



# 48th Quarterly Progress Report

July-September, 2019



**JEEVIKA**

Rural Development Department, Bihar







# 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

Various activities were undertaken during the 2<sup>nd</sup> quarter of the financial year 2019-20. To mention a few, Poshan Maah 2019 was organized actively across Bihar in the month of September 2019.

Objective of this month - long campaign was to create awareness on complementary feeding of children between the age group 06 to 23 months, dietary diversity amongst community members with special focus on pregnant and lactating women, improve nutritional intake through establishment of kitchen garden, sanitation etc.,. For this, week-wise meetings at SHG and special meetings at VO level were organized for dissemination of specific message. Rallies and other community level activities were undertaken. Electronic media like radio jingles, advertisements in newspaper and television, video shows etc. were used to reach to a larger section of the society. Besides this, community members were also apprised about different health related government schemes and were encouraged to avail the services of annaprashan diwas, village health, sanitation and nutrition day, anganwadi, immunization, PHCs etc. At the end of this campaign, a total of 16,95,38,441 community members participated across 38 districts. In HNS vertical, Family Dietary Diversity campaigns were also organized to create awareness on dietary diversity of children (06-23 months), pregnant and lactating mothers.

In Institution and Capacity Building theme, considerable progress was seen in formation of higher-level federations where total of 1351 VOs and 14 CLFs were formed. Cumulatively till September 2019, a total of 875764 SHGs, 57974 VOs and 961 CLFs were formed.

Enrollment of community members under Insurance Scheme reached a newer height. In this intervention, almost 70% increase in enrollment of SHG members was observed in comparison to the last year enrollment figures. Cumulatively till September 2019, a total of 21,77,843 SHG members were enrolled. Total of 404 death / accidental claims were also settled for a total insurance amount of Rs. 808 Lakh.

During the quarter, in Financial Inclusion theme, a total of 57,619 SHGs were credit linked (1<sup>st</sup>+2<sup>nd</sup>+3<sup>rd</sup>) for an amount of Rs. 1147.61 crore. Cumulatively till September 2019, saving account of 7,81,558 SHGs were opened, a total of 8,92,364 (1<sup>st</sup>+2<sup>nd</sup>+3<sup>rd</sup> linkage) SHGs were credit linked for amount of Rs. 9675.17 crore.





Food security under Social Development theme focused on ensuring availability of food grain, pulses, edible oil etc to the community members round the year. Similarly, health security scheme ensures availability of fund to SHG members to meet emergency health requirements. During this quarter, total of 735 new VOs received Food Security Fund whereas 1513 new VOs were provided Health Security Fund.

Social Development theme under convergence and entitlements interventions is working on Million SOULs project, Mukhyamantri Koshi Mulberry Pariyojana, Cluster Facilitation Team, Social Audit of Government Schemes etc. Under MKMY, the project has reached a level where value addition of mulberry silk has started. The silk produced by the SHG farmers were converted into silk sarees and are being sold.

Under Lohiya Swachh Bihar Abhiyan, cumulatively a total of 1.13 crore IHHLs were constructed till the end of this quarter.

In Satat Jivikoparjan Yojana, cumulatively till September 2019, total of 21,780 ultra-poor households were endorsed. Livelihood gap assistance fund was provided to 13,452 households and livelihood investment fund to 9608 households.

The progress in this quarter was noticeable in insurance, credit-linkage, formation of higher-level federation and HNS activities. With great vigour, team is putting its efforts to achieve its target set for this financial year.





# INSTITUTION & CAPACITY BUILDING

Institution and Capacity Building theme focused on mobilization of left-out households, formation and strengthening of higher level federations, training & exposure of CLF leaders and staff. Progress made during this quarter are as mentioned below:

## 1. Social Mobilization and CBO formation

In this quarter, a total of 22,490 Self- Help Groups, 1351 Village Organizations and 14 Cluster Level Federations were formed. As on Sep. 2019, cumulatively 875764 SHGs, 57974 VOs and 961 CLFs have been formed in the project.

Special efforts were made for ward-wise scoping of HHs for inclusion of targeted left-out households, especially the Scheduled Caste, Scheduled Tribe, Minorities and other vulnerable households including Divyaang.

## 2. CRP Drive for SHG formation

A total of 2699 SHGs were formed during the period April – June 2019 through CRP drives with 117 CRP teams. During the period, July-Sept. 2019, a total of 573 CRP teams were deployed in 33 districts and it is expected that around 9100 SHGs would be formed at the end of the drive. 2 day refresher training were provided to CRPs before they were deployed in potential villages for SHG formation.

## 3. Strengthening of SHG federations

Cluster Level Federation is one of the key institutions which focuses on strengthening of member VOs as well as SHGs and gradually bring improvement in the quality of VOs and SHGs. It is a higher order institution that monitors, supports and coordinates with the CBOs under its fold and





work in liaison with other stakeholders viz. govt. departments, banks, etc. to leverage maximum benefit to the community.

In total 961 CLFs were formed till Sep. 2019 and out of this 14 CLFs were formed in this quarter. With formation of new CLFs, processes like conduct of general body meeting, formation of representative general body, formation of board of directors and training on basic CLF concept and management to RGB and board of director (BoD) started in the newly formed CLFs.

With the focus to improve the leadership quality of CLF leaders, training was provided to 2643 CLF leaders from 497 CLFs on CBO process and quality.

Project has also planned to develop 60 Model CLFs under NRETP. In this process, trainings were imparted to leaders and BoD of these CLFs on CBOs process and quality, to strengthen the ownership and motivation level of CLF leaders.



Basic as well as advance trainings have been provided to all the CLFs. There are 2864 trained community professionals at CLFs and all federations have established their offices with establishment materials.

#### • Training and Capacity Building

Training, capacity building and exposure are continuous process to improve the efficiency and quality of staff, community professionals and CBOs. In order to meet regular training needs, state level resource persons, district level resource persons and block level resource persons have been identified through ToT,

refresher ToT and exposure to best practicing community institutions within and outside the state. This supports in conduct of training. In this quarter, focus was to train CBO leaders besides staff and community professionals. It would help in developing leadership skills and bring ownership among leaders of higher-level federations. Further, trainings were provided to newly selected Cluster Facilitators after their selection by CLFs.

**Table 1: Training of staff and cadre during July-Sept. 2019.**

| No. of Unit         | Topic of training                | Total participants | Trainer   |
|---------------------|----------------------------------|--------------------|---|
| 1 unit              | CBOs Process & Quality           | 29 BPMs            | SRPs at SPMU level                                    |
| 33 units            | CBOs Process & Quality           | 247 CLFs           | DRPs who have already received ToTs by SPMU IBCB cell |
| 4 units             | CLF Concept & Management         | 109 CFs            | SRPs at SPMU level                                    |
| VO leaders training | CBOs Process & Quality           | 31913 VOs          | Trained ACs/CCs                                       |
| CLF exposure visit  | Cross learning of best practices | 45 CLFs            |   |

#### 4. 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 trainings.

##### • Strengthening of 11 TLCs

A total of 123 units of trainings were provided to 3718 participants in 11 TLCs. These trainings were residential as well as non-residential which included training for CLF leaders, VO leaders, SJY training, CRP training etc.



A four day residential training was organized at state level on the topic of “TLC concept, management and bookkeeping” for cadres of all eleven TLCs. The participants included one TLC Coordinator, one TLC Bookkeeper, two training facilitators from each TLC. Topics covered were TLC objectives, meeting processes, HR and financial systems, books of records etc. These trainings would help cadres in proper functioning of TLCs.

A three day training on “Housekeeping and Food Hygiene” was organised centrally by State unit for the food group members involved in food preparation at TLCs. This training was organized at TLC, Muzaffarpur. The food group members consists of the community members who are engaged in preparing food, serving, providing housekeeping facilities at TLCs. These members were from Muzaffarpur (5), Madhubani(4), Khagaria (4), Purnea (5), Saharsa (7), Supaul (4), Madhepura (4) districts. The objective of the training was to create awareness on food hygiene, nutrition aspect, sanitation, housekeeping services in TLC. The training program included classroom session as well as practical session. For practical session, these members were sent to Vaishali district at “Didi Ki Rasoi (canteen)” to understand the management systems of canteen and get

exposure by viewing practical demonstration. One day resource support was taken from Didi Ki Rasoi (Canteen), Vaishali.

- **Annual General Meeting (AGM)**

AGMs were conducted by TLC Rohtas, Gaya and Madhepura as part of Institutional norms. In these AGMs, total 12 BoD members of CLFs participated. The meetings were chaired by the Secretaries of the concerned TLCs in which complete Annual Reports (Physical and Financial reports), Audit reports of last financial year were presented and the Annual Plans and Budgets for next financial year were presented. Also, based on the new structure proposed in TLC COM, restructuring were done in these TLCs.

- **Establishment of TLCs (10)**

In the newly formed TLCs, establishment process is going on in the districts of Katihar, Arwal, Nawada, Gopalganj, Samastipur, Sitamarhi, Munger, Begusarai, Bhagalpur, Motihari. Training on TLC Concept was given to TLC RGB and project staff. In these TLCs, RGB meetings were conducted on topics of agenda setting, share capital, membership fee and annual fee. Offices were finalized in four TLCs and are in process of setting up of office. Bank accounts of six TLCs were opened. Two districts have started Non-residential training also.

## 5. Partnerships

Towards strengthening the project components and bringing in new learning following partnerships were established:

- **Partnership with PRADAN**

JEEViKA, in partnership with PRADAN is working to enhance capacity of community institutions, community professionals and the field staff in integrated manner. Under this partnership, PRADAN works in 6 blocks of 4 districts namely Araria, Kishanganj, Banka and Jamui. Jointly working for ward-wise scoping to identify the target HHs for inclusion and formation of new SHGs, VOs, and CLFs.



A new SHG module “Role of members in SHG management” was prepared and tested. ToT was done with 32 staff from 4 districts, these trained staff would be involved in training of the members of the SHGs on SHG management.

One-day ToT Program was organized on "VO vision building" in which CRPs from Hyderabad and CCs of JEEViKA participated. Later, they were deployed in the field. 3 CRPs were deployed in Dighwara and 3 CRPs in Garkha and provided training to 70 VOs (27 in the JEEViKA Operation Area and 43 VOs in APMAS Operation area).

ToT on CBO process and CLF functioning was organized at Patna in which 28 staff participated. In 2 batches, exposure-cum-training visits were organized at Hyderabad for community representatives, staff and cadres of three districts on Self-Regulation of SHGs and Federation for 60 leaders of 9 CLFs.

- **Partnership with Bandhan Konnagar - Targeting Hard-Core Poor**

A detailed office order on guidelines for “Livelihood Investment Fund” was issued on post endorsement processes by VOs and fund flow arrangements. Further, an office order on “Micro Plan document for Targeting the Hard-core Poor Program” was also issued.

Further, an office order was issued for “Strengthening of THP Pilot” also. In this office order details were provided on reporting structure for implementation, details of MRPs with their nodal VOs and nodal staff, monthly payment to the MRPs, conduct of weekly meetings at Block level and monthly meetings at District level, maintaining of files & registers/logistic support and data entry & MIS system.





# MiCRO FiNANCE

Financial Inclusion theme concentrated on enrolment of SHG members under insurance scheme. Focus was on digitization of CBOs' transaction into MIS, rotation of CLFs fund, availability and updation of books of records, utilization of resource book keeper strategy in each block, and efforts went into capacity building of staff & cadres on various aspects of FI. Bank linkage, disbursement of the sanctioned loans, capitalization from the banks as well as from project, fund rotation, alternate banking, digital financing, data base management and timely sharing of data claim under LIC, E-shakti pilot project were important interventions covered by the theme.

## **1. ACHIEVEMENT OF BANK LINKAGES WITH MAINSTREAM BANKING**

The Bank Linkages of the Self-Help Groups moved ahead with the strengthening of the system further in terms of savings account opening and credit linkages. Continuous endeavours were made to follow with different banks to ensure the supply of savings and credit linkage forms for facilitating financial transactions with banks. Efforts were made to sensitize different bankers about the scaling of NRLM in the state and the potential it holds for capitalization to the groups. During this quarter, 25230 SHGs could get their accounts opened and 57,619 accounts were credit linked (1st, 2nd and 3rd linkage) with banks amounting up to Rs 1147.61crore.





