

**Annual Action Plan
& Budget
2015-2016**



Executive Summary

In the year 2015-16, the project will be primarily focusing on **“Communitization & Market Linkages”** along with continuing the operations of deepening in the expansion project areas. The project has expanded its operations in all 534 blocks of 38 districts in the Bihar and has placed dedicated staff in the project areas under different thematic interventions.

JEEViKA has so far mobilized 35 lakhs households bringing them in the fold of Self-Help Groups (SHGs). The project has 3.60 lakh SHGs, 14000 Village Organizations (VOs), and 231 Cluster Level Federations (CLFs) in its fold. JEEViKA aims to increase the coverage of mobilized households in FY 2015-16 and reach the target of covering 1.5 crore households.

Under **Institution and Capacity Building (ICB)**, the major thrust areas will be formation and nurturing of Community Institutions in the expansion districts along with dedicated focus capacity building of project staffs as well community professionals. The plan is to scale up Training and Learning Centres (TLCs) and propagate the learning and training model through TLCs.

The **Financial Inclusion (FI)** thematic will focus on streamlining the processes of Micro-planning, capitalization of SHGs ensuring 2nd and 3rd dose of credit from banks, training and placing of bank mitras and MF consultants. Also, another major focus area will be scaling up the alternate banking channels for members as well community institutions. Insurance Services, Financial Literacy, Credit Counseling and regular training on books of records will also be the focus areas. Interest Subvention, another innovative programme, will be the major topic for training the project staff on. Dedicated training modules will be developed and anchor person to ensure Interest subvention benefit reaching the SHGs will be identified.

In the FY 2015-16, **Livelihoods** will be focused on deepening of interventions as well as developing marketing linkages for various products available with JEEViKA SHGs. Intensification and diversification of agriculture intervention will be standardized for achieving scale. Activity based producer groups (PGs) will be focus area for intervention this year. More than 1200 producer Groups will be formed in the project villages based on the nature of

cropping patterns members are following. Farmer Training & Learning Centers will be formed to facilitate concurrent advances in technology and adoption of appropriate technologies through a mix of traditional and modern communication methods. The agenda is to improve upon existing Integrated Livelihood Plan (ILP) and transform it into Output based livelihood plan. Provisioning of IT enabled agro & weather advisory systems will be done in order to facilitate knowledge base and get real time updates for decision making.

Off-Farm thematic will encompass dairy and poultry activity for FY 2015-16. In case of dairy, an integrated livestock development center will be developed at the cluster level for providing artificial insemination, ear tagging and other veterinary services to the members of producer groups. It is also planned for provide backward and forward support to promote dairy activities among SHG members. In case of poultry, an Integrated Poultry Intervention through CBOs is planned to be implemented where the intervention will be scaled up to 3 lakh households.

In **Non-Farm**, the interventions of art and craft, agarbatti making, bee-keeping,

jute and micro enterprises will be implemented on PG model where in financial assistance to CBOS will be provided where these activities will be practiced.

Health, Nutrition and Sanitation

Intervention will be focusing on promoting WASH, CHNCCs, Health savings, and run Open Defecation Free programme with the help of Gram Panchayats in the project areas. Convergence between ICDS, to promote good health practices along with focusing on mobilizing members to participate in Village Health, Sanitation and Nutrition Day (VHSND). Partnerships with Project Concerned International (PCI), BTAST (DFID), Women Development Corporation is expected to happen in FY 2015-16.

FY 2015-16 for **Social Development, Entitlements & Convergences** will have primary vision on food security, functional literacy, gender sensitization and entitlements. Flagship programme of food security intervention, PDS, MGNREGA, RSBY will aim at increasing the coverage of beneficiary along with streamlining the access to entitlement processes ensuring the last miles delivery of entitlements. Gender pilot in collaboration with Anandi has been

initiated and The Pilot will saturate the 3 blocks within 18 months. Under MGNREGA, two new programmes have been started i.e. Cluster Facilitation Team (CFT) and Mukhaymantri Koshi Mulberry Vikas Project and will be working in 25 blocks, in case of CFT, and cover 1700 SHG members in Kosi areas, in case of Mulberry Vikas Project.

In **Monitoring, Evaluation and Learning (MEL)**, the FY 2015-16 will mark the roll out of Decision Support System (DSS) for CBOs as well as Project (Finance, HR). Process Monitoring is continuing in BRLP and NRLP districts and will start in SRLM districts. Various External and Internal Impact Studies are planned for Agriculture, Entitlements etc.

Knowledge Management and Communication (KMC) aims to work on knowledge creation, capture, share, dissemination, acquisition and application and thus plans to implement various new innovative interventions for the same. Capacity building of communication team and cadre is going to be a major thrust area along with hiring of a video production agency for capturing year round events in the project.

Resource Cell, taking forward the activities of last FY year, has plans of development and promotion of various Community Resource Persons and Professional Resource Persons from the community cadres, strengthening the capacity of State Resource Cell, and executing support to 35 Resource Blocks on a regular period.

The **Human Resource** thematic, after successfully placing around 5000 staffs in different project locations, aim to streamline policies, systems and processes with innovative HR interventions. The major areas of focus for FY 2015-16 include recruitment of manpower of vacant positions, Supporting HR Agency in planning, organizing and conducting internship selection process of Community Coordinator, conducting structured Induction-cum-orientation programme for newly joined staff and follow up capacity building programme including need based MDPs of staff in line with training requirements of project, streamlining probation confirmation system, performance management system, performance appraisal system, performance incentive/reward system and HR MIS.

Social Inclusion and Mobilization

In this year, ICB will emphasize on institutionalizing the major project activities along with the strengthening of CLFs. Capacity building of CBO leaders and community cadres is required in all blocks apart from the requisite system development at CBOs level. Further, for supporting new blocks under expansion plan, there is a need to strengthen the capacity of CRPs through de-centralized CRP strategy system.

Capacity building of CBO's leaders and community cadres is necessary for formation of Self Help Groups as well as primary and upper level federations (VO & its federations). The CRP strategy will involve increasing their number as well as their skill up gradation for shouldering new thematic responsibilities. Their roles in institution building and capacity building will be enhanced. Upper level federations will be involved in implementing the CRP strategy on a large scale. The operational activities can be categorized under following four heads:

- i. Formation and nurturing of SHG, VO and CLF.
- ii. Communitization of project interventions.
- iii. Capacity building of project staffs.
- iv. Capacity building of community professionals through TLC.

A. Formation and Nurturing of SHG, VO and CLF

Apart from the regular social mobilization during village entry, formation of SHGs, VOs

and CLFs, establishment of basic infrastructure for their offices, co-option and nurturing of SHGs under SGSY/ NGO/ other agencies, co-option and nurturing of SHG-federation under WDC federations and registration of VOs and CLFs under BISSCO Act, 1996 (in 13 blocks of NRLP districts) will also be the focus activities at scale for the theme.

The broad strategies can be summarized below as-

- i. For the regular activities, theme will take support of trained field staffs and internal CRP teams.
- ii. Developed infrastructures under SGSY and other potential identified infrastructures will be used as offices of VO and CLFs.
- iii. After co-option of SHGs and Federations from other schemes/agencies, basic capacity building along with exposures will be planned with the support of trained field staffs and internal Community professionals. Few internal exposures sites (BRLP) will also be identified for their proper orientation.
- iv. For registration of CBOs, consultants will be hired with specific ToR for completing registration process and establishing statutory systems at VO, CLF and WDC federations.
- v. Monthly review of their proper nurturing will be taken based on prescribed reporting template.
- vi. A resource village/ panchayat will be developed for each of the CCs so that best practices can be scale up from

the resource village/ panchayat to other areas of block.

- vii. New CLF will be formed in the NRLP blocks. CLFs in BRLP (Phase1) will be the exposure points for new CLFs. CLF leaders and CRPs will also support in formation of new CLF, its exposure and orientation.
- viii. District and block level spearhead teams on CLF strengthening will be formed strengthened through continuous trainings and exposure visits. This team will work on the training and development and establishment of systems at CLFs.
- ix. CLF and VO will be capacitated on different cadre policy so that they can own the cadre policy (selection, orientation, review and payment). The new CM and VO Bookkeeper policy will be rolled out which mandated CBOs to pay the honorarium of their cadre based on the *maasik pratedan* review.
- x. All the WDC federations will be trained on JEEViKA model of institutional structure. Major focus will be to introduce VO between SHG and the federation. Need based modular training will be imparted to SHG and VO. The Federation staffs and OB/ BoD will be trained on various components of NRLM.
- xi. Registration of primary and upper level federations (VO, CLF and TLC) for their sustenance and legal entity will be a key focus area. A total of 75 community level teams have been formed and are equipped with preparation of documents for registration of the community institutions. The numbers of trained community level teams on registration will be increased and

also a dedicated team will be developed for preparing documents at upper level federations (CLF and TLC). The process will be institutionalized and CLF along with BPIU will also follow up the registration of VOs. BPIU and DPCU will facilitate and follow up of registration of CLF and TLC.

B. Communitization of Thematic Interventions

Communitization of project interventions starts with the enabling capacity of CBOs leaders to conduct basic administrative, financial and statutory activities on their own. Under this, all best practices of project will be taken into consideration for supporting self-sustaining functions of CBOs. The key starting activities under this Communitization process will include-

- i. Inclusion of left-out households into SHG (through VO)
- ii. Village saturation as per standard PIP process (through VO)
- iii. Selection, appraisal and payment of hired community professionals (through VO and CLF)
- iv. Selection, appraisal and payment of community resource persons (through VO and CLF)
- v. Monthly review of SHGs (by VO) and VOs (by CLFs) based on standard *maasik pratedan*.
- vi. Rotation of one-third leaderships in SHGs, VOs and CLFs (through CLF).
- vii. Development of annual report and conduction of AGM in all VOs and CLFs.
- viii. Platform for special thematic interventions like insurance, communitized book keeping, rotation

of fund, annual audit and return filing of registered CBOs, etc.

The broad strategies can be summarized below as-

- i. For all communitized activities, capacity building of VOs and CLFs leaders will be the main internal strategies in the formed VOs and CLFs.
- ii. For conducting PIP exercises, the proper orientation of local field staffs, VO leaders, community professionals (CM+BK) and selected PRI representatives of each panchayats will be done on PIP process. A pool of internal CRPs will also be trained (at BPIU level) for conducting PIP exercises in the identified villages. One CRP team (02 PRA CRP and 01 SHG CRP) will cover at least three villages in one month of duration. The assigned CRP teams will generate a village list of targeted, left out households and mobilize the left-out households into SHG fold through social mapping and triangulation process. The assigned CRP teams will hand over the prepared list to the local field staffs for its ratification in the coming Gram Sabha.
- iii. For selection, reviewing, appraising and payment to community professionals (including CRPs) all VO and CLFs leaders will be oriented on maasik pratedan, community payment guidelines and community professionals (CM+BK+CRP) policies.
- iv. For conducting rotation of leaders in CBOs, the local field staffs, CBOs leaders and community professionals (CM, BK and Bank Mitra) will be oriented on the relevance and process of leadership rotation in

CBOs. A separate training module will be designed and developed for capacity building of CBOs leaders. After completion of rotation of leadership in SHGs, the concerned VOs and CLF will simultaneously complete their process. All concerned CLFs and VOs will discuss, review and document the status of leadership rotation in every scheduled meeting. After formal rotation of leadership and its documentation, the required documents will be submitted to concerned banks for changing signatories. A separate google doc template is already functional to monitor the progress of leadership rotation in CBOs.

- v. For conducting AGM a separate training module for all VO and CLF leaders will be designed and rolled out.

