

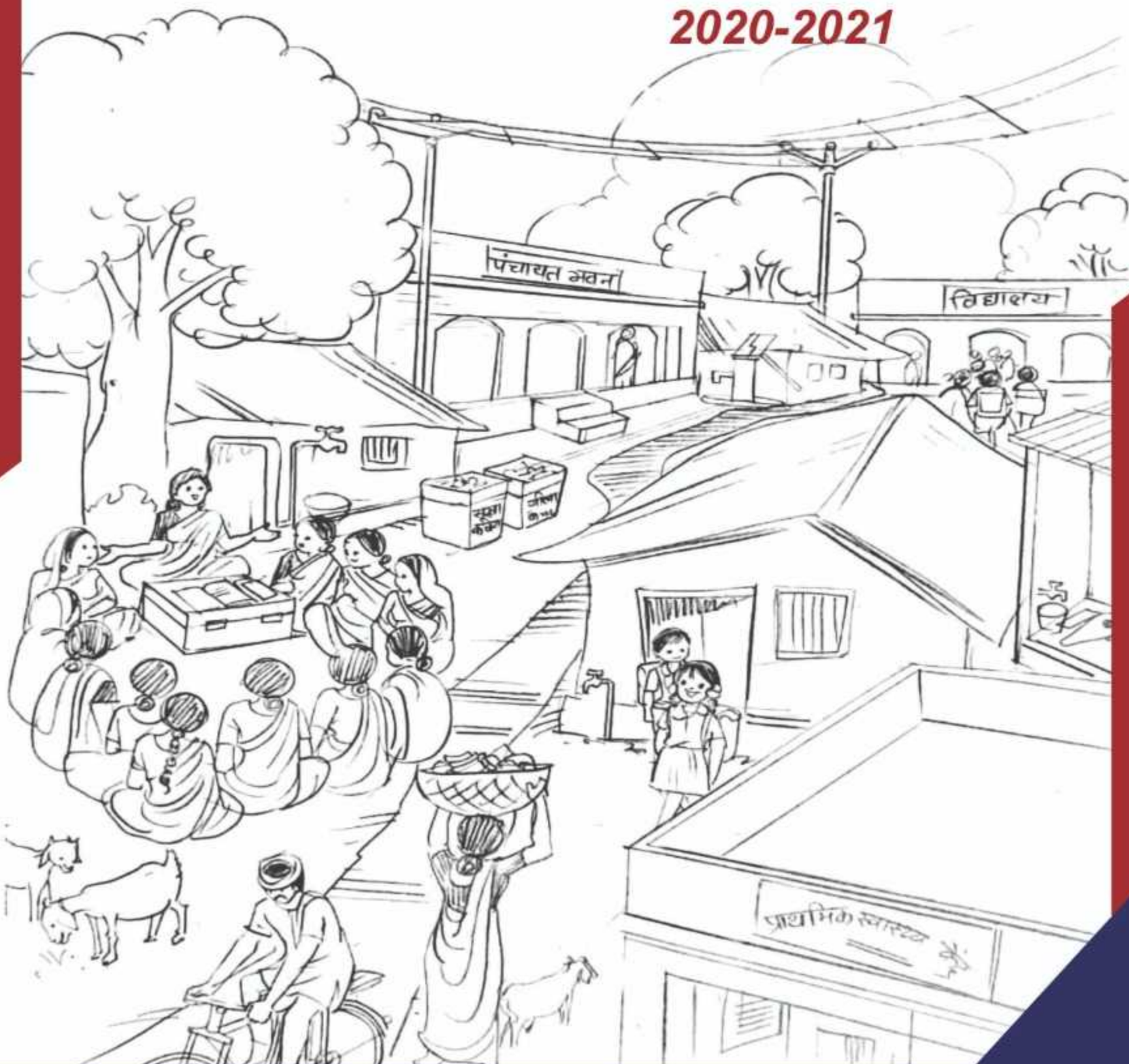


**JEEViKA**

Rural Development Department, GoB

# Annual Action Plan & Budget

**2020-2021**





## JEEViKA

### (Bihar Rural Livelihoods Promotion Society)

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Bihar Rural Livelihoods Promotion Society (BRLPS), popularly known as JEEViKA, a registered society under the aegis of Rural Development Department, Government of Bihar marks a key chapter in rural development in Bihar. The objective of JEEViKA is to empower rural poor households, both socially and economically. It aims at improving the livelihoods of rural poor households through developing institutions of the women, like Self-Help Groups (SHGs) and their federations to enable them to access better services and obtain credit for creating self-employment opportunities. The BRLPS was constituted by Government of Bihar as a special purpose vehicle to expedite the poverty alleviation interventions in Bihar. JEEViKA's journey of the last decade has coincided with the changing face of Bihar. From its advent as a small-scale project in 2006, the society has transformed into a state-wide movement touching the lives of more than 1.15 crore families mobilizing into 9.32 lakh SHGs by the end of March, 2020. In 2011, JEEViKA was notified as a nodal agency for implementation of National Rural Livelihood Mission (NRLM). From 2016, when the World Bank aided "Bihar Transformative Development project" was launched resulted into the geographical division between BTDP and NRLM. Now, the NRLM is being implemented in 234 blocks and BTDP in 300 Blocks. Out of 234 blocks, 89 blocks across 18 districts is the part of NRETP.

Government (both Central and State) is making enormous efforts to mitigate rural poverty. Multiple strategies are undertaken to facilitate the process of empowerment both on social and economic front. One of the strategies that aided the fight against poverty had been the success of Community Driven Development Projects like that of NRLM at the Central level and JEEViKA (BRLPS) at the State level. The modus operandi for such projects remains the formation of institutions of the poor in the form of Self Help Groups (Comprising of women members), investing in the capacity building of members to withstand the scrutiny of quality parameters of different stakeholders, providing hand holding and policy support so that community institutions can access resources from financial institutions and facilitate productivity enhancement along with scope for market.

The endeavors made by the government have started yielding positive impacts on **kindling of women empowerment and entrepreneurship**. It may be prudent to **scale up the work with scope of embedding learnings of the past** so that canvass of economic & social transformation may become evident over a period of time.

The scaling up with embedded learning becomes all the **more important as the model of SHGs has graduated over a period and has gained the confidence of different stakeholders**. The centre stage of work could be the institutions of the poor with scope of diversification in approach

for productivity enhancement, value addition and due marketing of the produce. This is possible only if the integrated approach is taken for elements of **institutional strengthening (strengthening of CLFs to become sustainable by facilitating effective rotation, digitization of accounting, effective working of the governance structure, facilitating timely repayment and enabling actions around issues of social importance), leveraging of resources from mainstream financial institutions** for different needs of the community members (Financial Literacy in big way, lending to SHGs or higher level federations, Enterprise Lending, Accessing of capital for needs of Housing, facilitating access to other available financial products like OD facility/Pension) and **mitigating the risk component of households by rolling out the effective system for Insurance** related to life, livestock and asset insurance in progressive way. It will also be important to envisage banking foot prints in the remotest of the locations **by utilizing the new age banking solutions.**

**Development of Organic Cluster:** JEEViKA is implementing sustainable agriculture (SA) interventions in the project areas. In the next financial year, sustainable agriculture initiatives will have envisioned to next level of progression i.e. Development of Organic Farming clusters.

**Value Chain Development:** The project will support the mobilization of SHG households into producer organizations (PO) in specific commodity clusters based on commercial potential and economics of scale across farm, livestock and non-farm sectors. The objective is to enable the SHG households to access high quality support services in technology, credit, extension and marketing. The Value Chain initiatives will have specific commodity focus.

**Rural Enterprise Development:** The entrepreneurs leveraged project benefits such as credit, skills training, backward and forward linkages to create or expand a small business that progressively grows in size and provides employment and other ancillary benefits to the local economy.

**Scaling up of Business Correspondent** model for last Mile Financial Service Delivery: The BRLPS has collaborated with several banks and corporate BCs to build a network of business correspondent agents (BC agents) who provide banking services to the unbanked rural population. With the objective of making un/under bankable areas bankable, the concept of setting up Customer Service Provider (CSP) centers has emerged as a major feasible alternative of setting up bank branches at every location.

Institution and Capacity Building theme focused on mobilization of left-out households, formation and strengthening of higher level federations, training & exposure of CLF leaders and staff. Altogether, 1.09 crore families mobilized into 9.17 lakh SHGs. Further 57 thousand Village Organisation and 965 Cluster level federations were promoted.

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

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

JEEViKA initiated Custom Hiring Centers for farm intervention, a gradual shift in the dependence on human power and animal power to mechanical power, owing to increasing cost and scarce availability of labour and animals. 156 CHCs have been established in different districts of Bihar. These CHCs are well equipped with high value machine for higher productivity.

The financial year 2020-21 will focus on saturation in mobilization of Ultra Poor and Poor Households, capitalization and fund rotation in CBOs. The FY will capacitate entrepreneurs to access credit, additional Producer Enterprise will be established for value chain intervention and BC model will be upscaled to ensure banking services at door step. The SHG members will participate in Gram Sabha, organize awareness campaigns under SVEP and the mission will facilitate linking these eligible HHs with different schemes.

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

Using multiple strategies for nurturing and strengthening community institutions with embedded learning and challenges, it is equally **important to focus on strengthening formed community institutions for enhancing and diversifying source of income of members in WSHGs in an integrated manner.** The graduated experiences of BRLPS have gained the confidence of different stakeholders for supporting community institutions. Keeping SHGs' members' perspective and their aspirations at the centre, different stages of community institutions need to be strengthened with stability in institutional structure, bringing effectiveness in their capacity building, promoting enterprises, supporting governance system of community institutions, digitization of review system, capacity building of community professionals, and development of model community institutions as best practices for sustaining the interest of members' in SHG (primary stakeholder) for long.

Under NRLM, the mandate of economic transformation of SHG members can be ensured with the effective and stable role of community institutions at different level. **These dimensions for strengthening community institutions (at different stages) will play vital role for their sustenance and access to financial and non-financial services to the rural poor.**

### **a) Strengthening Women's Self-Help Groups (WSHGs)**

BRLPS has its recognition **with highest number of WSHGs in India.** The spread of WSHGs is going to cover almost all habitation in Bihar. This strong pool of developed social capital needs to be further strengthening in terms of **effective Institutional Management System (within SHGs) for keeping intact members' interest in its structure and functions.** It requires preparedness for analyzing the areas which needs to be given more focus with desired results. The empirical evidence suggests that more effort will be required for building capabilities of the members of WSHGs to prepare themselves for addressing the next generation issues related to improving members' savings and attendance in meetings, awareness building of SHGs members on structure and functions of VOs and CLFs, developing competency of members on bookkeeping, regular submission of masak prativedan, addressing issues of financial transparency among members, mapping member's aspirations for entrepreneurial activities, improving banking habits and rotation of leadership. This will give impetus in the selection of suitable SHG members for promoting PG/PC.

### **b) Strengthening SHGs federations (VOs and CLFs)**

BRLPS has its recognition **with highest concentration of VOs and CLFs in India.** This spread of SHG federations is addressing and supporting WSHGs covering almost all habitation in Bihar. This strong pool of developed SHG federations needs to be further strengthening in terms of **effective Institutional Governance System for keeping intact members' interest in its structure and**

**functions.** It requires very innovative and systemic preparedness for analyzing the areas which needs to be given more focus with desired results. For nurturing VOs, and CLFs there is developed standard bye-laws, guidelines and modular training (16). Time to time, many such policies and guidelines helped in initiating institutionalizing the processes and support in making community institutions towards their self-reliance. Many such empirical evidence suggests that more effort will be required for sustaining the capabilities of SHG federations (VO and CLF). In addition to this, as special initiative, BRLPS has contributed in establishing 571 primary level federations and 07 central level cooperatives (first among SRLMs) under Bihar Self-Supportive Cooperative Societies Act, 1996. Special impetus has been given on timely completion of its statutory compliance (Annual Audit, AGM, and Return filing) for last two years. First time in the history of JEEVIKA, 174 eligible registered primary level federations have also conducted their election through Bihar Election Authority. Thus, for strengthening SHG federations as a formal institutions and making them self-reliant, the SHG federations needs to prepared for addressing the next generation issues related to saturation of panchayats, selection of suitable community professionals and their timely institutional appraisal & payment, providing SHG federations a legal entity under suitable Act, developing effective leadership and functional Board of Directors, practice of conducting regular Annual General Meeting, rotation of leaderships through formal election, management of staffs/human resources, digitization of members' and registered federations records, digitization of masak prativedan and periodic grading of community professionals and community institutions. This will give impetus in strengthening SHG federations with suitable leaders and community professionals for developing Model CLFs and in nurturing of PG/PC as well.

The state with highest number of SHGs existing with it, needs due recognition in terms of the effort required for setting up of effective system in place in terms of financial management aspects leading to institutional strengthening. It may be prudent to make preparedness for analyzing the areas that needs more focus and desired result. The empirical evidence suggests that more effort will be required for building capabilities of the staffs, community and cadres to prepare themselves for addressing the next generation issues related on timely maintenance of Books of Records, Rotation of Fund, Repayment and Digitization of Books of Records.

**Key strategies for nurturing Model CLFs:**

**State Level Nodal Team:** CEO, BRLPS is the convener, whereas all SPMU Project ley Staffs will be CLF Anchors. The anchors will meet on monthly basis and review the CLF Communitization and functionality of financial, administrative and statutory system under the guidance of CEO.

**Nodal persons at State:** SPM IB-CB and SPM –CF is the nodal person at state level,

Nodal person at district level: District Project Manager (DPM) will be the nodal person at district level and Block Project Manager (BPM) will be the nodal person at Block level.

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

#### ***CLF Strengthening Committee at DPCU level***

A ‘CLF Strengthening Committee’ is formed at the district level whose members are Manager (IB&CB) , Manager CF, Manager MF, Manager Farm/Non -Farm /Livestock (any one) , Manager – SD and Finance Manager . CLF Coordination committee will conduct monthly/quarterly meeting under the leadership of DPM/In charge with CLF leaders ( President & Secretary) and concerned BPMs and review the CLF Communitization and functionality of financial, administrative and statutory system.