**Table 2: BANK WISE LINKAGES STATUS IN DIFFERENT BANKS**

| Progress on SHG saving account and credit linkage, April-Sep. 2019 |                           |                                       |                              |              |             |                          |   |
|--|---------------------------|---------------------------------------|------------------------------|--------------|-------------|--------------------------|---|
| Sl.  | Banks                     | Number of SHGs savings account opened | Number of SHGs credit linked |              |             | Total SHGs credit linked | Cumulative credit linkage amount in Rs. Lakhs |
|  |                           |                                       | 1st linkage                  | 2nd linkage  | 3rd linkage | 1st+2nd+3rd              | 1st+2nd+ 3rd credit linkage                   |
| 1  | Dakshin Bihar Gramin Bank | 7806                                  | 7105                         | 9672         | 4661        | 21438                    | 47931   |
| 2  | Uttar Bihar Gramin Bank   | 8075                                  | 9931                         | 9636         | 447         | 20014                    | 30097   |
| 3  | State Bank of India       | 8087                                  | 10338                        | 4163         | 539         | 15040                    | 29343.5                                       |
| 4  | Central Bank of India     | 2424                                  | 2971                         | 1795         | 539         | 5305                     | 8178  |
| 5  | Punjab National Bank      | 1122                                  | 1712                         | 1701         | 484         | 3897                     | 7416.5  |
| 6  | Bank of Baroda            | 2855                                  | 3057                         | 1330         | 428         | 4815                     | 9859.5  |
| 7  | Uco Bank                  | 2097                                  | 2469                         | 1116         | 422         | 4007                     | 5967  |
| 8  | Bank of India             | 1107                                  | 2023                         | 918          | 192         | 3133                     | 5980.5  |
| 9  | Canara Bank               | 997                                   | 1105                         | 338          | 129         | 1572                     | 2800.5  |
| 10   | Allahabad Bank            | 0                                     | 57                           | 107          | 0           | 164                      | 164   |
| 11   | Union Bank of India       | 219                                   | 231                          | 255          | 23          | 509                      | 509   |
| 12   | ICICI Bank                | 978                                   | 913                          | 0            | 0           | 913                      | 913   |
| 13   | United Bank of India      | 0                                     | 28                           | 50           | 0           | 78                       | 78  |
| 14   | Syndicate Bank            | 155                                   | 114                          | 78           | 2           | 194                      | 194   |
| 15   | Indian Bank               | 408                                   | 548                          | 154          | 16          | 718                      | 1062.64                                       |
| 16   | Indian Overseas Bank      | 56                                    | 19                           | 31           | 0           | 50                       | 50  |
| 17   | Vijaya Bank               | 17                                    | 0                            | 0            | 0           | 0                        | 0   |
| 18   | IDBI Bank                 | 74                                    | 91                           | 0            | 0           | 91                       | 91  |
| 19   | Corporation Bank          | 0                                     | 0                            | 0            | 0           | 0                        | 0   |
| 20   | Dena Bank                 | 0                                     | 0                            | 0            | 0           | 0                        | 0   |
| 21   | Oriental Bank of Commerce | 0                                     | 0                            | 0            | 0           | 0                        | 0   |
| <b>Total</b>   |                           | <b>36477</b>                          | <b>42712</b>                 | <b>31344</b> | <b>7882</b> | <b>81938</b>             | <b>150635</b>                                 |

**2. MICRO INSURANCE- 'Ensure to Insure'**

Under this intervention, focus was primarily on enrolment of new SHG members under PMJJBY/PMSBY. Details of new enrolments were received from the districts along with the NEFT details. The details received were uploaded in the portal in the prescribed format. In this quarter, insurance details of 9,71,679 SHG members were sent to LIC for enrolment and cumulatively in F.Y 2019-20, a total of 21,77,843 SHG members have been enrolled till end of this quarter.

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 into it as well. In this quarter, 404 claims of PMJJBY and 31 claims of AABY worth Rs 817.30 Lakh were settled with the rest in the process of settlement. A sound system has been placed with the help of LIC officials for the submission, settlement and updating of settlement through official mail.

**Table 3: Claim analysis against enrolment**

| SI. | Particulars                                      | Progress |
|-----|--|----------|
| 1   | Claim reported – PMJJBY                          | 506      |
| 2   | Claim settled – PMJJBY                           | 404      |
| 3   | Claim amount - PMJJBY (Rs. in Lakhs)             | 808      |
| 4   | Claim Reported – AABY                            | 23       |
| 5   | Claim Settled – AABY                             | 31       |
| 6   | Total Claim Amount -PMJJBY & AABY (Rs. in Lakhs) | 817.3    |

### 3. ALTERNATE BANKING- “Bank Hamare Gaon”

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

Collaboration with business correspondents of major commercial banks (like DBGB, PNB, CBI, SBI, RBL, BOI, FINO payment bank and IDFC First Bank, Canara Bank) namely, C-DOT, Synapse Solution Pvt. Ltd, Common Service Centres, VedavaagSystems Ltd. and Sanjivani,

has been done and operationalized. The strategy of working towards identifying suitable women SHG members to become BC agents (Bank Sakhis) is in different phases with different banks. The status of current development is as mentioned in the Table 4.

**Table 4: Physical progress in Alternate Banking for each bank**

| Bank          | Number of candidates |            |                  |                 | Working agents | Bank Sakhis received fund |
|---------------|----------------------|------------|------------------|-----------------|----------------|---------------------------|
|               | Identified           | Trained    | Finally Selected | CSP Established |                |                           |
| DBGB          | 9                    | 0          | 9                | 9               | 243            | 253                       |
| IDFC          | 0                    | 0          | 0                | 0               | 196            | 193                       |
| CBI + PNB     | 0                    | 0          | 0                | 0               | 6              | 6                         |
| SBI           | 0                    | 0          | 0                | 0               | 17             | 17                        |
| Spice Digital | 0                    | 0          | 0                | 0               | 62             | NA                        |
| RBL           | 0                    | 0          | 0                | 1               | 26             | 25                        |
| BoI           | 0                    | 0          | 0                | 0               | 7              | 6                         |
| DigiPay       | 0                    | 0          | 0                | 0               | 10             |                           |
| FINO          | 227                  | 197        | 153              | 33              | 33             | 41                        |
| Canara Bank   | 39                   | 0          | 15               | 0               | 0              | 13                        |
| <b>Total</b>  | <b>275</b>           | <b>197</b> | <b>177</b>       | <b>43</b>       | <b>600</b>     | <b>541</b>                |

The intervention is being implemented in 207 blocks of 28 districts viz; Patna, Nalanda,





Nawada, Gaya, Jehanabad, Bhojpur, Buxar, Aurangabad, Arwal, Rohtas, Kaimur, Samastipur, Seohar, Jamui, Saharsa, Lakhisarai, Darbhanga, Vaishali, Muzaffarpur, Madhepura, East Champaran, Purnea, Begusarai, Katihar and Banka, Khagaria, Saran and Siwan.

**Table 5: Transaction details of Alternate banking**

| Sl | Particulars            | Performance of Sakhis       |                               |
|----|------------------------|-----------------------------|-------------------------------|
|    |                        | July-Sep 2019 (in Rs lakhs) | Till Sept. 2019 (in Rs lakhs) |
| 1  | A/cs opened            | 13,171                      | 1,39,651                      |
| 2  | Number of transactions | 5,38,471                    | 34,48,064                     |
| 3  | Volume of transactions | 14,871                      | 1, 26,357                     |
| 4  | Commission earned      | 51,50,221                   | 3,76,48,046                   |

Cumulative earning of Bank Sakhis as commission was Rs. 3,76,48,046.

As per RBI guidelines, all the Bank Sakhis have to clear the IIBF exam. During the period July-Sept. 2019, 200 Bank Sakhis appeared for IIBF exam, of which 172 Bank Sakhis cleared the exam.

The process of dual authentication was also tested at Customer Service Points (CSPs) with Dakshin Bihar Gramin Bank. Following steps were undertaken to test dual authentication on pilot basis:

- All the 59 SHGs of Usri branch of DBGB (Danapur block) are planned to be linked. At the same time, all 9 SHGs of Anandpur branch of DBGB (Bihta block) are planned to be linked.
- 33 SHGs were linked for conducting transactions at Customer Service Point.
- SHGs are doing transactions of both withdrawal and deposit at CSPs.
- 30 CSPs of DBGB were identified for introducing the concept of dual

authentication.

#### **4. INTERVENTIONS UNDER DIGITAL FINANCE**

JEEViKA is working with major digital finance service providers namely, SIDBI and BASIX to ensure digital financial literacy and to motivate digital financial transactions through the process of account opening at digital platforms, capacity building at SHG levels 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**

###### **Knowledge Management**

- Corporate Brochure was finalized
- Video for bank sakhis was shot, prepared and finalized.
- Establishment of MIS:
- “Bank Sakhi App.” has been introduced with 174 Bank Sakhis. From this application, it was observed that approximately 62% of the female members (community members) visited the CSPs for availing various banking services such as a/c opening, deposit, withdrawal and fund transfer.
- BRLPS- JEEViKA has developed its own application and is under process of testing.

###### **Digital Financial Literacy (DFL)**

- Digital Financial Literacy training was completed in 17 clusters of 4 districts of Vaishali, Gaya & Samastipur.
- 46120 SHG members were trained on Module 1 & 2 in this quarter and cumulatively till Sep. 2019, a total of 61897 SHG members were trained on Modules 1 & 2. A total of 43646 SHG members module 3&4 & cumulatively 59423 SHG members were trained on Modules 3 & 4 of DFL.

#### **5. COMMUNITY FINANCE**

##### **a) CBOs' Digitization**

99% of CLF profiles were updated and 93% of VO transactions were updated till March'19. 50% of VOs updated transaction entry till June'19.

##### **b) Fund Rotation:**

In 70 CLFs where more than 50 Lakh fund was available, general loan disbursed (Fund rotated) during July to September'19 was Rs. 9 Crore 08 Lakh. In 116 CLFs where 30 to 50 Lakh fund was available, General loan disbursed (Fund rotated) during July to Sept'19 Rs. 16 Crore 50 Lakh.

**c) CLF strengthening piloting:**

Financial status of 2598 SHGs was tracked out of the total 7461SHGs of 13 Model CLFs. Close monitoring and follow up was done for repayment and fund rotation, As a result, improvement was seen in all 13 CLFs. In order to achieve the accuracy in the transaction data entry, verification of cash and bank balances head has been initiated.

| Table 6: Status of ICF repayment (Rs. In Crores) |            |                    |                     |                |                    |                     |                |
|--|------------|--------------------|---------------------|----------------|--------------------|---------------------|----------------|
| Sl.  | CLF        | Total ICF invested | Total ICF recovered | Repayment rate | Total ICF invested | Total ICF recovered | Repayment rate |
|  |            |                    | 30.09.2018          |                |                    | 30.09.2019          |                |
| 1  | Sangam     | 2.49               | 1.4                 | 74.97          | 2.51               | 2.06                | 92.03          |
| 2  | Mausam     | 2.88               | 1.19                | 62.61          | 3.14               | 1.33                | 53.06          |
| 3  | Sarvottam  | 0.95               | 0.32                | 66.67          | 1.13               | 0.5                 | 100            |
| 4  | Uttam      | 3.15               | 1.02                | 49.06          | 2.79               | 1.72                | 67.16          |
| 5  | Narishakti | 1.61               | 1.14                | 94.53          | 1.61               | 1.39                | 96.59          |
| 6  | Gayam      | 1.26               | 0.85                | 96.21          | 1.29               | 0.98                | 90.93          |
| 7  | Haryali    | 2.07               | 0.74                | 54.19          | 2.08               | 1.12                | 58.74          |
| 8  | Tara       | 2.12               | 0.6                 | 37.4           | 2.15               | 0.76                | 39.42          |
| 9  | Phoolmala  | 2.43               | 1.47                | 90.18          | 2.53               | 1.81                | 100            |
| 10   | Safal      | 1.53               | 0.86                | 97.2           | 1.53               | 1.01                | 90.49          |
| 11   | Vishwas    | 1.38               | 0.73                | 84.01          | 1.61               | 0.9                 | 72.27          |
| 12   | Sagar      | 2.33               | 1.65                | 71.58          | 2.33               | 1.82                | 68.7           |
| 13   | Tara       | 1.34               | 0.55                | 65.04          | 1.55               | 0.95                | 79.07          |
| <b>Total</b>                                     |            | <b>25.54</b>       | <b>12.52</b>        | <b>49%</b>     | <b>26.25</b>       | <b>16.35</b>        | <b>74%</b>     |

**6. CAPACITY BUILDING OF STAFF & CADRES:**

In order to equip all the staff with knowledge on the process for sustenance of community institutions and their capitalization, systematic efforts were made to provide field-based inputs on BORs & financial management processes to the district teams. The major focus areas included, training on document preparation, and KYC processes through theoretical example as well as classroom practises. Book-Keeping at community level institution is an integral aspect of the project. It is essential that cadres and staff in the project must have the knowledge about Book-Keeping. To ensure the same, focus was on saturation of training. 3 batches of MBKs (all 110 female MBKs) were trained in this quarter on CLF books of records and financial management. Training was provided to 309 and 414 staff on SHG and VO BOR respectively. 4403 CMs were trained on SHG BoR and 419 Book-Keepers were trained on VO BoR.



