



JEEVIKA

Rural Development Department, Govt. of Bihar

ANNUAL ACTION PLAN & BUDGET

Financial Year 2022-2023



Bihar Rural Livelihoods Promotion Society

JEEViKA

Rural Development Department, GoB

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 10.34 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 21034 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 1450 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 4 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.

In the FY 2022-23, JEEViKA will focus upon the upscaling, diversification and intensification of the interventions. The focus areas will be on: -

- Strengthening of CBOs in respect to model CLFs.
- Inclusion of Left out, 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 6000 crore.
- Operationalization of 'Bank Sakhis' in more than 5000 digital banking touch points facilitating transactions to the tune of INR 300 Crores on a monthly basis.
- Enrolments of SHG Members under Insurance (around 50 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 a greater number of poor women members to diversify the livelihoods option at the household level.
- More than 200,000 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 in 2021-22 which will be upscaled.
- 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.
- Period extension of Satat Jeevikoparjan Yojana.
- 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.
- Collection and selling of Neera.
- 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 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.

- 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 favorable geographical condition which is required for the growth of Palm trees.
- The Government of Bihar formally launched the *Satat Jeevikoparjan Yojana (SJY)* on 5th August, 2018 with a budgetary outlay of INR 840 crores (approximately USD 120 million) for a period of

3 years (FY 2018-2019 TO 2020-2021). The Bihar Rural Livelihoods Promotion Society (*JEEViKA*), the State Rural Livelihoods Mission (SRLM) has been designated as the nodal agency to implement the Project. During the 1st phase of SJY Project, 1.16 lakh UPHHs had been identified and endorsed by village organization across 534 blocks of Bihar. Keeping in view the need to including more UPHHs, the project has been further extended for next 3 years (FY 2021-2022 TO 2023-2024) to target a total of 2 lakh (0.84 lakh) UPHHs to bring the target HHs out of vicious cycle of poverty through graduation approach.

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 127 lakh rural households and formed more than 10.34 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 have 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 Organization (VO) level. Formation and nurturing of more than 68000 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 1300 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 Centers** and **Cluster Level Training and Learning Centers**.

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: 2022-23**. 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 organization have provided a proven result in achieving milestone of 1 million SHGs by BRLPS in FY:2019-20.

Due to diverse and dispersed geographical 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 (up to 16 SHGs) & CLF (up to 50 VOs) including eligible SHGs (6 months old) into VOs and inclusion of eligible VOs (18 months old) into CLFs. During **the FY: 2022-23** approx. new 20000 SHGs, 1200 VOs and 75 CLFs will be formed.

Legal Entity and Governance for CLF

As per the mandate of BRLPS, all CLFs will be registered as primary level federation under Bihar Self-Supporting Co-operative Society Act, 1996. With slight change in CBO structure and keeping intact 3- tier structure, village organization will function as subsidiary organization and direct membership of all SHG members will be in CLF (Primary Level Federation). In the light of CBOs structural change, merging of registered village organization is required.

With the learning experience of registration process in 100 Model CLF (89 Blocks; 18 Districts), BRLPS has extended coverage in another 312 CLFs; 172 blocks (including 60 NRLM Model CLF in 45 Block; 14 Districts and 32 BTDP Model CLF in 32 Blocks; 9 Districts) in FY 2021-22. Presently, 292 CLFs have been registered in 261 Block of 35 Districts. Total no. of 38 District officials, 412 CLF Anchors, 412 CLF BK and Cluster facilitator have been trained on registration document preparation along with 35 district officials on initial compliance process.

For strengthening and system development according to Act and Bye-Laws, emphasis to be given to strengthen of BoDs on institutional system development (Regular BoDs Meeting, Review of VO, SHG and Community Professional) and statutory system development (Annual Audit, Annual Action plan, Annual Report, Compliance mitigation and election of BoDs) along with development of pool of staffs, community professional (CLF BK, CF, CRP). Special Focus will be on membership of all SHG member having in CLF (Primary Level Federation), strengthening of leadership quality of BoDs, timely completion of statutory compliance and training of community professional in context of Act and Bye-laws.

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 staff's 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 has 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)	670
2	VO Concept & Management(staff)	550
3	CLF concept & Management(staff)	410
4	CBO Process & Quality (staff)	350
5	CBO Registration (CPs)	534
6	CBOs Registration (staffs)	450

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, URNA Consulting 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 7000 SHG, 3500 VO and 1600 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 192 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 55 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: Causes 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 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. 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, 192 M-CLFs will be developed as CMTC (Community Managed Training Centre) who will be developed as “center of excellence” and work in close coordination with district level training center 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 standardizing 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 prativedan 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.

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 helps 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 are 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 10.31 lakhs SHGs, 68607 VOs and 1357 CLFs with focus on Poverty alleviation. The project is in the process of developing 192 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 customized 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 center 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 325 senior CRPs at 55 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 have 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. 31 –YPs are also providing support to 31 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 Communitized 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 center has been developed at district level with the representation of CLFs.

Till now, Project has 18 functional TLCs in Gaya, Nalanda, Madhubani, Muzaffarpur, Khagaria, Purnea, Saharsa, Supaul, Madhepura, Rohtas, Jehanabad, Arwal, Nawada, Gopalganj, Sitamarhi, Munger, Samastipur and Katihar. Beside these 18 functional TLCs, 8 more TLCs have been formed in the districts namely Bhagalpur, Begusarai, East Champaran, Banka, Buxar, Patna, Siwan and Kaimur. 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, organizing 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 has 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 (138 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 465 empaneled 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, organizing trainings, logistic arrangements, food preparation and other management at training center 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 311 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), Hajipur (Vaishali) 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 Organizations. 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 Prativedan” 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 10.30 lakhs, number of VO is more than 68 thousand, total number of CLF is more than 1300 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 and 32 CMTCs in 32 M-CLFs in BTDP. 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.

11 TLCs has been registered under Bihar Self-supporting Cooperative Act-1996 as District level Primary Federation with special focus on training and Capacity building of CBOs, Cadres, leaders, resource pool development and accreditation of resource persons.

CHAPTER 2: Financial Inclusion, Social Security & Enterprise Financing

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, ensuring proper rotation of funds in CBOs, timely repayment and prepare proposals for enterprise financing by SHGs, facilitating risk mitigation measures for social and Livelihood's security and paving the way ahead for participation of women in the new age banking solutions. 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 finances needs to be explored further as there is a 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 besides giving first priority to facilitating insurance coverage to women members. 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 of SHGs. **As it is a long-term proposition, a lot of efforts are required around ensuring proper financial literacy** to the members of SHGs. The effort around providing financial literacy to the members need to be largely intensified as it will empower them 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 providing adequate 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 around different sections 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 assets 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) has occupied 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 capacity of the staffs, community and cadres to prepare them for addressing the next generation issues related to timely maintenance of Books of Records, Rotation of Funds in CBOs, 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 bring 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 (Community Finance) shall also be vital to support the process. The services of FI consultant (Community accountants) 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 be on imparting training to address the next generation of issues like financial risk and its diversification, and preparation for audit at the VOs and CLF' s level. Ensure refresher training to cadres. Audit of SHGs (approx. 500000) VOs (approx. 30000) and CLFs (Approx.1422) will be done by CA firm. Newly joined employee (2500) should be trained and capacity building so that they can support community institution in effective way with due knowledge preparedness. All the managers, TO and all the staffs need to be trained on Books of Records and responsibility of writing set of Books of Records need to be put in place.

3. Financial Leveraging and Enterprise Promotion

There is a need to appreciate that state with **around 50.10% CD ratio (as per SLCC as on December-2021)** 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 50.10 % 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.** Suitable Strategy needs to be framed including decision for enhancing the manpower.

4. **MICRO INSURANCE-A STEP TOWARDS SOCIAL SECURITY TO RURAL POOR**

With enhanced intervention around livelihood, it will be important that the 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 by facilitating “universal Coverage”.**

In financial year 2021-22, adequate attempt has been made to we have provided coverage to SHG members through 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).

FI theme intends to provide life insurance coverage to 70 Lakhs and 80 Lakhs SHG members in PMJJBY and PMSBY respectively in FY-2022-2023. Therefore, adequate planning in order to smoothen the claim settlement process, “Claim Management System will be devised at each cluster level federation in coordination with Block Team. 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.

The major plan under micro insurance may be categorized under following points:

- I. **Coverage to SHG Members:** Insurance of SHG members under Pradhan Mantri Jeevan Jyoti Bima Yojna and Pradhan Mantri Suraksha Bima Yojna through banking channel have been started from financial year 2021-22 themselves. More than 45 lakhs members were covered during the drive that was continued till December 2021. The similar kind of effort will be taken in financial year 2022-23 also to improve the coverage ratio. We expect to insure 65% of eligible SHG member under Pradhan Mantri Jeevan Jyoti Yojna and 70% under Pradhan Mantri Suraksha Bima Yojna. Altogether in number around 70,00,000 members under PMJBY and 80,00,000 members under PMSBY will be insured. Mega sensitization drive followed by organizing camps at panchayat level through the support of CSP and their corporate business correspondents is expected from last week of May 2022.
- II. **Claim Management System:** In order to facilitate timely process and payment of claims a claim management system has been developed at each cluster level federation. This will provide hand hold support to the family members of the deceased in preparation of claim and other documents. It will also support in disbursement of claim amount to the nominee of deceased by proper follow up and coordination with bank branch.
- III. **Insurance Support Fund:** An insurance support fund will be provided to each cluster level federation as per prescribed guidelines to support the family members when any unfortunate event occurs. This fund will bridge the gap between claim processed and claim disbursed. As an interim support to the family of the insured members will be provided through cluster level federation of Rs. 10000 to fulfill the current needs in case of death or accident. We plan to provide insurance support fund in 100% cluster level federations under NRETP, BTDP and NRLM (subject to approval from NRLM).
- IV. **Technological support:** In last few years we have seen massive response of community towards social security. Since the enrolment of members and settlement of their claims will be done through banking channels, support of technology will be highly recommended under this diversified atmosphere. Different stakeholders will also play important part from enrolment to settlement of claims. Here digitization of all key process and data will play an important role in decision making. In this financial year we have plan to digitize 100 % insured member's details as well as claim data.
- V. **Pilot of cluster level social security scheme:** In this financial year we will pilot mutual social security scheme in 5 cluster level federations. Based on the learning we will facilitate the same in rest of Bihar in phase manner.
- VI. **Scoping study under social security program:** With the objective of providing social security cover, Jeevika intends to expand its insurance coverage amongst community member both in terms of scale and diversity of products and support services hence proposes to engage the services of an agency in financial year 2022-23 who will help Jeevika in understand felt needs and current gaps, assess existing business and operational process and IT enablement and capacity to provide a framework and strategy for more comprehensive next generational engagement.
- VII. **Health Insurance:** we will facilitate enrolment of SHG members into Ayushman Bharat (Pradhan Mantri Jan Arogya Yojna) and get their card printed.

5. Alternate Banking (A Step towards Door Step Banking):

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.