#### ***CLF Quality Team at the Block level***

A ‘CLF Quality Committee’ is formed at the block level whose members are CLF- Anchor, Accountant, Livelihood Specialist, CLF book keepers and two CLF leaders from each CLF in the block . This committee is headed by the BPM/In charge. The committee will review the CLF performance as per AAP, communitization and functionality of financial, administrative and statutory systems on monthly basis.

#### ***Senior CRP team:***

There are 270 senior CRPs, who have experience of CBO leadership, formation and training of VOs, functioning of CLFs are senior CRPs. Further 150 new senior CRPs will be developed. Senior CRPs support in training to VOs and CLFs, formation and training to sub-committees, rotation of leadership, and conduction of AGM etc.

#### ***Registration, Member education and fulfilling statutory compliances, AGM:***

All member VOs with 1.5 years age will be added in concerned CLF after training on CLF concept. Further, CLFs will be registered under suitable act. . The CLFs will be imparted training on CLF concept, governance aspect, functioning of sub-committees, CBO grading through communitized process, cadre management, leadership, office management. After statutory audit, AGM of registered CLFs will be conducted. Further, CLFs will complete the statutory compliances.



### ***Vision Building, Business development Plan and AAP preparation by CLFs***

Vision building exercise will be conducted with all CLFs. A training module on CLF visioning will be prepared and master trainer within project staffs will be developed, who will conduct the vision building exercise. Further, CLFs will be facilitated for preparation of Annual Action Plan as well as business plan. A team of master trainer will facilitate the CLFs in preparation of AAP and business plan with the support of training module.

### ***SOP Trainings to VOs and CLF level:***

There are Community operational manuals for VO and CLF. Each CLF and member VOs would be trained on SOP i.e. governance, financial management, cadre management, office management, conflict resolution, CBOs grading etc. through trained Master Trainers, resource persons from community and senior CRPs.

### ***Operationalization of governance Policies of CLF:***

The CLFs will be trained on governance policies as well as By-laws , for proper functioning of governing bodies i.e. general body, representative general body and board of directors etc. and decision making . Further, CLF manager and anchor will facilitate the meetings of GB, RGB and BoD for at least one year.

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

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

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

CLF will recruit the staffs according to set community procurement policy and concerned staff policy, with the support of BPIU. It will be completed in the first quarter. They will be provided exposure and immersion at best practice CLFs /federations within and outside the state. The CLFs will be trained on concerned policy and set review mechanism.

### ***Community spearhead team:***

Community spearhead team of (10-15) members including active women, potential leaders, community resource persons etc. will be developed at each model CLF. The team will assist CLF in setting system of communitized grading and repayment, cadre review, revival and training to

nonfunctional VOs and SHGs, inclusion of left out households, bank linkages, general livelihood activities, conflict management etc.

**Activities:**

- Positioning of Key staffs (CLF Anchor, CLF Manager), Community cadres at CLF level.
- Training to key staffs and community cadres at CLF level and assigning responsibilities.
- Exposure visit & training to SPMU, selected DPCU & BPIU staffs, key CLF staffs & core team.
- CLF level vision building exercise and Annual Action Plan /business plan development.
- Analysis and monthly review of fund utilization, repayment, income and expenditures and staff performance at VO and CLF level.
- Training to VOs and CLFs on bye-laws and initiating registration process of CBOs under Bihar Self Supporting Cooperative Society Act. 1996.
- Training to VOs & CLFs and streamlining Governance structures
- Training to VO and CLF leaders on CBO Process and quality.
- Statuary and Internal audit VO and CLF
- Member education on their rights, entitlements and legal aspects, gender, health, nutrition and sanitation, insurance etc.
- Registration process of VOs / CLFs in Bihar Self Supporting Cooperative Society Act. 1996.
- Periodic assessment of Operational Self Sufficiency of CLF and estimating Gap Funding required (up to break-even)
- ICF fund rotation and management based on cash-flow projections & achievement of performance standards
- Communitized grading and rating of community professionals and community resource persons.
- Strengthening communitized grading of CBOs and grading/rating of institutions by external agencies
- Developing habit of regular coordination and liaison with line dept. (Bank, Block, Concerned govt. dept.) for convergence of members with govt. entitlement programs/Attending BLBC meeting and conduct bankers and convergence workshop
- Starting General Livelihood i.e. SRI, SWI, Kitchen Garden, Vegetable cultivation etc. and small enterprises through CLF initiatives.

## ***Monitoring Mechanism***

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

## **Key Expected Outcomes:**

- Governance structure aligned with services offered
- Key project staffs and CLF staffs/cadre are positioned
- SOPs in place
- Defined systems for development, promotional and support functions with specific responsibility to staff/ cadres and annual plans and budget in place
- CLFs are registered under appropriate legal provisions have defined governance structure and adhere to regulatory and statutory compliance
- CLFs have written vision document along with list of services.
- Strategic/ Business plan of Federation prepared.
- Set performance benchmarks
- Established protocols for performance monitoring
- Well defined Financial management systems in place at each level
- Governance systems at SHG, Vo and CLF level got institutionalized over 3-5 years period
- Financial self-sufficiency of operations at each level ( SHG, Vo and CLF)

## **Training Learning Centre**

### **A Platform for Communitised Capacity Building of CBOs, CPs and Staff**

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

Till now, Project has 11 functional TLCs in **Gaya, Nalanda, Madhubani, Muzaffarpur, Khagaria, Purnea, Saharsa, Supaul, Madhepura, Rohtas and Jehanabad**. These TLCs have separate Office with residential training facilities which includes fooding and lodging. It has been envisaged as to develop as a “**State of Art**” institution. These TLCs are engaged in identifying training needs (TNA)

of CBOs and Cadres, Organizing trainings, coordinating CRP drives within State and outside state, developing community resource pool, exposure plans, developing Model CBOs etc.

These TLCs have prepared **Annual Capacity building calendar** through communitised process which includes identifying training needs by doing TNA of CBOs and cadres and planning these Capacity building needs in the form Annual CB calendar and rolling it throughout the year. The Capacity building calendar is prepared integrating trainings of themes like IBCB, FI, LH, HNS, SJY etc. For doing this, TLCs have placed formal Human Resource from the community members. The TLC level **human resource includes -TLC Coordinator (1), TLC Book Keeper (1), Training Facilitators (2)**. Beside these cadres, TLCs has developed **pool of Community resource persons** who are imparting trainings at TLCs and also giving the resource support at CBOs for strengthening of CBOs and to maintain the Quality of CBOs. The community resource pool have been developed by systematically identifying, training and doing regular ToTs on different CBOs concept, Book Keeping and Training methodologies trainings (PTMs) and other interventions for imparting trainings at TLCs and giving resource support to CBOs. These community resource pool/ professionals include community mobilisers, bookkeepers, livelihood resource persons, etc. These Community resource pool have been developed by staff resource pool. The **Staff resource pool (130 in number)** of TLCs has been developed by State team by conducting ToTs, exposures and cross learning exercises. Initially, these staff resource pool were imparting training at TLCs and gradually it was handed over to community resource pool to impart trainings independently. Currently, these 11 TLCs have total of 459 empaneled community resource pool members .

As TLC is community owned and managed institutions, besides imparting training by the community resource pool all other activities like batch planning, resource persons planning, organising trainings, logistic arrangements, food preparation and other management at training centre is done by sub-committees of TLC i.e. Quality and resource development sub-committee and Training management and procurement sub-committee. Along with the sub-committees, there is a group of 10-15 members at each TLCs for preparing food, serving and doing housekeeping activities at TLCs. These members are among the poorest and needy community who have been developed by giving training on “**Food Hygiene and Housekeeping**” with the support of “**Didi Ki Rasoi**” (**Canteen**) implemented by Non-Farm theme. Till now, such 83 community as **food group members** have been utilized their services in TLCs. Further, to develop them as professional caterers trainings have been planned in coordination with **Institute of Hotel Management (IHM), Haajipur** which is in pipeline.

Besides meeting the internal training needs of CBOs, TLCs is also engaged in doing **convergence** through other Government and Non-Government Organisations. TLC was identified as a **nodal agency for creating awareness of Ujjwala Yojna**. Thus, under the Convergence program with

MoPG, TLCs developed a pool of LPG CRPs and these CRPs were utilized for providing their services by doing Panchayats at village level.

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

With the experience of promoting TLCs in older district, we scaled this intervention in other districts also . **Training** on TLC Concept has been given to TLC RGB and also Project Staff was done. In these TLCs, **RGB meeting** is being conducted with agenda setting, Share Capital, Membership fee and Annual fee is being collected.

Development of IEC material is key focus area. Community Operational Manual for TLC has been development and Draft Training module is ready under the **partnership with TNVRC Tamilnadu**. Also, ToT modules have been developed on different interventions. Other training aids like flipcharts, policies and guidelines etc. will be developed both internally and also by taking help from suitable agencies.

### **Capacity Building :**

The project focused on organizing the rural poor into Self Help Group, federating SHGs into SHG federations and developing them as self- owned, managed and sustained institutions through structured training and capacity building, so that they can leverage financial and livelihood resources, make effective convergence with govt. schemes and contributes to their sustainable development. Hence major emphasis will be given on the continuous building the skills and leadership of the poor. Also focused on capacity building and exposure of the project staffs, community institutions and community cadre, so that they will provide need based handholding support to Community Institutions.

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

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

Further, a *pool of resource person* have been developed in each of the districts among project staff, community professionals and community resource persons on different IB-CB subjects, who are used as resources in conduction of various trainings at the district, block, cluster and panchayat levels. Staff Resource pool and Training Cell staffs are provided immersion and exposure at different Institution and best practicing Federations within and outside the state. In the meantime, the project has developed CRPs for mobilization and training. CLF CRPs/Senior are developed at phase1 blocks, which helped in formation of new CLFs and their training. Further, new CLFs got exposure and cross learning at phase1 blocks CLFs. State team has also conducted cross learning of staffs at phase1, 18 blocks. The District Training Cell staffs and resource pool are trained on PRA and PTM with the support of SSK Lucknow, which helped in application of different methodologies in training to staffs, CPs and CBOs.

<b>Resource Pool</b>		
<b>Sl.</b>	<b>Particulars</b>	<b>Numbers</b>
1	SHG Concept & Management (staff)	478
2	VO Concept & Management(staff)	394
3	CLF concept & Management(staff)	294
4	CBO Process & Quality (staff)	210
5	CBO Registration (CPs)	138
5	CBOs Registration (staffs)	40

**Community Operation Manual, Training Module and development of new Training Module**

As per the experience of field, training need and recommendation of process monitoring, revision of SHG, VO and CLF Community Operation Manual and Training Module is in the process. Development of CLF flipbook and training module for CLF is also in process. As per the need and for focusing on the processes, **developed new “CBO Process and Quality training module” with a special focus on process and quality** including components of SHG-Federation movement in India, need of higher level SHG Federation, Federation structure and governance, Co-operative Principle, Guiding Principle of SHG Federation, Meeting Process and agenda of Annual General Body Meeting,

Representative General Body Meeting, Board of Directors Meeting at VO and CLF level, Leadership and rotation of leadership, importance of Registration, Masik Prativedan and Communitized grading of SHG & VO, Review process of Cadre, How to make subcommittee functional and review system of subcommittee, Fund management and rotation of fund, Sustainability of Federations, Office Management, Community HR etc. and being rolling out. Before finalization and rolling out of the module, it has been tested at field level and incorporated the learning and suggestions. **For proper role out of CBO Process and Quality training at districts, developed 337 resource pool among district and block staffs through ToT at the state level.**

Developed new case study, case-lets, audio-visual training kits etc. internally and with the support of suitable agencies having a considerable experience in developing sector specific materials i.e. ILRT, DG etc. The same have been practiced in training and capacity building of staffs, Community Professionals and Community Institutions.

### **Support of CRPs**

Initially developed CRPs (SHG, VO & CLF) at old blocks (JEEViKA), who worked as resource CRPs and provided services to the blocks in formation of SHG, VO, CLF and their basic trainings. They used to visit for a period of (30-45) days in which they worked in close coordination with the block project team. Their main role is community mobilization, formation of new SHGs, VOs and CLFs and their basic trainings. **Based on the experience, the blocks also formed SHG and VO CRPs, who have worked along with resource CRPs.**

### **Development of Internal CRP**

Based on the experience of CRPs of resource blocks, the blocks developed own CRPs among the best practicing members, SHG and VOs in phase manner. **Initially developed mobilization and SHG formation CRPs and after their experience they are upgraded as Trainer CRPs through accreditation process.** They supported the project in SHG and VO formation and training within the districts. Before their actual movement proper capacity building exercise was undertaken for selected CRPs. The CLF leaders and CRPs exposed at best practicing CLFs at phase1 resource blocks (JEEViKA).

### **Capacity Building of CBOs (SHG, VO & CLF)**

SHGs are formed by CRPs from phase1 resource blocks (JEEViKA), internal CRPs, trained CPs and trained staffs. Initially used CRPs from phase1 resource blocks (JEEViKA) and during the period also developed own CRPs. During the SHG formation they are trained on basics of SHG concept i.e. about poverty, SHG as a means to come out of poverty, SHG rules and norms, meeting process, leadership, importance of book keeping. Practiced flipbook as a methodology for effective participatory training to SHGs.

## **SHGs Modular Training**

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

Village Organizations are formed and trained with the support of CRPs from phase1 resource blocks (JEEViKA) and trained project staffs. For modular training to VO, we trained block project staffs on VO concept and use of methodology during modular training. We also trained block as well as district project staffs on PTM (Participatory Training Methodology) and PRA (Participatory Rural Appraisal).

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

**Trained district and block level project staffs on CLF concept and management and CBO Process and quality. Provided exposure to CLF leaders from Phase1 old blocks (JEEViKA) and block staffs at SERP Telangana.** Further, developed 270 CLF CRPs/CLF CRPs at the Phase1 blocks (JEEViKA) who have experience of working with CLF, through training and exposure at SERP Telangana. **We have also taken support of SERP Telangana in training to CLF CRPs.** The CLFs formed , concerned project staffs and community professionals are compulsorily provided exposure at these model CLFs for cross learning. In the same time **CLFs are being imparted modular training on 9 different modules** as, Module1: CLF Concept and Why CLF, Module2: Structure and governance of CLF, Module3: Types of meeting, Meeting Process and Agenda setting, Module4: Basic Sub Committees and its Role and Responsibility, Module5: CLF Masik Pratedan and grading of SHG & VO, Module6: Cadre and Subcommittee review process, Module7: Leadership and rotation of leadership, Module8: importance of CBOs Registration and role of CLF, Module9: CLF Office Management. The project given high priority to **cross learning** of Project staffs, CBOs and Community professionals.



