

Annual Report 2007 - 2008



JEEVIKA

Bihar Rural Livelihoods Promotion Society

EXECUTIVE SUMMARY

The Government of Bihar (GOB), through the Bihar Rural Livelihoods Promotion Society (BRLPS) is spearheading an ambitious world Bank aided Bihar Rural Livelihoods Project. It aims to promote Rural Livelihoods and enhance social and economic empowerment of rural poor and women. The Project JEEViKA envisages to make significant strides in terms of building and nurturing quality institutions like that of SHG's and their federations.

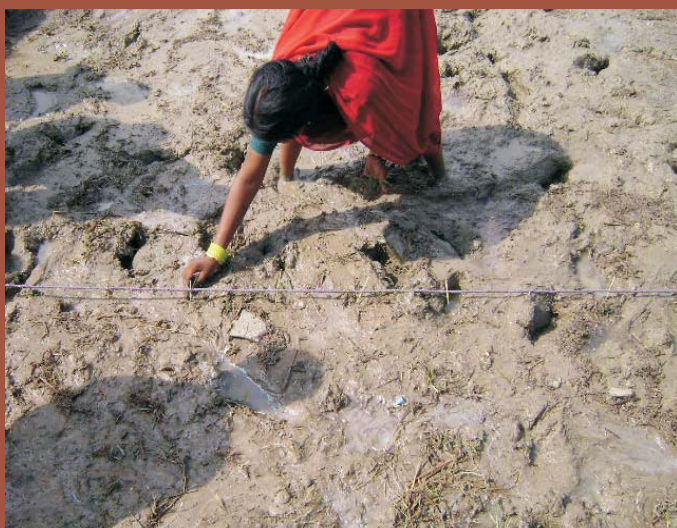
The project has completed its journey from the pilot and entered in its main implementation phase. On 1st October '07, project has announced its effectiveness. Significant amount of spade work has been taken up to ensure quality operationalization of the project. This includes the process of recruitment, training of staff and their exposure to the successful models of country where similar work has been taken up. Besides this, meticulous attempt has been taken at establishing prudent accounting system at the SHG level. This shall go a long way in carving niche for the SHG as regards its feasibility to be a financially sustainable banking model. Project is getting constant inspiration and support from similar project of Andhra Pradesh. This has led to cross learning across the state. As different mainstream financial institutions are the important stakeholder of SHG movement, every effort is made to have collaboration with them to give a fillip to the SHG movement which historically in different parts of country has proved to be an effective and successful tool for economic and Social development. The endeavor to sign an MOU with SBI is a testimony to the above mentioned fact. Nonetheless, milestones are yet to be arrived at and all effort shall be made to facilitate a quality SHG movement in the State.

The project has so far promoted 513 SHGs and 21 Village organizations (VOs). To increase the role of community participation in the project-a policy document on Community Mobilizers (CMs) and internal CRPs have been developed and finalized. 3601 SHG members, i.e, (54%) out of total 6669 SHG members have been identified as someone who could not make signature. Out of these 2142 members have been trained to write/ink their name.

Mainstreaming of the groups promoted by JEEViKA, particularly, linking the groups with bank is one of the important components under the project. Till now, 262 groups have opened their bank accounts and out of them 70 groups have been credit linked with different Banks. Total amount of loan extended by Banks has been Rs. 9.67 Lakhs. In addition to this 122 groups have been provided with initial capitalization fund (ICF) amounting to Rs. 10.34 Lakhs.

Under the livelihoods component, project has piloted SRI on paddy productivity enhancement in the Bodh Gaya & Harnaut blocks of Gaya and Nalanda districts respectively. Technical assistance services have been hired from PRADAN to undertake the assignment. Though the efforts were made to work with more than 200 farmers, eventually it is 128 farmers in 75.51 acres have harvested the paddy crop through SRI, successfully. The yield through SRI for 34% of farmers is 10-15 ton / Ha and 37% of farmers is 7-10 ton / Ha. There are 17 more labors days per acre are required for traditional cultivation practice than 'SRI method of paddy cultivation

There is no better livelihoods opportunity for the poor households than getting a secured job. Around 114 candidates have got job in different domain as under automobile and service relation manager. The numbers are 25 and 89 respectively.



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Designing & Layout: Priya Priydarshi

BRLPS Locations



BRLPS had undertaken a study related to Poverty and Social Assessment of Bihar. This Assessment looked at four aspects viz. Poverty, Social Vulnerability, Livelihood Potential and Social Capital. This study also confirmed the projects rationale for selecting the six districts. The study used the sub-divisions as clusters. The 38 districts of Bihar were categorized into 5 clusters viz.

