



JEEVIKA

Rural Development Department, Govt. of Bihar

ANNUAL ACTION PLAN & BUDGET

**Financial
Year
2021-2022**



Bihar Rural Livelihoods Promotion Society

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Bihar Rural Livelihoods Promotion Society (BRLPS), popularly known as JEEViKA, a registered society under the aegis of Rural Development Department, Government of Bihar marks a key chapter in rural development in Bihar. The objective of JEEViKA is to empower rural poor households, both socially and economically. It aims at improving the livelihoods of rural poor households through developing institutions of the women, like Self-Help Groups (SHGs) and their federations to enable them to access better services and obtain credit for creating self-employment opportunities.

JEEViKA's journey of the last decade has coincided with the changing face of Bihar. From its advent as a small-scale project in 2006, the society has transformed into a state-wide movement touching the lives of more than 1.27 crore families mobilizing into 10.27 lakh SHGs by the end of March, 2021.

JEEViKA has successfully amplified the reach of rural bank branches in Bihar by developing SHGs as credible borrowers. JEEViKA groups have thus far leveraged more than INR 15000 crores of bank credit, stimulating investments into productive livelihoods while reducing vulnerability to seasonal shocks and predatory local moneylenders. In addition to financial support from the project, JEEViKA SHG women have collectively mobilized nearly 1150 crores in small savings, highlighting the immense inherent potential of rural women. Improved access to finance has resulted in increased household incomes and solidified women's status as equal partners within their families. Today, there are more than 6 lakh JEEViKA women entrepreneurs in rural Bihar, who have successfully established small businesses that not only provide additional incomes but also create new jobs in rural economy.

Realizing the importance of agriculture in Bihar's economy, JEEViKA has implemented several large-scale farm-based interventions including promotion of System of Crop Intensification (SCI), nutrition gardens among small farmers and landless and development of Farmer Producer Organizations. System of Crop Intensification has since then been included in the state's agriculture roadmap. Farmer Producer Companies run by JEEViKA SHG women have emerged as strong market forces leading to improved trading practices in local markets.

Similarly, large scale programs around livestock including backyard poultry and Goat rearing have been implemented with more than 2 lakh families, leading to improved incomes and nutrition at the household level.

JEEViKA is leveraging its massive outreach to deliver large scale behavior change communication (BCC) on improved nutrition and sanitation practices. JEEViKA groups are playing a vital role in the sanitation value chain by triggering demand for improved sanitation through BCC, sustainability by participatory monitoring of toilet usage and maintenance. JEEViKA SHG women have emerged as potent forces for social change, acting as vigilant citizen platforms supporting local

institutions like Schools, Aanganwadi centers and PRIs while also actively participating in campaigns around alcohol prohibition, dowry and child marriage.

Today, the sight of JEEViKA women huddled together in a rural neighborhood, discussing and resolving their social and economic issues without any external assistance is a ubiquitous one. JEEViKA continues to strive for empowering and enabling every rural household to have greater social and financial freedom, improved access to nutrition and sanitation services and access to key public services.

BRLPS-JEEViKA's Proactive Response to the COVID-19 global pandemic

To mitigate the dangers and vulnerabilities of the COVID-19 Global Pandemic, BRLPS-JEEViKA has adopted a multi-dimensional approach across its interventions to ensure that the community within its reach remains least affected by the deadly virus. The multi-dimension approach is inclusive of the following components:

1. Awareness and Preparedness

JEEViKA has been proactively involved in creating awareness and disseminating information on the outbreak, it has used both digital and offline platforms to do so, the numbers state:

- a. **70890** cadres & **478105** community members have been trained on COVID-19 symptoms and measures using virtual training processes on digital platforms- WEBex, Facebook Live and Zoom
- b. More than **8,60,000** SHGs reached out through IEC for awareness
- c. Mobile numbers of more than **20,00,000** didis collected for mobile audio messaging using Mobile Vani platform
- d. **25 audio messages (radio jingles), 5 videos, 1 theme song and 2 comic series** made for awareness through ICT.

2. Mask Manufacturing and Supply

With the purview of the sudden outbreak, shortage of masks was eminent especially in the rural areas where they were already scarce. JEEViKA took up the initiative to manufacture standardized masks in collaboration with the administration for procurement of standard materials, loins and the likes

- a. More than **2.16** crore Masks produced and were sold out through Community Institution Platform.

3. Banking at doorstep

The bank Sakhis have ensured that the cash flow & banking transactions in the rural areas remain steady.

- a. **1179 active Bank Sakhis**
 - b. Average transactions ranging from **4-5 crores** in a day
 - c. More than **INR 662.74 Cr.** Worth transactions affected during the lockdown period
- 4. Ensuring steady supply of essential goods**
- Rural Retail Shops, these shops enlisted as essential services are open during the lockdown to ensure that people in rural areas are able to meet their needs of groceries and other essentials.
- a. **24 Rural Retails Shops** with presence in **9 districts** with transaction of more than **INR 2.35 Cr.**
 - b. RRSs catering to **950 grocery stores** and **2400 households**
- 5. Ensuring quality food to quarantined and In-patients through Didi ki Rasoi**
- The **4 Didi ki Rasois** operated by Didis of JEEViKA are currently operational and are serving quality food thrice a day to **the quarantined as well as In-patients**
- a. Each canteen is catering to the needs of approx. **413 quarantine patients' daily**
- 6. Agricultural Services through Custom Hiring Centers & Producer Companies**
- The Custom Hiring Centers and Village tool banks established under farm livelihoods are extending machinery and tools services for harvesting as **manual laborers are not available.**
- Brush cutters & rotavators are being hired in huge numbers:**
- a. **119 CHCs** operated by JEEViKA are currently operational to support harvesting and post harvesting activities
 - b. The JEEViKA's producer companies operated by JEEViKA didis are facilitating vegetable sales through several innovative methods such as veggie kart, retail mart and have registered sales proceed worth **INR 18 lakhs**
- 7. Other general measures for Vulnerability Reduction**
- a. **Extended Moratorium Period:** a moratorium has been given against all outstanding loans taken against RF, ICF or General Loan component.
 - b. **Food & Health Security:** The earlier mandate of FSF coverage to the village organizations with 40% SCs/STs population has been declared null and void, all VOs that have not received the food security fund are now entitled to receive it. All the village organizations that have not received the health risk fund will receive the same on priority basis to meet the health requirements in distressing times.

In the FY 2021-22, the mission will focus upon the upscaling, diversification and intensification of the interventions. The focus areas will be on:-

- The Capacity building of Staffs (especially newly joined staffs), Community Cadres and Community Based Organizations.
- Strengthening of CBOs in respect to model CLFs.

- Inclusion of Leftout , Differently abled and old age in the CBOs.
- The Capitalization of SHGs, VO's and CLFs. The SHGs will be credit linked amounting to Rs 3000 crore.
- Operationalization of 'Bank Sakhis' in more than 3500 digital banking touch points facilitating transactions to the tune of INR 300 Crores on a monthly basis.
- Enrolments of SHG Members under Insurance (around 25 Lakhs women members) in Bihar being covered as a means of Social and Livelihoods Security. By 2025, the program aspires to facilitate Universal Insurance coverage for every eligible woman member along with their Spouses. The Project will also facilitate the members under Atal Pension Yojana.
- Community Institutions contribution towards Climate Change, Water Conservation, Access to Green Energy and Environment Protection.
- Promotion of grassroots ecosystem through on-field extension and market support services. Farmer Producer Collectives supported under the project have been nationally recognized for innovation in linking small holders to larger markets.
- Leveraging capabilities of the Community Institutions for making the Agricultural landscape move towards making it Organic and more Profitable.
- To find market for the agriculture produce in order to reap higher monetary benefits for the community. Value addition by ensuring linkages with food processing industry and other related agencies can be the defined order of the day for future.
- Extension services in the Agri Allied Sector are likely to associate more number of poor women members to diversify the livelihoods option at the household level.
- More than 600,000 new and existing women entrepreneurs are estimated to have received support under the programme. Enterprise clusters around Honey and Crafts are on their way to becoming self-sustaining brands and the programme has developed successful models of collective enterprises in women led catering and retail services.
 - The State Govt. acknowledging the potential of SHG members has taken a decision:
 - To upscale Didi Ki Rasoi intervention in all the sub divisional hospitals. The Project will ensure the establishment with quality services in the hospitals. The support will be taken from KUDUMBSHREE.
 - The school uniforms will be stitched by the SHG members and will be supplied to Students
 - The newly constructed or developed Ponds to be maintained by the CBOs and livelihoods to be promoted in the area.

- The Rural Retail Mart will be scaled up in all the blocks.
- The pace of development of Small and Medium Enterprises being managed by women members needs to be given a spurt in strategic way. With Physical Infrastructure in place, thrust can be given on development of Small Scale Industries in the rural areas to move to the next trajectory in collaboration with different departments.
- The programme has delivered intensive behavior change training to more than 3 million women so far on maternal and child dietary diversity with proven impact on household's knowledge and practice around nutrition. The initiation will be up scaled across the blocks.
- Social infrastructure created in form of Community Institutions by JEEViKA has stood in good stead for the grassroots delivery of several government programs. Community Institutions have successfully participated and provided leadership in matters related to social relevance around Rural Sanitation, Alcohol Prohibition and Child Marriage etc....

BRLPS (JEEViKA) is hopeful of the fact that Investments made in creation of Social Infrastructure in form of Community Institutions (SHGs and their higher level federations) will act as Highway for social and economic prosperity of the people at the Bottom of the Pyramid. This Social Infrastructure at the same time can offer immense help in the better implementation of Social Programs of the government to the last mile.

CHAPTER 1: Promotion of CLFs as viable Community Based Financial Institutions (CBFIs)

Bihar Rural Livelihoods Promotion Society has made enormous effort in targeting, mobilizing poor rural households into the Self-Help Groups (SHG). With a decadal effort, BRLPS has mobilized more than 1.27 crore rural households and formed more than 10.27 lakh Women's Self-Help Groups in Bihar, making **BRLPS as one of largest WSHG promoting agency in the world.** The standard operational guidelines, modular trainings, and development of community resource persons have given impetus in replicating the similar practices of SHGs across the districts. Under multiple doses of trainings, the consistent efforts has been given on relevance of WSHGs in the life of rural women, standard norms and meeting processes, leadership, significance of standard book keeping for sustaining the **PANCHSUTRA.** For supporting these WSHGs, pool of **more than 80000 community mobilizers** have been selected and trained on the functions of SHGs. The strengthened base of WSHGs has given impetus in winning the faith of bankers for leveraging more credit support to SHGs.

Consistent and dedicated efforts of district training cell resulted into the development of staff resource pool for nurturing and replicating the best practices. The systemic nurturing of leadership at WSHGs provided opportunity to the President, Secretary and Treasurer (office bearers) to represent their WSHGs at the Village Organisation (VO) level. Formation and nurturing of more than 69000 VOs has supported the structure and functions of WSHGs. Furthermore, formation of Cluster Level Federations and their structured capacity building and exposures to the best practices demonstrated strong base of 1100 CLFs. For supporting these VOs and CLFs, pool of **more than 8500 book keepers and 1100 cluster facilitators** have been selected and trained on the functions of VO and CLF. In addition to this, special effort has been given for institutionalizing trainings of community professionals and leaders of community institutions through **District Level Training and Learning Centres** and **Cluster Level Training and Learning Centres.**

Considering the significance of maintaining transparent functions of community institutions and its governance system, BRLPS has introduced the systemic nurturing of community institutions (SHGs, VOs, and CLFs) for submitting their **masik prativedan, digitization of profiles of community institutions and community professionals, periodic grading of community institutions, appraisal and payment to community professionals from their institutions, and providing legal entity to VOs and CLFs under Society Registration Act.**

Extending the decadal learning of BRLPS (JEEVIKA), the process of social mobilization and inclusion of target/left-out households in SHGs will remain continue in FY: 2021-22. Well adopted multiple but inter-related strategies for targeting households and formation of SHGs by internal community resource

person, by field staff and by village organisation have provided a proven result in achieving milestone of 1 million SHGs by BRLPS in FY:2019-20.

Due to diverse and dispersed physiological area/hamlets/villages (in hilly, flood-prone, and forest, etc) some areas are still need special mobilization and institutional strategies for forming SHGs and their federations. A separate and customized strategies need to be adopted for including left-out households in the tough terrain/areas. In addition to this, a systematic strategy will be adopted for increasing average size of VO (upto 16 SHGs) & CLF (upto 50 VOs) including eligible SHGs (6 months old) into VOs and inclusion of eligible VOs (18 months old) into CLFs. During this FY: 2021-22 approx. new 20000 SHGs, 1000 VOs and 65 CLFs will be formed.

Legal Entity and Governance for CLF

As per the mandate of BRLPS, all CLFs will be registered as primary level federations under Bihar Self-Supporting Co-operative Society Act, 1996. Keeping intact the 3-tier CBOs structure, village Organisation will act as subsidiary level Organisation along with direct membership of all SHGs members in CLF (primary level federations). With slight changes in community institutional structure merging of registered village Organisation (as primary level federations) will be required along with preparation of documents for CLF registration (as primary level federations). A special team comprises of district officials (IB-CB, FI, & M&E/MIS) will be formed for merging such community institutions.

With the learning experience of 'registration process' in 100 model CLFs (89 blocks; 18 districts), BRLPS will extend its coverage in another 60 model CLFs (35 blocks; 13 districts) in FY: 2021-22. For this, specific and customized bye-laws and relevant documents for registration of CLFs has been formulated. A few districts level officials have been trained as resource person regarding document preparation. A few book keepers and cluster facilitators have been trained for preparing documents for CLF registration. For scaling 'CLF Registration' processes, emphasis need to be given on strengthening districts and block level team, pool of community professionals (BKs, CFs & CRPs), and members & BOD of CLFs on customized training modules. Focus will be on generating membership with orientation on 'members' role and function in primary level federation'. More emphasis will be on strengthening leadership quality of BOD with members' centric approach. All BOD members will be oriented on institutionalized administrative (regular BOD meeting; rotation of office bearers; review system of VOs & SHGs; community professionals) and statutory (statutory audit, annual action, annual report, annual return filing and election of BOD) system. For regular monitoring of 'primary level federations' MIS based dashboard will be required.

During FY: 2021-22, special impetus will be on regular monitoring of 'CLF Strengthening Committee Meeting' at BPIUs & DPCUs level, monthly updation of masak prativedan and grading of CBOs and grading of community professionals (starting with grading of community mobilizers) through developed mobile based application, and tracking monthly institutionalized payment of community professionals through developed responsive web based portal.

Capacity Building

The project focused on organizing the rural poor into Self Help Group and federating them in primary level SHG federations and developing them as community managed, owned, controlled and sustainable institutions through structured training, exposure and capacity building, developing leadership skills and ability so that they can leverage financial and livelihood resources, make effective convergence with govt. schemes and contributes to their sustainable development. Hence major emphasis will be given

on the continuous building the skills, leadership of the poor, rotation of leadership and engaging rotated experienced leaders as senior CRPs /community spearhead team members. Also focused on capacity building and exposure of the project staffs, community institutions, CBO leaders and community cadre, so that they will provide need based handholding support to Community Institutions.

State level Institutional Capacity Building team anchored the capacity building of Project staffs, Community Professionals and Community Institutions in close coordination with the district IB-CB cell, different themes, Training and Learning Centre, Cluster Level Federations and Block Team. The team ensure preparation of Annual as well as Quarter Capacity Building Plan for staffs, Community Professionals and Community Institution after assessing the training gaps based on Capacity Building needs, development of need based new training materials and revision in existing training materials, development of resource pool through ToT and exposure, Cross Learning of staffs, Community Professionals and CBO Leaders etc. Higher level staffs trainings (DPMs, Thematic Managers and BPMs) and exposure, ToT and Cluster Facilitators training will be conducted directly by State Team.

District level Training Cell includes a team of 01 Training Manager and (2-3) Training Officers placed who rolled out the training plan of project staffs, cadre and CBOs with the support of resource pool. The district training cell supports the districts in preparing Annual and quarter Capacity Building plan, effective role out of staffs, cadre and CBO training and exposure at district and block level with proper use of different training methodologies .

Further, a pool of resource person have been developed in each of the districts among project staff, community professionals and community resource persons on different IB-CB subjects, who are used as resources in conduction of various trainings at the district, block, cluster and panchayat levels. Staff Resource pool and Training Cell staffs are provided immersion and exposure at different Institution and best practicing Federations within and outside the state. In the meantime, the project has developed CRPs for mobilization and training. CLF CRPs/Senior are developed at old blocks, which helped in formation of new CLFs and their training. Further, new CLFs got exposure and cross learning at resource CLFs. State team has also conducted cross learning of staffs at resource CLFs . The District Training Cell staffs and resource pool are trained on PRA and PTM , which helped in application of different methodologies in training to staffs, CPs and CBOs.

Resource Pool		
Sl.	Particulars	Numbers
1	SHG Concept & Management (staff)	610
2	VO Concept & Management(staff)	502
3	CLF concept & Management(staff)	375
4	CBO Process & Quality (staff)	310
5	CBO Registration (CPs)	534
5	CBOs Registration (staffs)	310

Community Operation Manual, Training Module and development of new Training Module
As per the experience of field, training need and recommendation of process monitoring, revised of SHG and CLF Community Operation Manual. Training modules will be revised as per requirement. Development of CLF flipbook , which will be rolled out at all districts .We will include Institutionalized

CBO grading system , Institutionalized tracking of cadre payment , cadre grading system , strengthening governance and financial system in our existing “CBO Process and Quality training module” which include components of SHG-Federation movement in India, need of higher level SHG Federation, Federation structure and governance, Co-operative Principle, Guiding Principle of SHG Federation, Meeting Process and agenda of Annual General Body Meeting, Representative General Body Meeting, Board of Directors Meeting at VO and CLF level, Leadership and rotation of leadership, importance of Registration, Masik Prativedan and Communitized grading of SHG & VO, Review process of Cadre, How to make subcommittee functional and review system of subcommittee, Fund management and rotation of fund, Sustainability of Federations, Office Management, Community HR etc. . The project staffs, resource pool, CLF BoD, cadre and CBOs leaders will be refreshed in this training module.

Developed new SHG level audio –visual training kits, new case study, case-lets etc. internally and with the support of PCI. These are being rolled out at CBOs with inclusion in our CBOs training modules. We will further develop new audio –visual training kits , new case study, case-lets etc. on institutionalized CBOs grading, governance system , women leadership with the support of suitable agencies having a considerable experience in developing sector specific materials i.e. ILRT, DG etc. The same will be practiced in training and capacity building of staffs, Community Professionals and Community Institutions.

Support and development of new CRPs

We have developed more than 6000 SHG, 3000 VO and 1500 CLF CRPs, who have experience of community mobilization, formation of SHGs, VOs and CLFs. They have worked in the project and also supported other SRLMs. We will develop (30-40) CRPs at each block continuously with the support of old /resource blocks and take the support of CRPs in community mobilization , training to community institutions as per requirements .We will also develop (8-10) senior CRPs at 160 M-CLFs , who will support the CLFs in strengthening of CBOs, repayment and fund rotation, developing governance and institutionalized grading system, redressing community grievances , livelihood , insurance , convergence , entitlement etc. VO/CLF CRPs, rotated leaders, active women etc. will be given preference in senior CRPs. Further, the strategy will be replicated at rest CLFs also. At present we have senior CRPs at 51 M-CLFs.

Capacity Building of CBOs (SHG, VO & CLF)

SHGs are being formed by CRPs of resource blocks (JEEViKA), internal CRPs, trained CPs and trained staffs. Initially used CRPs from phase1 resource blocks (JEEViKA) and during the period also developed own CRPs. During the SHG formation they are trained on basics of SHG concept i.e. about poverty, SHG as a means to come out of poverty, SHG rules and norms, meeting process, leadership, importance of book keeping. We will provide refresher training to B and C grade SHGs (about 30% SHGs) using communitized grading. The CRPs will also be provided refresher training in this regard.

SHGs Modular Training

Module1: cause of poverty and how to come out of poverty, Module2: Meeting Process, SHG Rules and Norms, Module 3: Leadership and importance of Book Keeping, Module 4: Why VO and VO concept. Module1 to Module3 to SHGs has been provide by trained CRPs/ CPs, while Module 4 (Why VO and VO concept) has been compulsorily imparted by project staffs just before VO formation to laid strong foundation of Village Organization.

Village Organizations are being formed and trained with the support of CRPs and trained project staffs. For modular training to VO, we trained block project staffs on VO concept and use of methodology during modular training. We also trained block as well as district project staffs on PTM (Participatory Training Methodology) and PRA (Participatory Rural Appraisal). We will also provide refresher training to weak VOs (30-40)%, based on grading of VOs by CLFs.

VOs are provided modular training within three months of VO formation by block project staffs on different Modules i.e. Module1: VO Concept, Why VO And Rules and Regulation, Module 2: VO Meeting process, Sitting arrangement and importance Books of account, Module 3: Leadership, Module 4: Basic Sub Committees and its Role and Responsibility, Module 5: HRF and FSF. Further, added community procurement policy, Insurance, RSBY, Why CLF and CLF concept etc. component in modular training to VOs. There is practice of participatory training using flipbook as a method for training to VOs. During CLF formation VOs were compulsorily provided training on why CLF and CLF concept by block/district project staffs.

District and block level project staffs will be provided refresher training on CLF concept and management and CBO Process and quality, with the addition of new components i.e. strengthening governance and registration process, institutionalized CBOs grading system, model CLFs etc . CLF leaders will be provided exposure at old CLFs and best practices outside the state.

CLFs are being imparted modular training on 9 different modules as, Module1: CLF Concept and Why CLF, Module2: Structure and governance of CLF, Module3: Types of meeting, Meeting Process and Agenda setting, Module4: Basic Sub Committees and its Role and Responsibility, Module5: CLF Masik Pratedan and grading of SHG & VO, Module6: Cadre and Subcommittee review process, Module7: Leadership and rotation of leadership, Module8: importance of CBOs Registration and role of CLF, Module9: CLF Office Management. The project given high priority to cross learning of Project staffs, CBOs and Community professionals.

Capacity Building of Community Professionals

There are different cadre associated with SHG, VO and CLF i.e. Community Mobilizer, VO book keeper, Cluster Facilitator, CLF Book Keeper etc. who undergo compulsory training. The cadre receive basic training during probation period and during one year duration they receive all necessary structured trainings. There are different set training module and schedule for different cadre. Cadre training is being imparted by the district and block resource pool. CRPs and cadre get experience through regular practice, training and exposure. In the meantime, 160 M- CLFs will be developed as CMTC (Community Managed Training Centre) who will be developed as “centre of excellence” and work in close coordination with district level training centre for training to community professionals, CBOs, CBOs leaders , CLFs BoD, community resource pools .

Capacity Building of Project Staffs

The Capacity Building of project staffs start the moment they join the project. Newly recruited staffs are immersed in the villages which help them in getting acquainted with the village life and understand the socio-economic condition of rural households in a much better manner. This concept of village immersion started in the project since beginning when the block team stayed at the Pilot Villages to get first hand experiences of development processes i.e. targeting, mobilizing and organizing poor communities. The

team reside with the poorest families of relatively poorer hamlets and tried to build rapport besides understanding their socio-economic conditions.

After immersion the project staffs are provided basic and advance training concerning themes in phase manner. At district level, a Training Cell, who rolled out the training of project staffs in different themes with the support of District Resource Pool based on training needs. The resource pool impart training to staffs using set standard training modules and reference documents. The quality of training has been improved and maintained through standardising training modules, capacity building protocols, training review and application of participatory training methodologies (PTM), case based teaching aid, training videos etc. in imparting trainings to the target audience.

The block and district staffs are provided basic concept and management of Self Help Groups, Village Organization, Cluster Level Federation and CBO Process and quality (also includes Masik Prativedan, Grading of SHG & VO, CBO registration, Rotation of leadership, CBO process and quality).

New staffs will be provided all the set training in IBCB components whereas the trained project staffs will be provided refresher training on CBO process and quality with added components i.e. Institutional grading process of CBOs, cadre management and tracking of payment at CLF level, Model CLF concept, CMTC component, Governance and registration.

Grading of CBOs

We will focus on institutionalized grading of CBOs as monitoring mechanism of CBOs. We have developed simple Masik Prativedan and grading tools for SHGs, VOs and CLFs. At M-CLFs we will also practice App. Based grading of CBOs, further it will be expanded at all CLFs. It will help community institutions in timely decision making. BoD members of VOs and CLFs participate in grading of CBOs in RGB meeting of VO and CLFs. It will be further strengthened.

Further, as a member SHG leaders submit the progress report to VO and VO grade the member SHGs in the meeting in Panchsutra indicators. Based on Masik pratovedan submitted by member SHGs and books of records, VO prepare the Masik Prativedan, discuss it in meeting and submit the same to CLF. CLF compile the Masik Prativedan reports and grade the member VO in decided indicators i.e. ICF repayment, use of fund (idle fund), Operational Self Sufficiency and health initiatives and progress. The CBOs Masik Prativedan and Grading indicators are decided as per the status of CBOs including all themes. It is being reviewed periodically and changed as per the need.

The grading indicators of SHGs:

1. Conduction of weekly meeting in a month
2. Members attendance percentage in weekly meetings
3. Percentage of members practicing weekly saving
4. Members ICF repayment to SHG
5. SHG bank loan repayment percentage
6. Update of books of records

The Grading indicators of VOs:

1. Percentage of A grade SHGs in VO
2. SHGs to VO ICF repayment percentage
3. Use of ICF fund /Idle fund at VO level
4. Operational Self Sufficiency of VO
5. Social and health initiatives at VO level

Block level project staffs, Community mobilizers, VO Book Keepers, Cluster Facilitators and CLF book keepers will be provided refresher training on CBOs Masik Prativedan and Grading and use of mobile based Application. Community mobilizer prepare Masik Prativedan of SHGs based on meeting minutes, receipt and payment and books of records. VO Book Keeper prepare grading report of SHGs based on Masik Prativedan of SHGs and also prepare Masik Prativedan of VO based on SHGs Masik Prativedan, receipt and payment and VO books of records. In the same process CLF Book Keeper prepare grading report of member VOs and own Masik Prativedan. Initially project staffs and Community Professionals support VOs in grading of member SHGs and CLF in grading of member VOs. It help in capturing the gaps at SHGs and VOs level and accordingly VO and CLF prepare monthly plan and give the task to community professionals, sub-committee members, BoD members , CRPs, leaders etc. , which is reviewed in next meeting.

