swabhimaan project. In total, 7 entitlement camps were organized panchayat-wise in the months of November and December 2018. The objective behind organizing this camp was to link the at-risk beneficiaries with various schemes related to the different departments like civil supply, MNREGA (RDD), ICDS, Health Department,

etc. These camps are organised in coordination with BDOs, CDPOs, different block level officers and the Mukhiyas of the concerned panchayats.

### ii) Training

Two units of training of Poshan Sakhi on PLA:16-20 were organised, one each in Jalalgarh & Kasba blocks, in which total of 54 Poshan Sakhis participated.

### iii) Poshan Mela

Poshan mela was organised by Abhivyakti Foundation on 26th December, 2018 at Jalalgarh, Purnea.



## 4. Decentralized Food Fortification Unit

Community run and manager food fortification units produced and supplied fortified food as "Wheatamix" to ICDS centres in Muzaffarpur and Gaya districts.

**Table 21: Progress under DFFU**

Sl.	Particulars	Supply to ICDS	
		Gaya	Muzaffarpur
1	Total number of ICDS Centres part of the intervention	215	180
2	Number of orders received from centres	210	180
3	Quantity of Wheatamix (in Kg) supplied to ICDS centres	41160	51408
4	Total number of beneficiaries benefitted	6165	13216
5	Total Panchayats covered	10	
6	Expenditure incurred on Whetamix per Kg	47	47
7	Selling price per Kg	63.8	63.8
8	Payment received by DFFUs (in Rs.)	<b>26,35,228</b>	<b>25,83,000</b>



# Convergence and Entitlement



## 1. Food Security and Health Risk interventions (FSF & HRF)

A total of 119 new VOs who were fulfilling the criteria of 40% SC and ST households in a VO received food security fund. Food Security has mandate of ensuring nutritional food security amongst the community members. The VOs are now doing the procurement of nutritional food items like pulses, grams, oils, soya-bean etc. In this quarter, more than 3400 VOs completed diversified nutritional procurement cycles. Till December 2018, a total of 22546 VOs have received Food Security Fund.

Health security fund was provided to a total of 2322 new VOs during this quarter. This fund is given to all VOs having bank account and necessary monthly health saving for more than 3 months. The fund is utilized to meet health related expenditures which helps in reducing high costs debts for community members under VO fold. By the end of December 2019, total of 32667 VOs have received Health Risk Fund.





## 2. Solar intervention

### SoULS initiative

Solar Urja through Localization for Sustainability (SoULS) initiative, aims at providing clean, efficient, affordable and reliable energy access even to the last mile households. SoULS initiative encourages a localized solution involving local communities (localization) and ensures the transition from a 'program-driven model' to 'market-driven model'.



Under this project, JEEViKA aims at solar study lamps to school going students of rural area on subsidized rate of Rs.100 only and establish solar enterprise owned and run by community members. The solar lamps would be provided in 18 districts covering 63 blocks on the basis of high consumption of kerosene

oil and high SC & ST population coverage. The project is effectively managed by community members. These lamps are assembled and distributed by community members of SHGs through setting up Assembly-Distribution Centres and Repair-Maintenance Centres. In 3<sup>rd</sup> quarter of 2018-19, a total of 2.18 lakh lamps have been distributed and by the end of Dec. 2018, a total of 10.33 lakh lamps distributed. In 2<sup>nd</sup> phase of project, 53 enterprises have been setup and run by SHG members. These shops are called S-MART (solar mart).

## 3. Tribal Development Plan

Under the Social Safeguard Policies, designing of Tribal Development Plan is a necessary mandate. The “Indigenous” or “Tribal” population plan envisages inclusion of tribal geographies within the development trajectory, simultaneously without causing any significant adverse impact by ensuring their participation in an inclusive manner. The Tribal Development Plan has been formulated on the basis of empirical evidence by employing direct field consultations with the community members, tribal headmen, service providers and other stakeholders. The scattered tribal geographies covering BTDP districts of BRLPS in addition to two NRLP/NRLM districts were covered to draw a comparative study.

Key objectives of the framework:

- Integration of principles of social inclusion, equity, accountability, safeguards, risk management and sustainability in BTDP structures, institutions and interventions.
- To ensure that the objectives of the BTDP are fully addressed, especially for the most vulnerable and marginalized people in the project areas.
- To ensure that BTDP does not support any activity likely to cause significant



negative ramifications and that all activities comply with the laws, regulations and policies of the Govt. of Bihar and the social safeguard policies of the World Bank.

17 FGDs across 5 districts of Bihar were conducted in October and November 2018. For this purpose, two consultants were hired who travelled in the tribal areas of Bihar i.e. West Champaran, Banka, Jamui, Katihar and Bhagalpur. The field consultations lead to important findings about the indigenous group who have been traditionally relegated from the mainstream framework of development. Based on these field consultations, the draft of Tribal Development Plan was finalized.