- Much Above Average
- Above Average
- Average
- Below Average
- Much Below Average

Based on this, our working districts are :



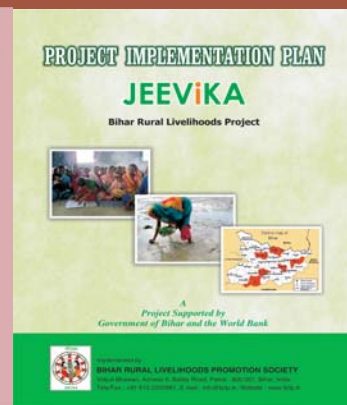
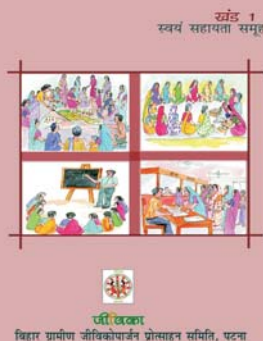
Pilot commencement : September 2006.

- Phase - I** Work in 18 Blocks started in the first year of the project from 2nd Oct 2007.
- Phase - II** Work in 24 Blocks will start in the third year of the project from Oct, 2009.

| BLOCK SELECTION | | | |
|-----------------------|--------------|------------------------|---|
| Name of the Districts | Total Blocks | Selected No. of Blocks | Selected Blocks (1st Phase Blocks are highlighted) |
| Purnia | 14 | 7 | Banmankhi Dhamdaha B. Kothi Bhawanipur Baisi Rupauli |
| Gaya | 24 | 11 | Bodh Gaya Dobhi Khizirsarai Sherghati Amas Barachatti Gurua Manpur Tan Kuppa Wazirganj |
| Nalanda | 20 | 7 | Harnaut Rajgir Sarmera Asthanwan Bihar Nagar Nausa Rahui |
| Khagaria | 7 | 3 | Alauli Khagaria Chautham |
| Muzaffarpur | 16 | 7 | Bochaha Minapur Musahari Dholi (Moraul) Kurhani Sakra Saraiya |
| Madhubani | 21 | 7 | Rajnagar Benipatti Khajauli Lakhnaur Pandaul Jainagar Jhanjharpur |

Project Introduction

कम्युनिटी ऑपरेशनल मैनुअल



JEEViKA - Bihar Rural Livelihoods Project (BRLP) has been designed to address rural poverty in Bihar in joint collaboration of the poor, Government of Bihar and the World Bank. The project aims to promote rural livelihoods and enhance social and economic empowerment of rural poor, particularly women. BRLPS, an independent society under Department of Finance, Govt. of Bihar, is undertaking this five years project.

The pilot phase of the project ran for almost a year from September 2006 and it got over on 2nd October, 2007 with the launch of main project. During the pilot phase, which was also a preparatory phase for the main project, several studies and the tasks of grassroots implementation were successfully completed by the society. The pilot interventions and studies were undertaken with the intention that the lessons learnt from the grass-root implementation and the findings of the study will be factored in the design of the main project. Moreover, it was thought that these pilots would set up models which can be replicated and would provide trained human resources, who will be used for the large scale expansion during the main project.