C. Capacity Building of CBO/ Cadre/ Project Staff

It is important to have a very robust training pool in the project to match with the pace of its expansion. In NRLP blocks, emphasis will be made on capacity building of CLF and VO RGB/ BoD/ OB members, so that they can start the communitization process. They will be exposed at best practicing federations within state (JEEViKA CLFs, WDC Federations). They will be oriented and trained on different federation concepts, governance, office management, review and grading of VO/ SHG and cadre management. The training will be conducted with the assistance of training Cell, TLC/ trained CRPs and block level resource groups.

Development and Nurturing of Training Pool and Staff Training

- i. The training pool members will also be accredited on the basis of well defined parameters for SHG, VO, CLF, Case Writing and CRP nurturing. Special focus will be given on development of customized and need based resource groups among staff and community professionals after accrediting them.
- ii. A separate resource pool will be built in each district which will help in the registration of VO and CLF. For this, a consultant will be hired which will help build the capacity of this resource pool in each district and also district and block team in the registration of VO and CLF and meeting out the compliance.
- iii. There will also be provisions of providing need based training to some of the training cell/ pool members for building their capacity on different thematic including training on PRA and PTM. In this regard, the services of appropriate agencies such as SSK, APMAS/ consultant and exposure to different livelihoods projects will be planned so that the field staffs could learn the best practices from them.

Development of Need based Training Material

Development and refinement of existing training material will be a key focus area. The theme will work on the refinement of various COMs, flipbooks and training modules related to SHG and VO. The CLF based documents such as CLF visioning document, governance manual, CLF training module and flipbook will be developed. The development of new training material like case study book, audio- visual training kit, posters etc. will be developed both internally

and also by taking help from suitable agencies such as Institute of Livelihood Research and Training (ILRT), Sahabhagi Shikshan Kendra (SSK), Tara Gram (Jhansi), Digital Green (DG) and et al.

D. Capacity Building of Community Professionals through Training and Learning Centre (TLC)

1. Strategy and approach for functioning and strengthening of Training Learning Centre

TLC will serve as community owned and managed training centers. TLC has been established at 6 BRLP districts, whereas it will be formed in 3 KOSI districts in this financial year. The project heavily relies on community cadre and community professional strategy. They have proved to be effective means for community mobilization, formation and training of community institutions. For nurturing of these TLCs, TLC coordinator/ YPs will be placed at TLC to give handholding support to these emerging TLCs. For functioning of these TLCs, a group of trainers of community cadres/professionals will be developed or nurtured at CLF level and from this group a master resource group will be developed at TLC who will be involved in imparting trainings at the TLC. These master resource group of TLC will be trained on community based participatory training methodologies (PTM) and PRA so that they can equip themselves with different methodologies and can use them during trainings of SHG, VO, CLF, TLC & community cadres. The master resource group of the TLC will also be comprised of project staff. For which group of trainer pool of staff will be developed and a team comprising of both staff and community cadres/ community professionals will be formed which will

become the master resource group and will be utilized for imparting trainings at TLC.

For strengthening of formed TLCs, partnership with PVP, Tamil Nadu will be taken for their expert assistance. For the accreditation process of CRPs, grading of CRPs and developing resource pool will also be done with the support of national resource agencies like NIRD, Hyderabad etc. Individual consultants may also be hired for developing resource group for training learning centre.

2. Development of Community Level Resource Groups

With the increasing number of community cadres/ professionals and having experience of community to community learning approach as the effective means for mobilization and formation of institutions for serving the community. Pool of community cadres/professionals will be developed for state level pool for providing continuous support to the districts/ state in augmenting the processes of ICB. This state level pool will be comprised of community cadres/professionals from at least 2-3 different thematic areas. This state level pool will also be supporting for augmenting capacity building strategy of CRPs through new methodologies, IEC materials, K-Yan and video based teaching methodologies etc.

3. Development of CRPs

As the project is expanding with increasing number of institutions the focus will be on development of new CRPs in every block. The CRPs will also be co-opted and nurtured from federation of WDC with whom the project has signed MoU. These co-opted CRPs will be trained on CRP strategy, their roles & responsibility for serving the community. The services of these developed

CRPs will be utilized for institution building and capacity building process. These developed CRPs will be developed exclusively for SHG formation and VO formation teams. These SHG formation team and VO formation team will be involved in formation of SHGs and VOs within the project areas. The accreditation & grading of CRPs will be the prime focus. Roster will be prepared at CLF level with the support of TLCs.

4. Rolling out of CRP Strategy

Rolling out of CRP strategy will be the main focus for the formation of SHGs & VOs in the project areas.

For rolling out the CRP strategy smoothly the focus will be on communitisation process of CRP strategy. For this, CLFs from phase one & phase two blocks of BRLP districts will be tagged with the other districts for the CRP team support for organizing SHG and VO drives in their district. CLF –OB members will be trained on CRP strategy so that CLFs themselves can be able to roll out the CRP strategy. CRP identification and selection will be done by the CLF and also their regular roster updating will be done at CLF level. For the identification, selection and roster preparation of CRPs CLF-OB will be given orientation training. Identified & selected CRP trainings will be organized by TLC During the CRP drive, concern CLF- OB members with district training cell will be visiting to the recipient districts for assessing CRP teams. After assessing the CRP teams during the drive based on the training / capacity building needs of CRPs, required training will be conducted by the TLC duly recommended by concern CLFs.

FINANCIAL INCLUSION

The Financial year 2015-16 is the year of consolidation, scaling and quality improvement on the work done in the Micro-Finance thematic area. Attempts shall be made to put strategies in place to ensure quality improvement on aspects like inclusion of SHGs formed under other programs like SGSY, better micro planning, planning through the community cadre, larger participation of the community in the planning process, enhancing rotation of the available fund, better book keeping at all levels of community institutions, preparing community institutions for the audit, providing risk mitigation instrument of insurance, scaling of the integrated total financial inclusion models for the community members and institutions on alternative channels of Banking and similar others. At the same time, in the larger context an attempt shall be made to leverage timely financial supports from the mainstream banking institutions for the SHG's and minimize the gap between the loan sanctioning and disbursement. Due effort shall be made for leveraging of the higher amount of credit for SHGs from mainstream financial institutions as 2nd or 3rd dose of credit. To guide the implementation process and lay out the broader contours of action throughout the year across the project area, following strategies have been proposed

Ensuring processes for the timely and scaled up capitalization of the groups

One of the most important aspects is the capitalization to the groups from both the internal and external sources. Effort shall be made to get timely capitalization from external sources by ensuring credit linkage for the groups which are six months old. At the same time in order to expedite the

process of internal capitalization, it shall be ensured that savings accounts of the groups get opened within 3 months of its formation. Effort shall also be made to ensure timely capitalization of groups from the mainstream banks. It shall be ensured that a higher amount of credit is leveraged from the banks for SHGs in the form of 2nd or 3rd dose of credit. Elaborate planning shall be made for making achievement in the 1st quarter itself as regards 2nd or 3rd dose of credit from banks is concerned.

Ensuring Timely Micro-Planning and ICF release to groups

There is a need to keep focus on the monthly progress of the MP preparation and the ICF flow thereof. There shall be an attempt to create a specialized community cadre to support the process of MP in the group. The module to work on facilitation of LCM in the VO shall be prepared and imparted to project staff. To facilitate the same training on COM related to MF operations at SHG and VO level shall be ensured across the project areas.

Identification and placing of Bank Mitras and MF Consultants

The policy of Bank Mitras have been approved by the project and thus in the next financial year, the strategy shall be on identifying, training and placing of Bank Mitras in all the eligible branches. The exceptions shall be those banks where in the lesser number of accounts are available with banks. There shall be a need to strengthen the institution of Bank Mitras by ensuring refresher training to them and providing training on emerging needs of the Bank Mitra after assessment of their

training needs. Besides the cadre of Bank Mitras, the services of MF (Consultants) shall be taken in all the districts by ensuring their placements. The services of MF consultants shall be utilized judiciously to facilitate timely capitalization to groups and shall be monitored very rigorously. At the same time, their services shall be utilized to bring dynamism at the community institutions by ensuring visit to those community institutions and making assessment about the areas of improvement.

Scaling Alternate Banking Channels for members and their institutions

In order to ensure banking foot prints in the remote areas, different banks have started working through the model of Business Correspondents and Business Facilitators. In the financial year 2015-16, due efforts shall be made to explore the possibility of making VO's function as Business Correspondent /Business Facilitator/Customer Service Provider of BC. At the same time, it shall be ensured that more financial services are accessible to the poor person through alternate banking channels. An attempt shall be made for integration of different services including social entitlements through the alternate platforms. The learning of the Total Financial Inclusion pilot done in Rajgir shall be replicated in more number of blocks in different districts.

Rolling of the Insurance Services

The team in the MF thematic area is committed to the idea of rolling out the life and non life component of the Insurance services for the risk mitigation of the members of the community institutions promoted by it. An attempt shall be made on finalization of Insurance manual and Bima Mitra manual in the first quarter itself. The

process for life coverage for members shall be of primary concern and then only the non life component shall be paid attention to. The project has made all the preparation for the rolling of the "Jan Shree Bima Yojana" in the project areas. The result shall be evident by the end of the 1st quarter itself. Due effort shall be made for putting systems that are community managed through community institutions.

Rolling out the module related to Financial Literacy and Credit Counselling

With the flow of capital to the community institutions and members, it is important that the funds are utilized in the most judicious manner and members respond to the norms of financial prudence. It is very important that members adhere to the norms of needful and responsible borrowing. Attempt shall be made to design a module related to responsible borrowing and roll it out at the level of community institutions. A cadre (Vitta Mitra) shall be developed to cater to the requirement of Financial Literacy and Credit Counseling.

Ensuring training on Books of Records

Effective Book Keeping is a prerequisite to bringing transparency and faith at the level of the community institutions. The attempt shall be on ensuring training to all project staff and community cadre like Community Mobilizers and Book Keepers on SHG's and VO books of records respectively at the first stage. The role of Manager (Micro-Finance) and Manager (Finance) shall also be vital to support the process. The services of MF consultant (Community accounts) shall be taken to accomplish the task. There shall be a thrust on creation of Master Trainers and Master Book keepers at the block level to improve the quality of book keeping. Thereafter, the focus shall on imparting

training to address the next generation of issues like financial analysis and preparation for audit at the VO level. There shall be an attempt to categorize the Community Mobilizers and Book Keepers in to different categories based on the state of book keeping done by them. Based on the categorization, training inputs shall be further given to make improvement and shall be monitored accordingly.

Ensuring continued healthy relations with Banks

The project has reached a phase where in strengthened relations with banks shall be very instrumental in ensuring capitalizations of the community institutions. For the same, exposure visits shall be organized both inside and outside the state to sensitize the bankers on the strength of community institutions. There shall be an exposure visit in each quarter either with in state to the JEEViKA locations or outside state (preferably in A.P/ kerla or Tamilnadu). At the same time, the advocacy role shall be played on continuous basis to meet the emerging requirements of the project. Effort shall be made to participate in the regional/state meeting of the bankers being held either at their regional centers or local head office level.

Quarterly Meeting with Bankers

Already planned in the action plan of district and block, there shall be quarterly meeting at district level to apprise the banks about the development and source support required to leverage financial flow to the community institutions. SPMU shall also be a participant in such meetings and shall be providing support to ensure the implementation of the decision made in those meetings. At the same time, there

shall be a quarterly meeting at the state level to apprise the senior management about the progress and policy intervention required.

Ensuring proper stationery support to the BPIU's

The MF team shall be ensuring the supply of the SHG, VO and CLF books of records on time. The MF team shall be working in close coordination with procurement and communication team to ensure its availability in right time. Besides this MP formats and that of loose sheets shall be planned to ensure training on all books of accounts. Printing of manuals on Micro Finance and Manual on Books of Records shall be also ensured. The project shall also be seeking the help of BIPARD in supporting the stock of stationery required internally. Besides this, the MF team shall also be ensuring the stationery required for the savings account opening and credit linkage from the banks.