# LIVELIHOODS PROMOTION

## Farm Interventions

### 1. Productivity Enhancement

Productivity Enhancement interventions focus to enhance the farm income of the households through community-based extension services and with introduction and promotion of new farming techniques for optimization of resources. During the Kharif cropping season (June to October), focus was on increasing productivity of paddy. Various productivity enhancement techniques like System of Root Intensification, Seed replacement, and Direct Seeded Rice were promoted through training and demonstration. A total of 5,65,996 households undertook paddy cultivation through multiple productivity enhancement techniques. Total of 40,948 women farmers were involved in paddy cultivation using direct seeded rice (DSR) technique. DSR technique is practiced in upland condition to reduce the number of irrigations and thus suitable for water scarce areas. It is also practiced in case of low rainfall, during pre-monsoon sowing and also considered as risk mitigation and climate adaptation technique. To replace old practice of using local varieties of seeds, seed replacement intervention was promoted. A total of 6,25,517 of women farmers adopted the hybrid varieties of seed in order to enhance the productivity.







## 2. Vegetable cultivation

The agro climatic conditions of a number of project areas of Bihar are suitable for vegetable cultivation. Vegetables are cultivated through various techniques like Non-Pesticide Management, natural farming, integrated nutrient management, etc. to maintain the soil health, soil fertility, health of farmer and environment in long run. During this quarter, using different methods, a total of 3,30,486 households were involved in the vegetable cultivation.

## 3. Kitchen/Nutri Garden

To improve the food diversity and nutrition intake at the HH level is the main objective of Kitchen or Nutri-garden intervention. It ensures the availability of vegetables and fruits round the year and reduces the food expenditure at the HH level. 13 different varieties of vegetables and 4 different varieties of fruits were grown in a standard layout with the use of organic inputs like vermi-compost, vegetable compost, etc. A total of 6,28,034 HHs were engaged in the kitchen or nutri-garden intervention.

## 4. Farm Value Chains

The focus in this quarter was on to strengthen the human resource structure of the Farmer Producer Company (FPC) for self-

sustainability. Recruitment process was done by JEEViKA for 8 FPCs for the position of Chief Executive Officer (CEO), Procurement & Marketing Manager (P&MM) and Governance & Community Capacity Building Officer (GCCBO) for each of the FPCs. The status of FPC Staff is as mentioned in Table 7.

Table 7 - Status of Human Resource at FPC

| Name of FPC  | District     | CEO | P&MM | GCCBO |
|--|--------------|-----|------|-------|
| Aaranayak Agri Producer Company Ltd                    | Purnea       | No  | No   | Yes   |
| Jeevika Women Agri Producer Company Ltd                | Khagaria     | Yes | No   | Yes   |
| Sahyog Jeevika Women Agri Producer Company Ltd         | Nalanda      | Yes | No   | Yes   |
| Samarpan Jeevika Mahila Kisan Producer Company Ltd     | Muzaffarpur  | Yes | No   | No    |
| Samposhit Krishi Jeevika Agri Producer Company Limited | E. Champaran | No  | No   | Yes   |
| Narianant Jeevika Mahila Agro Producer Company Limited | Vaishali     | Yes | No   | No    |
| Shrestha Women Jeevika Producer Company Limited        | Samastipur   | No  | No   | Yes   |
| Saharsa Women Jeevika Producer Company Limited         | Saharsa      | Yes | No   | Yes   |



Recruitment of 5 CEOs and 6 GCCBO was completed. Also, advertisement was floated in newspapers for the recruitment of Accountants, MIS Executives & Office Assistants for the FPCs.

## 5. Innovations

JEEViKA initiated Custom Hiring Centers (CHCs) Programme for farm intervention, a gradual shift in the dependence on human power and animal power to mechanical power, owing to increasing cost and scarce availability of labour and animals. Twenty CHCs have been established in different districts of Bihar such as Gaya, Begusarai, Muzaffarpur and Madhubani. These CHCs are well equipped with hi-technology with high value machine for higher productivity.



In these CHCs, entire process was paper based and manual. To bring more functionality and to fulfill farmers demand seamlessly, in these CHCs an android based mobile application is under development. First alpha testing of CHC application was completed in all the four districts. This mobile based application will provide CHCs to enlarge their operation areas with real-time status of machines and keep records like its uses, transaction, booking option, service offered etc. and also help in decision making to run CHC as a business enterprise.

## 6. Exposure Visit

The organic cluster intervention is implemented in nine districts. Some of the DPMs, Livelihood Specialists, Young Professionals, and state team members visited the first ever organic state of the country i.e., Sikkim to see the scope of practices adopted by the state which can be replicated under the organic cluster and the integrated approach that can be followed.

The exposure program involved classroom sessions in Indian Council of agricultural Research, which is also the centre of National Organic farming Research Institute, Tadong, Gangtok, Sikkim, field visits and interaction with farmer. Delegates from SIMFED and scientists at ICAR were also part of the training and exposure program.

## II. Livestock

### 1. Goat intervention under Integrated Goat and Sheep Development scheme

JEEViKA is implementing Integrated Sheep and Goat Development scheme in convergence with the Department of Animal and Fish Resource, GoB in nine districts of Bihar.

JEEViKA completed its 1<sup>st</sup> phase of implementation with distribution of 24900 goats (approved in 2016-17) and 2<sup>nd</sup> phase of implementation with distribution of 110066 goats (approved in 2017-18).

In its third phase of implementation, total of 86 Goat PGs have been formed. Eleven goat haats were organized during the quarter and 433 households were provided goats.



Table 8: Goat distribution and PG formation during July-September 2019

| Sl.          | District     | Target    | Number of PGs formed | Number of Goat Haats organized | Number of HH benefitted |
|--------------|--------------|-----------|----------------------|--------------------------------|-------------------------|
| 1            | W. Champaran | 10        | 10                   | 6                              | 240                     |
| 2            | Gaya         | 12        | 12                   | 2                              | 80                      |
| 3            | Araria       | 12        | 12                   | -                              | -                       |
| 4            | Purnea       | 10        | 10                   | -                              | -                       |
| 5            | Nalanda      | 12        | 12                   | -                              | -                       |
| 6            | Nawada       | 12        | 12                   | 3                              | 113                     |
| 7            | Jamui        | 8         | 6                    | -                              | -                       |
| 8            | Patna        | 10        | 7                    | -                              | -                       |
| 9            | Rohtas       | 12        | 5                    | -                              | -                       |
| <b>Total</b> |              | <b>98</b> | <b>86</b>            | <b>11</b>                      | <b>433</b>              |

## 2. Service Model in Goat intervention

Service Model of goat intervention is being implemented in 15 districts of Bihar. Total of 651 Pashu Sakhis have been developed and have been providing services to ensure breed improvement, prevention services, productivity enhancement, reduce mortality and develop immunity in goats and awareness generation.

Table 9: Services and activities initiated to strengthen the Goat PGs in seven districts through PGs.

| Sl. | Service Indicators                              | July-Sep 2019 | Cumulative till Sep. 2019 |
|-----|---|---------------|---------------------------|
| 1   | Number of best quality buck inducted            | 54            | 347                       |
| 2   | Number of inseminations done in buck            | 4124          | 9226                      |
| 3   | Number of farmers undertook azolla farming      | 1268          | 4869                      |
| 4   | Number of farmers constructed machan for goat   | 1075          | 4102                      |
| 5   | Number of farmers constructed goat sheds        | 104           | 2254                      |
| 6   | Number of feeders installed                     | 4982          | 17294                     |
| 7   | Number of castrations done                      | 4734          | 20935                     |
| 8   | Total quantity of dana mishran produced (in kg) | 11518.5       | 33967.5                   |
| 9   | Number of goats de-wormed                       | 32582         | 166321                    |
| 10  | Number of goats vaccinated                      | 17244         | 82853                     |

## 3. Training on goat intervention

Four days residential training was organized for ACs from Bhojpur, Katihar, East Champaran and Kishanganj. A total of 30 ACs participated in these trainings.

## 4. Partnership support in Goat intervention

### Aga Khan

- Program is operational in Bochaha, Mushahri, Sakra, Muraul, Motipur, Meenapur and Paroo blocks of Muzaffarpur district.
- In this quarter, 68 new Goat rearing groups were formed. Cumulatively till September 2019, a total of 299 Goat rearing groups have been formed.
- 230 Pashu Sakhis are working.
- Around 500 new HHs have been linked with the intervention. Cumulatively, a total of 32247 households have been linked till September 2019.



### JSLPS

- 24 Pashu Sakhis from Jharkhand participated in a drive from 12<sup>th</sup> to 28<sup>th</sup> September 2019. They went to 2 blocks of Jamui and aim to cover around 30 villages in each block.
- They would support in identification of new Pashu Sakhis, training and capacity building of existing Pashu Sakhis in Jamui, orienting the community members on rearing practices, vaccination, deworming, preparation of goat sheds, bara, feeders etc.
- Build capacity of the JEEViKA Pashu Sakhis on primary health services through ethno veterinary practices including herbal medicines.

## 5. Initiation of goat marketing

To provide marketing opportunity to the goat rearing households, local goat haats are being organized. During this quarter, goat haats were organized by 15



PGs in districts of Araria, Gaya, Purnea and Nalanda. Progress made till Sept. 2019 is as mentioned in Table 10.  
Table 10: Progress made in marketing of goat through local haats till Sept. 2019

| Sl.          | District | Block                  | PG Name                          | Number of benefitted members | Number of goats sold | Total Profit to Pashu Sakhi (in Rs) | Total profit to PGs (in Rs) | Total Business Volume (in Rs) |
|--------------|----------|------------------------|----------------------------------|------------------------------|----------------------|-------------------------------------|-----------------------------|-------------------------------|
| 1            | Araria   | Forbesganj, Narpatganj | Shakti, Rani                     | 24                           | 24                   | 305                                 | 325                         | 99450                         |
| 2            | Gaya     | Mohra, Wazirganj       | Amrit, Sri Hari, Moti            | 90                           | 90                   | 620                                 | 3760                        | 269478                        |
| 3            | Purnea   | Purnea East, Dagarua   | Phul, Puja, Ganga, Gauri, Yamuna | 7                            | 7                    | 35                                  | -                           | 46785                         |
| 4            | Nalanda  | Giriyak                | Radha, Suman, Devi, Shitla, Moti | 27                           | 27                   | 130                                 | -                           | 92100                         |
| <b>Total</b> |          |                        |                                  | <b>148</b>                   | <b>148</b>           | <b>1090</b>                         | <b>4085</b>                 | <b>507813</b>                 |

## 6. Poultry intervention

Full cost model of poultry intervention is being implemented in Patna, Gopalganj, Bhojpur, East Champaran and Bhagalpur districts. Till September 2019, a total of 728 members have been mobilized into 17 Producer Groups. 12172 chicks were distributed to 528 members across 4 districts.

## 7. Dairy intervention

Kaushikee Mahila Milk Producer Company is operational in 178 Villages. Four bulk milk chilling units have been established and on an average 15034 liters of milk is being poured in one day. 8996 members have been linked to this Producer Company and Rs. 52,51,235 has been provided to members till September 2019.

## III - NON FARM

### 1. Saras Mela

Ten days Saras Mela was organized from 2<sup>nd</sup> to 11<sup>th</sup> September 2019 at Gyan Bhawan Patna. Shri Shravan Kumar, Minister of Rural Development, GoB, inaugurated the event. Artisans, craftsmen and SHG members from across 10 states participated. In this Saras Mela, 110 stalls for different items were installed. Sale of over 1.3 crore was realized at the end of the fair.

### 2. Training of PG members on stitching

Training was organized for members of Jeevan Jyoti Stitching Producer Group on stitching of bags and other products in Muzaffarpur district.

### 3. Rural Retail Shop (RRS)

New Rural Retail Shops were opened in Mohanpur and Dumaria blocks of Gaya district on 7<sup>th</sup> August 2019 with membership of 39 at Mohanpur and 41 at Dumaria. New Rural Retail Shops were also opened in Asthama block in Nalanda on 27<sup>th</sup> August 2019 with 21 members and in Sandesh blocks in Bhojpur on 28<sup>th</sup> August 2019 with 52 members. Sale of 39.54 lakh was reported from 10 RRS.