#### 4. Mukhyamantri Kosi Mulberry Pariyojna

The Mukhyamantri Kosi Mulberry Pariyojna is being implemented jointly by Industries Department, MGNREGA wing of RDD (Govt. of Bihar), Agriculture Department and JEEViKA in Saharsa, Supaul, Madhepura, Purnea, Araria, Kishanganj, Katihar & Bhagalpur districts.



**Table 22: Progress made under MKMY**

Sl	Particulars	Oct-Dec' 18.	Cumulative till Dec. 2018
1	Mulberry plantation	50	4610
2	MGNREGA payment initiated (number of farmers)	421	3034
3	Benefited through irrigation facilities	0	1975
4	Rearing Kit provided	0	2447
5	Cocoon Production (in quintal)	31	405
6	Cocoon Selling	31	405
7	PG formed	0	64
8	Chawki rearing Centre initiated	0	5
9	Rearing House money (number of farmers received)	0	639

Other achievements of the project are as mentioned below:

- A total of 31 quintals of cocoon was produced and sold to the buyers and traders in Malda district of West Bengal.
- JEEViKA got 15 government buildings to establish nodal centres, whose repair and maintenance work will be done by “Infrastructure Development Authority”, Bihar.
- Rate bank for the procurement of rearing tools / irrigation equipments and nodal centres was finalized at state level. Related training to the PG procurement committee was initiated and procurement process would start the next quarter.
- Farmers visited Malda, West Bengal to sell their cocoons and explore market.
- Five chawki rearing centres were initiated in this quarter, where DFLs are kept till its 2<sup>nd</sup> mould stage.

#### 5. Cluster Facilitation Team-MGNREGA

The concept of Cluster Facilitation Team (CFT) was introduced 'to synergize the





functioning of MGNREGA & NRLM' so as to substantially enhance the quality of assets being created in villages and thereby ensuring sustainability of rural livelihoods. JEEVIKA is implementing the model in 25 blocks across 10 districts of the state. It aims to capacitate labourers for their entitlements under MGNREGA and also to supplement block level MGNREGA functionaries in their last mile service delivery.



**Table 23 : Achievement made under the CFT initiatives.**

Sl.	Indicator	Oct.-Dec. 2018	Cumulative till Dec. 2018
1	Number of Labour Groups formed	76	1330
2	Number of VOs trained on MGNREGA entitlements	488	5189
3	Number of job card given / reissued to SHG member	1916	28362
4	Number of work demands registered	27170	270452
5	Number of persons allotted work	15789	137926
6	Man-days generated for SHG labours	173679	1877087
7	Wage payment MGNREGA labours (Rs.in crore)	3.07	33.19
8	Incentives to MGNREGA VRP/Mate (Rs.in lakh)	4.34	34.18

# Lohiya Swachh Bihar Abhiyan



Lohiya Swachh Bihar Abhiyan (LSBA) is a mission mode programme comprising of SBM (G) and Lohiya Swachhta Yojna (LSY) which is a fully funded State initiative to cover such households who are not factored under SBM(G), for ensuring universal sanitation coverage in Bihar. LSBA is committed to make Bihar free from open defecation through proactive participation of people and giving focus on Behavioral Change Communication (BCC).

## 1. Progress in Quarter 3 of 2018-2019

Table 24: Progress under LSBA in Quarter 3

The present quarter has been a consolidating quarter. In this quarter performance in all parameters have been continuous and 17 districts achieved 100% sanitation coverage.

Parameter	Performance
IHHL Construction	40,92,423
IHHL Coverage	25%
Geo Tagging	1.89%
ODF Declaration	6043
ODF verification	454







2568 more villages were declared ODF this quarter. As stated earlier, quarter showed tremendous progress and villages with very high coverage were saturated and then declared ODF.

17 Districts Arwal, Aurangabad, Banka, Bhagalour, Bhojpur, Gaya, Gopalganj, Jamui, Jehanabad, Kaimur, Katihar, Kishanganj, Lakhisarai, Muzaffarpur, Saharsa, Saran and Siwan have achieved 100% sanitation coverage during the quarter.

## 2. Initiatives Taken

Mission strongly believes that the ultimate objective of achieving 100% ODF by 2019 can be possible only after focusing on capacity building and behavior change.

### I) Capacity Building for Solid Liquid Resource Management (SLRM)

LSBA has already focused on the Capacity Building of all related stakeholders during previous quarter. This quarter major focus was on training related to Solid Liquid Resource Management as it has become very important to initiate planning for ODF+ & ODF-S.