VO to emerge as Business Correspondent or Business Facilitator

As the year is dedicated more to the issues of consolidation of the processes for the village organizations, it shall be of paramount importance that these VO's emerge as the focal point for leveraging the banking facilities. Thus attempt shall be made to integrate the functioning of the VO's in sync with the process of Banking facilitator or the correspondent. It shall be tested in 3 to 6 immersion blocks of the project. Having studied the impact of it, the process shall be scaled to large numbers.

Interest Subvention (IS)

The Self Help Group movement has been termed as a silent revolution which is gradually changing the landscape of rural India. These SHGs have become a

formidable forum for women to discuss economic and social issues and take progressive decisions on them. Also, banks by providing timely credit access to rural women reinforced the institutional strength of the SHG model, banks are accepting it as a good business opportunity for making more vibrant to SHG BANK linkage model NRLM has announced a provision for interest subvention, to cover the difference between the Lending Rate of the banks and 7% and further subvention of 3% on prompt repayment, on all credit from the commercial banks and RRBs availed by women SHGs, for a maximum of Rs 3,00,000 per SHG. This is an incentive to SHGs for their continuous and disciplined repayment of Bank loans and will result in the reduction in effective rate of interest up to 4%. This will happen in two ways: In the IAP districts (11 in Bihar i.e. Arwal, Aurangabad, Gaya, Jamui, Jehanabad, Kaimur, Munger, Nawada, Rohtas, Sitamarhi & West Champaran) NRLM is to directly operationalize Interest Subvention (IS) while in the remaining 27 districts i.e. SRLM/ BRLPS has the direct responsibility for making IS accessible to SHGs Govt of Bihar take the similar decision that all women SHGs will received the same IS as NRLM pattern.

For JEEViKA to ensure that IS incentive reaches to the SHG members, a centrally monitored database is desired. This database would comprise of SHG details for making the IS fund transfer and can be used as reference for validating and matching with the transaction data that are provided by banks through NRO. On the basis of the data provided by NRLM, BRLPS has started to match and validate it for accuracy. Once, the data validation for SHGs being NRLM compliant is complete the SRLM/ BRLPS is to transfer the IS amount to the respective

SHGs through a centrally operated bank account to different bank and their branches i.e. each SHG will receive the Interest Subvention amount directly in its account through NEFT process .

As interest subvention under the Category II districts is to be provided in 27 districts a detailed implementation plan has to be put in place. The first step in this direction is to create a MIS based on online data capturing and analysis capabilities. JEEViKA has already partnered a suitable agency for MIS development so dynamic database of SHGs can be created, maintained and updated. A dedicated MIS team for this purpose is also being envisaged by JEEViKA. The MIS once in place would act as a robust Decision Support System for JEEViKA. It would help teams at SPMU, DPCU and BPIU levels in monitoring and analysing the performance of SHGs. JEEViKA further plans to empower SHG women by creating MIS centres at CLF level offices. With such detailed analytical capabilities the SHGs will benefit further with credit opportunities from formal banking institutions.

The next step in line is ensuring that Interest Subvention as a scheme is understood and the incentive is availed by maximum SHGs. In order to do this JEEViKA aims to create awareness at the grassroots level through the strong community cadre base. For this purpose specifically designed training modules will be used. These modules would be a mix of pictorial and textual information that will elaborate the interest subvention concept in a simple and effective manner to the SHG members. Capacity building of staff on interest subvention is an important activity and JEEViKA aims at training staff who will anchor IS in their capacities through workshops, trainings and exposure visits to SERP (NRO)

Livelihoods

The experience of agriculture based livelihood interventions in JEEViKA has been encouraging. The introduction of Annual Integrated Livelihoods Micro-Plan, System of Root Intensification (SRI) in 21 crops (paddy, wheat, pulses, oilseed and vegetables), application of ingredients of Zero Budget Natural Farming (ZBNF) and Vermi-compost contributed to productivity enhancement, soil fertility / health improvement apart from cost reduction. Intensive trainings were organized for the JEEViKA team members, community cadres on System of Root Intensification (SRI), Zero Budget Natural Farming (ZBNF) and Package of Practices (PoP) of vegetable crops. More than 3000 Village Resource Persons (VRPs) and nearly 500 best practicing farmers have been identified for further expansion in the subsequent years. Four Women Farmers Producers Companies (WFPCs) have been formed.

Agriculture- Farm

Intensification and diversification of agriculture intervention will be standardized for achieving scale. With this aim, activity based producer groups (PGs) will be focus area for intervention this year. More than 1200 producer Groups will be formed in the project villages based on the nature of cropping patterns members are following. All the efforts would be concentrated on making these producer groups vibrant in activity and knowledge. This would help in achieving desired results of technology adoption, productivity enhancement through economies of scale.

There will be a shift in approach from crop to cropping system. Last year there was huge crop loss due to drought and subsequent flood in Bihar. Taking learning from this, special package of practices' will be developed around identified cropping systems and agro-ecology. The aim is to evolve climate smart agriculture which ensures optimal returns in current climate fluctuation scenario. Creation of Farmer Knowledge Centers and Common Facility Centers will be flagship intervention in agriculture where we are aiming at creation of 'hard' as well as 'soft' infrastructure.

Farmer Training & learning Centers are aimed at empowering producers through relevant and concurrent advances in technology and facilitate adoption of appropriate technologies through a mix of traditional and modern communication methods. This would involve interactive learning platforms along with possibilities of connectivity to ISRO 'Village Knowledge Center' information satellites. Common facility center aims at creation of necessary infrastructure at producers' level / Cluster level federation which involved necessary tools and equipment for crop management as well as primary value addition and storage facilities. Government initiatives in this regard will also be leveraged. Availability of irrigation has been one of the major bottlenecks in achieving optimum productivity. This year Water Management will be one of the flagship areas for agriculture.

Increasing per drop productivity and water use efficiency along with converging approaches to increase water availability will

be brought into practice through adoption of appropriate irrigation technologies, water harvesting mechanisms, etc.

With four district level Women Farmer Producers' Company (WFPC) in place, the focus would be provision of services to SHG HHs at affordable rates through WFPCs. Restructuring and revamping WFPCs will help in increasing outreach and scale of the companies. The WFPCs will be linked to PGs where both will work in symbiosis. Through WFPCs will be create value chain & market support for producer group.

Training calendar, training module and flip-chart s will be developed for strengthening the agriculture training. The flip charts will be printed and circulated to all the Village Resource Persons (VRPs), Village Organizations (VOs) / Producers Groups (PGs) and Women Farmers Producers Companies (WFPCs). Best performing Village Resource Persons (VRPs) is graduated to Skilled Extension Workers (SEWs) at cluster level & further it will be scale up in left out at Cluster level. Block level, District level and State level resource persons will be developed, who will be engaged as Resource Persons for various cluster, block, district, state level training program.

The Integrated Livelihoods Micro-Plan (ILP) based livelihoods intervention will be improved to output based livelihoods micro-plan at the level of PG. This year; the ILP will comprise agriculture, dairy, goat rearing, poultry, beekeeping, no-farm sectors, etc. After the ILP is carried out at the VO level; PG will be developed at village level. Initially; the training, exposure and demonstration through Farmers training & learning Centre (FTIC),etc. will be undertaken at the PG level

and minimum documentation such as single window cash & stock management book, training register, meeting minute book, etc. will be maintained at PG level.

In 724 PG placed initial seed capital and establishment support and based on performance; the PGs will be work for value chain & market linkage to run business activity. In this regard; training programs will be organized for operations & management and maintenance of books of records by the PGs.

Focus will be on enhancing incomes of households through crop diversification bringing vegetable cultivation and cultivation of herbs and medicinal plants. Through PGs will work on micro irrigation system & green house for vegetable as well as horticulture. Linkages will be developed to facilitate input supply and output marketing and processing. Marketing infrastructure will also be developed at PG and WFPC level. Convergence with various Govt. Departments such as Agriculture, Horticulture, Mulberry-Silk, Animal Husbandry & Fishery, etc. will be done to bring more investment for SHG households to improve livelihoods under Mahila Kisan Sashaktikaran Pariyojana (MKSP) under Tasar project, which is part of National Rural Livelihoods Mission (NRLM) under Ministry of Rural Development (MoRD).

Liaison with agencies like NCDEX & NSEL will be done for training and marketing of agriculture & allied produce. Partnerships & collaboration will be made with Expert Agencies in technology, extension & marketing for capacity building and initiating marketing activities for the SHG households in agriculture & allied activities. Agriculture

experts will be hired at District level for imparting training to VRPs, carrying out demonstration, establishing Farmers Field School (FFS), facilitating decision based on MIS & at Block level to implement the agriculture intervention, identify best practicing women farmers and develop them as agriculture CRPs through the Producers' Group.

Students of Agriculture, Agriculture Engineering, Horticulture & Forestry, from Agriculture Universities will be hired as interns in the program. Private sector investment and corporate tie-ups are also expected in this year for buy back arrangements of raw or semi-processed or fully processed agriculture & allied produce. Organic produce will also be promoted to fetch premium price for the producers. Participatory Guarantee System will also be piloted to assess effectiveness. Extension system will be further strengthened by expediting the existing PICO projector based agriculture extension system.

Nearly 2000 picos will be procured and placed in all the 38 Districts. This extension mechanism will also be used in other livelihoods intervention such as Dairy, Goat Rearing, Poultry, Beekeeping Non-Farm sectors apart from other program interventions such as Community Institution Development (CID), Micro-Finance, Social Development, Skill Enhancement etc Adoption of Good Agriculture Practices (GAP) and traceability systems will be piloted and further expanded in order to provide reach of SHG producer to organized market.

Also, provisioning of IT enabled agro & weather advisory systems will be done in order to facilitate knowledge base and get

real time updates for decision making. Liaising with institutions of national and international repute for supporting livelihoods activities will be done so that best technical inputs, guidance and materials can be made available to the producers.

For market support & create Household income, we will focus on Banana Tissue Culture in Purnia & Muzaffarpur District. Through Micro Enterprise Development will create at least one Product for marketing & business in each BRLP district.

Off Farm

- **Dairy Intervention**

An Integrated approach will be applied in the dairy intervention. The producer groups will be organized and to support Backward and forward systems will further be strengthened by bringing more agencies and experts apart from COMFED and dairy consultants.

- **Producer Group**

Village Resource Persons – Dairy will be identified from the villages where members are willing to form producer groups on dairying/DCS. The producer group members will aggregate their demand for different backend services and hence be able to bargain for price and quality with the suppliers. The producer group members will be supported for purchase of inputs for feeding of milch cattle, assets for procurement, processing of milk, artificial insemination and veterinary services.

An **integrated livestock development center** will be developed at the cluster level for providing artificial insemination,

ear tagging and other veterinary services to the members of producer groups. Apart from this, in order to promote the reduction of payment lag and remove the SHG households from the debt trap of the money lender, Gap financing through VOs has been planned. Gap financing may also attract higher milk procurement. Finance will also be provided to the SHG members to own the mortgaged / shared milch cattle, purchase milch cattle and get rid of the moneylender's debt currently being repaid through milk. More than 100000 SHG households will be mobilized to form nearly 1500 producer groups on dairy/Dairy Cooperative Society in the State. Out of which 300 PGs will be formed in the BRLPS Districts covering 15000 SHG HHs.