Major indicators to be covered

1. FY 2022-23 aims to expand geographical reach covering 90 % (Approx.) of the Gram Panchayat i.e., 3500 in this FY making it total 7000 out of 8004 Panchayat.
2. Total no. of Bank Sakhi to be place is 3600 (1600 Full Fledge BS and 2000 Digi pay Sakhi) in this FY.
3. Total no of Bank sakhi to be certified till March 2023 is 6000 including 4100 in this FY.
4. To expand digital transaction in CBOs total 90 Model CLF is identified covering 44 in FY 2022-23.
5. Encourage the CBOs transaction through BC Channel and develop Digital Eco-system.
6. More focus will be on Model CLF in terms of saturation of all panchayat in the geographical area of CLF.

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 components 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 favorable 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.
- During the FY, Neera intervention will be upscaled in all the districts.

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

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- a. **29.73 Lakh Farmers** are getting benefits of different Farm interventions in **25863 villages** in **all 38 districts** of Bihar.
- b. A strong pool of **6186** 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.
- c. Adequate number of **Human Resource** have been placed at State level, District level and Block level for different projects and interventions.
- d. 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. **137**

CHCs operated by JEEViKA are currently operational to support harvesting and post harvesting activities of **9876 farmers**. CLFs have generated an **Income worth 72.86 Lakh** through CHCs.

- e. **2818** farmers are mobilized under **94 Local Groups** in 189 villages of 30 blocks to promote **organic farming** in Bihar.
- f. **327** commodity-specific **Producer Groups** have been formed in which 8292 **Mahila Kisan** are doing transactions related to Farm produces through FPCs and various different marketing platforms.
- g. **10 Farmer Producer Companies** promoted by JEEViKA are being operated by **15312** 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 12.3 Cr. in FY 2020-21 (till Dec.2021). **In this FY, 1 more Farmer Producer Company has been incorporated for Tea based value chain activities in Kishanganj district. In addition to these, 15 more Farmer Producer Companies have been incorporated under '10K FPO scheme' of Ministry of Agriculture & Farmers Welfare, Government of India.**
- h. 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.
- i. Strong **MIS** has been developed up to Block level in collaboration with NRLM for better monitoring of the project.
- j. Indian Institute of Maize Research, Indian Institute of Vegetable Research, Indian Institute of Millet Research, IRRI, Microsave, SIMFED, Syngenta Foundation, Digital Green 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 2022-23: -

- a. **36.12 Lakh Farmers** may get benefits of different Farm interventions in **28642 villages** in **all 38 districts** of Bihar.
- b. Additional pool of **1250** 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.
- c. Capacity building of Cadres through **850 ToTs**.

- d. Additional **100 Custom Hiring Centers** and **800 Village tool banks** may be established under farm livelihoods are extending machinery and tools services for harvesting as manual laborers are not available.
- e. **25 Mini Soil Testing Labs** will be developed in collaboration with Directorate of Soil Conservation in Entrepreneurship Model with Krishi Sakhis.
- f. **5500** farmers will be mobilized under **150 registered Local Groups** in 332 villages of 35 blocks to promote **organic farming** in Bihar. **30 retail outlets** will operate in FY 2022-23.
- g. **12300 HHs** will be mobilized in **42 Integrated Farming Clusters** in 15 blocks of 8 districts.
- h. **158** commodity-specific **Producer Groups** may be formed in which **4400 Mahila Kisan** may do transactions related to Farm produces through FPCs and various different marketing platforms.
- i. **2 PEs** promoted by NRETP will start their business in FY 2022-23 related with Fruit processing and other processing activities.
- j. App-based **MIS** may operate at Block level in collaboration with NRLM for better monitoring of the project.
- k. Other partner agencies may provide their technical expertise for betterment 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 2022-23, 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 2022-23, 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 2021-22. In the coming financial year, around 1 crore saplings will be planted by Nov, 2022. 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.

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:

FY	Fund Allocated	Districts Covered	HHs Targeted	HHs Benefited	No. of Goats distributed
2016-17	9.96 Cr.	7	8300	8300	24900
2017-18	4.80 Cr.	8	4003	4003	12009
2018-19	4.61 Cr.	9	3849	3849	11547
2019-20	15.46 Cr.	12	12883	12883	38649
Total	19.37		29035	29035	87105

In FY 2022-2023, It has been planned to benefit 14,000 HHs under this scheme by distributing 42,000 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 350 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 organize 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	20
No. of Pashu Sakhi Trained	2566
No. of HHs getting Services	178000

In FY 2022-2023, it has been planned to develop 1669 Pashu Sakhi to provide services to 2,50,000 HHs in NRLM project area. A pool of trainer has also been developed at District level for training of Pashu Sakhi.

- ❖ **Formation of Goat Producer Company:** Jeevika has incorporated Seemanchal Jeevika Goat Producer Company Limited (SJGPCL) on 21st December 2020 in Seemanchal Cluster (Araria, Purnea, Katihar and Kishanganj) 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.

Indicator	
No of Districts covered	4
No of Blocks Covered	19
No of Shareholder mobilized	6556
No of Demo cum collection centre established	9

- ❖ **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.

Micro Save has been providing technical support in operations of Seemanchal Jeevika goat producer company limited (SJGPCL).

MoU is planned with FDRVC for technical support in incorporation of Poultry producer company in Nalanda and Gaya.

POULTRY

Under Poultry, BRLPS has implemented Backyard Poultry Model in which dual purpose birds (meat as well as egg purpose) is 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.

- ❖ **Distribution of 45 Chicks under IPDS -Phase2 (Subsidy Model):** BRLPS in convergence with Animal and Fish Resources Department, Government of Bihar is implementing Integrated Poultry development Scheme (Phase2) under which 180 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 2 lots (25+20 Chicks/lot).



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

Indicators	Achievements
No. of Districts Covered	31
No. of HHs Benefited	15316

In FY 2022-2023, it is having been planned to cover 50,748 HHs under this scheme and distribute 2283660 Chicks to them through CLF/Nodal VO.

- ❖ **Poultry Producer Company:** Jeevika is planning to incorporate Farmer Producer Company for backward and forward linkage with technical support of FDRVC in Nalanda and Gaya District. Company will promote small size Layer 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 for eggs.

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 District	3
No. of DCS Organized	500
No. of AMCU installed	250
No. of BMC installed	5
No. of members Linked	39699

In FY 2022-23, it has been planned to link 40,000 HH to Dairy cooperative societies with support of COMFED.

❖ **Kaushikee Mahila Milk Producer Company:** On 22nd September 2017 Kaushikee Mahila Milk Producer Company Limited (**KMMPCL**) 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.	4
No. of BMC Established	Cum No.	11
No. of Milk Pooling Point Established	Cum No.	668
Members enrolled	Cum No.	31,444
Average Milk Procurement per day	LPD	31,447

In FY 2022-2023, it has been planned to establish 116 Milk Pooling Points and 17228 HHs into the company.

Fisheries

The public ponds revived and created under Jal-Jeevan-Hariyali mission (JJHA) are to be transferred to the community-based institutions of BRLPS for the purpose of maintenance and livelihood generation activities. BRLPS has decided to promote community-based fisheries intervention with an aim to reap multi-faceted benefits.

The main objective of the Fisheries Intervention is to improve income of the concerned household by livelihood activities such as Fish and various integrated fish farming of mainly rural landless/marginal farmers with monthly income less than Rs.5000, along with sustainable maintenance and management of ponds allotted

Intervention will focus on following fisheries schemes-

- 1.Spwan/Early Fry to Fingerling
- 2.Advanced Fry to Fingerling

3.Fingerling to table fish

4.Fish cum duck farming

Progress till date

Indicators	
No of Districts	19
No of Blocks covered	113
No of Ponds allocated under JJHA	198
No of Nodal VO`s started activity	5

In FY 2022-23 it is planned to start activity in 465 Nodal Vo`s to cover 2325 HH`s

Livestock Annual Action Plan 2022-2023

Livelihoods - Producer Group Formation		NRLM	(NRETP+BTDP)	Total (NRLM+NRETP+BTDP)
PG	Dairy (MPP)	-	116	116
	Goatery (PG)	105	245	350
	Fisheries (Nodal VO)	130	335	465
	Pashu Sakhi Development	501	1168	1669
Health camp	Small ruminant`s camps (no)	24	56	80
	Large Animal camps (no)	48	112	160
HHs	Poultry (Subsidy Model)	15224	35522	50746
	Dairy (DCS+KMMPCCL)	12000	45228	57228
	Goatery (PG+P.S+SJGPCL)	79200	184800	264000
	Small ruminant`s camps (HH)	6000	14000	20000
	Large Animal camps (HH)	12000	28000	40000
	Fisheries	650	1675	2325
Total (HH)		125074	309225	4,342,99

CHAPTER 4: Non-farm livelihoods in transition economies

There has been increasing recognition in recent years that the rural livelihood is not confined to the agricultural sector, but embraces all the people, economic activities, infrastructure and natural resources in rural areas. The rural non-farm economy may be defined as all those activities associated with waged work or self-employment in income generating activities (including in-kind income) that are not agricultural but located in rural areas. The non-farm livelihood sector cannot be considered homogenous; rather it is characterized by its heterogeneity, incorporating self-employment, micro-, small- or medium-sized enterprises and trade activities.

Non-farm livelihood under the aegis of NRLM and World Bank will focus enterprise development programs & it's strengthening so that wider scope of entrepreneurship and job opportunity will be created within the rural periphery which will not only help in substantial growth of income in rural household but also helps in lowering migration. (For example, in NRETP, existing enterprises having potential of growth will be supported so that it will further create some level of Job opportunities).

Non-farm intervention under JEEViKA will further expand dedicated entrepreneurship promotion measures through ongoing projects like Didi ki Rasoi, Grameen Bazar, Beekeeping, Art & Craft along with stitching Units, SVEP, PMFME scheme, Saras mela etc. along with focusing on exploring new opportunities of rural livelihood like rural creative industries, rural home-based industries, rural hospitality & rural services.

Non-Farm under JEEViKA will work on following strategy for strengthening ongoing projects:

1. Institution building like formation of PG and PC
2. Capacity building through trainings for new product development as per the market demand
3. Branding & marketing of existing products along with participation in different exhibitions, fairs along with corporate tie ups (Government institutions as well as private players)
4. Exploring opportunities of online marketing platform

Along with that, non-farm intervention will focus on new reforms like:

- 1.) a strong end-to-end value chain approach across selected non-farm sub-sectors.
- 2.) Identification of new opportunities, its feasibility study and piloting and then expansion like Didi ki Rasoi and Grameen Bazar.
- 3.) The project will work toward this goal through a network of business incubators, business resource centers, and a strong cadre of Producer Organizations.

The other major ongoing projects like Beekeeping will be expanded to 29 Districts of Bihar. Didi Ki Rasoi will be operational in all 38 districts of Bihar covering all DH and SDH, residential schools, hostel mess of different institution and in premises of Govt. and corporate offices along with Kiosk model expansion in other districts like Buxar. Similarly, 10 new blocks will be incorporated under SVEP scheme. For marketing of Art & craft products, a brand shop is planned in Patna by end of June. Under PMFME, a common branding and marketing platform will be created. Total of 150 new Grameen bazar will be opened in 30 Districts. In NRETP, around 6000 enterprises will be promoted through OSF in 40 blocks where approx. 1500 enterprise will get Rs 1 lakh through bank linkage. With the support of IIMCP, 150 enterprises will get incubation support. Along with that two regional Saras will be organized while ensuring members participation in all other regional saras mela and national level fair like Aajeevika and IITF.