- Many working Block Coordinators and Swachhagrahis (Sanitation Supervisors) were called in 2 batches for workshop cum orientation on SLRM which was facilitated by World Bank and PWC in Patna.
- Also, comprehensive training was given to many of the grassroot workers by the renowned SLRM Practitioner- Mr. K. Shrinivasan.

In this quarter, following has been the progress on SLRM

- Centre for Science and Education trained a batch of 10 from different districts on Integrated Solid Waste Management.
- Training was also given on Fecal Sludge Management to district and state consultants.

### ii) IEC Activities

In addition to capacity building programs, lot of focus was also given on creating mass awareness about sanitation through Information, Education and Communication activities (IEC).



Some of the activities undertaken during the quarter were:-

- Ministry of Drinking Water and Sanitation organized “World Toilet Day 2018 Contest” led by District Collectors from 9 November 2018 to 19 November 2018 across the country to re intensify the Janandolan at grassroot level. State witnessed immense mass mobilization towards Swachh Bihar through sustained ODF status in this period. A variety of activities related cleanliness drives and awareness were undertaken by IEC on SLRM. All districts participated enthusiastically and Jehanabad district was declared as winner of the 5<sup>th</sup> position.
- On 19<sup>th</sup> November, a state level event was organized to commemorate World Toilet Day as Bihar Swachhata Sankalp-2018 which was graced by deputy Chief Minister of Bihar, Shri Sushil Kumar Modi. Many swachhata champions and good performing districts were felicitated on the occasion.
- State-wise intra district competition was organised on painting, slogan writing, preparation of coffee table books and short film production.
- Advertisements for Mass Awareness in State level Newspapers
- Radio Jingles for Mass Awareness through – Radio Mirchi
- “Swachhata Darpan”- Fortnightly Newspaper.
- Special films on Lohiya Swachh Bihar Abhiyan were screened and released on the occasion of World Toilet Day-2018.
- Comprehensive LSBA Guidelines was also released.



# Resource Cell

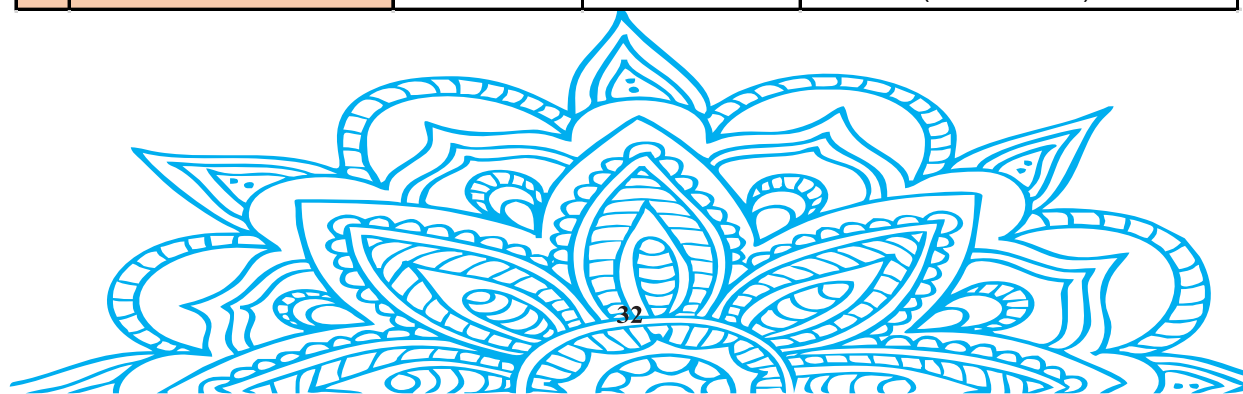


## 1. CBO's formation drives to SRLMs

Under MoU with UPSRLM, JEEViKA provided support to UPSRLM towards formation and strengthening of CBOs, by organizing CBO formation drives.

**Table 25: CBO formation Status of UPSRLM**

SI.	Drive Details	No. of Team	No. of CRPs	SRLM
1	SHG CRP drives	51	255	UPSRLM (Uttar Pradesh)
2	VO CRP drives	51	153	UPSRLM (Uttar Pradesh)
3	SHG CRP drives	60	300	UPSRLM (Uttar Pradesh)
4	VO CRP drives	60	180	UPSRLM (Uttar Pradesh)
5	VO CRP drives	68	204	UPSRLM (Uttar Pradesh)
6	SHG CRP drives	32	160	UPSRLM (Uttar Pradesh)
7	SHG CRP drives	4	12	Ar. SrLm (Arunachal Pradesh)
8	SHG CRP drives	60	180	USRLM ( Uttrakhand)
9	VO/MCP drives	60	120	USRLM (Uttrakhand)





### **i) Livelihood CRP support to UPSRLM**

Livelihood CRPs were deployed in the field of UPSRLM for promoting best practices and demonstrate model plots on farm based activities. The deployment of LH-CRP is an input based support, however during this period two drives of LH-CRPs was conducted.