Strengthening of CLFs and Model CLFs

Poorest of the poor women members are organized in Self Help Group and after establishment and strengthening the SHGs are federated into Village Organization and Village Organization in Cluster Level Federation. Major roles of CLF is to nurture, train and strengthening of concerned VOs and SHGs. Hence we are in the process of strengthening of CLFs through regular training, orientation, exposure and providing day to day handholding supports. CLFs are being imparted modular training on 9 different modules as , Module1: CLF Concept and Why CLF, Module2: Structure and governance of CLF, Module3: Types of meeting, Meeting Process and Agenda setting, Module4: Basic Sub Committees and its Role and Responsibility, Module5: CLF Masik Prativedan and grading of SHG & VO, Module6: Cadre and Subcommittee review process, Module7: Leadership and rotation of leadership, Module8: importance of CBOs Registration and role of CLF, Module9: CLF Office Management. Our emphasis is to develop CLFs as community owned, managed and controlled federation. Formed Block level CLF Quality Committee including CLF leaders and Block staffs (BPM, AC, CC & Accountant). The committee meet monthly and do grading and orientation of CLFs based on Masik Prativedan. There is also CLF strengthening committee at district level including DPMs, district managers, BPMs and CLF leaders. The committee meet quarterly/ monthly and discuss the CLF grading, administrative, and financial and HR issues and make strategy to fill the gap and trainings as per the need.

MODEL CLFs

Under the 3-tier Community Managed Institutional Structure, the BRLPS has mobilized 10.18 lakhs SHGs, 62907 VOs and 1126 CLFs with focus on Poverty alleviation. The project is in the process of developing 160 Model CLFs. The focus is to develop the M-CLFs as community owned, managed, controlled and sustainable federations.

It is envisaged that in longer run community institutions will be engaged largely in executing the core activities of project i.e. training, exposure and capacity building of SHGs, selection, review, training and payment to cadre, development of community resource persons ,grading of CBOs and cadre, ICF fund rotation , bank linkages, insurance, general livelihood and small enterprises, convergence with govt. schemes etc. This shall result in a wider gamut of activities that will be carried out and managed by the community owned, managed and controlled Cluster Level Federations themselves.

Focus will be made on strengthening of BoD and OB members. They will be trained on governance, statutory, administrative and finance system. System for CBOs grading at CLF level will be placed and further mobile App. based CBOs grading will be practiced. They will be facilitated for tracking of cadre payment and CBOs contribution in cadre payment. CLF HR i.e. 1 CLF Coordinator, 2 CLF book keeper, 2 Cluster Facilitators and Bank Mitra etc. will be completed. The project will train and provide exposure at best practicing CLFs within and outside the state. M-CLFs infrastructure has been augmented, project will facilitate for proper use of available infrastructure. The M-CLFs will also be developed as Community Managed Training Centers, which will fulfil the requirement of training needs. Under PRI CBO convergence VOs will be the core terminus with local panchayats. All model CLFs will ensure a formal interaction of VO representative's formal and regular interaction with PRI representatives for ensuring basic entitlements to the members of SHGs. For this all VOs, CLFs, Panchayat officials will be strengthened with customised modules supported by NRO Kudumbshree. Model CLF will be able to demonstrate the communitization of project activities including convergence, entitlement, bank linkages, insurance, livelihoods and small enterprises. It will be the resource centre and learning forum for the rest CLFs.

Key strategies for development of M-CLFs:

State Level Core Team : There is state level core team including PCs, SPMs and PMs who meet monthly to review the performance , training & exposure needs , registration , fund rotation , VGF , livelihood , financial , statutory , administrative norms etc.

Resource pool at State and block level – At state level there will be a pool of resource persons including Project Managers and Managers (IB-CB, FI, SD, LH). At block level there will be a pool of block level resource persons (staffs), community resource persons and community spearhead Team.

CLF Strengthening Committee at DPCU level

There is 'CLF Strengthening Committee' at the district level whose members are Manager (IB&CB) , Manager CF, Manager MF, Manager Farm/Non-Farm /Livestock (any one) , Manager –SD and Finance Manager . CLF Coordination committee conduct monthly meeting under the leadership of DPM/In charge with CLF leaders (President & Secretary) and concerned BPMs and review and orient on performance , training & exposure needs , registration , fund rotation , VGF , functioning of BoD , cadre payment , CBOs grading ,financial , statutory , administrative norms etc.

CLF Quality Team at the Block level

There is 'CLF Quality Committee' at the block level whose members are CLF- Anchor, Accountant, Livelihood Specialist, CLF book keepers and two CLF leaders from each CLF in the block . This committee is headed by the BPM/In charge. The committee meets monthly and review the CLF performance i.e. training & exposure needs , registration , fund rotation , VGF , functioning of BoD , cadre payment , CBOs grading ,financial , statutory , administrative norms , livelihood, entitlement , insurance performance as per set AAP etc.

Senior CRP team:

There are 295 senior CRPs at 50 M-CLFs, who have experience of CBO leadership, formation and training of VOs, functioning of CLFs are senior CRPs. Further (8-10) senior CRPs will be developed at each M-CLFs, who will support the CLFs as per need. CLFs will take support of senior CRPs support in

training to VOs and CLFs, formation and training to sub-committees, rotation of leadership, conduction of AGM, repayment, redressing community grievances etc. The senior CRPs will be developed through training, on field support, exposure at best practicing CLFs.

Vision Building, Business development Plan and AAP preparation by CLFs

Vision building exercise has been conducted, it will be continued in this year. The M-CLFs will develop 5-years vision documents, AAP and financial projection after vision building exercise. There is developed training module on vision building. At district and block level resource pool will be developed, who will support CLFs in visioning, AAP preparation and making financial projection.

SOP Trainings to VOs and CLF level:

There are Community operational manuals for VO and CLF. It is based on the standard federation by-laws (Bihar Self Supporting Cooperative Act. 1996). Each CLF and member VOs has been trained on SOP i.e. governance, financial management, cadre management, office management, conflict resolution, CBOs grading etc. through trained Master Trainers, resource persons from community and senior CRPs. They will further be provided refresher training.

CBO Staff Management (Placement, training, nurturing, review and PMS):

A Cluster Level Federation includes 40-45 Village Organizations (VOs) in average. Considering the outreach, following would be the key staffs at CLF level: -

- CLF Coordinator (01)
- CLF Manager (01)
- CLF Book Keeper (01)
- MIS assistant (01)
- Field workers/ cluster facilitator (2-3)
- CLF Anchor for 2 years (project staff)

CLF has recruited the staffs according to set community procurement policy and concerned staff policy, with the support of BPIU. Recruitment of CLF coordinator by CLF is in the process which will be completed by the first quarter. 35 –YPs are also providing support to 35 M-CLFs. The CLFs will be trained on concerned policy and set review mechanism.

Community spearhead team:

Selected Community spearhead team of (10-15) members including active women, potential leaders, community resource persons, rotated leaders etc. by M-CLFs. The team will assist CLF in setting system of communitized grading and repayment, cadre review, revival and training to nonfunctional VOs and SHGs, inclusion of left out households, bank linkages, general livelihood activities, conflict management etc. After training the M-CLFs will engage them at CLF level.

Activities:

- Positioning of Key staffs CLF Coordinator, Community cadres at CLF level.
- Refresher training to key staffs and community cadres on CBO process and quality and responsibilities.
- Exposure visit & training to SPMU, selected DPCU & BPIU staffs, key CLF staffs & core team.
- CLF level vision building exercise and Annual Action Plan /business plan development.

- Analysis and monthly review of fund utilization, VGF, repayment, income and expenditures and staff performance at VO and CLF level.
- Refresher training to CLFs on bye-laws and initiating registration process of CBOs under Bihar Self Supporting Cooperative Society Act. 1996.
- Refresher training to VOs & CLFs and streamlining Governance structures
- Refresher training to VO and CLF leaders on CBO Process and quality.
- Statuary and Internal audit VO and CLF
- Member education on their rights, entitlements and legal aspects, gender, health, nutrition and sanitation, insurance etc.
- Registration process of CLFs in Bihar Self Supporting Cooperative Society Act. 1996.
- Periodic assessment of Operational Self Sufficiency of CLF and estimating Gap Funding required (up to break-even)
- ICF fund rotation and management based on cash-flow projections & achievement of performance standards
- Communitized grading and rating of community professionals and community resource persons.
- Strengthening communitized grading of CBOs and grading/rating of institutions by external agencies
- Developing habit of regular coordination and liaison with line dept. (Bank, Block, Concerned govt. dept.) for convergence of members with govt. entitlement programs/Attending BLBC meeting and conduct bankers and convergence workshop
- Practice of general Livelihood i.e. SRI, SWI, Kitchen Garden, Vegetable cultivation etc. and small enterprises through CLF initiatives.
- PRI CBO convergence at M-CLF panchayats.
- Rating of M-CLFs with the support of PRADAN.

Monitoring Mechanism

- Review to project staffs and CLF staffs/cadre based on monitoring tools - KRA & KPI
- Monitoring through functional sub-committees
- MIS based data collection, consolidation and analysis
- Regular field visits by State / District & Block teams
- Process monitoring by external process monitor
- Periodical reviews of CLFs by block level CLF quality team, district CLF strengthening committee and state level CLF coordination committee.

Key Expected Outcomes:

- Governance structure aligned with services offered
- Key project staffs and CLF staffs/cadre are positioned
- SOPs in place
- Defined systems for development, promotional and support functions with specific responsibility to staff/ cadres and annual plans and budget in place
- CLFs are registered under appropriate legal provisions have defined governance structure and adhere to regulatory and statutory compliance
- CLFs have written vision document along with list of services.
- Strategic/ Business plan of Federation prepared.
- Set performance benchmarks
- Established protocols for performance monitoring

- Well defined Financial management systems in place at each level
- Governance systems at SHG, Vo and CLF level got institutionalized over 3-5 years period
- Financial self-sufficiency of operations at each level (SHG, Vo and CLF)

Training Learning Centre, a Platform for Communitised Capacity Building of CBOs, CPs and Staffs

Regular Capacity building of CBOs (members and leaders) and community cadres, Project Staff plays a vital role in strengthening of CBOs. Along with strengthening of CBOs through continuous capacity building, it also is also necessary to maintain the quality of CBOs. As a part of this strategy, Training and learning centre has been developed at district level with the representation of CLFs.

Till now, Project has 11 functional TLCs in Gaya, Nalanda, Madhubani, Muzaffarpur, Khagaria, Purnea, Saharsa, Supaul, Madhepura, Rohtas and Jehanabad. Beside these 11 functional TLCs, 10 more TLCs have been formed in the districts namely Arwal, Bhagalpur, Begusarai, Gopalganj, East Champaran, Sitamarhi, Samastipur, Katihar, Munger, Nawada. These newly formed TLCs are in establishment phase, though RGB meetings are being conducted regularly with agenda setting, Share Capital, Membership fee and Annual fee is being collected. These TLCs have separate Office with residential training facilities which includes fooding and lodging. It has been envisaged as to develop as a “State of Art” institution. These TLCs are engaged in identifying training needs (TNA) of CBOs and Cadres, Organising trainings, coordinating CRP drives within State and outside state, developing community resource pool, exposure plans, developing Model CBOs etc.

These TLCs have prepared Annual Capacity building calendar through communitised process which includes identifying training needs by doing TNA of CBOs and cadres and planning these Capacity building needs in the form Annual CB calendar and rolling it throughout the year. The Capacity building calendar is prepared integrating trainings of themes like IBCB, FI, LH, HNS, SJY etc. For doing this, TLCs have placed formal Human Resource from the community members. The TLC level human resource includes -TLC Coordinator (1), TLC Book Keeper (1), Training Facilitators (2). Beside these cadres, TLCs has developed pool of Community resource persons who are imparting trainings at TLCs and also giving the resource support at CBOs for strengthening of CBOs and to maintain the Quality of CBOs. The community resource pool have been developed by systematically identifying, training and doing regular ToTs on different CBOs concept, Book Keeping and Training methodologies trainings (PTMs) and other interventions for imparting trainings at TLCs and giving resource support to CBOs. These community resource pool/ professionals include community mobilisers, bookkeepers, livelihood resource persons, etc.

These Community resource pool have been developed by staff resource pool. The Staff resource pool (130 in number) of TLCs has been developed by State team by conducting ToTs, exposures and cross learning exercises. Initially, these staff resource pool were imparting training at TLCs and gradually it was handed over to community resource pool to impart trainings independently. Currently, TLCs have total of 459 empanelled community resource pool members.

As TLC is community owned and managed institutions, besides imparting training by the community resource pool all other activities like batch planning, resource persons planning, organising trainings, logistic arrangements, food preparation and other management at training centre is done by sub-committees of TLC i.e., Quality and resource development sub-committee and Training management and procurement sub-committee. Along with the sub-committees, there is a group of 10-15 members at each TLCs for preparing food, serving and doing housekeeping activities at TLCs. These members are among

the poorest and needy community who have been developed by giving training on “Food Hygiene and Housekeeping “. Till now, such 110 community as food group members have been utilized their services in TLCs. Further, to develop them as professional caterers trainings have been conducted in coordination with Institute of Hotel Management (IHM), Haajipur in which participants have got six days residential training in two trades i.e. cook and waitress. IHM have also provided certificate to the participants for the training program.

Besides meeting the internal training needs of CBOs, TLCs is also engaged in doing convergence through other Government and Non-Government Organisations. TLC was identified as a nodal agency for creating awareness of Ujjwala Yojna. Thus, under the Convergence program with MoPG, TLCs have developed a pool of LPG CRPs and these CRPs were utilized for providing their services by doing Panchayats at village level.

Introduction of “Training Pratedan” in TLCs has been initiated to know the status & requirement of Trainings of CBOs, CBO leaders, sub-committee trainings, cadres training etc. Also it is helpful in the demand generation by CBOs to TLCs in t pursuit of training or resource support.

Development of IEC material is key focus area. Community Operational Manual and Training module for TLC has been development. Other training aids like flipcharts, policies and guidelines etc. will be developed both internally and also by taking help from suitable agencies.

With the experience of promoting TLCs in older districts, the project is planning to scale this intervention in other districts also. As the number of SHG is more than 10 lakhs, number of VO is more than 60 thousands, total number of CLF is more than 1000 in the project, the regular capacity building of these CBOs and other stakeholders will be a rigorous task in the project with keeping quality intact. Thus, project has planned to set up Community managed training centers (CMTCs) in 100 Model CLFs (NRETP) and 60 CMTCs in 60 M-CLFs in NRLM. These CMTCs will be established at CLFs level which will act as a sub-center of TLCs formed at District level. These CMTCs will be responsible for executing capacity building programs of TLC for their cluster, block and other stakeholders. These TLCs and CMTCs will work as a Hub and Spoke model to achieve the capacity building needs of CBOs and Cadres. In the long run, these TLCs/ CMTCs will also work towards the Capacity building of project staff.

CHAPTER 2: Digital Finance, Social Security & Financing of Farm and Non-Farm Enterprises

Any economic transformation has an important element of access to finance associated with it. **This dimension of finance occupies important place as with progress of time more care has to be taken to strength functioning of the community institutions for sustainability and leveraging of resources in perpetuity.** This is primarily because of the fact that strengthened community institutions will only withstand the scrutiny of quality parameters of different stakeholders including financial institutions. It will be immensely important that due strategy is put in place that facilitates **different components of strengthening of CLFs.** It is required that lot of emphasis is being put on addressing next generation issues of enterprise financing ,digitizing the books of accounts of community institutions, ensure proper rotation, timely repayment and prepare proposals for enterprise financing by its members. Due engagement of the team is required as **institutional strengthening is going to be the back bone of the project to leverage resources from the mainstream financial institutions and other places.**

It is important that the experience of existing project is given due cognizance and product diversifications are brought in order to acclimatize to the upcoming challenges and aspirations. It is evident that sourcing of capital from mainstream financial institutions has **acted as catalyst to build ecosystem for productivity enhancement and has provided aspirations for the entrepreneurship amongst the women members and their families.** A supporting arm is required from the project side and is inevitable for facilitating confidence of community with different financial institutions and other stakeholders. Angle of enterprise financing or value chain financing needs to be explored further as there is very little experience around it. It may also be suitable to explore the option of financing to higher level federations through financial institutions. This is possible only if due work is done around institutional framework for its strengthening. It may also be plausible to explore the option of rating of the community institutions. **It will be immensely important to include strategy for long term social security to the members in form of pension when they remain alive. It is an important tool of social security in old age.** Any civilized society has the profound duty to ensure that due cognizance is taken of this important aspect and thus strategy needs to be devised to roll out the best possible product for the women members. **As it is a long-term proposition, lot of efforts are required around ensuring proper financial literacy** to the members. The effort around providing financial literacy to the members needs to be largely intensified as it will empower people to access resources and decide on the mode of transaction felt relevant for them.

It has also been felt that in this age of competition, due systems are required for analysis of the work done in quantifiable terms, convert it in to substantial scope for policy advocacy and share the same with different stakeholders. **Knowledge economy needs to have enough space and desire for data analysis and utility for management decision.** It has been felt in the existing project that **timely data analysis has stood good stead with respect to policy advocacy and management decision.** It is important that livelihoods promotion institution like that of Jeevika takes in to cognizance the importance of data analysis around Community Finance, Micro finance and Bank Linkage activities within Financial Inclusion gamut. Similarly lot of data analysis and its correlation is required for aspects around promotion of MSME activities, value chain promotion, analysis of import and export data etc. It is the need of the time to **appreciate the importance of data analysis and bring in people** with inclination to work on **rural development integration.** Mechanisms also need to be developed for further investment in order to make improvement in skill sets of people working on data analysis.

The whole ecosystem of livelihoods promotion needs to work around **risk mitigation strategy as well in form of Insurance in universal way.** The experience at the state level and across the country points to the fact that lot of hand holding is required in order to bring people within fold of Insurance for life. This is a long-drawn struggle as rural people are not inclined at first glance. **The reason is historical as members never got the opportunity to realize its importance from close vicinity.** The mentioned aspect provides learning that lot of spadework is required to be done in order to generate awareness about importance of Insurance. There is a need to work on strategy **“Ensure to Insure”** for the universal coverage of members. It will be prudent to have a defined strategy in the next phase of the work for effective result around Insurance. It will also be important to work on livestock insurance and asset insurance in progressive way.

Similarly, there is a need to scale up the existing model of Bank Sakhis to facilitate access to financial services from the close quarters. **The model of “Bank Sakhis” needs to be taken to the next trajectory** as it offers opportunities for the women members to explore their entrepreneurial abilities in the arena of banking services. The model has the potential of making SHG members the face of the rural banking over a period of time in progressive way.

Some of the aspects that need due emphasis in the next phase for depicting the scenario as transformational under NRLM is following:

1. Strengthening of Cluster Level Federations (CLFs):

BRLPS (Jeevika) is going to occupy the position of **state with highest number of SHGs existing with it.** This needs **due recognition in terms of the effort required for setting up of effective**

system in place in terms of financial management aspects leading to institutional strengthening. It may be prudent to make preparedness for analyzing the areas that needs more focus and desired result. The empirical evidence suggests that more effort will be required for building capabilities of the staffs, community and cadres to prepare themselves for addressing the next generation issues related on timely maintenance of Books of Records, Rotation of Fund, Repayment and Digitization of Books of Records. It will also be important to mention that due preparedness is required to facilitate proper upkeep of the Books of Records around PGs/PCs also.

2. Ensuring Training of Books of Records

Effective Book Keeping is a prerequisite to bringing transparency and faith at the level of the community institutions. The attempt shall be on ensuring training to all project staff and community cadre like Community Mobilizers and Book Keepers on SHG's and VO books of records respectively at the first stage. The role of Manager (Micro-Finance) and Manager (Finance) shall also be vital to support the process. The services of FI consultant (Community accounts) shall be taken to accomplish the task. There shall be a thrust on creation of Master Trainers and Master Book keepers at the block level to improve the quality of book keeping. Thereafter, the focus shall on imparting training to address the next generation of issues like financial analysis and preparation for audit at the VO level. Ensure refresher training to cadres. Audit of VOs (approx. 25000) and CLFs (Approx. 6000) will be done by CA firm. Newly joined employee (2500) should be trained and capacity building so that they can support community institution

3. Financial Leveraging and Enterprise Promotion

There is a need to appreciate that state with **around 40% CD ratio and a branch serving highest number of people in the country has its own challenges in leveraging of the resources from banks.** Till now, the project has been successful in leveraging resources from the banks with due satisfaction. **However, there is a lot that needs improvement as huge potential waits further.** With mandate of economic transformation in rural areas, it is imperative that due hand hold is provided to the community institutions and members in leveraging of resources from mainstream financial institutions. The natural trajectory that seems plausible from the present situation is **addition in product financing and scaling up in institutional financing** (to both SHG and PGs). There is a need to keep a **close watch on the continuity of the SHG financing as well as** the financial institutions may take some time to respond to the emerging requirement of

enterprise financing. **A lot of effort will also be required around due policy advocacy for inclusion of such kinds of finance in its portfolio by mainstream financial institutions.**

At the same time, due effort will be required for the project to make headway by utilizing the existing products available with banks and make due preparedness for the same in terms of capacity building. It has been felt in the past that **highly densely populated state like Bihar with around 40% of CD ratio needs better hand holding support in order to ensure leveraging and more importantly in servicing the same.** This is primarily because **the number gets manifold more either of the community institutions or that of the individuals in case of state like Bihar with high density of population.** A lot is required to be done as preparedness for the leveraging aspect and additional positions to be created **at district level by name Manager-Financial Leveraging and Enterprise Finance in addition to the proposed state level positions.** It is proposed: -

- a. SHGs financing to the next level of financing –1st / 2nd/3rd/4th
 - b. **Housing Finance** for long term economic prosperity in the area **and as a tool for institutional bonding and performance.**
 - c. Enterprise financing to identified entrepreneurs.
 - d. Overdraft facilities to the individual members.
 - e. Scaling up of Financial Literacy (with human interface and with digital support) to the nook and cranny of the project.
 - f. Work on old age social security issues like **pension.**
 - g. Facilitation in the putting across Financial Literacy Aspects (Both In Person and in Digital Way).
4. **Risk Mitigation and Alternate Banking:** With enhanced intervention around livelihood, it will be important that scale of Insurance occupies much emphatic proposition. At present, it is in the initial phase and has set in systems for 1st level of risk mitigation by facilitating coverage of SHG women members. There is an urgent need to enhance the coverage with idea to **“universalize” the phenomenon.** Aspects of Non-Life Insurance, Asset Insurance needs to be given due recognition as it helps in the long-term prosperity and sustainability of livelihoods. **The work of Insurance needs to be taken to logical conclusion.** The Emerging elements of Insurance need to be integrated over a period of time.

In financial year 2020-21, we plan to provide coverage to SHG members through LIC’s new product (LIC’s One Year Renewable Group Micro Term Assurance Plan) or through government scheme of PMJJBY/PMSBY with banking channels. The FI team from state to block level is committed to ensure the coverage for the risk mitigation of the community members associated with our institutions (SHG/VO/CLF).

We plan to provide life insurance coverage to 25 to 30 lakhs SHG members. Apart from this to smoothen the claim settlement process “Claim Management System will be devised at each cluster level federation. This will provide hand hold support to the family members of deceased

from preparation of claim document to disbursement of claim to the account of nominee. To ensure the deep penetration of the insurance Bima Sakhi will be appointed at each cluster level federation. He/She will be also responsible to sensitize the community members on the importance and need of insurance. The results will be clearly visible in the first quarter itself. Once we cover life insurance product, the focus will also be on non-life insurance product.

Similarly, in Alternate Banking, efforts are required for effective management and monitoring of the Business Correspondent Agent locations. Door step banking solutions are the need of the hour and due efforts are required for its scaling up in sustained way. In order to facilitate access to financial services in rural areas, efforts made to establish customer service points being managed by Bank Sakhis has stood in good stead for the rural population. There is further scope to intensify the work and lead the way forward to contribute towards the “Mission One Gram Panchayat One Bank Sakhi Model”. It has been envisaged to identify new Bank Sakhis, provide due capacity building, certification through IIBF and ensure effective functioning of the established Bank Sakhis. Due amount of effort will be made to strengthen the existing Bank Sakhis and ensure that bucket of services being provided through them gets enhanced in order to facilitate access of different financial services at the nearby vicinity or door step. It is being planned to layout the strategy for facilitating Dual Authentication related to SHG/Vos made operational. This will necessitate that adequate amount of capacity building is done for the community members so that accountability is made known to all the members of the SHG. At the same time, all effort will be made to sensitize members to get habituated to the process of transactions through CSP locations. All the mentioned efforts will be important for efficient functioning of the CSPs being managed by Bank Sakhis and ensuring its sustainability.

CHAPTER 3: Promotion of Farm Based Producer Enterprises, Value Chains and market linkage

JEEVIKA has pioneered various livelihood promotion approaches and has achieved significant results in the areas of productivity enhancement, community-based extension systems and producer led aggregation and marketing. In convergence with the line departments, the Mission is implementing schemes of Department of Animal and Fishery resources, Industry and Horticulture. JEEVIKA has successfully scaled up promotion of productivity enhancement techniques like System of Crop Intensification and Community Managed Sustainable Agriculture.