### **Capacity Building of Community Professionals**

There are different cadre associated with SHG, VO and CLF i.e. Community Mobilizer, VO book keeper, Cluster Facilitator, CLF Book Keeper etc. who undergo compulsory training. The cadre receive basic training during probation period and during one year duration they receive all necessary structured trainings. There are different set training module and schedule for different cadre. Cadre training is being imparted by the district and block resource pool. CRPs and cadre get experience through regular practice, training and exposure. In the meantime, CLF emerged at cluster training centre in the block and during the working identified resource Community Professionals and developed them as resource pool. After strengthening of CLF we have formed 11 *Training and Learning Centre*, a centre of excellence, a CLFs promoted federation, with the purpose of CBOs, cadre and leaders training and development of cadre and CRP resource pool.

### **Capacity Building of Project Staffs**

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

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

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

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

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

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

It has also been felt that in this age of competition, due systems are required for analysis of the work done in quantifiable terms, convert it in to substantial scope for policy advocacy and share the same with different stakeholders. **Knowledge economy needs to have enough space and desire for data analysis and utility for management decision.** It has been felt in the existing project that **timely data analysis has stood in**

**good stead with respect to policy advocacy and management decision.** It is important that livelihoods promotion institution like that of Jeevika takes in to cognizance the importance of data analysis around Community Finance, Bank Linkage and Insurance activities within Financial Inclusion gamut. Similarly lot of data analysis and its correlation is required for aspects around promotion of MSME activities, value chain promotion, analysis of import and export data etc. It is the need of the time to **appreciate the importance of data analysis and bring in people** with inclination to work on **rural development integration.** Mechanisms also need to be developed for further investment in order to make improvement in skill sets of people working on data analysis.

The whole ecosystem of livelihoods promotion needs to work around **risk mitigation strategy as well in form of Insurance in universal way.** The experience at the state level and across the country points to the fact that lot of hand holding is required in order to bring people within fold of Insurance for life. This is a long drawn struggle as rural people are not inclined at first glance. **The reason is historical as members never got the opportunity to realize its importance from close vicinity.** The mentioned aspect provides learning that lot of spadework is required to be done in order to generate awareness about importance of Insurance. There is a need to work on strategy **“Ensure to Insure”** for the universal coverage of members. It will be prudent to have a defined strategy in the next phase of the work for effective result around Insurance. It will also be important to work on livestock insurance and asset insurance in progressive way. **Working on Livestock Insurance is critical as it can aid the process of employment generation around dairy in big way through SHG model or Producers Group Model. At present, the coverage of cattle under Insurance is very low and certainly needs tremendous improvement.** Any death of animal is an asset loss to the rural person and needs due protection against loss.

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

**a) Strengthening of Cluster Level Federations(CLFs):**

BRLPS (JEEViKA) is going to occupy the position of **state with highest number of SHGs existing with it.** This needs **due recognition in terms of the effort required for setting up of effective system in place in terms of financial management aspects leading to institutional strengthening.** It may be prudent to make preparedness for analyzing the areas that needs more focus and desired result. The empirical evidence suggests that more effort will be required for building capabilities of the staffs, community and cadres to

prepare themselves for addressing the next generation issues related on timely maintenance of Books of Records, Rotation of Fund, Repayment and Digitization of Books of Records. It will also be important to mention that due preparedness is required to facilitate proper upkeep of the Books of Records around PGs/PCs also.

### **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.

#### **b) Financial Leveraging and Enterprise Promotion:**

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

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

- I. SHGs financing to the next level of financing –1<sup>st</sup> / 2<sup>nd</sup>/3<sup>rd</sup>/4<sup>th</sup>
- II. **Housing Finance** for long term economic prosperity in the area **and as a tool for institutional bonding and performance.**
- III. Enterprise Financing to identified entrepreneurs.
- IV. Overdraft facilities to the individual members.
- V. Scaling up of Financial Literacy (with human interface and with digital support) to the nook and cranny of the project.
- VI. Work on old age social security issues like **pension.**
- VII. Facilitation in the putting across Financial Literacy Aspects (Both In Person and in Digital Way).

### **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 JEEViKA locations or outside state. 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.

**c) Risk Mitigation and Alternate Banking:**

With enhanced intervention around livelihood it will be important that scale of Insurance occupies much emphatic proposition. At present, it is in the initial phase and has set in systems for 1<sup>st</sup> level of risk mitigation by facilitating coverage of SHG women members. There is an urgent need to enhance the coverage with idea to “**universalize” the phenomenon**. Aspects of Non-Life Insurance, Asset Insurance needs to be given due recognition as it helps in the long term prosperity and sustainability of livelihoods. **The work of Insurance needs to be taken to logical conclusion**. The Emerging elements of Insurance need to be integrated over a period of time.

Similarly in Alternate Banking, efforts are required for effective management and monitoring of the Business Correspondent Agent locations. Door step banking solutions are the need of the hour and due efforts are required for its scaling up in sustained way.

**d) Digital Financial Literacy**

The project aims to empower every rural woman (community members) of Bihar with a knowledge and information about Digital Financial Literacy (DFL). For achieving the objective, the project has identified 33 master trainers from 14 districts of Bihar. These master trainers have been trained about the different concepts of digital financing by BRLPS- JEEViKA and BASIX team in 2 days residential training in Patna. These CRPs are be responsible for training community members. FI-CRP policy has been modified to identify CRPs for Digital Financial Literacy (DFL)

**Interest Subvention (IS)**

The interest subvention will be placed in all the districts . 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.

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

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 formed (900 EAP and 300 NRLP areas) 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.

102 Farmer Training & learning Centers 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 have been established. In the FY 2016-17 ,these centers would involve interactive learning platforms along with possibilities of connectivity to ISRO ‘Village Knowledge Center’ information satellites. These centers are providing services to producers’ level / Cluster level federation involving 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.

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. 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.

Extension system will be further strengthened by expediting the existing PICO projector and farmer card based agriculture extension system.

Under livelihoods farm intervention organic farming is one of the important component which will be implemented in NRLM. Under this component application of all organic formulation for soil and plant management will be used, which will not create any kind of pollution. Organic farming methods combine scientific knowledge of ecology and modern technology with traditional farming practices based on naturally occurring biological processes.

The principal methods of organic farming include crop rotation , green manures and compost, biological pest control, and mechanical cultivation. These measures use the natural environment to enhance agricultural productivity: legumes are planted to fix nitrogen into the soil, natural insect predators are encouraged, crops are rotated to confuse pests and renew soil, and natural materials such as potassium bicarbonate and mulches are used to control disease and weeds. Genetically modified seeds and animals are excluded.

Organic farming relies heavily on the natural breakdown of organic matter, using techniques like green manure and composting, to replace nutrients taken from the soil by previous crops. This biological process, driven by microorganisms such as mycorrhiza, allows the natural production of nutrients in the soil throughout the growing season, and has been referred to as feeding the soil to feed the plant. Organic farming uses a variety of methods to improve soil fertility, including crop rotation, cover cropping, reduced tillage, and application of compost. By reducing tillage, soil is not inverted and exposed to air; less carbon is lost to the atmosphere resulting in more soil organic carbon. This has an added benefit of carbon sequestration, which can reduce greenhouse gases and help reverse climate change.

Organic farming encourages Crop diversity. The science of agro ecology has revealed the benefits of polyculture (multiple crops in the same space), which is often employed in organic farming. Planting a variety of vegetable crops supports a wider range of beneficial insects, soil microorganisms, and other factors that add up to overall farm health. Crop diversity helps environments thrive and protects species from going extinct.

Organic weed management promotes weed suppression, rather than weed elimination, by enhancing crop competition and phytotoxins effects on weeds. Organic farmers integrate cultural, biological, mechanical, physical and chemical tactics to manage weeds without synthetic herbicides.

Organic standards require rotation of annual crops, meaning that a single crop cannot be grown in the same location without a different, intervening crop. Organic crop rotations frequently include weed-suppressive cover crops and crops with dissimilar life cycles to discourage weeds associated with a



particular crop. Research is ongoing to develop organic methods to promote the growth of natural microorganisms that suppress the growth or germination of common weeds.

Other cultural practices used to enhance crop competitiveness and reduce weed pressure include selection of competitive crop varieties, high-density planting, tight row spacing, and late planting into warm soil to encourage rapid crop germination.

Project aims to cover in following activities:

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

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

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

Focus of Livestock interventions till FY 2019-2020 is on production side for which lot of productivity enhancement activities has been carried out through village level resource person. Lot of efforts has also been taken on mobilizing Livestock rearing SHG members in village level producer groups.

In FY 2020-2021, it has been planned to focus on organizing higher level producer enterprises for providing marketing services to livestock rearers.

## GOATERY

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

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

No. Districts Covered	No. of HHs Benefited	No. of Goats Distributed
9	16152	48456

*In FY 2020-2021, It has been planned to benefit 15,000 HHs under this scheme by distributing 45,000 Goats and also provide different productivity enhancement services to them.*

- ❖ **Formation of Goat Producer Group:** Jeevika has taken the strategy to distribute the goats through Goat Producer Groups. Total 160 PGs will be formed by mobilizing 40 members in each group. PG members will be trained on house management, feed management and health management through community cadres. BPIU in coordination with PFIU will organise Block level Goat Haat for

procurement of improved variety of Black Bengal Goats (3 She Goat/Member and 4 Bucks/PG). PG member will rear the goats and bucks for better production and breed improvement. The male kids reproduced by the goats will be used for selling purpose after maturity.

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

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

Achievements Till date under NRLM and NRETP area are mentioned below:

Indicators	Achievements
No. of District Covered	9
No. of Pashu Sakhi Trained	324
No. of HHs getting Services	52696

*In FY 2020-2021, it has been planned to develop 650 Pashu Sakhi to provide services to 40,000 HHs in NRLM and NRETP project area. A pool of trainer has also been developed at District level for training of Pashu Sakhi. Pashu Sakhi will be linked to Goat Producer Company after incorporation who will act as service provider as well as aggregator for goat procurement.*

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

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

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

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

**POULTRY**

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

Backyard Poultry intervention will be carried out in 2 ways:

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

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

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

*In FY 2020-2021, it is has been planned to cover 30,000 HHs under this scheme and distribute 13,50,000 Chicks to them through CLF/Nodal VO.*

- ❖ **Full Cost Model:** After implementation of Integrated Poultry Development Scheme, Community learned the implementation of Backyard Poultry intervention as well as its income through this intervention. A new model was evolved in which community itself bear the whole cost of procurement, rearing distribution of chicks. By mobilizing 50-60 HHs Poultry PG was formed. 2 PG combined together and hire Poultry Farm (Mother Unit) to rear Day Old Chicks. After rearing 28 Days chicks distributed to members. Project only supported the PG with revolving fund of 2 cycles.

*In FY 2020-2021, it is has been planned to cover 10,000 HHs under this scheme by mobilizing them to 100 PGs.*

- ❖ **Poultry Producer Company:** Jeevika is planning to incorporate Farmer Producer Company for backend and forward linkage support. Company will promote Small size Layer/Broiler farming at village level and ensure proper marketing of birds. In dual purpose bird, company will hire mother unit and after 28 days rearing birds will be sold to farmers with buy back provisions.

## **DAIRY**

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

Following two interventions will be carried out under Dairy:

- ❖ **Organization of Women Dairy Cooperative Society:** BRLPS entered into an MoU with COMFED to support Self Help Group members of Khagaria, Muzaffarpur and Nalanda District to take up Dairy as livelihood alternative. The duration of the MoU was from 2009 to 2014. Following were covered under the MoU:
  - ✓ Organization of Women Dairy Cooperative Society and Setup of Milk Procurement System at Village Level.

- ✓ Training of DCS Secretary, President, Management Committee and members on DCS functions and Cattle Management.
- ✓ Provision of productivity enhancement services like: Artificial Insemination, Green Fodder Seeds, De-wormer, Vaccination, etc.

Achievements till date are mentioned below:

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

*In FY 2020-2021, it has been planned to again partnership with COMFED to organize 300 Women Dairy Cooperative Society and link 12000 HH into them. 10,000 HHs will also be linked to existing Dairy Cooperative Societies promoted by COMFED itself.*

❖ **Kaushikee Mahila Milk Producer Company:** On 22nd September 2017 Kaushikee Mahila Milk Producer Company Limited (**KMMPC**) was formed for providing sustainable livelihood alternative through dairying to women milk producers round the year in the districts of Saharsa, Supaul and Madhepura districts of Koshi region of Bihar and it came in operation on 11<sup>th</sup> Oct 2018. The main objective of the company is as mentioned below:

- ✓ Round the year access to organised market with fair and transparent milk procurement systems and accurate and timely payment to the Milk Producers directly in their bank account
- ✓ Strengthening the capacity of the proposed Milk producer company's stakeholders through education, training and other extension activities
- ✓ Arranging to provide technical input services in the areas of breeding, nutrition, care and management of milch animals to increase milk productivity for the benefit of the Members

Achievements till date are mentioned below:

Indicators	Unit	Achievements
No. of Districts Covered	Cum No.	3
No. of BMC Established	Cum No.	8
No. of Milk Pooling Point Established	Cum No.	299
Members enrolled	Cum No.	13443
Average Milk Procurement per day	LPD	14098

*In FY 2020-2021, it has been planned to establish 300 Milk Pooling Points and enrol 15000 HHs into the company.*

NRLM-AAP 2018-19								
Livelihoods - Producer Group Formation		Till Dec. 2019	Q1 Plan	Q2 Plan	Q3 Plan	Q4 Plan	Total 2020-21	Cum. Ach. Till March 2021
PGs	Poultry (full cost model)	0	30	30	30	10	100	100
	Dairy (DCS+MPP)	799	150	150	150	150	600	1399
	Goatery	292	80	80	0	0	160	452
HHs	Poultry (Full Cost+ Subsidy Model)	52,800	12,000	12,000	12,000	4,000	40,000	92,800
	Dairy (DCS+Company)	53,142	6,500	6,500	6,500	5500	25,000	78,142
	Goatery (PG+P.S)	52,696	10,000	10,000	10,000	10,000	40,000	92,696
<b>Total (HH)</b>		<b>158638</b>					<b>1,05,000</b>	<b>2,63,638</b>

## CHAPTER 4: Promotion of Non-farm enterprises and clusters

Non-farm is such a diverse sector that decision on intervention point is quite important. In the initial survey done by JEEViKA team, basically four products have been identified for an intervention in Non Farm vertical. In Gaya and Nalanda region, Agarbatti rolling is a traditional household income generation activity. Gaya is a hub for the value chain of Agarbatti and most of the rollers belong to either schedule caste or minority women in these areas. Bee-keeping is a mass level income generation activity in Tirhut division (Muzaffarpur and adjacent areas). Jute production and its product making is a traditional enterprising activity in Purnia and Kosi region. Art & Craft with different specifications is a tradition in almost every part of Bihar. The state is world famous for its unique Madhubani Painting and Sikki Craft of Madhubani region. Sujni is an evolving art in Muzaffarpur region. Apart from other various non farm products are being made in different parts of the state, but developing a value chain for every product is not reasonable.