Backward support:

- i. **Feed and Fodder:** Ensuring feed supplement (Mineral Mixture and Concentrate) to the cattle of SHG members involved in dairying. Promotion of Perennial Grass, Leguminous Grass, Azola Cultivation. Training of Community and Staff on Fodder Production at ICAR, Patna/IFGRI, and Jhansi. Community Fodder Production Unit by taking land on lease. Promotion of Chaff cutter among SHG members. Liaison with Department of Animal Husbandry Dairy and fishery, Ministry of Agriculture, Government of India for Mini Seed Kit for Fodder Production.
- ii. **DEDS for Cattle purchase:** Cattle purchase will be promoted through Dairy Entrepreneurship Development Scheme of Govt. of Bihar with support

of special kit (mineral mixture, Azola kit, chaff cutter, fodder seed).

- iii. **Health Coverage:** Issue of Animal Health Card for every SHG Member for their cattle for the record of vaccination, de worming and Disease history. Insuring complete cattle vaccination of SHG Member in collaboration with Animal and Fish resources Department. Cattle Health Camp will be organized as per the previous approved guidelines at Panchayat level. Training of SHG members on cattle health management by DRPs. DRPs will be trained on Cattle health Management at NDRI, Karnal/ICAR, Patna/ NDDDB/other institutes. First-Aid and A.I training at Uttarakhand Livestock development Board, Rishikesh will be conducted. Mobile health clinics will be held for regular health check-up by JEEViKA Veterinary Doctors as per the norms followed by GoB.
- iv. **A.I. and Infertility:** Liaison with Animal and fish resource department, Government of Bihar for A.I and 3 month calf rearing as per the proposed agreement of GoB with J.K Trust. Agreement with private agencies for A.I. and 3 months calf rearing. Infertility camp will be organized at Panchayat level for cattle having problem (Anestrous, Repeat Breeder, etc.) will be identified and follow-up action will be taken like CDIR and other hormonal treatment. A.I will be done as per the norms of Bihar Animal Breeding policy 2011 which is governed by Bihar Livestock development agency.

- v. **Cattle Insurance:** Cattle of SHG members will be insured in liaisoning with the scheme of Animal and fish resource department, Government of Bihar.
- vi. **Training and Communications:** Training Calendar, training modules, Videos and flip charts will also be developed to support the extension & implementation support system.
- vii. **Piloting of Cattle hostel.**
- viii. **Establishment of Milk Processing unit**

2. Forward Support:

- i. Up-gradation of DCS with Automatic Milk Testing Machines for Regular Fat testing of Milk, Better Price Realization to SHG Members, for transparency among SHG members regarding Milk fat content and its price.
- ii. Bulk Milk Chilling Units will be installed to increase the shelf life of the milk and also to enhance milk procurement capacity during the flush season.

An agency/ organization will be hired to support implementation of dairy activity at field level and training related to Dairy. The experts will be hired at district and block level. The Veterinary Science & Animal Husbandry and Dairy Technology students will undertake internship in dairy intervention to strengthen the systems and processes.

Integrated Poultry Intervention through CBOs

The Poultry intervention will be scaled up

to more than 3 lakh interested SHG households by forming 1000 poultry business groups consisting of sub-groups of Poultry of 30-40 members or more at V.O level. Each business groups will be linked to a poultry mother unit, run by an individual entrepreneur supported by CLF. Poultry producer groups will support backward and forward linkages essential for long term profitability. In the NRLM and NRLP Districts 500 PGs will be formed covering 25000 SHG HHs. The mother Units will be established for every 300 HHs to support the intervention and there will be one VRP per PGs or 50 HHs to support the HHs in the upkeep of the Poultry and forward linkages. Under each PG, there 3-5 best practitioners will be identified by Skill Extension Worker who will facilitate the capacity building of practitioners to roll out the model in the entire state.

The community owned hatchery will be established at district level to support the mother unit. The Community owned poultry feed factory will be organized by the use of local resources. Azola farming will be promoted to supplement poultry feed of SHG members. Partnership with public/private organization for the supply of dual purpose low input birds (day old chicks). Based on the experience garnered from backyard poultry intervention, scaling up will be initiated. Expert agencies will be hired to provide technical support in implementation at door step level. Training Calendar, training modules and flip charts will also be developed to support the extension & implementation support system.

Non-Farm

Based on the experience of NF interventions in 2014-15, the plan is to expand the operations in 22 districts including selected BRLP, BRLPS blocks. The strategy for NF interventions is as follows:-

- i. The products are - Agarabatti, Art & Crafts, Jute and Bee-keeping. Apart from these four major interventions, individuals from VO will get financial support [Rupees one lac] for their micro entrepreneurial activities.
- ii. BRLP and NRLP blocks –Producer groups for definite activities (Agarabatti, Art & Crafts, Jute and Bee-keeping) will be formed. Along with PG formations, we will give financial assistance & backward-forward assistance for individual entrepreneurs of every VO in all targeted BRLP blocks (not for NRLP blocks).
- iii. NRLM blocks - Financial assistance [Rupees one lac] & backward-forward assistance for individual entrepreneurs of every VO in all targeted NRLM blocks will be provided.

Strategy for different Interventions

Intervention	District	Remarks
Agarbatti	Gaya/Nalanda	Strengthening of existing Producer Groups
		Formation of producer company Technical support and Buy back by ITC for raw batti Start up scenting unit in selected block Start up machine rolling of battis Except Gaya/Nalanda- buy back by local vendors Proposed- Bhagalpur/Darbhanga/Madhubani/Muzaffarpur/Nawada/Munger
Art and craft	Madhubani	Integration of various art forms including like bamboo & weaving clusters Proposed districts – CFC [Madhubani] Bamboo – Purnia, Supaul
	Muzaffarpur	
Bee keeping	Muzaffarpur	Technical support and buy back by Dabur India
	Khagaria	Proposed –E Champaran Processing unit proposed
Jute	Purnea	Technical support, input supply and buy back by PUNRASAR group of companies Jute product development
Micro Enterprises	Proposed blocks of BRLP & NRLM	Members will take Rs.100000/- from VO for their business strengthening / start ups

Vulnerability Reduction, Health Services, Entitlement and Convergence

In the FY 2015-16, the focus will be on the scaling up and deepening of its intervention related to food, health, Sanitation, nutrition, education, government entitlements. For this, community professionals will be developed to take up the interventions in the project. These community professionals will be provided regular capacity building training support to improve their knowledge and skills on respective themes so that quality information dissemination among SHG households may be done and expected demand of quality services may be generated. Simultaneously it is envisaged to have maximum level of coordination and convergence support will be done with the government departments and partnership with different level of stakeholders will be made to meet the demand generated. Considering the above focus areas, the detailed strategies are as follows:

A. Health, Nutrition and Sanitation Intervention

Health: Women are more vulnerable to access information regarding basic health services. The information about basic maternal and child health issues among women has proven evidence of improved health practices and demand for quality services. Hence health intervention majorly moves around mother and child health. First 1000 days, health care makes apparent change in growth of new born babies. These first 1000 days, counts since conceiving the pregnancy, laying the foundation structure

and decision trajectory of one's prosperity in life because maximum cognitive and physical development of a child happens during this period only.

Nutrition: In Bihar more than half of children (56%) under five years of age are under weight or stunting, indicating chronic malnutrition (NFHS-3) in the state. The child hood malnutrition in the state like Bihar is now in alarming stage. The prevalence malnutrition like stunting has intergeneration cycle. To break the intergenerational malnutrition cycle and to reduce increasing trend of malnutrition among poor households the project will initiate different interventions for pregnant, lactating and children up to 2 years of age.

Sanitation: Open defecation is a big problem in the rural areas. Lack of priority to safe confinement and disposal of human excreta poses significant health risks in the society, challenges faced by rural area today. Due to poor sanitation leads family to illness and losses productivity of the family. The poor sanitation causes malnutrition (stunting) among poor. Hence poor sanitation has linked with poor productivity and malnutrition it has direct relationship with livelihoods of poor household. Hence focus on sanitation and hygiene will be on priority. Promotion of open defecation free villages and personal hygiene includes regular hand wash before eating and after using toilet with soap and usage of toilets by all members of the family. Further need based other components of sanitation may also be undertaken by the project.

The project would promote safe health, Nutrition and sanitation seeking behavior among the SHG members. Under this intervention following initiatives will be carry out during the financial year:

- i. The Community Health Nutrition Care Centres (CHNCC) will be established across project districts. All enrolled pregnant, lactating mothers and children will be provided nutritional food, health education and health services through VO run CHNCCs. Based on the vulnerability ranking on specified criteria the Villages would be selected for the CHNCC intervention.
- ii. Regular capacity building training activities will be undertaken to execute project implementation effective in the field. Nearly 7500 trained JEEViKA saheli will provide health services to the SHGs HHs. The Health CRPs will be developed to scale up the capacity building activities in the project.
- iii. The Project will promote WASH (Water & Sanitation) intervention including construction of toilets and their usage in the project. Initially project will identify Gram Panchayat to initiate to make Open Defecation Free (ODF) GPs. The project would also establish Rural Sanitary Mart to provide toilet construction materials to households and VOs.
- iv. Health saving and health risk intervention will be implemented with VOs across the project with 3 months old VOs through the active support of JEEViKA Saheli.
- v. Jeevika also undertake convergence activities between ICDS, health and Jeevika in the village level. VOs will mobilise to participate in Village Health, Sanitation and Nutrition Day (VHSND) and ensure the participation of needy members to access the services available at VHSND.
- vi. Partnership: To promote quality health, sanitation and Nutrition messages and to increase the quality health services the partnership would be done with different partners. The expected partners are Project Concerned International (PCI), BTAST (DFID), Women Development Corporation and other potential partners. The innovators identified and selected through BIF-II would also be brought on the board for access to services.
- vii. Establishment of 4 units of Food Fortification in Gaya and Khagaria districts. This food fortification pilot unit will be made linkages with ICDS so that produced fortified food may be distributed in Angan wadi under supplementary nutrition program for pregnant. Lactating, children and adolescent as take home ration.
- viii. Disabled People Group (DPG): As part of social inclusion the project would mobilize person with disability (PwD) and promote formation of DPG and further promotion for entitlement and livelihoods support.

B. Social Development, Entitlements & Convergences

The primary vision for the social development theme for the year 2015-16 will be on food security, health, nutrition,

functional literacy, gender sensitization and entitlements. These mentioned initiatives will be taken up by development of community cadres. These cadres will be provided regular trainings for capacity building in order to improve the skills and knowledge among them to ensure the quality delivery to the households included in SHG fold. Simultaneously we will focus on maximum convergence with the government department and partnership with different stakeholders to ensure the overall development of community members.

Food Security Intervention

A community managed food management and distribution system which ensures the food availability to each households throughout the year. As a part of it VO regularly assess the food gap at household level for each of its members under SHG fold, generate the demand and purchase the food grains or other required eatable items in bulk from the nearby market or farmers and sell to households on interest free credit.

The households are responsible for the repayment of amount in 3 to 6 months period. The food security intends to be initiated in all the 3 months old VO having bank account. The fund of Rs 1, 00,000 is provided by the project to the Village Organization just one time. This intervention also focuses on 3- 4 times procurement in a year on rotation basis to ensure the food availability. Around 350 CRPs will be developed and trained to scale up the interventions in the 6 districts of BRLP project. These cadres will help in timely assessment and procurement of the food grains. Around 12500 Village Organizations will be benefitted from Food Security intervention in this financial year 2015-16

Health Risk Intervention

The objective to provide low cost accessibility for health emergencies, Health Risk Fund is being implemented in all the VO which is three months old. Health saving and health loan are two important keys of Health Risk Fund Intervention. JEEViKA motivates and promote its community members to start health saving from Rs 5 to Rs 10 per month in their Village Organization. The health saving made by each member acts as an emergency fund for health care needs. After three months of regular saving, VO submits the requisition on which project provide one time fund of Rs 50,000. All the 3 months old VOs having bank account are entitled for this intervention. All the members who contributes to regular health saving are entitled for receiving health risk fund. Around 12600 Village Organizations will be benefitted from Health Risk intervention in the financial year 2015-16.