Under livelihoods farm intervention organic farming is one of the important component which will be implemented in NRLM. Under this component application of all organic formulation for soil and plant management will be used, which will not create any kind of pollution. Organic farming methods combine scientific knowledge of ecology and modern technology with traditional farming practices based on naturally occurring biological processes. The Organic Farming will be taken up in selected 85 clusters. Apart from organic farming following other activities would also be taken under productivity enhancement:

The project aims to cover 1 year old VOs and support in multiple baskets of livelihoods opportunities to farmers in the area. Project aims to cover in following activities:

1. **Improved Practices of Paddy, Wheat Maize:** With the help of VRPs SHG members would be linked with different types of agriculture practices in which improved package of practices of different cereals crops would be imparted, through which there will be at least 20-30% increase in yield over the existing practices. Different cropping technologies would be involved such as Direct seeded rice, SRI, Zero Tillage, Maize cultivation, intercropping, pulses cultivation, maize cultivation.
2. **Vegetable cultivation through NPM method:** Vegetable cultivation is a very important part of income generation and for nutrition security, therefore vegetable cultivation would be included in project with different INM and IPM methods.
3. **Mini tool kit bank at VO level:** Mechanization is a very important part for increasing production and reducing drudgery. Therefore, small mini tool kit bank will be facilitated at VO level in which different handheld and women friendly machinery would be procured by community member through dedicated fund of tool kit bank.
4. **Custom hiring center and CLF level:** Mechanization support at CLF level which would be tractor operated will be supported in project in the catchment radius of 5-7KM and mechanical support would be given.
5. **Establishment of Farmer training center:** Training and capacity building is an important part for knowledge dissemination and improving the quality of intervention, therefore continuous support of training and capacity building is required at District level in which all facilities related to training would be provided which will be operated through Solar Power and projector with smart board, table, chair, mike, computer, camera, etc.
6. **Development of Producer Organizations:** The sub head will support the mobilization of those SHG households that already have access to some basic financial services and productivity enhancement services into producer organizations (POs) in specific commodity clusters (based on the commercial potential and economies of scale) across agriculture, livestock and the nonfarm sub sectors. Potentially these producer organizations will be centered on high value commodities like maize, vegetables, milk, poultry, honey and some specific crafts. The objective is to enable them access to high quality of support

services like technology, credit, extension, marketing, etc. Altogether 3 PCs will be developed in the project period.

7. Neera intervention is an initiative of Government of Bihar (GoB) after the ban on Liquor. There is a huge potential for production of Neera in Bihar due to the favourable geographical condition which is required for the growth of Palm trees.

The purpose of this intervention is to promote the livelihood opportunities of community through Neera production and its local sale and also to promote edible products made from Palm trees. Bihar Rural Livelihoods Promotion Society (JEEViKA) has initiated the Neera intervention in 12 districts with support from Department of Industries, GoB, through the formation of Producer Groups. These districts are: Muzaffarpur, Nalanda, Gaya, Patna, Samastipur, Vaishali, Aurangabad, Bhagalpur, Nawada, Jehanabad, Banka and Saran. The same will be upscaled in all the blocks.

The main objectives are:

- Income enhancement and creation of employment opportunities for the affected community by working on complete value chain based on palm tree with inclusive approach of multiple livelihoods intervention
- Provision of funds for necessary infrastructure, machinery, equipment, technical assistance for handholding at various levels like production, marketing, collection and sale of fresh Neera and supply of Neera to COMFED etc.
- Producer Groups can come up with different value-added products like Jaggery, Peda etc. Jeevika also assists the community in getting the license from Excise department which is a mandate for tapping Neera.

Update on Agricultural Interventions & Services through different tested and pilot models: -

- **19.56 Lakh Farmers** are getting benefits of different Farm interventions in **24310 villages** in **all 38 districts** of Bihar.
- A strong pool of **3789** village level Cadres (Krishi Sakhi & Udyog Mitra) are providing technical support for best package of practices to farmers, qualitative input support and marketing assistance for vivid commodities.
- Adequate number of **Human Resource** have been placed at State level, District level and Block level for different projects and interventions.
- The **Custom Hiring Centers** and Village tool banks established under farm livelihoods are extending machinery and tools services for harvesting as manual laborers are not available. **126 CHCs** operated by JEEViKA are currently operational to support harvesting and post harvesting activities of **5980 farmers**. CLFs have generated an **Income worth 61.5 Lakh** through CHCs.
- **1742** farmers are mobilized under **69 Local Groups** in 164 villages of 18 blocks to promote **organic farming** in Bihar.
- **263** commodity-specific **Producer Groups** have been formed in which **5957 Mahila Kisan** are doing transactions related to Farm produces through FPCs and various different marketing platforms.

- **10 Farmer Producer Companies** are being operated by **14560 JEEViKA** didis are trading commodities like Maize, Mentha, Mustard on NCDEX / NEML; trading Paddy through different corporate partners; foraying in doorstep delivery of fresh carbide free fruits; facilitating vegetable sales through several innovative methods such as veggie kart, retail mart and have registered **Turnover worth INR 8.2 Cr. in FY 2020-21 (till Dec.2020).**
- In-house **Strong knowledge repository** have been developed for dissemination like Module for Krishi Sakhi and VO members prepared for virtual training, Governance & HR for FPC management, IEC materials on different package of practices/ seasonal interventions etc.
- Strong **MIS** has been developed up to Block level in collaboration with NRLM for better monitoring of the project.
- *Microsave, Biocert and Pradan are technical partners of JEEViKA for different farm interventions and value chain interventions.*







Further following initiatives have been planned for Farm Intervention in FY 2021-22: -

- **20.79 Lakh Farmers** may get benefits of different Farm interventions in **35014 villages** in **all 38 districts** of Bihar.
- Additional pool of **1750** village level Cadres (Krishi Sakhi, mCRP-Agri & Udyog Mitra) may provide technical support for best package of practices to farmers, qualitative input support and marketing assistance for vivid commodities.
- Capacity building of Cadres through **250 ToTs** to cover 12 Lakh farmers.
- Additional **200 Custom Hiring Centers** and **1000 Village tool banks** may be established under farm livelihoods are extending machinery and tools services for harvesting as manual laborers are not available. It may benefit around 1.1 Lakh farmers.
- Additional **20 Mini Soil Testing Labs** may be developed in collaboration with Directorate of Soil Conservation in Entrepreneurship Model with Krishi Sakhis.
- **Additional 3300** farmers may be mobilized under **75 registered Local Groups** in 152 villages of 15 blocks to promote **organic farming** in Bihar. **30 retail outlets** may operate in FY 2021-22.
- **1100 HHs** may be mobilized in **16 Integrated Farming Clusters** in 8 blocks of 5 districts.
- **Additional 200** commodity-specific **Producer Groups** may be formed in which **7200 Mahila Kisan** may do transactions related to Farm produces through FPCs and various different marketing platforms.
- **3 more Farmer Producer Companies/PEs** promoted by NRETP/NRLM//JEEViKA may start their business in FY 2021-22 related with Fruit processing and other processing activities.
- App-based **MIS** may operate at Block level in collaboration with NRLM for better monitoring of the project.

- Other partner agencies as technical expertise will be engaged in Farm interventions.

Environment Safeguard

1. Interventions for Productivity Enhancement:

-  **System of Crop Intensification:** The System of Rice Intensification (SRI), System of Wheat Intensification (SWI) was successfully piloted & scaled up. Based on the success of SRI & SWI; Project has successfully scaled up SRI, SWI and System of Crop Intensification (SCI) in oilseed, pulses & vegetables with more than 4.5 lakh SHG households. More than 4000 Village Resource Persons (VRPs) were engaged. These practices require less water. In the FY 2021-22, around 7 lakh farmers will be engaged.
-  **Zero Budget Natural Farming (ZBNF):** The project has promoted eco-friendly agriculture activities such as Zero Budget Natural Farming (ZBNF) i.e., farming done from the excreta of cattle and botanical extracts from plants. Apart from this; the project has also promoted mulching to improve the water retention capacity of soil, advised farmers to use non chemical method of insect/pest control. The organic cluster will be promoted in 85 clusters across 25 blocks. Around 150 registered PGs will be engaged in production of marketing of organic products.
-  **Community managed Solar photovoltaic pump based micro irrigation systems:** The project is implementing solar photovoltaic pump based micro irrigation systems established under Mahila Kisan Sashaktikaran Pariyojana (MKSP) and Sustainable Livelihoods and Adaptation to Climate Change (SLACC). This helps in ensuring irrigation, use of drip irrigation, increasing cropping density, increasing productivity thereby increasing income of smallholders. This also prevents excessive use of ground water by installing individual bore well by individual households. In Convergence with the Agriculture Department, GoB , the same model will be replicated in 100 VOs.
-  **Greening the business plans of value chain interventions in maize:** In value chain interventions; maize interventions was carried out with 3500 SHG households. In this intervention; maize was procured from maize producers by maintaining required moisture percentage and sold in NCDEX platform through District level Women Farmers Producers' Company. In the FY additional 5 thousand HHs will be engaged in value chain intervention related to maize, vegetables and fruits.
-  **Solar based energy access for individual households:** The project has installed 5000 solar home lighting systems among 5000 SHG households. The use of solar lantern also allows farmers to visit their plot during evening. One Producer Company is being established in Gaya. 18 Lakh School going children were given solar lamps and 30 thousand HHs was engaged in the promotion of solar based energy equipment's. During the 2021-22, additional 20 thousand SHG members will be engaged.
-  **Nutrition garden & vermi-compost pit:** The project has promoted use of vermi-compost in agriculture intervention. Nearly 7500 SHG households have vermi-compost pits. Vermi-compost pit making is now covered under MGNREGS. 4.5 lakh SHGs were oriented on the importance of Nutri garden and 1.75 lakh SHG members were engaged in Nutri garden. In the FY 2021-22, 2.5 lakh new HHs will be engaged in Nutri Garden and in convergence with MGNREGA, 15 thousand vermi pit will be promoted.

- 📌 **Promotion of Nursery:** Under Jal Jeevan Hariyali Mission, 283 Nursery are being promoted and more than 70 lakhs plantation was done in the FY 2020-21. In the coming financial year, around 1 crore saplings will be planted by Nov, 2021. 534 Nursery will be promoted.

Livestock

Livestock is the subsidiary income generating activity for the rural poor of Bihar. It is an important source of income and employment for millions of landless poor in the state. The major objectives of livestock intervention in BRLPS are as follows:

- ❖ To provide additional income to SHG households by enhancing the productivity followed by market linkage support.
- ❖ To improve the nutrition status of the participating SHG households.

Focus of Livestock interventions till FY 2020-21 is on production side for which lot of productivity enhancement activities has been carried out through village level resource person. Lot of efforts has also been taken on mobilizing Livestock rearing SHG members in village level producer groups.

In FY 2021-22, it has been planned to focus on organizing higher level producer enterprises for providing marketing services to livestock rearers.

GOATERY

Goatery intervention in BRLPS is carried out to increase the income of rural landless/marginal farmers by reducing the mortality, enhancing the productivity through different preventive and productivity enhancement services along with marketing services through a community cadre called Pashu Sakhis. Following interventions will be carried out under Goatery Intervention:

- ❖ **Distribution of 3 Breedable Black Bengal Goats to each selected Households (Subsidy Model):** BRLPS in convergence with Animal and Fish Resources Department, Government of Bihar has implemented Integrated Goat and Sheep development Scheme under which Goat Producer Groups are being formed and trained on Basic Goat Management. Members, itself procures 3 Breedable Black Bengal Goat as per specified characteristic. Accordingly, Rs.4000/Goat is directly being transferred to beneficiary account. After, Goat induction different preventive and productivity enhancement service are provided through Pashu Sakhis. Achievement till date is mentioned below:

Convergence with Department	Fund Allocated	HHs Targeted	HHs Benefited	No. of Goats distributed
	19.37	29035	29035	87105

In FY 2021-2022, it has been planned to benefit 10,000 HHs under this scheme by distributing 30,000 Goats and also provide different productivity enhancement services to them.

- ❖ **Formation of Goat Producer Group:** Jeevika has taken the strategy to distribute the goats through Goat Producer Groups. Total 240 PGs will be formed by mobilizing 40 members in each group. PG members will be trained on house management, feed management and health management through community cadres. BPIU in coordination with SPMU will organise Block level Goat Haat for procurement of improved variety of Black Bengal Goats (3 She Goat/Member and 4 Bucks/PG). PG

member will rear the goats and bucks for better production and breed improvement. The male kids reproduced by the goats will be used for selling purpose after maturity.

❖ **Development of Pashu Sakhi:** Village based women among the SHG members having experience of local goat rearing practices will be identified and provided 15 days training in 3 Phase (5 days in each phase. The Pashu Sakhi after training provides following services to goat rearers:

- ✓ **Handholding support in production and procurement Planning:** Facilitate HHs on type of goat to be procured and buck to be used for breeding.
- ✓ **Training and Demonstration support:** Training of rearers on Feed, House and Health management and Demonstration of Low cost goat house, Feeder & drinker, Azolla Pit and Moringa Plantation.
- ✓ **First-Aid and other preventive measure support:** Provide primary veterinary Services (Ethno Veterinary) along De-worming & Vaccination services against prescribed schedule.
- ✓ **Input supply support:** Provides input Supply like: Dana Mishran, Pashu Chat, Herbal Supplements, etc.
- ✓ **Marketing support:** Update Market information to Goat Rearers, weigh the goats before sale and Organizes local Haats.

Achievements Till date under NRLM are mentioned below:

Indicators	Achievements
No. of District Covered	15
No. of Pashu Sakhi Trained	386
No. of HHs getting Services	32696

In FY 2021-2022, it has been planned to develop 400 Pashu Sakhi to provide services to 40,000 HHs in NRLM project area. A pool of trainer has also been developed at District level for training of Pashu Sakhi. Pashu Sakhi will be linked to Goat Producer Company after incorporation who will act as service provider as well as aggregator for goat procurement.

❖ **Formation of Goat Producer Company:** Jeevika has incorporated Goat Farmer Producer Company in Seemanchal Cluster for marketing of Goat and provide backend services to goat rearers through Pashu Sakhi. Company will aggregate the Goats through Pashu Sakhi at cluster Level and tie up organized market player for sale of the goats.

Company will provide work on production planning in goat rearing as per the market demand and procure the goat on weight basis and pay the farmer on directly to their account. Altogether company will work on organizing the goat rearing at village level.

Further one company in Muzaffarpur and another in Gaya has been planned under NRETP

- ❖ **Partnership with technical support agency:** Jeevika has also entered into an MoU with Aga Khan Foundation to implement Project Mesha Initiative supported, by Bill and Melinda Gates foundation in four blocks of Muzaffarpur district for improvement in small ruminant's production by providing services by trained Pashu Sakhis. Pashu Sakhis has been trained to provide different services like castration, First-Aid, Training, Etc. AKF will providing technical support to BRLPS in terms of capacity building of staffs and selected Pashu Sakhis by BRLPS.

In addition partnership with Micro Save has been done for providing technical support in value addition interventions.

POULTRY

Under Poultry, BRLPS has implemented Backyard Poultry Model in which dual purpose birds (meat as well as egg purpose) was reared at Mother Unit for 28 days. After rearing of chicks for 28 days at Mother Unit, it is distributed to interested SHG members for rearing at backyard level. At backyard level cage was prepared for the night shelter. After 2 months rearing male birds gain the weight up to 2-2.5kg which is sold by member for meat purpose and female birds is kept for 18 months for laying of 120-150 eggs.

Backyard Poultry intervention will be carried out in 2 ways:

- ❖ **Distribution of 45 Chicks under IPDS (Subsidy Model):** BRLPS in convergence with Animal and Fish Resources Department, Government of Bihar is implementing Integrated Poultry development Scheme under which 300 interested HHs is mobilized by CLF to form Poultry Business Group. After rearing of chicks at Mother Unit for 28 days, total 45 chicks are distributed to each member in 6 lots (25 Chicks/lot).

Achievements till date in NRLM and NRETP Project area are mentioned below:

Indicators	Achievements
No. of Districts Covered	20
No. of HHs Benefited	52800

In FY 2021-2022, it is has been planned to cover 30,000 HHs under this scheme and distribute 13,50,000 Chicks to them through CLF/Nodal VO.

- ❖ **Full Cost Model:** After implementation of Integrated Poultry Development Scheme, Community learned the implementation of Backyard Poultry intervention as well as its income through this intervention. A new model was evolved in which community itself bear the whole cost of procurement, rearing distribution of chicks. By mobilizing 50-60 HHs Poultry PG was formed. 2 PG combined together and hire Poultry Farm (Mother Unit) to rear Day Old Chicks. After rearing 28 Days chicks distributed to members. Project only supported the PG with revolving fund of 2 cycles.
- ❖ **Poultry Producer Company:** Jeevika is planning to incorporate Farmer Producer Company for backend and forward linkage support. Company will promote Small size Layer/Broiler farming at village level and ensure proper marketing of birds. In dual purpose bird, company will hire mother unit and after 28 days rearing birds will be sold to farmers with buy back provisions.

DAIRY

Under Dairy Intervention, Considering low productivity of cattle and limited reach of the organized sector at village level, BRLPS will focus on institutional arrangement which would provide long-term sustainable livelihood alternative to milk producers of the area by providing productivity enhancement services along with round the year assured buyer who makes timely payment on the basis quality and quantity for the milk supplied by the producer fetching a better value / market realization for the milk produced.

Following two interventions will be carried out under Dairy:

- ❖ **Organization of Women Dairy Cooperative Society:** BRLPS entered into an MoU with COMFED to support Self Help Group members of Khagaria, Muzaffarpur and Nalanda District to take up Dairy as livelihood alternative. The duration of the MoU was from 2009 to 2014. Following were covered under the MoU:
 - ✓ Organization of Women Dairy Cooperative Society and Setup of Milk Procurement System at Village Level.
 - ✓ Training of DCS Secretary, President, Management Committee and members on DCS functions and Cattle Management.
 - ✓ Provision of productivity enhancement services like: Artificial Insemination, Green Fodder Seeds, De-wormer, Vaccination, etc.

Achievements till date are mentioned below:

Indicators	Achievements
No. of Districts	3
No. of DCS Organized	500
No. of AMCU installed	250
No. of BMC installed	5
No. of members Linked	39699

In FY 2021-2022, it has been planned to again partnership with COMFED to organize 300 Women Dairy Cooperative Society and link 12000 HH into them. 10,000 HHs will also be linked to existing Dairy Cooperative Societies promoted by COMFED itself.

- ❖ **Kaushikee Mahila Milk Producer Company:** On 22nd September 2017 Kaushikee Mahila Milk Producer Company Limited (KMMPC) was formed for providing sustainable livelihood alternative through dairying to women milk producers round the year in the districts of Saharsa, Supaul and Madhepura districts of Koshi region of Bihar and it came in operation on 11th Oct 2018. The main objective of the company is as mentioned below:
 - ✓ Round the year access to organised market with fair and transparent milk procurement systems and accurate and timely payment to the Milk Producers directly in their bank account

- ✓ Strengthening the capacity of the proposed Milk producer company's stakeholders through education, training and other extension activities
- ✓ Arranging to provide technical input services in the areas of breeding, nutrition, care and management of milch animals to increase milk productivity for the benefit of the Members

Achievements till date are mentioned below:

Indicators	Unit	Achievements
No. of Districts Covered	Cum No.	3
No. of BMC Established	Cum No.	9
No. of Milk Pooling Point Established	Cum No.	535
Members enrolled	Cum No.	19915
Average Milk Procurement per day	LPD	19200

In FY 2021-2022, it has been planned to establish 150 Milk Pooling Points and enrol 10000 HHs into the company.

NRLM-AAP 2021-22								
Livelihoods - Producer Group Formation		Till Dec. 2020	Q1 Plan	Q2 Plan	Q3 Plan	Q4 Plan	Total 2020-21	Cum. Ach. Till March 2022
PG	Dairy (DCS+MPP)	950	100	100	100	100	400	1350
	Goatery (PG+Nodal VO)	240	25	25	25	25	100	340
	Pashu Sakhi Development	386	100	100	100	100	400	786
HHs	Poultry (Full Cost+ Subsidy Model)	52,800	12,000	12,000	12,000	4,000	40,000	92,800
	Dairy (DCS + Company)	63,142	6,500	6,500	6,500	5500	25,000	88,142
	Goatery (PG+P.S+ Convergence)	112,696	10,000	10,000	10,000	10,000	40,000	1,52,696
Total (HH)		2,28,638					1,05,000	3,33,638

CHAPTER 4: Promotion of Non-farm enterprises and clusters

Non-Farm plays a crucial role in rural economy of Bihar especially for rural landless households who subsist on casual labour and share cropping. For landless HH non-farm economy provides a stable and reliable source of livelihood. For more entrepreneurial households, the non-farm economy is ripe with opportunity. Under National Rural Livelihoods Mission (NRLM) in the financial year 2021-22 the SRLM Bihar will encourage, promote and create conditions for poor households, in rural areas, to adopt non-farm livelihood activities.

In the next financial year BRLPS (JEEVIKA) will expand and strengthen five core non-farm interventions that have shown to be successful in the field: Rural Retail mart, Bee-keeping, Jute production, Arts & Crafts Production and Marketing focusing on School Uniform and Didi Ki Rasoi . For households who want to diversify their livelihood activities or set up their own businesses, BRLPS will provide district-specific non-farm opportunities. Broadly, the intervention has been organized into two tracks.

Track 1: Expanding Successful BRLP Non-Farm Interventions: Track-one aims to expand five non- farm interventions (through producers group)—incense stick production, bee keeping, jute production, arts and crafts production, and carpet weaving—which were shown to be successful in the World Bank supported BRLP Project. These interventions are intended to reach the poorest and most vulnerable households in the NRLM/NRETP blocks. In each of these five non-farm interventions, the project will evaluate the impact and outcomes of each intervention. Furthermore, the BRLPS will:

1. Develop Producer Organizations around each non -farm business activity
2. Identify and provide skill enhancement, new product development trainings to enable communities to produce contemporary products that reflect customer demand in mainstream markets. Jeevika will organise annual Saras Mela to market these produces and it will also facilitate craft-men/women to sell their produces in trade fares organised in different staes
3. Organize and participate in marketing events to showcase products and establish long -term community and corporate partnerships with major buyers and export houses
4. Identify and implement branding and e -commerce for select products to target buyers

Track 2: New Non-Farm Interventions: Track-two focuses on six new non-farm sub-sectors: rural creative industries, rural home-based industries, rural retail, rural hospitality, rural services, and rural transportation. Track-two aims to introduce a new orientation to BRLPS's work on the non-farm rural economy. Non-farm interventions will be guided by a strong end-to-end value chain approach in identified non-farm sectors. BRLPS will aim to create an ecosystem to catalyse entrepreneurial activity and strengthen MSME enterprises in rural and peri-urban Bihar. The project will work toward this goal through a network of business incubators, business resource centres, and a strong cadre of Producer Organisations.

The methodology to be employed in track-two of the project is described below:

1. **Scoping Studies and Mapping:** A detailed opportunity assessment exercise to identify the NF opportunities in Bihar's districts will be conducted. The key factors that will be considered as part of this process are: (a) proximity to markets and related opportunities and risks; (b) Proximity to growth clusters (c) availability of necessary infrastructure. The exercise will also assess the profile and capacity of the prevalent clusters in leveraging these opportunities. The key factors that will be considered are: (a) scale of the economic activity and number of Producer Organisations engaged (b) skill level and product mix (c) evidence of social capital at the grassroots, degree and type of organization (d) human development indicators (e) market exposure and integration.
2. **Diagnostic (Value chain analysis, market analysis, SWOT analysis, market players and market gaps):** For each of the selected sectors, a value chain analysis will be carried out, assessing all stages in the product life cycle: pre -production stage (input supply chain, input quality, access to finance); production stage (knowledge, technology usage, operational efficiency, design), post production stage (market linkage and integration across producers, whole sellers, retailers and importers) and finally the institutional support (including private and public institutions). The participating actors and the existing relationships will be identified. The margin spread (i.e. the distribution of revenues across different players in the value chain) will be plotted. Constraints and opportunities along the value chain and factors that inhibit or contribute to competitiveness will be identified as well. Potential sources of innovation in the chain will be identified.

A. Other Intervention

The other major intervention in non- farm is bee keeping intervention, Incense stick intervention, Art and Craft, Silk, enterprise promotion, carpet weaving. Bee keeping intervention is in 5 district, incense stick intervention is in 2 district, Carpet weaving is in 1 district, enterprise promotion is in almost all district. Carpet weaving is done with the collaboration with Jaipur Rugs and bee keeping intervention is with Dabur India. Apart from this Saras fair is major event organized by Non-farm. SHGs members from Bihar participate in almost all Saras fair of other states. Apart from Saras SHG members also participate in other fairs like IITF, Kudumbashree food festival etc.

CHAPTER 5: Skilling of Rural Youth

Market linked skills development The project will work through two broad approaches which will work in coordination with public and private companies of repute in job placements.

Direct placement: Partnership will be done with about 20 reputed agencies for placement of youth in organized sector. MIS data of unemployed youths will be shared with them to select the youth as per their need on regular basis. Mobilization, counseling, travel to destination and initial establishment support will be provided to candidates. In addition, “Job fair” will also be organized at block level once in a year. This job fair would give opportunity to the rural unemployed youth to get job in the organized sector.

Placement through Skilling: Most of rural youth lack skills required in the growing sector. Demand oriented skill training will be imparted through partners. The agencies will hand hold & ensure mobilization, training, certification, placement and post placement services. One skills training center will be established in each block.

New Initiatives: Some of the new initiatives, which will be piloted and further be scaled up are as follows:

- 1. Finishing School:** After completion of trainings from service provider agencies, youth will be sent for exposures and placements. They will be given training on life skill, coping mechanism in cities and other soft skills. Training will also be imparted on work readiness to cope with agency environment.
- 2. Model training centers:** Piloting will be done on setting up model training centers. 3 model training center will be established in each popular trade. Instrumental support will be arranged from under-utilized and un-utilized Govt. buildings in order to optimize the available resources.
- 3. Job Helpline Centre (JHC):** This would work 24*7 to improve the beneficiary’s retention in training and the job. Centre would issue SMS alerts to all staffs / counsellors for monitoring and grievances, helps them finding information on skill development programs, job selection criteria, counselling and post placement support. Regular tracking to candidates will also be one of the key tasks.
- 4. Corporate Networking wings:** This would act as an external support wings in corporate linkage. In addition to placement, it will work on the retention & grievance redressal and coordination with various agencies working on migration issues i.e. protection, entitlements, migrant information, reimbursement, wage information, etc.
- 5. Market survey / study / EPA:** Employability Potential Assessment will be done to know the scope & growth potential of job in local market. Market scan, migration survey & other studies will be done by YP/interns/ROs.
- 6. Mega Job fair:** A mega job fair will be organized to place nearly 10000 rural youth in single event.
- 7. Job MIS:** Job MIS will help the project in maintaining youth data base, link employer with youth. Bio metric system will improve monitoring efficiency. Post placement tracking of the candidates through MIS will reduce the attrition of placed candidates.
- 8. Coaching Center:** Rural youth lack proper knowledge about the selection process and examination patter, study material about competitive exam of entry level jobs in state and central govt. coaching facilities will support potential youth to get government job like army, police, banking clerk etc.