### 4. Didi ki Rasoi

Didi ki Rasoi was inaugurated in Sadar Hospital, Purnea by District Magistrate, Purnea on 18<sup>th</sup> July 2019.

# TRAINING, SKILLS & PLACEMENT

## 1. Training and placement under DDUGKY

DDUGKY is an ambitious project of Government which focuses on skill training and placement of rural youths at skill training and placement centres established in the districts through PIAs. It also includes ROSHNI project being implemented in Left-Wing Extremist (LWE) districts of Gaya and Jamui.

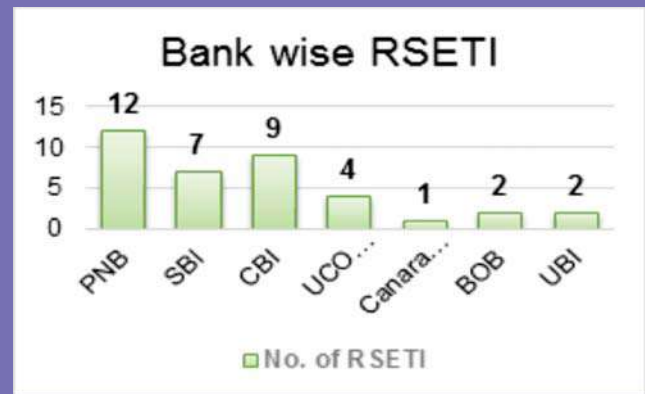
Table 11: Training and placement status of candidates under DDUGKY

| Period               | Trained | Appointed | Placed | Certified |
|----------------------|---------|-----------|--------|-----------|
| Till June 2019       | 39823   | 26247     | 16425  | 26226     |
| July-Sep. 2019       | 3378    | 2327      | 1342   | 2119      |
| Total Till Sep. 2019 | 43201   | 28574     | 17767  | 28345     |

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

SRLM, Bihar is the nodal agency for the implementation of RSETIs in Bihar. JEEViKA with support of MoRD, GoB and the lead banks is working with district units of RSETIs to provide self-employment training to rural youth in almost 61 approved trades.

In this quarter, 6700 candidates were trained and 2115 were settled after receiving training. Progress made under RSEIs is as mented.







**Table 12: Progress on RSETI trainees at the centre**

| Particulars                        | July-Sep 2019 | Cumulative till Sep. 2019 |
|------------------------------------|---------------|---------------------------|
| Number of candidates trained       | 6700          | 190954                    |
| Total number of candidates Settled | 2115          | 132692                    |

### 3. Job fair and Direct Placement

Theme has been organizing job fairs and also organizing youth mobilization drives as a way to provide employment opportunities to the rural youths in Bihar. During this quarter, job fair was organized in 7 districts and 1869 candidates were offered jobs.

Table 13: Progress on Job fair and direct placement of candidates

| Status of Job Fairs and Direct Placement |                            |
|--|----------------------------|
| Particulars                              | (July 2019-September 2019) |
| Job Fairs organized                      | 7                          |
| Offered Jobs                             | 1869                       |
| Joined Jobs                              | 236                        |
| Total YMD & CMD                          | 795                        |

### 4. Training workshops and meetings

- Project review meeting on 12<sup>th</sup> Sep. 2019 National level review meeting of PIAs (Phase II & III) was organized on 12<sup>th</sup> September 2019. The workshop was chaired by CEO BRLPS, Patna. COO- DDUGKY,

officials from SRLMs, CTSA /TSA & PIA representatives participated in the event. In the meeting, discussion was held on PIA-wise progress, current status and strategy for achieving targets of the financial year 2019 - 20. Based on PPWS, plan & action point related to recent notification about transition of NCVT 101 Courses to QP-NOS was discussed. CTSA's shared their observations and tips, to follow the mandatory compliance under DDU-GKY along with road maps for achieving DDU-GKY Action/PPWS Plan for the financial year 2019-20. Effective mobilization strategy & plan towards fulfilling gaps was discussed.

- Workshop on Trade alignment (21<sup>th</sup> September 2019)

One-day internal team meeting cum workshop was organized on 21<sup>st</sup> Sep. 2019 Discussions were held on induction and capacity building of jobs related staff and on to support PIA regarding MES Course mapping to QP-NOS.

A one-day orientation cum induction program was organised on 27<sup>th</sup> Sep. 2019 to facilitate PIAs in course mapping. A formal communication was sent to all PIAs approved during Project Approval Committee meeting on 23<sup>rd</sup> Sep. 2019. A total of 20 proposals were processed for review.

#### Review meeting (27<sup>th</sup> September 2019)

An internal review meeting of Jobs theme was organized on 27<sup>th</sup> September 2019 under chairmanship of COO which was attended by internal team of Jobs & TSA. In this review various aspects such as plan towards achievement of PPWS gap, setting up infrastructure bank, orientation of TSA team, effective mobilization strategy & data management in Kaushal Panjee etc. were discussed.

During this review, directions & instruction were circulated among nodal officers to work and review training & commencement gaps related to PPWS besides other works.

# HEALTH, NUTRITION & SANITATION

## 1. Behaviour Change Communication (BCC)

One of the critical strategies for integration of Health, Nutrition and Sanitation Behaviors in the community is achieved through Behavior Change Communication (BCC) activities. The goal of BCC is achieved through training of the Community Mobilizers (CMs) on specific sessions and in turn, the CMs roll out the sessions to the SHG members at village level. Each SHG is also assigned a specific task that needs to be followed up by the CM at the next meeting of the Group. The key BCC strategies include BCC module roll-out, campaigns, HSC strengthening, home visits to critical households identified, establishment of nutri-gardens etc.

### a) BCC modular training

#### Roll-out of BCC modular training at SHG level

In this quarter, emphasis was on providing training to SHGs on all the four nutrition centric sessions of Module -1

**Table 14: Progress on BCC Modular Training**

| Module                                      | Number of SHGs provided training (July-Sep. 2019) | Total number of SHGs provided training (Cumulative till Sep. 2019) |
|---|---|--|
| <b>Module -1</b>                            |   |  |
| Session-1<br>(linking HNS with Livelihoods) | 56840   | 319330   |
| Session-2 (Breast-feeding)                  | 56862   | 284784   |
| Session-3<br>(Complementary feeding)        | 79899   | 275182   |
| Session-4<br>(Maternal diet diversity)      | 44465   | 264774   |





## b) Training and capacity building of sanitation cadres

### Community Mobilizer (CM)

Sanitation Cadres which include Community Mobilizers, Master Resource Persons, Community Nutrition Resource Persons and Health sub-committees play an important role in implementation of HNS activities and their monitoring. Regular training and capacity building of these cadres takes place which is mentioned in Table below:

Table 15: Training of Sanitation Cadre

| Sl. | Cadre                                | Training               | Trained (July-Sep. 2019) | Trained cumulatively till Sep. 2019 |
|-----|--------------------------------------|------------------------|--------------------------|-------------------------------------|
| 1   | Community Mobilizers                 | Module 1               | 2714                     | 32720                               |
| 2   | Master Resource Persons              | Module 1               | 1069                     |                                     |
| 3   | Master Resource Persons              | CNRP Guideline and HSC | 328                      | 484                                 |
| 4   | Community Nutrition Resource Persons | CNRP Guidelines        | 824                      | 2156                                |
| 5   | Health Sub-Committees                | HSC tool kits          | 416                      | 10168                               |

## 2. POSHAN Maah, 2019

The National Nutrition Month 2019 or Poshan Maah was organized in the month of September 2019 with focus to create awareness on complementary feeding of children between 6 to 23 months of age, pregnant and lactating women, sanitation, nutrition through kitchen gardening. Various initiatives were undertaken both at SHG and VO levels during the entire month to create awareness on HNS aspects.

At SHG level, special meetings were organized every week to communicate messages to community members. This included oath taking on complementary feeding and signature campaign in the first week, followed by hand washing and oath taking on nutrition in the second the week, promotion of kitchen



gardening in the third week and awareness on food group in the fourth week.

At the level of Village Organization, special meetings were organized in which awareness was created on food groups and recipe demonstration for children as well as adults. Besides children of 6 -23 months, pregnant and lactating women were target of these events.

Community members of all age groups were encouraged to participate actively in government run health initiatives like annaprashan diwas, village health, sanitation and nutrition day etc. Awareness was also created through electronic media like radio jingles, advertisements in newspaper and television, video show. Prabhat fari, rallies, rangoli making, and other community level events were also organized. At the end of this campaign, a total of 16,95,38,441 community members participated covering all 38 districts.

## 3. FDD Campaign

Family Dietary Diversity Campaigns were undertaken with an objective to create awareness on dietary diversity of the family with special focus on pregnant women, lactating mother and children between age group of 6-23 months. As part of the campaign line listing of beneficiaries was undertaken, household visits were made in the beneficiary household and demonstration of food groups and recipes were also done at Village Organization level. This intervention is being implemented in 100 blocks. Cumulatively till September 2019, total

of 7077 campaigns were organized involving 9580 Village Organizations across 20 project districts.

#### 4. Swabhimaan Project

Swabhimaan project is being implemented in two blocks (Jalalgarh and Kasba) of Purnea district. The program focuses on improving the health and nutritional status of the adolescent girls, women, particularly newly-wed women, pregnant women and lactating mothers having child up to 2 years of age using institutional platform of CLFs, VOs and SHGs. Swabhimaan project phase-1 was completed in December, 2018. The project has been extended till December 2020 for which a new proposal and budget was approved in Jan. 2019.

- Meeting was organized with PRI members in Chack Panchayat, on 3<sup>rd</sup> September 2019. The meeting was chaired by Mukhiya of the Panchayat. 27 participants which included ASHA, ANM and AWW along with community members participated in the meeting and discussed issues of nutrition, Arogya Diwas/ VHSND, nutrition of target group ie. mothers and children and revival of VHSND.
- Food demonstration was undertaken at 54 places in which 1180 women and adolescent girls participated. This was done to create awareness amongst them on the issues of preparing recipes from the locally available food items and to include at least 5 food groups in daily diet besides cleanliness, sanitation, hygiene etc.
- During POSHAN MAAH, 72 rallies, 72 meetings at the VO level were organized in two blocks on nutrition, dietary diversity and dietary practices.
- These are special and additional touch points to the at-risk nutrition target groups. During this visit 1520 at risk beneficiaries were counselled on health nutrition and WASH related issues.
- Total of 67 VHSNDs were organized in the

month and 344 nutrition at risk beneficiaries were linked to avail services on VHSND day.

- 48 pregnant women were linked to the PMMVY scheme in two blocks

#### 5. Sanitation

All 37 intensive blocks have been declared ODF and more than 6.55 lakh toilets have been constructed in these blocks. Amount of Rs. 468.4 Crore has been disbursed to 390404 HHs as an incentive for toilet construction under LSBA till Sept. 2019.

Table16: Progress on Sanitation work in 37 intensive blocks

| Sl. | Particulars   | Progress in Q2 | Progress till Sep. 2019 |
|-----|---|----------------|-------------------------|
| 1   | Number of IHHLs constructed (After Base Line Survey)    | 8543           | 6,55,769                |
| 2   | Number of IHHLs Geo Tagged                              | 43,268         | 5,52,547                |
| 3   | Number of beneficiaries paid against IHHLs construction | 19,114         | 3,90,404                |

#### 6. Decentralized Food Fortification Unit (DFFU)

During this quarter, DFFU was operational in Gaya and the progress is given in Table 17.

Table 17: Progress on DFFU

| Sl. | Particulars                                | Progress (July-Sep 2019) |
|-----|--|--------------------------|
| 1   | Total number of centers                    | 675                      |
| 2   | Orders received                            | 340                      |
| 3   | Quantity of wheatamix ordered (in Kgs)     | 61812                    |
| 4   | Quantity of wheatamix delivered (in Kgs)   | 61812                    |
| 5   | Panchayats covered                         | 29                       |
| 6   | Number of beneficiaries received wheatamix | 18228                    |
| 7   | Payment received (in Rs.)                  | 39,42,222                |







# CONVERGENCE AND ENTITLEMENT

## 1. Food Security and Health Risk Fund

In the second quarter of financial year 2019-20, more than 735 VOs fulfilling the criteria of 40% SC and ST households in a VO received food security fund. The VOs are now doing the procurement of nutritional food items like pulses, grams, oils, soya-bean etc. In this quarter more than 2600 VOs completed diversified nutritional procurement cycles. Till September 2019 total of 24684 VOs have received Food Security Fund.