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 centers 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 wing 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

BRLPS is increasingly investing to improve access to food security, health & nutrition services in the rural households of Bihar. The key focus of the project is to increase knowledge and promote adoption of key health and nutrition related behavioral practices through a robust Social Behavioral Change Communication and convergence strategy under its Health Nutrition & Sanitation (HNS) theme. HNS theme aims to attain positive change among individuals and communities with respect to recommended health practices through different FNHW activities. Awareness of better health care services is essential for rural SHG HHs as well as continue mobilization is required to achieve herd/community immunity.

1. **Training**

One of the critical strategies for integration of Health, Nutrition and Sanitation Behaviors in the community will be achieved through Behavior Change Communication (BCC) activities. The key BCC strategies include BCC module roll-out, campaigns, Health Sub-Committee strengthening, home visits to critical households identified and establishment of nutri-gardens etc. The emphasis is on providing training on all sessions of Module -1, 2,3 and 5 in all SHGs which is ongoing and probably by the end of FY-2022-2022 all modules will be rolled out in all 10 lakh SHGs. These modules focus on food, nutrition, health and wash and COVID 19 preventive care. For successful completion of the training in all the SHGs, ToT will be done for projects staffs, further CMs will be trained as they are accountable for module training in all the SHGs.

Home visits will also be conducted for reinforcement of modules in the SHG households. Village Organization Health-Sub Committee, Community Nutrition Resource Person and Community Mobilizers will play an active role in house hold visit.

2. **Community Events**

Community events facilitate information to reach people other than SHG members and spread awareness among larger mass. Communication mediums such as video screening through Pico projector, radio, rallies, campaigns, flip chart are used to create awareness and build public opinion in favour of adoption of health, nutrition and sanitation behavior. 2-3 community events have been planned to be conducted in the FY 2021-22. It will be based on maternal and child Food Diet Diversity, initial and exclusive breast feeding, nutri garden etc. In these events major focus will be on to sensitize to the target group i.e., pregnant and lactating women for initial and exclusive breast feeding, diet diversity among them and their child as well. Along with the above mentioned, the target group will also be educated about the daily consumption of at least 5 food groups from 10 for pregnant and lactating women and at 4 food group from 7 for children with the age group of more than 6 months. The selection criteria of above-mentioned target household will be included 1. Households having pregnant mothers in their third trimester - the discussion and counselling will be done on birth preparedness, institutional delivery, colostrum feeding and family planning. 2. Households having children about to complete 6 months: - addressing the need of complementary feeding is an import aspect and during the visit the team will be counselled mother's and family members about the relation of supplementary feeding and their child growth and all-round development. These campaigns will be focused on 3 major activities:

1. Target households of pregnant women, currently delivered women and lactating women will be identified and line listed by the community mobilizers in SHG meetings.
2. Home visit of target HH will be done by Village Organization-Social Action Committee and Community Nutrition Resource person. Home visits will be conducted to counsel the SHG households on specific issues.
3. Community level events and food demonstration will be conducted to reinforce the nutrition related messages. These are intended to trigger collective as well as individual behavior change by the communities towards health and nutrition seeking behavior.

3. **Convergence**

To link eligible members with Anganwadi and Health Sub Centers, So, that the target group will ably get access to health-related services Annaprashan, VHSND etc. additional, 45,000 Social action committee will participate in Village Health Sanitation and Nutrition Day and will play an active role for the same.

In convergence with Health department early identification of Non communicable diseases among SHG members will be done and further check-up and follow up for the same will also be done through telemedicine portal (Govt./Pvt.). Other need-based HNS enterprises will also be initiated in the coordination with Health Department.

4. **Promotion of nutrition Garden**

This is also envisaged to integrate existing Agri-nutri related interventions of farm with HNS theme in the project such as Promotion of kitchen garden to increase access and consumption of diversified nutrition foods at HHs level. With the convergence of livelihood and farm theme nutri garden will be developed in all the NRLM blocks. Further, 10 demonstration sites based on FNHW will also be developed for exposure and learning purpose.

5. **Promotion of FNHW Enterprise:**

In the recent times, FNHW has become an emerging sector in terms of enterprises. A good number of enterprises recently have been evolved such as of Nutritious Food items. Seeing this emerging need towards HNS related products across all sections of the society, BRLPS has planned to set up enterprises linked with "Health and Nutrition". Brief details of the enterprises are given below:

Sanitary Napkin Production Unit: In view of generating demand and creating awareness regarding menstrual hygiene's importance and use of sanitary napkins among Jeevika didis on the importance of personal hygiene and menstrual hygiene management in the marginalized communities, The project intends to build an sanitary napkin production unit on a pilot basis, where group(s) of women would be fostered to run the business by themselves with handholding support and overall supervision by BRLPS for due course of time.

Nutrition sensitive integrated farming system: This comprises of 6 different sub systems related to agriculture and allied activities. These sub systems are crop & tree, fruit and vegetables, aquaculture, livestock, poultry and biodigester. It helps in ensuring dietary diversity and enhancing income. The beauty of this system is that waste of one system is resource for another system. It will give the complete organic products. It can be started with 2or 3 subsystems based on the existing resources in later stage more systems will be added. BRLPS will set up this model in different places as needed.

CHAPTER 7: Social Development

1. Food Security Intervention

Under this intervention, Food Security Fund of Rs. 100000 is availed by the Village organization (VO) as a onetime revolving fund based on certain triggers from the project. It's a community driven innovative financial credit product that provides a single window to SHG members under the VO for collective demand generation, bulk procurement and distribution of quality food grain and other edible items at fair price from local producers, millers and retail shops nearby. The interest free recovery of the outstanding credit in a duly stress-free schedule makes it accessible to the poorest of poor. The FSF is targeted towards the most vulnerable HHs, SC and ST populations where yearlong food insecurity and inadequacy with nutritional diets likely to be prevalent including the lean seasons. The core objective of FSF is to enable the poorest of the poor to have access to nutritional food security throughout the year and reduce the vulnerability of the poor HHs in coping with high-cost debts and in supplementing the gap between PDS provisioning and actual requirements. Also, it aims to enable the women and children from poor HHs especially pregnant, and lactating to ensure nutritional security.

In the Year 2022-23, the focus will be on facilitating the Village organization in preferred procurement of nutri-supplementary items e.g. soyabean, grams, jaggery, mustard oil and other edible items along with food grains to avail the more diversified and holistic diet for the family members of poor HHs.

Greater emphasis would be given to take up kitchen garden activities by poor SHG Didi through availing the seed pocket to poor HHs in the FSF procurement. The initiative named '**BADI ME TARKARI**' would be given priority under the intervention through engaging the VRP under the livelihoods theme in facilitating the activity in poor HHs. Under this initiative the practice of organic farming will be promoted to produce adequate seasonal fruits vegetables, latedar Sag and Sabji as per HHs need and to sell the surplus in local Hat.

The quality utilization of FSF will be given due attention through tracking of outstanding credit and procurement cycle VO-wise at block level. In the first quarter of the FY, there would be a focused agenda in the CBO meeting on the qualitative aspect of FSF roll-out. This includes ensuring a minimum of three procurement cycles in a year, diversifying the food basket for making nutritious and colorful thali in the poor HHs along with giving highest priority to most vulnerable families and social groups. The training of concerned committee members, leaders, cadres and field staff on community procurement guidelines would be conducted for adherence to the standard procedures and making the process more participatory, transparent and accountable.

2. Health Risk Fund Intervention

India has one-of-the highest level of Out-Of-Pocket Expenditures (OOPE) contributing directly to the high incidence of catastrophic expenditures and poverty, reported the Economic Survey released in January 2021. The burden and high interest loan sources of this expenditure has a detrimental effect on health of members of poor households along with creating barrier for socio-economic mobility in long term. Health Risk Fund (HRF) aims to provide a low-cost fund for health and medical emergencies to such vulnerable households included in the SHG fold. Access to low-cost health loans and savings by SHG members are two components of Health Risk Fund intervention. In FY 2022-23, SHG members would be mobilized to increase their health savings from Rs. 10 per month to a slightly bigger amount of Rs. 20 or more in their Village Organization. The members contributing to monthly HRF savings are entitled to receive HRF for health emergencies. This intervention will be implemented in all project areas and more than 7000 VOs would be covered.

In this FY emphasis would be to facilitate the SHG members to avail the loans related to health emergencies expenditure which are more than Rs. 3000 will be provided by the SHGs on urgent basis from SHG corpus. Later, the SHG would be able to demand the same from the concerned VO's HRF in reimbursement mode.

There would be special efforts for increasing the intake and utilization by SHG households for Ayushman Bharat (AB) card under Pradhan Mantri Jan Arogya Yojana (PM-JAY) which aims at providing health insurance cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to family of Socio-Economic Caste Census (SECC) 2011. The Village Organizations would organize a special camp in each revenue village for making the new Ayushman Bharat card in collaboration with Common Services Centers (CSC). There would be awareness sessions in CBOs meeting regarding the process of using the AB cards to avail the services.

3. Non- Negotiable – Collective Actions

Bihar has witnessed massive drive against dogmas like dowry system, Alcohol prohibition, child marriage etc. through Samaj Sudhar Abhiyan, where thousands of members are coming across the different district to raise their voices against the social ill practices. They are sharing their stories and experience, of how they came out from these traumatic situations with the help of community-based organizations. In the year 2022-23 total of 7 norms have been taken under

Non-Negotiable 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 lesioning 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. Raising voice against Alcohol prohibition at large scale in favour of Samaj Sudhar Abhiyan.
- b. Education – sending children to school daily and regularly
- c. Entitlements and convergence support with MNREGA and Pension as the core of discussion.
- d. Domestic Violence and rights (widow, elderly, destitute women etc.)
- e. Sanitation and cleanliness by use of toilets in each household
- f. Girl child marriage above the age of 18 and discussions against dowry at every level.
- g. Financial and functional literacy for SHG members

4. 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. This 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 has promoted more than **341 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 the objective is to initiate 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 solar 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 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 410 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.

Currently, 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 taken up small projects from various organizations for setting up of solar street light, Off-grid solar rooftop system in govt. schools from various organizations. Company in 2022-23 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 center 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.

A Solar incubation center will be established, wherein development/re-engineering of new product (based on community demand), new ideas, solar experience center (SEC) and R&D. The solar incubation center seeks to promote or develop new and advance solar technology and replicate it at local level/shop/community level. The plan is to develop 3000 solar enterprises in all over Bihar and to make it sustainable; developing super-efficient solar and electrical product will be priority. Also, strong backward linkages need to be created and to ensure it, a capable incubation center and team will play a vital role.

To make uniform visage of S-Mart shop; frequent branding of all S-mart across the Bihar is being planned. This will support to create/develop well known branding of shop. The plan is to promote livelihood based solar technology like Solar aata chakki, solar sewing machine, solar charkha, solar rice holler, solar charkha etc. This year plan is to install solar power system in all s-mart and BRLPS promoted community institutions for research and development purpose.