CHAPTER 6: Health, Nutrition and Sanitation

Health, Nutrition and Sanitation (HNS) is an important intervention in livelihoods project to reduce vulnerability and to sustain livelihoods longer. During this financial year major focus activities of Health, Nutrition and Sanitation (HNS) will be to improve food diet diversity, agri-nutri linkages and sustainable use of sanitary toilet and promoting HNS entrepreneurs. To achieve this, Behaviour change communication (BCC) approach BRLPS will be undertaken through trained community professionals such as Master Resource Person (MRP-HNS), Community Mobilizers, Community Nutrition Resource Person (CNRP), VO health sub committees and Community Mobilizers. During this financial year all 11 sessions of HNS BCC will be completed rolling out in all 534 blocks. Promotion of sustainable ODF practices among SHG HHs through SHG and VO. The project would also ensure integration of HNS intervention within existing different thematic intervention and implement through CLF, VO and SHG level activities. The project will also have convergence strategy on VHSND, Annaprashan Day to make effective demand generation and service delivery system for rural households.

During the FY-2020-21 following key interventions are to be undertaken-

1. Health and Nutrition:

- **BCC FNHW Module training to SHGs:** This year all 1, 2 & 3 module contain all 11 sessions in these 3 modules will be completed in all SHGs in the project and accordingly all trainings of trainers and CMs will be completed.
- **Activation of VO Health Sub Committee:** VO health sub-committee will be capacitated for Home visit and support the target household in adoption of expected behaviours. The SHC and CM will ensure Home visit on monthly basis to the selected and targeted HHs within first 1000 days of life. Major focus stage would be during the third trimester of the pregnancy, just after child birth, after completion of 6 months of age of the child and then follow support will be continued till 8months. During the different stage of the home visit the HSC and CM will ensure preparation and adoption expected behaviours.
- **Community event/demonstration campaign:** This year different periodic campaigns will be conducted at community level on family dietary diversity, family planning and other need based topics. The SoP will be developed and accordingly different demonstration based campaigns will be conducted.
- **Promotion of nutri-garden:** This year the promotion of nutri-garden is also one of the focus agendas under FNHW interventions keeping the mind that availability of nutrition vegetable and promotion of consumption will contribute in nutrition outcome among children and SHG women.

- Convergence with Line department:** As timely initiation of complementary feeding appropriate complementary feeding among children age of 6 month is major (50% of total stunting) contributor for reduction of stunting. The project is rigorous and continuous effort on timely initiation of continuously effort for ensure the same and simultaneously we also ensure the participation of target HH in Annaprashan day event being conducted by Anagwadi worker at AWC level. The timely initiation of complementary feeding and further continuation of age appropriate complementary feeding is required. So the project would focus age appropriate on continuation of complementary feeding initial 6-8 months and 9-11 months and if this has been rationally utilized then further chances of continuation of complementary feeding will be increased. So with convergence of ICDS such joint effort and arrangements will be made for the same. The Jeevika's role is to mobilize the target Households for VHSND will also be ensured so that all routine immunization will be done completed for target children according to their age.
- Promotion of FNHW enterprises:** The strategy for promotion of enterprise relating to food, nutrition, health and WASH under the BRLPS play an important role in creating employability for the poor households. It provides self-employment for those who start up a business of their own and enhance the economic status of the HH as well. This strategy has been transforming many entrepreneurs (Individuals, SHGs and its' federations) into a successful business person or institution and generates income for the rural poor households. Further, Food, Nutrition, Health and WASH related enterprise through SHGs and their federations not only generates the income for the rural community, but also provides a greater solution for addressing the major challenges of the concerned area of the state such as malnutrition, child anemia, menstrual health, hygiene and others through providing an ample of opportunities. Further, due consideration will be taken during the promotion of the enterprise at the rural areas on the knowledge, capacity, skills, and associated risk of enterprise, requirement of specific training & resources and feasibility of the enterprise, etc. The support from specific expert agencies is being availed regarding the establishment and promotion of enterprise from time to time. The project has identified a few enterprises based on agriculture and agri-allied sector like Nutrition Sensitive Integrated Farming System based, Eggs, Greengrocery and Wheatamix, etc., for increasing the availability of consumable products for the households at the affordable price locally, which will help them access to and use for better health & nutritional outcomes.
- Capacity Building Training:** During this financial year capacity building activities will be undertaken for all FNHW and project functionaries for effective implementation of FNHW project activities such as CMs, CNRPs, VO HSC, MRP, AC/CCs, BPMs, thematic manager and DPMs. The State and district level Resource person will impart the training and orientation of community

cadre and staff. This year online trainings on HNS and leadership management for BPMs and DPMs will be initiated with on line Learning Management System with support of partner agency.

- **Sanitation-**

Jeevika LSBA cell at SPMU, Patna is leading by the Mission Director cum CEO BRLPs for implementation of SBM-G in the state and achieved the given target of access to toilets among targeted HHs, however continuous promotion is required for ensuring usage of toilets and its maintenance. The LSBA Cell is committed for it and further Jeevika will also reinforce BCC module in SHG level to ensure adoption of expected improved sanitation practices. Besides this other component like Solid Liquide Waste Management will also be undertaken by the cell as part of SBM-G program in the state.

- **HNS Pilot & Innovation:**

The project will undertake need based various pilot project related to HNS enterprise, using IT tool for message dissemination, tracking the HNS progress by peer establishing community review system, and emerging need of social marketing. All pilot intervention will be undertaken with support of the CBOs and their cadre and as per requirement additional human resource support would be placed to look after dedicated pilot interventions. There will flexibility to undertake new pilot and innovative project as per need and capacity of the project. The Pilot on Family Planning, AES and Menstrual health and management initiatives will be undertaken as pilot in the project area. The consultants will be hired to provide implement support in the project.

BRLPS as National Resource Organisation (FNHW)

MoRD–NRLM has recognized BRLPS’s FNHW intervention as NRO on 2nd July 2020 accordingly action plan and budget were approved for financial year 2020-21. The activities of NRO FNHW is being initiated in few states. The virtual meetings and orientations were conducted with these states namely Sikkim, Uttrakhand, Mizoram, Manipur, Arunachal Pradesh, Himachal Pradesh, Goa, Gujarat and Tripura.

Considering the upcoming requirements and confirmation of SRLMs the FNHW NRO support will be given to the states on following FNHW areas:

1. Facilitation support in preparation of FNHW strategy, customization/developing FNHW modules, IEC materials and other state specific FNHW support to SRLMs.
2. Capacity building Training to SRLMs. The NRO FNHW will provide Resource Person support for ToTs on FNHW modules through available experienced and expert Resource Person/trainers.
3. The NRO FNHW will provide support in conducting FNHW related base line, mid-line and end line, process monitoring. The NRO may also provide in designing study methodologies,

questionnaires and orientation with reference to the NRLM FNHW guidelines. The NRO may also take assignment for study with own team of BRLPS M&E.

4. As existing approval of NRLM the FNHW module-based training and mobilization support in selected VOs will be given through NRO CRPs. The training support will also be given to the VO subcommittee by NRO CLF trainer CRP and block Resource Person support will be given to the SRLMs who request NRO for the same.
5. NRO FNHW will also provide exposure visit, field immersion to the SRLMs in our project area. Based on the emerging needs and approval received from NRLM the FNHW support will be extended to the SRLMs on FNHW. The NRO consultants will be hired to provide such support the respective SRLMs.

NRO- IB&CB: The BRLPS has been recognized as NRO –IB&CB in 2012 and since 2012 the NRO-IB&CB has provided support to many states for SHG formation, CBO strengthening and other support through NRO IB&CB CRPs, senior CRPs, PRPs and State Anchor Persons. The below mentioned NRO IB&CB activities will be undertaken during the financial year 2021-22 as NRO IB&CB with support of existing state level staff and YPs.

Based on the current requirements given by the SRLMs and need based upcoming requirements of NRO support following support areas has been identified under IB&CB to SRLMs:

- a. **CBO strengthening:** Three states (namely UP, Gujarat and Goa) have shown interest for NRO support for CBO strengthening. The senior CRP (IB&CB) will be developed for strengthening CBOs i.e. formation of VO and CLF and further capacity building support to the CBO would be given through senior CRPs.
- b. **Capacity building of Senior CRPs:** Based on the existing requirement the senior CRPs will be identified and trained for different resource person support related to the IB&CB to other SRLMs. The Capacity building training will be undertaken for the senior CRPs based on existing area of support like, model CLF development, Mobilization of ultra- poor in SHG fold adopting the graduation approach undertaken under Satat Jeevikoparjan Yojna, the Community based enterprise promotion and community auditing through existing experienced community cadres. Preference would also be given in selection and training of cadres those CRPs who have been engaged in other SRLMs for NRO support and having experience with arising area of NRO support needed. They will be engaged in these program and nurture them for NRO support.
- c. **Exposure visit at Jeevika:** The NRO IB&CB will host exposure visit program for SRLMs related to the IB&CB in BRLPS project area. The field immersion and exposure visit site will be developed for field training and exposure visit in Jeevika.

CHAPTER 7: Social Development

1. Social Development, Entitlements and Convergence

The primal area for Social Development and Entitlements in financial year 2021-22 would be on access to Vulnerability Reduction Fund in terms of Food Security Fund and Health Risk Fund through diversified nutritional food security & health risk mitigation. Preparing and strengthening the CBO to take up collective actions with non-negotiables, social campaigns & awareness, gender sensitization, entitlements & rights based approach and social inclusion of elderly, disabled, widow and tribal in SHG fold. The year will also be special in terms of convergence with departments and agencies focusing on service delivery mechanism and capacity building of community members along with strengthening of institutions.

These mentioned activities will be taken by the liaising with departments, MoU with agencies, development of cadres, training and capacity building of community members and their exposures. CRP drives in many interventions will also be the major area for the intensive approach to ensure the qualitative delivery to the even last households included into SHG households. Simultaneously, capacity building of staffs and cadres will be the main agenda for ensuring effective and efficient management systems.

Food Security Intervention

Food Security is a community based food availability and management system having objective to ensure availability of food to each poorest households throughout year. Year 2021-22 will be for diversified nutritional food security to beneficiary in context to inclusion of most vulnerable, SC and ST households. Emphasis would also be more on nutritional security to women and children. Procurement of food grains along with nutritional food items such as soyabean, grams, jaggery, mustard oil and other edible items would be ensured in each Village Organizations.

Along with nutritional food items, under all Village organization, its members would be facilitated to take up kitchen garden activities to promote nutritional coverage among SHG members. This initiative will be done in all VO by engaging Village Resource Persons under livelihoods theme to support community members. Under this initiative practice of seasonal fruits and vegetables plantation would be done which will ensure the bio-agriculture practice. In this financial year around 7000 new Village Organizations would be provided VRF (FSF and HRF) under NRLM project areas.

Health Risk Intervention

Health being the major factor for a person, the objective of this intervention is to provide low cost fund for health and medical emergencies to households included in SHG fold. Being health the important factor for rural areas, health loans and savings are two components of Health Risk intervention. In FY 2021-

22, SHG members would be mobilized to increase their health saving from Rs. 10 per month to slightly bigger amount of Rs. 20 or plus in their Village Organization. The member contributing to monthly HRF savings are entitled for receiving HRF fund for health emergencies. This intervention will be implemented in all project area and more than 7000 VOs would be covered under HRF intervention. All loans related to health emergencies which are more than Rs. 3000 will be covered under Health Risk Fund through SHGs and VOs.

Non- Negotiable – Collective Actions

In the year 2021-22 total of 7 norms have been taken under Non Negotiables for SHG, VO, CLFs, cadres and staff. These training on Non-negotiable and Collective actions will be provided to 1 year old VOs and CLFs along with staffs and cadres. Collective actions are the women led initiatives which supports them to raise their calls on social issues. Collective actions in forms of awareness, rallies, mobilization, and liasioning with administration will be taken up. As per the plan all 1 year old VOs will be oriented to take up any 2 issues for the year and work on mobilization and awareness of local populations. The topics of Non-negotiable collective actions are as follows:

- a. Alcohol prohibition and mobilization
- b. Education – sending children to school daily and regularly
- c. Entitlements and convergence (MGNREA, pensions, schemes, jobs, PDS, etc.)
- d. Domestic Violence and rights (widow, elderly, destitute women etc.)
- e. Sanitation and cleanliness by use of toilets in each households
- f. Girl child marriage above age 18 and groups/forums for adolescents girls
- g. Financial and functional literacy for SHG members

Renewable Energy

Access to clean, convenient and cheap source of energy solution is a prominent initiative for social development theme for many years. JEEViKA in collaboration with many departments and agencies have been providing renewable energy lighting and home solutions. JEEViKA in partnership with TERI, BREDA and IIT-Bombay is implementing solar initiative program to provide the clean energy solution to enhance the availability and accessibility in rural areas along with positive change in income and productivity. These solar initiative now being seen as social entrepreneurships which aims to provide solution at local level and thus leveraging made local for local concepts among rural community and promoting sustainable eco-system.

JEEViKA under this intervention has promoted more than **310 solar shops** where SHG members and differently abled persons are skilled and supported to work in solar intervention as **S-MART** entrepreneurs. In this year it would be aim to start and set up more than 1000 new solar shops in the project

area of NRLM and NRETP and more than 2200 solar shops across other project areas. These S-MARTs entrepreneurs take up the activity as follows:

- a. Sales and marketing of solar and allied products
- b. Repair and maintenance of solar products
- c. Awareness and mobilization for adoption of solar products
- d. Customized installations

JEEViKA has facilitated and supported the setup of a solar company, named as ***JEEViKA Women Initiative Renewable Energy and Solution (J-WiRES) Pvt. Ltd.*** Which is hold and owned by SHG members through their representation as Board of Directors, Promoters and shareholders. The company aims to work for development and promotion of renewable energy products primarily solar and allied products. The Company controls the channel of 310 solar shops called S-MART and in year more than 1500 solar shops would be setup under its aegis. The company will primarily work on 6 areas which are as:

- a. Assembly, production and manufacturing of solar and allied products / components
- b. Sales, marketing and promotion of renewable energy products
- c. Partnership and resource service management
- d. Repair, service and maintenance operations
- e. Customized installation and unified services
- f. Environment protection initiatives.

In current time, company is engaged in production of energy efficient LED Bulbs (9&10W), solar lamps and solar torch under the brand J-WiRES. The company has also started to take up small projects from various organization for setup of solar street light, setup of Off-grid solar rooftop system in govt. schools from various organizations. Company in 2021-22 will scale up its operations in many areas of Bihar by setting up of regional or subsidiary units. Company would also setup an incubation cum experience centre at its head office site, to facilitate on hand experience and also understand a common person's need and take up designing of products or services.

Gender Mainstreaming

As a State Rural Livelihoods mission with a history of more than a decade in the realm of women led community institutions. It has ten million women as the forerunner of socio-economic change in Bihar. Hence, its commitment towards gender mainstreaming as an organizational ethos and significant tool for achieving inclusive development becomes critical.

Currently, the intervention is ongoing in eighteen districts of both northern and southern regions of Bihar. The key method used for addressing gender issues is participatory in nature wherein gender sensitive workshops are held with both women collectives/institutions and project staff. Simultaneously, we are

collecting narratives directly from the field to develop robust knowledge repository of exemplary stories that demonstrate lived experiences of struggle and self-discovery.

Key Interventions to be introduced at the Community Institution level

- **Ensure prioritization in inclusion of vulnerable Women who are marginalized, SC/ST/PVTG, single women/widows, Survivors of Violence etc-** The sensitization of VO/CLF members in recognizing social issues that directly impact the lives of women will play a critical role. In order to facilitate an effective sensitization; provision of robust pool of ToTs and Gender tool kits (songs, manuals, modules, posters etc). The Social Action Committee with the support of leaders and Gender Point Persons (One active member of the SAC) fro will roll-out the intervention at the community level. Moreover, a significant focus would be on their capacity building so that SAC members, leaders and Gender Point Persons are equipped to streamline adversities.

The two of the most prominent activities to be taken up by the SAC/Gender Point Persons in support with VO/CLF leaders is to ensure prioritization of vulnerable women in RF, CIF and VRF and including social/gender issues as a key agenda at SHG, VO and CLF meetings and maintaining records of discussions in the meetings, issues received and action taken at VO/CLF level.

- **Promotion of quality education of children with prime focus on adolescent girls and their leadership skills-** In collaboration with technical agencies, quality education as a supplementary model can be an effective tool to bridge the attendance and learning level gaps. It can be implanted in Model CLFs wherein mother and child learning engagement and peer-to-peer learning between female youths and community children can be introduced. Also, building identity, agency, self-worth and choices of adolescent girls through structured trainings. In other words, this would also be accompanied with skilling and over all well-being of the girl child/youth. Translation into a justifiable model would require support SMCs, SACs, and CLF/VO leaders
- **Facilitate VO to form an informal body called Gender Forum at VO level-** one active member each from SHG would be part of the Gender Forum. The Gender Forum will support SAC members in their planning and implementation. The purpose of the forum is to provide a platform for discussing gender-based issues like child marriage, sex-based discrimination, girl child education, dowry, violence against women at the village level. Keeping record of discussions and facilitate their resolution. Establishment of Counselling Centres under the hand-hold support of Gender Forums is also one of the roles of Gender Forums
- **Facilitate effective access to entitlements centered on policies that are especially designed for women-** The SAC members with the support of Gender Point Persons are responsible for

convergence with state specific women centred programs like Mukhyamantri Kanya Uthan Yojana, Pension Scheme etc

Inclusion of Elderly and Disabled

Elderly, disabled and tribal population are the most vulnerable section of the society. Mobilisation of this vulnerable group and inclusion into the SHG fold is necessary. In FY 21-22, more than 13000 vulnerable groups will be formed specially focusing on inclusion of community like elderly, destitute, single, differently abled persons. Presently, Help-Age India Foundation is working with 863 groups of elderly persons in three districts of Bihar. All the groups of Help-Age India Foundation in Bihar will be undertaken into JEEViKA's fold. Inclusion of these groups will be done by signing of MOU between JEEViKA's and Help-Age India Foundation.

Further to work on persons with disability, the project has trained community professionals and staffs on the new policy related to the inclusion of Person with Disability. In this regard, the project has signed an agreement with TNVRP to provide implementation support as well as support JEEVIKA in the preparation of the policies and guidelines.

Entitlements & Convergence

Community based organizations developed by JEEViKA have matured enough to take responsibility of ensuring entitlement and rights of its members. In this regard, JEEViKA project is providing necessary hand holding support to its CBOs in terms of capacity building and regular orientation to community and its cadres. Project also help its CBOs in coordination and liasioning with line departments.

Mahatma Gandhi National Rural Employment Scheme (MGNREGS): Average person day's work generation in Bihar under MGNREGS has been about 45 days for last 3 years around. Our effort is to add newer workers to the MGNREGA workforce to enhance over all person day generation in the state. Each BPIU has set an annual target of ensuring minimum of 50 days' work under MGNREGS to 50 % members of 30% Village Organization of their block. In order to meet target, set in Annual Action Plan, each BPIU will identify clusters and Village organizations having high density of SC/ST communities. After identification of such Village Organizations, concerned SHG members will be mobilized and facilitated to work under MGNREGA. In this regard to carry out micro level activities like demand registration, follow up for work allotment, job card application, social action etc. one MGNREGA VRP will be placed in each Panchayat who will be incentivized as per JEEViKA's MGNREGA VRP policy. These VRPs will identified by the concerned VO and trained by the project. These trained persons will work as community professional under the supervision of Cluster Level Federation and Village Organization. Social Development Manager will provide training to staffs, cadres and community members. To provide further

momentum, each districts will identify three Panchayat where it has maximum number SHG members have been elected as PRI representatives. PRI members will also be provided training to ensure the delivery of services in their area for MGNREGA implementation. These Panchayats will be developed as model Panchayat with regards to the person day's generations as well as creation of IBS (Individual Benefit Scheme) assets like poultry shed, vermin-pit, farm ponds etc.

A. Cluster Facilitation Team: Cluster Facilitation Team is being implemented in 25 blocks of Bihar in convergence with Rural Development Department (RDD), Bihar. JEEViKA has already placed 114 MGNREGA consultants in these blocks and further 500 MGNREGA VRPs are working under supervision of these MGNREGA Consultants. CFT team on one hand will build capacity of MGNREGA labours through necessary orientation about various processes and provision of MGNREGA and on the other hand it extends its support to block level MGNREGA functionaries in mobilizing work demand, issuing of e-muster roll, monitoring workers at work site and in Measurement Book booking. CLF will be the implementing agency of the CFT project. It will mobilize labour/ labour groups at the worksite and ensure its timely measurement by the barefoot engineers working with it. All the expenditure of MGNREGA in the CFT blocks will be made through the E-FMS system. Payments to community cadre will be made on the recommendation of nodal VO/CLF in its regular review.

In this FY 2021-22, online registration of labour group and online demand of work will be done through MGNREGA MIS. This will be ensured by CFT Consultants with the help of CLF. In addition to this, Individual Beneficiary Schemes (IBS) such as poultry shed, goatry shed, Vermi Pit, Ponds etc., creating awareness amongst the community about their right and entitlements, capacity building of all resource persons will be the key intervention area.

State CFT Cell (SCC): State level CFT Cell will be constituted under the chairmanship of MNREGA Commissioner to facilitate and review the performance of the CFT Block teams. This will also help in sorting out of grievances related of MGNREGA, designing new policy etc.

B. Social Audit: Social Audit Unit (SAU) has been formed as an independent society under Department of Rural Development, Bihar to conduct social audit of MGNREGS, PMAY and PDS. As per the Standard Operating Procedure (SOP) of Ministry of Rural Development, GOI, Village Resource Person (VRP) from Women Self Help Groups members will be engaged in conducting the social audit at Gram Panchayat Level. This initiative aims to create a community cadre of Village Resource Persons (VRP)/CRP who will be engaged in conducting social audits at the Gram Panchayat Level. By analysing the experience of CFT and SRLM, MORD has instructed Social Audit Unit (SAU) to take

the assistance of the State Rural Livelihood Mission (SRLM) particularly in identify and mobilize women SHG members from every selected Gram Panchayat.

Coming financial year i.e. FY 2021-22 will be focused on rolling out social audit work such as identification and training of VRP, to do social audit of different government programme, facilitate in verification of records with primary data in all districts of Bihar in convergence with Social Audit Unit, Department of Rural Development.

C. Mukhyamantri Koshi Mulberry Project: Under this project, 4500 farmers have already planted Mulberry plants in their individual lands. Farmers will be further forward linked through reeling unit, construction of rearing houses, and establishment of nodal centres, distribution of farm yards manure etc. The Financial Year was more of taking the learning experience through visiting and getting exposure from different places where mulberry sericulture is the main stream of livelihood that includes Bangalore, Kesla, Berhampur and Kaliachak, Malda. In the year 2021-22 approx. 7000 farmers will be planting Mulberry on their lands. Apart from 60 Producer Group formed and additional 20 PGs will be there to support farmers by the end of FY 21-22. These farmers will be further supported as distribution and facility of 7000 farm yard manures units along with 7000 rearing kits to be distributed. These farmers will be supported through MGNREGA, Rashtriya Krishi Vikas Yojna, Handloom and Sericulture Directorate dept. of Industry and Central Silk Board. Primarily, these departments and agencies will support in following aspects:

- Funds will be extended to support training and workshop and one-time capital funding
- RKVY will support through honorarium for VRP, trainings, exposures etc.
- MGNREGA for providing plantation, irrigation, management and farm yard manures
- Industry department state fund for infrastructure, and other funding in shortages.
- Central Silk Board will support in giving technical input.

D. Pensions: The Govt. have provided various types of Social and security schemes for the benefitting the poor households to reduce their vulnerability. There are large number of households which hare eligible and included under the JEEViKA SHG fold are needed to be benefitted from pensions and schemes. Once the beneficiaries are identified, VOs will submit their list to concern CLFs where CLF will be responsible for taking up the list to their concern block and district office and facilitate the entire process to ensure the availability of pensions.

Mission Antyodaya and Village Poverty Reduction Plan

In partnership and consultation with local and state governments, Ministry of Rural Development embarked a platform where a gram panchayat is the main unit for monitoring the transformation and implementing

the objective criteria. In country total of 50,000 GPs have been selected to reach out 1 crore households for bringing out from poverty by seeking convergence to government program and interventions with gram panchayats by following saturation approach. Under the Mission Antodaya the project will focus on linking the SHGs with Banks and providing livelihood opportunities along with the sanitation facility to each household.

Village Poverty Reduction Plan – Participatory identification of 30 lakh households excluded from one or more entitlements in the VPRP conducted in FY 2020-21. Targeted approach for inclusion of identified households and linking them with their entitlements be it pensions, MGNREGA, PDS or others. Work on the Social Development Plan, Entitlements Plan, Livelihoods Plan and Goods and Services Supply Plan developed in a participatory manner in the FY 2020-21.

Member & CBO participation in PRI institutions: Participation of CBOs/ SHG members in Gram Panchayat Development Plan (GPDP) with the basic required details available from Mission Antodaya and VPRP. Participation and inclusion of MGNREGA participatory planning exercise with GPDP.

Electoral literacy Clubs: Development of electoral literacy clubs at CLFs/ VOs for awareness and capacity building of community members in related activities. Support to CBOs in framing of their own agenda points for development of their Gram Panchayat based on inputs from MA, VPRP, GPDP and other CBO-PRI convergence activities.

Member participation through CBO mobilization in ward level PRI elections: Capacity building of community members through PRI-CBO convergence activities, electoral literacy clubs, others forums and mobilize community participation in PRI related activities.