As a whole, through Non Farm interventions, JEEViKA has catered to more than 14,000 landless producers in six districts of the state, majority of them belongs to scheduled castes, backward class and minorities. All producers have been clubbed under 308 producer groups, producers have been linked to end to end value chain enabling them to emerge as an identity outside the self help groups.

Broadly, the intervention has been organized into two tracks.

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

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

**Track 2:** New Non-Farm Interventions: Track-two focuses on six new non-farm sub-sectors: rural creative industries, rural home-based industries, rural retail, rural hospitality, rural services, and rural transportation. Track-two aims to introduce a new orientation to BRLPS's work on the non-farm rural economy. Non-farm interventions will be guided by a strong end-to-end value chain approach in identified non-farm sectors. BRLPS will aim to create an ecosystem Page 30 of 78



enterprises in rural and peri-urban Bihar. The project will work toward this goal through a network of business incubators, business resource centres, and a strong cadre of Producer Organisations.

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

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

#### A. Start-up Village Entrepreneurship Program

The vision of SVEP is "To help the rural poor come out of poverty by helping them set up enterprises and provide support till the enterprises stabilize" To provide them with business skills, exposure, loans for starting and business support during the first critical six months of the enterprises by using the JEEViKA SHGs and their federations. These skills shall be imparted by local youth who shall be trained in business management, monitoring and support using ICT and audio-visual aids. These local CRP-EPs shall also provide support to the enterprises. The SVEP has benefit the households and communities even beyond the financial gains it provides. It shall help rural people specially the marginalized sections, women, and SC and ST communities to gain a sense of dignity and self-reliance leading to great social changes. Similarly, the wealth generated in the local economy shall have a multiplier effect resulting in strengthening the local economy and reduction in distress migration. People engaged in a range of enterprises shall create further employment and improve the market. It shall also encourage new age enterprises in ICT/infotainment. It

shall promote enterprises in the field of sanitation, drinking water, renewable energy etc. This shall offer more economic opportunities for the rural areas and bring people out of poverty.

In its first phase, SVEP is expected to support creation and strengthening of about 14,400 village enterprises in 6 Blocks (Bodhgaya, Barachatti, Musahari, Muraul, Jandaha & Dhanarua ) in Bihar in the targeted four years i.e. 2015-19. This is expected to create employment for about 29910 persons. Six new block has been proposed from Bihar these blocks are Bihta (Patna), Bihar sharif(Nalanda),Bochaha (Muzaffarpur),Dobhi(Gaya), Kharik (Bhaglpur), Rajnagar(Madhubani). DPR has been prepared for these block.

#### B. Agarbatti

To launch a brand JEEViKA, there should be a production of industry standard. An agency should be hired for technical support in semi mechanization / mechanization / fully automated agarbatti production. Further scenting should be done of all produce on their own. A centralized CFC will cater all packaging and store house needs.

#### C. Bee keeping

End to end solution for the entire value chain such as Beehive including bee-colony installation in the bee flora habitats, honey production and honey selling would be ensured in this activity. This will also include migration of beehives (bee boxes) from one bee flora region to another bee flora region once one season is over along with extraction of honey. Beekeeping Resource Persons (BRPs) will be trained by expert agencies such as different Krishi Vigyan Kendra, Dabur India Ltd., Agriculture University of Bihar, National Bee board, State Horticulture Mission etc. to handhold the beekeeping SHG HHs with the responsibility of mobilizing beekeeping HHs to send their bee boxes to migration site. The CLF will finance for procurement of beehives, bee colonies and other implements required, which will be partly grant and partly loan. The honey extraction machine and other required assets used at group level will be procured by the CLF as a CPR and use them on service charge basis. However, further expansion in nos. of bee boxes will be financed by the CLF as loan. The CLF will support the migration service expenses & support during the extreme climatic conditions for a period of two years. The subsidy for the bee boxes will also be leveraged from the Govt. schemes.

The BRPs will maintain a household level expenditure and income on beekeeping. The best performing BRPs will be graduated as SEWs to support the existing BRPs and also take up higher level intervention such as pico projector based digital extension methods and mobile phone driven web based MIS to measure performance of the intervention and making decision. Based on the bulk production of honey, marketing linkages will be established with major honey buyers in the country and also the existing processing plant can also be used for directly selling processed honey. Partnerships will be forged at different levels of the value chain.

#### D. Art & Crafts

The Common Facility Centre [CFC] programme is a drive to scale up the infrastructural and production chain at Handicrafts Producer Groups which have remained unorganized and have not kept pace with the modernization and development that have been taking place so far. Consequently, there has not been any addition of fresh impetus of development and optimum realization of output in the handicrafts sector, which is not only the backbone of long traditional heritage and cultural linkages. The prospects of this sector lie in infrastructural Up-gradation, modernization of the machinery and product diversification. Innovative manufacturing as well as designing know-how, furthered by brand building of the native products hold the key to creating a niche market for the products manufactured by the clusters. The proposed programme is expected to support the Up-gradation of infrastructural facilities coupled with market linkages and product diversification.

In the diagnostic study, it has been observed that facilities such as dye/coloring house, garmenting, testing facilities, showrooms, display units, Raw material banks etc. are few of the bottlenecks to handicraft development in Madhubani district. With this objective, one Common Facility Centers can be set up in Tirhut division to bridge the existing gaps.

Computer aided design System, Stitching, Dyeing, weaving, embroidery, input & output testing, design bank, display unit/showroom, raw material store room, finished products store room, and upgraded Tools, conference/meeting/training hall, information center etc can be set up in the CFC. Artisans in and around the producer groups can avail the facilities by paying user charges. Advance tools with modern attachments will be installed in the CFC's to provide training in basic Skills and to inform the artisans about the new design and technological developments.

#### E. Providing Market Linkage Platforms

Due to Artisans low education status and decentralized existence, primary producers often lack direct access to markets and market information, resulting in a mismatch between production and market demand. CFC will recognize that market linkages are the Achilles' heel of most crafts interventions, without which it would be extremely challenging to secure sustainable livelihoods for artisans. Thus, they facilitate linkages in the following ways:

- a) Proximity to Markets: CFC aim to bridge the gap between customers and artisans, both in terms of distance as well as perceptions, by organizing *haats* and bazaars as well as setting up websites to bring them together on a common platform. Artisans can use this as an opportunity to gain direct feedback regarding products, while customers, including buyers, retailers and end-users, are able to meet and interact with artisans from across the country in a cost- and time-effective manner, and potentially establish business relationships with them.

- b) **Market Diversification:** CFC will focus on connecting artisans to multiple markets to avoid the risks that can result from focusing on a narrow channel.
- c) **Export Opportunities:** While liberalization has opened up markets for import and created severe competition for local industries, it has also created opportunities for small artisan enterprises to export products to developing countries. CFC will leverage this opportunity by bringing together global stakeholders and carrying out trade facilitation and product development efforts.
- d) **Domestic Markets:** Non profits leverage their knowledge of current market trends to connect artisans with untapped sources of revenue through partnerships with stakeholders such as corporate CSR departments, thus providing a diversified source of income.

#### F. Carpet weavers^

Carpet weavers mostly belong to SC community. They are located in Muzaffarpur, Madhubani and Gaya district and normally migrate to other states like Bhadohi in U.P. where business of carpet making is underway. Partnership with big players like Jaipur Rugs may be of help to organize these expert hands. They will provide inputs for making carpet / dari etc. The master worker within their group may assist them in making designs from the inputs supplied. Pilot project of Gaya district will be replicated in further more districts.

#### G. Lac intervention

Lac is used mostly by artisans in Muzaffarpur, Sitamarhi & other areas to make Lahati. It has been observed that the artisans lack fund and regular supply of lac to continue their business of lahati making throughout the year. They have ready market of lahati in nearby places but could not continue regular production. To overcome the challenges of fluctuation in price of lac and fund shortage by artisans, it is proposed that VO of concerned PG may purchase lac stock for three months as per the need of producers.

## CHAPTER 5: Skilling of Rural Youth

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

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

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

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

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

metric system will improve monitoring efficiency. Post placement tracking of the candidates through MIS will reduce the attrition of placed candidates.

8. **Coaching Center:** Rural youth lack proper knowledge about the selection process and examination patten, study material about competitive exam of entry level jobs in state and central govt. coaching facilities will support potential youth to get government job like army, police, banking clerk etc.

## CHAPTER 6: Health, Nutrition and Sanitation

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

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

### 1. Health and Nutrition:

Based on learning of earlier project intervention and experience of implementation the project has developed standardised 4 HNS BCC modules and tool kits to roll out in the project in this FY. Major focus intervention would be on Dietary diversity at HH level and Maternal child health and nutrition within 1000 days window and safe sanitation behaviour at HH level. HNS BCC module is to be rolled through CMs during SHG meeting monthly once in all respective SHGs of VO and ensure follow up and reinforcement in subsequent weekly meetings of the month. Video film and other IT tools will also be introduced in SHG to reinforce the messages and adoption of expected HNS behaviours. VO health sub-committee will ensure promotion of household level diet diversity and expected health care support at HH level especially to identified and selected pregnant, lactating and children. Community Nutrition Resource Person will be trained and placed for handholding support to VO HSC for ensuring safe health and nutrition seeking behaviours. Community Nutrition Resource Person will be developed to reinforce key messages of HNS. Mater Resource Person will be trained and placed at cluster level who will ensure all training and handholding support to VO and CLF in planning, review, convergence and monitoring the HNS activities. Community peer review and appreciation on important indicators would be undertaken to improve the quality outcomes. The project will roll out online HNS MIS to track the progress related to health and Nutrition. To improve dietary diversity project will ensure quality message dissemination through pico-projectors at community level by showing specific videos on dietary diversity, H&N care and services, nutri-garden and other relevant message. Community event among HHs and on complementary feeding for children age from 6 months onward will be conducted in all village level to ensure message dissemination among all stakeholders at village level who influence the HNS behaviours at HHs level. So it's Page 37 of 70 integration within project with existing thematic

interventions of institutional and capacity building activities of SHG, VO and CLF for overall community participation in HNS agenda.

## **2. Sanitation-**

Jeevika has given a greater responsibility to implement SBM-G and to achieve sustainable ODF status in the state continuous behaviour change communication strategy will be undertaken in project areas and this sustainable ODF practices may also bring the outcome level changes on child nutrition. The Sanitation BCC would be rolled out across the project blocks through existing cadre and CBOs.

**Solid & Liquide Waste management:** Jeevika has planned to undertake SLWM pilot project in the selected project blocks to demonstrate learning and experience. This initiative will be undertaken with support and convergence with BTDP and NRLM. This pilot project will be run by SHGs and VOs.

**3. Convergence:** Convergence is one of priority focus under HNS intervention. Following key area/schemes for convergence:

**3.1. VHSND:** As part of existing service provision of VHSND the project has planned to don convergence with respective department and down the line coordination between CBOs and primary service provider i.e. ASHA, ANM, AWW.

**3.2. Annaprashan Day:** Nutrition is one of the core intervention under HNS theme in Jeevika and Annaprashan Day in alignment with Jeevika nutrition intervention of the project. Hence is has been envisaged to do convergence with ICDS for effective service delivery jointly with Vos health sub-committee and AWW.

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

**5. NRO-FNHW:** BRLPS will provide support to SRLM in capacity building and implementation of FNHW intervention based on the learning and experience of the project. The CRPs and PRPs will be developed to capacity building and handholding support to the concerned SRLMs. The dedicated HR will also be placed to provide NRO support to other SRLMs including SRPs, NRPs, SAPs YP etc. The intensive and intensive block strategy will adopted in selected blocks of SRLMs to provide support to SRLMs.



## CHAPTER 7: Social Development and Gender

The primal area for Social Development and Entitlements in year 2020-21 will be on diversified nutritional food security & health risk mitigation, collective actions with non- negotiables, social campaigns & awareness, gender sensitization, entitlements & rights-based approach and social inclusion of elderly, disabled, widow and tribal in SHG fold. The year will also be special in terms of convergence with departments and agencies focusing on service delivery mechanism and capacity building of community members along with strengthening of institutions. These mentioned activities will be taken by the liasioning with departments, MoU with agencies, development of cadres, training and capacity building of community members and their exposures. CRP drives in many interventions will also be the major area for the intensive approach to ensure the qualitative delivery to the even last households included into SHG households. Simultaneously, capacity building of staffs and cadres will be the main agenda for ensuring effective and efficient management systems.

### *1. Food Security Intervention*

JEEViKA's universal program Food Security is a community-based food management system having objective to ensure availability of food to each poorest household throughout year. Year 2020-21 will be for diversification nutritional food security to beneficiary in context to inclusion of most vulnerable, SC and ST households. Emphasis would be more on nutritional security to women and children. Being community-based food management system, need of food assessment is done by VO on regular interval and demand is generated from each SHGs for its members. Procurement of food grains and other eatable items in bulk is done by Village Organizations from local farmers, markets and provided to SHG members on interest free credit. The households are responsible for the repayment of amount within 3 to 6 months times. Food Security considering as universal program is to be implemented in all 4 months old VOs having bank account and having 40% SC and ST population households under VO fold. The criteria of 40% SC and ST will be applicable throughout the projects. An amount of Rs.100000 lakh will provide to VO, as one-time grant (revolving fund) by the project.