Project Objective

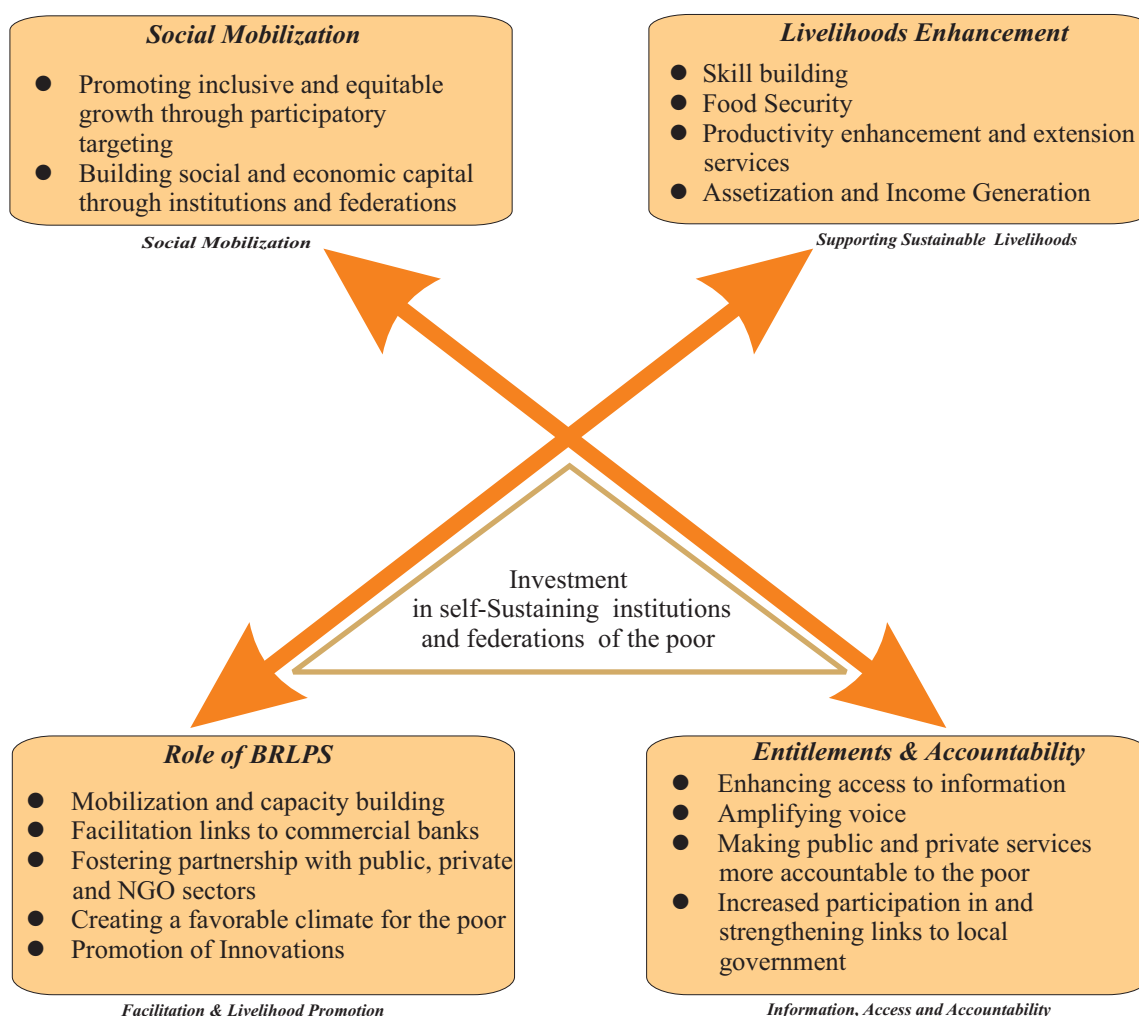
The overall goal of the project is to support GoB's strategy of reducing rural poverty through support for productive activities and investments. The objective of the project is to improve livelihoods and empower the poor through:

- Building self managed community institutions of the rural poor.
- Enhancing income of the poor through sustainable livelihoods.
- Increasing access to social protection including food security through greater voice

Project Strategy and Design

The core strategy of the project is to build vibrant and bankable women based community institutions in the form of SHGs, who through member savings, internal loaning and regular repayment become self sustaining organizations over a period of time. The groups formed would be based on self savings and interloaning and not on a single dose of CIF, given as subsidy. The primary level SHGs would be federated at the village, by forming VOs, next at a block level, these VO would become a vibrant institution by forming Block Level Federation as social service providers, business entities and valued clients of the formal banking system. Such community organizations would also partner a variety of organizations for providing back end services to different market institutions such as correspondents for banks and insurance companies, procurement franchises for private sector corporations and delivery mechanisms for a variety of government programmes.

Framework for Project Interventions



Preliminary project description

The proposed operation would finance a 5 year project. The project's main components are:

- (A) **Institution Building:** This component will build the institutional capacity of
- i. **The poor** - Mobilizing the poor into SHGs and federations and improving their quality and credit worthiness, transparent and profitable organizations, and developing commodity-based producer organizations,
 - ii. **The support organizations** - Supplement works of existing institutions like Women's Development Corporation and COMFED (Bihar State Cooperative Milk Producers' Federations Limited), and establish pro-poor support organizations, and Micro-Finance and Enterprise Training Institute. This would enable a wider and better choice of service providers for the poor and lay the foundation for development of good quality micro finance providers in Bihar, and
 - iii. **Stakeholders** - Capacity Building of all stakeholders including Panchayats for effective and inclusive service provision and community infrastructure.

(B) Investment Fund: The component has two windows:

- i. **Social Fund:** This will enable poor to access critical social services including health, insurance, support to social action interventions like advisory and legal services, help lines, etc; and
- ii. **Livelihood Fund:** This will finance livelihood needs and address and facilitate market driven skill building technical assistance, savings promotion and credit access (Micro-Finance), sectoral investment in various commodity and value chains, livelihood enhancement infrastructure for value addition linkages with agriculture research and extension agencies, private sector partnership and market access. Efforts will be made to leverage resources from financial institutions.