**Table 26: Details of LH-CRP Drive under UPSRLM**

Sl.	Drive Details	Number of CRP teams	Number of CRPs	Period of drive
1	LH-CRP drive	120	480	25.10.18 to 06.11.18
2	LH-CRP drive	120	480	05.12.18 to 19.12.18

### **ii) MoU compliance staff/C-PRP deployment of USRLM**

Towards promoting quality cadres of Jeevika and minimizing staff deployment, we are now deploying cadres such as BK, MBK, CF to partner states as Community Professional Resource Person. In this regard, screening of 41 community cadres was done at state level on 11 oct'18 out of which 30 were selected to be placed in 30 blocks of USRLM (Uttarakhand) in the month of November 2018.

### **iii) Exposure cum immersion for Active woman of UPSRLM**

Exposure cum immersion of 60 Active woman from UP-SRL (Mirzapur and Deoria districts of UP) was completed for two batched consisting of 30 participants each in Gaya and Muzaffarpur districts.



# Satat Jeevikoparjan Yojna



The Government of Bihar has formally launched the Satat Jeevikoparjan Yojana (SJY) scheme on 5<sup>th</sup> August, 2018 with a budgetary outlay of INR 840 Crore. Execution of scheme estimates the coverage of around 100,000 ultra-poor households. JEEViKA has been designated as the nodal agency to implement the scheme in the state.

## 1. Development of Community Cadre for ultra-poor targeting

The role of Community Resource Persons (CRPs) is crucial in the identification of target households. The trained Community Resource Persons (CRP) were involved in the targeting of households, verification survey and endorsement of identified households in Village Organizations. In order to achieve the target of the scheme in time bound manner, there is a requirement of dedicated SJY CRP pool. Till Dec.2018, JEEViKA identified and trained 900 CRPs for identification of ultra-poor. It is decided to identify and develop at least 20 CRP teams in each district (one team consisting 3 CRPs). In total ,760 CRP teams would be deployed in phased manner from January'19 to facilitate the identification and endorsement of 1 Lakh Ultra-poor households in Bihar. During the quarter, series of training were conducted in 26 districts in order to enhance the skill set of CRPs for effective targeting and endorsement under SJY.





## 2. Identification and Endorsement of ultra-poor households

The trained CRPs were deployed in field to identify the target groups. The CRP drive was initiated in the panchayats with significant SC/ST population having presence of VOs. During the quarter, ultra-poor household endorsement round was conducted in 48 blocks across 24 districts. Total 3191 ultra-poor households were identified and endorsed in 1143 VOs. In total, 6838 ultra-poor households were identified and endorsed in 2468 VOs across 38 districts. Up to date status is mentioned in Table.

SJY Phase	District	Blocks	Panchayat	VO	Ultra-poor HH
I	14	28	264	1325	3647
II	24	48	230	1143	3191
<b>Total</b>	<b>38</b>	<b>76</b>	<b>494</b>	<b>2468</b>	<b>6838</b>

## 3. SJY Master Resource Person (MRP)

A total of 233 MRPs were selected and deployed in panchayats. Initially One MRP is deployed in 1-2 panchayats to provide handholding support to 30-50 ultra-poor households. Idea is to develop MRPs as primary hand-hold support and expertise to facilitate the Ultra-poor households in graduating out of poverty. JEEViKA is providing different modular training to MRPs. Till the end of the quarter, 190 MRPs were trained on Module 1 and Module 2 trainings was provided to 127 MRPs.

## 4. Livelihoods Micro Planning of Ultra-poor HHs

During the quarter Micro-Planning of Ultra-poor HHs was initiated in SJY phase I districts. SJY is following 3 step Micro Plan process:

- i) confidence building training of HHs in small groups



- ii) individual HH visit for enterprise selection,
- iii) Micro-planning of HHs.

Till December'18, trained MRPs completed the 3 step MP process of 1870 Hhs.

## 5. Livelihood Gap Assistance Financing

The MRPs helped the households in savings bank account opening and VOs transferred Livelihood Gap Assistance Fund to the bank account of respective households. Under Livelihood Financing component of SJY, VOs will provide gap fund for initial period of 7 months (*Rs. 1000 per month*). During the quarter, 877 ultra-poor households received livelihood gap assistance fund from VO.

## 6. Transfer of productive assets

After recommendation of verification of MP by respective VOs, the 1<sup>st</sup> tranche of Livelihood Investment Fund (LIF- I) was approved for individual ultra-poor households. The procurement committee of the VO along with MRP and Ultra-poor households conducted market survey and procured the asset and established the enterprise. Till the end of the quarter, VOs transferred the productive assets to 543 households.