5. 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.

In this endeavor, a non-financial MoU has been signed between JEEViKA and technical partner Centre for Catalyzing Change (C3) for Gender integration work, with the overarching goal of establishing gender responsive community institutions, within a framework for last mile service delivery on education, GBV, child protection and early marriage support services for women and girls in rural communities

The following activities will be undertaken as part of gender integration efforts in JEEViKA

1. Training & deployment of SRPs, BRPs & Gender CRPs

Over the next one year, as part of the gender integration work of JEEViKA, state resource persons, block resource persons and Gender Community Resource Persons will be deployed and trained. The training module developed for the BRPs, Gender CRPs and CBOs covers 8 themes and 18 sessions. The training would be planned and implemented as cascading model with the support of cadre of Master Trainers trained by C3.

2. Gender Action Plan

It is envisaged that a gender action plan will be developed through a micro-planning process at the VO level. The gender trained Gender Point Persons will gather gender and social issues from each of their SHGs. At the Sakshama Sakhi Manch, which is the body of all GPPs along with VO SAC members, the GPPs will present the issues from each of the SHGs. Then at the VO level, led by the VO SAC members and Gender CRPs, a Gender Action Plan will be developed at every VO. This will include all priorities of poorest of poor, most marginalized and vulnerable women who are part of JEEViKA collectives. This will be done through the vulnerability mapping process which will be an empowering process for the participants as they will analyze the situation of women and girls in their communities and amplify their demands around providing solutions to the challenges. The VO level Gender Action Plans will be included in the Gram Panchayat Annual Plans, through the Gender Forums. The CLF level Gender Action Plans will be integrated with the Block Panchayat (Panchayat Samiti) Annual Plans. This entire process will not only ensure convergence between the CBO network and the PRI structure, but will also make the Panchayats more gender responsive.

3. Revision of all advisories / guidelines / training modules and materials through gender lens

With support of the technical partner, C3 (Centre for Catalyzing Change), the gender operational strategy for the state will be developed in alignment with the advisory from NRLM. The gender

integration work requires on boarding and capacity building of Gender Point Person and Gender CRPs which will be facilitated through drafting and implementation of respective policies. C3 has developed gender training module and training strategy, one for the staff and the other one for community-based institutions and cadre. The community modules will be used for the pilot three districts and sessions will be adapted for use across the state. The existing training modules for the various level of institution building would also be reviewed and gender integration component will be incorporated. Special focused initiatives will be undertaken for enabling gender sensitive workplace including platforms of community institutions.

4. **Development of immersion sites:** In due course of gender pilot intervention, 4 immersion sites will be developed, one in each pilot block. The immersion sites will reflect the strong presence of community-based prevention and redressal mechanism for gender-based discrimination and violence. This will include demonstration of implementation of Gender Action Plans through functioning of various level of community institutions such as SHGs, SAC (under VO, CLF) and establishment of Gender Justice Centre (Gender Desk), for promoting access to social entitlements and support services for women and girls facing violence and discrimination. These immersion sites will also demonstrate processes for raising awareness and capacity building initiatives around changing social norms around child marriage, dowry, and lack of girl's access to education and challenges in access to social entitlements.

5. **Training & strengthening of institutional mechanism (GPP and SAC)**

As part of the gender integration strategies of JEEViKA, there will be intensive trainings and capacity building of community institutions, with specific focus on Gender Point Persons, Social Action Committees, and Gender Forums through focused gender training module. The gender training module covering 8 themes and 18 modules would be used for creation of cadre of master trainer on gender along with capacity building of gender point person, Gender CRP, Social Action Committee members of VO and CLF, members of gender forum.

6. **Role of CLF and VO SAC members in Gender Integration within JEEViKA**

CLF and VO level Social Action Committee members will be an integral part of this intervention. As most of the issues like health, education, livelihoods, etc. intersect with gender issues, there is scope to build on current levels by engaging the SAC members in the gender integration work of Jeevika. The VO SACs and CLF SACs will undergo intensive gender trainings (using curriculum developed). SAC members would be supported by Gender Point Person, Gender CRPs, and Gender desk coordinator for implementing Gender Action Plan through support, raising awareness and enabling convergence). Additionally, the group of Gender Point Persons from each VO will

have joint meetings with the VO (SAC) on a monthly basis- these meetings will be led by the VO SAC leaders, and will act as a platform where social and gender issues across each of the villages represented by the respective GPPs will be discussed in detail. This body of all GPPs in the village across each VO will be called the Sakshama Sakhi Manch, which will meet every month to facilitate discussions on gender issues and priorities in their areas.

7. Gender Forum at the Village and Block Level

The Gender Forum in the pilot phase in collaboration with C3 will function as an informal body at the panchayat/village level which will act as a point of convergence of different departments, and functionaries related to women's rights and entitlements. The forum will comprise of the Gender Desk Coordinator, VO SAC members, Gender Point Persons, 2 elected women representatives, 2 GP members- with at least one from the Social Justice Committee of the GP, Mukhiya, ANM, AWW, Panchayat Secretary, 2 police officers from Mahila Thana/local police station, 1 local school teachers, Anganwadi Worker, members of Village Level Child Protection Committee, Protection Officers (PO), one doctor from local PHC/CHC/sub-center, one lawyer, one para-legal professional.

A Gender Forum will be constituted at the Block Level, as a multi-stakeholder platform for convergence of services related to women's rights and entitlements. This will include elected representatives from the Block Panchayat (Panchayat Samiti), Block Development Officer (BDO), representatives from Health, Education, ICDS, Revenue, Police, CLF (SAC), 2 GPP, PWDVA Protection Officers, members from local police station.

The institutional mechanism for prevention and redressal of gender-based discrimination and violence would be addressed through gender forum, SAC at VO and CLF and would be supported by cadre and field staff.

8. Establishment of Gender Justice centers / Gender Resource Centers/Gender Desk:

Gender Desk model will be piloted under the gender integration program of Jeevika with technical support from Centre for Catalyzing Change (C3) in 11 CLFs across 4 blocks of Muzaffarpur, Nalanda, and Patna districts. The desk will facilitate roll out of the Gender Action Plan including prioritization women's social and economic rights, in the agenda of local governance - Gram Sabhas, Gram Panchayat Development Plans (GPDP). It will function as a JEEViKA platform for supporting women and girls to access their rights and entitlements, social protection schemes and programs, information about prevention and response to gender-based violence and will be guided by the trained Gender Desk Coordinator and supported by Gender Point Persons (GPP)

from each SHG, Gender CRPs from each VO and VO and CLF SACs. It will be a physical space at the CLF office of Jeevika.

9. Establishment of IC & GRM and its training

In order to create a gender sensitive workplace, the existing Internal Committee of JEEViKA will be activated, and the members of the details of committee will be made publicly available and visible through printed posters at each of the offices at the state, district and block level. In addition to this, all staff will be oriented on provisions of the POSH Act through a planned series of sessions.

6. Inclusion of Elderly and Disabled

Elderly, disabled and tribal population are the most vulnerable section of the society. Mobilization 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.

The plan for the FY 2022-23 for DPG groups is to provide RF & ICF to all DPG groups. Also, ensure their MIS entry of all DPG groups.

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.

7. 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 lesioning 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 be 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 district 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 Project:

Government of India has announced Cluster Facilitation Project in 177 Aspirational Districts and backward areas for better implementation of MGNREGA. CFT program was more focused on implementation of MGNREGA in designated project area with the help of cluster facilitator team which included members from community as well as professionals working as consultant, the idea was to create quality assets for the community and also ensure employment generation to engage local community people. The CFT program was more focused on creation of natural(physical) assets such as Ahar, Pyne, Ponds, Plantation etc.

CFP program focusses more on IBS and NRM and monitoring through GIS. CFP project will be rolled out 35 blocks of 16 aspirational districts (in partnership with RDD) and GIS based monitoring system.

Government of Bihar has appointed BRLPS (Jeevika) as nodal agency for its Implementation. The CFP project is proposed in total of 35 blocks of 16 aspirational district of Bihar. The CFP program will focus on creation of generation of employed for the eligible community member through Individual Benefit Schemes (and other Institutional structures) which will be closely monitored through Geographical information system. At CLF level MGNREGA work will be facilitated through Village Livelihood Resource Person (3 VLRP each CLF) whose primary job role would be identification of eligible beneficiary household especially from ST/ SC and EWS section of the society and include in preview of the MGNREGA Scheme.

In year 2022-23 for better implementation of project dedicated team with new skills at different level State, District and Block level will be appointed.

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 Parsons (VRP)/CRP who will be engaged in conducting social audits at the Gram Panchayat Level. By analyzing 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 2022-23 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. In the year 2022-23 nearly 1000 Farmers will be further mobilized under this program.

Apart from 60 Producer Group formed and additional 20 PGs will be there to support farmers by the end of FY 22-23. A Farmer Producer Company has been incorporated for the especial focus on farmers associated with sericulture. With the support of MGNREGA, Handloom and Sericulture Directorate dept. of Industry and Central Silk Board, FPC as an institution will work on backward and forward linkage of Mukhyamantri Koshi Mulberry Project, such as:

- Exposure visits of mulberry farmers to mulberry sericulture regions like Bangalore, Kesla, Berhampur and Kaliachak, Malda.
- For effective plantation and survivability mulberry nurseries will be developed. For the same, boring, irrigation pump and manure will be provided to the farmers.
- Construction of rearing houses, and establishment of nodal centers at mulberry intervention block.
- Procurement and distribution of rearing tools to farmers
- Sorting, Grading and Purchase of cocoon as per Minimum Support Price.
- Establishment of Reeling Unit.

- Mending and Crafting of Mulberry Fabric into Traditional Indi-wear like Saree, Suits, Dupatta, etc.
- To seek various certification to Farmer Producer Company for Branding and Promotion of these mulberry fabrics through BRLPS-Shop and other online and offline model.

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.

8. 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.

Plan for the next FY 2022-23 under VPRP–

- Establishment of Entitlement hub at GP and Block level to support JEEViKA Didi in accessing different entitlements and welfare schemes for effective delivery system.
- Formation of separate governing committee at CLF level.

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 Antyodaya 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.

9. Harit JEEViKA Harit Bihar

- A. Plantation: Planning and preparation of demand driven micro-plan regarding distribution and plantation of approx. 1.5 crore more saplings among the community members. This is will made in convergence with Department of Environment, Forest and Climate Change, Government of Bihar. The purpose of this mission to build community consciousness against rising global warming and climate change and its adverse effect on human life. This program contributes in increasing the green cover Bihar and development of variety wise cluster, which in long result in generation of livelihood for the community member.
- B. Didi ki Nursery: Establishment of 534 individual nurseries to meet the demand of sapling within the state. The nurseries will be set up in convergence of Department of Environment, Forest and Climate Change, Government of Bihar and MGNREGA. For establishment, efficiently management and functioning of these nurseries, residential training and exposure visits will be scheduled for all the identified nursery- beneficiaries. Further, a Producer Company/ FPC will be established for nurturing, supporting and scaling up activities undertaken under nursery development, sapling development and other related activities

10. Disaster Management:

Bihar is multi-disaster-prone state, which includes; Natural, Biological, Technological, and Societal hazards. Due to continues disaster incidences, the progressive development of Bihar gets always pushed back, affecting the lives and livelihood of vulnerable households. A pool of master resource person on will be created in collaboration with Bihar State Disaster Management Authority (BSDMA). These master resource persons will be trained on different modules of Disaster Management and Mitigation. Further, master resource persons will create awareness among the community members regarding Disaster Management and Mitigation.