Harit JEEViKA Harit Bihar

534 Individual Nurseries to be set-up for sapling availability within state. Sapling plantation of 2 crore for the FY 2021-22. Development of Producer Company/ FPC for nurturing, supporting and scaling up activities undertaken under nursery development, sapling development and other related activities.

Education

Turn The Bus Digital Classroom

The Turn the Bus and Jeevika initiative is a pilot project to empower local students/ youths through the process of knowledge dissemination. To bring about systemic change in the grassroots level, there is a fundamental need to understand and address the current demands of the rural community. In addition, with the mass penetration of Internet plans; the accessibility has increased in multi-folds. It indicates a massive opportunity to include the children of SHG members to usher in positive socio-economic change. Turn the Bus is envisaged as our potential partner to harness this opportunity. Currently, the pilot project is being implemented in two Districts of Bihar i.e. W.Champaran and E.Champaran districts of Bihar. In the year 2021-22, the plan is to extend the coverage implementation to all districts of Bihar.

i-Saksham:

In partnership between BRLPS and i-Saksham, an education initiative to empower rural youths and children has been envisaged. The key objective of this collaboration is to bring about qualitative change in the existing educational structure both at the micro (student) and macro (institutional) level by facilitating active engagement of CBOs. In other words, this will also ensure strengthening of community led institutions and building of socially responsible entities. The edu-leader, may also be called a 'fellow' is a

community education leader who is trained by i-Saksham's team under a fellowship program. Within this fellowship they are trained to run community-learning centers for 2 years wherein they provide min.10 hours of educational support every week to children from marginalized communities. The pilot project is ongoing in Munger District and Jamui District and in FY 5 more districts would be covered under this intervention.

Pratham Education Foundation:

Pratham Education Foundation is an innovative learning organization created to improve the quality of education in India. Primarily, Pratham focuses on high-quality, low-cost, and replicable interventions to address gaps in the education system. In this premise Education is one of the prime intangible indicators of development paradigm. Therefore, partnership with Pratham, will lead to empowerment of our institutions and will enable mothers to gauge their children's education as well as take necessary action with the stakeholders. Pratham and JEEViKA jointly implemented this project in 5 districts of Bihar i.e. Supaul, Gaya, Purnea, Nalanda and W. Champaran. In upcoming financial year, 10 more districts would be covered under this intervention.

CHAPTER 8: Pilot and Innovations

1. Menstrual Health and Hygiene Management (MHM) Project among Women and Girls in Bhagalpur, Bihar

Abstract: Menstrual hygiene has a bearing on the health of adolescent girls and women. The popular and available menstrual hygiene management (MHM) products have issues of affordability, access, sustainability, and disposal in rural and urban communities. Sustainable and correct use of these products also creates problems related to health and hygiene. This project will spread information on menstruation in order to reduce the misconceptions and taboos that menstruation is often steeped in. It will spread information on safe and healthy menstrual management practices, particularly the use of reusable cloth pads. The pilot will focus on capacity building in the region by training facilitators in disseminating this information; and by training women in the production of cloth pads so that they can supplement their income and make cloth pads readily available. If this pilot is successful, it can be scaled up and expanded to other regions.

Introduction: Given the advantages of using cloth pads – if used and cleaned correctly – in terms of health and hygiene, affordability, and environmental sustainability, as demonstrated by a number of studies, it is desirable and prudent to encourage the use of sustainable menstrual hygiene products among women and girls. Traditionally, cloth was used to manage menstruation and continues to be used fairly widely (albeit sometimes in ways that are harmful or unhygienic). However, the increased production of disposable sanitary napkins (DSNs), the perceived convenience and hygiene of these DSNs, and aggressive marketing strategies have combined to curb the usage of cloth. Furthermore, affordable and locally produced DSNs are now increasingly available, making their usage more ubiquitous across the country.

DSNs have certain advantages, in terms of ease of use, but their disadvantages outweigh the few advantages. The chemicals and materials used in these pads have been found to harm the user in the long-run. Not only are DSNs non-biodegradable and damaging to the environment, but without proper waste disposal mechanisms these pads pose post-use health risks as well. The social stigma attached to menstruation that continues even today results in an atmosphere of embarrassment and secrecy often leading to unhealthy menstrual and disposal practices. Even affordable DSNs may not be affordable to all, on a month-to-month basis which could lead to the overuse of a single pad (which is harmful) or the abstinence from everyday activities like playing or going to school.

Cloth pads provide a solution to a number of these problems. If washed *and dried* properly, cloth pads mitigate a number of the health risks that DSNs are known to pose. Moreover, they are environment-friendly and produce only a fraction of the waste that DSNs produce. Since they do not need to be incinerated, discarded, or flushed, cloth pads do not depend on complex waste management infrastructure. If used properly, cloth pads can last at least one year, though usually they last longer, thereby reducing costs and increasing the access to and affordability of menstrual hygiene products. The shame and taboos associated with menstruation are primarily social and cultural issues but having access to clean, comfortable, hygienic and attractive products to manage one's menstruation has a role to play in women's empowerment; being able to live every aspect of one's life – especially an aspect that is normal and necessary – with dignity plays an important role in reducing stigmas.

Finally, cloth pads are easy to produce and do not require much investment or infrastructure. In fact they can be produced locally and even at the individual/ household level.

Proposal: The primary aim of this project is to educate women and girls about menstruation and to present the use of cloth pads as an alternative to DSNs. Cloth pads incorporate the advantages of DSNs while circumventing its disadvantages. Furthermore since it is possible to manufacture cloth pads locally and with little infrastructure, the project aims to train women already working in self-help groups (SHGs) to produce these cloth pads. This production could present women an additional income source, could offer local women easily available and affordable cloth pads to purchase, and transform attitudes towards menstruation. However, it is impossible to demystify menstruation without also talking about and providing unbiased, scientifically sound, and up-to-date information about menstruation. The proposed project combines capacity building with education in order to achieve the goals of sustainable menstrual health management (MHM). The pilot will apply the various facets of this project in an area decided upon together by the concerned stakeholders in order to study the efficacy of the project before it can be scaled up in the future. This proposal discusses the pilot (henceforth referred to as ‘the project’).

The sequencing of the project and its components are outlined here:

1. Training facilitators (ToT): this includes MRP-HNS, CNRP, CM who interact with girls and women in the community. The training will focus on how to facilitate educational workshops or sessions with girls and women, and how to support them in adopting healthy and hygienic, eco-friendly MHM practices.
2. Training SHGs: small groups of women from local SHGs will be trained in cloth pad making. This will include what materials are being used and the mechanism of the pad. They will be shown a few stylistic variations so that they can find their own preference and also cater to a variety of preferences.
3. Introduction of cloth pads: cloth pads produced by the SHGs will be introduced to a sample population of local women and girls during workshops conducted by the facilitators. These workshops will be part of the training so that facilitators get some experience and gain confidence. Additionally, they will include important information regarding pad usage and care for the sample population who will be using these cotton pads.
4. Data collection for Impact Assessment: in order to study the impact and efficacy of this project, it is necessary to collect data on each aspect of the project and from all those involved, viz. the SHG workers, the facilitators, and the population being introduced to the cloth pads. Data will include gathering information on existing menstrual practices, level of knowledge, and the products used for menstrual management. Data will also be collected during and at the end of the project period in order to understand what the changes are.

MHM, a background:

Through secondary research, the following challenges to effective MHM among rural Indian women have been identified:

- **Health:** According to a report published by National Family Health Survey 2015-16, 31% of women in Bihar state use hygienic practices and sanitary pads to manage their monthly cycle and in urban areas its 55.6% and in rural areas its 27.3%. The trend that urban areas are more aware than rural areas is observed here too. With a direct bearing on the health of women and adolescent girls in India, there is a pressing need to focus on improving menstrual hygiene management. Investing in improving menstrual hygiene management will enable these millions of girls and women to lead safer, healthier and more dignified lives.

Adolescence is a period of major physical, psychological, and socio-emotional developments and changes. These are rapid changes that go hand in hand with an increased need for nutrition. Anaemia studies indicate that anaemia is significantly associated with regularity of the menstrual cycle. Anaemic girls are more likely to have cycles of less than 20 or more than 35 days. One of the important factors associated with prevalence of anaemia was excessive bleeding during menstruation. This excessive bleeding leads to anaemia and severe disparities between iron requirements and actual iron intake during adolescence initiates a vicious cycle. In Rohtas, among the women in the age-group 15-49, 61.7% are anaemic.

In Bihar, adolescent girls are exposed to early marriages and pregnancy, both of which are related to anaemia and reproductive health concerns. In Bihar, the rate of teen marriages is 42.5% and the figure for Rohtas is 38%. Hence educating girls and women on these issues become crucial when combating the same.

- **Economics:** Disposable sanitary napkins are often prohibitively expensive for poor consumers. Moreover, these products are often bought in places of other essential items such as schoolbooks. This can have far-reaching and detrimental effects.
- **Education:** Many rural women lack basic knowledge about the menstrual cycle and their intimate body processes in general. There is also a lack of knowledge about how to safely and hygienically dispose of menstrual products. And while teachers/caretakers have relatively high awareness of hygiene issues, this knowledge doesn't seem to percolate to young girls who can also benefit from the same. Additionally, washroom facilities are often inadequate for schoolgirls and female teachers to manage their menstruation, causing some girls to avoid school during their periods.
- **Culture:** Most rural Indian women experience lifestyle restrictions rooted in the prevalent cultural belief of impurity and pollution linked to menstruation. This may result in absenteeism from school and work and other forms of social exclusion such as in community participation, household activities, and decision-making.
- **Environment** – Disposable sanitary napkins/ products (DSN) in rural India add tonnes of waste to landfills, rivers and oceans. This also can lead to air pollution and water contamination which impacts the whole community. In recent years, DSNs have become widely advertised and popularized across India. Currently, the Indian Government, under the Scheme for Promotion of Menstrual Hygiene, is offering highly subsidized DSNs to adolescent girls (as well as to new mothers and female prisoners) who have heretofore had no access to these products. This scheme aims to make disposable sanitary napkins available to girls across the country. The first phase alone reaches 15,000,000 girls—and this is only 25% of India's menstruating *adolescent* population. We recognize that acceptance of DSNs by menstruating women and girls throughout India will inevitably produce a staggering amount of waste and air pollution; a conservative estimate is 58,500,000,000 pads per year that will be incinerated, deposited in landfills, or littered in the open. If accepted among rural users, washable cloth pads could have the added benefit of greatly reducing this amount of waste.

Effective MHM requires an integrated approach that addresses health, economics, education, culture and the environment holistically. These are inter-related influences/barriers that impact women and girls in rural India. We are especially concerned that when it comes to products, in a country like India where effective waste systems are basic, minimal or often absent altogether,

MHM product options should also be non-polluting and contaminating to our water streams and earth!

Given the complexity involved in effective MHM, **one size fits all solutions are unlikely to be truly effective**. For example when it comes to advocating for certain products, local research is essential in order to understand the best options for the given context – taking into account factors such as cultural norms, access to sun and water, and local waste disposal mechanisms.

Intervention:

1. Motivated by findings from secondary research, we propose to locally produce washable cloth pads for the rural user. The goal is to introduce a product that would be:

- Affordable to women with limited financial means; (final cost of product should be less, when compared to what a woman would typically spend on DSN during 1 year)
- Durable enough to last *a minimum* of 1 year, potentially saving women considerable money
- Appealing and attractive to communicate a message of holistic beauty, dignity and hygiene.
- Of a quality that would inspire women to provide the basic care (washing, drying and storage) necessary for product longevity and maintaining health and hygiene.

2. Based on secondary research it is also clear that this intervention will not be as effective without an increase in knowledge about menstruation, the propagation of healthy and hygienic menstrual practices, and the dissolution of taboos surrounding menstruation. This is possible only through education and sensitization of girls and women, their families, and their communities. For this training of facilitators is proposed.

Expected outcomes and deliverables of the project:

- Skill development through pad-making workshops
- 2 pad making workshops will be held, resulting in the training of up to 40 women in cloth pad making
- 800 pads produced in the first month after the workshops
- Dissemination of unbiased and up-to-date information relating to menstruation and MHM
 - 2 ToT workshops will be held. This entails the training of 40-50 facilitators in conducting workshops with women and girls on MHM. These facilitators will, with some experience, be able to train other facilitators in different blocks/ districts
 - 200 girls and women will receive cloth pads. They will also attend a workshop on menstruation and MHM which includes information on how to use and care for cloth pads
 - During the project period the trained facilitators will be required to organize and deliver a certain number of workshops for other women and girls in the block/ district. These targets will be decided together with the concerned stakeholders. An estimation of the number of women and girls receiving information from these workshops will be provided accordingly
 - Impact Analysis
 - This includes publishing reports of the project, beginning with a detailed outline and justification of the study
 - Impact analysis will have two treatment groups, and a control as given below:
 1. A control group of 100 women and girls from a different block. This group will not receive cloth pads *or* educational information on MHM from facilitators. A baseline survey and end line survey will be conducted with this group
 2. A treatment group of 100 women and girls will be identified and will attend educational

workshops but will not receive cloth pads. This group is important in order to study the impact of the educational workshops on menstruation and MHM delivered by the trained facilitators.

The same baseline survey and end line survey will be conducted with this group

3. A group of 200 women and girls will receive the locally produced cloth pads. They will also attend the MHM workshops conducted by facilitators. However, this group will provide feedback largely pertaining to the use of the cloth pads. A baseline, midline, and end line survey will be conducted with this group in order to understand the acceptability of cloth pads over time. These surveys will be useful to study whether the use of cloth pads has any impact on menstrual practices. The surveys will also provide feedback to the women producing cloth pads.
- By spreading education and information, disseminating technical know-how, and presenting cloth pads as a viable alternative to DSNs, the project will form a ripple effect and the targeted population will spread this information to the community at large. The local production of cloth pads will make them accessible. This is an important aspect if cloth pads are indeed to be adopted by the population

Stakeholders:

- Community Based organizations are an important stakeholder in this project. BPIU/DPCU will be required to coordinate the workshops which will be held with SHGs (pad making workshops) and those that will be held with facilitators (education and training workshops). Along with the community cadres and staff will have the responsibility of ensuring that facilitators can and do conduct educational workshops with women and girls outside the sample study. BPIU can play a role in organizing these workshops. It is recommended that AWW, ASHA also participate in these workshops to better understand the advantages of this project and sustainable MHM in general. At the scaling-up stage, the state government will play a pivotal role in coordinating between districts, sharing information, training, and procuring materials for cloth pads.
- Jeevika women
 - They will be trained to manufacture good quality reusable cloth pads, which will be used by them and the adolescent girls and women in the community
 - They required to produce a requisite number of pads (approximately 800) in the first month (which will be distributed to the sample population)
 - Other JEEViKA workers, not involved in cloth pad production, will be trained as facilitators who can conduct workshops on MHM for girls and women and be messengers of healthy, economical, eco-friendly, comfortable menstrual practices and products
- ASHA workers, Anganwadi workers, teachers, caretakers
 - Along with JEEViKA workers, this group will be trained as facilitators, or their knowledge on menstruation and MHM will be updated, so that they can educate women and girls on sustainable and healthy menstruation practices. This is important since many of these individuals attract with women and girls in the community and will be able to provide a reliable support system when it comes to menstrual health. Furthermore, if these individuals are encouraged to use cloth pads, they in turn will be able to encourage the use of and eliminate doubts surrounding cloth pads.
- KGBV schools
 - Some girls included in the sample population, treatment group, and control group will be studying in KGBV schools. Additionally, teachers from these schools might be trained as facilitator and/ or trained facilitators will conduct workshops in these schools.
 - Women and girls in the area (those part of the study and others in the community)

1.6	Educational workshops for students										
	Design of workshop										
	Conducting workshop in schools/villages										
	Distribution of pads										
	Follow-up & support to girls and women over phone										
1.6	Feedback survey										
	Designing questionnaire for user feedback and post-test interview										
	Collecting user feedback (after 3 rd & 6 th month)										
	Observation of facilitators over entire study period by local staff and our staff										
	Data analysis of user feedback survey										
1.7	Report preparation and presentation to stakeholders										

Annexure 2: Budget

Sl no	Head	Amount	
1	Consumables	3,00,000	Materials for production, stipend to SHG women
2	Contingency	1,50,000	
3	TA/DA	5,82,000	Travelling and lodging
4	Pay/ honorariums	8,75,000	Salary and honorarium to experts
5	Others	1,00,000	Stencil making, training material production (videos, manuals).
	Total	19,37,000	

Proposal on working with Person with Disability (PwD)

2. The proposal has identified 6 project objectives.

The goal of the project is to facilitate the empowerment and inclusion of persons with disabilities. The project will facilitate the agency, empowerment and inclusion of persons with disabilities (Persons with disabilities) in Bihar.

Objective 1: Initiate a State level Disability Resource Centre which will primarily serve as entrepreneurship Incubation hub to build the capacities of women-led disabled people's organizations and persons with disabilities in rural poverty contexts to gain financial empowerment through a manufacturing hub venture that would also serve as a resource centre for nurturing skill development activities for persons with disabilities across the state of Bihar. This project will also serve to identify and mobilize persons with disabilities through the JEEViKA SHG network to facilitate community-driven knowledge sharing and agency building.

Objective 2: Establish the first Indian entrepreneurship skilling and product manufacture hub for persons with disabilities. The concept will be launched and piloted in one district to begin with. Four Disability Resource Centres (DRCs) providing advocacy & leadership training to PwDs and resources to facilitate economic and community participation will be launched in four districts.

Objective 3: Build leadership and partnership skills of CLF leaders to improve the management and organizational skills of DRCs as well as the entrepreneurship hub. In essence we aim to develop both the Disability resource centre as well as the entrepreneurship hub to be community-driven, emerging in a bottom-up mode.

Objective 4: Work with technical resource organisations to mainstream disability into existing livelihood programs through sensitization and capacity building of JEEViKA staff and cadres to include the needs of persons with disabilities in their work.

Objective 5: Work in coordination with prestigious institutions such as IIT and international resource organisations on disability inclusion to ideate and create products ranging from sustainable accessibility aids using local resources as well as child development aids such as toys, learning material and other utilities that have national and international market appeal. In essence our venture hub will serve as a facilitation centre for start-up business ventures driven by community leaders (CLFs) and targeting persons with disabilities.

Objective 6: Initiate a focused livelihood enhancing program for persons with disabilities to facilitate, improve capacities, and build access to availing various entitlements and services offered by the government through Disability Resource Centres (DRCs)

The expected results for this project are:

Result 1: Establishment and operation of the state level Disability Resource Centres as well as Incubation Hubs for entrepreneurship development among persons with disabilities.

Result 2: Direct empowerment and sensitization of PwD SHGs and also to empower women with disabilities

Result 3: Operational network of DRCs which will include trainer of trainers as well as technical and knowledge support to identify suitable venture-based empowerment option for each type of disabilities.

Result 4: Improved knowledge and leadership and organizational skills of PwD SHGs, DPOs and CSOs in Bihar to advocate for the rights and empowerment of persons with disabilities

Result 5: Increased knowledge and disability sensitization through a product-line generated and marketed as 'made-by-Divyangjan.

Result 6: Enhancement of livelihoods and employment supports for persons with disabilities.

Result 7: An accessible website and peer-peer knowledge exchange portal that could serve as training and knowledge resource.

1. COMPONENTS

A. Disability Resource centers

- 1.1. Four State level Disability Resource Centers will be set up as part of the project.
- 1.2. The DRCs will address the skill development, knowledge, resource and institutional gaps existing in Bihar, in terms of skill development related knowledge resource and trainings. As of now skill training for disability specific support team could not happen effectively in Bihar because we are still dependent on resource persons from other states. There is a need to create an institutional structure to address this huge gap of knowledge and training resource access for persons with disabilities as well as their support teams. The resource centres will also serve to sensitize staffs, cadres, SHG leaders, CLF and Vos, DPOs and panchayat leaders to the importance of a disability inclusive approach to development planning. Besides this, the DRCs will serve as community hubs for various types of impairments to gain access to specific knowledge resources pertaining to their type of impairment. Trainer of trainers will be generated through these centres, and experts of various inclusion aspects will be created at these centres to serve across Bihar, creating more experts through a snow-ball effect. MoU with IIT, CIPET and other institute of prominence will be done to be a constituent of the DRCs.

B. Entrepreneurship and Business Development Hub

This will be the highlight initiative of this project. The idea is to create a start-up nurturing hub that will be the most pioneering and unique model of community-led state level enterprise building that will cover product design, marketing and branding. This will be a pioneering effort in India as no such attempt has been carried out by any organization at this scale.

C. Online Platform- for training and resource sharing

An online platform which will become the interactive hub for imparting knowledge and sharing of resources. The objective of the online platform is for peer-peer knowledge sharing as well as an accessible website to extend a state level network of Persons with disabilities. It will initiate network surveys and discussions on ongoing advocacy issues while also serving to highlight successful inclusion initiatives.

D. Web Site Development (Branding similar to Amazon.com, Flipkart.com etc.)

An interactive, accessible website will be set up. A document on disability specific training and skilling techniques will be produced and shared through the DRCs. We will use specifically designed accessible mobile apps to disseminate knowledge on skill development as well as various other resources related to livelihoods. Most importantly this website will serve as a marketing tool (similar to amazon.com to create a brand and sell the products developed through divyangjan venture.

The DRCs will network with each other and the Entrepreneurship hub which will give the PwDs opportunities to be part of the larger development initiatives in Bihar. Thereby marching towards our goal of disability-inclusive development.

E. Research and Communications (for sustainability of the initiative)

- i. Long term sustainability through research will be used by documenting skill training techniques for use by the ToTs and BRLPS teams and to develop strategy recommendations for product development and marketing/branding in support of the enterprise venture to promote the empowerment of Persons with disabilities in Bihar. The project will help fill in knowledge on skill training and livelihood techniques for various types of disabilities (which is currently a huge knowledge gap for JEEViKA team as well). The learning experience of linking the DRCs with CLFs at the community level will serve as an anchor for divyangjan SHGs.
- ii. A strategy for promotion of empowerment of Persons with disabilities in Bihar, in coordination with Buniyad Seva kendras and other institutional structures available for persons with disabilities.
- iii. Videos will be prepared of all skill trainings, workshops, product design and manufacturing trainings where divyangjan related process and skilling steps will be documented. Divyangjan experiences and voices will be documented during training

programs and in the field. These videos can become an authenticated source for creating a sustainable knowledge resource for further empowerment of divyangjan in long term.

F. Training

In addition to persons with disabilities, the DRCS will also serve as an institution to train and generate skilled resource pool. All trainings will be made available online on the online platform outlined in section C above.

Knowledge on schemes available for PwDs at national and state level will be incorporated in the trainings with knowledge on how to access them. To integrate Persons with disabilities in health services frontline health providers (e.g., Ashakarmi workers) will be trained at these DRCs. Basically, DRCs can serve to train not only JEEViKA team but also community cadres and workers of other departments in Bihar.

G. Summary of targets

Direct beneficiaries of the proposed project for year one includes 6000 persons with disabilities and 200 SHGs/DPOs in the four target DRC centres. 1500 women with disabilities will benefit directly from the project as well as PwD members of the community. BRLPS staff and cadres will benefit from the knowledge resources available on online platform. The Web Page, social media will constitute a large cascading effect further generating a branding opportunity, which will serve to popularize the enterprise venture and the products being developed through the business ventures.

2. DESCRIPTION OF KEY ACTIVITIES WITH A TIMELINE

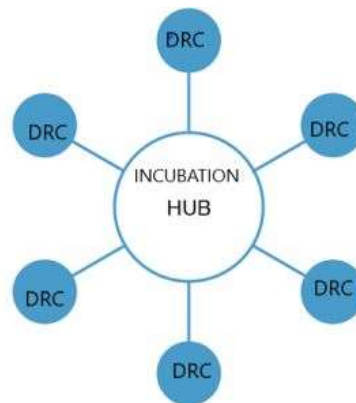
During the project's 1st Quarter, BRLPS will initiate project launch in consultation with regional partners, experts and conducting outreach to persons with disabilities and SHGs through the nodal CLFs. Agreements will be constituted with partners and consultants. Within 60 days of launch, BRLPS will finalize a year one work plan as well as a detailed M&E plan. M&E activities will be ongoing and quarterly reporting will be prepared and submitted.

In 2nd Quarter the DRCs related plan will be finalized along with potential staffing requirements which will be mapped out and systematized. BRLPS will launch DRCs in one district to begin with, and complete recruitment and training of additional personnel, establish project at one DRC initially. The plan is also to establish outreach and mobile units in 1st and 2nd Quarter. In the 1st Quarter training and workshop planning will be initiated. Implementation of training with other state experts, local government employees through the coordination with CLFs will occur from 2nd Quarter – 4th Quarter.

The DRCs will work with individual PwDs to provide tailored technical assistance, skill trainings and livelihood/product related training and connect them with vocational training and skills development resources, and other assistive needs.

State level resource and technical agencies outreach will take place starting in Quarter 3 to create the basis for ongoing cooperation, with a focus in Year 1 on outreach to technical resource agencies with responsibility for ideation and product designing, skill training and branding as well as marketing.

In Quarter 2-4 leadership skills development trainings will take place. Outreach to international teams and IT resource teams will begin in the second half of Year One, with workshops to service providers and JEEViKA personnel in Quarter 4. Throughout the course of the year, BRLPS will coordinate with CLFS to identify programs for mainstreaming, conduct meetings, develop and disseminate technical assistance materials and to identify opportunities to invite implementers to selected trainings and to target implementers for dissemination of project resources. In the 4th Quarter branding and product training launch will be initiated. In essence, Incubation Hub and DRCs will work together in a **hub and spoke model** (like in a bicycle) -



Incubation Hub is to be understood as a high level thinktank albeit lead by CLFs and guided by experts from IITs and other organisations. DRCs are to be understood as the implementation arms which will serve as skill development and ToT trainings centres **before** product launch, whereas after product and enterprise launch DRC centres will serve as product development, quality control, marketing and storage points of action. In essence the DRCs are the functioning units of the business brain -Incubation hub.