# Project Management



## A. COMMUNICATION

Knowledge Management in JEEViKA intends at creating, capturing, sharing, distributing, leveraging and archiving knowledge for the organizations internal use, to improve and enhance its implementation capabilities and service delivery mechanisms. The knowledge management practices also intend to reach out to a wider external domain for effective policy advocacy.

### 1. Competency Enhancement Program

#### **i) Thirty-seven Young Professionals (7<sup>th</sup> Cohort) joined JEEViKA**

JEEViKA in the year 2018, recruited a total of 76 YPs, out of which 48 offers were made available through an open market recruitment. Applicants from open market recruitment went through Group Discussion and Personal Interview rounds. A total of 37 Young Professionals formally became part of JEEViKA on 20<sup>th</sup> November, 2018. A training cum induction program for them was organized from 22<sup>nd</sup> November 2018, followed by a village immersion of 13 days.

#### **ii) Winter Internship 2018-19**

In order to generate ideas for research and find new innovative solutions for the issues addressed by the project in general and their implementation in Bihar in particular, BRLPS has an internship scheme for young graduate (masters/doctoral degree) students. The internship study would substantially complement their academic learning and also provide them an edge to enter the





productive workforce after the completion of their respective academic programme. In the winter segment, 14 interns joined the program.

### **iii) Village immersion of YPs of the 7<sup>th</sup> Cohort-B**

The newly recruited YPs of the 7<sup>th</sup> Cohort were sent to 8 blocks across 6 districts of Bihar, having strong presence of JEEViKA's CBOs and interventions for village immersion. The village immersion is a 15 day program that helps the newly recruited YPs understand the fundamentals of working in rural Bihar, it also orients them about the community based institutions as well as various livelihood interventions being undertaken in the villages. For 13 days, the Young Professionals have to stay in an SHG household and undertake thematic assignments of their choice, which include study of ongoing interventions, development of a new business proposal relevant for the village as well as undertake case studies on CBOs, individuals and households. The immersion is a rigorous program that gives the Young professionals a clear picture of what they are to work with. After the conclusion of the immersion, the Young Professionals submit a report and a presentation based on their study. The YPs are evaluated by a panel of experts, which includes State level senior officials, dignitaries of partner agencies as well as faculties of empanelled institutions.

## **2. Events**

### **I) Saamudayik Samvaad**

The didis of JEEViKA met in solidarity, in a first of its kind talk-show at Adhiveshan Bhawan in Patna. Organized by JEEViKA, the intent behind the event was to give a common platform to those women of JEEViKA, who have fought their own battles and have become icon in their respective places and beyond. The event was attended

by over 250 JEEViKA didis who came from far off places to hear the experiences of women like them and witness the journey of JEEViKA right from the scratches. JEEViKA women who have achieved success in a particular domain shared their experiences and journey in JEEViKA. The chief guest for the samvaad was Shri Arvind Kumar Chaudhary, Secretary, Rural Development Department who in his address highlighted the importance of Self-Help Groups in nurturing the rural areas of Bihar and how JEEViKA has been instrumental in bringing a visible change in lives of the rural women. He also highlighted the hard work that is being done by the JEEViKA didis in all sectors. He emphasized upon the community members to intensify their efforts.

CEO BRLPS Shree Balamurugan D.in his address in the samvaad highlighted the achievements of the JEEViKA Didis in livelihoods and their contribution in sanitation. He asked didis to take forward the resolution of total sanitation through their resilience.

Towards the end of the samvaad, the voices the JEEViKA didis echoed in unison with the loud chanting of “Jai JEEViKA, Jai Bihar”. They vowed to take their community institutions forward and continue being a part of them to change the landscape of the state and march towards a more progressive, inclusive and prosperous path.

### **ii) Regional Level Workshop on Food, Nutrition, Health and Water, Sanitation and Hygiene (FNHW)**

A four-day regional workshop on Food, Nutrition, Health, Water, Sanitation and Hygiene was organized by JEEViKA at Hotel Patliputra Ashok, Patna from 24<sup>th</sup> October 2018 to 27<sup>th</sup> October 2018. The workshop was graced by the presence of Joint Secretary-NRLM, Senior officials of NRLM, State Livelihoods Mission of 16 states,





development partners PCI, Digital Green, UNICEF, N.I.R.D and the World Bank. The workshop resulted in strategic discourse on the concerted efforts required to curb health related issues amongst rural communities and a committed resolve to cure the health related problems of rural Bihar.