11. Education

Turn The Bus Digital Classroom

The Turn the Bus and JEEViKA initiative was started as a pilot project for the academic session of Bihar Board (2019-2020) to empower local students/ youths through the process of Digitization of educational content developed by quality teachers from universities, topper students roped in through various schools and colleges. The key objective of systemic change in the grassroots level, there was a fundamental need to understand and address the current demands of the rural community.

The COVID-19 pandemic led to sudden requirement of online learning medium/platforms; this unknowingly matched with the ethos of the partnership. It aided in giving the right momentum to the project and with the introduction of TTB application the collaboration was able to fruitfully mobilize 23k students from class 12th and 10th.

Turn the Bus is envisaged as our potential partner to harness this demand for quality digital education for rural adolescents and youths. This year the partnership is targeting to mobilize 1 lakh students based on the lessons learnt from the introduction of first chapter of app-based education in the ecosystem of JEEViKA.

I-Saksham:

In partnership between BRLPS and I-Saksham, an education initiative/pilot was started in the year 2019 with 25 female Edu-leaders from Jamui and Munger. In 2021 the first cohort of Edu-leaders completed their two-year fellowship. These Edu-leaders are engaged with different organizations or have taken pathways to pursue higher studies.

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 centersⁱ for 2 years wherein they provide min.10 hours of educational support every week to children from marginalized communities.

In the next phase two new districts have been added i.e., Gaya and Muzaffarpur. The goal is to develop 1000 Edu-leaders who will teach/benefit 15000 primary school going children. Furthermore, in the process of 2-year fellowship they will be supported in honing their own leadership and life skills.

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 Pratham e-learning intervention wherein 50,000 primary school going children will be mobilized.

Adult Education with NIOS and IGNOU:

JEEViKA has built a robust cadre of 1,00,000 over the past decade. There is a palpable demand from the community to introduce courses designed to enhance their skills in the realm of employability and intrinsic self-belief. The demand was recognized and *National Institute of Open Schooling* as well as *Indira Gandhi National Open University* were approached. It led to common desire to reach out the large rural population which has been mostly left untapped.

The plan with IGNOU for the financial year is to mobilize 5000 adult learners (primarily SHG) interested in pursuing Bachelor in Arts or Diploma Courses women from already selected 25 blocks.

Additionally, in collaboration with NIOS the plan is to include 10000 adult or youth learners who are interested in completed class 10th and class 12th education or any other vocational programs enlisted in NIOS.

CHAPTER 8: NRO-RESOURCE CELL

Bihar Rural Livelihoods Promotion Society, **JEEViKA** has been identified as National Resource Organization (NRO) by the MoRD, Government of India (*vide DO letter no: J.11011/05/2012-Aajeevika, dated 23.02.2012*) to provide implementation and technical support to upcoming states (State Rural Livelihoods Missions) in rolling out the poverty alleviation program under (NRLM) National Rural Livelihoods Mission. For the purpose BRLPS has set up a State Resource Cell, theme and placed experienced professionals to support other SRLMs in implementing Resource Block Strategy. However, NRLM with it vide **letter no-11012/01/2011-SGSY-I (315537), dated-2nd July 2020** has recognized JEEViKA (BRLPS) as NRO for Food, Nutrition, Health & WASH (FNHW) to support state mission.

On the outset of getting recognized NRO for FNHW, BRLPS intends and envisages supporting 100 Blocks intensively in other SRLMs in next 5-6 years. In this financial year 2022-23 we are proposing 35 Blocks to provide intensive support for capacity building and implementation of FNHW, beside this need-based support would be extended to other 50 blocks as and when required basis. Considering the upcoming requirement of professionals and experts for FNHW NRO in BRLPS and other emerging potential NRO related work number experts for the State Resource cell unit will be increase and experts will be placed to effective support to SRLMs. Hence, seeing the requirement JEEViKA plans to create a pool of resource person/agency to give thrust to the capacity building of SRLM staff, Community cadre & Institutions. The creation of dedicated pool of resource person/Agency would help in meeting the capacity building needs and enhance the quality of different types of health, nutrition and sanitation related training and handhold support and other task as per the requirement of the project, resulting in better community mobilization for collective behavioral change.

Scope of work

Intensive Blocks/Cluster support: -

- Developing trained FNHW CRPs /Community Trainer/C-PRPs on FNHW modules.
- Regular training and capacity building of SRLM Staff & local cadres at SRLMs.
- Developing immersion & exposure sites.
- Conducting Exposure and immersion of SRLM staff & cadre at BRLPS.

Non-Intensive support to SRLMs: -

- Need based training, exposure and immersion of cadres/staff of SRLMs to be conducted by BRLPS-NRO at SRLM/BRLPS.
- Need based support in development of system, IEC materials, Books of records, Manuals and communication tools.

Others: -

- Requirement of SMIB support to other SRLM as per need.

FNHW NRO Strategy-

1. Support to SRLM-

As NRO-JEEViKA intends to support SRLMs to initiate FNHW interventions. However, since recognition as an NRO for FNHW, support provided to Manipur, Meghalaya, Sikkim, Arunachal Pradesh, Uttarakhand, Mizoram & Himachal Pradesh SRLM in FNHW intervention and also provide technical support in drafting FNHW SOP of these states, hence it is assumed that MoU with these SRLM will be signed in the FY/2022-23. Further, NRO will provide facilitation support to respective SRLMs and respective nodal person/core committee of SMMU, DMMU, BMPU as well as concerned Cadre and SACs. The other services under FNHW to support state mission are-

- a. **CRP Strategy-**
NRO-Jeevika will deploy experienced & trained FNHW CRP in the intensive block of SRLM for module roll out and spreading message among the community. The CRP strategy will be roll out in three Village organization of one CLF in each intensive block of SRLM.
 - b. **Trainers CRPs-**
FNHW trainer CRPs will be deployed with the objective of strengthening the Sub-Committee at VO & CLF level. These trainer CRPs will orient the Sub-Committee members & Office Bearers members on FNHW operations/system in the blocks.
 - c. **Deployment of Community Professional Resource Person (C-PRP) –**
The C-PRP will be deployed for the MoU period to strengthen the intervention and support the SRLM, Community PRP will be deployed at the intensive blocks. These staff shall work in coordination with the block team of concerned SRLM and shall support in capacity building of FNHW for better outcome.
 - d. **Exposure & Immersion of Staff/ cadre at Jeevika-**
The SRLM will send team to Jeevika for learning through community-based approach and oversee the activities undertaken by Jeevika for strengthening FNHW intervention. The exposure will be of 03-05 days for cadre /staff/ officials from the any SRLM.
 - e. **Conducting baseline & Process Monitoring-**
Jeevika will assess the impact of the intervention in any SRLM through conducting Baseline, Midline & Endline over a period of two to three years. However, partnership with expert firm is under process & will support NRO Jeevika in carrying out the task. Further, process monitoring will be conducted on regular interval to monitor the quality of input-based services.
 - f. **Resource person Support to SRLM for conducting & Developing trainers on BCC Module-**
Trained & Experienced Resource person from Jeevika will be deployed at SRLM for conducting training on BCC modules and also provide handholding & mentoring support in developing trainers on BCC modules at SRLM. The training will be given to the identified pool of resource person.
 - g. **HR support to SRLM-**
To strengthen the FNHW intervention, expertise support from Jeevika would be provided as State Anchor Person (SAP) as part time/full time. He /She will support SRLM in developing & strengthening policies & systems.
 - h. **Other need-based Support –**
Jeevika will provide Facilitation support to SRLMs at State level and district level for developing SOP, Customized Module, System set up, MIS & Reporting formats.
- 2. Strengthening FNHW Intervention at Jeevika-**
- a. **HR Resource Support (Professionals & Trainers) required for Support to SRLM-**
Two types of Manpower required at NRO to support SRLMs on FNHW. Experts and consultants empaneled especially for providing support to SRLMs for developing and implementing FNHW strategy, which includes experienced PRPs and CRPs Experts and Consultants would also be empaneled from existing available team for supporting other SRLMs on need based and periodical basis. The expert and consultants would be empaneled by the recommendations of a committee approved by CEO, JEEVIKA.

b. Developing Exposure & Immersion sites –

Jeevika will develop model blocks/CBOs as immersion & exposure sites which will be learning platform for other SRLM on best practices of FNHW. The exposure visit will cover Agri-Nutri linkages, Household Interaction, Cadre Interaction, BCC Module demonstration etc. The exposure & immersion will be 03 to 05 days.

c. Empanelment of State Trainers-

To cater the Training demand at SRLM and within Project area of BRLPS, experienced & trained resource person will be empaneled as State Trainers. The State trainers will be identified from Pool of H&N Manager (Jeevika) & from open market/agency. The State Resource Person will be oriented on BCC modules and they will be engaged in imparting training to CRPs & PRPs. Further, they will also be engaged in exposure /immersions & will play active role in developing model CBOs which will be used as leaning platform.

d. Capacity Building of FNHW Cadre-

Under FNHW Intervention, major services will be carried out by cadre. Hence, potential cadre such as CRPs, Trainer CRPs, C-PRP will be screened and oriented on the BCC modules, systems and process. These cadres after proper orientation & immersion at Jeevika will be deployed at SRLM to fetch desired outcome.

e. Developing & printing of FNHW IEC materials-

Under the FNHW intervention, state specific FNHW SOP has been design. However, based on the SOP state specific BCC modules will be developed which will be rolled out at intensive blocks among the CBOs. NRO Jeevika will be supporting SRLM in developing modules and other IEC materials. However, as of now Nine modules has been developed which will be roll out at SRLM. The CRP will be deployed at SRLM and shall train the community with the help of modules. Further, other IEC materials related to dissemination of message will be developed time to time and shall be sent to SRLM for their use.

f. Any others-

To strengthen the services of FNHW, MIS based software and others support systems will be established to assess the intervention at SRLM and also captures the progress. Any need-based requirement will be established accordingly.