Health Risk Fund is given to all VOs having bank account and necessary monthly health saving for more than 3 months. This fund is utilized for health-related expenditures which helps in reducing high cost debts for community members under VO fold. In the second quarter of the financial year 2019-20, total of 1513 VOs received HRF and by the end of September 2019, cumulatively total of 39389 VOs received Health Risk Fund.

## 2. Million SOULS (MNRE)

There has been an MOU among JEEViKA, IIT-B and EESL under the scheme of 7 million SoULS by Ministry of Natural & Renewable Energy.

Under Million SOULS scheme, solar study lamps will be provided to school going students in rural areas under subsidized rate of Rs.100 only. The solar lamps will be provided in 63 blocks covering 18 districts. These blocks and districts have been chosen on the basis of high consumption of kerosene oil and density of SC & ST population. The project is effectively managed by community members. These





lamps are assembled and distributed by community members of SHGs through setting up of assembly-distribution and repair-maintenance centres. In this quarter, 2.80 lakh lamps were distributed and till September 2019, cumulatively total of 16.20 lakh lamps have been distributed. In second phase of project, more than 210 solar enterprises have been setup and run by SHG members, these shops are called S-MART (solar mart).

### 3. Mukhyamantri Kosi Mulberry Pariyojna

Mukhyamantri Kosi Mulberry Pariyojna is being implemented in Saharsa, Supaul, Madhepura, Purnea, Araria, Kishanganj, Katihar and Bhagalpur districts with an objective to revive, expand and diversify sericulture by integrating the activities of rearing, cocooning, marketing of silk and enhancement of income of community members engaged in this intervention. It is being jointly implemented by industries Department, MGNREGA wing of RDD, GoB, Agriculture Department and JEEViKA.

Table 18: Progress made under MKMY

| Sl. | Particulars   | July-September 2019. | Cumulative till September 2019 |
|-----|---|----------------------|--------------------------------|
| 1   | Number of farmers involved in mulberry plantation         | 53                   | 4777                           |
| 2   | Number of farmers received payment through MGNREGA        | 347                  | 3931                           |
| 3   | Number of farmers benefited through irrigation facilities | 0                    | 1975                           |
| 4   | Number of farmers provided with rearing kits              | 0                    | 3103                           |
| 5   | Quantity of cocoon produced ( in quintal)                 | 15                   | 446                            |
| 6   | Quantity of cocoon sold (in quintal)                      | 15                   | 446                            |
| 7   | Number of PGs formed                                      | 0                    | 68                             |
| 8   | Number if chawaki rearing centres opened                  | 0                    | 5                              |
| 9   | Number of farmers received money for rearing houses       | 0                    | 963                            |

Besides above mentioned achievements, other initiatives undertaken in this project are as mentioned below:

51.927kgs of silk yarn was produced. 147 mulberry silk fabrics were woven in handlooms of which 97 are silk sarees of Bhagalpur, Banka, Murshidabad (West Bengal) and Bishnupur (West Bengal).

In the saras-mela organized at Gyan Bhawan from 02.09.2019 to 11.09.2019, sarees worth Rs. 1,38,100 were sold.

On 2nd and 3rd August 2019, a 2-day residential training cum meeting was organized on mulberry intervention at Patna. Chief Executive Officer, BRLPS, Secretary, Industries Department, Assistant Director, Industries and concerned JEEViKA staff participated in this event. Important decisions were taken during the workshop.

### 4. Cluster Facilitation Team

JEEViKA is implementing the Cluster Facilitation Team model in 25 blocks across 10 districts of Bihar. It aims to capacitate labours for their entitlements under MGNREGA and also to supplement block level MGNREGA functionaries in their last mile service delivery.

Table 19: Progress made in CFT project

| Sl. | Indicators   | July - September 2019 | Cumulative till September 2019 |
|-----|--|-----------------------|--------------------------------|
| 1   | Number of Labour Groups formed                           | 130                   | 2397                           |
| 2   | Number of VOs trained on MGNREGA                         | 985                   | 9087                           |
| 3   | Number of job card given / re- issued to the SHG members | 2905                  | 66194                          |
| 4   | Number of work demands registered                        | 64654                 | 596054                         |
| 5   | Number of persons allotted work                          | 44332                 | 352689                         |
| 6   | Man-days generated for SHG labours                       | 905156                | 5855748                        |
| 7   | Wage payment MGNREGA labours (Rs.in crore)               | 13                    | 100.6                          |
| 8   | Incentives to MGNREGA VRP/Mate (Rs.in lakhs)             | 18.4                  | 101.8                          |

CFT teams through continuous participatory methods and capacity building activities were able to form 130 new labour groups and capacitate 985 Village Organizations in this quarter. More than 1500 households were linked with MGNREGA. Through the joint effort of community members, CBOs, and CFT team, the allocation of work to the demand registered increase to over 80% mark of total demand registered.

The regular meetings of labour group on an interval of 15 days, training of CBOs on MGNREGA and improved awareness levels of the community with respect to MGNREGS entitlements, approximately nine lakh person-days was created in this quarter, generating a total of rupees thirteen crore in monetary terms, that was leveraged through MGNREGS.

## 5. Social Audit

During this quarter, 1662 Social Audit -VRPs were engaged in social audit drives undertaken in 1212 gram panchayats. These drives would complete in October 2019.

Table 20: Progress on Social Audit intervention

| Sl. | Particulars  | July - Sep. 2019                       | Cumulative till Sep. 2019 |
|-----|--|--|---------------------------|
| 1   | Social Audit of Govt. Schemes                                    | NREGA, PMAY(G), PDS, LSB               | NREGA, PMAY(G), PDS, LSB  |
| 2   | Social Audit VRP Training Conducted (In Districts)               | 33                                     | 33                        |
| 3   | Fund Transferred from SAS to BRLPS for SA-VRP Training (In Lacs) | -                                      | Rs.58.85                  |
| 4   | Number of SHG members trained as SA-VRPs                         | -                                      | 4624 (in 33 districts)    |
| 5   | Plan for Social Audit (Blocks/GPs)                               | 6840 GPs (18th June - 24th March 2019) | 13450                     |
| 6   | Social Audit Conducted (GPs)                                     | 1212 (18th June- 2nd Oct 2019)         | 1657                      |
| 7   | Number of SA-VRPs Engaged in Conducting Social Audit             | 1662                                   | 2629                      |
| 8   | SA-VRP Payment (In Lacs)   | Rs.183.68443                           | Rs.283.29343              |

## 6. Inclusion of Persons with Disabilities

JEEViKA-Bihar Rural Livelihoods Promotion Society (BRLPS), is committed towards creating a pathway for disability inclusive development as part of its overall agenda of alleviating poverty in Bihar. The vicious cycle and brutal pattern where poverty leads to disability and disability, in turn, holds people back in poverty can only be broken if our poverty alleviation measures include persons with disabilities. There is plan to utilise the resources of JEEViKA towards holistic empowerment, rehabilitation, and social inclusion of persons with disabilities in rural communities of Bihar. The vicious cycle of Poverty, vulnerability, marginalization and disability are recognized within the social inclusion framework of BRLPS.

Table 21: Progress on intervention for person with disabilities

| Sl. | Indicator   | July-Sep 2019 | Cumulative till Sep. 2019 |
|-----|---|---------------|---------------------------|
| 1   | Number of DPGs formed                                     | 119           | 2472                      |
| 2   | Number of members linked (PwDs)                           | 377           | 16987                     |
| 3   | Number of DPGs with regular functioning                   | 113           | 1671                      |
| 4   | DPGs having bank accounts                                 | 25            | 554                       |
| 5   | Number of documents submitted to bank for account opening | 138           | 312                       |
| 6   | Number of DPGs received RF                                | 25            | 334                       |
| 7   | Number of DPGs submitted document for RF                  | 48            | 80                        |
| 8   | Number of DPGs received ICF                               | 69            | 147                       |
| 9   | Number of DPGs received 1st Bank linkage                  | 8             | 273                       |
| 10  | Number of DPGs received 2nd Bank linkage                  | 0             | 61                        |
| 11  | Number of DPG members received livelihoods training       | 45            | 1385                      |
| 12  | Number of blocks covered                                  | 2             | 44                        |



## 7. Education Projects

### a) Saksham

JEEViKA has partnered with i-Saksham and initiated a pilot intervention on education. On pilot basis, this intervention has been started in four blocks of Jamui and Munger districts. This initiative aims at creating educators who would provide quality education to poor children and bridging the shortage of trained teachers.

In this quarter, thirty edu-teachers were provided 7-day residential training in Patna in the first week of September 2019. In this training 12 edu-leaders from Munger and 13 from Jamui district participated. In the training, the participants showed enthusiasm and vigour. In several activities like role plays, dumb-charade, life maps etc. Participants reflected on their life journeys thus slowly treading the pathway to self-awareness.



By 20<sup>th</sup> September 2019, the edu-teachers have started their learning centres, wherein young children are getting education.

### b) Pratham Education Foundation

JEEViKA is working in partnership with Pratham Education Foundation to bring about improvement in educational status of the children in Bihar.

In the first quarter of this financial year, a study was undertaken to assess the educational status of the children. Around 7200 children were surveyed by Community Mobilizers. Data received is being analysed and report and accordingly follow up would be done.



## 8. Gender Sensitization/workshop

On 18<sup>th</sup> September 2019, a joint consultation workshop on Gender in Development agenda was organized at TERI, New Delhi. In this workshop, three Jeevika didis including Gender CRPs and VRPs participated. Two of the SHG members got opportunity to be speaker and share the stage with eminent personalities. They assertively put across their valuable opinions, challenges and needs regarding women related with agriculture and allied activities.

# LOHIYA SWACCH BIHAR ABHIYAN

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

## 1. IHHL construction and ODF Progress

After achieving the open defecation status, Bihar is moving from ODF to ODF-S (Sustainability), and then further towards the provisions of ODF Plus interventions like solid & liquid resource management, wastewater management and menstrual hygiene management, constantly emphasizing on sustained behavior change practices. Districts, depending upon their capacities and community responses are implementing these interventions. To maintain ODF status in villages and the panchayats, project is focusing on issues of regular toilet usage, safe hygiene practices and cleanliness at household levels by effective operation and maintenance of WASH assets at household, institution and community level for continued functionality and usage.

Table 22: Progress on IHHL and ODF status

| Parameter         | July-Sep. 2019 | Cumulative till Sep. 2019 |
|-------------------|----------------|---------------------------|
| IHHL Construction | 1.85 Lakh      | 1.13 Cr                   |
| IHHL Coverage     | 100%           | 100%                      |
| IHHL Payment      | 695432         | 6827514                   |
| Geo-Tagging       | 9.21%          | 77.31%                    |
| ODF Declaration   | 3225           | 38691                     |
| ODF verification  | 19881          | 33038                     |





## 2. NEW INITIATIVES UNDERTAKEN

### a) No One Left Behind

There is still gap in toilet coverage in some Tolas / Habitations or Villages, especially in Mahadalit Tolas and poor families. In some Tolas/Habitations or Villages, the gap in toilet coverage are mainly of two types-

- Home that is covered with the toilet but names are not recorded in the baseline survey.
- House is neither covered by toilet nor are their names recorded in the baseline survey.

To achieve the goal of complete sanitation coverage, names are being added to the list of all such houses which have not been covered by toilets. In No One Left Behind coverage, details of 2,84,428 beneficiaries have been entered in IMIS till Sep. 2019.

### b. Social Audit

Social Audit Society has started a social audit of households covered under Swachh Bharat Mission-Gramin / Lohiya Swachh Bihar Abhiyan in 32 districts for the financial year of 2018-19.

## 3. IEC ACTIVITIES

This quarter was marked with series a of swacchata events and felicitations to swacchagrahis, PRIs and community members at grass root level. Special IEC campaigns on 'Swachh Vyavhar Sundar Bihar' were carried out from 15<sup>th</sup> July to 15<sup>th</sup> August 2019 to augment mass awareness on ODF-S and SLWM components under 'Swaccha Mahotsav'. To create awareness on sanitation issues, wall paintings and board paintings were made in villages.



During 'Swachhata Hi Seva' 2019, campaign awareness drives were carried out against the use of single use plastic. Plastic collection centers were established in district and block levels to collect the single use plastic from households. On 6<sup>th</sup> September 2019, Savita Devi, a swacchagrahi from Motihari got national level award for her significant contribution in sanitation movement.

## 4. SOLID LIQUID WASTE MANAGEMENT ACTIVITY

Continuing with the ODF+ activities initiated in this quarter, LSBA identified 165 and 5 GPs from Neer Nirmal and Ganga Gram Panchayat respectively to get the ball rolling at GP level.