### iii) Launch of “Didi ki Rasoi”

During this quarter, “Didi ki Rasoi” a canteen run by SHG members was inaugurated by Shree Sanjeev Kumar, Additional Secretary of Department of Rural Development, Government of India. The inauguration ceremony was also graced by the presence of Secretary, Rural Development Department and CEO, JEEViKA. The guests roved around the canteen, talked to the members and provided them suggestions related to the operation of the canteen area. They also lauded this noble effort to expedite the cause of the women.

### 3. Campaigns

JEEViKA participated in the **World Toilet Day Celebrations** at Gyan Bhawan, Patna premises on 19<sup>th</sup> November, 2018. JEEViKA had placed a stall displaying IEC materials on sanitation. A dedicated exhibition area on toilet technology displayed different types of toilets suitable for different geographical



conditions through pictures.

Various celebrations were carried out in the districts as well. Rallies were taken out by community members to sensitize community and expedite the mission on sanitation.

### 4. Publications and Media

#### i) Monthly Newsletter

Newsletters are published on monthly basis. The newsletter for the months of October, November and December 2018 were published wherein major interventions of the project were captured. Kaushik Milk Producers Company, Bihar Saras Mela, DDU-GKY in JEEViKA, Village immersion of YPs were among the featured highlights.

#### ii) JEEVIKA success stories in Dainik Jagran and Dainik Bhaskar

JEEViKA Didis' success stories were captured and published in daily newspapers -Dainik Jagran and Dainik Bhaskar.

### 5. IEC Campaigns

#### Wall Paintings on various themes of JEEVIKA

Walls have been painted across the state flashing messages on the themes operational in JEEViKA. These messages work as motivational force for didis and their families to participate in various initiatives of JEEViKA.

### 6. Visits

A Team from BMGF and PCI visited Samastipur and interacted with JEEViKA's CBOs in connection with livelihoods, sanitation, nutrition, financial inclusion activities and the likes.

## B. MONITORING EVALUATION AND LEARNING

### 1. Community Process Monitoring

Community-based Process Monitoring has evolved as an important tool for monitoring the processes of SHGs and VOs. Keeping in view that the project has expanded enormously and it is not possible to look personally into the functioning of each and every SHG or VO. A simple format has been developed in which the SHG members/CRPs are provided training to monitor the functioning of SHGs and VOs. A pictorial format has also been developed for collection of data from the CBOs. In a limited time-frame of just 15 days, a CRP visits 4 VOs and 8 SHGs. Therefore, a team of 30 CRPs, visits around 120 VOs and 240 SHGs. Besides monitoring the processes, CRP-

Process Monitors also provide necessary feedback to CBOs for better functioning. The CRP-Process Monitors share the findings of Process Monitoring drive with the Block and District teams during debriefing session on the last day of the drive. CRPs Process Monitors also share the findings with the state team.

A total of 234 CRPs participated in the drives and visited 913 VOs and 1836 SHGs. Details of the community-based process monitoring drives conducted during this period quarter is as mentioned below:

### 2. Process Monitoring through Agency

Community driven development project of JEEViKA operates on the principles of transparency, participation, local empowerment, demand responsiveness, greater downward accountability and enhanced local capacity. In such a holistic project outcome of activities depends heavily

**Table 27: Status on Community Process Monitoring Drives**

Sl.	Process Monitoring district	Period of drive	Resource district	No. of CRPs	Blocks covered	No. of VOs covered	No. of SHG covered
1	Bhojpur	17th Sep to 3rd Oct.'18	Gaya	30	Jagdishpur, Sandesh, Tarari	129	258
2	Begusarai	17th Sep. to 3rd Oct.'18	Khagaria	12(1st round)	Dandari, Ballia	35	70
3	Siwan	25th Sep. to 10th Oct.'18	Muzaffarpur	28	Sadar,Guthni, Raghunathpur, Daraundha	98	202
4	Kaimur	25th Sep. to 10th Oct.'18	Rohtas	30 (1st round)	Bhabhua, Rampur, Bhagwanpur	120	240
5	Sheohar	27th Nov to 11th Dec'18	Madhubani	29	Piprahi, Dumri Katsari and Purnahiya	116	236
6	Saran	29th Nov to 14th Dec'18	Muzaffarpur	24	Sadar, Manjhi, Sonpur	95	190
7	Lakhisarai	26th Nov to 11th Dec'18	Nalanda	26	Ramgarh Chowk, Suryagarha and Halsi	104	208
8	Kaimur	5thDec to 19th Dec'18	Rohtas	30 (2nd round)	Chand, Chainpur, Durgawati	120	240
9	Begusarai	7thDec to 22nd Dec'18	Khagaria	25 (2nd round)	Dandari, Ballia	96	192





on the quality of processes adopted at all levels during project intervention. In this regard, the process monitoring activities are carried out to look into implementation of different interventions and provide input to the project management for improving its processes. JEEViKA has hired an external agency, M/s TARU Leading Edge Pvt. Ltd. to undertake process monitoring of different interventions. During this quarter, the agency conducted Process Monitoring in 13 BTDP Districts. The basic points covered during the drive are as follows:

- Thematic Process Monitoring- HNS and 2<sup>nd</sup> Bank linkage.
- CRP Process Monitoring – Community Process monitoring drive.
- Swachh Bharat Mission – Monitor the implementation status of SBM(G)
- Case documentation on Cadre
- Routine Process Monitoring – The functioning of Community Organizations, Bank and Credit Linkage, Transfer of ICF, RF and Vulnerability Reduction Initiatives (FSF, HRF, SHAN) are some of the topics covered.