### *2. Health Risk Intervention*

Health being the major factor for a person, the objective of this intervention is to provide low cost fund for health and medical emergencies to households included in SHG fold. Health Risk fund is also one of the universal program in which Village Organizations which are 4 months old and having bank account are eligible for receiving this fund. Being health the important factor for rural areas, health loans and savings are two components of Health Risk intervention. SHG members are mobilized to start health saving from Rs. 5 to 10 per month in their Village Organization. These savings done by SHG members' acts as an emergency fund for health-related needs. After 3 months of regular saving, VO submit the fund requisition on which project provide one-time fund of Rs.50000 as revolving fund. The member contributing to monthly HRF savings are entitled for receiving HRF fund for health emergencies. This intervention will be implemented in all project area.

### 3. *Non-Negotiable – Collective Actions*

In the year 2020-21 total of 7 norms have been finalized with printing of 6000 Non-Negotiable flip charts. These training on Non-negotiable and Collective actions will be provided to 1-year old VOs along with staffs and cadres. Collective actions are the women led initiatives which compels them to raise their voices on social issues. Collective actions in forms of awareness, rallies, mobilization, liasioning with police and administration on total prohibition has been a tremendous example. As per the plan all 1-year old VOs will be oriented to take up any 2 issues for the year and work on mobilization and awareness of local populations. The topics of Non-negotiable collective actions are as follows:

- Alcohol prohibition and mobilization
- Education – sending children to school daily and regularly
- Entitlements and convergence (MGNREA, pensions, schemes, jobs, PDS, etc.)
- Domestic Violence and rights (widow, elderly, destitute women etc.)
- Sanitation and cleanliness by use of toilets in each household
- Girl child marriage above age 18
- Abolishment of Dowry system

Also, to improve the people's participation and motivation, total of 1000 community members/ cadres/ PRI members would be awarded for their contribution in collective action. Some of these members will be developed as CRP. Further there will be exposure of VO and CLF to other blocks/ districts best VO and CLF for learnings on collective action on non-negotiable.

### **Renewable Energy**

Access to clean, convenient and cheap source of energy solution is a prominent initiative for social development theme for many years. JEEViKA in collaboration with many departments and agencies have been providing renewable energy lighting and home solutions. JEEViKA in partnership with TERI, BREDA and IIT-Mumbai is implementing solar initiative program to provide the clean energy solution to enhance the availability and accessibility in rural areas.

- **TERI:** In partnership with TERI 15,110 households have been benefitted under this scheme in which products for lighting along with cooking stove have been provided at a subsidized cost of Rs. 4,500 till Dec 2017. Also, in new mapping 4700 approx. households will be covered and provided with products by the end of March 2018. Thus, total of 19800 households will be benefitted under this scheme.
- **BREDA:** In similar initiative having collaboration with BREDA, total of 9900 households have been benefitted with solar lamps and home lighting solutions. In total 4900 houses have been provided Solar Home Lighting Solutions at 90% subsidized rate of Rs.1000 (600 BREDA & 400 service cost at VO). Along with it 5000 households have got free solar lanterns in LWE blocks specially focus on coverage

of SC and ST households. Also, in work with BREDA 259 household have been benefitted with 1KW rooftop solar power plant, which is more than enough for running household's appliances and lighting. This system is being provided at subsidized cost of Rs. 29,980. By end of March 2018 100 more household will be covered under this scheme.

- **SOULS:** In the year 2019-20, a tri-partite MoU have been signed by JEEViKA with IIT-B and EESL under the scheme of "Million Souls Program" by Ministry of New and Renewable Energy. In partnership, total of 18 Lakhs school going students from 63 blocks throughout Bihar will be provided solar lamps at subsidized rate of Rs. 100 only. In the financial year 2020-21 it will target to establish a producer company . This step has been taken jointly with IIT-Mumbai. This program is known as "Million Soul Program" under Ministry of New and Renewable Energy and IIT Mumbai. Under this program, to scale the project following features of the energy interventions will be carried out by JEEViKA.
- **UJJWALA:** Government has launched "Pradhan Mantri Ujjwala Yojna" (PMUY) for providing LPG connections to BPM families over a period of 3 years. Objective of this scheme is to provide clean cooking fuel solutions to poor households especially in rural areas. Usage of conventional fuels for cooking has serious implications on rural women and children. In order to facilitate this project for reaching to rural women, Oil Marketing companies in collaboration with JEEViKA has planned to organize 12000 LPG panchayats in SC and ST dominant areas. LPG panchayats brings together about 100 LPG customers in their living area for interactive platform to discuss about safe and sustainable usage of LPG besides bring out the left out household under UJJWALA scheme.

#### *4. Gender Sensitization*

Women Empowerment has been the main objective of JEEViKA to establish social change in Bihar especially looking into the social issues. Initially in 2014, the pilot was carried out in Kurhani, Saraiya blocks of Muzaffarpur and Wazirganj block of Gaya. The result of training was quite encouraging in terms of women became more aware & they started talking about assetization & their rights b) the women had an increased say in decision making at household level and there was a marked decline in domestic violence as well.

Hence, it has been planned that in the FY 18-19, in all the CLFs which are 2 yrs. old, 2 master trainers will be placed who will impart gender sensitization training to all the members at CLF. Similarly, all 1 -2 years old CLF will make and implement Gender Action Plan. The staffs will also be trained on gender sensitization issues by the two gender consultants hired at state level. Also 500 community members will be developed and trained who will be working as Gender CRP and master trainer who will be providing training in their own and other districts.

### *5. Inclusion of Elderly, Disabled & Tribal*

Elderly, disabled and tribal population are the most vulnerable section of the society. Mobilisation of this vulnerable group and inclusion into the SHG fold is necessary. In FY 18-19, more than 13000 vulnerable groups will be formed specially focusing on inclusion of community like elderly, destitute, single, differently abled persons. Presently, Help-Age India Foundation is working with 863 groups of elderly persons in three districts of Bihar. All the groups of Help-Age India Foundation in Bihar will be undertaken into JEEViKA's fold. Inclusion of these groups will be done by signing of MOU between JEEViKA's and Help-Age India Foundation.

Further to work on persons with disability, MOU has been done between JEEViKA's & Sightsavers. Sightsavers will help in strengthening the capacity of persons with disability by arranging technical assistance and implementation support. Initially they will be working in 18 first phase blocks of 6 BRLP districts. Till now more than 423 SHGs have been worked upon and guidelines revised for inclusion and liaisoning with financial main stream institutions for credit linkages and project funds for livelihood options. In Bihar, Scheduled Tribes form just above 1 percent of the state's total population. The Schedule tribes in the state have a distinct social and cultural identity and there are certain key social issues specific to these communities. Hence it is important to provide equitable and culturally compatible benefits to tribal people and other socially disadvantaged groups identified. In order to mobilise and include the tribal into SHG fold, we require to build CRP among these indigenous group so that the tribal population identify themselves with the CRPs. The CRPs could be from ST dominant districts such as Banka, Jamui, Purnea, Bhagalpur etc. which have a considerable tribal population or we may even take help of CRPs from neighbouring districts such as Jharkhand. JEEViKA will also go for having partnership with different organizations working on Tribal Development.

### *6. Partnerships*

**A. LANDESA:** A non-financial MOU signed between BRLPS & Landesa. The basic objective is to provide access to homestead and farmland to rural landless people & support legal rights of women & girls to land ownership. Focus of this partnership is to understand the land insecurity issues in Bihar and design projects in consultations with CBOs. Initially in the first year, program will be piloted in 3 blocks of Gaya district namely – Bodh Gaya, Manpur and Dobhi followed by 10 more blocks in 2nd year and finally to all blocks in 3rd year. In order to carry out the program successfully, 200 CRPs will be developed and trained in FY 18-19 who will be working with 25000 vulnerable households in the aforementioned blocks. The main outcomes expected of this partnership are:

- Capacity building of community members to facilitate identification of landless women and livelihoods convergence
- Establishing single window delivery mechanism for women land rights and social security entitlements

- Provision for allocation of land on lease with support from Revenue and Land Reforms Department.

**B. SIGHTSAVERS:** The project partnership with SIGHTSAVERS is to ensure that disabled persons are organized and capacitated to create sustainable livelihoods and enhance their quality of life. The partnership will strengthen the capacity of persons with disability by arranging technical assistance and implementation support. The project is currently working in Nalanda and Muzaffarpur districts covering more than 423 disabled groups. Further the project will be scaled up-to 18 first phase block of 6 districts: Gaya, Khagaria, Madhubani, Muzaffarpur, Nalanda and Purnea. After 2 years the project will be implemented in 102 blocks. The expected outcome would be:

- Livelihoods plan are created for each PwD through inclusion and formation of SHGs. Supporting skill and entrepreneurship development of persons with disability and particularly persons with visual impairment
- Developing a pool of cadres from active member's men and women with disabilities, like book keeper, community mobilizers, etc.

**C. PRATHAM:** The project partnership with PRATHAM aims to intervene with SHG members in set of districts across Bihar. Pratham one of the leading NGO having mission "every child in school and learning well". The collaboration is a designed in a way to understand the basic reading and arithmetic levels of their children, thus helping create awareness about the status of learning. This intervention will be carried out by community cadre (Community Mobilizers) along with the support of active SHG members. In the pilot phase, the project was implemented in four blocks Raghapur (Supaul), Dhamdaha (Purnea), Bodh Gaya (Gaya) and Rajgir (Nalanda) under 438 SHGs. Further new 6 blocks from same districts will be taken up in FY 18-19 covering approx. 15600 SHGs in regards to expansion of this project. The prime outcomes of this partnership are:

- Awareness about the status of learning.
- The jeevika didi's who have been trained to gauge the learning level of children can carry out discussions with schools and teachers on how to improve the learning levels of their children.
- Improve learning levels of their children either via their own efforts or through use of volunteers.
- Understand the basic reading and arithmetic levels of their children, thus helping create

### *7. Entitlements & Convergence*

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

Mahatma Gandhi National Rural Employment Scheme (MGNREGS): Average person day's work generation in Bihar under MGNREGS has been about 45 days for last 3 years around. Our effort is to add newer workers to the MGNREGA workforce to enhance over all person day generation in the state. Each BPIU has set an annual target of ensuring minimum of 50 days' work under MGNREGS to 50 % members of 30% Village Organization of their block. In order to meet target, set in Annual Action Plan, each BPIU will identify clusters and Village organizations having high density of SC/ST communities. After identification of such Village Organizations, concerned SHG members will be mobilized and facilitated to work under MGNREGA. In this regard to carry out micro level activities like demand registration, follow up for work allotment, job card application, social action etc. one MGNREGA VRP will be placed in each Panchayat who will be incentivized as per JEEViKA's MGNREGA VRP policy. These VRPs will identified by the concerned VO and trained by the project. These trained persons will work as community professional under the supervision of Cluster Level Federation and Village Organization. Social Development Manager will provide training to staffs, cadres and community members. To provide further momentum, each districts will identify three Panchayat where it has maximum number SHG members have been elected as PRI representatives. PRI members will also be provided training to ensure the delivery of services in their area for MGNREGA implementation. These Panchayats will be developed as model Panchayat with regards to the person day's generations as well as creation of IBS (Individual Benefit Scheme) assets like poultry shed, vermin-pit, farm ponds etc.

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

In this FY 2020-21, online registration of labour group and online demand of work will be done through MGNREGA MIS. This will be ensured by CFT Consultants with the help of CLF. In addition to this, Individual Beneficiary Schemes (IBS) such as poultry shed, goatry shed, Vermi Pit, Ponds etc., creating awareness amongst the community about their right and entitlements, capacity building of all resource persons will be the key intervention area.

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

**B. Training Module on MGNREGA:** A training module on MGNREGA for SHG members will be developed. This training module will help in building the capacity of our SHG HHs and claiming their rights of MGNREGA. MGNREGA Sahayta Kendra: In order to better functioning of the CFT project and addressing MGNREGA related grievance a MGNREGA Help Centre (MHC) has been established by CLF in 3 blocks namely: Alauli, Barhara Kothi in Khagaria and Dhamdaha in Punrea. The Sahayta Kendra is an information and facilitation centre for people to access information and their entitlements under the Mahatma Gandhi National Rural Employment Guarantee Act. This centre is deal with all the problems of the MGNREGA Workers of that particular block.

**C. Social Audit:** Social Audit Unit (SAU) has been formed as an independent society under Department of Rural Development, Bihar to conduct social audit of MGNREGS, PMAY and PDS. As per the Standard Operating Procedure (SOP) of Ministry of Rural Development, GOI, Village Resource Person (VRP) from Women Self Help Groups members will be engaged in conducting the social audit at Gram Panchayat Level. This initiative aims to create a community cadre of Village Resource Parsons (VRP)/CRP who will be engaged in conducting social audits at the Gram Panchayat Level. By analysing the experience of CFT and SRLM, MORD has instructed Social Audit Unit (SAU) to take the assistance of the State Rural Livelihood Mission (SRLM) particularly in identify and mobilize women SHG members from every selected Gram Panchayat. Same was communicated to JEEViKA by department of rural development as of now JEEViKA has identified about 22500 VRPs. Out of 22,500 1960 social audit VRPs have been trained in CFT blocks.

Coming financial year i.e. FY 2020-21 will be focused on rolling out social audit work in convergence with Social Audit Unit, Department of Rural Development.

**D. Mukhyamantri Koshi Mulberry Project:** Under this project, 7000 farmers have already planted Mulberry plants in their individual lands Farmers will be further forward linked through reeling unit, construction of rearing houses, and establishment of nodal centres, distribution of farm yards manure etc. In the year 2020-21 approx. 5000 farmers will be planting Mulberry on their lands. These farmers will be supported through MGNREGA, Rashtriya Krishi Vikas Yojna, Handloom and Sericulture Directorate dept. of Industry and Central Silk Board. Primarily, these departments and agencies will support in following aspects:

- Funds will be extended to support training and workshop and one-time capital funding
- RKVY will support through honorarium for VRP, trainings, exposures etc.
- MGNREGA for providing plantation, irrigation, management and farm yard manures

- Industry department state fund for infrastructure, and other funding in shortages.
- Central Silk Board will support in giving technical input.