Other activities undertaken under solid liquid waste management includes:

- a. Solid liquid waste management guideline issued.
- b. Team from district and PRI representatives visited Jalandhar, Punjab to learn about and replicate Seechewal model of wastewater management.
- c. State-level orientation and training workshop on SLWM action plan and IEC 'Flipchart'.
- d. Identification of 40 GPs in 1<sup>st</sup> phase from October-December 2019.
- e. Action plan preparation started in 34 GPs out of 40 GPs.
- f. Flipchart on the problems and solutions related to SLWM was prepared and processed for printing.
- g. IEC and Awareness campaigns began in 34 GPs on ODF +.



# RESOURCE CELL

## 1. CBOs formation drive in UPSRLM

Bihar Rural Livelihoods Promotion Society (BRLPS) & Uttar Pradesh State Rural Livelihood Mission (UPSRLM) had signed MoU for Implementation of Resource Block strategy to support and strengthen of CBOs activities through SHGs, VOs and CLFs, which has been extended up to next one year for the period of 1<sup>st</sup> April 2019 to 31<sup>st</sup> March 2020.

- **SHG formation drives**

82 teams of CRPs were deployed in UPSRLM districts for undertaking SHG formation drives. Shrawasti, Balrampur, Deoria, Gorakhpur, Pratapgarh, Siddharthnagar and Chitrakoot districts of Uttar Pradesh were covered during the period 10<sup>th</sup> Oct. 2019 to 25<sup>th</sup> Nov. 2019 (45 days). The CRPs for these drives were taken from Gaya, Nalanda, Purnea, Patna, Madhubani and Muzaffarpur districts of Bihar.

- **VO formation drives**

286 CRPs were deployed in UPSRLM districts for undertaking VO formation drive from 20<sup>th</sup> September 2019 to 20<sup>th</sup> Oct. 2019. Lakhimpur khiri, Azamgarh, Pratapgarh, Siddharthnagar, Mirzapur, Behraiech, Chandauli, Ambedkarnagar districts in Uttar Pradesh were covered in these drives. CRPs from Gaya, Nalanda, Purnea, Muzaffarpur & Madhubani districts of Bihar were deployed for these drives.





- **CLF formation drives**

BRLPS has deployed the experienced 36 senior CLF CRPs to UPSRLM for the formation of CLFs for one month from the period of 20.09.2019 to 20.10.2019.

## **2. Deployment of JEEViKA Staff in UPSRLM**

As per MoU signed between BRLPS & UPSRLM, the former deployed its staff (Community Cadre) in UPSRLM as Community Professional Resource Persons. These professionals will support UPSRLM in strengthening their CBOs under resource block strategy and partnership blocks.



A joint review meeting was held between representatives of BRLPS and UPSRLM at SMMU, Eldeco tower, Lucknow. Discussion was held on expiry of MoU for 17 old blocks and it was agreed that a single MoU will continue for repatriation/ substitution of deployed PRPs (BRLP – Staff) from existing staff of JEEViKA in Bihar.

## **3. Deployment of C-PRPs to Uttar Pradesh (UPSRLM) & Uttarakhand (USRLM)**

As per MoU signed with UPSRLM & USRLM under the resource block strategy, community cadre from JEEViKA are deployed in Uttar Pradesh and Uttarakhand as community professional resource persons. 59 cadres from Nalanda, Gaya, Purnea, Khagaria, Muzaffarpur and Madhubani districts of Bihar have been deployed.

# SATAT JEEViKOPARJAN YOJANA

The Government of Bihar formally launched the *Satat Jeevikoparjan Yojana (SJY)* scheme on 5<sup>th</sup> August, 2018 with a budgetary outlay of INR 840 crore to cover around 100,000 ultra-poor households, with 24 months of livelihoods and mentoring support through dedicated community cadres (Master Resource Persons (MRPs)). JEEViKA, the State Rural Livelihoods Mission (SRLM) is the nodal agency to implement the programme.

## 1. Community Resource Person (CRP) Pool Development for ultra-poor targeting

The Community Resource Persons (CRPs) were trained on ultra-poor household identification process under SJY. In order to achieve the target of the scheme in time bound manner, project has created a dedicated SJY CRP pool. Till Sep. 2019, JEEViKA identified and trained 2405 CRPs for targeting of ultra-poor. On average, 20 CRP teams in each district (one team consisting 3 CRPs) have been developed for SJY CRP Drive.

## 2. Endorsement of ultra-poor households

The trained CRPs were deployed in field to identify the target groups. The CRP drives were initiated in SC & ST dominant panchayats having presence of VO. During this quarter, two rounds of ultra-poor household endorsement were conducted in the months of July and September 2019 in 154 existing SJY blocks and 76 new SJY blocks across 38 districts. In total, 801 CRP teams were deployed in the field to facilitate the identification and endorsement of ultra-poor households.

## Endorsement Of Ultra-Poor Households





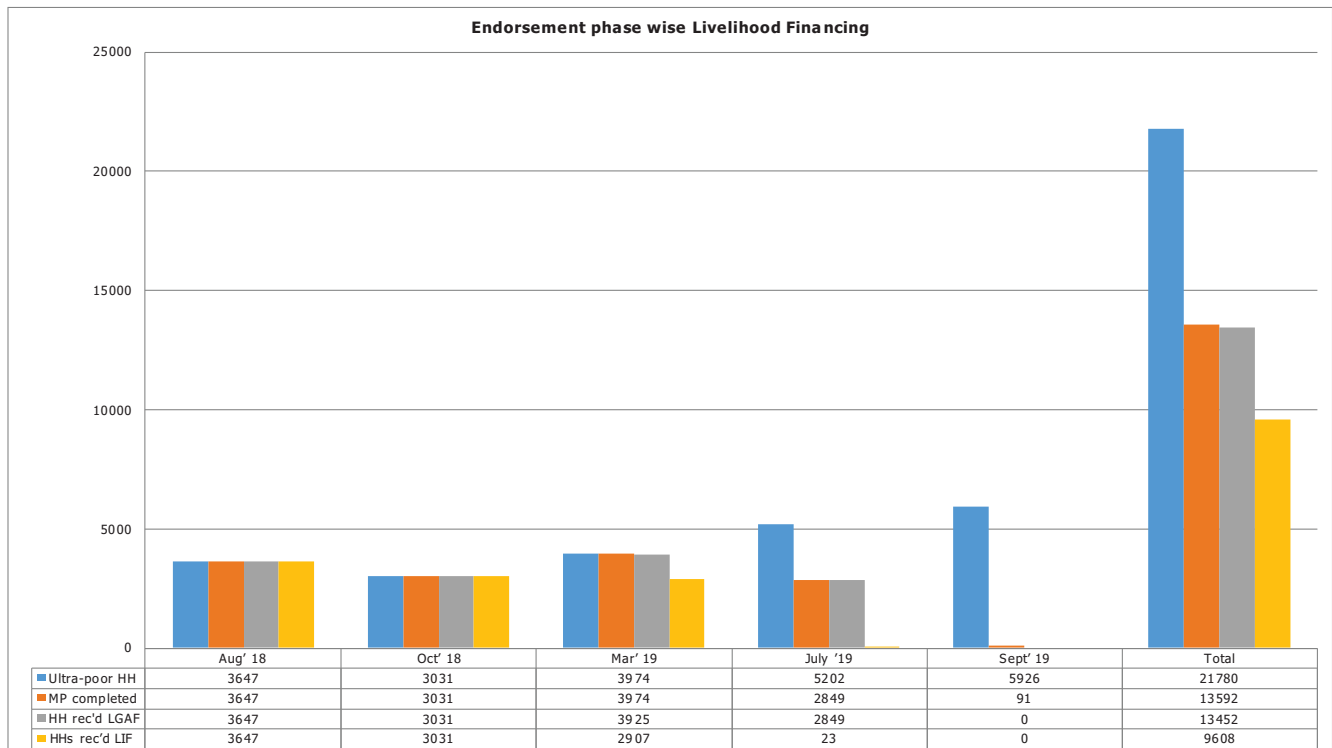
**Table 23: Endorsement of Ultra-poor households**

| SJY Phase | Endorsment Months | Districts | Blocks | Panchayats | VOs  | Ultra-poor HHs |
|-----------|-------------------|-----------|--------|------------|------|----------------|
| I         | Aug' 2018         | 14        | 28     | 264        | 1325 | 3647           |
| II        | Oct' 2018         | 24        | 48     | 230        | 1143 | 3031           |
| III       | Mar' 2019         | 26        | 52     | 245        | 1226 | 3974           |
| IV        | July' 2019        | 38        | 153    | 881        | 4078 | 5202           |
| V         | Sept' 2019        | 38        | 76     | 415        | 1722 | 5926           |
| Total     |                   | 38        | 230    | 2073       | 9738 | 21780          |

**3. Training of UPHHs on Confidence Building & Enterprise Development (CB&ED)**

To build confidence & enterprise skills of the identified SJY ultra poor households, there is mandate to provide 3 days training to every

household at Block /District level. Day one of the training deals with confidence building, experience sharing and role play. Day 2 and 3 have sessions on enterprise development & risk management that may arise in course of business. To provide these trainings to Ultra-poor households at field level, a pool of resource persons comprising of 146 Area Coordinators/ Community Coordinators / Livelihood Specialists from different districts were identified and developed as resource persons through training. During this quarter, total 7041 ultra-poor households were trained in 280 batches on non-farm and livestock.



#### 4. Livelihood Gap Assistance Financing

MRPs help identified ultra-poor households in opening of savings bank account and transfer of Livelihood Gap Assistance Fund in their accounts through the concerned VOs. Under Livelihood Financing component of SJY, VOs provide gap fund for initial 7 months (*Rs. 1000 per month*). Till September 2019, 13452 ultra-poor households received livelihood gap assistance fund from endorsing Village Organizations.

#### 5. Transfer of productive asset

After recommendation of Micro-plan of endorsed household by respective Village Organization, 1<sup>st</sup> tranche of Livelihood Investment Fund (LIF- I) is approved for individual ultra-poor households. The procurement committee of the VO along with MRPs and Ultra-poor households conducts market survey and procure the asset and establishes the enterprise. Till September 2019, endorsing VOs transferred the productive asset to 9608 households.

#### 6. Insurance for providing safety nets to Ultra Poor Households

Insurance is one of the essential components under SJY which acts as a safety net for the ultra-poor households in case of sudden shock. The targeted beneficiary is insured under PMJJY & PMSBY for which insurance premium amount is completed covered under SJY. For enrollment under insurance, it is essential to have bank account and UID Card. However many ultra-poor households may not have bank account or UID card or both. Project has facilitated such households in getting these essential documents. In this quarter, 472 policies were renewed and the fresh proposals of insurance were received from 8136 SJY households.

#### 6. Capacity Building of staff and MRPs under SJY

Training and capacity building were done for staff and cadre on various topics under SJY in

this quarter. The details of the trainings are given in table 24.

Table 24: Training and capacity building of staff and MRPs

| Sl. | Participants   | Batches | Topic of training  |
|-----|--|---------|--|
| 1   | 551 MRPs   | 6       |  |
| 2   | Area Coordinators / Community Coordinators/ Livelihood Specialists | 4       | CB&ED TOT  |
| 3   | SJY District Nodal Persons and District                            | 2       | Module 3 (operation management course)                     |
| 4   | 274 newly selected MRPs  | 8       | on Module 1 (Induction & Enterprise Selection)             |
| 5   | 63 MRPs  | -       | Module 2 (Enterprise Development and SJY Books of Records) |
| 6   | 121 MRPs   | -       | Module 3 (Operation Management Course)                     |

#### 7. SJY-MIS

During this quarter, special attention was given on training on SJY-MIS and digitization of household-profiles and micro-plans of SJY households. All District Nodal persons were oriented on SJY android application for MIS entry, user creation etc. During this quarter, 129 BPMs, 8 DRPs, 6 TOs and 100 BRPs were oriented on SJY-MIS. Around 200 MRPs were trained on MRP-profile creation and micro-plan entry.

In order to capture the Livelihood Financing disbursement status through VOs, Finance Module-I was developed. Besides, MIS dashboard with view and Download option of the database was created for different Users.

#### 8. Partnership

In June 2019, JEEViKA, Bandhan Konnagar and J-PAL South Asia, signed an agreement to receive a USD 6 million grant for five years, from Co-Impact for technical assistance to SJY being implemented by JEEViKA.