(C) Project Management: This component will finance the incremental operating costs of the project coordinating them within the implementing agency, monitoring and evaluation systems, studies and other technical services.

(D) Bihar Innovation Forum: Creating an enabling environment for implementing and scaling up innovations for rural livelihood development and service delivery is one of the objectives of the Bihar Rural Livelihood Project. One of the components of the project is also to support innovations by various institutions, entrepreneurs, NGOs, etc. whose main objective is to improve rural livelihoods.

Project Scope and Reach

The project will focus on targeting assistance to about 42 Blocks in 6 districts in the state. Within these Blocks the beneficiaries would be the poor, especially the poorest of the poor, socially and economically deprived class, scheduled castes, marginalised backward classes, people with no control over or access to productive resources, daily wage labour, bonded labour, unskilled marginal farmers, unskilled migrants, disabled, child labour etc. It is estimated that about 0.5 Million poor households/families would directly partner the project in 42 blocks.

The targeting of the poorest of the poor (POPs) and poor will be done considering the social vulnerability existing and spatial distribution of the village based on these discriminations.

The project in its period of five years envisages, covering :

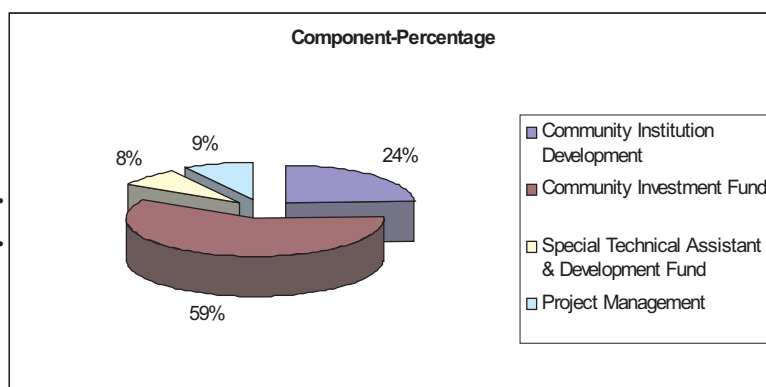
- 0.5 Million Poor Families
- 4,000 Villages
- 42 Blocks of six Districts viz. Nalanda, Gaya, Khagaria, Muzaffarpur, Madhubani and Purnia.

Overall Phasing of the Project

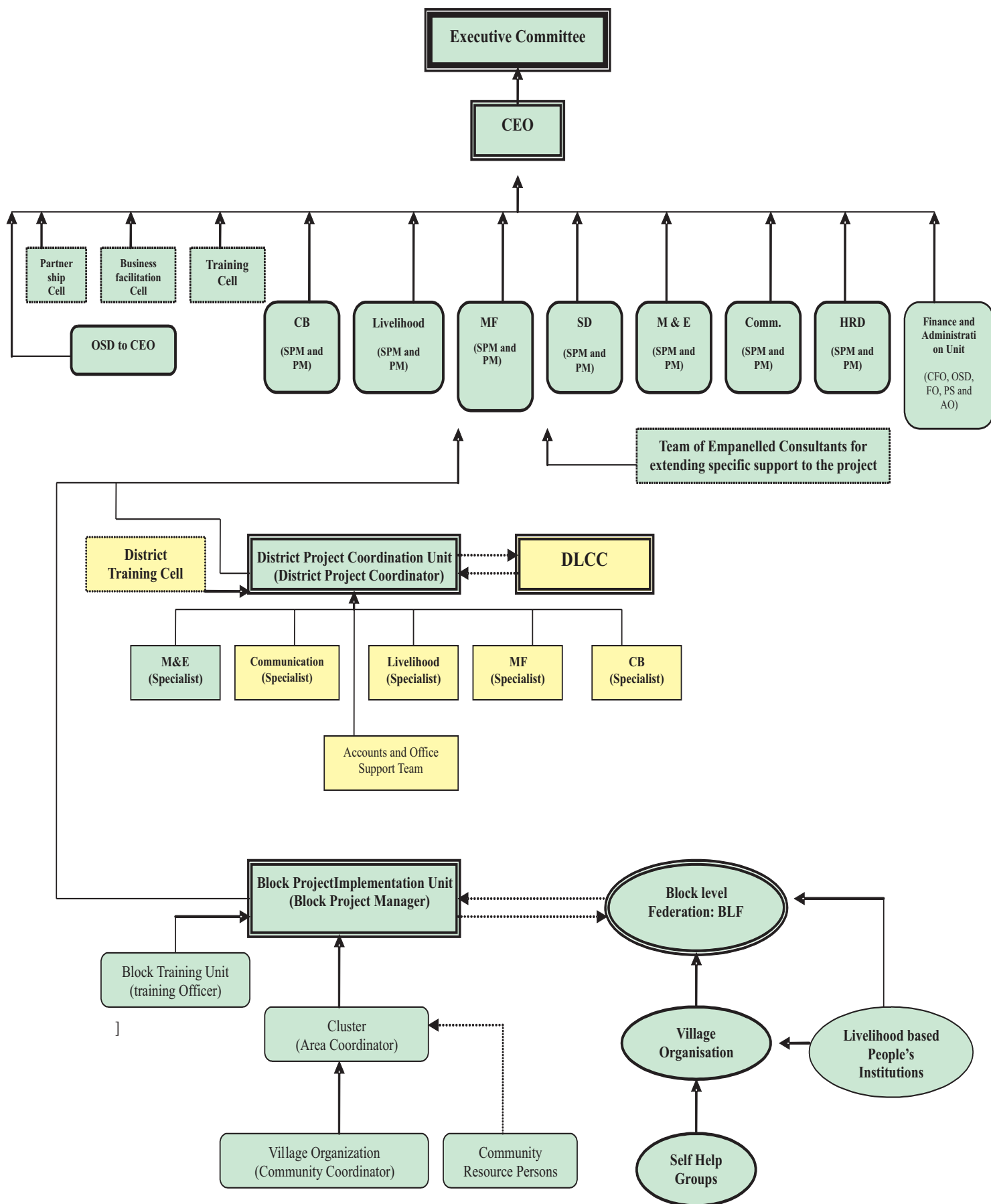
The project implementation in the chosen project districts, blocks and villages will be done in a phased manner. The project envisages formation of 44,100 SHGs in 42 blocks of 6 districts over the five year project period. Given the scale and process intensity of the project, the implementation has been divided into two broad stages as follows:

Project Duration and Estimated Cost

| | |
|--------------------------------------|----------------------------|
| Project duration | - 5 years. |
| Total estimated Project Cost | - US \$ 73 million. |
| Total World Bank Financing | - US \$ 63 million. |
| Govt. of Bihar's Contribution | - US \$ 7 million. |
| Community's Contribution | - US \$ 3 million. |



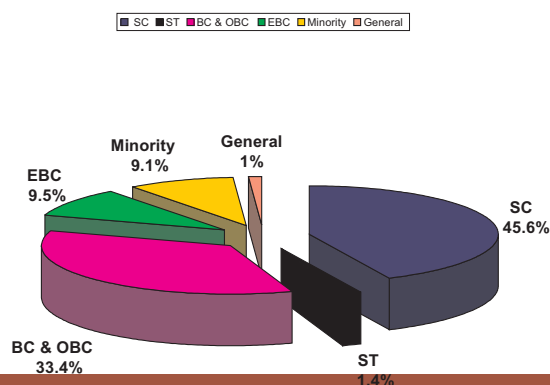
Implementation structure at state and Block level



Project Outreach

(Travel from Pilot to Main Project)

SHG MEMBERS-STATE LEVEL SOCIAL PROFILE



The project has, so far, reached to 132 Panchayats of 18 project blocks and the entry is made in 214 villages. There are approx. 56744 HHs in these villages, out of which 32259 (56.85%) HHs has been identified as target HHs, following different techniques of participatory identification of poor. There are not much variations in the targeting percentage across the districts other than Gaya and Nalanda where the targeting percentage is 72 % and 61 %, respectively.

| Sl. | District | No. of Blocks | No. of Panchayats | No. of Villages entered | Total No. of HHs | Total No. of Target HHs (identified) | % Targeting |
|--------------|----------|---------------|-------------------|-------------------------|------------------|--------------------------------------|--------------|
| 1. | M.pur | 3 | 19 | 25 | 11737 | 6210 | 53 |
| 2. | M. bani | 3 | 25 | 26 | 14699 | 8397 | 57 |
| 3. | Purnea | 3 | 20 | 24 | 8460 | 3982 | 47 |
| 4. | Nalanda | 3 | 19 | 38 | 5999 | 3687 | 61 |
| 5. | Gaya | 4 | 32 | 81 | 7987 | 5773 | 72 |
| 6. | Khagaria | 2 | 17 | 20 | 7862 | 4210 | 53 |
| TOTAL | | 18 | 132 | 214 | 56744 | 32259 | 56.85 |