**D. Pensions:** The Govt. have provided various types of Social and security schemes for the benefitting the poor households to reduce their vulnerability. There are large number of households which are eligible and included under the JEEViKA SHG fold are needed to be benefitted from pensions and schemes. In current year all 1-year old VOs in all panchayats selected under MISSION ANTYODAY will be saturated through 3 pensions schemes which are: Old Age, Widow and Differently abled. Identification of households that are entitled to get benefit from the social security pensions but are not accessing them, will be systematically done by VOs. Once the beneficiaries are identified, VOs will submit their list to concern CLFs where CLF will be responsible for taking up the list to their concern block and district office and facilitate the entire process to ensure the availability of pensions.

#### *8. Mission Antyodaya*

Mission Antyodaya is a state led initiative and framework developed in consultation with local and state level government, focusing to bring out rural households in selected panchayats from poverty. This approach will be taken through diversification and development of multiple livelihoods options. In partnership and consultation with local and state governments, Ministry of Rural Development embarked a platform where a gram panchayat is the main unit for monitoring the transformation and implementing the objective criteria. In country total of 50,000 GPs have been selected to reach out 1 crore households for bringing out from poverty by seeking convergence to government program and interventions with gram panchayats by following saturation approach. Under the Mission Antodaya the project will focus on linking the SHGs with Banks and providing livelihood opportunities along with the sanitation facility to each household.

Apart from the above mentioned objective criteria, JEEViKA will ensure to cover 4 core elements which are elaborated below:

- 1. Social Inclusion and Saturation:** The main focus on this indicator will be to ensure inclusion of all most vulnerable and PoP under SHG fold. Tribal development framework will also be mandate for inclusion of 100 % ST HHs under SHG fold. Saturation will be the factor under inclusion which will be done through development CRPs.
- 2. Financial Inclusion and financing:** One of the important aspect is the capitalization to the CBOs from both external and internal sources like Credit Linkages and Initial Capitalizations. Efforts will be given to provide timely capitalization of groups through Bank Credit Linkages which are 6 months old. Also saving accounts of the groups will be taken up to ensure all 3 months old groups are having their own account for internal capitalization as ICF. In this financial year focus will also be given on individual bank account and insurance of the community members.



- 3. Capacity Building of CBOs/ cadres/ community members:** This year focus will be on nurturing and capacity building along with exposure of CBO to match the pace of existing institutions being efficiently managed by community members. Trainings and exposure will be planned with the support of trained field staffs and internal community professional. District and block level teams on CLF strengthening will be formed and trained. CLF and VO will be capacitated on different cadre policy so that they can own the cadre's policy.
- 4. Convergence and Entitlements:** JEEViKA is continuously working in necessary handholding support to its CBO's in terms of capacity building and orientation to its community on taking step ahead on convergence and entitlements. Our effort will be to add new members under MGNREGA specially identifying clusters and village organizations having high density of SC and ST HHs. Also, panchayats will be identified where maximum number of SHG HHs members have been selected as PRI representatives and these panchayats will be developed as model panchayats. Project will also aim to increase the inclusion of elderly, disabled tribal population under JEEViKA fold from other agencies to provide them government run schemes and pensions. Major focus will also be given to ensure convergence with other agencies to work on land rights, clean home lighting solutions, gender sensitizations and others.

## **CHAPTER 8: SPECIAL TECHNICAL ASSISTANCE FUND under NRETP ( STAF)**

### **1. Partnership for Nurturing of CRPs**

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

### **2. Partnership for Training and Learning Centre**

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

### **3. Partnership for State Learning and Resource Centre**

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

- Development of capacity building tool kit, manuals, designing of courses, modules, methodology and program content.
- Establishment of a state information resource centre to facilitate access to development related information and to create a database in respect of the same for preparing reports, developing information tools for research and training.
- Helps in building national level resources among community resource person and staff and equip them with requisite content and skill in providing their services in other projects.

### **4. Partnerships with Micro Finance Institutions (MFIs)**

It is envisaged that partnerships shall be forged with well-meaning MFIs to provide predictable and timely financial services to the poor. A detailed partnership process shall be laid out delineating the broader contours. Partnership shall be forged with 2 to 3 MFIs to provide end to end services. This set of services shall include the range of services available with them and which may be beyond their core strength also.

The idea is to make the service environment not only competitive but also result oriented in terms of predictability of services and its judicious utilization by the CBOs.

It shall be ensured that interest of the community institutions is safeguarded and they utilize the services of the MFIs to diversify their livelihoods portfolio and enhance income. Timeliness and predictability of the services shall be cornerstone of the partnership. Some of the well-meaning MFI's that can be considered for partnership are BANDHAN, BASIX, CPSL, NIDAN etc. In due course of time, a dedicated team shall also be put in place to support the initiative in tracking, monitoring the process of intervention and delivering the desired results.

#### **5. Pilots in alternative banking:**

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

- Making the investment in system updating of the VOs to become eligible and competent to act as BCs / CSPs of the BCs. This will not only empower the community as facilitator of financial services for the poor but also bring in revenue for making the VOs more sustainable.
- Strategy shall be made for a policy change for allowing SHG portfolio on alternate Platforms of BCs. At present, Govt. is implementing BC model (i.e, banking outlet for every 2000 of population). They are becoming instrumental in ensuring the opening of the individual accounts, but the model (Kiosk Model, Mobile Banking, POS machine model) is not enabled for SHGs. The account of SHGs can't be opened from BC platform. Considering the potential of SHGs in coming years, it shall be worthwhile to bring SHG portfolio on platform of alternate channels.
- Collaboration shall be made with NABARD for creating a pool of potential BFs / BCs under Financial Inclusion Fund in form of VOs and beyond. The commercial bank can use this pool for setting up banking touch points in unbanked locations on saturation basis. However the initiatives of the project shall not remain limited for exploration of funds under FIF. It has been planned that piloting shall be made with the resources under one's own fold also.
- Collaboration with NABARD and Technology Providers for creating last mile financial architecture would be explored. The VOs can act as CSPs for the banking touch points in different villages. The micro finance operations of these CBOs shall be computerized using financial technologies. These platforms can seamlessly integrate with CBS platforms allowing the CBOs to originate deposit, loaning and insurance business for the commercial banks.
- At least 200 locations shall be taken up for the alternate banking provisions. Altogether 24 VO's would take

up the role of BC / CSP of BC. Vertical would be created to lead the Financial Inclusion strategy in the state. The detailed policy for the implementation shall be framed to lay out the business processes and arrangements for making VOs spearhead the Financial Inclusion strategy.

- 3-4 Regional data centers will be established at different locations to support FI activities in the district.

#### **6. Partnership in Agriculture:**

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

#### **7. Partnership in Dairy**

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

#### **8. Partnership in Apiculture, Goat Rearing & Poultry**

Partnership will be forged for beekeeping, honey selling through beekeepers cooperatives in the area of Apiculture. Similarly ROs would be explored for developing community managed goat breeding farm to train the Goat rearing SHG HHs to adopt & rear improved breed with strengthened backward support system to generate more income through Goat rearers' PO. In poultry, support to be taken for developing community managed brooding unit to train the Poultry rearing HHs to adopt small scale broiler farm with backward support system to generate more income through Poultry rearers' PO.

#### **9. Pilots with Mobile phone driven web based MIS**

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

## **Proposal for Recycling of Waste**

BRLPS has undertaken Solid and Liquid Waste Management (SLWM) intervention as is one of the key components of Swachh Bharat Mission (SBM) (G), launched with the objective of bringing improvement in cleanliness, hygiene and the general quality of life in rural areas. The Solid Liquid Waste Management (SLWM) initiative has been taken up with an objective to demonstrate a household based, decentralised model of solid liquid waste management which could be promoted as HHs level cleanliness and hygiene practices.

The quantum of solid waste is ever increasing due to increase in population, developmental activities, changes in life style, and socio-economic conditions, the environmental hazards due to mismanagement of plastics waste include the following aspects:

Garbage containing plastics, when burnt may cause air pollution by emitting polluting gases;

Garbage mixed with plastics interferes in waste processing facilities and may also cause problems in landfill operations.

### **Reuse for road Construction**

Plastic has slowly become an integral part of all human requirements, but plastic does not decomposes, this is its biggest drawbacks. Plastic garbage is commonly seen around the country and has started causing several problems. Plastic waste clogs drains. It chokes animals, who eat plastic bags, etc. Plastics found in fields blocks germination and prevent rainwater absorption. Recycling plastic can be done only 3-4 times and melting the plastic for recycling releases highly toxic fumes.

So, with an objective to reuse & recycle the plastic waste generated from rural areas an initiative for plastic management plant will be set up.

The plastic waste items that can be used for road construction are various items like plastic carry bags, plastic cups, plastic packaging for potato chips, biscuits, chocolates, etc.

### **Objective:**

1. Promote SHG based plastic waste management system to safe environmental.
2. Generate livelihood opportunity for PG of SHG women involving them in running waste plastic processing plants.
3. Reuse waste plastic for road construction purpose.

### **Raw Material (Waste Plastic)**

The Collected Plastic waste from road, garbage trucks, dumpsites, compost plants, rag pickers, waste buyers, Households will be crushed into small pieces through a crushing machine and these crushed products of waste plastic will be packed and sold to department of road construction. Waste plastic bags would be collected from roads, garbage trucks, dumpsites and compost plants by rag pickers,

Kabadiwala. Household plastic like empty milk bags, used plastic bags etc would be collected from the house to reuse the plastic. The collected Plastic waste will be sorted as per the required thickness.

### **Strategy of Processing**

Generally, polyethylene of 60 micron or below is used for the further process. Less micron plastic is easily mixable in the bitumen at higher temperature (20°C-170°C). It is clean by de-dusting or washing if required. Collected Plastic will be cut into fine pieces as far as possible. The plastic pieces were sieved through 4.75mm sieve and retaining at 2.36mm sieve will be collected. Firstly, Bitumen will be heated up to the temperature about 20°C-170°C which is its melting temp. Pieces will be added slowly to the hot bitumen of temperature around 120-170°C. The mixture will be stirred manually for about 20-30 minutes and in that time period temperature will be kept constant about 120-170°C. Polymer-bitumen mixtures of different compositions will be prepared.

BRLPS would run the process unit through PG/company of Self Help Groups (SHGs). SHG would be trained to run the plant. Required manpower support would be made available manage the business. BRLPS undertake the entire responsibility of monitoring the processing & quality control at the unit.

### **Working**

The unit will be in operation for 12 hours duration in a day. The unit shall operate from 8:00 A.M to 8:00 P.M. The worker of the unit will work on shift basis. Rag pickers or identified person by SHGs would collect the plastic waste from each HHs of respective villages and reach at processing plant. Weekly one day plant will be closed.

### **Quality Audit**

BRLPS shall deploy one external person to carry out regular quality audit check of the product to ensure the waste plastic that is being used is of as per the designed parameters. The person shall go training from an appropriate organisation on this.

### **Manpower Requirement**

The total manpower requirement is about 33 Persons per day. There will be three persons who keep record of waste plastic collected per day and crushed plastic sold from the shredding unit. Three persons would be engaged for separating the waste plastic before sending to shredder machine and four persons for machine work and piling/packaging of the crushed plastic. There will be one Technical consultant who will provide technical support to the worker in the shredding unit. There will be one unit head that will be responsible for overall operation & management of the unit, one supervisor cum accountant will be responsible for maintenance of records of the shredding unit.

### **Activities under shredding unit:-**

**Segregation of different type of plastic:** - The first step in recycling plastic waste after collection is segregation of waste plastic. Depending on its nature, sorted plastic waste will be processed directly

on the site of the recycling unit. Depending upon the physical properties of the plastic it may be classified thermoplastic and thermosetting materials, depending upon chemical properties of plastic it may be categorised as Low Density Polythene (LDPE), High Density Polythene (HDPE), Polyethylene Terephthalate (PET), Polypropylene (PP) etc.

**Cleaning/ washing of segregated waste plastic:** - After selection and segregation of the waste plastic, it may be directly recycled. The segregated waste plastic is then sent for washing unit so that harmful chemicals should be washed out through chemical treatment of washing.

**Drying of plastic after cleaning:** - the washed waste plastic is then sent to dryer unit so that that plastic may not contain any dust or water particles. Drying plastic is very important, to get the moisture out before processing. If materials are processed without removing the water, the physical properties of that resin/part will be destroyed. Drying consistently and correctly provides a more robust and stable process.

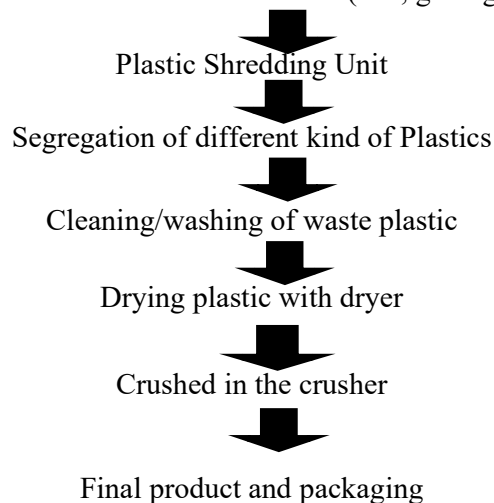
**Cleaned/ washed plastic will go through crusher machine:** - Plastic materials usually need to be cut into smaller sizes in order to allow further processing and to provide easier packaging, transportation, and distribution of recycled stock. This cutting presents certain challenges, as many plastics are abrasive to metal blades and can have wide variation in their hardness, weight, and thickness.

**Final product will go to packaging:-** the crushed recycled plastic is then packed in the packets of different weight starting from 1 Kg to 25 Kg.

**Final product will be prepare as per required size/shape suggested by RWD:-** All purchases and sales of recycled plastic are centralised in a unit. The sealed packed of crushed plastic is then sold to RWD.