- a. Project Management Unit (PMU): The roll-out of the graduation approach will be supervised by a Project Management Unit (PMU) hosted within JEEViKA with the support from professionals of Bandhan Konnagar. The purpose of the PMU is to ensure that the graduation program scales up. Efforts are well coordinated, and have long-term capacity to implement graduation programming within JEEViKA.
- b. Technical Assistance: The TA partner Bandhan Konnagar is providing technical assistance support services in SJY. TA support includes specialized capacity building training and implementation support to JEEViKA staff & dedicated community cadre (MRP) on the customizing effective "full Graduation package". The agency has deployed resources in Block, District and State levels for technical assistance as given below:
  - State Level: 7 Professionals
  - District Level: 19 Dist. Resource Persons & 8 Training Officers
  - Block Level: 100 Block Resource Persons
- c. Knowledge & Learning: In partnership with J-PAL South Asia, JEEViKA is conducting process evaluation to measure incremental changes and effective adaptation for implementation fidelity. The process evaluation provides an exciting window of opportunity to assess how JEEViKA can implement the graduation program and what aspects of the model get changed as one moves from a small-scale ultra-poor program to a large-scale government implemented program. During the quarter, the partner agency conducted process evaluation of SJY CRP-drive.
- d. Digital Infrastructure: The partner agency "Bizframe Technologies" has developed an android mobile application-based MIS and Dashboard for SJY. The developed system was started in June 2019. Different digital data capturing forms are developed, field-tested and deployed.



# PROJECT MANAGEMENT

## A. COMMUNICATION

Knowledge Management theme intends at creating, capturing, sharing, distributing, leveraging and archiving knowledge for the organization's 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. Following is the status of some indicators associated with theme.

### 1. Competency Enhancement Program

- **Joining of Livelihood Specialists in JEEViKA**

66 Livelihood Specialists were inducted into JEEViKA on 5<sup>th</sup> Aug. 2019. JEEViKA recruited fresh graduates from the campuses of 7 agriculture and veterinary collages. The induction was followed by 3-days orientation on various thematic topics in general and livelihoods vertical in particular. CEO, BRLPS addressed the newly selected Livelihood Specialists and emphasized on their need and role to work for the benefit of primary stakeholders. LHS induction booklet was also launched by CEO, BRLPS. This booklet was given to the newly joined LHS. The booklet has details of different livelihood interventions undertaken by JEEViKA and policies related to the project. Post orientation, they were sent for 15-days village immersion program.

### 2. Events

- **Independence Day Celebration**

On the eve of this year's Independence Day, JEEViKA showcased tableau at Gandhi maidan, Patna. The tableau was built on the topic "JEEViKA didis' initiatives on social issues". The tableau depicted the strength and unity of SHG members. Children were dressed as food items representing different food groups, JEEViKA's didis marched with messages on social issues. Farm intervention and productivity enhancement was also depicted besides other subjects. One part of the tableau also showcased how Satat Jeevikoparjan Yojana is tapping the ultra-poor and vulnerable sections of the community in Bihar.

- **Jal Jeevan Hariyali Campaign**

On 9<sup>th</sup> Aug. 2019, Hon'ble Chief Minister, Shri Nitish Kumar launched Jal Jeevan Hariyali Campaign at Bapu Sahbhagar. 13 Government departments of Bihar participated in the event to discuss and





formulate strategies on climate change, maintaining water table, rejuvenation of rivers, clean energy, rain water harvesting, drip irrigation, organic farming and the likes. The logo of the campaign which was prepared by JEEViKA, was launched in the program.



- **Conclave on strategy building for formation of 10 lakh Self Help Groups**

The words “10 Lakh Samuhon Ki Karein Tayarri, Samaajik Samaveshan Hai Sabki Zimmedari” echoed during the event. Jeevika formulated and shared strategies to form 10,00,000 SHGs. It was emphasised to tap the excluded, reach the last mile of society and bring the marginalised into the mainstream. The conclave was chaired by CEO, BRLPS and was attended by JEEViKA staff and community members. Leaders from the community who have done excellent work in different sectors, shared their experiences and achievements both in professional as well as personal lives.

- **Job Fairs in Patna, Purnea and Vaishali**

With an object to provided wings to the dreams and aspirations of rural youths, job fairs were organized at Patna, Purnea, Vaishali besides other districts. During the event, youths were identified and enrolled in the skill development verticals of their choices. With the help of PIAs, youths' skills are being developed to support them in building their career.

16 PIAs were present on the occasion wherein 721 candidates were enrolled in Patna.

In Purnea job fair was organized on 20<sup>th</sup> September 2019. Total of 487 youths were registered and 302 selected by 14 PIAs. 127 candidates were called for training on skill development.

Job fair was organized in Vaishali on 30<sup>th</sup> August 2019 at Sehan High School. Around 2000 rural youth thronged the venue. 518 candidates were directly placed and 389 selected for skill training. 14 PIAs were present during the fair.

- **Inauguration of onion powder and paste processing unit in Sheikhpura**

Onion powder and paste processing unit was inaugurated by honourable Rural Development Minister, Shri Shravan Kumar. The unit is being operated by Sukhsagar Jeevika Mahila Pyaz Prasanskaran Utpadak Samuh, promoted in convergence with the Mining department, GoB.



- **Launch of Didi ki Rasoi in Purnea**

'Didi ki Rasoi' was launched in Purnea district on 18<sup>th</sup> July, 2019. It was inaugurated by the District Magistrate Purnea, Shri Pradeep Kumar Jha in Sadar hospital, Purnea. This would provide hygienic food with appealing taste to the patients and staff of the hospital and provided livelihoods option to SHG members.

- **Mega Credit Linkage event in Purnea**

To boost entrepreneurial activities and provide credit support for promotion of livelihoods activities Mega Credit Linkage event was organized at Kala Bhawan, Purnea on 30<sup>th</sup> August. It was organized for State Bank of India and it covered districts of Purnea, Katihar, Saharsa, Darbhanga, Madhepura and Madhubani. Cheque amounting Rs. 50 crore was handed over to 39955 SHGs by Chief General Manager of SBI, Mr. Mahesh Deep

Chandra Goyal.

### **Bank Linkage program in Vaishali**

Jeevika in collaboration with Bank of Baroda organized a credit linkage camp in Vaishali on 26<sup>th</sup> Aug. On this occasion, 716 SHGs were credit linked with Rs 10.74 crore of loan amount. General Manager, Regional Manager and Branch Managers of the Bank of Baroda were present during the event who sensitized the women for livelihood activities and appreciated their loan repayment status.

### **Bank linkage program in Gopalganj**

To appreciate and acknowledge the achievement of Hathua Block's SHG members, one day program on Bank Linkage was organized in Hathua. On this occasion, 67 SHGs were given Rs.1 crore cheque by the SBI Branch Manager, Hathua. Branch Manager marked the event with inspiring words and highlighted the objective of the program i.e. to facilitate the rural poor with credit, channelled through women's institution for sustainable livelihoods.

### **Credit linkage camp in Barsoi, Kathiar**

On 30<sup>th</sup> July 2019 credit linkage camp was organized in Barsoi block of Kathair. State Bank of India and Jeevika jointly launched this camp wherein 401 SHGs were linked with the SBI branch in Barsoi.

### **Launch of Jamui district's booklet**

District Jamui launch a booklet, titled 'Pragati ki Raah'. The booklet was launched by the District Magistrate Jamui, Shri Dharmendra Kumar at DRDA Conference Hall, Jamui. This booklet is a collection of changes in the lives of the Jeevika didis in Jamui. It also incorporates the hard work in achieving success through various interventions and services delivered by Jeevika in the district.

## **3. Publications & Media**

### **Video Production**

To cover activities of Health & Nutrition, video shooting team of the World Bank visited Bihar. They were facilitated to cover the stories in Begusarai and Nawada. They shot the concepts

of Jeevika which have successfully brought about changes in health and nutrition status of the women.

### **Publication of Newsletters & Magazine**

During this quarter, 3 issues (Number 25, 26 & 27) of the Newsletters were published and Quarterly Magazine 'The Change Makers' dedicated to Non-Farm theme was also published.

## **4. Knowledge exchange program**

### **Visit of Andhra Pradesh SRLM & Tamil Nadu SRLM**

A team of 14 members from Andhra Pradesh SRLM visited Bihar from 19<sup>th</sup> to 22<sup>nd</sup> Aug. 2019, with the purpose to understand the processes and success of health and nutrition interventions made by Jeevika. Tamil Nadu SRLM team visited from 10<sup>th</sup> to 14<sup>th</sup> Sept. 2019. After a brief round of introduction about Jeevika and its interventions the teams were divided into groups to visit Beguisarai, Nawada & Jehanabad. During their interactive discussions with the community they came to know about the processes and analysed the beautiful change in the community.

### **Visit of BFA Team in Vaishali**

On 18<sup>th</sup> July 2019, Banking and Financial Analyst team visited Vaishali and tried to understand the financial inclusion activities. During the interactive session with the CBO's members they also scrutinized the books of record and other related activities.

### **Visit of PCI Global team**

E Janine Schooley, Senior Vice President of PCI GLOBAL along with other PCI officials





visited Vaishali on 19th August 2019 and interacted with community members, cadres and staff. The team interacted with DPCU staff to understand the coordination mechanism. In the meeting with SHG and VO members they witnessed a live demonstration of Food Dietary Diversity Campaign. At the end of their visit they interacted with the BPIU staff to understand the implementation mechanisms and strategies.

## 5. Campaigns

- **Swachh Bihar Sundar Bihar Campaign in Supaul**

For holistic achievement in sanitation and hygiene, awareness camp was organized in Supaul. The objective was to bring about behavioural change towards use of toilets and instil the habit of using toilets by people.

## 6. Visits

- **Chief Minister visited Punpun block in Patna**

On the occasion of Independence Day, Hon'ble Chief Minister Shri Nitish Kumar visited Shripalpur village in Punpun block. The event was organised in the mahadalit hamlet of the village wherein an elderly village head hoisted the national flag. Other leaders and MLAs were also present on this occasion. Chief Minister marked the event by planting a sapling in the village and handed over a cheque amounting Rs 49-75 Lakhs to 80 SHGs of JEEViKA. SJY beneficiaries were also addressed on the occasion and handed over with start-up kit by the Chief Minister.

- **A team from NIRD & PR visited Jeevika**

To witness the surge of Customer Service Point and how it has been instrumental in delivery of banking services to the rural poor, a team from NIRD & PR visited Jeevika.

### **Visit of NRLM Team in Madhubani**

NRLM team visited Jhanjharpur block in Madhubani to understand how the livelihood interventions have changed the lives of SHG women. In an interactive session with members of PGs and SHGs, discussions were held on

value chain of livelihood interventions.

## B. MONITORING EVALUATION AND LEARNING

### 1. Process Monitoring under BTDP

- **Contract signing and inception workshop**

Contract was signing on 28<sup>th</sup> June 2019.with agency the M/s Academy of Management Studies, Lucknow for undertaking Process Monitoring of BTDP under BRLPS. Process monitoring would be undertaken in 19 BTDP districts.

Inception workshop on process monitoring was organized on 21<sup>st</sup> August 2019 at Hotel Chanakya, Patna. Concerned DPMs, Managers M&E and SPMU team participated in this workshop. Main objective of this workshop was to give participants an overview of process monitoring activities that would be undertaken by M/s AMS, get feedback from participants for effective process monitoring and facilitate communication between the agency and project staff.

- **Community Process Monitoring drives in financial year 2019-20**

Community Process Monitoring drives would be undertaken by CRP commonly called as CRP-Process Monitors. These CRP- process monitors would look into the basic functioning of the SHGs and VOs. It has been planned to undertake 14 drives from Sept. 2019 to Feb 2020. During these drives, CRPs would receive 2 days refresher training, followed by 15 days



field visit and data collection and one day debriefing after 15 days drive. Office order and other communications have been shared with the concerned districts. For undertaking these drives, community process monitoring tools and training materials got printed and were provided to districts.

- **Sharing of findings of Community Process Monitoring**

Community Process Monitoring drive is a tool developed to monitor the functioning of SHGs and VOs along with other work they perform in CBOs. In the 15-days drive, one CRP- Process Monitor visits 4 VOs and 8 SHGs. 16 Community process monitoring drives had been undertaken in 13 districts employing 193 CRPs during FY 2018-19. The findings of these drives were collected by the CRPs in SHG & VO monitoring tool ie. nigrani pustika. The data collected was analysed and the reports were shared with state and district teams in this quarter.

- **Sharing of findings of thematic studies**

A meet was organized on 3<sup>rd</sup> July 2017, at SPMU, Patna to share the findings of the thematic studies undertaken through Process Monitoring agency. Findings of the studies undertaken on the topics of role of CBOs in making of SHGs and VOs, HNS interventions and dietary diversity, alternate banking, utilization of fund (2<sup>nd</sup> credit linkage), alternate banking and value chain intervention in agriculture.