• Expected output in one intensive block of SRLM in one year-

Sl. No	Output Indicators	Per Block
1	Coverage of at least 80% SHG under selected VO fold (@three VO per CLF) in a block	20-25 approx.
2	Roll-out of at least 09 FNHW module @ 3 VOs/ of 01 Resource Blocks	03
3	Number of Villages/hamlets Intervened in a cluster	03
4	Number of HH Visit, in a village (@5HH Per VO) 5 Hhx3 VOs =15	15
5	Training to VO sub-committee & OB members in a CLF of Intensive Blocks	80%
6	Training-cum-Exposure of Block staff & Cadre at BRLPS	01 batch
7	Number of Community cadre trained on FNHW modules in a block	60

8	Training-cum-Exposure of SRLM officials at BRLPS	01 batch
9	Campaign conducted in a year in a block	02
10	% Of VOs covered in campaign	80%
11	Number of Process monitor rounds conducted in a year	02
12	Number of Villages promoted on NSIFS model in a model CLF.	1
13	Number of Household involved in NSIFS model	10%
14	Facilitate support in development of model VO in a block	03
15	Number of Master Trainers trained on FNHW	10

- **Action Plan-**

Action Plan						
Sl. No	Activities	Time Line				No.
		Q1	Q2	Q3	Q4	
A.	HR FNHW NRO Consultants, YPs in BRLPS					
1	Hiring Of manpower/Consultant etc.	6	2			8
2	Training & Capacity Building of manpower/Consultant/YP/Associate					
3	Selection & Identification of State Anchor Person	6	0	0	4	10
4	Immersion & Exposure of Consultant/YP/Associate					
B.	Capacity Building, Exposure & Immersion for own team within state					
1	CRP Selection & Orientation	500	500	450	450	1800
2	Community PRP Selection & Orientation	75	75	40		190
C.	External Support to SRLM					
1	Signing of MoU	6		4		10
2	Deployment of FNHW CRPs	100	100	100	100	400
3	Deployment of Community PRP	24	24			48
4	Visit to other SRLM	10 days in each quarter				30 days
D.	Exposure & Immersion of staff/cadre from other SRLM					

1	Exposure & Immersion of Cadre/Staff (Batch)	5	5	3	4	17 batch
2	Resource Person support during Immersion/orientation (days)	10	10	10	10	40
E.	Staff/Experts/specialist Support of BRLPS at the places of SRLM					
1	Capacity Building support by deployment of Sr. & Jr. resource person at other SRLM.	30 days in each quarter				120 Days
F.	Printing of IEC material and other Miscellaneous					
1	Developing & printing of IEC materials (Flip Chart/ Videos/ etc.)	FNHW Modules		IEC/ Case studies		
2	Purchase of Software for Online trig. and hiring of agency for FNHW Assessment.					

CHAPTER 9: Pilot and Innovations

Proposal on working with Person with Disability (PwD)

1. 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 center 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 Centers (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 center as well as the entrepreneurship hub to be community-driven, emerging in a bottom-up mode.

Objective 4: Work with technical resource organizations 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 organizations 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 center 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 Centers (DRCs)

The expected results for this project are:

Result 1: Establishment and operation of the state level Disability Resource Centers 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 centers 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 centers, and experts of various inclusion aspects will be created at these centers 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 Kendra's 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 centers. 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

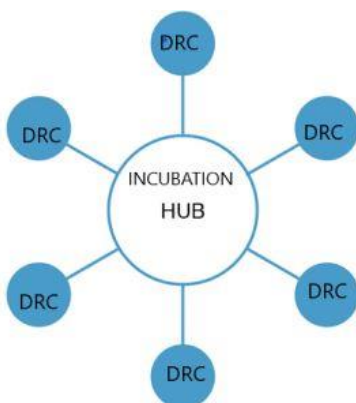
During the project's 1st Quarter, BRLPS will initiate project launch in consultation with regional partners, experts and conducting outreach to persons with disabilities and SHGs through the nodal CLFs. Agreements will be constituted with partners and consultants. Within 60 days of launch, BRLPS will 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 organizations. DRCs are to be understood as the implementation arms which will serve as skill development and ToT trainings centers **before** product launch, whereas after product and enterprise launch DRC centers 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-based market 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 organizations 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:					
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 organizations 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 organizations				
2.2	Conduct intensive ToT trainings to generate targeted ToTs and resource pool of experts in various thematic 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, skill development, 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 leaders through 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)

Sl. No.	Program Line Items	Amount, in Rs
1	Incubation Hub - Networking with expert organizations, 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 molding 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

CHAPTER 10: SATAT JEEVIKOPARJAN YOJNA (SJY)

The Government of Bihar formally launched the *Satat Jeevikoparjan Yojana (SJY)* on 5th August, 2018 with a budgetary outlay of INR 840 crores (approximately USD 120 million) for a period of 3 years (FY 2018-2019 TO 2020-2021). The Bihar Rural Livelihoods Promotion Society (*JEEViKA*), the State Rural Livelihoods Mission (SRLM) has been designated as the nodal agency to implement the Project. During the 1st phase of SJY Project, 1.16 lakh UPHHs had been identified and endorsed by village organization across 534 blocks of Bihar. Keeping in view the need to including more UPHHs, the project have been further extended for next 3 years (FY 2021-2022 TO 2023-2024) to target a total of 2 lakh (0.84 lakh) UPHHs to bring the target HHs out of vicious cycle of poverty through graduation approach.

The SJY is designed on the lines of the globally tested ultra-poor “**Graduation Approach**”. The approach includes a holistic set of services to the poorest households in a village including a participatory identification process, asset-grant transfer, training, temporary consumption allowance, weekly mentoring, general life skills coaching, and access to savings accounts and health information or services. These different activities, coupled with regular interactions with the households over the course of 24 months are designed to complement each other in helping households to start a productive self-employment activity. The idea is to provide a big push, over a limited period of time, with the hope of unlocking the poverty trap. The Project aims to cover around 200,000 (0.2 million) ultra-poor households, belonging to 3 different categories i.e., UPHHs traditionally engaged in production and sale of toddy/country liquor, UPHHs of SC/ST Community and UPHHs of others community within 24 months of livelihoods promotion, capacity building and mentoring support through dedicated community cadres (Master Resource Persons (MRPs)) for social and financial empowerment of these UPHHs.

Identification of target HH:

Under SJY, the village-based community organization named “Village Organization (VO)”, being promoted by JEEViKA conducts community-based participatory targeting process to identify and endorse ultra-poor households. Trained JEEViKA Community Resource Persons (Experienced SHG members) lead the facilitation of the participatory identification process. Since inception of the scheme, there is a continuous focus on endorsement of all eligible ultra-poor households in the service area of Village Organizations. Building on the lessons of the ongoing phases of project implementation and insights of the process evaluation rounds, JEEViKA has gradually shifted from identification of Ultra-Poor HHs through CRPs towards the Special Endorsement drives and Cluster Development strategies to expedite the endorsement process. In the FY 2021-22, a total of 28,000 HHs endorsed that adds up the total endorsement to 1.44 UPHHs across Bihar. In the FY 2022-23, the target is to endorse the remaining 56,000 HHs to complete the target of 2 lakh HHs.

Livelihood Financing:

The targeted households under SJY program receive the “Livelihood Financing” through the “Village Organization (VO)”. SJY combines three complementary approaches – Special Investment Fund (SIF) which fulfils the initial capitalization requirement and basic necessities of ultra-poor HHs, Livelihood Gap Assistance Fund (LGAF) consumption stipends for seven months (Rs. 1000/month), and transfer of Productive Asset through Livelihood Investment Fund (LIF). The LIF support is based upon the livelihood option selected by the individual household through Micro planning.

The tranche-based support is spread over 2-3 tranches with average investment per HH of INR 60,000/- and up to a limit of INR 100,000/- investment per HH. After recommendation of Micro-Plan of endorsed households, the 1st tranche of LIF gets approved for individual ultra-poor households. The VO along with MRP and Ultra-poor household procure the asset following the community procurement norms and establish the enterprise. Livelihoods financing ensures that the selected household is able to start sustainable livelihood activities to generate income. A continuous handholding support from SJY Master Resource Person (MRP) and JEEViKA's ongoing interventions constitutes a comprehensive graduation package for the Ultra-Poor Households.

Till March'22, the Livelihood Investment Fund (LIF-I) has been provided to 1.16 lakh HHs and Livelihood Gap assistance fund (LGAF) has been provided to 1.10 lakh UPHHs. In the FY 2022-23, the target has been decided to provide LIF-I to 50,000 more HHs and LGAF to 56000 HHs which adds up to LIF-I and LGAF to 1.66 lakh HHs. Also in this FY LIF-2nd tranche will be provided to 50,000 HHs.

Indicators	Cumulative till March' 2022	Target for FY 2022-23	Cumulative target till FY 2022-23
HH	1,44,198	55,802	2.00 lakh
LGAF	1,09,602	56,398	1.66 Lakh
LIF-I	1,16, 209	54,791	1.71 Lakh
LIF-II	0	50,959	0.51 Lakh

Capacity Building OF Staffs: In Financial year 2022-23 we are about to plan HH graduation and endorse new HHs as well therefore training of all staffs cadres and households need to be conducted as per the need.

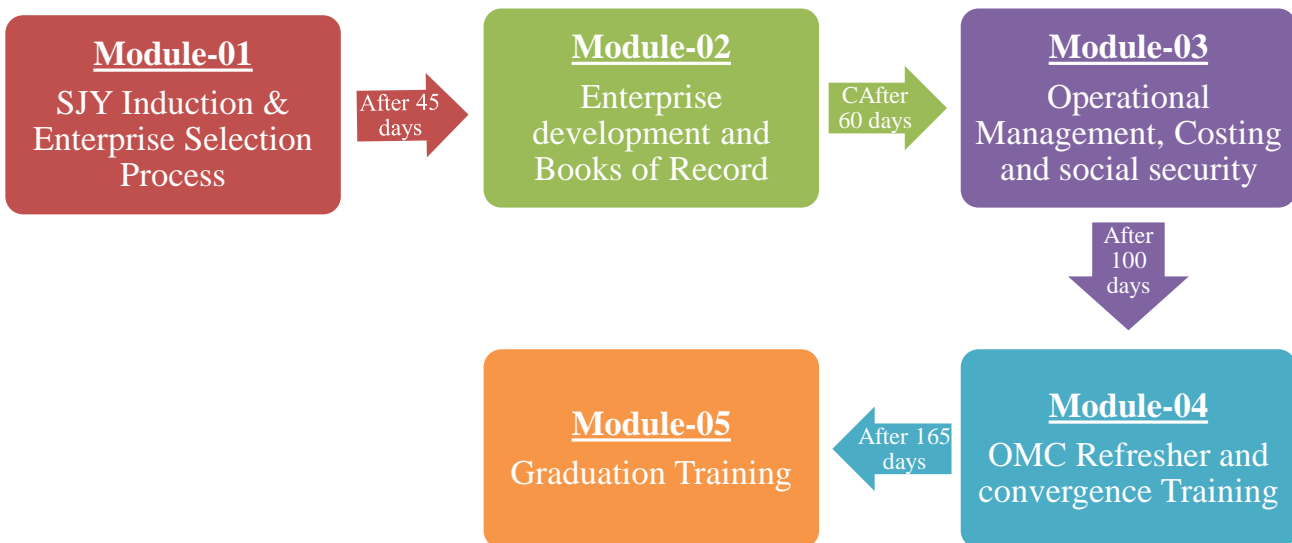
SI No.	Designation	No. of Staffs to be trained on graduation of HHs FY 2022-2023
1	District Nodal training on Module 4	61
2	Resource AC training on Module 4	38
3	District Nodal training on Module 5	61
4	Resource AC training on Module 5	38
5	Block nodal training on SJY	534
6	BPIU staffs(AC,CC & Accountant) at district level	2500
7	Workshop on Graduation approach	534
	Total	3766

Modular trainings of Master Resource Person

The grassroots level workers cadres are called Master Resource Person who provides day to day mentoring, coaching and handhold support to ultra-poor households. There are five modular trainings of MRPs have been planned in the whole process of graduation of targeted ultra-poor households.