Non-negotiable for SHG members

On getting socially attached with the SHG, these members under SHG fold have established some social norms to overcome/reduce the social taboos and develop best social practices. These norms have a great impact on the households as well as for the society. These norms are monitored and reviewed by the Social Action Committee on regular basis. These norms are as follows:

- a. Sending children to school daily and regularly
- b. Stop receiving or giving of bribes
- c. Immunization of eligible women and children
- d. Uses of toilets in each households
- e. Marriage of girls above the age of 18

Signature & Functional Literacy

Financial year 2015-16 will focus on signature as well as functional literacy. The signature literacy till now is being practised at SHG and VO level with the help of Community Mobilizer and Book keeper to help SHG & VO members being capable of making their signature. From this year onwards the project will take the innovative step to ensure the functional literacy among community member by promoting basic education at their village level. JEEViKA in collaboration with Mass Education, Bihar is planning to educate 5 lakhs community members on basic education who will be able to read, write and understand. Also 1000 VOs will be identified who will hire a teacher on their local surroundings giving them minimum honorarium from VO's own corpus fund. These local hired teachers will be given the responsibility to educate the community members in their village. The classes will be scheduled on alternate basis i.e. three days a week. This intervention will help in facilitating the transactional knowledge maintained in books of records at SHG, VO, CLF, Producer Groups and other CBOs.

Gender Pilot

JEEViKA in collaboration with UN Women and its technical resource agency ANANDI started a pilot in three blocks of two districts of Bihar. The pilot involve development of innovative training and capacity building modules to strengthen the rural women farmers' voice and agency and facilitate grass root level social action on historical discrimination and patriarchal structures of domination and oppression of women. The present experience in the ongoing pilot has encouraged us to scale the operations of the pilot in all the three blocks of the two

districts in addition to the training modules. The proposed Gender Action Plan conceptualizes two main objectives. These are as follows:

- a. Mainstreaming gender in rural livelihoods by reviewing the existing JEEViKA modules and capacity building of existing staff and cadres.
- b. Intensification of gender and livelihoods action plans in the selected Blocks through training saturation, establishing and strengthening institutional mechanism such as Social Awareness Committees in VOs and Cluster level Federation (CLF), Social Action Fund at the VO level, Gender Action Justice Centre at the Panchayat and Block level

The Pilot will saturate the 3 blocks within 18 months by training 270 CRPs (30 per cluster) and 1250 Social Action Committees (3 members per VO). They will be aided by 45 Master Trainers (1 MT to accompany 6 CRPs).

VO run Public Distribution System

To support the availability of food the door step of the community members 102 PDS shops are run by the VOs. The main objective of the VO run PDS are to smooth functioning of VO run fair price shops along with the strengthening of delivery system at community level. Scaling up the operations through the institutional run fair price shops in other parts of the districts will be one of the agendas. The result has encouraged the Project and state government to allot more PDS shops to Village Organizations. Electronic Public Distribution System introduced by BSFC also form part of the guideline and for financial management and

record maintenance, Books of records has been designed and developed for the Institution run Fair Price Shops. In this regard 1309 VO have applied for the licenses to run PDS across 21 districts. To run this convergence more effectively, Pilot on Internal Control System has been done in two blocks each of two districts by Installation of electronic weighing machine in 15 Village organizations runs PDS. Formats developed to collect the real time data for the decision support system (DSS).

Entitlement & Convergence

The focus will be on the scaling up and deepening of its intervention related to education, government entitlements. For this, community professionals will be developed to take up the interventions in the project. These community professionals will be provided regular capacity building training support to improve their knowledge and skills on respective themes so that quality information dissemination among SHG households may be done and expected demand of quality services may be generated. Simultaneously we envisage maximum level of coordination and convergence support will be done with the government departments and partnership with different level of stakeholders will be made to meet the demand generated. Considering the above focus areas, the detailed strategies have been spell over below:

i. MGNREGA

a. **Cluster Facilitation Team:** This Year all identified 25 CFT blocks will start operating. The women friendly works and the works on private land will be promoted for which SHG members have submitted their work plans in the last

Gram Sabha. To achieve the said objective, a cadre of 400 "Village Resource Person (VRP)" will be developed to work with the SHG in identified 25 CFT blocks. Key part of the strategy is Labour group formation – Capacity building and timely handholding Support by these VRP. The team of VRPs will be trained by expert agencies/ Consultant on MGNREGS processes to Handhold and support VRP and Labour Group. VRP will identify labour groups interested to work under the scheme and register their demand with the PRIs/PO's office. VRP will be equipped to work as mate on NREGS work site. All % desired member of VOs will get Job card. At least 75% of all wages are in time i.e. paid within 15 days from the date of closure of muster roll or through bridge finance in 20 % of constituted VO.

b. Mukhaymantri Koshi Mulberry Vikas

Project: 1700 JEEViKA SHG member / small and Marginal Farmers having .5 acre of land will be identified for Mulberry leaf and Cocoon production in 7 Koshi districts i.e. Saharsha , Supaul Madhepura, Katihar, Kishanganj, Purnea and Araria. These farmers will be supported through MGNREGA, Rashtriya Krishi Vikas Yojna, Handloom and Sericulture Directorate dept of Industry. Primarily, RKVY fund will be extended to support training and workshop and one time capital item, MGNREGA for plantation, Industry department state fund for Infrastructure.

c. **Capacity Building:** All CM and 24000 Social Audit committee member will be trained on MGNREGS Processes and

design. As they could further capacitate other VO members ability to handle MGNREGA related issue with ultimate objective to benefit SHG families.

- ii. **Rasthriya Swastha Bima Yojana:** The key Objective is to increase Enrolment and usages percentage by minimum 20 % in project area. In addition to enrolment of member under RSBY, project has strived to ensure the utilization of RSBY card. As per experience, utilization of card is very less in rural area, so Project has tried to make easy access of services and utilization of card. In collaboration with MoLE and State Nodal Agency, Govt. of Bihar, Rashtriya Swasth Bima Yojana (RSBY) was taken up by JEEViKA. CM will be incentivized to work at the village level to create awareness among the RSBY smart card holders about services available under the policy and to promote how they can access the services from empanelled hospitals listed by government and objective is to increase IEC material will be provided to the team for information dissemination at the village level. This will be implemented across the project villages. A cadre as HELP DESK also be introduced in this financial year.

Other Entitlement schemes:

- a. **Pensions:** Various entitlement benefits to poor plays an important role in limiting their vulnerability, which also remains in persistent demand of the poor. Though there are large numbers of HHs which are vulnerable. Social security schemes are generally meant for HHs of BPL category. For giving impetus on

ensuring benefits of entitlement to all eligible and left out beneficiaries, Four VO members will be groomed and raised to aware their VOs as Members . Besides this identification and selection of One CM in each CLF as ERP on incentive model. ERP model will be implemented at panchayat level. One ERP will cater around 1000 individual HHs by closely working with VO and Save the Children. In this financial year around 500 ERP will be raised by our CLFs. Primary task of these CRP will be to saturate eligible families with Entitlement. A call centre will be also linked to establish monitoring and communication between community and JEEViKA team.

- b. **School Management:** Under ambit of Right to education state decided to include member of VO as School education committee member. To improve the effectiveness of those education committees for the pro SHG approach they need orientation on their role and expectation of Village Organization in context of State education policy. This Year we plan to improve their ability as a member of school education committee by providing orientation and follow up to at least 1000 members.

Social Audit

JEEViKA is working with many government departments for providing various schemes to the rural households. These departments and JEEViKA have come to the idea to develop 500 Audit CRPs for the monitoring and auditing of the work.

MONITORING EVALUATION & LEARNING (MEL)

Monitoring, Evaluation and Learning (MEL) is of the important aspect of successful implementation of a project. Monitoring provides an insight on how the program is running and what are weaknesses that need to be addressed. Continuous and prompt monitoring mitigates risk and increases sustainability. As the project progresses, evaluation helps to gauge the output in respect to the desirable outcome that has been set. In short we can say Monitoring helps us to assess the progress and performance and based on evaluation we can judge whether we are moving in the right direction or not. During the course a project takes up a lot of activities of which some aspects contribute much to the coveted outcome while some do not. The knowledge that a project acquires during such activities are institutionalized as a learning system which is gradually disseminated to increase effectiveness and efficiency of the implementation process. The whole process vis-à-vis project lifecycle can be diagrammatically represented as follows:

The year would be very important would for BRLPS as lot of activities have been planned for implementation. During

the year Oracle ERP solutions would be implemented for Procurement, Human Resource, Project Management and Finance. Side by side CBO MIS would be rolled out for BRLP/NRLM/NRLP. In addition agency would be hired for training, supply of laptops for mobility application and BRLPS would stride towards paperless work environment. Concurrently other activities like Process monitoring; Qualitative studies, Behavioral study and

Quantitative evaluation would be conducted to understand project and progress in a better way.

Decision Support System

Rohta has been hired to design and establish Decision Support System (DSS). The solution provided by the agency is a combination of Oracle ERP and bespoke application on Java Platform which is supported by Oracle database in the backend. For DSS, requirement gathering phase is complete and it is expected the solutions would be rolled out in the first quarter of the financial year. DSS was designed keeping in mind the manpower status of BRLP Districts and as the project has expanded rapidly there is an urgent need to buy additional licenses of ERP solutions and databases. Furthermore as newer interventions are being implemented there would be need of some additional modules which are not in scope of the current DSS. In addition, BRLPS has also planned to move towards paperless office environment for which it has planned to introduce document management system and fully automated approval system.

This will help BRLPS to reduce use of paper and thereby carbon emission and move further towards a greener ICT solution. Oracle ERP requires extensive resources for its implementation and maintenance and cannot sustain on low end shared server resources and thus there would be need to set up Data Centre or avail such services available in market. Internet Connectivity is another challenge that the project had faced during implementation of MIS and so the project

would be trying VPN in the form OC, RF and Data card. This facility would also be extended to CLFs and e-mitra for mobility solution. It would also help in setting up Video conferencing facility at SPMUs and DPCUs. BRLPS has also planned to introduce mobility solution at community organization level through community itself. So there would be procurement of net books or equivalent devices. Since the mobility solutions would be managed by community there would be need to build capacities of these individuals.

For that purpose an agency would be hired for prompt and continuous support of community institutions and project staffs. All the activities of community institutions would be governed by a comprehensive Community ICT policy. The project also intends to nurture innovations in the field of ICT and thus any staff willing to take up any research and development in ICT would be encouraged. The project also has a comprehensive plan in place to map community household in GIS.

Process Monitoring

In BRLP and NRLP districts (Kosi districts) an agency has been hired and is carrying out intervention wise process monitoring. The agency is responsible for supporting the project management team and stakeholders in understanding on how and through what processes inputs get converted into outputs; what issues are critical in that conversion process, and what action is necessary to increase the effectiveness of project interventions. It seeks to assess whether the processes observed are close to the ideal or intended processes and it explains the factors responsible for the deviation, if any, and

explains what needs to be done to achieve the ideal/intended process. It is a key management tool for staff at all levels (State, District, Block), especially for process driven projects, designed to help implementing organizations become more participatory and demand responsive.

With an effort to start process monitoring in SRLM districts, an External Consultant would be hired for thematic wise 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 Institutions, and social audits; and changes in aspirations, mobility and successes, and challenges and the internal learning by doing. The will also document important stories of change and empowerment through digitized audio and video files.

Impact Evaluation

In collaboration with international and local scholars, a series of comprehensive studies are underway that will provide an in-depth understanding of the impact of the project, and the processes underlying this impact.