Conceptually Incubation Hub as well as the entire venture chain management will be carried forward directly by CLFs (Community Level Federations) led by active women leaders with proven successful track records. This particular aspect is where innovation and uniqueness lie because unlike top-down implementation, this is purely a bottom-up enterprise venture. This will be carried forward through Producer Companies concept which is an already-proven community-driven concept within JEEViKA. We use this model of Producer Companies (led by CLFs) while designing and branding, albeit from the implementation perspective marketed as: made-by-divyangjan, developed and marketed by women-led CLFs.

Just as *Shilp gram*(a rural crafts enterprise in Bihar), we aim to develop **Divyagram** which will be an innovative community-driven, women-led, divyangjan centric enterprise venture targeting low-cost value-basedmarket economy especially in the states of Bihar, Chhattisgarh, Jharkhand, West Bengal etc. We are aiming for plastic based (non-toxic) toys and learning

material which will capture the low-hanging market of JEEViKA's and Bihar own families, and also other NRLM driven markets in nearby states as well as targeting low-cost online sales.

Essentially, we hope to provide an answer to the biggest economic challenge of Chinese toys import situation, which is affecting local markets while circulating toxic, questionable toys among our children and leading towards "Swablamban". Similarly, there is also an idea to develop locally resourced assistive devices and aids such as wheelchairs and other appliances/aids which can be marketed nationally as well as distributed among our own divyangjan population in Bihar.

Working with IITs and external partner organisations and experts we will develop technical and knowledge materials and resources that will equip both persons with disabilities and service providers with the tools needed to effectively accommodate PwDs within innovative enterprise venture.

Year One Activities		Qr. 1	Qr. 2	Qr. 3	Qr. 4
Pre-Program Activities and Launching of Program					
	Action Plan development				
	M&E Plan Submission				
	Consultations with partners				
	Coordination with CLF leaders, and PwD SHGs leaders and JEEViKA cadres				
	Development of data base of persons with disabilities				
	Development of pre-Survey and identification formats				
	Creation of a PC , unique brand, logo and Tagline				
	MOU, partnering External technical resource organization and teams such as IITs/ CIPET				
Activity 1					
<ul style="list-style-type: none"> • Generate a structured plan on state level Disability Resource Centre that can work with government ministries to facilitate skilling, develop resource tools and map activities/potential for people with various impairments. • This will also serve as resource base for knowledge on programs and policies that promote divyangjan rights across the state 					
1.0	Identify external resource organisations to develop and impart training and knowledge for BRLPS staff, leaders and cadres.				
1.1	Sensitization of CLFs, VOs, cadres				
1.1	Training manuals and resource tools and techniques				
1.2	Strategy recommendations for CLFS to promote the empowerment of divyangjan				
1.3	An online platform for peer-peer knowledge sharing and problem solving:				
1.4	A resource-rich accessible website to extend the networking of Persons with disabilities at the State, district, block and community level.				

1.5	Use of Social Media to create branding and publicity for the business venture.				
1.6	Create brand, logo and tagline and popularize the brand as a potential business enterprise.				
Activity 2: Set up a network of Disability Resource Centers (DRCs)					
2.0	Establishment of four resource centers in year one				
2.1	Staff / Trainer of Trainer modules with the help of external resource organisations				
2.2	Conduct intensive ToT trainings to generate targeted ToTs and resource pool of experts in various thematics involving livelihood and skill development.				
2.3	Online and mobile phone-based services for Persons with disabilities				
2.4	Informational videos documenting of trainings and divyangjan voices				
2.5	Create instructional videos and training content generated using our own divyangjan members in Bihar using local solutions, adaptations and resources.				
2.6	Infrastructure development				
Activity 3: Entrepreneurship Incubation Hub- CLF Leadership, skilldevelopment,and enterprise building. A divyangjan enterprise brand, fully community-driven.					
3.0	A product ideation workshop series conducted through technical experts from IITs and other premier institutes such as Central Institute of Plastics Engineering & Technology, explore potential to manufacture and distribute assistive devices nationally, MSME support to ideate on plastic toys and child development material (huge market potential nationally).				
3.1	Train-the-trainers workshops with PwD SHG leaders, CLF leadersthrough each DRCS to impart knowledge on the chosen product line, manufacturing and marketing processes.				
3.2	Use successful participatory models of skill training and resource pool generation.				
Activity 4 Accessible vocational training services and technical resource pool					
4.1	Sensitizing workshop for CLFs and cadres (cont.)				
4.2	Published guidelines for ToTs and generate resource pool teams on disability specific opportunities and technicalities.				
4.3	product design and development with technical experts from IITs.				
4.4	Create technical resource pool and ToTs zone wise as well as theme wise.				

Activity 5: Supporting CLFs to launch the entrepreneurship hub				
5.1	Strengthened capacity in ongoing CLF initiatives to appropriately screen Persons with disabilities for situations of skill training			
5.2	Trainings and models from IIT experts on product related resources and tools.			
Activity 6: Enhance the livelihoods and technical, financial empowerment through skill development courses for employability in rural and agriculture areas				
6.1	Refer to government schemes and create linkage through the online platforms developed			
6.2	sheltered livelihood opportunities generated for people with severe intellectual disabilities and persons with high support needs			
Reporting & M&E				
7.1	Internal Evaluation			
7.2	Reporting			
7.3	External Evaluation			
7.4	Annual Reporting			
Financial Report				
8.1	Quarterly Reports			
8.2	Annual Reports			

It is to be noted that, the entire planning and timeframe outlined above will be adapted as per CLF inputs once the project kickstarts. At each stage we wish to be self-consciously clear that this is a community-driven, women-led, divyangjan centric enterprise venture, BRLPS is merely the facilitating platform, an enabler to be precise.

3. Documentation outputs (in addition to project deliverables)

i. **Written Publications:**

Training Material used at district and State Level. Videos. Marketing campaigns.

ii. **Progress Reports:** Quarterly and Annual Progress reports on the work done and to be carried out. The risks and successes will be documented. divyangjan voices will be strengthened and documented. The annual reports will be developed for broad dissemination by BRLPS through CLFS.

iii. **Information Bulletins:** Information Bulletins on trainings, knowledge and resource material will be produced for dissemination.

4. MONITORING SYSTEM

The project will undertake a modest mid-term evaluation at the end of Year One of the project. The purpose of the mid-term evaluation will be to assess implementation, issues with the partners, whether or not indicator targets are being met, and the likelihood of

reaching the targets at the end of the project cycle. Based on the mid-term evaluation, the project will adjust its internal processes.

To ensure that the primary beneficiaries play a significant part in assessing the implementation at every stage, we will conduct the monitoring and evaluation led by community women through CLFs. JEEViKA team will participate in assessing the progress of the project and suggesting key revisions to ensure that the initiative has met desired goals and objectives to empower persons with disabilities in Bihar.

5. REPORTING

BRLPS will report on progress towards our project objectives as part of our Quarterly Reports. Each report will include data on: (1) Number of PwD beneficiaries targeted during the reporting period; (2) Number of PwD beneficiaries reached during the reporting period; (3) Cumulative number of PwD beneficiaries targeted to date; (4) Cumulative number of beneficiaries reached to date; (5) A description of assessments used to measure results; and (6) Success stories and an explanation of successes achieved, constraints encountered, and adjustments made for achieving program objectives.

We will also report on progress towards meeting objectives through detailed Quarterly Reports.

6. BUDGET OUTLINE (Tentative)

<i>Sl. No.</i>	<i>Program Line Items</i>	<i>Amount, in Rs</i>
1	Incubation Hub - Networking with expert organisations, resource building, product survey/ development and innovation	5000000
2	Disability Resource Centers. Design and development of Disability Resource Centers @ Rs 25 Lac each excluding premises	10000000
4	Registration Of DPG PC and its infrastructure	1000000
5	Enterprise building, product development (packaging machine, injection moulding machine etc.)	3000000
6	Training & Capacity Building. Conducting training needs assessment, design & development training material, setting up of training centers including a mobile unit	10,00000
7	Planning, M&E. Program Planning, Monitoring, Evaluation, Documentation and Dissemination.	3,00,000
8	Consultants Fees	1,218,000
9	Contingency	2030000
	TOTAL	23,548,000

Project proposal on developing Bamboo cluster for the Poor Artisans of Bihar

Background

Bamboo, known as poor man's timber, is a material which accompanies one from cradle to grave. Bamboo is the base for a broad range of rural and semi urban cottage industries that provide livelihood for the rural poor. Traditionally they have been using bamboo for traditional craft, food, construction, medicine etc. Though bamboo products are in high demand for various uses, from housing, paper, textiles, handicrafts, agarbatti, lifestyle products, energy etc, however, with changing times its usage has remained the same. Lack of understanding, innovation and acceptance has led to discouragement of bamboo crafts. Due to this the artisans who have been practising traditional bamboo crafts moved to odd jobs at construction sites and other opportunities which further led to the decline in craft proficiency. Seemanchal districts of Bihar, including Purnia, Katihar, Supaul, Saharsa, Madhepura, East& west Champaran, Banka and Munger etc have huge bamboo resources. Bihar has a large number of artisans who work with bamboo / Ringal (small bamboo) more than 30,000 families, to earn livelihood. They have various unorganized clusters of local traditional craft practitioners but they are not well equipped due to which they are not able to create good finished quality products, hence not able to fulfill the market expectations efficiently and effectively.

Cluster Development Initiative

Bihar Rural Livelihood Promotion Society is implementing an innovative program called "Cluster Development Initiative " for bamboo artisans for Munger district. This bamboo cluster constitutes more than 50 bamboo artisans at Kareli village, Dharhara block of the district. We have successfully mobilized them into producer groups and built their capacity building so that they would produce high finished products which would meet the market expectation. It would be relevant to mention that the capacity of these traditionally basket making communities has enhanced tremendously that they have won second prize at state level women entrepreneurs fair organized at Patna. Leveraging the experience of Munger bamboo cluster, we are planning to expand it to Purnia district and later to 10 most bamboo growing districts of Bihar.

As per our experience in piloting a bamboo cluster in Munger district following are the points of intervention which can revive and fill a major gap of quality bamboo craft products in the market:

- *Skill development and training to impart knowledge about tools, jigs hence poor joinery, various product designs & technologies, techniques knowledge of preservation and treatment (products produced by using non-treated bamboo).*
- *Setting up “Common Facility Centres” (CFC) for Facility to treatment and standardisation of quality.*
- *Production, warehousing, logistics and supply chain management.*
- *New and innovative design interventions.*
- *Product categorization, development and market linkages through e-commerce websites and exhibition at places with high footfalls areas.*

Location

The proposed cluster is located in Purnia and Munger districts of the state of Bihar. The cluster has strategic advantages:

- These areas are closer to the plantation where cheaper bamboo is available in abundance.
- Home of the bamboo artisans who have traditional practice in bamboo crafts.
- Easy access to logistics and presence of strong & experienced team members.

PRODUCT AND PRODUCTION PROCESS

Just like bamboo’s multiple usages, there are multiple bamboo crafts as well. This cluster will culminate all these various crafts and create innovative products. For example, combining bamboo mat craft with carved poles to create wall installations, interiors etc.

These crafts and products can be categorised as follows:

- **Furniture** - Foldable relaxing chair, lounge chair, single-user bed etc.
- **Mat crafts** - Dining mats, runners, gift boxes, stationery, curtains etc.
- **Turning crafts** - Kitchen products, glasses, beer mugs, coffee mugs, bowls, teacups etc.
- **Basketry crafts** - Lamps, baskets, floor mats, mojari (footwears) etc.
- **Interiors and landscapes**
- **Bamboo tea** - We procure a total of 9 different species for creating craft products, the leaves of these bamboo poles go waste. We have formulated a tea which uses these

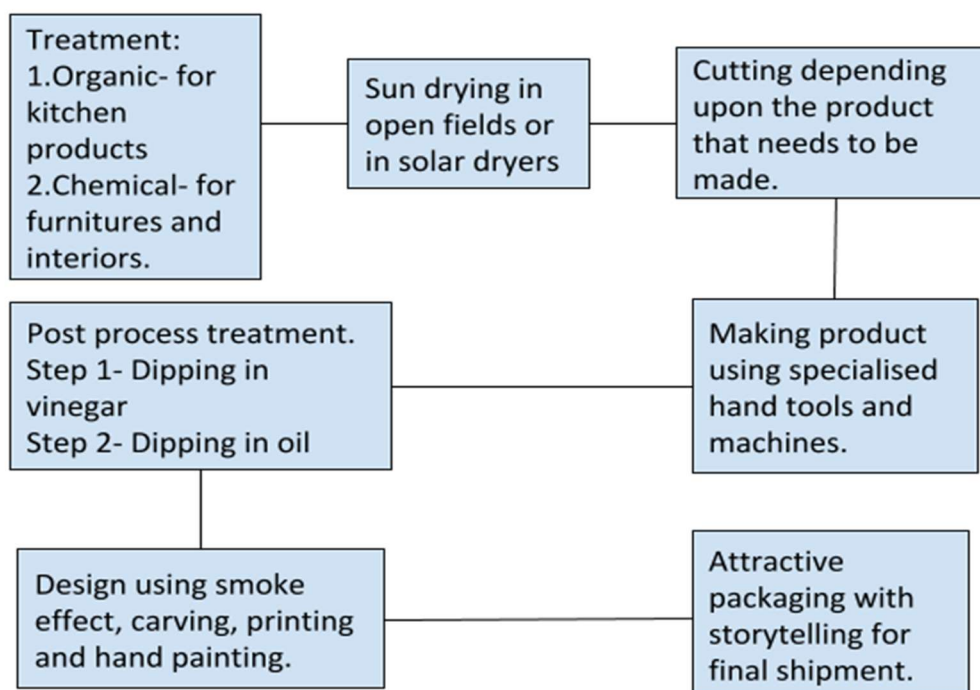
leaves, dried at a certain temperature for a specific time period, to make a flavourful and colourful tea highly rich in micronutrients and essential minerals.

Even though these crafts are different they can be culminated using the same setup, tools, machinery and manpower. This will not only ensure year-round work for the artisans but also efficient fulfilment of the orders and product availability as per market demands.

Turning crafts, Furniture and Interiors

This is the most potential craft segment and also the most challenging. Potential because it has endless possibilities in the product category, from kitchen products to interiors and furniture. The challenge here is the treatment for the bamboo poles to make these products durable and lasting.

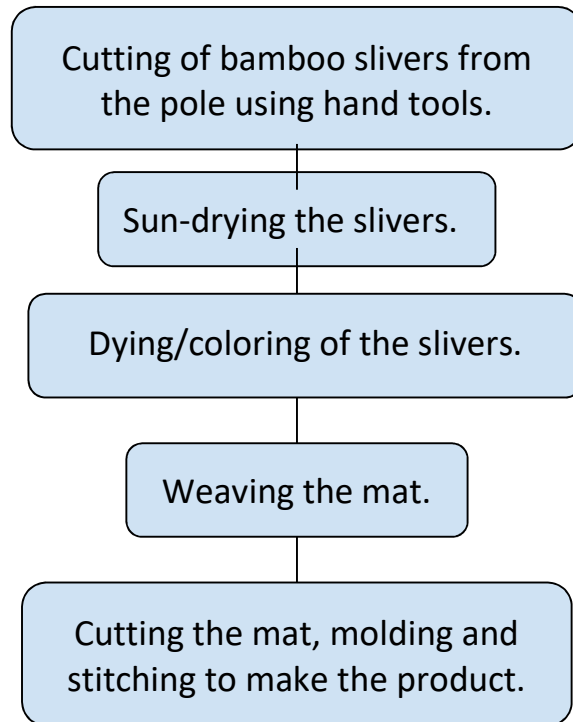
Production Process



Basketry Products

These products are made with bamboo slivers. Thick bamboo slivers are chiselled out from the poles then these are dried and woven to make a mat. The mat is then cut and stitched or weaved to make products. The products made are water-resistant and the slivers can be dyed with naturally obtained colours to make it look rich and beautiful. There are a variety of products that are being made currently which includes dustbins, storage boxes/piggy banks, mat boards, lamps, lampshades etc.

Production process

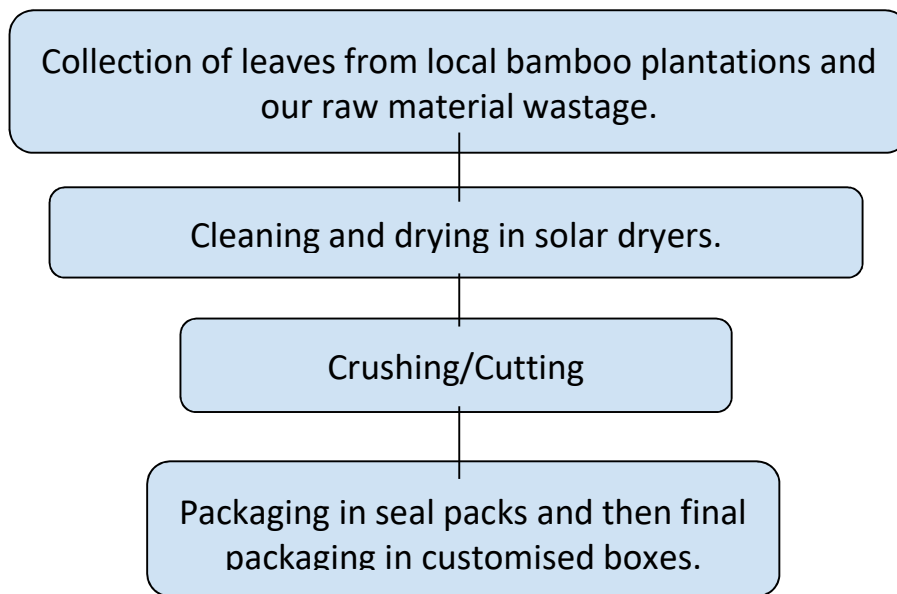


Bamboo Tea

This is a path-breaking, innovative and game-changer product for the bamboo craftsmen community. By installing just 3 machines i.e the solar dryer, cutting/crushing machine and packaging machine, an absolute waste can be turned into real gold. The tea obtained from the mi of these 9 species of leaves has silica, fibre, micronutrients etc. These properties have

multiple benefits for the human body. A sample set has been produced and sent for lab tests and there have been numerous studies that suggest the benefits and positive impact of bamboo tea. It promotes hair growth, improves skin, promotes weight loss and helps in digestion alongside many other benefits.

The process is rather simple for this as we will use the same manpower and the raw material is wastage or rather a by-product of our products. The tea per kg costs INR 65/- with labour and other charges it comes up to 125/-. We plan to introduce a pack of 450gm for INR 499/-. The product will give access to a wider audience and it will also help promote bamboo kitchen products such as coffee mugs, bottles etc in gift packs or package sets.



Category	Product	Composition	Production Price	Retail price
TURNING	Glasses, Coffee mugs, Beer mugs	Raw bamboo, Cutting/turning, Treatment, design effects	85-500	249-1500
FURNITURE AND INTERIORS	Relaxing chair, lamps, tables, stools	Raw bamboo, Cutting/turning, Treatment, varnish, paint, design effects	500-20000	1500-60000
BASKETRY	Lamps, lampshade, baskets, boxes, fairy lights	Bamboo slivers, organic colours, hand tools, paints, decoratives	50-1500	150-4500
BAMBOO TEA	Tea	Dried Bamboo leaves, cutting, packing material	120 (inclusive of packaging)	499

MARKET ASSESSMENT & DEMAND ANALYSIS

The global bamboo market size was valued at USD 68.8 billion in 2018 and is expected to grow at a CAGR of 5.0% from 2019 to 2025. Growing investments focused on infrastructure development, increasing the use of sustainable building/ construction resources, and rising consumer awareness regarding uses and benefits of bamboo are expected to drive the market growth over the forecast period.

Bamboos provide several environmental, economic, and social benefits to society. Bamboo is a sustainable resource that can grow under a range of climatic conditions, but preferably a tropical climate. It provides approximately 35% more oxygen and absorbs 40% more carbon dioxide as compared to trees, which results in a substantial improvement in the air quality. Further, cultivation of bamboo offers carbon fixation, controls soil erosion, and purifies the environment.

India has 30% of the world's bamboo resources, but it constitutes only 4% of the global market. With 90 Lakh Hectare of Bamboo forests, India captures only about 4.5 per cent of the world market of Bamboo. India, with its vast resources of bamboo, has the potential to become a significant player in international bamboo export. This shows that there is a wide gap between demand and supply due to overexploitation, poor regeneration, low productivity and lack of market information. India bamboo products market is expected to grow at a steady rate during the forecast period. The India bamboo products market is driven on account of their growing popularity as an alternative to traditional timber owing to their numerous benefits and cost-effectiveness. Furthermore, the growing demand for eco-friendly products is expected to propel the market during the forecast period.

The India bamboo products market is segmented based on species, application, end-user industry, and region. Based on species, the market can be categorized into Bambusa Tulda, Bambusa Bambos, Dendrocalamus Strictus and others. The Bambusa Tulda species is expected to dominate the market owing to its widespread use in the construction industry and for making furniture, mats, and handicrafts, among others. Additionally, this is an edible variety and is also used as windbreaks. Based on the end-user industry, the market can be fragmented into wood and furniture, construction, paper and pulp, textile, medical, agriculture and others. The paper and pulp industry is expected to dominate the market on account of the favourable government excise policy, rising government spending on education and increasing activities in print media, FMCG and pharmaceutical sectors.

As per the Forest Survey of India (FSI), 2012, "bamboo is green gold, poor man's timber. It is a non-wood forest resource found in both forested and non-forested areas. They are a fast-growing, widely present, renewable, versatile, low-cost natural resource and can grow across a wide variety of soil conditions. It is a viable alternative to timber." After China, India is the second richest in bamboo in terms of genetic resources. Bamboo belongs to the grass family and India has approximately 148 species of bamboo.

SWOT AND NEED GAP ANALYSIS

Cluster Strength

- **Experience in the pilot of cluster development - BRLPS** have experience on nurturing and developing the bamboo cluster in the Munger district. Capacity building and community mobilisation has been core of the intervention. We have done gap analysis in the value chain and successfully done backward and forward linkages.
- **No. of skilled artisans and master trainers- Munger cluster** has more than 35 trained community members who can be “Community Resource Persons” and prove to be instrumental to improve skill of the other artisans create a quality product from both the clusters. This will ensure uniformity and monitor the quality of the products. Also, there is a good number of workers who are willing to get trained and become craftsmen.
- **Effective production rate-** The artisans have the potential of delivering up to 1000 units in 10 days span. With apt machinery, tools and design implementation the centre will be capable of fulfilling any volume of the export or domestic order.
- **Availability of raw material-** The cluster is located right in the midst of the plantation area. Right in midst of plantations the cluster has access to all varieties of bamboo species found in Bihar. Also, they have the precise knowledge of which variety is to be used for which product. They have a spacious place to work and access to modern logistics, market, airport and transportation. This would ensure the product quality and easy and optimized delivery/logistics.
- **Treatment knowledge-** The artisans have absolute knowledge about treating the bamboo right so that there are no issues such as fungus, insects etc. There are 2 different processes: organic and chemical and our team is skilled in both processes.
- **Active participation-** The cluster has shown active participation at all times and understanding of trade norms. Be it working on credit or fulfilling orders in a strict time frame.

Cluster weakness

- **Poor infrastructure-** The cluster is equipped with very moderate tools and machinery. Most tools they use are traditional, old and obsolete and not as advanced to produce high quality finished products. Right kind of machinery can help them improve quality and increase production efficiency.
Cluster is also lacking a **common facility centre** which can be used as base of operation for production and centre place of overall activities.

- **Poor packaging-** Due to lack of knowledge and finances the cluster has to depend on locally available cheap packaging material due to which the products get damaged. Also, good packaging adds to the customer experience which in turn adds value to the product, the craft and the craftsmen.
- **Warehousing-** The products are currently stored in houses, open spaces etc. This deteriorates the quality of the product and leads to loss. Also, not having good warehouse management causes difficulty in completing large orders.
- Besides, traders' dominance on the value chain and isolation from the main market are weaknesses that need to be addressed.

Opportunity

- The government has **increased import duty on bamboo products from foreign countries**. Also bamboo has already been **categorised as grass**. Hence, international competition is discouraged and the local artisans have better access to the raw bamboos. Both these laws have created a very viable ecosystem for bamboo based products in the country.
- **Knowledge and quick adaptability to new designs-** The cluster is very quick to adapt to new technology and create new products. Any design given to them can be turned into reality in a very short span and with very limited means.
- **Acceptance and appreciation from consumers-** There is a shift in customer buying preference, consumers interested in handmade utility products are increasing at a fast pace and gives a favourable space for the craft products. The cluster products have already experienced appreciation and acceptance in the state.