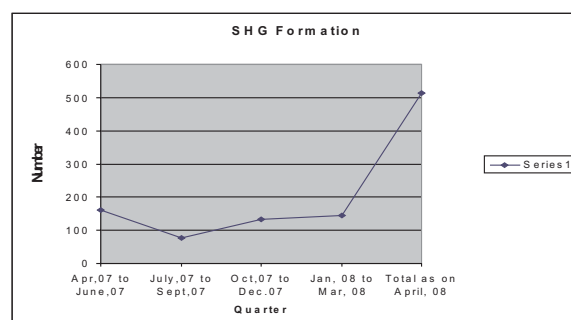
Village Immersion

The members of Block project team stay in the project Villages to get first hand experiences of development processes i.e. targeting, mobilizing and organizing poor communities. The team resides with the poorest families of relatively poorer hamlets and tries to build rapport besides understanding their socio-economic conditions. This strategy provided tremendous support in winning the confidence of the community. Most of the project staffs are still residing in the project villages and this has helped in advancing the project purpose. Consequently, the BRLPS has decided to have the village immersion as an integral component during the induction cum orientation training of all new recruit.

Among the newly recruited teams, while the BPMs, Training Coordinators/officers went through three weeks of village immersion program, the Area Coordinators and community coordinators had gone for two weeks program. During this they were given both group tasks as well as specific assignment related to their job profile. While the group tasks were largely about understanding the socio-economic profile of the village the specific tasks were like developing training module (for DTO), livelihood profiling of poor families (BPM), credit need assessment (PM-MF) etc.

SHG Formation Cycle-Quarter Wise

The project has promoted the Self Help Group (SHG) and its federation as an appropriate people's institution which provides poor women with the space and support necessary for enabling effective steps towards greater control of their lives at a personal and societal level.



So far the JEEViKA has promoted 513 SHGs in this year . CRP visits from Andhra Pradesh have played a catalytic role in mobilization and formation of SHGs.

Financial Health of the formed SHGs

Economic mainstreaming of the vulnerable and poorest target communities is the backbone of the project for facilitating them to come out of the trap of low investment-low return and hence low income resulting to low consumption.

The table shows that more than 60 % of the groups formed by Jeevika have rotated their own fund two times of their saving:

| Sl. | Financial Heads | Purnia | Muzaffarpur | Nalanda | Madhubani | Gaya | Khagaria | Total |
|-----|-----------------------------------|--------|-------------|---------|-----------|------|----------|--------|
| 1. | C. Saving (Rs. Lakhs) | 3.50 | 2.25 | 2.79 | 2.78 | 4.04 | 0.038 | 15.399 |
| 2. | Groups involved in Inter-Loaning | 106 | 56 | 92 | 68 | 89 | 2 | 413 |
| 3. | Members took loan | 1035 | 835 | 623 | 440 | 799 | 2 | 3734 |
| 4. | C. amount inter-loaned (Rs Lakhs) | 8.88 | 3.69 | 4.14 | 5.64 | 8.75 | 0.007 | 31.11 |
| 6. | On time Re-payment Rate (OTR) | 96% | 80% | 82% | 82% | 84% | NA | |

SHG's Members-a Social Profile

Out of the 4671 SHG members around 57% belong to scheduled castes, scheduled tribes and extremely backward communities, which constitute socially and economically marginalized sections of the society. In general these three castes are ranked lower in the social hierarchy. If one includes the memberships of other backward castes the figure becomes 90%. The rest 10% belong to minority and general category.

| S. N. | MEMBER'S PROFILE (%) | Purnia | Muzaff. | Nalanda | M'bani | Gaya | K'garia | TOTAL |
|-------|----------------------|--------|---------|---------|--------|------|---------|-------|
| 1. | Sch. Caste | 41 | 22 | 47 | 48 | 63 | 80 | 45.6 |
| 2. | Sch. Tribe | 6 | --- | --- | | --- | --- | 1.4 |
| 3. | BC | 37 | 17 | 30 | 31 | 30 | 20 | 33.4 |
| 4. | EBC | 15 | 30 | 2 | 12 | 2 | --- | 9.5 |
| 5. | Minority & General | 1 | 31 | 5 | 8 | 7 | --- | 10.1 |
| 6. | Total | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

While SC and OBC are spread all across the locations EBCs are largely from Nalanda and Muzaffarpur. Muslim members have significant share in Muzaffarpur, Gaya and Purnia.