Quantitative Study on Agriculture Intervention

Cultivation of rice through System of Rice

intensification was started with just 128 farmers in 2007. There has been gradual increase in number of farmers undertaking SRI, SWI and SCI and it is expected that around 4.5 lakh HHs would get associated with this intervention by this FY. A quantitative study on the adoption rate would be carried out in SRLM districts.

Continuous Assessment/Small Studies of Project Interventions

A team of Internal & External Consultant will be involved for designing and rolling out the impact assessment plan. The External / Internal Consultants will take up the responsibility along with the concerned Thematic Managers and do the necessary assessment for refining the strategies to meet the requirements of Targeted Communities. The Study will also suggest the business processes to be taken up through the initiative of the project. On quarterly basis, following assessment will be done which may be seen as stock-taking exercises which will help in scaling up of the model and to analyze the process followed and impact of intervention.

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.

The three approaches adopted for knowledge Management in JEEViKA are:

- Knowledge Creation and Capture
- Knowledge sharing and dissemination
- Knowledge acquisition and application

In the year 2015-16, JEEViKA would focus on following areas in the Knowledge Management and Communication Sphere:

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 at district level: -
A compendium, incorporating all-important guidelines and processes, is developed at each district for immediate and future reference.

Knowledge Sharing and Dissemination

- Development of awareness materials (print/AV & new media), Community operation manuals & training modules
- Streamlining the website into a Interactive Web Forum
- Grievance redressal mechanism, Community score card & social audit,
- Institutionalizing a regular documentation process in the form of case studies and documentary films.
- Use of folk art forms for awareness - Grooming folk artists for performing their respective folk activities for a sustainable livelihood, the skills of these artisans would also be effectively utilized for generating awareness and dissemination of key information,
- Creating Samwad Samuh: -
Development of Samwad Samuh by selecting community members with good communication skills and creating functional groups, who will disseminate information and create awareness about various issues and processes.
- Sensitization Workshops &

Exposures: - Organizing sensitization workshops and collective campaigns. Organizing Exposure visits and liaison between agencies with an aim to convert tacit knowledge to explicit knowledge

- Establishment Of Effective Display Mechanisms at VO/ CLF level: - Timely establishment of Soochna Patals and Signage boards to ensure accurate and adequate information dissemination and access to relevant and important phone numbers by their standardized display in CBOs.
- Community Newsletters: - Adequate case studies and information have already been collated and it's an earnest endeavor to roll out community newsletters this year for effective sharing, learning and disseminating best practices.
- Branding & publicity, Organizing solidarity events, Publish E-Newsletter (English and Hindi version) 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.

Knowledge Acquisition and Application

- Communication skill development of staff and community cadres,
- Learning and sharing of best practices to be augmented by establishing effective feed-back 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.

- Conduct trainings on Photography, Graphic designing, Fundamentals of Livelihood Promotion
- Organise Learning Forums on various themes and publish learning documents
- Publish case studies, learning documents, compiled internship reports.

Strategy for 2015-16

- **Capacity building of the Communication Team and Cadre**
In order to capture and disseminate knowledge effectively, continuous upgrading of skills with modern techniques is a foremost requirement. The KMC team plans to conduct several professional development and technical trainings for Managers. Some of the key areas of skill development are as following,
 - Advanced Module on Implementation Processes of Jeevika
 - Basics of Photography
 - Case Study Workshop and Creative Writing
 - Graphic Designing
 - Personal Development and Value Education
 - Fundamentals of Livelihood Promotion
- **Engaging a Video Production Agency**

A professional agency has been planned to be engaged to capture the year round events, trainings,

Thematic Achievements, New initiations, Success Stories for a period of one year. This agency would be responsible for developing corporate films, thematic films, success stories, transformed women, brochures and provide clippings for web uploads. The Agency would maintain an archive of still photographs and video clippings, which would be used in the Corporate Brochures, Newsletters, Annual Reports and other publications.

Resource Cell

The agenda for the year 2015-16 for Resource Cell would be:

- Development and promotion of various Community Resource Persons and Professional Resource Persons from the community cadres.
- Strengthening the capacity of State Resource cell i.e. setting up the systems, protocols and processes for effective and quality delivery of services on time.
- Executing support to 35 Resource Blocks and regular capacity building/training program for various stake holders on various themes as per their demand.

Scope of Resource blocks at SRLMs:

- i. To develop home grown models in social mobilization and institutional building, financial inclusion, book-keeping, livelihoods and convergence with line departments and PRI institutions.
- ii. Developing large pool of social capital (trained community human resources) adequate for scaling up the project to newer blocks.
- iii. Creating learning platform within the states for training and immersion sites for new recruits and stakeholders.

Objective of the Resource Cell:

The broad objective of the Resource Cell would be to provide all relevant support to the SRLM to roll out the resource block strategy effectively and efficiently in their respective states.

- i. Assessment of training/capacity need of the staff & community, preparing the training strategy/plan and its execution.
- ii. Providing pool of resource person consisting community level staff (CRPs) and project level staff (PRPs) to fulfill SRLM requirement.
- iii. Documenting best practices and developing resource block for immersion of staff and community members.
- iv. Preparation of material, modules, tool kits, case studies etc for capacity building /training programs.

Strategy: The broad strategy of SRC, BRLPS for meeting the above objectives would be as hereunder:-

- i. Identification and accrediting quality Resource Persons from the organization within and outside for supporting and executing RC operations.
- ii. Strengthening of Resource Cell structure at District level, setting up systems, with protocols and standardization of process for smooth operations of the activities of the Resource Cell.

- iii. Special focus on developing community cadre capacity for taking up their roles regarding RC activities and strengthening of their institutions.

Action Plan

- i. Strengthening of Resource Cell, establishing system, protocols and pragmatic processes for smooth and effective operations of National Resource Organization.

Time Line for the activities of Resource cell:-

- i. Developing 1000 (750 SHG & 250 VO) external CRPs for catering the requirement of MoU SRLMs in Social Mobilization and capacity Building.
- ii. Identifying and Developing 54 model Area/locations/clusters for exposure and immersions of Community staff and Officials from other societies and agencies. Promoting model institutions i.e. 18 CLF, 100 VOs and 500 SHGs from 18 Blocks 54 Clusters.
- iii. Implementation of Resource Block strategy in 35 resource Blocks at various State Rural Livelihoods Missions.
- iv. Developing (credit point based) course module for effective capacity building, Certification and accrediting resource Persons from Community & Staff
- v. Developing 1000 (750 SHG & 250 VO) external CRPs for catering the requirement of MoU SRLMs in Social Mobilization and capacity Building.

- vi. Identifying and Developing 54 model Area/locations/clusters for exposure and immersions of Community staff and Officials from other societies and agencies. Promoting model institutions i.e. 18 CLF, 100 VOs and 500 SHGs from 18 Blocks 54 Clusters.
 - vii. Implementation of Resource Block strategy in 35 resource Blocks at various State Rural Livelihoods Missions.
-

Human Resource Development

The Project expansion initiatives duly supported by positining of substantial percent of staff at State Project Management Unit (SPMU), 38 District Project Coordination Units (DPCUs) and 534 Block Project Implementation Units (BPIUs) were completed during 2014-15. Rationalizing support structure with innovative HR interventions and strengthening policies, systems and processes in the light of learning over the years were also implemented

during 2014-15. In view of this, the main objective of Action Plan for 2015-16 would be to streamline HR activities in line with BRLPS along with addressing expansion challenges.

All units of BRLPS (SPMU, 38 DPCUs & 534 BPIUs) have become operational during 2014-15. Detail of Manpower status as on 31.03.2015 is as under:

Sl.	Staff Category	No. of Units	No. of Staff Approved	No. of Staff as on 28th Feb, 15	No. of Staff 31st Mar, 15 (Prov.)	Status of Vacancy
1	SPMU	1	139	111	113	26
2	DPCU	38	967	508	611	356
3	BPIU	533	8726	5675	6342	2384
Grand Total			9794	6294	7066	2766

The main HR objectives for the Year 2015-16 would be as:

- i. Enabling project to recruit manpower for remaining positions as per project requirement and maintain at least 85 % of total manpower in the organization.
- ii. Supporting HR Agency in planning, organizing and conducting internship selection process of Community Coordinator and facilitating certification of successful candidates besides recruitment for rest positions.
- iii. Organizing and conducting systematic and structured Induction-cum-orientation programme for newly joined staff and follow up capacity building programme
- iv. Continuation of rationalizing and strengthening HRD systems and processes with particular emphasis on probation confirmation system, performance management system, performance appraisal system, performance incentive/reward system and HR MIS. Collaboration and/or partnership with suitable management institutes/agencies would be made for the purpose.

including need based MDPs of staff in line with training requirements of project. Collaboration and/or partnership with suitable management institutes/agencies would be made for the purpose.

Strategies:

- i. Supporting HR Agency in the final phase of selection for residual positions.
- ii. Obtaining management/professional graduates from various management or professional institutes for position of Young Professional through campus and Off Campus recruitment.
- iii. Reviewing progress and performance of HR Agency on quarterly/half yearly basis in respect of recruitment and selection assignments.
- iv. Entering in to partnership with Management Development Agencies/Consultants for providing technical support in organising and conducting position wise need based development and Training Programmes of different durations with specified course contents/materials and structured field training for staff of different positions.
- v. Arranging need based training, nomination to specialized training, exposure visits, seminar and workshop as well as organising such events for staff learning supported by management agency wherever required.
- vi. Roll out HR MIS with support from partner agency.
- vii. Taking up activities such as probation confirmation, performance appraisal, performance incentive and rewards/awards, as well as timely processing of benefits and entitlements, leaves etc. to staff including final settlements after separation.
- viii. Strengthen disciplinary and control mechanism including grievance redressal system in the Society.

Key Out Comes for the Year 2015-16

- i. Accomplishing at least 90% of targeted activities of Annual Action Plan
- ii. Positioning and retention of staff at SPMU, DPCUs and BPIUs are maintained at 85-90% of total position
- iii. Systematic and structured Induction programme supported with training kits for newly joined staff are completed on time
- iv. Confirmation of newly posted staff on completion of probation period
- v. HR-MIS is fully operational and in use for taking decision
- vi. Performance appraisal is completed on time and performance incentive paid to staff
- vii. Management agency in place and need based training and specific MDPs for staff would be started
- viii. Sensitization programs on HR issues to be completed at all districts
- ix. Staff to be sent to participate in relevant training, workshop and exposure visits within and outside state as and when opportunities arise
- x. Staff benefits and entitlements are to be paid to staff timely
- xi. Complete Governance and Accountability Compliance, RTI compliance and Grievance Redressal.