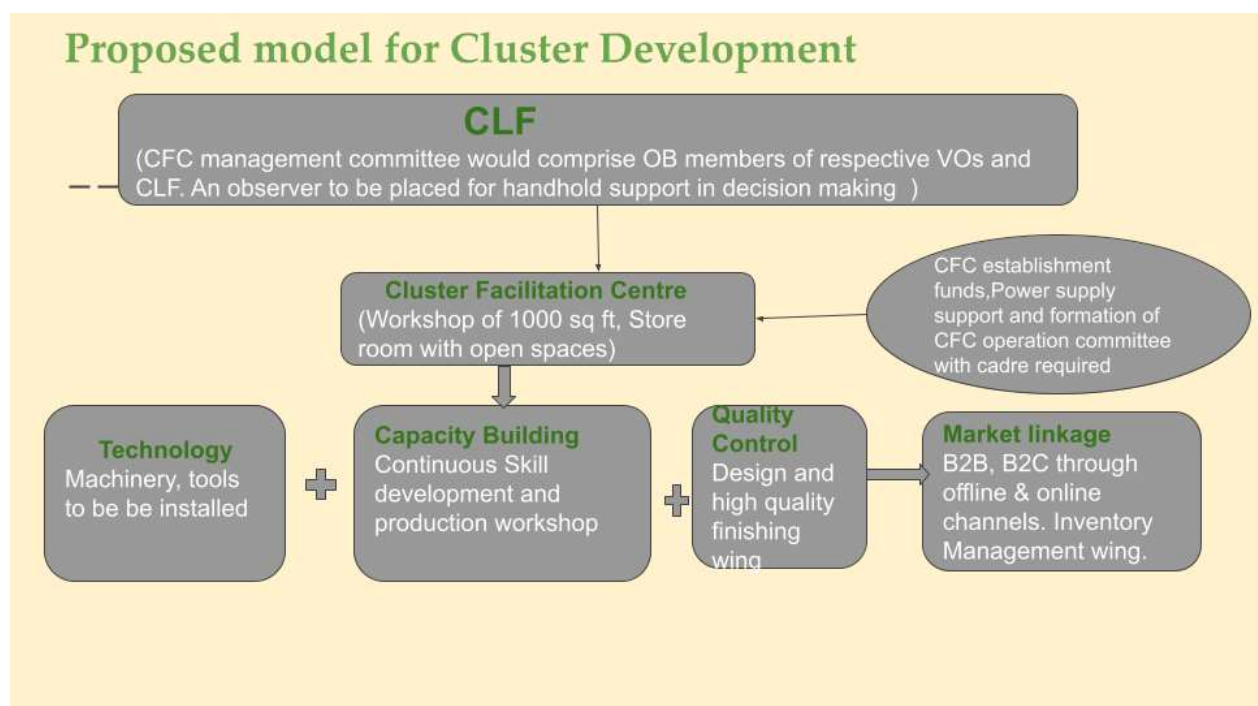
Threats

- **Not being able to use the opportunity-** Since we have a strong presence and base to tap the market if not moved proactively we may lose out to other local players and not able to utilise the customer base we have currently.
- **Sub-standard products from China and other countries-** There is an influx of sub-standard or counterfeit products from China and other South Asian countries which are often cheaper than our products and it poses a potential threat if they make their space in the market.
- **Poor consumer knowledge about bamboo products-** The customers don't have a clear understanding of handmade products that too, bamboo products. They get confused very easily and this lack of knowledge often leads them to buy false products.

Need Gap Analysis

- The market trend and economic conditions are favourable for bamboo products.
- To tap this opportunity we need the following:
 - Marketing and business plan with a skilled and experienced team
 - Machinery, design intervention and consistency of work
 - Finance
 - Infrastructure
 - Training of bamboo cluster artisans.

Strategy



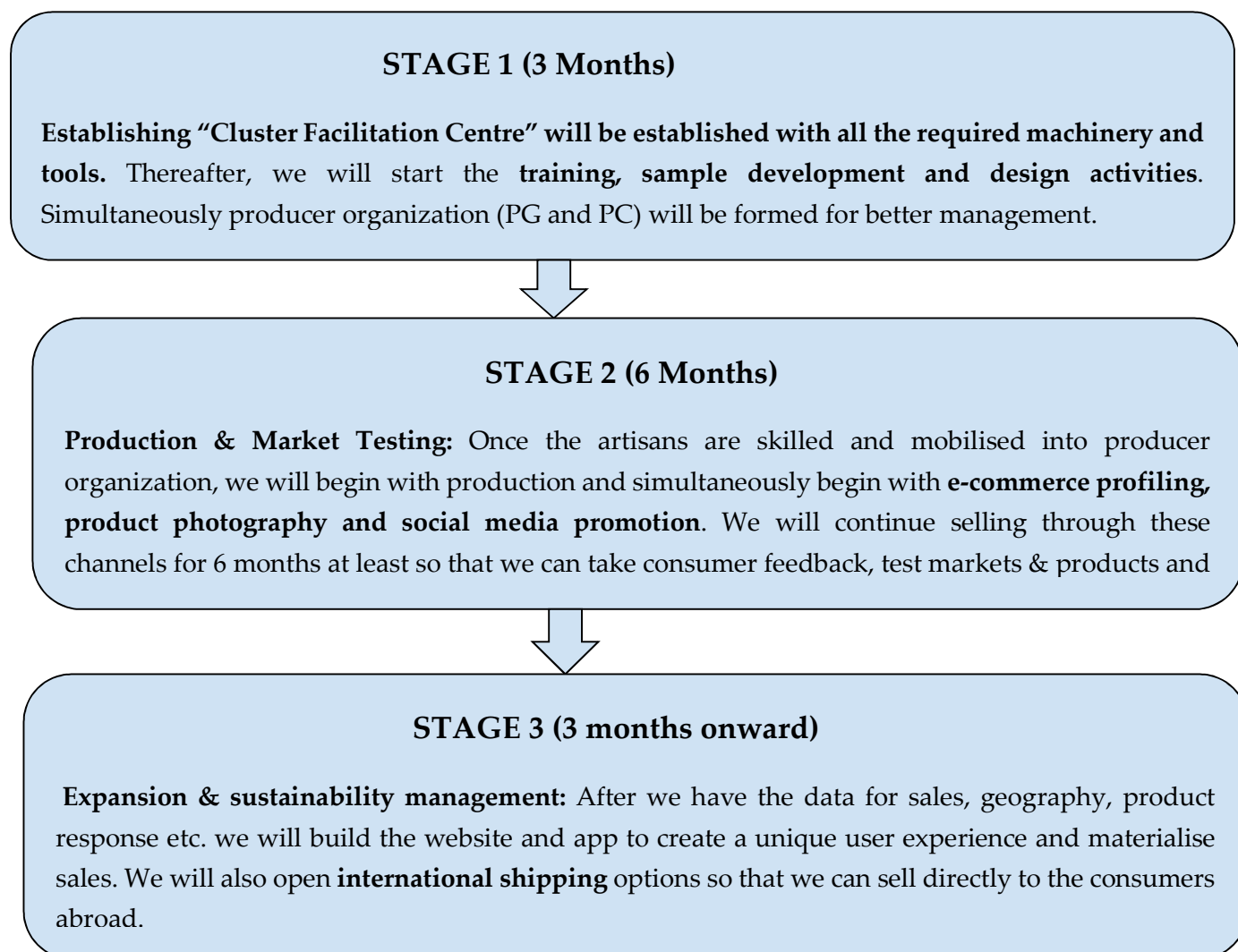
Soft Intervention

- **Training-** The artisans will be given training for machinery and designs. This will ensure that the new recruits get the hands-on-experience of machinery and they will gain from the master craftsmen experience as well.
- **Design development and innovation-** Initial phase of work will include developing and sampling a range of products with a specific colour and design scheme. This will train the artisans in design techniques, test the new innovation and build a channel for transfer of knowledge from the design experts to the craftsmen.
- **Storytelling, brand building and marketing-** Once the products are ready and we have finalised our logistics, supply chain and warehousing we will move to list our products on e-commerce platforms such as Etsy, megastores, amazon, Flipkart etc.

Alongside we will promote artisan stories and the production process through social media handles which help consumers connect with the artisans their story and tradition.

- **Website and app development-** One of the most important tools to promote craft products to end-consumers is an omnichannel experience on internet devices. We will build a website and app that will help customers experience the product without having to visit a store. This will also include a try and buy feature where the consumer can place the products in a real-life set-up and judge whether the product will fit the space or not. This will particularly be helpful in the furniture and interiors segment. Also, considering the current COVID-19 scenario it will ensure a smooth and seamless sale.

Implementation Plan



Soft Intervention expenses

Activity	Unit cost	Occurrence	Annual cost for 2 clusters
Training	200000	1	400000
Design development- Designers and sampling	50000	2	200000
Social media campaign	20000	6	240000
E-commerce listing and product photography	30000	2	120000
Website and app development	50000	12	1200000
Total cost on soft interventions			2160000

Hard Intervention

- **Machinery-** Advanced machinery for product making, treatment and packaging.
- **Common-facility-centre-** Working place with storage, washroom, machinery and other amenities for artisans to work, package and store products.
- **Display centre cum stalls-** This place will act as a store and market linkage avenue for the cluster. Space will be in the city so that the foreign and local clientele can visit and view the products. This space will also serve for the purpose of the annual meeting, any specific soft skill training, operation space for in-house digital marketers etc. Bodhgaya, Rajgeer and Patna are viable places for the centres.

Hard Intervention expenses

MACHINERY				
S.N.	Description	Qty	Price	Total
1	Specialised Hand tools	100	3200	320000
2	Treatment tanks	6	10000	60000
3	Solar dryers	4	150000	600000
4	Turning machines and blades	6	50000	300000
5	Cutting machines for tea leaves	4	10000	40000
6	Packaging machine	4	8000	32000
7	Packaging material	500000	5	2500000
8	Stitching Machine	6	33000	198000
9	Coiling Machine and moulds	2	300000	600000
10	Raw Bamboo poles and leaves	1000	120	120000
11	Lathe machines	10	50000	500000
	TOTAL			5270000
Infrastructure				
S. N	Infrastructure	Number of months	Rent per month	annual cost
1	Common Facility Centre 1000 sq ft (2 CFC)	12	10000	240000
2	Display centre cum Stalls (3)	12	15000	540000
Total cost on hard interventions (Machines and infra)				6050000
Project management cost @ 5%				302500
Contingency @ 5%				302500
Total cost on soft interventions				2160000
Grand total				8815000
Grand total in words - Rs. Eighty-Eight Lakhs Fifteen thousand only				

CHAPTER 9: SPECIAL TECHNICAL ASSISTANCE FUND (STAF)

1. Partnership for Nurturing of CRPs

There is a plan to develop specialized CRPs in various thematic interventions such as, food security, health & nutrition, inclusion, TSC, differently able, trainer CRPs for VOs / CLF / POs. Nurturing of CRPs will be achieved through fostering partnerships with organizations such as Sahbhagi Shikshan Kendra (SSK), Lucknow for training on Participatory Training Methodology (PTM) and Participatory Rural Appraisal (PRA), SERP, AP and Pudhu Vaazhvu, TN in development of specialized CRPs on health & nutrition, CLF, differently able, MIS etc. These ROs will also provide services for training assessment and its impact on strengthening the institutions formed.

2. Partnership for Training and Learning Centre

The TLCs for Community Professionals (CPs) & CRPs will be placed at the district and is an organization that comprises of skilled community professionals. In its establishment and then operationalization, the expertise from Pudhu Vaazhvu, Tamil Nadu will be taken. The RO will help in the scoping exercise and developing systems for its establishment. The agency will support in developing TLC manual, the selection and grading mechanism for CRPs & CPs. It will also help in developing business plan & assist in developing need based training modules.

Partnership for State Learning and Resource Centre

In the establishment & operationalization of SLRC, the expertise from external agencies will be taken. There will be collaboration with ROs like Livelihood School, Hyderabad, Sahabhagi Shikshan Kendra, Lucknow, BIPARD, SERP, AP, Pudhu Vaazhuv, TN, Kutumbshree, Kerala & others in areas of-

- Development of capacity building tool kit, manuals, designing of courses, modules, methodology and program content.
- Establishment of a state information resource centre to facilitate access to development related information and to create a database in respect of the same for preparing reports, developing information tools for research and training.

3. Partnerships with Micro Finance Institutions (MFIs)

It is envisaged that partnerships shall be forged with well-meaning MFIs to provide predictable and timely financial services to the poor. A detailed partnership process shall be laid out delineating the broader contours. Partnership shall be forged with 2 to 3 MFIs to provide end to end services. This set of services shall include the range of services available with them and which may be beyond their core strength also. The idea is to make the service environment not only competitive but also result oriented in terms of predictability of services and its judicious utilization by the CBOs. It shall be ensured that interest of the community institutions is safeguarded and they utilize the services of the MFIs to diversify their livelihoods portfolio and enhance income. Timeliness and predictability of the services shall be cornerstone

of the partnership. Some of the well-meaning MFI's that can be considered for partnership are BANDHAN, BASIX, CPSL, NIDAN etc. In due course of time, a dedicated team shall also be put in place to support the initiative in tracking, monitoring the process of intervention and delivering the desired results.

4. Pilots in alternative banking:

Presently, tremendous amount of emphasis is being put on ensuring access of financial services on behest of RBI. Banks have to ensure the flow of services to the unbanked masses through Business Facilitators (BFs) and Business Correspondents (BCs) model. It is an opportunity to partner with Banks and takes advantage of the provision of BCs and BFs for the CBOs and to set the pace of financial inclusion. The partnership can help in increasing supply of quality BCs through:

- Collaboration shall be made with NABARD for creating a pool of potential BFs / BCs under Financial Inclusion Fund in form of VOs and beyond. The commercial bank can use this pool for setting up banking touch points in unbanked locations on saturation basis. However the initiatives of the project shall not remain limited for exploration of funds under FIF. It has been planned that piloting shall be made with the resources under one's own fold also.
- Collaboration with NABARD and Technology Providers for creating last mile financial architecture would be explored. The VOs can act as CSPs for the banking touch points in different villages. The micro finance operations of these CBOs shall be computerized using financial technologies. These platforms can seamlessly integrate with CBS platforms allowing the CBOs to originate deposit, loaning and insurance business for the commercial banks.
- 3-4 Regional data centers will be established at different locations to support FI activities in the district.

Partnership in Agriculture:

Partnership will be forged for Productivity enhancement, Vegetable marketing, Flood based cropping pattern adoption, Carbon Financing, Alternate energy installation for irrigation and small scale rice mill functioning, PO formation & strengthening, Mobile based MIS and Digital Extension Mechanism.

Partnership in Dairy

Partnership will be forged for providing for strengthening backward support services for the SHG households undertaking dairy, training to the Livelihoods Specialists and Dairy Resource Persons, Management Committee Members and AI workers.

Partnership in Apiculture, Goat Rearing & Poultry

Partnership will be forged for beekeeping, honey selling through beekeepers cooperatives in the area of Apiculture. Similarly ROs would be explored for developing community managed goat breeding farm to train the Goat rearing SHG HHs to adopt & rear improved breed with

strengthened backward support system to generate more income through Goat rearers' PO. In poultry, support to be taken for developing community managed brooding unit to train the Poultry rearing HHs to adopt small scale broiler farm with backward support system to generate more income through Poultry rearers' PO.

Pilots with Mobile phone driven web based MIS

The VRPs will be trained to prepare video films of the best practices of agriculture and allied sector interventions and video shows will be arranged for the SHG HHs in their convenient time along with the best practicing farmers to facilitate the video shows to get increased adoption of best practices. Similarly, the SEWs will be identified and trained by expert agencies to enter the real time data through software loaded mobile to get information in the website / dashboard of the concerned to make appropriate decisions or suitable changes for better efficiency.

Partnership & Pilot in Knowledge Management & Communication

Community managed information systems and fast track internal KM & communication initiatives would be introduced with wide ICT applications both at project and CBO level. This includes activities like Intra-networking, helpline centre, community managed audio video network, information support system, interactive web forum, online grievance redressal mechanism and digital filing system etc. For implementation of these new areas, partnerships would be forged with expert technical resource agencies and corporate.

CHAPTER 10: PROJECT MANAGEMENT

PROJECT MANAGEMENT

Summary

The project will pilot several initiatives in NRLM. These needs to be time bound with dedicated resources (both financial and human) and clear outcomes. To strengthen the implementation and monitoring of the project outcomes, investments will be made in creating “Verticals” in the key areas like livelihood sectors, nutrition, social protection and other selected government programmes. The qualitative ME&L system and GAP will also be strengthened, both at community & project level. In order to deepen the interventions in key livelihoods sectors and entitlements related convergence activities, specific verticals with dedicated staffing from the state level up to the block / community levels. The project would also universalize e- bookkeeping and electronic data capture and make significant investments in the IT based MIS.

1. Human Resource Development

Keeping in perspective the vertical deepening of various specific intervention and horizontal expansion of the core project activities across the State, the HRD would be strengthened with reformation of the organizational structure, changing the roles and responsibility with due diligence, introduction of new systems for recruitment, performance management and business processes, and governance mechanisms. The HRD theme will focus upon the capacity building of the newly joined staffs.

2. Monitoring & Evaluation

The Project will invest in a rigorous MIS which would go beyond regular capture of transactions at the member / CBO level. Key information on existing interventions in the thematic of livelihoods, microfinance and social development will be integrated; moreover, as new interventions are tested on a pilot basis, the results from the pilots would also be integrated, to study the impacts before the intervention itself is finalized. Analytical dashboards and query based reporting would be given priority so as to encourage and information based decision making. ICT base would be tried out to understand the best fit for timely & accurate data capture.

The project would invest in Process Monitoring methods to get an in depth idea; to achieve this, the project will, over a period of time, continuously monitor villages to understand the scale and scope of a) overall interventions b) pilot interventions and c) issues and challenges being identified from the field and the MIS.

A. Process Monitoring

The Process Monitoring will place a system of feedback loops (both horizontal i.e. across blocks/districts/states and vertical i.e. from management to field and back). Feedback loops will also be instituted at the community level and will track social and political mobilization challenges; changes in levels of empowerment, civic engagement, and political participation in gram Panchayats institutions, and social audits; and changes in aspirations, mobility and entrepreneurial capacity of members. The Process Monitoring team will also facilitate project implementation: quality, failures, successes, and challenges and the internal learning by doing. The will also document important stories of change and empowerment through digitized audio and video files.

3. Management Information System

Women empower initiative has initiated a multifaceted development strategies across the world. Financial Inclusion, Social Development, Livelihood, Wage Equality has been the core stone in this effort. Management of Information System (MIS) provides another dimension of empowerment initiative. It provides an opportunity for informed decision making. With this objective JEEViKA embarked upon the journey of MIS development.

The need was felt to have an MIS model for the organization which ensure data consistency, data robustness, modular approach and reduce the lag between data punched at the entry points and reports generated for use. The current model of MIS designed has these features intact and is termed as JEEViKA Decision Support System (DSS). The current system has been structured in such a manner that the data entry point has been decentralized at the block level. It captures the activities performed within the block on various indicators and based on that customized reports has been designed. The database is growing in leaps and bounds. It is very important to have proper checks and balances regarding the digitization, validation, its usage in reviews and decision making with proper data analytics approach. It is well understood as well that proper IT infrastructure will enable timely capture of the data.

4. Knowledge Management and Communication

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

Communication is perceived as a viscous force for binding the organization and providing it direction and impetus. Balancing among the various components, facilitating and assessing progress and administering the flow of information tailored in form and hierarchy that would best fulfill the aspirations of the project is the key.

JEEViKA's communication vertical enhances and promotes its image through strategic communication. The communication team fosters innovation and synergy across and outside JEEViKA by facilitating an effective exchange of ideas and information. It has maintained consistency between all external communications, facilitated knowledge sharing and employee engagement, and ensured brand consistency within the organization.

Bihar Rural Livelihood Promotion Society (BRLPS), in its endeavor to enhance social and economic empowerment of rural poor reaches out to 9.6 million rural households through technological interventions, creating community platforms and community resource persons for knowledge exchange and promoting innovations for addressing rural poverty.

Objectives

The main objective of Communication in JEEViKA is to develop and roll out, mechanisms and processes for effective flow of information among the primary and secondary stakeholders with policy advocacy at wider platforms. JEEViKA entails to cater to the following audiences and strategizes to reach out to all by adopting exclusive approaches for each.

- A. Communities and beneficiaries
- B. JEEViKA Officials and staff at all levels on various initiatives, implementation guidelines and tools;
- C. National, State and District Governments and related Departments
- D. Global audience for knowledge sharing.

In addition, it is also planned to create a channel for uniform knowledge management and communication (KM & C) system with integration to livelihoods options. Strategically Jeevika focusses on four components i.e., strengthening knowledge-sharing and learning processes; equipping Jeevika with a more supportive knowledge-sharing and learning infrastructure; fostering partnerships for broader knowledge-sharing; and promoting a supportive knowledge sharing and learning culture.

Strategic Communication

Drawing lessons from the existing best practices, specific modifications have been incorporated to achieve the following to meet the objectives

- Effective dissemination of information (print, AV and new media),
- Effective use of operation and training modules
- Enhancement in creating effective mechanisms for using human communication (developing culture as livelihoods, use of folk art forms for creating awareness etc),
- Developing learning culture through case write shops,
- Developing Jeevika Theatre Academy for effective dissemination of best practices
- Communication skill development of staff and community cadres, enhanced usage of technical mediums,
- Establishment of an effective facilitation of sharing & learning at large through development of case studies and rolling out of Community newsletters.

The strategic actions have been further categorized on the basis of audience to be catered.

Communities and beneficiaries

- Emphasize on creating **AV and digital IEC materials** for dissemination of project information, package of practices, Community operation manuals & training materials
- **Institutionalizing a regular documentation process** in the form of case studies and documentary films by integrating the same in the **KRAs** of Communication Managers and as **BPIU performance indicator**
- **Use of folk art forms for awareness** - Grooming folk artists for performing their respective folk activities for sustainable livelihood, the skills of these artisans would also be effectively utilized for generating awareness, campaigns and dissemination of key information,
- **Creation of Samwad Samuh** - Development of Samwad Samuh by selecting community members with good vocal communication skills and creating functional groups, who will disseminate information and create awareness about various issues and processes.
- **Establishment of Effective Display Mechanisms at VO/ CLF level** - Timely establishment of Soochna Patals and Signage boards to ensure accurate and adequate information dissemination and access to relevant and important phone numbers by their standardized display in CBOs.
- **Community Newsletters:** Grooming a cadre of Community Reporters who would be trained in documenting case studies and relevant information to be collated and published as **Community Newsletters** for effective sharing, learning and disseminating best practices. Collaboration with Media Houses to be established to publish a Newspaper Tabloid with exclusive pages dedicated to JEEViKA and its interventions for wider circulation.
- **Branding & publicity:** Organizing solidarity events, augmenting effective media relations through press tours, selective publicity drives, participation in relevant events and organizing state/ national level events would ensure strategic branding and publicity of our initiatives and efforts.

JEEViKA Officials and staff at all levels on various initiatives, implementation guidelines and tools

- Creating a Digital Knowledge Repository of the Manuals, Operational Guidelines and Training Modules and preparation of Thematic Compendium and Primers for reference. The Repository will be available on website as a separate section for wider knowledge sharing within the organisation and with related organisations
- Translating the important operational manuals in Hindi
- Preparation of FAQs and ready reckoners of important guidelines
- Organising seminars and workshops at state and district levels for cross learning and knowledge exchange
- Multiple strategies would also be integrated for transparency and credibility.
- Identify the cultural and behavioral changes needed for implementation and training that must be put in place to bring these changes,
- Ensure cost-effectiveness by harnessing resources and efforts and integrating them into a coherent and time bound results framework.
- Learning and sharing of best practices to be augmented by establishing effective feedback systems and creating effective processes for proper documentation and collection of case studies and timely rolling out of community newsletters and its further integration into state tabloid and Interactive Web Forum.

National, State and District Governments and related Departments

- Publication of District Booklets annually, capturing the initiatives of JEEViKA specific to the District and its launch in the District Establishment Day ceremony by District Magistrate and its circulation in all the line departments of the District administration for better coordination
- Publication of Monthly Newsletter and Quarterly Magazines and its strategic distribution
- Participating in the events organised by National, State and District Governments and putting up JEEViKA Pavilions and Stalls to showcase the initiatives of JEEViKA
- Participating in National Level Best Practice Workshops

Global audience for knowledge sharing

- Organising Seminars and Workshops
- Academic Collaborations
- Case study / Learning Note publications and disseminations
- Social Media / Blogs/ Communication
- Launching of You-tube channel for knowledge exchange through Vlog
- Website
- Webinars focusing on Community of practices,
- Tele-serials broadcast through popular electronic media channels

Major Activities

JEEViKA focusses on four components i.e., strengthening knowledge-sharing and learning processes; equipping JEEViKA with a more supportive knowledge-sharing and learning infrastructure; fostering partnerships for broader knowledge-sharing; and promoting a supportive knowledge sharing and learning culture.

Strengthening knowledge-sharing and learning processes

The three broad approaches adopted for Knowledge sharing and learning, which would be augmented further are,

Knowledge Creation and Capture

- Create a knowledge repository of the existing documents, studies, reports and manuals
- Develop, design and publish Community Operational Manuals on various themes
- Update and upgrade the existing Operational Manuals
- Develop, design and publish Annual Report, Coffee- Table Book on Transformed Women and Corporate Brochure
- Develop documentary films on the themes of Micro- Insurance, Backyard- Poultry, Art and Artisans of Women in Bihar, Young Professionals and Transformed Women/ Community Resource Persons, CHNCC
- Development of a Compendium of all guidelines incorporating all-important guidelines and processes

Knowledge acquisition and application

- Communication skill development of staff and community cadres,
- Conduct trainings on Photography, Graphic designing, Fundamentals of Livelihood Promotion
- Organize Learning Forums on various themes and publish learning documents
- Publish case studies, learning documents, compiled internship reports.

Equipping JEEViKA with a more supportive knowledge-sharing and learning infrastructure:

- Learning and sharing of best practices by use of audio visual modes
- Creating effective processes for proper documentation and collection of case studies
- Timely rolling out of community newsletters
- Interactive Web Forum with a dedicated space for community blogs focusing on community practices.
- Decision Support Systems- Knowledge management (KM) is involved here as decision support systems can enhance the manager's knowledge through existing database. An effective decision support system thus requires that the organization: - Investigates the decisions made within their firm, compares these decisions with KM activities, evaluates any current decision support system and modify the system if necessary.
- Content Management Systems- It is very relevant to knowledge management (KM) since they are responsible for the creation, management, and distribution of content on the intranet, extranet, or on website.
- Document Management Systems - a document management system will include the following functions Capturing, Classification using metadata (data about data), Indexing, Searching & retrieval, Versioning and Administration & security.

Promoting a supportive knowledge sharing and learning culture.

- Sensitization Workshops& Exposures -Organizing sensitization workshops, case write shops and collective campaigns.
- Organizing Exposure visits and liaison between agencies with an aim to convert tacit knowledge to explicit knowledge.

- Data Visualization- This process involves representing data and information graphically so as to better communicate its content to the user. It is a way to make data patterns more visible, more accessible, easier to compare, and easier to communicate. Data visualization includes graphical interfaces, tables, graphs, images, 3D presentations, animation, and so on.
- Storytelling- Stories can be used to shape vision, to pass on knowledge and wisdom, and to shape identity and organizational culture. Storytelling is regarded as one of the most effective and influential techniques, and has been documented extensively in numerous fields.