- **Sharing of the findings of Process Monitoring during “Samvaad”**

Findings of the process monitoring was shared with community members and project staff during community program ie. Samvaad organized on 3<sup>rd</sup> August 2019 at Adhiveshan Bhawan, Patna.

## **2. Mid-term evaluation of BTDP**

- **Contract signing with agency for Mid-term survey under BTDP**

Contract was signed with M/s Academy of

Management studies, Lucknow on 6<sup>th</sup> July 2019 for the assignment of undertaking mid-term survey of BTDP project under BRLPS.

- **Training and survey for Mid-term evaluation of BTDP**

Mid-term evaluation of BTDP was initiated. A 10 - day training of the survey team on the survey tools took place from 26<sup>th</sup> July to 3<sup>rd</sup> August 2019. This included field practice by the participants in SHGs and VOs in Patna district. Survey work started from 5<sup>th</sup> August 2019 and a total of 2250 households would be covered from 20 blocks and 6 districts.

## **3. Study on disaster preparedness**

Asian Disaster Preparedness Centre, Bihar undertook a study in JEEViKA project area to understand “ the current role and responsibilities of JEEViKA women SHGs in the context of preparedness for disaster as well as risk reduction through sustainable livelihoods. The study was undertaken in Supaul, Purnea and Nawada districts.

## **C. MANAGEMENT INFORMATION SYSTEM**

### **1. CBO-MIS**

Two-day residential training on 'Usage of MIS' was organized in all the districts for proper implementation and use of CBO-MIS. The participants included DPMS, BPMs, Thematic Managers, ACs and CCs. This would lead to a better understanding of the subject. Video clips (step by step usage) were also distributed after the training sessions. The topics covered during the training programme were CBO-MIS, dashboard, ePAS, HR-MIS mobile application, e-Goatery, e-Poultry, neera reports, SHG fund chart, HNS dashboard, CLF dashboard and other mobile applications.

### **2. HR MIS for field staff**

Percentage of attendance of staff increased from 60%-65% to 85%-90% and all other



activities like leave and tour application now work through mobile app. only. Absentee report is being made on the basis of mobile application across the districts. Some more enhancements were incorporated in mobile application and HR-MIS portal to make it easy and user-friendly for field staff.

### 3. NRLM Portal

In this quarter, around 65,000 SHGs and their members were ported on NRLM portal. The corrections were made in local government directory code and NRLM Code on NRLM portal and CBO MIS was also done.

### 4. Supply/Value Chain MIS

Value chain MIS was rolled out in the last quarter. Trainings were imparted to the newly recruited staff of FPCs on Value Chain MIS.

### 5. In-House application development

#### • Application development for CLF report

A report on CLF was developed. This report displays a number of fund related data of VOs and CLFs. The name of the application is CLF at a Glance.

#### • SHG transaction application

This is a large web-based application for capturing all the SHG level transactional data. This application captures all the data for 'Len Den Prapatra' and also shows the receipt and payment reports of the SHG. This application

was piloted in Khusuropur block. The changes suggested were incorporated and further piloting is planned.

#### • Mobile application for Bank Sakhis

Mobile application for Bank Sakhis was developed for FI theme. This application is used by the Bank Sakhis for capturing the following indicators :

- i Number of accounts opened
- ii Deposit success with amount
- iii Withdrawal success with amount
- iv IMPS success with amount
- v Number of RDs and FDs and its success with amount, etc.

### 6. Mail Server Updation

Revised Nmail Spam Prevention policy has been updated to blocks for the unwanted mail. Several IPs were blocked and listed over the firewall. Mails server (@brlps) was revised and renewed and group mail facilities were added and mobile application-based access was provided.

### 7. NEW BRLPS Website

BRLPS website was rolled out and themes were added. It is a complete content management system. The development of the new website has been completed and also hosted on [www.brlps.in](http://www.brlps.in). The portal also contains data related to DPCUs' activities with



separate pages for each district.

## **D. PROCUREMENT**

### **CONSULTANCY SERVICES**

- Contract was signed with **M/s. Academy of Management Studies, Lucknow** for undertaking Mid-term (Midline) Survey of Bihar Transformative Development Project (BTDP) under **BRLPS**.
- **Contract was signed with M/s. Ernst & Young LLP, Gurgaon on 19<sup>th</sup> Aug. 2019** as Technical Support Agency (TSA) under DDU-GKY.
- **RFP was issued to CA Firms for Internal Audits of BRLPS for the Financial Year 2019-20.**
- **RFP was issued for Process Monitoring of BRLPS under NRLM in September 2019.**

### **GOODS / WORKS / NON-CONSULTING SERVICES**

- Contract was signed for organizing Bihar Saras Mela-2019 at Gyan Bhawan, Patna.
- Contract was signed for printing & supply of SJY books of records.  
**Contract was signed for printing, supply & distribution of report card, manual, meeting tracker etc.**
- NCB was issued for hiring of agency to establish call centres for JEEViKA.
- NCB was issued for supply and installation of desktops with UPS
- Advertisement was published in newspapers for hiring of agency for organizing Bihar Saras Mela-2019 at Gandhi Maidan.
- NCB was issued for printing and supply of flex banner, flip book, SHG/VO register, MHM calendar etc.
- Advertisement was published for AMC of Carrier Air Conditioners.

#### **Work Orders were issued :**

- (i) For hiring of illustrator for illustration & comic series.

- (ii) For printing & supply Flip Chart & SHG/VO Nigrani Pustika.
- (iii) For preparation of film on SLACC.

#### **Contract was created on GeM:**

- (i) For purchase of 1 offline UPS.
- (ii) For purchase of 03 number of Samsung Xpress SL-M2876ND Laser Multifunction Printer.
- (iii) For purchase of CANON EOS 7D Mark II Kit F-S18-135mm.

#### **Procurement process was initiated for:**

- (i) Printing & supply of JEEViKA Diary-2020.
- (ii) Hiring of agency for providing CUG services for BRLPS employees.

## **E. HUMAN RESOURCE DEVELOPMENT**

### **1. Recruitment of staff for BRLPS and LSBA**

- Online CBT for 47 positions under BRLPS and LSBA was completed.
- Total of 1, 50,517 candidates appeared at CBT in a span of 12 days (48) sittings.

### **2. Performance appraisal of staff**

- Performance appraisal of SPMU staff for the year 2016-17 was completed. Performance appraisal of all staff for the year 2017-18 will be executed online. MIS system for the same has been developed and rolled out in the Districts.

### **3. Training on RTI, Grievance handling, sexual harassment**

- HRD theme conducted training for BPMs and Thematic Managers of 29 Districts at DPCU levels to cover topics on "Right to Information Act-2005, Grievance handling and Sexual harassment of Women at Workplace, Act-2013"

### **4. Disciplinary and absconding cases**

- Total of 24 disciplinary cases were received



during the quarter of which 6 got resolved. Remaining are under the process of decision.

## 5. Full and final settlement

Full and final settlement was done for 113 separated employees out of the total.

## 6. Salary fitment and fixation

Salary fixation and fitment was done for 108 employees in this quarter.

Manpower status as on Sep. 2019 is given in Table 25.

| Consolidated sheet of Manpower |                              |                           |                          |                         |            |                         |
|--------------------------------|------------------------------|---------------------------|--------------------------|-------------------------|------------|-------------------------|
| Sl.                            | UNITs                        | Total Sanctioned Position | Status as on 1st July'19 | Progress during quarter |            | Status till 30th Sep'19 |
|                                |                              |                           |                          | Staff joined            | Staff Left |                         |
| 1                              | SPMU (including YP & DDUGKY) | 129                       | 137                      | 0                       | 0          | 137                     |
| 2                              | DPCU                         | 955                       | 710                      | 0                       | 9          | 701                     |
| 3                              | BPIU                         | 8544                      | 4520                     | 62                      | 41         | 4541                    |
|                                | <b>Total</b>                 | <b>9628</b>               | <b>5367</b>              | <b>62</b>               | <b>50</b>  | <b>5379</b>             |

## F. FINANCE

1. Parent-Child accounts are operational in all the 38 DPCUs. The limits of DPCUs/SPMU child accounts for Financial Year 2019-'20 has been fixed and communicated to all the DPCUs, the Banks and all the concerned.
2. Selection process for the appointment of Internal Auditors for Financial Year 2019-20 was completed.
3. Internal Audit for the first quarter of FY-2019-'20 is at completion stage in the DPCUs & SPMU and the Audit Reports are yet to be submitted by the Internal Auditors.
4. IUFRR for first quarter of FY-2019-20 has already been submitted to the World Bank and MoRD.
5. Statutory Audit of BRLPS for the Financial Year 2018 - 19 was completed and audit report was submitted by the auditors.
6. All DPMs and Finance Managers were oriented on making transaction through the use of PFMS portal under NRLM and it was operationalised across the Districts.

| Expenditure for the period July-2019 to September-2019 |                    |                               |                                  |                            |                       |                               |                                  |
|--|--------------------|-------------------------------|----------------------------------|----------------------------|-----------------------|-------------------------------|----------------------------------|
| (Rupees in Crore)                                      |                    |                               |                                  |                            |                       |                               |                                  |
| Sl.  | Name of the Scheme | Allocation for the FY 2019-20 | Opening Balance as on 01/07/2019 | Receipts during the period | Total Funds Available | Expenditure during the period | Closing Balance as on 30/09/2019 |
| 1  | NRLM               | 810.47                        | -18.27                           | 405.23                     | 386.96                | 124.92                        | 262.04                           |
| 2  | BTDP               | 418.57                        | 194.67                           | 231.89                     | 426.56                | 90.62                         | 335.94                           |
| 3  | NRETP              | 97.44                         | -3.68                            | -                          | -3.68                 | 22.6                          | -26.28                           |
| 4  | SJY                | 146                           | 41.58                            | 94.9                       | 136.48                | 4.42                          | 132.06                           |
|  | <b>Total</b>       | <b>1,472.48</b>               | <b>214.3</b>                     | <b>732.02</b>              | <b>946.32</b>         | <b>242.56</b>                 | <b>703.76</b>                    |

## Progress at a Glance (Till Sep. 2019)

| Particulars  | Progress till Sept. 2019 |
|--|--------------------------|
| <b>SOCIAL MOBILIZATION AND INCLUSION</b>                                     |                          |
| Number of Self- Help Groups formed   | 875764                   |
| Number of Village Organizations formed                                       | 57974                    |
| Number of Cluster Level Federations formed                                   | 961                      |
| <b>FINANCIAL INCLUSION</b>   |                          |
| Number of Self-Help Groups having bank A/c                                   | 781558                   |
| Number of Self-Help Groups credit linked with banks                          | 892364                   |
| Amount of credit linkage (Rs. In crore)                                      | 9675.17                  |
| SHG HHs linked with Insurance Programme                                      | 2177843                  |
| <b>LIVELIHOODS</b>   |                          |
| <b>FARM</b>  |                          |
| Number of SHG HHs undertaken paddy cultivation (SRI, DSR & seed replacement) | 625517                   |
| Number of SHG HHs involved in Kitchen Garden                                 | 628034                   |
| Number of HHs involved in vegetable cultivation                              | 330486                   |
| <b>LIVESTOCK</b>   |                          |
| Number of Goat PGs formed  | 444                      |
| Number of HHs part of Goat PGs   | 17626                    |
| Number of Pashu Sakhis developed (Goat intervention)                         | 651                      |
| Number of HHs linked with Pashu Sakhis (Goat intervention)                   | 68462                    |
| Number of Dairy Cooperative Societies/MPP (Milk Pulling Point)               | 736                      |
| Number of HHs linked with DCSs/MPPs  | 60432                    |
| Number of poultry Mother Units established                                   | 605                      |
| Number of HHs part of poultry Mother Units                                   | 181092                   |
| <b>NON-FARM</b>  |                          |
| Number of Producer Groups formed in non-farm activities                      | 465                      |
| Number of HHs linked with Producer Groups                                    | 30690                    |
| <b>JOBS</b>  |                          |
| Number of youths trained (DDU-GKY,RSETIs)                                    | 262186                   |
| Number of youths placed / settled (DDU-GKY,RSETIs,Job fair)                  | 271758                   |
| <b>VULNERABILITY REDUCTION</b>   |                          |
| Number of VOs involved in Food Security intervention (FSF)                   | 24684                    |
| Number of VOs involved in Health intervention (HRF)                          | 39389                    |
| <b>LOHIYA SWACHH BIHAR ABHIYAN</b>   |                          |
| Number of Individual Household Latrine constructed                           | 11356224                 |
| Number of villages declared ODF  | 38691                    |







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**JEEVIKA**

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