### **Model for Plant Setup Unit**

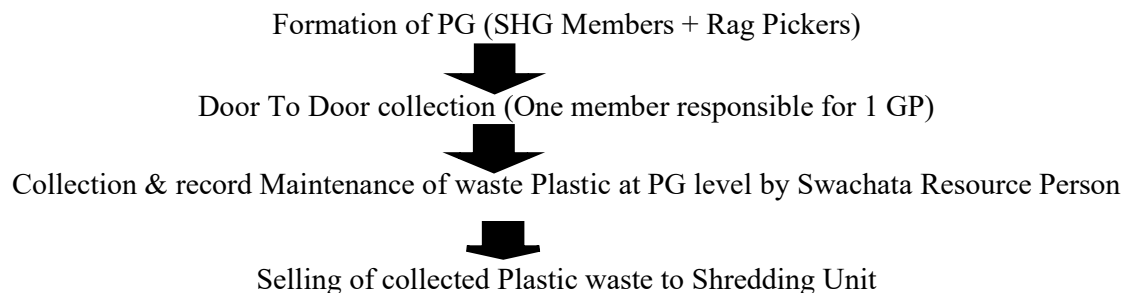
Collection of raw/waste plastic from different sources (HH, garbage, commercial places etc.)



### **Collection of raw/waste plastic:**

The Rag pickers/ SHGs members will be joined together to form producer group in order to run the recycle unit and further selling up of the recycled plastic product in the potential market. SHG members who all are interested or those who are in need of livelihood including the rag pickers would be joined together to form the production group. In the formed producer group there will be 30 – 40 members including the SHG members and rag pickers, each group would be given name as Swachhata group. Existing rag pickers from rural/urban area and they will form producer group. That particular group will be tagged by nearer existing CLF.

Each of the formed group would be headed by “Swachhata Resource Person”. As the plant would be set up in the sadar vicinity of the Block/District, thus the aforementioned Swachta Groups must be tagged with the nearest CLFs of the respective Block so as to ensure the smooth functioning as well as monitoring of the entire process. The work of the Swachta group will be to ensure collection of plastic waste from vicinity by door to door collection on alternate day. Collected plastic waste will be recorded in the register during the meeting day of the Swachta group and this record maintenance work will be done by the “Swachhata resource person”. Further collected plastic waste would be sold directly to shredding plant unit set up at block or district level with the consent of CLF.



For plastic shredding unit raw material would be waste plastic that will be collected from rural areas & available possible sources. Collection of waste plastic will be done through local rag pickers, kabadiwala, commercial places, household waste etc at PG level. Collected plastic waste from different sources would be sold to plastic shredding unit centre @ Rs. 25/-per KG as rate decided by the unit head, this will be sold once in a week. The shredding machine will be set up and collected waste plastic will be processed and do market linkages.

### **Plastic Processing/shredding Unit Centre:**

For processing of waste plastic collected from different sources like from rag pickers, HH waste, commercial places etc. will be collected at a centre place where segregation of different kind of plastic will be done. This plastic shredding unit centre will be established at district level where from all different sources plastic will be collected at the unit. A total of 10 shredding unit centre will be



established in different district of project area. These 10 units will be established in phase wise, in first phase 5 unit will be established focusing in the project area where work of Solid & Liquid Waste management (SLWM) is being carried out. Based on the output of the first phase established shredding unit expansion to next 5 districts may be done.

### **Route Mapping**

The plant will be establishing initially at 10 different identified areas. Establishing shredding unit center in these areas will fulfil both the objective of SLWM as well as plastic waste management. The District Identified for establishment is given below:-

Sl. No	Division	Sub Division
1	Patna	Patna, Mahaniya, Bikramganj
2	Samastipur	Rosra
3	Khagaria	Birpur
4	Muzaffarpur	Muzaffarpur East
5	Bhagalpur	Banka, Naughachiya
6	Rohtas	Sasaram1 & 2
7	Gaya	Gaya, Imamganj, Sherghati
8	Saharsha	Madhepura, Simri Bakhtiyarpur
9	Purnea	Wda Kisanganj, Purnea
10	Madhubani	Jainagar, Jhanjharpur, Phulpras

### **Welfare Services**

- Worker of plant will get facility of insurance services which will be cover their medical & accidental damages. The premium of insurance will be paid by unit. Rag pickers, who associated with the unit, will get annual accidental insurance coverage through either private or government schemes.
- Quarterly health check up will be done through government medical hospital.
- An industrial uniform will be available for the plant worker that consists of Shoes, mask, gloves, etc. associated rag pickers will also get the same.

A separate fund is allocated for the same.

Establishment cost of 1 unit of Shredding					
A. Fixed Asset					
Sl.	Particular	Description	Unit	Unit Cost	Total Cost
1	Shredding Machine	Machine for crushing all types of plastic@ 100kg/per day capacity	1	4,50,000	4,50,000
2	Generator/ Electricity	37 KVA	1	3,50,000	3,50,000
3	Safety Equipments	Apparell+Mask+Glubs	150	2000	3,00,000
4	weighing Machine	capacity of 300 kg	1	20,000	20,000
5	other Material	3 wash tub+3 bucket	6	500	3,000
6	Miscellaneous	lump sump			50,000
7	Insurance +Health Checkups	Quarterly Check up & Insurance	150	500	75,000
8	Solar Light	1 KW	1	1,80,000	1,80,000
9	land/building lease Advance		1	1,00,000	1,00,000
10	Working Captial	Operation Cost For 45 days	1	4,35,113	4,35,113
Total (in Rs.)					19,63,113
B Cost of Production Per month for one unit					
1	Raw materials requirement and Cost				
1.2	Total Working Day in Month				25
1.3	Per Day Capacity of production in KG				300
1.4	Total Production in Month				7,500
1.5	Cost of raw material used per month (in Rs.)@25 Rs/KG				1,87,500
2	Diesel				
2.1	Diesel per hour in litres				10
2.2	Avg working hours/day				4
2.3	Miscellaneous usage of diesel/day				10
2.4	Total diesel consumption/day				50
2.5	Avg cost/litre				60

2.6	Total cost/day	3000			
2.7	Total cost/m @20 working days (in Rs.)	60,000			
3	Rent, Wages and Payments				
3.1	Rent /Per Month	10000			
3.2	No. of Unskilled workers(50:50=Ragpickers: SHG's Member)	5			
3.3	Wage/worker/Month @168 Rs/Day	5040			
3.4	Total worker wage/month	25200			
3.7	Supervisor/Accountant per Month	6000			
3.9	Total wages paid per month	41,200			
4	Packaginng				
4.1	Packaging cost per bag containing 100 KG waste plastic prouct (@.05 Rs per KG)	5			
4.2	Total packaging cost @3000kg	375			
5	Safty & Hygiene				
5.1	Sanitry Items lump sum	1000			
	Total Cost (1.5+2.7+3.9+4.2+5.1)	2,90,075			
	<b>TOTAL COST</b>	<b>2,90,075</b>			
	Total Production Cost per KG	38.68			
	Total Selling price @10% margin per KG	42.5			
	Total Rag pickers	150			
	1Ragpicker per collection in KG	2.00			
	Rate per KG/Rs	25			
	1 Rag picker received Rs/per Day	50			
	C. BUDGET for Capacity Building				
	Activity				
Sl.	Capacity Building Activities	1 unit =30 person	No. of Days	Per person cost/day	amount
1	Training to Shredding Unit Worker	5	6	150	1,35,000
2	Training to Rag Pickers	5	2	150	45,000

3	Exposure(outside State)	Exposure to Project staff ,selected Shredding Unit workers (Lumpsum)	4,00,000		
Total			5,80,000		
<b>Total Budget Required For Shredding Center</b>					
Sl.	Budget	Description	Unit Cost	No of Unit	Total Cost
1	Fixed Asset (A1+A2)	All fixed cost & Working capital	19,63,113	10	196,31,125
Grand Total (Rs.)					<b>196,31,125</b>

Establishment cost of 1 unit of Shreeding					
A. Fixed Asset					
Sl.	Particular	Description	Unit	Unit Cost	Total Cost
1	Shredding Machine	Machine for crushing all types of plastic@ 100kg/per day capacity	1	4,50,000	4,50,000
2	Genreter/ Electricity	37 KVA	1	3,50,000	3,50,000
3	Safety Equipments	Apparell+Mask+Glubs	150	2000	3,00,000
4	weighing Machine	capacity of 300 kg	1	20,000	20,000
5	other Material	3 wash tub+3 bucket	6	500	3,000
6	Miscellenous	lumpsum			50,000
7	Insurance+Health Checkups	Quaterly Check up & Insurance	150	500	75,000
8	Solar Light	1 KW	1	1,50,000	1,50,000
9	land/building lease Advance		1	1,00,000	1,00,000
10	Working Captial	Operation Cost For 45 days	1	4,31,363	4,31,363
Total (in Rs.)					19,29,363
B. Raw Material					
Total Working Day in Month					25
Per Day Capacity of production in KG					300

	Total Production in Month	7,500
<b>C. COST OF PRODUCTION FOR 1 PLANT PER MONTH</b>		
1	Raw materials	
1.1	Raw materials quantity used per month(production capacity ) in KG	7,500
1.2	Cost of raw material used per month (in Rs.)@25 Rs/KG	187500
2	Diesel	
2.1	Diesel per hour in litres	10
2.2	Avg working hours/day	4
2.3	Miscellaneous usage of diesel/day	10
2.4	Total diesel consumption/day	50
2.5	Avg cost/litre	60
2.6	Total cost/day	3000
2.7	Total cost/m @25 working days (in Rs.)	60000
3	Rent, Wages and Payments	
3.1	Rent /Per Month	7500
3.2	No. of Unskilled workers(50:50=Ragpickers: SHG's Member)	5
3.3	Wage/worker/Month @168 Rs/Day	5040
3.4	Total worker wage/month	25200
3.7	Supervisor/Accountant per Month	6000
3.8	Unit Head	0
3.9	Total wages paid per month	38700
4	Packaging	
4.1	Packaging cost per bag containing 100 KG waste plastic product (@.05 Rs per KG)	5
4.2	Total packaging cost @3000kg	375
5	<b>Safety &amp; Hygiene</b>	
5.1	Sanitary Items lump sum	1000
	<b>Total Cost (1.2+2.7+3.9+4.2+5.1)</b>	<b>287575</b>
	<b>TOTAL COST</b>	<b>287575</b>

Total Budget Required For Shredding Centre				
Sl No.		Unit Cost	No of Unit	Total Cost
1	Fixed Asset	19,29,363	10	192,93,625
2	Operation Cost For 45 days	431362.5	10	43,13,625
3	Capacity Building	4,31,500	5	21,57,500
	Total Cost(1)	19,29,363		192,93,625

- Cost of one plant including Fixed Asset & Operation Cost for 45 days----- Rs 19, 29,363/- (Nineteen lakh twenty nine thousand three hundred sixty three only)
- Cost for 10 plant -----**Rs 192, 93,625/-**(Nineteen crore twenty nine lakh three thousand six hundred twenty five)

BUDGET for Capacity Building Activity					
Activity	Description	1 unit =30 person	No. of Days	Per person cost/day	amount
Capacity Building	Training to Shredding Unit Worker	5	6	150	4,500
	Training to Rag Pickers	5	2	150	1,500
	Exposure(outside State)	Exposure to Project staff ,selected Shredding Unit workers (Lumpsum)			4,00,000
Total					4,31,500
Total Working Day in Month				25	
Per Day Capacity of production in KG				300	
Total Production in Month				<b>7,500</b>	
Total Production Cost per KG				<b>38</b>	
Total Selling price @10% margin per KG				<b>42.2</b>	

Total Rag pickers	1Ragpicker= KG	Rate per KG/Rs	1 Rag picker received Rs/per Day
150	2.00	25	50
1 Rag picker Received Cost/Per Month		1250	

## CHAPTER 9: PROJECT MANAGEMENT

### Summary

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

#### 1. Human Resource Development

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

#### 2. Monitoring & Evaluation

The Project will invest in a rigorous MIS which would go beyond regular capture of transactions at the member / CBO level. Key information on existing interventions in the thematic of livelihoods, microfinance and social development will be integrated; moreover, as new interventions are tested on a pilot basis, the results from the pilots would also be integrated, to study the impacts before the intervention itself is finalized. Analytical dashboards and query based reporting would be given priority so as to encourage and information based decision making. ICT base would be tried out to understand the best fit for timely & accurate data capture. The project would invest in Process Monitoring methods to get an in depth idea; to achieve this, the project will, over a period of time, continuously monitor villages to understand the scale and scope of a) overall interventions b) pilot interventions and c) issues and challenges being identified from the field and the MIS.

### A. Process Monitoring

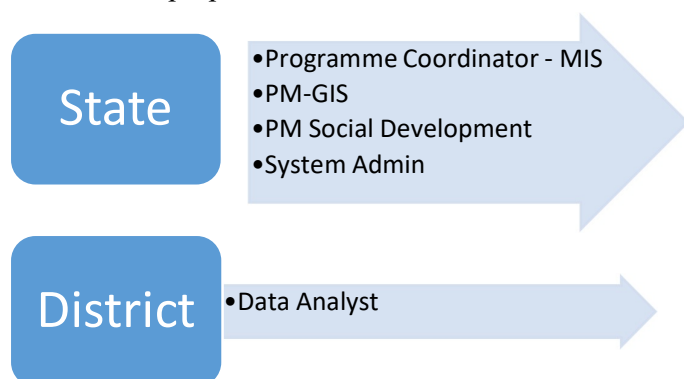
The Process Monitoring will place a system of feedback loops (both horizontal i.e. across blocks/districts/states and vertical i.e. from management to field and back). Feedback loops will also be instituted at the community level and will track social and political mobilization challenges; changes in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

### 3. Management Information System

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

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

The structure proposed for the MIS vertical:



At BRLPS, heterogeneous types of conversion programs are being conducted in Farm, Non-Farm and Livestock. The digitization of the same is also being conducted in few areas but sooner all the activities may also be proposed to be digitized. It will be huge data in future. It is very important to have proper usage of data at every level which will provide in-sight for policy framing and as well as helps in the impact analysis as well. Data analysis is very much required and has to be done very effectively and expert human resource will provide support to all themes at the state level and as well as at the district level.



## **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. It also facilitates knowledge sharing and learning with community at large to whom Jeevika extends various services, all the development partners, across implementation, coordination and management units within Jeevika and throughout the development arena through various social and electronic media.