Action Plan

Component	Activities	Actions
Knowledge-sharing and learning processes	Folk art forms for awareness Creating Samwad -Samuh Community Newsletters	Involve SHG members Nukkad groups (Role play groups) Orientation at district level Content designing, publishing and distribution at community level
Knowledge-sharing and learning infrastructure	Interactive Web Forum Decision Support Systems Content Management Systems Document Management Systems	Knowledge center, YP Corner and separate blog for community of practice Decision support systems to enhance the manager's knowledge through existing database Responsible for the creation, management, and distribution of content on the intranet, extranet, or on website. Capturing, Classification using metadata (data about data), Indexing, Searching & retrieval, Versioning and Administration & security
Partnerships for broader knowledge-sharing	Partnering with IPRD and other development communication agencies Krishi Bhraman (Farmers Tour)	To create a platform for broader knowledge sharing and dissemination Exposure for farmers/agripreneurs in collaboration with Agriculture universities of Bihar, Jharkhand and Uttar Pradesh

Supportive knowledge sharing and learning culture	Sensitization Workshops & Exposures Data Visualization Storytelling	Organizing sensitization workshops, case write shops and collective campaigns Data visualization includes graphical interfaces, tables, graphs, images, 3D presentations, animation. To shape vision, to pass on knowledge and wisdom, and to shape identity and organizational culture
Social media platforms	You tube channel Twitter handle LinkedIn Account	Organization channel to upload videos and best practices Strategy for handling Organization twitter handle LinkedIn Account to update ongoing activities and tie up with development sector organizations
Grievance Redressal Mechanism	Development of CGRM system	Establishing key guidelines and roll out
Basics of Photography and Graphic Designing	Hiring of agency for training	Training on basic photography skills and graphic designing to all communication managers

CHAPTER 11: Lohia Swachh Bihar Abhiyan (LSBA)

Summary of Physical and Financial Proposals for the year 2021-22

(Rs. in lakhs)

Component	Sub Components	Unit for targets	Fund Sharing pattern	Projected physical targets	Financial requirements
					Total
ODF Sustainability (Bridging the gap + Toilets for New HHs+ Retrofitting of toilets	Individual Household Latrines -Below Poverty Line	No. of households	60:40 between Centre and State (90:10 in the case of NE States, Jammu and Kashmir and Special category States, 100:0 for UTs other than J&K)	500000	60000
	Individual Household Latrines - Above Poverty Line-Eligible Identified			450000	54000
	Individual Household Latrine-Above Poverty Line- Others (ineligible)			50000	6000
	Community Sanitary Complexes (CSCs)	No. of CSC (to be constructed)	30% from 15th Finance Commission funds, and	8000	24000
	Retrofitting of Single Pit toilets/ Septic tanks without soakpits	No of toilets	remaining 70% under SBM(G) in the ratio of 60:40 between	38000	2280
	Arrangement for Solid waste Management	Solid waste management in smaller villages (i.e. villages with population upto 5000)	No. of villages	Centre and State (90:10 in the case of NE States, Jammu and Kashmir and Special category States, 100:0 for UTs other than J&K)	6798
Population to be covered*			17674800		
Solid waste management in bigger villages (i.e. villages with population above 5000)		No. of villages	838		1,960.92
		Population to be covered*	4357600		
IEC for Solid waste management		No of Villages			39073

	Arrangements for collection of waste	No of villages		7636	
	Arrangements for segregation of waste	No of villages		7636	
	Arrangements for transportation of solid waste	No of villages		7636	
	Arrangements for treatment of solid waste	No of villages		7636	
Liquid waste management	Greywater Management in smaller villages (i.e. villages with population upto 5000)	No. of villages		6798	49,489.44
		Population to be covered*		17674800	
	Greywater management in bigger villages (i.e. villages with population above 5000)	No. of villages		838	27,888.64
		Population to be covered*		4357600	
	IEC on Greywater Management	No of villages		39073	
	Arrangements for conveyance of greywater	No of villages		7636	
	Arrangements for soakage of Greywater	No of villages		7636	
	Arrangements for disposal of greywater	No of villages		7636	

Proposed Physical Objectives of ODF Plus, IHHL and CSC for the year 2021-22

(a) Targets for ODF Plus districts and villages for the year 2021-22

Components	Total	ODF Plus declared upto 31.3.2021	Target for 2021-22
ODF Plus Districts	38	0	0
ODF plus Blocks	534	0	0
ODF Plus GPs	8386	0	500
ODF Plus Villages	39073	0	2500

(b) Objective for construction of Individual Household Latrines for the year 2021-22

Total rural households	Households without toilets as on 31.3.2021
1.91 Cr	10 Lakh

Note : 1.91 Cr rural HH is assuming till 2020. Due to urbanisation and annual growth.

Component	Objective for the year 2021-22	Objective for Quarter-1	Objective for Quarter-II	Objective for Quarter-III	Objective for Quarter-IV
		(Apr-Jun 2021)	(Jul-Sep 2021)	(Oct-Dec 2021)	(Jan-Mar 2022)
New households	1000000	150000	350000	300000	200000

- Note : 1. approx 3 Lakh HH will covered from CSC i.e. 16500.
 2. Some HH are in middle of river so here technology need from DWS.
 3. Many HH are on Govt land so we are looking to cover this.

(c) Objective for constructing Community Sanitary Complexes (CSC) for the Year 2021-22

Total No. of Villages	No. of villages having Community Sanitary Complexes (CSCs) as on 31.3.2021
39073	8445

Component	Objective for the Year 2021-22	Objective for Quarter-1	Objective for Quarter-II	Objective for Quarter-III	Objective for Quarter-IV
		(Apr-Jun 2021)	(Jul-Sep 2021)	(Oct-Dec 2021)	(Jan-Mar 2022)
CSC(No.)	8000	700	2500	2500	2300

Proposed Solid waste management targets for the year 2021-22

(a) Proposal Summary

(Rs. in lakhs)

Component	Total no. of villages	No. of villages with completed* Solid Waste Management upto 31.3.2021	No. of villages with partially completed Solid Waste Management upto 31.3.2021	No. of villages targeted for FY 2021-22	Amount required
Solid Waste Management	39073	193	0	7636	8436.75

*Villages completed with SWM should have arrangements for collection of waste (from households, public places and institutions), its transportation to village collection centre/storage shed (including for plastic waste), and adequate composting arrangements (individual/community level).

(b) Proposed GOBARDHAN Projects

(Rs. In Lakhs)

Component	Total no. of districts	No. of districts having Gobardhan Project(s) upto 31.3.2021	No. of districts targeted for FY 2021-22	Amount required
GOBARDHAN Projects	38	0	2	100

(c) Detailed Plan for Solid Waste Management for 2021-22

Components	Funding permissible under SBM-G phase-II	Sharing pattern	Physical targets (in number)	Total funds required (Rs. lakh)	Earmarking of Funds (Rs. in lakh)	
					SBM Ph-II Funds	15 FC Funds
A. Village level activities						
Segregation Bins at households			3500000	5600	NA	5600
Segregation Bins at Public Places			6640	199.2	NA	199.2
Compost Pits, Tri-cycles/other vehicles, Storage for Plastic Waste	Rs. 60 per capita for smaller villages upto 5000 populations Rs. 45 per capita for bigger villages more than 5000 populations	30% from 15th Finance Commission funds, and remaining 70% under SBM(G) in the ratio of 60:40 between Centre and State (90:10 in the case of NE States, Jammu and Kashmir and Special category States, 100:0 for UTs other than J&K)	34860	12450	8715	3735
Setting up of segregation, storage and compost premises			7636	38180	NA	38180
Wages for collection and segregation			25712	9256.32	NA	9256.32
Equipment for cleaning the premises and segregation of waste			1660	83	NA	83
O&M for Solid Waste Management			1660	1394.4	NA	1394.4

B. District/Block level activities						
GOBAR-Dhan Projects						
GOBAR-dhan projects	50 lakhs per district	60:40 between Centre and State (90:10 in the case of NE States, Jammu and Kashmir and Special category States, 100:0 for UTs other than J&K)	2	100	100	
Scaling up of GOBAR-Dhan projects	As per funding norms of MNRE		0	0	NA	
O & M for GOBAR-dhan model projects			2	1	NA	1
Plastic Waste Management						
Plastic Waste Management Units (PWMU)	Rs. 16 lakhs per unit	60:40 between Centre and State (90:10 in the case of NE States, Jammu and Kashmir and Special category States, 100:0 for UTs other than J&K)	30	480	480	
O & M for PWMU			30	90	NA	
Menstrual waste management (Incinerators-CPCB/SPCB approved) - Block level			20	0	NA	

Proposed Liquid waste management targets for the year 2021-22

(a) Proposal Summary

(Rs. in lakhs)

Component	Total no. of villages	No. of Villages with completed Grey Water Management* upto 31.3.2021	No. of Villages with partially completed Grey Water Management upto 31.3.2021	No. of villages targeted for FY 2021-22	Amount required
Greywater Management	39073	193	0	7636	8059.8

*Villages completed with Greywater Management should have conveyance system of greywater from households/institutions upto the disposal/treatment point, and adequate arrangements for its disposal/treatment (individual/community level).

Component	Total no. of districts	No. of Districts having STPs/FSTPs/Faecal Sludge Management arrangements as on 31.3.2021	No. of districts targeted for FY 2021-22	Amount required
FSM	38	0	2	57.5

(b) Detailed Plan for Liquid Waste Management for 2021-22

Component	Funding permissible under SBM-G phase-II	Sharing pattern	Physical target (in number)	Total funds required (Rs. in lakh)	Earmarking of Funds (Rs. in lakh)	
					SBM Ph-II Funds	15 FC Funds
A. Village level activities						
Greywater Management						
Construction of Soak pits	Upto Rs. 280 per capita	30% from 15th Finance Commission funds, and remaining 70% under SBM(G) in the ratio of 60:40 between Centre and State (90:10 in the case of NE States, Jammu and Kashmir and Special category States, 100:0 for UTs other than J&K)	22908	11454	8017.8	3436.2
Greywater Management systems (WSP etc.) - for bigger villages	Upto Rs. 660 per capita if they take up Greywater Management Systems (WSP, etc); otherwise upto Rs.280 per capita if only soak pits are constructed.		2	60	42	18
Drainage channels/Junction box			22908	1145.4	NA	1145.4
O&M for Greywater management system			22908	137.448	NA	137.44
B. District/Block level activities						
Faecal Sludge Management						

Trenching	Upto Rs. 230 per capita	60:40 between Centre and State (90:10 in the case of NE States, Jammu and Kashmir and Special category States, 100:0 for UTs other than J&K)	2	400	400	
Faecal Sludge Management Plant			0	0	0	
Co-treatment			1	10	10	NA
Mechanised Emptying & transportation of faecal matter from Septic tanks/single pits(Focus on Business Model)			10	110	110	
O&M for Faecal Sludge Management			13	13	13	
Retrofitting of toilets						
Retrofitting-Single pit to Twin pit			38000	2280	NA	

IEC Plan for 2021-22					
Componenets	Status	Units Planned	Unit Cost [in Rs.]	Expenditure foreseen [In Lakh]	
Availability of Plan					
State IEC Plan	Yes				
No of Districts with District IEC Plan	38				
Materials for IEC					
IEC materials on Solid Waste Management	Flip Chart (In Two Volume focusing on Problem & Solution) is developed. Other Print, audio-visual & mid media Content development is under process.	18000	1000	180	
IEC materials on Liquid Waste Management	Flip Chart (In Two Volume focusing on Problem & Solution) is developed. Other Print, audio-visual & mid media Content development is under process.	18000	1000	180	
IEC Materials on Gobar-Dhan	Print, Mid Media, Audio-Visual & Multimedia Content to be developed.	5000	750	37.5	
IEC materials on Plastic Waste	Print, Mid Media, Audio-Visual & Multimedia Content to be developed.	18000	750	135	

IEC Material on Retrofitting	Print Content is developed and Mid media, Audio-Visual, Multimedia Content to be developed.	50000	500	250
IEC Materials on FSM	Print, Mid Media, Audio-Visual & Multimedia Content to be developed.	18000	750	135
Functionaries for IEC				
Deployment of Swachhagrahi	One Swachhagrahi in Each 39073 Village	39073	4000	1563
Deployment of agency for Street Plays	IEC agency is impanelled	2500	11200	280
Song & drama activities/Sanitation message through Folk art in local dialect/Swachhta Rath	IEC agency is impanelled	2500	12500	312.5
Picture Frame/Big Sinaage Board at District/Block HQ	IEC agency is impanelled	38	34810	13.2
Hoardings and banners/Singae board	IEC agency is impanelled	1000	8003	80.03
Sanitation Exhibition at District level	IEC agency is impanelled	38	50000	19
TV Sport broadcasting/Spreading messages through IVR (Intective Voice Response) sytem	SPMU	12	100000	120
Newspaper Advertisement	SPMU	12	500000	60
Design, Print & Distribution of Print IEC Material (Magazine, Leafate, Folder, booklet etc)	SPMU			200
Audio-Visual Documentation/Production	SPMU	12	550000	66
Radio Spots broadcasting	SPMU	6	400000	24
State Award/Facilitation Ceremony		4	500000	20
Press Meet/Media Orientation	SPMU	4	50000	2
SPMU Social Media Equipment/Studio set-up & Social Media handling by Exper agency	SPMU	1		30
Sanitation Mela to be organised	SPMU	2	500000	10
Hiring of Experts (PMU/DPMU)				
PMU at State level		2		0
DPMUs at District level		27		0
Any other hiring		11		0
Village level Interventions				
Trigerring/CAS for SLWM		40000	200	80

IPC for ODF Plus		40000	200	80
Gram Sabha		8463	500	42.5
Community Consultations for ODF Plus		8500	200	34
Wall Paintings/Writing (SBM-G Phase II wall writing Design with Messages)		80000	1000	800
District Level Interventions				
Meetings with Gram Panchayats		200	10000	20
District wide IPC/BCC campaigns (for SWM / LWM / FSM / Plastic waste Management/ Retrofitting/Goberdhan)		38	500000	190
Production of AV spots/Video Documentation		38	50000	19
Award/Facilitation Ceremony		38	15000	11.4
Distribution of Print IEC Material (Leaflete, Folder, booklet etc) & Documentation of Good practices/ Success stroies/Innovation etc.		8463	1000	84.63
Total				5078.76

Capacity Building Plan for 2021-22

Component	Description	No	Unit Cost	Total cost [In Lakh]	No of Days	Remarks
Orientation	Orientation of PRIs	4980	200	29.88	3	3 times in year
	Orientation of SHGs	16000				
	Orientation of Swachhagrahis	7636	200	45.816	3	3 times in year
	Orientation of Mason	16772	200	33.544	1	
	Village level Orientation programmes	7636	500	38.18	1	
Training of RLBs	Training on GDP	7636		0	1	
	Training on egramswaraj	7636		0	1	
	Training on SWM	7636	550	125.994	3	
	Training on LWM	7636				
	Training on PWM	7636				
	Training on FSM	7636				
Training of Officials/Consultants	Training of State level Officials	12	750	47.115	9	
	Training of District Officials	152				
	Training of Block Officials	534				
	Training of SRP/DRP	37	750	0.8325	3	
	Training of Sanitation supervisor	1660	550	27.39	3	
	Training of Mason (TOT)	80	750	1.8	3	
Training Partners	District/ Block level SBMG Officials and Consultants	80	750	1.8	3	
	Expert agency	40	750	0.9	3	
	Individual experts	40	750	0.9	3	
Training materials	State level					
	District level					
	Block level					
Exposure visits	PRIS	4980	1000	49.8	1	
	Officials	200	3000	18	3	
	Community Groups	8300	500	41.5	1	
			11200	463.45	45	

Estimated expenditure on SCs for the year 2021-22

(Amount in Rs. lakhs)

Components	Total % of SCs in the rural population of the State	Expenditure during 2020-21			Estimated expenditure for the year 2021-22		
		Total expenditure incurred under SBM(G) during 2020-21	Out of Column (2), expenditure incurred for the benefit of SCs	% expenditure on SCs	Total funds required under SBM(G)	Out of column (5), estimated expenditure for the benefit of SCs	% expenditure on SCs
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
SBM(G) [SBM(G)-Regular funds+EBR funds+Performance Incentive Grants]	15	143726.3	15069.0	10.48	180462.9	27069.4	15

Estimated expenditure on STs for the year 2021-22

(Amount in Rs. lakhs)

Components	Total % of SCs in the rural population of the State	Expenditure during 2020-21			Estimated expenditure for the year 2021-22		
		Total expenditure incurred under SBM(G) during 2020-21	Out of Column (2), expenditure incurred for the benefit of STs	% expenditure on STs	Total funds required under SBM(G)	Out of column (5), estimated expenditure for the benefit of STs	% expenditure on STs
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
SBM(G) [SBM(G)-Regular funds+EBR funds+Performance Incentive Grants]	1.37	143726.3	2265.96	1.58	180462.9	2346.02	1.3

Estimated expenditure for women/girls (Gender budgeting) during 2021-22

(Amount in Rs. lakh)

Components	Total % of Women/Girls in the rural population of the State	Expenditure during 2020-21			Estimated expenditure for the year 2021-22		
		Total expenditure incurred under SBM(G) during 2020-21	Out of Column (2), expenditure incurred for the benefit of women/girls	% expenditure for women/girls	Total funds required under SBM(G)	Out of column (5), estimated expenditure for the benefit of women/girls	% expenditure on women/girls
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
SBM(G) [SBM(G)-Regular funds+EBR funds+Performance Incentive Grants]	47.85	143726.3	70868.76	49.31	180462.9	86622.20	48

2. PLAN FOR OPEN DEFECATION FREE (ODF) PLUS

Vision and Strategy for ODF Plus:

Vision

- Maintain ODF status of the villages and the panchayats by ensuring regular toilet usage, safe hygiene practices and cleanliness at HH and Institution level.
- Effective operation and maintenance of WASH assets at household, institution and community level for continued functionality and usage.
- Move from ODF status to ODF (PLUS) status accessing higher levels of services.

The Lohia Swachh Bihar Abhiyan (LSBA) mainly focuses to enhance sanitation Coverage and also create livelihood opportunity in Bihar. The reduction in absolute poverty and consistent economic growth over the last few decades has not been translated to corresponding achievements in improved access to health, sanitation, nutrition and education services, especially for the most marginalized communities. This project is increasing investment to improve access to food security, health, nutrition and sanitation services. Water, Sanitation & Hygiene (WASH) play a fundamental role in improving nutritional outcomes. As a part of sanitation component Solid Liquid Waste Management (SLWM) is also important component of sanitation and contribute significant to health and nutrition hazards in House Holds (HH) The General Objective is to demonstrate a community based, decentralised model of solid liquid Waste management which could be scaled up in rural areas of Bihar. Specific objectives:

a. To develop community managed decentralised solid liquid waste management in 30 gram panchayats spread in 5 districts of rural Bihar, anchored by community based organisations and Panchayati Raj Institutions.

b. To instil the idea of “refuse reduce, reuse, recycle” among the village community.

c. To come up with a revenue model to sustain the interventions, thus providing sustained employment to the potential village employees.

3.1 Progress in ODF Plus, IHHLs and CSCs during Year 2020-21 in Namami Gange States (Only for UP/Bihar/ Jharkhand/ Uttarakhand/WB)

Progress in construction of Community Sanitary Complexes (CSCs) during 2020-21

Components	Annual objective for year 2020-21 (number)	Achievement for the year 2020-21 (Upto 31.3.2021) (number)	% Achievement
Community Sanitary Complexes (CSCs)	542	250	46.13

3.2 Proposed Physical Objectives of ODF Plus, IHHL and CSC for the year 2021-22 In Namamami Gange States (Only for UP/Bihar/ Jharkhand/ Uttarakhand/WB)

(a) Targets for ODF Plus districts and villages for the year 2021-22

Components	Total	ODF Plus declared upto 31.3.2021	Target for 2021-22
ODF Plus Districts	12	0	12
ODF Plus Villages	471	0	471

(b) Objective for construction of Individual Household Latrines for the year 2021-22

Component	Objective for the year 2021-22	Objective for Quarter-1	Objective for Quarter-II	Objective for Quarter-III	Objective for Quarter-IV
		(Apr-Jun 2021)	(Jul-Sep 2021)	(Oct-Dec 2021)	(Jan-Mar 2022)
New households	16260	600	2000	8000	5660

(c) Objective for constructing Community Sanitary Complexes (CSC) for the Year 2021-22

Component	Objective for the Year 2021-22	Objective for Quarter-1	Objective for Quarter-II	Objective for Quarter-III	Objective for Quarter-IV
		(Apr-Jun 2021)	(Jul-Sep 2021)	(Oct-Dec 2021)	(Jan-Mar 2022)
CSC(No.)	200	0	50	100	50

3.3 Details activities in Namami Gange					
SN	Catogary	Component	Total Target	Achievement Up to Mar 2021	Annual Target for FY 2021-22
1	CSCs	CSCs	542	250	200
2	SLWM Genral Information	SLWM DPR in Ganga Bank Villages as Per SBM Phase 2	240	20	451
3		SLWM Status in Pilot Ganga Grams	40	20	NA
4		Status of Direct Effluent Discharge into Ganga	NA	NA	NA
5	SWM Community Assets	No. Of Community Compost Pits	40	5	471
6		Community Bio Gas Plant	0	0	0
7		No of Vehicles for collection and Transportation	471	59	683
8		No of Segregation Bins at Community Places in the Village	942	40	902
9		No. of Waste collection & segregation sheds	471	20	451
10	SWM Individual Assets	No of Compost Pits	2355	98	2257
11		No of Bio Gas Plants	0	3	0
12	GWM Community Assets	No. of Community; Soak pits /Leach pits/Magic pits	471	20	451
13		No. of Drainage facility available	471	278	193

14		No. of Community Grey Water management systems available	0	0	0
15	GWM Individual Assets	No of Leach Pits			
16		No of Magic Pits			
17		No of Soak Pits			
18	SLWM progress –District/Block Level	No. of Blocks having Plastic Waste Management Units	0	0	0
19		GOBARDHAN	0	0	0
20	MHM	Menstrual waste management (Incinerators- CPCB/SPCB approved) - Block level	0	0	0
21	Others Activites As per NMCG Guidelines	Update Plastic Ban in Ganga Bank Villages	471	471	0
22		Water conservation activities including rain water harvesting/ground water recharge/ maintaining of wells and ponds	471	471	0
23		Tree Plantation in Ganga Villages : Medicinal plants and organic farming	471	471	0
24		Construction of crematorium with modern techniques	0	0	0
25		Renovation of village ponds	471	50	80

CHAPTER 12: Annual Action Plan and budget for the financial year 2021-22 of JEEViKA

Annual Action Plan FY 2021-22

Heads	NRETP	NRLM	BTDP	BRLPS
Number of Blocks	89	145	300	534
House Holds to be mobilized into SHG Fold	22695	111948	281357	416000
SHGs to be formed	1513	6584	16150	24247
Village Organizations to be formed	529	1420	2236	4185
Cluster level federations to be formed	12	33	50	95
SHGs to have Bank A/c	19573	38364	62321	120258
SHGs to receive Revolving Fund	20545	51555	104736	176836
SHGs to receive ICF	29599	50788	115439	195826
SHGs to be credit linked with Banks	42090	57144	153304	252538
Amount of Credit Linkage (in crores) to be leveraged from Banks	693	941	2526	4160
SHG HHs to be linked with Insurance Programme	1000000	1000000	1000000	3000000
SHG HHs to be engaged in Agriculture Intervention	124740	237120	636140	998000
SHG HHs to be involved in Livestock Interventions	10371	16896	38479	65746
SHG HHs to be part of Non- Farm Intervention	4000	12000	15500	31500
Deen Dayal Upadhyay Grameen Kaushal Yojana				
Youth Trained				33873
Youth Placed				21983

Annual Budget for the FY 2021-22

Bihar Transformative Development Project					
Components	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Amount
Community Institution Development	568792250	548401000	566191000	613769000	2297153250
Community Investment Fund	875334250	983905000	1020405000	993428750	3873073000
Access to Health, Nutrition and Sanitation	46911500	54711500	58611500	47861500	208096000
Innovation, Partnership and Technical Assistance	22500000	35100000	32500000	30600000	120700000
Project Management	117376500	149416500	170116500	191161500	628071000
Total	1630914500	1771534000	1847824000	1876820750	7127093250

National Rural Livelihoods Mission					
Components	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Amount
State Livelihood Support	3631416850	4681869875	7566764250	7918455025	23778506000
Innovation and Partnership Support	0	25000000	25000000	25000000	75000000
PROJECT IMPLEMENTATION SUPPORT	32696500	42578500	50557500	48047500	173880000
INFRASTRUCTURE & MARKETING	0	5000000	5000000	15000000	25000000
INTEREST SUBVENTION	400000000	400000000	400000000	300000000	1500000000
SVEP (Total)	32061621	32061621	32061621	32061621	128246484
Saras Mela	0	0	10000000	0	10000000
Total	4096174971	5186509996	8089383371	8338564146	25690632484

NRETP Budget Proposal : AAP 2021-22		
Component	Particulars	Annual Action Plan (Amount Rs. in crores)
A	Institutional and Human Capacity Building	7.5
		-
B	State Livelihood Support	168.90
D	Project Implementation Support	3.55
	<i>IN-PRINCIPAL APPROVAL OF COMPONENT C by EC, MoRD</i>	
C	Innovation and Partnership Support	3.85
Total Budget		183.80

Deen Dayal Upadhyay Grameen Kaushal Yojana					
Components	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Amount
Programme Cost	61,71,80,114.66	61,71,80,114.66	1,71,80,114.66	1,71,80,114.66	2,46,87,20,458.65
CTSA Monitoring Cost	92,57,701.72	92,57,701.72	92,57,701.72	92,57,701.72	3,70,30,806.88
Support Cost	1,75,78,912.04	1,75,78,912.04	1,75,78,912.04	1,75,78,912.04	47,03,15,648.16
Administrative Cost	3,70,30,806.88	3,70,30,806.88	3,70,30,806.88	3,70,30,806.88	14,81,23,227.52
Total	78,10,47,535.30	78,10,47,535.30	8,10,47,535.30	8,10,47,535.30	12,41,90,141.21



JEEViKA

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

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