The observations of Process Monitoring are shared with the concerned Block and District teams. The reports, data and findings are also shared by the agency with State team.

## C. MANAGEMENT INFORMATION SYSTEM

### 1. Introduction of Farmer Module in CBO MIS

A module of farm theme called farmer module has been designed and tested under CBO MIS. This module is further divided into three submodules namely farmer profile, farmer-wise cropping & yield and training of farm cadre, which will capture details of each individual farmer associated with VO/CLFs as well as their cropping and yield details for all cropping seasons during the year. This module will also capture the training provided to farm cadres.

#### 1) Supply/Value Chain MIS

During this period, Value Chain MIS was rolled out in three districts namely Purnea, Muzaffarpur and Nalanda out of 10 districts of BRLPS where staff have been trained during this period. Producer Groups and Producer Companies are the main federations involved in purchase, procurement and transfer of farm products. The Value Chain MIS is managing aggregation of the farm products from



Individual households of the village at Producer Group and then aggregated product is stored in warehouse which is further transferred to the Producer Company. The Producer Companies, then take decision to sell aggregated produce either directly or indirectly. In the process of aggregation, transfer, storage and selling of the product, the quality of the farm products is measured and monitored at different levels. Finally, payments to farmers and commissions to collections centers are managed through the module. All these functionalities are captured through mobile as well as through Web. applications.

### iii) Piloting of TAB Based VO / CLF Transaction

The piloting of TAB based android application for capturing VO and CLF transactions was intensified with 2nd residential refresher training of selected book keepers and master book keepers. As a result, the monthly transaction of 29 VOs and 8 CLFs have been updated through TAB since April 2018 onward.

All the book keepers and master book keepers who were selected for piloting, are now fully trained with TAB application and confidently doing the monthly transaction entry and have updated the transactions of the selected CBOs.

### iii) In House Android based Mobile Application Development

Three mobile applications have been developed and rolled out as per the details below –

- **Jeevika App. –**

This application has been developed and used by officials for monitoring and reporting on key indicators on real time basis. The report comprises of figures on total number of SHGs, total number of 3 months old SHGs, total savings and loan accounts which are drilled down up to panchayats,

individual SHG and member level.

- **VO – HNS App –**

This application has been developed for capturing the monthly progress of HNS theme, interventions related to Kitchen Garden, Annaprashan details, pregnant, lactating and delivery details of didis', campaigning details and video showcasing details at each VO level.

- **Dysfunctional Toilet App –**

This Application has been developed and piloted in 2 blocks of Patna district for capturing the status on toilet uses. This app will capture the verification of beneficiary existence on ground, toilet construction status and functional / usage status of the toilets.

### iv) HR MIS App. Piloting

Previously access to HRMIS for field staff like AC/CCs was not available. During this quarter, BRLPS piloted mobile based HR MIS applications for field level staff in 20 districts for marking their attendance, submitting their tour applications and applying for leave. The application is equipped with Location tracker by the use of GPS while marking the attendance. Several workshops and trainings were organized by SPMU MIS team for the field staff viz HR Managers, BPMs, ACs and CCs. BRLPS is planning to make use of this app. compulsory for the field staff from April-19 onwards.

## D. PROCUREMENT

### 1. Consultancy Services

- i) Contract with Bandhan Konnagar, Kolkata was extended for five more months and supplementary contract signed.
- ii) Contract signed with M/s Precise Automation & Robotics, Jaipur for designing and development of a web portal for BRLPS.
- iii) Contract was signed with M/s S.A. Tech (I)



Pvt. Ltd. Pune for Hiring of Manpower Recruitment in BRLPS on 31/12/2018.

## 2. Goods/works/non-consulting services

**I) Contracts were signed** for printing and supply of the following:

- Printing and Supply of Diary & Calendar with M/s Arihant Printers, Kolkata
- Printing and supply of IEC materials:
  - a. Lot-I (Flex) with M/s Shri Durga Printing Works, Patna
  - b. Lot-II (Handouts) with M/s Surya Enterprises, Patna.