### *Two Levels of Communication Support*

Strategic Communication interventions in context of WBG Citizen Engagement effort would be undertaken in two levels:

- (i) **Communication** by primarily focusing on internal and external communication, advocacy, and stakeholder engagement in the process;
- (ii) **Operational Communication support** within themes in the program

## **Key Objectives**

Following are the main communication objectives to help achieve the overarching goals

- 1) Promote ownership and understanding of various thematic interventions of Jeevika among operational teams (This would include: communicating about thematic intervention plan and operational guidelines, and good practices to Teams);
- 2) Showcase the value and impact of Jeevika for advocacy
- 3) Support the engagement and partnerships with stakeholders at global and country levels to position and promote Jeevika's efforts for better development results

## **Strategic Approach**

Following are the key areas of focus

1. **Branding and positioning**
2. **Advocacy and Continuous presence**

3. **Capture and share results** by applying techniques of different social media marketing through engagement of “influencers”
4. **Use of mobile technology** (such as mobile application) to engage stakeholders and advocate for Jeevika where appropriate.
5. **Collaborate and nurture partnership** with different internal initiatives and communities/networks.
6. **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.

#### **7. 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.

#### **8. Development of videos through community professionals:**

KMC plans to develop a pool of community professionals who can engage in production and dissemination of videos. KMC also envisages the use of “Pico Projectors” in Jeevika to provide a systematic procedure for better handling and upkeep of the pico projectors for its varied use for information dissemination. The guidelines captures the process of **a. inventory**

**management, b. preparation of videos, c. maintenance and d. proper issuance** and to reach out to a maximum number of community members through community professionals. KMC plans to procure 5000 pico-projectors and additional equipment for better outreach pertaining dissemination and production of videos.

The following assorted activities have been planned for community video production:

- a. Training of district and block level teams for video production and disseminations.
- b. Dissemination calendar would be prepared meant for the community and the officials of JEEViKA.

## **9. Knowledge Sharing through mobile based technology for behavior change and awareness**

Mobile Vaani is a mobile based platform that uses Interactive Voice Response System to collect and share information. To use the services, the community members are given a toll free number where they can place a missed call and can then gather requisite information. The community members can also ask questions that would be responded to by experts within 7 days. They can also record their suggestions and thoughts and share them with others. The services of Mobile Vaani have been planned to be used to expedite the behavior change pertaining to health and nutrition in 15 blocks of Nalanda district and exclusively for Acute Encephalitis Syndrome awareness in 5 blocks of Muzaffarpur. The program is a joint initiative of BMGF, PCI, Gram Vaani and Jeevika. The community mobilizers of Jeevika will be trained on the entire mechanism, which they're further imparting to the community members and has enabled them to record their opinions, suggestions and reactions.

This Strategy & Action is planned to be implemented during the financial year 2020-21 and will be reviewed after six months of implementation with periodic updating as and when necessary. These strategic approaches are broadly categorized as under,

### **A. Knowledge Creation and Capture**

### **B. Knowledge sharing and dissemination**

### **C. Knowledge acquisition and application**

#### **A. Knowledge Creation and Capture**

- Create a knowledge repository and digital library 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 Coffee- Table Book and Corporate Brochure
- Develop documentary films on various theme
- Development of a Compendium of Thematic guidelines - A compendium, incorporating all-important guidelines and processes, is developed for immediate and future reference.
- Development of mobile app that would carry all knowledge products making it a knowledge repository.

#### **B. 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
- Implementation of Community Grievance Mechanism through web-based application operated through call center.
- Publication of Monthly Newsletters and quarterly Magazines
- 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 vocal communication skills and creating functional groups, who will disseminate information and create awareness about various issues and processes through pico-projectors.
- 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/ Radio: Adequate case studies and information have already been collated and its 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.

### **C. 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.

### **Key Communication Products:**

1. Dynamic internal Website that would act as a knowledge and information hub both:
  - (i) to support staff and teams on various thematic interventions, indicators, learning, events etc.
  - (ii) to update internal audience on the progress/implementation and showcase results;
2. Revamped external [website](#) to update external stakeholders with information about implementation, engagements, events and progress
3. Web based contents and products such as blog posts, feature stories, multimedia and photo stories;
4. Social and new media products such as Twitter, Facebook, LinkedIn posts;
5. Information brief (two pager) for periodic updates on themes
6. Simplified version of internal guidance on Indicators and Monitoring system for operational teams;
7. Information updates/briefs/Frequently Asked Questions (FAQs)
8. Good case examples and success/impact stories– packaged and disseminated through different channels and for different purposes (technical support, learning events such as clinics, boot camps, results stories for external stakeholders and governments, etc.);
9. Face-to-face workshop/seminars/roundtables

## Resource Cell

The Ministry of Rural Development, Government of India (vide its DO letter no: J.11011/05/2012-Aajeevika, dated 23.02.2012) has identified BRLPS (Bihar Rural Livelihoods Promotion Society) as a National Resource Organization (NRO) to provide technical and implementation support on regular basis to other upcoming states (State Rural Livelihoods Missions) in piloting their initiatives in the areas of Social Mobilization, Institution and Capacity Building Financial Inclusion, Livelihoods enhancement, access to social security & entitlements with strategic planning and implementation of various thematic/program Interventions.

The Ministry of Rural Department (MoRD), Government of India (Gol) under National Rural Livelihoods Mission (NRLM) Framework has undertaken intensive facilitation of livelihoods in 400 blocks across the country in a phased manner, out of which 100 blocks has to be developed as Resource blocks. These resource blocks would be further supporting other blocks of concerned State Rural Livelihoods Missions in implementation of the livelihoods program as per the mandate of JEEViKA.

A resource block strategy has been developed by Gol, in which it has been envisaged that Community Resource Person (CRP) strategy would be adopted for replication of the model and help in setting up systems for Program implementation and management in the newer states.

State Resource Cell, BRLPS has been constituted by the approval of the Executive Committee, BRLPS dated 28<sup>th</sup> June, 2012 and set up a team of professional to work exclusively with NMMU and the SRLM states by undertaking innovative strategies like Professional Resource Persons (PRPs) strategy, Community Resource Persons (CRPs) strategy, conducting capacity building, training, exposure and Immersions to the Project staffs, Community staff/members of the SLRM states in a dedicated manner and ensure comprehensive development of Resource Blocks whose social capital will be utilized to replicate the model of working in the rest of the areas and achieve saturation with program management strategies.

State Resource Cell, BRLPS (NRO) is providing regular services to 31 Resource Blocks in four State Rural livelihoods Missions under MoU and further also being approached for extending services/support to additional Blocks. Besides this State Resource Cell, BRLPS is also supporting other SRLMs/agencies in capacity building, exposure, immersion and training for staff and community cadre.

In the dearth of quality resource organization capable of supporting newer societies in Capacity building and implementing livelihoods programs, the state Resource Cell also aims to establish BRLPS as a centre of learning with excellence in Livelihoods program with IBCB plus strategy i.e. Strategic Planning for project implementation and thematic capacity building in Institution building, Procurement, Community finance, Social Development, Community Insurance, HRD training and capacity building.

**The SRC, BRLPS agenda for the year would be:**

- Development and promotion of various CRPs and Professional Resource Persons from the community cadres utilizing their services at various SRLM/agencies externally or internally in BRLPS.
- 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 Resource Blocks and regular capacity building/training program for various stake holders on various themes as per their demand.
- Documenting best practices and developing resource block for internal exposure/immersion of staff and community members of concerned SRLM.
- Preparation of quality resource material, modules, tool kits, case studies etc for capacity building of staff and cadre internally or externally as required.

**Scope of Resource blocks at SRLMs:**

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

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

1. Identification and accrediting quality Resource Persons from the organization within and outside for supporting and executing RC operations.
2. 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.
3. Special focus on developing community cadre capacity for taking up their roles regarding RC activities and strengthening their institutions.

**Action Plan of Resource Cell, BRLPS:**

1. Strengthening of Resource Cell, establishing system, protocols and pragmatic processes for smooth and effective operations of National Resource Organization.
2. Developing 2000 quality external CRPs (1200 SHG, 500, VO and 300 Thematic CRPs i.e. Trainers CRPs, SD-Convergence CRP, Process Monitors, Community Auditors) for catering the requirement of MoU SRLMs in Social Mobilization and capacity Building.
3. Implementation of Resource Block strategy in existing resource Blocks in four SRLMs and exploring new MoU with other State Rural Livelihoods Missions.
4. Developing at least three course module (credit point based) for effective capacity building, Certification and accrediting resource Persons from Community & Staff.

# Bihar Rural Livelihoods Promotion Society

## JEEViKA

### Annual Action Plan FY 2020-21

S. No.	Indicators	NRETP	NRLM	BTDP	BRLPS
1	House Hold to be mobilized into SHG Fold	70942	133017	307019	510978
2	SHGs to be formed	5428	10429	23331	39188
3	Village Organisations to be formed	992	2194	4587	7773
4	Cluster Level Federations to be formed	15	53	203	271
5	SHGs to have Bank Account	18643	40373	82152	141168
6	SHGs to receive Revolving Fund	42610	112191	64174	218975
7	VOs to receive CIF	1414	4883	7130	13427
8	SHGs to be Credit Linked with Banks	45927	75228	129181	250336
9	Amount of Credit Linkage (In Cr.) to be leveraged from Banks	920	1500	2600	5020
10	SHG HHs to be linked with Insurance Programme	545935	787817	731831	2065583
<b>Livelihoods</b>					
11	SHG HHs to be engaged in Agriculture Interventions	267326	299438	452209	1018973
12	SHG HHs to be involved in Livestock Interventions	16866	42511	49378	108755
13	SHG HHs to be part of Non-Farm Interventions	22598	16800	28140	67538
<b>Deen Dayal Upadhyay Grameen Kaushal Yojana</b>					
14	Youth Trained	45527			
15	Youth Placed	31823			
<b>Satat Jeevikoparjan Yojana</b>					
16	Targetted HHs to be endorsed by Village Organisation	29847			
17	Endorsed HHs to receive Productive Assets	61546			
18	Endorsed HHs to receive Gap Assistant Fund	58783			



## Budget for the Financial Year 2020-21

### National Rural Livelihoods Mission

Components	Quarter1	Quarter 2	Quarter 3	Quarter 4	Total Amount
Institution and Human Capacity Building	2500000	2500000	2000000	2500000	9500000
State Livelihood Support	3197573775	3247835875	3467277675	3512851675	13425539000
Innovation and Partnership Support	23500000	6000000	4582000	5000000	39082000
PROJECT IMPLEMENTATION SUPPORT	33000	0	0	0	33000
INFRASTRUCTURE & MARKETING	4500000	4279100	4000000	4000000	16779100
INTEREST SUBVENTION	40000000	40000000	40000000	30000000	150000000
RSETIs	11595750	11595750	11595750	11595750	46383000
Other Verticals ( SVEP, AGEY etc...)	32061621	32061621	32061621	32061621	128246484
<b>Total</b>	<b>3311764146</b>	<b>3344272346</b>	<b>3561517046</b>	<b>3598009046</b>	<b>13815562584</b>

### National Rural Economic Transformative Project

Component / Sub component	FY 20-21
A. Institutional and Human Capacity Building	52500000
B. State Livelihoods Support	1426600000
C. Innovations and Partnership Support	22100000
D. Project Implementation Support	2700000
<b>Total PROJECT COSTS</b>	<b>1503900000</b>

### **Bihar Transformative Development Project**

<b>Components</b>	<b>Quarter1</b>	<b>Quarter 2</b>	<b>Quarter 3</b>	<b>Quarter 4</b>	<b>Total Amount</b>
<b>Community Institution Development</b>	615,096,250.00	571,838,500.00	588,991,000.00	636,614,000.00	<b>2,412,539,750.00</b>
<b>Community Investment fund</b>	397,334,250.00	572,436,250.00	16,165,500.00	16,165,500.00	<b>2,348,954,500.00</b>
<b>Access to Health, Nutrition &amp; Sanitation</b>	45,911,500.00	53,711,500.00	77,611,500.00	66,861,500.00	<b>244,096,000.00</b>
<b>Innovation, Partnership and Technical Assistance</b>	8,000,000.00	15,600,000.00	12,000,000.00	10,100,000.00	<b>45,700,000.00</b>
<b>Project Management</b>	135,876,500.00	144,916,500.00	168,116,500.00	181,661,500.00	<b>630,571,000.00</b>
<b>Total</b>	<b>1,202,218,500.00</b>	<b>1,358,502,750.00</b>	<b>16,165,500.00</b>	<b>16,165,500.00</b>	<b>5,681,861,250.00</b>

### **Satat Jeevikoparjan Yojana**

<b>Components</b>	<b>Quarter1</b>	<b>Quarter 2</b>	<b>Quarter 3</b>	<b>Quarter 4</b>	<b>Total Amount</b>
<b>Capacity Building Cost</b>	74094400	74094400	78469400	81374400	<b>295492600</b>
<b>Livelihoods Investment fund ( SIF , LGAF, LIF and Insurance)</b>	385853000	384550000	241450000	291550000	<b>1303403000</b>
<b>Partnerships and Convergence</b>	0	0	800000	1700000	<b>2500000</b>
<b>Total</b>	<b>459947400</b>	<b>458644400</b>	<b>320719400</b>	<b>374624400</b>	<b>1601395600</b>

### Deen Dayal Upadhyay Grameen Kaushal Yojana

Components	Quarter1	Quarter 2	Quarter 3	Quarter 4	Total Amount
<b>Component -1 Programme cost (State)</b>	692737500	692737500	692737500	593775000	<b>692737500</b>
<b>Component -2 CTSA Monitoring cost (State)</b>	8782500	8782500	8782500	8782500	<b>8782500</b>
<b>Component -3 Support Cost</b>	23595750	21095750	18671250	21095750	<b>84458500</b>
<b>Component -4 Administration Cost (State)</b>	2750000	2750000	2750000	2774000	<b>11024000</b>
<b>Total</b>	<b>727865750</b>	<b>725365750</b>	<b>722941250</b>	<b>626427250</b>	<b>2802600000</b>





**JEEVIKA**

**Bihar Rural Livelihoods Promotion Society**

Vidyut Bhawan - II, Bailey Road, Patna - 800 021

Tele/Fax : +91-612-2504980/60; website : [www.brpls.in](http://www.brpls.in)