Indicators	Cumulative till March' 2022	Q1	Q2	Q3	Q4	Target FY 2022-23	Cumulative FY22-23
No. of MRPs selected	3506	608	534	534	534	2210	5716
Trained on Module-1	3506	608	534	534	534	2210	5716
Trained on Module-2	2824	682	608	534	534	2358	5182
Trained on Module-3	2497	327	682	608	534	2151	4648
Trained on Module-4	0	375	375	375	375	1500	1500
Trained on Module-5	0	300	300	300	300	1200	1200

MRPs Modular training progressive plan:



Capacity Building of Households:

The timely handholding, mentoring and coaching of ultra-poor households is one of the essence of Satat Jeevikoparjan Yojana. The confidence building and enterprise development (CBED) training of households boosts confidence and shows the pathways to household to come out extreme poverty. The first Confidence building training is conducted by MRPs and after Micro Planning the CBED training is done residential by staffs The CBED trainings is conducted with support of Community Resource Persons with help of flipcharts and other learning materials. Based on demand of

Household there are two types of training is conducted one is CBED- Enterprise and other is CBED-Livestock.

JEEViKA based on idea of internal convergence the cadres of livestock theme also known as PashuSakhi services where taken to facilitate implementation of CBED training on Livestock. These PashuSakhis were already trained for 7 days on animal rearing by livestock team of JEEViKA for other projects. The refreshers and ToTs will be e also conducted for livestock as well as Enterprise by JEEViKA staffs for conducting on field training of households.

In order to have effective mentoring handholding, mentoring and coaching the refresher trainings of households are also conducted. And once all the parameters/ indicators of graduation are fulfilled and ultra-poor households are able break the chain of ultra-poverty then those households are called graduated households. For all the graduating households a final three days training is conducted to celebrate the progress and achievement of such households, known as graduation training

The detailed plan FY20-21 detailed is mentioned below:-

Indicators	Cumulative achievement till March' 2022	Q1	Q2	Q3	Q4	Target FY 2022-23	Cummulative FY 22-23
No. of SJY HH CB training completed	1,26,836	8681	8681	13,802	14,000	45,164	1,72,000
No. of SJY HH CBED-ME+LS training completed	85,930	14,070	14,732	14,732	14,732	58,268	1,44,198
No. Of HHs Refresher training completed	15,003	7500	7500	7500	7500	30,000	45,003
No. Of HHs Graduation training completed	5878	5000	5000	5000	5000	20,000	25,878

MIS:

In FY 2021-22 several milestones have been achieved in respect with development of different modules in SJY Web Application like MIS Based MRP Honorarium Module, MRP Activity Module, Finance Management Module, Training Module, HH Feedback and service improvement Modules have been improvised as per feedback received from field. The new interactive dashboard with different graphical and analytical tool has been developed and improvised as per requirement of field implementers. Improvement required in the Monthly Progress Module through Filed Reporter Pro App has also been done as per feedback received from users. In last Financial Year we have also decentralized the SJY MIS to increase the use of SJY MIS for decision making process, So Login credentials have been developed for different stakeholders. The rectification of all 1.44 Lakhs of SJY

HH basic details and Convergence details entered in SJY MIS along with about 34 Lakhs of Photograph captured by MRPs through different Modules of Field Reporter Pro App has also been completed.

Entry of Seventy Thousand Micro planning Profiles in SJY MIS

About 28 Thousand pending MP Profile along with 46,000 new endorsed MP Profile will be entered in SJY MIS by MRPs through Field Reporter Pro App by MRPs.

HH Profile Entry of Endorsed SJY HH Profile

About 56,000 new Profile will be entered in SJY MIS Endorsed during Endorsement drives planned in different quarters.

Digitization of MRP Profile and their capacity Building

About 2200 new MRPs will join in SJY Team, their Profile will be digitized in SJY MIS and they will be trained on different Modules of SJY MIS. We have also planned to organize refresher training for MRPs on different Modules of SJY MIS.

Strengthen MIS Based Honorarium Payment to SJY MRPs

At present we are processing MIS based variable Honorarium payment to MRPs based on their % Monthly Field visit. As the HHs are graduating now, we have planned to process the MRP honorarium payment based on the Field visit along with their achievement towards HHs Grading and their achievement towards Graduation indicators.

Development of new Modules for Cluster : In Satat Jeevikopaaryan Yojna vertical we are forming different product based clusters for market linkages and developing value chains for SJY HHs . Different Module will be developed in SJY MIS to track the performance of the cluster of SJY

Separate Web Based MIS for Ultra poor HHs in Urban area

We have already initiated Ultra poor HHs Endorsement from Urban area, A spate Web based MIS will be developed for the purpose.

HHs mapping with MRPs and Roaster creation

All the digitized HHs will be insured to Map with MRPs and their Roaster Formulation.

Strengthen the Alert Systems: At present we have developed a system of auto forward the MRP weekly visit to BPMs for review of MRPs and decision making. We have a vision to send d alerts on achievement of graduation indicators by SJY HHs and performance of MRPs to different stakeholders as required

CHAPTER 11: 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 center 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 beekeeper's 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 center, 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 12: 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 programs. 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 Panchayat's 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. They will also document important stories of change and empowerment through digitized audio and video files.

3. Management Information System

BRLPS is operational in all the blocks of Bihar. More than 1 Crore rural poor families have been organized into more than 10 lac SHGs, more than 60 Thousand Village Organizations (VOs) and more than 1000 Cluster Level Federations (CLFs) and the numbers are still increasing.

The data entry or digitization of CBOs' profiles and their financial transactions at the block/district level is being conducted. The other interventions related to Farm, Non-Farm, Livestock, Jobs etc. are also being covered. This allows to maintain current data in the MIS system and will help the management in proper decision making as well as in carrying out reviews at all levels.

The digitization work in BRLPS is increasing in significant manner as multiple mobile apps and web based data entry is being rolled out across state. The data entry in all apps/applications is going to be a continuous process and will help in sharing of information in timely manner with accuracy. The digitization would require reinforcement of the existing IT Infrastructure and utilization of existing cadres and project staffs at block and district level offices.

Apps/Application

Going ahead, the MIS vertical have plans to enhance and strengthen the IT Infrastructure at SPMU, DPCUs and BPIUs for smooth, effective, reliable and robust way of digitization. This will allow data sharing and communication among them. It may be further extended to CBOs i.e. CLF and VO to start with.

Digital literacy:-

Digital literacy is one of the segment where more emphasis is required. In coming times, digitalization is going to increase with leaps and bounds and the resource person for the activity can be identified from the Cadres or CBOs members. These resource person can be groomed and strengthened by extending them Digital literacy. Capacity building of cadres is of paramount importance for digitization purpose and its proper understanding. This will have multi-facet benefit to the community members, CBOs and Project as well. This will help to take the MIS to community level too. The digitization process, generation of reports and its usage is to be done by the community at the CBO level.

Initially it will be started with limited number of interventions for basic data entry work with minimum transactional data.

The use of community members in digitization process will immensely help in expediting the data entry process. The members will also be able to use other mobile apps for their other requirement. The digital literacy will also motivate them. It will help them to use smart phones for their financial transactions as well.

IT Infrastructure

The smooth flow of information across organization and all stake holders is based on the IT infra. The proper maintenance of existing infra and further enhancing it is very much the need of the hour. The Infra will include cloud servers for hosting all the application with security and robust environment with minimum downtime of applications. Desktops/Tabs/Smartphones will further expedite the digitization process at ground level.

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. Devika 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 Sookhna 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.

Fostering partnerships for broader knowledge-sharing

- 'Bihar Innovation Forum' (BIF) helped in identifying private sector and non-profit organizations with new ideas and high social impact. Partnership with these organizations has helped in developing result-oriented framework.
- Partnering with Information and Public Relations Department of Government of Bihar and Development Communication agencies
- Krishi Bhraman- a bus to provide exposure for farmers/agripreneurs in collaboration with Agriculture universities of Bihar, Jharkhand and Uttar Pradesh. This will provide an exposure to adopt best practices and collaboration with universities for forward and backward linkages.

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.

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

Revision in existing Components/ Norms:

I. Revision in existing/ Norms

S. No.	Indicator	Existing Provision	Revised approved Provision	Remarks
1	Institution Building cost under NRLM	An amount of ₹10,000/ per SHG is paid towards group formation to the facilitator	This has been revised as ₹15,000/- per SHG	This will be operational from 1 st April, 2022
2.	Revolving Fund (RF) under NRLM	Revolving Fund (RF) of ₹10,000/- to ₹15,000/- per SHG	This has been revised to ₹20,000/- - ₹ 30,000/- per SHG.	This will be operational for from 1 st April, 2022
3.	The Professional support cost at district level	The Professional support staff costs incurred at District level is considered as part of administrative cost within the overall	The professional support staff costs incurred at District level be treated as expenditure under the overall costs of institution building and capacity	This will be operational for from 1 st April, 2022

S. No.	Indicator	Existing Provision	Revised Provision	approved	Remarks
		ceiling of 6% of allocation of DAY-NRLM	building		
4.	Infrastructure grant towards cost of construction of RSETI	[a] Grant Assistance of ₹ 1.00 Crore for construction of RSETI building [b] This grant assistance is generally paid in 2 tranches of 50% each.	[a] Grant Assistance is revised from existing ₹ 1.00 Crore to ₹ 2.00 Crore for construction of building [b] RSETIs which have been issued only first 50% installment of ₹ 50 Lakh, can now be allowed escalation on balance part (2 nd Instalment) to ₹ 1 Crore instead of ₹ 50 Lakhs		Refer to Letter No. I-12011/17/2015 - NRLM (RSETI) of Rural Skills Division dt. 18/02/2022 enclosed herewith
5	Ceiling of maximum expenditure per block under SVEP	The Maximum permissible amount towards Training and Capacity Building of Entrepreneurs, Seed capital and honorarium to Community Resource Person-Enterprise Promotion (CRP-EP) per SVEP block is ₹ 597.77 lakhs	The Maximum permissible amount towards Training and Capacity Building of Entrepreneurs, Seed Capital and honorarium to CRP-EP per SVEP block is now revised to ₹ 650.00 lakhs		This will be operational for the new SVEP blocks approved from 1 st April, 2022
6	Implementation of Interest Subvention for women Self Help Groups	Category I interest subvention scheme being implemented centrally in 250 districts and Category II interest subvention scheme being implemented in rest of the districts through the SRLMs	A uniform interest subvention scheme will be implemented for women Self Help Groups across all districts in the country under DAY-NRLM		Detailed guidelines will be issued soon

II. New components approved: The following new interventions / components have been approved by Government of India which will benefit the beneficiaries under DAY-NRLM:

S. No.	New Component approved	Provision	Remarks
1.	Viability Gap Funding to Model CLFs	Provision of a maximum amount of ₹ 20 lakh per Model CLF as Viability Gap Fund (VGF) under NRLM sub scheme	Detailed operational guidelines will be issued soon
2.	Integrated Farming Clusters	Provision for promotion of Integrated Farming Cluster (IFC), @ 5 IFC / block @ ₹ 40 lac per IFC under the existing sub-scheme of MKSP.	Detailed operational guidelines will be issued soon
3.	Aajeevika Grameen Express Yojana (AGEY)	Provision of ₹ 156.40 crore of funding for AGEY to ensure its smooth implementation and sufficient funds under the existing sub-scheme of SVEP	Detailed operational guidelines will be issued soon
4.	Formation of One Stop Facility (OSF)	Provision for setting up of One Stop Facility (OSF) Centres in blocks at a cost of ₹ 350 Lakh per block, to support higher level enterprises that have the potential to grow under the existing sub-scheme of SVEP	Detailed operational guidelines will be issued soon
5.	Micro-Enterprise Development (MED)	Provision to form mechanism for Micro-Enterprise Development with the cost of ₹ 10,000 per enterprise under the existing sub-scheme of SVEP	Detailed operational guidelines will be issued soon
6.	Cluster Promotion	Provision for promotion of clusters of non-farm entrepreneurs with financial support up-to ₹ 500.00 lakhs per cluster under the existing sub-scheme of SVEP	Detailed operational guidelines will be issued soon
7.	Women Enterprise Acceleration Fund	Provision of ₹ 1225.00 crore for creation of a dedicated 'Women Enterprise Acceleration Fund' to ensure medium term to long term financing to women entrepreneurs	Detailed operational guidelines will be issued soon

S. No.	New Component approved	Provision	Remarks
		from financial institutions, so as to enable them invest in viable enterprises	

Summary of Physical and Financial Proposals for the year 2022-23													
											(Rs. in lakhs)		
Component	Sub Components	Unit for targets	Fund Sharing pattern	Projected physical targets (2022-23)	Backlog of 2021-22	Cumulative Total Target	Financial requirements					Total	
							SBM-G phase-II		15th FC	MGN REGS	Busine ss Model		Other sources (MF/ MPLAD/ MLALAD/)
				Centre share	State share								
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	0	485000	485000	34920	23280				58200	
	Individual Household Latrines - Above Poverty Line-Eligible Identified			0	449000	449000	32328	21552				53880	
	Individual Household Latrine-Above Poverty Line-Others (ineligible)			0	50000	50000	NA	2400				2400	
	Community Sanitary Complexes (CSCs)	No. of CSC (to be constructed)	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)	0	5303	5303	6681.78	4454.52	0			11136.3	
	Retrofitting of Single Pit toilets/ Septic tanks without soakpits	No of toilets		20000	0	20000	NA	NA				0	
Arrangement for Solid waste Management	Solid waste management in smaller villages (i.e. villages with population upto 5000)	No. of villages		9902	7636 Villages for 2nd installment (SWM +LWM)	24755000	23081.9	15388	16487.1				54957.0
	Population to be covered*												
	Solid waste management in bigger villages (i.e. villages with population above 5000)	No. of villages	1180										
		Population to be covered*	6490000			1226.61	817.74	876.15				2920.5	
Liquid waste management	Greywater Management in smaller villages (i.e. villages with population upto 5000)	No. of villages	9902	As mentioned in SWM section	24755000	29111.9	19407.9	20794.2				69314.0	
		Population to be covered*											
	Greywater management in bigger villages (i.e. villages with population above 5000)	No. of villages	1180										
		Population to be covered*	6490000										17990.3
Plastic wate management	Plastic Waste Management Unit (PWMU)	No. of blocks				210	30	240	2304	1536		3840	
Waste to Wealth	GOBAR-dhan projects	No. of districts				13	2	15	4.5	3		7.5	
Fecal Sludge Management	Fecal Sludge Management	No. of districts				13	2	15	450	300		750	
IEC and Capcity Building	IEC including Capacity Building (up to 3% of SBM-G funds)								4442.97	2961.98		7404.95	
Monitoring and Evaluation	Administrative Charges (upto 1% of SBM-G funds)								1480.99	1480.99		2961.98	
	Total						154023	103176	51007.7	0	0	0	310606.2
	ODF Plus villages - Aspiring	No. of villages	NA	11000	2500	13500	NA	NA	NA	NA	NA	NA	
	ODF Plus villages - Rising	No. of villages		4000	0	4000	NA	NA	NA	NA	NA	NA	
	ODF Plus villages - Model	No. of villages		500	0	500	NA	NA	NA	NA	NA	NA	

CHAPTER 14: Annual Action Plan and Budget for the Financial Year 2022-23 of JEEViKA

Annual Action Plan 2022-23

S. No.	Indicators	NRLM	NRETP	BTDp	BRLPS
Number of Blocks		145	89	300	534
A.	CBO Promoted				
1	Number of SHGs to be promoted	2711	2012	6083	10806
2	Number of Households to be mobilized into SHGs	31176	23138	69954	124268
3	Number of Village Organizations to promote	906	851	1663	3420
4	Number of CLFs to be formed	25	12	45	82
B.	Community Funds to CBOs				
1	Number of SHGs to be provide RF	51060	56580	52553	160193
3	Number of SHGs to be provide CIF	41594	40532	53998	136124
5	Number of VOs to be provide VRF	2347	1041	3577	6965
C.	Financial Inclusion				
1	No. of SHGs that have accessed Bank Credit in current FY	116775	63858	239367	420000
2	Amount of Bank Credit accessed by SHGs (Rs. in lakh) in current FY	189064	103389	387547	680000
3	Number of SHG members working as BC Agents/ pay points	1146	606	1947	3699
4	No. of SHG members covered under life insurance (PMJJBY) (in lakhs)	14.5	8.5	27	50
D.	Livelihoods				
1	No. of Mahila Kisans covered under Agro-Ecological Practice interventions	173698	176302	179302	529302
2	No. of HHs covered under Livestock interventions	75000	50000	125000	250000
3	No of Producer Enterprises to be Promoted	0	3	2	5
4	No. of HHs covered under Non Farm interventions - Enterprises supported	16183	6650	3750	26583
E.	Satat Jeevikoparjan Yojana				
1	Number of Households to be endorsed				55802
2	Number of endorsed Households to be provided LGAF				56398
3	Number of endorsed Households to be received LIF				105750
F.	Skill and Placement				
1	Youth Trained				25344
2	Youth Placed				17741
G.	LSBA				
1	No of CSC to be constructed				3000
2	Solid waste management in villages				11082

Bihar Transformative Development Project					
Component	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Amount
Community Institution Development	568792250	548401000	566191000	613769000	2297153250
Community Investment Fund	427813750	509897500	721135250	694537500	2353384000
Access to Health, Nutrition & Sanitation	45911500	52711500	77611500	66861500	243096000
Innovation, Partnership and Technical Assistance	2000000	14600000	12000000	10100000	38700000
Project Management Cost	98576500	137416500	165616500	173361500	574971000
Total	1143094000	1263026500	1542554250	1558629500	5507304250

National Rural Livelihoods Mission					
Components	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Amount
Institution and Human Capacity Building	28500000	27500000	29500000	29500000	115000000
State Livelihood Support	4637511600	5475673275	5984056250	5859934725	21957175850
Innovation and Partnership Support	125000000	125000000	125000000	125000000	500000000
PROJECT IMPLEMENTATION SUPPORT	28114000	46431000	54750000	51420000	180715000
INFRASTRUCTURE & MARKETING	10000000	10000000	10000000	20000000	50000000
INTEREST SUBVENTION	400000000	400000000	400000000	300000000	1500000000
Saras Mela	0	0	10000000	0	10000000
Total	5229125600	6084604275	6613306250	6385854725	24312890850

National Rural Economic Transformation Project		
Sl.	Component	Total Amount
Component A - Institution and Human Capacity Building		-
Subtotal		-
Component B – State Livelihoods Support		
B.1	State Rural Livelihoods Missions (SRLM)	1656.00
B.2	Institution Building and Capacity Building	4020.00
B.3.1	CIF Grants to VO/CLF under CAP*	1000.00
B.3.2	Infrastructure support	500.00
B.3.3	Insurance Support Fund (CLFs/GPLFs)	300.00
B.3.4	Support to PG/ PO (Working Capital)	
B.3.5	Community Enterprise Fund for Enterprise (revolving)	800.00
B.3.6	Support to BC Sakhi - Capex for equipment, hardware & honorarium	400.00
B.3.7	Support to Producers Enterprises (Farm)	6774.00
B.4	Special Programmes	250.00
Subtotal		15700.00
D. Project Implementation Support		
D.2	Monitoring and Evaluation	150.00
D.3	Electronic National Rural Livelihoods Management System (e-NRLMS)	150.00
D.4	Governance and Accountability Framework	70.00
D.5	Knowledge Management and Communication	-
Subtotal		370.00
Total		16270.00
C. Innovations and Partnership Support		200.00

Deen Dayal Upadhyay Grameen Kaushal Yojana						
Budget Component	Budget Sub-Component	Total Cost (In Lakhs)				
		Q1	Q2	Q3	Q4	Total
Component -1 Programme cost		37,14,07,217	37,14,07,217	37,14,07,217	37,14,07,217	1,48,56,28,867
Component -2 CTSA Monitoring cost		55,71,108	55,71,108	55,71,108	55,71,108	2,22,84,433
Component -3 Support Cost	1. Skill Gap Assessment (State)	37,14,072	37,14,072	37,14,072	37,14,072	1,48,56,289
	2. Information, Education and Communication (IEC)	55,71,108	55,71,108	55,71,108	55,71,108	2,22,84,433
	3. Alumni Support (State level)	55,71,108	55,71,108	55,71,108	55,71,108	2,22,84,433
	4. Capacity building	1,11,42,217	1,11,42,217	1,11,42,217	1,11,42,217	4,45,68,866
	5. Monitoring and Evaluation	1,29,99,253	1,29,99,253	1,29,99,253	1,29,99,253	5,19,97,010
	6. Staff Block level and below (including JRP Incentive)-Per BPIU/year-Rs. 3.5 Lacs	4,67,25,000	4,67,25,000	4,67,25,000	4,67,25,000	18,69,00,000
	7. Job Mela (District)	38,00,000	38,00,000	38,00,000	38,00,000	1,52,00,000
	8. Migration Support centre (State)-3 centre @ 30 Lacs/year/centre	22,50,000	22,50,000	22,50,000	22,50,000	90,00,000
Component-4 Administration Cost *	1. Salary/TA DA/Office equipment, Stationary and other office expenses	2,22,84,433	2,22,84,433	2,22,84,433	2,22,84,433	8,91,37,732
Total		49,10,35,516	49,10,35,516	49,10,35,516	49,10,35,516	1,96,41,42,063

**Subject to reimbursement of claims submitted*

Satat Jeevikoparjan Yojana

Component	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Amount
Capacity Building	26273850	39362600	91500000	100076000	257212450
Livelihoods Investment Fund	123300000	274240000	557300000	599150000	1553990000
Partnership and Convergence	1000000	1000000	4000000	13000000	19000000
Total	150573850	314602600	652800000	712226000	1830202450



JEEViKA

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

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