NRLM Financial Progress 2014-15

Financial Progress					
Rs. in Crores					
Sl. No.	Parameter	BRLP	NRLP	NRLM	Total
1	Approved Allocation	351.88	290.92	124.47	
2	Opening Balance	-17.99	37.84	412.88	
3	SGSY Balance (Cumulative figure up to Feb,2015)	0	0	285.18	
4	Amount Released	139.9	0	0	
5	Estimated Expenditure up to Feb, 2015	161.93	159.62	302.91	
6	Estimated Expenditure up to 31 Mar, 2015		30.11	47.8	
7	Projected Expenditure till March, 2015		189.73	350.71	
8	Estimated Expenditure up to Mar, 2015 as % of approved allocation		65.21%	100%	

**Annual Action Plan for the FY 2015-16
BRLPS**

Heads	BRLP	NRLP	NRLM	BRLPS
No of Districts	6	19	32	38
No of Blocks	102	77	354	533
SOCIAL INCLUSION & INSTITUTION BUILDING				
House Hold Mobilized into SHG Fold	348756	270612	695643	1315011
SHG Formed	29063	22551	57970	109584
Village Organization formed	3833	3583	4173	11589
Heads	BRLP	NRLP	NRLM	BRLPS
Cluster level federation formed	104	73	0	177
Community Resource Persons involved in mobilization of the poor HH & in strengthening of the CBOs	3143	2152	7390	12685
Community Cadres involved in nurturing of the CBOs	12161	7589	11450	31200
FINANCIAL INCLUSION				
SHGs Bank A/c	44911	26169	91879	162959
SHGs received ICF	27425	22756	55201	105382
SHGs credit linked with Banks	19893	18511	50967	89371
Amount of Credit Linkage (in crores)	99.47	92.56	254.83	446.86
SHG HHs linked with Insurance Programme	333199	165377	156288	654864
PROMOTION OF LIVELIHOODS				
SHG HHs involved in Comprehensive Agriculture Interventions				
Agriculture Intervention	408600	136780	79225	624605
SHG HHs involved in Off farm Interventions				
Dairy	256800	19500	0	276300
Poultry	33700	18100	39600	91400
SHG HHs involved in Non Farm Interventions				
Non farm	45915	34262	58738	138915
Skill Development & Placement				
Youth to be trained	13350	39500	20650	73500
Youth to be Placed	8138	23688	11425	43251
VULNERABILITY REDUCTION				
SHG Members made Signature literate	349956	536064	242150	1128170
VOs involved in Food Security Intervention	3469	2356	6684	12509
VOs involved in Health Risk Intervention	3588	2359	6763	12710
VOs involved in CHNCC "ANNAPURNA"	121	35	0	156

BRLP State (102 blocks)						
Heads		Q1 Plan	Q2 Plan	Q3 Plan	Q4 Plan	Total 2015-16
Institution Building & Capacity Building						
Institution Building	No. of pre- existing SHGs into SRLM fold	6464	966	273	115	7818
	No. of new SHGs promoted by JEEVIKA	8836	8572	1693	2144	21245
	Total No. of SHGs to be promoted	15300	9538	1966	2259	29063
	No of Disable People Group formed	518	618	348	352	1836
	No. of VOs formed	1154	1332	677	670	3833
	No of VOs to be registered	1171	1311	1043	1281	4806
	No. of CLFs Formed	27	31	14	32	104
	No of Gram Sabha in which PIP has been approved	358	498	2789	734	4379
Development of Community Professionals						
Development of Community Professionals	Community Mobiliser	1586	1007	261	290	3143
	VOs Book Keeper	308	293	159	156	916
	PGs Book Keeper	700	465	446	374	1985
	CLFs Book Keeper	37	30	18	38	123
	Bank Mitra - per Branch -1	81	60	14	13	168
	JOBS Resource Person - 3	68	26	10	9	113
	VRP - Farm	350	348	347	340	1385
	VRP- Non Farm	200	189	141	174	705
	VRP JOBS - MEC	47	28	26	23	123
	VRP - Off Farm	426	415	216	311	1368
	Jeevika Saheli	2166	1178	724	765	4833
	VRP - Social Development	447	414	260	182	1303
	CRP - Institutions	5324	798	3757	2282	12161
	CRP - Thematic	1707	1480	1382	859	5428
Financial Inclusions & Transactions						
Financial Inclusions & Transactions	No of SHGs 3 months old having Bank A/c	14101	13583	8758	8469	44911
	No of VOs 3 month old having Bank A/c	1161	1221	1083	845	4310
	No of PGs 3month old having Bank A/c	445	561	384	494	1884
	No of CLFs 3 month old having Bank A/c	19	27	19	37	102
	No of SHGs 4 months old conducted Micro Plan	10750	9828	5530	4608	30716
	No of SHGs 6 month old recd. RF	9075	7477	5928	4945	27425
	No of 6 months old recd ICF	9075	7477	5928	4945	27425

	No of VOs 4 months old recd. FSF	1006	931	566	966	3469
	No of VOs 4 months old recd. HRF	986	977	566	1059	3588
	No of PGs 4 months old recd. initial funding	563	432	296	515	1806
	No. of SHG Members linked with JBSY – Insurance	128504	57700	100809	46186	333199
	No. of SHGs 8 months old Credit linked with banks - 1st dose	6594	6075	3425	3799	19893
	No. of SHGs 20 months old Credit linked with banks - 2nd dose	2318	2195	1015	1410	6938
Livelihoods - Atleast 60% of the Members mobilised till Mar,15						
Households	No of HHs mobilised - Farm	159300	45000	159300	45000	408600
	No of HHs mobilised - Non Farm	14032	15101	7080	9702	45915
	No of HHs mobilised - Off Farm	56010	56010	46675	28005	186700
Livelihoods - Producer Group Formation						
Producer Group	Farm	145	145	146	0	436
Off Farm	Poultry (Mother Units)	85	135	30	87	337
	Dairy	215	305	80	256	856
Non Farm	Attached as Annexure - C					
Skill Development and Placement						
JOBS and Skill Development	Attached as Annexure-A					
Social Development, Convergence, Health & Nutriion, Entitlements and Initiatives - Atleast 60% of the HHs mobilised till Mar,15						
Social Development, Health & Nutrition Convergence, Entitlements and Initiatives	No of VO managing CHNCC	27	31	43	20	121
	No of VOs 6 months old initiated Social Dev. Intervention	2519	1230	2213	955	6917
	No of VOs initiated Tutorial classes for the SHG Members	1004	1085	897	977	3963
	No of HH linked with Renewable & Alternate Energy	14382	12328	12482	12418	51610
	No of VOs 6 month old initiated Health and Sanitation Intervention	1777	1395	1315	1299	5786
	No of Gram Panchayat initiated Sanitation	67	77	55	56	255
	No of HHs linked with MGNREGA	28950	32322	30015	32445	123732
	No of HHs having atleast one entitlements	58776	53216	62136	55846	229974
	Other Initiatives	Attached as Annexure-B				

NRLP State (77 Blocks)						
Heads		Q1 Plan	Q2 Plan	Q3 Plan	Q4 Plan	Total 2015-16
Institution Building & Capacity Building						
Institution Building	No. of pre- existing SHGs into SRLM fold	2599	185	45	650	3479
	No. of new SHGs promoted by JEEVIKA	5180	5067	4428	4397	19072
	Total No. of SHGs to be promoted	7779	5252	4473	5047	22551
	No of Disable People Group formed	80	79	132	181	472
	No. of VOs formed	975	823	809	976	3583
	No of VOs to be registered	55	95	135	253	538
	No. of CLFs Formed	16	15	20	22	73
No of Gram Sabha in which PIP has been approved	192	401	486	579	1658	
Development of Community Professionals						
Development of Community Professionals	Community Mobiliser	694	579	453	426	2152
	VOs Book Keeper	287	266	219	184	957
	PGs Book Keeper	265	308	348	236	1157
	CLFs Book Keeper	17	15	20	40	92
	Bank Mitra - per Branch -1	130	55	33	12	230
	JOBS Resource Person - 3	68	27	5	10	110
	VRP - Farm	514	294	453	306	1567
	VRP- Non Farm	353	372	264	265	1254
	VRP JOBS - MEC	23	6	23	28	79
	VRP - Off Farm	469	539	404	337	1749
	Jeevika Saheli	372	250	193	245	1059
	VRP - Social Development	407	285	207	193	1092
CRP - Institutions	1283	2013	1944	2349	7589	
CRP - Thematic	510	893	730	847	2980	
Financial Inclusions & Transactions						
Financial Inclusions & Transactions	No of SHGs 3 months old having Bank A/c	7203	6061	6975	5930	26169
	No of VOs 3 month old having Bank A/c	966	1078	802	721	3567
	No of PGs 3month old having Bank A/c	88	231	295	348	962
	No of CLFs 3 month old having Bank A/c	10	14	20	30	74

	No of SHGs 4 months old conducted Micro Plan	8861	7989	4676	3956	25482
	No of SHGs 6 month old recd. RF	6315	4965	5900	5576	22756
	No of 6 months old recd ICF	6315	4965	5900	5576	22756
	No of VOs 4 months old recd. FSF	639	501	597	619	2356
	No of VOs 4 months old recd. HRF	642	501	597	619	2359
	No of PGs 4 months old recd. initial funding	104	140	236	249	729
	No. of SHG Members linked with JBSY – Insurance	70777	23500	31400	39700	165377
	No. of SHGs 8 months old Credit linked with banks - 1st dose	5595	3195	4945	4776	18511
	No. of SHGs 20 months old Credit linked with banks - 2nd dose	240	405	565	963	2173
Livelihoods - Atleast 60% of the Members mobilised till Mar,15						
Households	No of HHs mobilised - Farm	55700	13900	56980	10200	136780
	No of HHs mobilised - Non Farm	7600	7575	8292	10795	34262
	No of HHs mobilised - Off Farm	18240	18240	15200	9120	60800
Livelihoods - Producer Group Formation						
Producer Group	Farm	28	49	4	22	103
Off Farm	Paultry (Mother Units)	44	88	13	36	181
	Dairy	15	31	5	14	65
Non Farm	Attached as Annexure - C					
Skill Development and Placement						
JOBS and Skill Development	Attached as Annexure-A					
Social Development, Convergence, Health & Nutriion, Entitlements and Initiatives - Atleast 60% of the HHs mobilised till Mar,15						
Social Development, Health & Nutrition	No of VO managing CHNCC	1	13	16	5	35
	No of VOs 6 months old initiated Social Dev. Intervention	721	600	568	659	2548

Convergence, Entitlements and Initiatives	No of VOs initiated Tutorial classes for the SHG Members	139	189	165	120	613
	No of HH linked with Renewable & Alternate Energy	9705	10320	13510	11505	45040
	No of VOs 6 month old initiated Health and Sanitation Intervention	588	521	550	567	2226
	No of Gram Panchayat covered under Sanitation	35	55	76	57	223
	No of HHs linked with MGNREGA	15874	17121	17946	17437	68378
	No of HHs having atleast one entitlements	38964	39081	47803	42680	168528
	Other Initiatives	Attached as Annexure-B				

NRLM - 355 Blocks						
Heads		Q1 Plan	Q2 Plan	Q3 Plan	Q4 Plan	Total 2015-16
Institution Building & Capacity Building						
Institution Building	No. of pre- existing SHGs into SRLM fold	2007	767	571	195	3540
	No. of new SHGs promoted by JEEVIKA	16214	14434	10734	13013	54395
	Total No. of SHGs to be promoted	18266	15191	11305	13208	57970
	No of Disable People Group formed	260	366	425	509	1560
	No. of VOs formed	1196	1063	944	970	4173
	No of VOs to be registered	8	0	0	6	14
	No. of CLFs Formed	0	0	0	0	0
No of VO in which PIP has been approved in Gram Sabha	354	537	768	731	2438	
Development of Community Professionals						
Development of Community Professionals	Community Mobiliser	2466	1881	1422	1622	7390
	VOs Book Keeper	883	699	557	587	2726
	PGs Book Keeper	82	191	414	262	949
	CLFs Book Keeper	21	9	20	77	127
	Bank Mitra - per Branch -1	779	304	171	172	1426
	JOBS Resource Person - 3	309	219	128	88	744
	VRP - Farm	284	306	347	261	1198
	VRP- Non Farm	308	420	459	437	1624
	VRP JOBS - MEC	316	167	95	141	720
	VRP - Off Farm	497	543	808	571	2418
	Jeevika Saheli	0	0	0	0	0
	VRP - Social Development	617	697	708	804	2826
	CRP - Institutions	1192	2135	3136	4987	11450
CRP - Thematic	426	751	838	2373	4388	
Financial Inclusions & Transactions						
Financial Inclusions & Transactions	No of SHGs 3 months old having Bank A/c	28611	24292	20783	18193	91878
	No of VOs 3 month old having Bank A/c	2037	3114	2713	2439	10303
	No of PGs 3month old having Bank A/c	43	136	245	434	858
	No of CLFs 3 month old having Bank A/c	3	13	12	45	73