**ii) Purchase orders were issued** for:

- Printing & supply of flip chart and SHG & VO data collection tool.
- Printing and supply of SJY booklet.
- Hiring of agency for developing film and photograph on art & craft.
- Supply of desktops and printers.
- Purchase orders were issued through GeM for purchase of 50 packets of A4 size century paper.

**iii) Procurement process initiated** for:

- Advertisement published in newspaper for inviting quotation for supply and installation of solar irrigation set with PVC pipelines under SLACC.
- Hiring of agency for designing and presentation of Tableau on the occasion of Republic Day 2019.

## 3. Issuance of No Objection/Approvals to DPCUs.

- i) No objection has been issued to two (Madhubani and Purnea) DPCUs in case of increased threshold for procurement of SHG Books of Records.
- ii) Approval was given to two (Supaul & E. Champaran) DPCUs on their procurement plan.

## E. HUMAN RESOURCE DEVELOPMENT

- 35 Young Professionals selected from open market joined after completion of Induction and Immersion program.
- Besides this, for recruitment against other positions agency was hired and MoU has been signed.
- Medi-claim of 88 employees was disbursed /paid and medi- claim of 128 employees was under process for the payment.
- Salary fitment of newly joined 33 staff was cleared.
- Full and final settlement of 117 separated employee completed.

Sl.	UNITS	Total Sanctioned Position	Status as on 30th Sep'18	Progress during quarter		Status till 31st Dec'18
				Staff joined	Staff Left	
1	SPMU	129	144	6	5	144
2	DPCU	955	716	24	18	722
3	BPIU	8544	4712	5	162	4555
	<b>Grand Total</b>	9628	5572	35	185	5421



## F. FINANCE



Signing of MoU with IDFC First Bank for Alternate Banking

Expenditure for the period from April - Dec 2018 (Amount Rs. in Crore)							
Sl.	Name of the Scheme	Allocation for the FY 2018-19	Opening balance as on 01/04/2018	Receipts during the period	Total funds available	Expenditure during the period	Closing balance as on 31/12/2018
Amount in Rs. Crore							
1	NRLM	587.17	-0.82	277.78	276.96	307.26	-30.3
2	BTDP	430	237.36	430	667.36	262.59	404.77
	<b>Total</b>	<b>1017.17</b>	<b>236.54</b>	<b>707.78</b>	<b>944.32</b>	<b>569.85</b>	<b>374.47</b>
Expenditure for the period from Oct - Dec 2018 (Amount Rs. in Crore)							
Sl.	Name of the Scheme	Allocation for the FY 2018-19	Opening balance as on 01/10/2018	Receipts during the period	Total funds available	Expenditure during the period	Closing balance as on 31/12/2018
Amount in Rs. Crore							
1	NRLM	587.17	130.36	0	130.36	160.66	-30.3
2	BTDP	430	527.58	0	527.58	122.81	404.77
	<b>Total</b>	<b>1017.17</b>	<b>657.94</b>	<b>0</b>	<b>657.94</b>	<b>283.47</b>	<b>374.47</b>

## *Progress at a glance till Dec, 2018*

Particulars	Progress till December 2018
<b>SOCIAL MOBILIZATION AND INCLUSION</b>	
No. of Self- Help Groups formed	825936
No. of Village Organizations formed	53128
No. of Cluster Level Federations formed	887
<b>FINANCIAL INCLUSION</b>	
No. of Self-Help Groups having bank A/c	696541
No. of Self-Help Groups credit linked with banks	722381
Amount of credit linkage (Rs. In crore)	7196.71
SHG HHs linked with Insurance Programme	1210477
<b>LIVELIHOODS</b>	
<b>FARM</b>	
Number of SHG HHs undertaken wheat cultivation (SWI/zero tillage, /seed replacement)	517711
Number of SHG HHs involved in Kitchen Garden	559375
Number of HHs involved in vegetable cultivation	312626
<b>LIVESTOCK</b>	
No. of HHs part of Poultry intervention	181566
No. of HHs part of Dairy intervention	52624
No. of Goat PGs	312
No. of HHs benefitted by goat intervention	50037
<b>NON-FARM</b>	
No. of Producer Groups formed in non-farm activities	372
No. of HHs linked with Producer Groups	27582
<b>JOBS</b>	
No. of youths trained (DDU-GKY, RSETIs)	203418
No. of youths trained (DDU-GKY, RSETIs, Job fair)	241320
<b>VULNERABILITY REDUCTION</b>	
No. of VOs involved in Food Security intervention	22546
No. of VOs involved in Health intervention (HRF)	32667
<b>LOHIYA SWACHH BIHAR ABHIYAN</b>	
No. of individual household latrines constructed (IHHL)	10615516
No. of villages declared ODF	18458









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**JEEVIKA**

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