Quality of Groups

The table reflects the quality of the group promoted under JEEViKA. Rating tool has been developed after discussion with NABARD and other players of Micro Finance. Out of 137 groups graded so far 85 groups happen to be of 'A' category.

| Sl. | SHG GRADING | Purnia | Muzaffarpur | Nalanda | Madhubani | Gaya | Total |
|-----|----------------------|--------|-------------|---------|-----------|------|-------|
| 1 | Number of SHG Graded | 38 | 17 | 30 | 25 | 27 | 137 |
| 2 | A | 21 | 5 | 23 | 9 | 27 | 85 |
| 3 | B | 10 | 11 | 7 | 0 | 0 | 28 |
| 4 | C | 7 | 1 | 0 | 0 | 0 | 8 |

That is in spite of rising of quality parameters Under Jeevika, only groups who fetched more than 80% marks are considered of A category, instead of 75%. Between 70 to 75% marks obtained by the groups has graded as 'B' and the group got less than 70% graded as 'C'.

Formation of Vos

The second tier of Community Institution is the Federation of SHGs at the village, hamlet or habitation level. They will be called the Village Organization (VO). Formation of village organization is initiated after 3 months of project implementation in a village, once more than 7-8 SHGs have been formed in a particular village.

During the various meetings and training the SHG members are introduced about the importance, objectives and roles and responsibilities of the Vos. Out of the total no. of 513 SHGs formed, 213 SHGs participated in the formation of 21 VOs and have 2208 members altogether in 5 pilot Blocks. Out of 21 VOs formed, 18 have opened their Bank accounts and have mobilized around Rs. 40,000 as membership fee and share capital.

At all the locations SHGs have started returning back the CIF amount to the VOs and so far VOs have received the amount of more than Rs. 1.5 lakhs from different SHGs.

| S. N. | Village Organ. | Purnia | Muzaffarpur | Nalanda | Madhubani | Gaya | Total |
|-------|--------------------------------|--------|-------------|---------|-----------|------|-------|
| 1 | No. of VOs Formed | 6 | 3 | 3 | 3 | 6 | 21 |
| 2 | SHGs part of VO | 61 | 33 | 34 | 32 | 53 | 213 |
| 3 | VOs having Bank A/C | 6 | 3 | 3 | 2 | 4 | 18 |
| 4 | Total individual members of VO | 820 | 409 | 381 | 385 | 657 | 2652 |
| 5 | Total Share Capital mobilized | 6100 | 2400 | 5100 | 3900 | 6150 | 23650 |
| 6 | Total membership fee mobilized | 8300 | 3950 | 3400 | --- | 7420 | 23070 |

However, these money were lying in the VOs bank account which has been now recommended to rotate the amount with needy SHGs or the SHGs who fulfill the graduating criteria but have not received any support from project or bank.

Community Investment Fund

The Community Investment Fund (CIF) is one of the key components of Bihar Rural Livelihoods Project which accounts for about 57% of the total project funding. The main objective of the CIF is to improve and diversify sources of livelihoods and quality of life of the “poorest of the poor”.

Community investment fund is the amount of project money disbursed through micro-planning process. So far 122 groups have gone through micro-planning process and have received Rs. 10 lakhs as initial capitalization funds.

| SI. | CIF DETAILS | Purnia | Muzaffarpur | Nalanda | Madhubani | Gaya | Total |
|-----|---|--------|-------------|---------|-----------|-------|--------|
| 1. | Amount Disbursed under ICF (Rs. Lakhs) | 1.945 | 2.945 | 2.157 | 1.342 | 1.945 | 10.314 |
| 2. | No. of Groups received ICF | 25 | 29 | 16 | 21 | 31 | 122 |
| 3. | SHG members received ICF | | 151 | 37 | 76 | 81 | 345 |
| 4. | SHGs office bearers received ICF during first disbursement. | 10 | 23 | 16 | 12 | 31 | 92 |

Around 500 members of these 122 groups have been able to take benefit of this fund at the first instance. Nonetheless, the members who took ICF at the first instance have started paying back.

The returned amount is being ploughed back to other members of the group, as well, both directly through SHGs and through Vos.

1st Bihar Innovation Forum & Launch of Main Project

The 1st Bihar Innovation Forum (BIF), a two-day event, was organized by Bihar Rural Livelihoods Promotion Society (BRLPS) on 27th and 28th September 2007 at the Planetarium in Patna. The objective of the Bihar Innovation Forum was to identify, share, learn and showcase innovations by private entrepreneurs, NGOs, Communities and Government Departments, which can be scaled up to improve livelihoods in the rural areas of Bihar. The forum was inaugurated by the Deputy Chief Minister,



Shri Sushil Kumar Modi. Shri Modi emphasized on the idea of reaching out to more innovations and he suggested that the story of successful innovations should reach the poor through print and electronic media for its better utility, livelihoods improvement and to build a creative society in Bihar.