	No of SHGs 4 months old conducted Micro Plan	21523	19678	11067	9224	61492
	No of SHGs 6 month old recd. RF	18276	15406	11073	10446	55201
	No of 6 months old recd ICF	18276	15406	11073	10446	55201
	No of VOs 4 months old recd. FSF	1127	1885	1785	1888	6684
	No of VOs 4 months old recd. HRF	1084	1928	1829	1923	6763
	No of PGs 4 months old recd. initial funding	36	143	147	394	720
	No. of SHG Members linked with JBSY – Insurance	68787	26964	33496	27041	156288
	No. of SHGs 8 months old Credit linked with banks - 1st dose	14351	13601	11518	11497	50967
	No. of SHGs 20 months old Credit linked with banks - 2nd dose	55	114	362	911	1442
Livelihoods - Atleast 60% of the Members mobilised till Mar,15						
	No of HHs mobilised - Farm	34600	4610	37705	2310	79225
	No of HHs mobilised - Non Farm	7100	13391	22656	15591	58738
	No of HHs mobilised - Off Farm	34560	34560	28800	17280	115200
Livelihoods - Producer Group Formation						
Producer Group	Farm	0	0	0	0	0
Off Farm	Poultry (Mother Units)	99	176	43	66	384
	Dairy (DCS)	0	0	0	0	0
Non Farm	Attached as Annexure - C					
Skill Development and Placement						
JOBS and Skill Development	Attached as Annexure-A					
Social Development, Convergence, Health & Nutriion, Entitlements and Initiatives - Atleast 60% of the HHs mobilised till Mar,15						
Social Development, Health & Nutrition Convergence,	No of VO managing CHNCC	0	0	0	0	0
	No of VOs 6 months old initiated Social Dev. Intervention	582	865	1140	1125	3712

Entitlements and Initiatives	No of VOs initiated Tutorial classes for the SHG Members	81	133	246	302	762
	No of HH linked with Renewable & Alternate Energy	3935	12497	18356	11602	46390
	No of VOs 6 month old initiated Health and Sanitation Intervention	669	1589	1406	1941	5605
	No of Gram Panchayat initiated Sanitation	64	134	203	170	571
	No of HHs linked with MGNREGA	21852	27207	45634	36114	130807
	No of HHs having atleast one entitlements	49518	57877	54333	65260	226988
	Other Initiatives	Attached as Annexure-B				

Annexe 1: Skill Development & Placement Annual Action Plan for -FY 2015-16

S. No	District Name	Training	Placement	Training-RSETI	Direct placement through Job Fair	Total	Job Fair	Micro Enterprise Development
1	Araria	600	450	750	250		4	0
2	Arwal	1100	825	750	250		4	0
3	Aurangabad	2300	1725	750	250		4	0
4	Banka	450	338	750	250		4	0
5	Begusarai	1250	938	750	250		4	0
6	Bhagalpur	950	713	750	250		4	0
7	Bhojpur	900	675	750	250		4	0
8	Buxar	600	450	750	250		4	0
9	Darbhanga	1600	1200	750	250		4	0
10	East Champaran	1500	1125	750	250		4	0
11	Gaya	900	675	750	250		4	5000
12	Gopalganj	500	375	750	250		4	0
13	Jamui	850	638	750	250		4	0
14	Jehanabad	1250	938	750	250		4	0
15	Kaimur (Bhabhua)	250	188	750	250		4	0
16	Katihar	650	488	750	250		4	0
17	Khagaria	600	450	750	250		4	0
18	Kishanganj	300	225	750	250		4	0
19	Lakhisarai	250	188	750	250		4	0
20	Madhepura	2000	1500	750	250		4	0
21	Madhubani	2000	1500	750	250		4	0
22	Munger	1300	975	750	250		4	0
23	Muzaffarpur	2500	1875	750	250		4	5000
24	Nalanda	1600	1200	750	250		4	0
25	Nawada	1350	1013	750	250		4	0
26	Patna	3300	2475	750	250		4	0
27	Purnea	1250	938	750	250		4	0
28	Rohtas	2000	1500	750	250		4	0
29	Saharsa	1700	1275	750	250		4	0
30	Samastipur	1200	900	750	250		4	0
31	Saran	1200	900	750	250		4	0
32	Sheikhpura	250	188	750	250		4	0

33	Sheohar	250	188	750	250		4	0
34	Sitamarhi	1000	750	750	250		4	0
35	Siwan	1000	750	750	250		4	0
36	Supaul	1000	750	750	250		4	0
37	Vaishali	2000	1500	750	250		4	0
38	West Champan	1300	975	750	250		4	0
Total		45000	33750	28500	9500		152	10000

Annexe B : Social Development & Convergence Initiatives

S.NO.	Districts	SHG	HHs	Signature literacy	RSBY	PDS / NRLP	PDS / NRLMU	Non Negotiable /SHG
1	ARARIA	1750	21000	16800	12600	10	2	700
2	ARWAL	1025	12300	9840	7380	10	2	410
3	AURANGABAD	2777	33324	26659	19994	10	2	1111
4	BANKA	2268	27216	21773	16330	10	2	907
5	BEGUSARAI	2685	32220	25776	19332	10	2	1074
6	BHAGALPUR	2990	35880	28704	21528	10	2	1196
7	BHOJPUR	2410	28920	23136	17352	10	2	964
8	BUXAR	2004	24048	19238	14429	10	2	802
9	DARBHANGA	2829	33948	27158	20369	10	2	1132
10	GAYA	5872	70464	56371	42278	10	2	2349
11	GOPALGANJ	2529	30348	24278	18209	10	2	1012
12	JAMUI	2090	25080	20064	15048	10	2	836
13	JEHANABAD	2220	26640	21312	15984	10	2	888
14	KAIMUR (BHABUA)	2285	27420	21936	16452	10	2	914
15	KATI HAR	3634	43608	34886	26165	10	2	1454
16	KHAGARIA	4813	57756	46205	34654	10	2	1925
17	KISHANGANJ	1950	23400	18720	14040	10	2	780
18	LAKHISARAI	1425	17100	13680	10260	10	2	570
19	MADHEPURA	2890	34680	27744	20808	10	2	1156
20	MADHUBANI	5534	66408	53126	39845	10	2	2214
21	MUNGER	1825	21900	17520	13140	10	2	730
22	MUZAFFARPUR	5597	67164	53731	40298	10	2	2239
23	NALANDA	4188	50256	40205	30154	10	2	1675
24	NAWADA	3010	36120	28896	21672	10	2	1204
25	PASHCHIM CHAMPARAN	3481	41772	33418	25063	10	2	1392
26	PATNA	4185	50220	40176	30132	10	2	1674
27	PURBI CHAMPARAN	4910	58920	47136	35352	10	2	1964
28	PURNIA	3159	37908	30326	22745	10	2	1264
29	ROHTAS	2780	33360	26688	20016	10	2	1112
30	SAHARSA	2775	33300	26640	19980	10	2	1110
31	SAMASTIPUR	3520	42240	33792	25344	10	2	1408
32	SARAN	4316	51792	41434	31075	10	2	1726
33	SHEIKHPURA	1015	12180	9744	7308	10	2	406
34	SHEOHAR	1150	13800	11040	8280	10	2	460
35	SITAMARHI	3370	40440	32352	24264	10	2	1348
36	SIWAN	2624	31488	25190	18893	10	2	1050
37	SUPAUL	2027	24324	19459	14594	10	2	811
38	VAISHALI	2600	31200	24960	18720	10	2	1040
	Total	112512	1350144	1080115	810086	380	76	45005

Non Farm Annual Action Plan

Projects	Districts	VOs	Households	Producer Groups	PG Members
BRLP	KHAGARIA	136	1360	29	1305
	MUZAFFARPUR	598	5980	75	3375
	MADHUBANI	370	3700	80	3200
	PURNIA	900	9000	30	1500
	GAYA	900	9000	88	3520
	NALANDA	220	2200	50	2000
	TOTAL	3124	31240	352	14900
NRLP	KISHANGANJ	0	0	14	630
	DARBHANGA	0	0	31	1395
	GOPALGANJ	0	0	16	720
	KATI HAR	0	0	48	2160
	SAHARSA	0	0	13	585
	SAMASTIPUR	0	0	13	585
	SUPAUL	0	0	9	405
	MUNGER	0	0	10	450
	SITAMARHI	0	0	16	720
	BANKA	0	0	8	360
	PASHCHIM CHAMPARAN	0	0	29	1305
	PURBI CHAMPARAN	0	0	33	1485
	BHAGALPUR	0	0	44	1980
Total	0	0	284	12780	
NRLM	KATI HAR	31	624	0	0
	KISHANGANJ	4	76	0	0
	SAHARSA	83	1668	0	0
	SUPAUL	77	1544	0	0
	PASHCHIM CHAMPARAN	49	988	0	0
	SAMASTIPUR	79	1584	0	0
	PURBI CHAMPARAN	36	716	0	0
	BHAGALPUR	43	860	0	0
Total	402	8060	0	0	
		3526	39300	636	27680

NRLP Component Wise Financial Requirements* FY 2015-16

Sl.	Component/Sub Component	Projected Expenditure (Rs. In Lakhs)	
A	Component A-Institution and Human Capacity Building	2136.00	4%
A1	Technical Assistance	1626.00	
A2	Human Resource Development	510.00	
B	Component B State Livelihood Support	49286.55	91.3%
B1	State Rural Livelihoods Mission	4901.57	
B2	Institutional Building and Capacity Building	14303.57	
B3	Community Investment Support	30071.41	
B4	Special Programs	10.00	
C	Component C: Innovation and Partnership Support	723.00	1.3%
C1	Innovation Forums and Action Pilots	238.00	
C2	Social Entrepreneurship Development	405.00	
C3	Public Private Community Partnerships	80.00	
D	Component D-Project implementation support	808.15	1.5%
D2	Monitoring & Evaluation and Studies	4.25	
D3	e. NRLM State and community level	123.50	
D4	Governance & Anti Corruption	103.10	
D5	Knowledge management & communication	577.30	
E	Component D-Project implementation support		
E1	Infrastructure & Marketing		
	Grand Total	52953.68	

*Note: Based on Unit Cost Norms Of BRLPS

NRLM Component Wise Financial Requirements: FY 2015-16

Sl.	Component/Sub Component	Projected Expenditure (Rs. In Lakhs)	
A	Component A-Institution and Human Capacity Building	1500.00	1.6%
A1	Technical Assistance	1000.00	
A2	Human Resource Development	500.00	
B	Component B State Livelihood Support	87901.86	96.1%
B1	State Rural Livelihoods Mission	3771.72	
B2	Institutional Building and Capacity Building	31532.49	
B3	Community Investment Support	52597.65	
B4	Special Programs	0.00	
C	Component C: Innovation and Partnership Support	517.00	.6%
C1	Innovation Forums and Action Pilots	294.00	
C2	Social Entrepreneurship Development	105.00	
C3	Public Private Community Partnerships	118.00	
D	Component D-Project implementation support	1373.11	1.5%
D2	Monitoring & Evaluation and Studies	378.90	
D3	e. NRLM State and community level	8.00	
D4	Governance & Anti Corruption	49.60	
D5	Knowledge management & communication	936.61	
E	Component E- Infrastructure & Marketing	151.05	.2%
	Total	91443.02	
F	Component F- Interest Subvention	3800.00	
G	Component G- RSETIS	800.00	
H	Component H- MKSP	3800.00	
	Grand Total	99843.02	



JEEVIKA

**Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission**

Vidhyut Bhawan - II, Bailey Road, Patna, Tele/Fax: +91-612-4524330/60

Website : www.brllp.in