The 25 innovations which were mainly from the areas of income generation, production enhancement, increased social security and better service delivery were prepared for showcasing during the forum by putting up exhibition stalls. These innovations were selected after several rounds of screening and field validation out of more than 150 applications received through advertisement and scouting. This was done by a national level expert agency hired by the society. Furthermore, top ten prize winning innovations were presented in the plenary of the forum, besides showing a documentary on these innovations. The list of top ten innovations were prepared by a jury of national and international experts. The first prize of Rs. 3 lakh was awarded to NIDAN for their work



in the area of organizing street vendors and providing livelihoods security to them. The second prize of Rs. 2 Lakh and 3rd prize of Rs. 1 Lakh were given to Sammaan Foundation and EDA Rural Systems Private Limited respectively for adding value and dignity in the life of rickshaw puller and increasing the share of honey producer in the value chain of Honey.

A Corporate film on JEEViKA; “*Spandan*” a movie on 10 awarded innovations of Bihar Innovation Forum and an Audio Visual on all short listed innovations were also screened at the Bihar Innovation Forum and the launch of Main Project.

The forum was also attended by the representatives of the World Bank, Parmesh Shah, Lead Rural Development Specialist and Rachid Benmessaoud, Operations Advisor. Besides them the experts from academic institutions like IRMA, Anand; KSRM, Bhubaneswar; senior government officials of the Government of Bihar, officials from similar projects of other states like Madhya Pradesh also participated in the forum.

Sectoral Progress



INSTITUTION & CAPACITY BUILDING

CRP Strategy

The strategy of Community Resource Persons (CRPs) has yielded quite encouraging results in the context of community mobilization and overall development process in Andhra Pradesh. As CRPs are the members of community, who have come out of poverty through the SHGs program, work as not only a better ambassador of the project but also take the project to the poorer community on their own way, in their own language, and with their own story of coming out of poverty. CRPs have abilities and skills to conduct trainings to the community by drawing lessons from their personal experiences and the best practices of their community institutions.

CRP Team Composition

Each external CRP team comprises of 3 or 4 women members of SHGs including one senior book-keeper and one community animator from Village Organization. So far, two visits of each six CRPs teams have come to work with the BRLP team on an interval of almost a year. Each time they come for a period of almost a month. Their latest visit was in November 2007.

| SL. No. | IB activities | Gaya | Nalanda | Muzaff. | Purnia | Madhubani | Total | Avg. (Per CRP Team) |
|----------------------|---|------|---------|---------|--------|-----------|-------|---------------------|
| 1 | No. of Villages intervened | 5 | 3 | 2 | 2 | 3 | 15 | 2.5 |
| 2 | No. of VOs attended | 2 | 3 | 2 | 3 | 2 | 12 | 2 |
| 3 | No. of SHG formed | 11 | 11 | 10 | 8 | 6 | 46 | 8 |
| 4 | No. of new Book Keepers identified and trained | 20 | 3 | 15 | 1 | 3 | 42 | 7 |
| 5 | No. of SHG where MCP was prepared | 2 | 2 | 1 | 1 | 3 | 9 | 2 |
| CB activities | | | | | | | | |
| 1 | No. of SHGs trained on Group Management for 2-3 days | 30 | 20 | 23 | 14 | 27 | 114 | 19 |
| 2 | No. of SHGs trained on MCP | 2 | 2 | 1 | 1 | 3 | 9 | 2 |
| 3 | No. of Book Keepers training done | 2 | 1 | 1 | 1 | 1 | 6 | 1 |
| 4 | No. of trainings given to VO EC for VO Management and VO Meeting process | 1 | 2 | 2 | 2 | 1 | 8 | 1 |
| 5 | No. of Active leaders identified and trained for future replication of the best practices of IB | 4 | 4 | 0 | 0 | 0 | 8 | 1 |

The prime objective of this visit was to impart SHG and VO level trainings to the community and work towards making new SHGs in a new village. The outputs of the last CRP visits were as shown in the table.

1. Village immersion of DPCU, Training Cells and BPMs

Newly recruited District level staffs (district Project Coordinators, District Training Coordinators, training Officers) and Block Project Managers were immersed in the village of Bihar for 15 days followed by an orientation about the project and project rules (HR and Administrative rules). The main objective of the Village immersion was to get acquainted with the villages of Bihar and study the socio-economic condition to understand the village dynamics.

2. Training Module and material development by SERP

A team of 6 persons from SERP, AP visited Bihar and supported JEEViKA in development of training module for SHG and Book Keeping. Training module was developed in the Bihar context in which 15 issues were mentioned. As the methodologies used in the training programme are very critical and plays a very crucial role, the training module prepared were fully participatory in nature like, games role play etc. to support the training module, illustration in the form of flip charts were developed as training material.

3. DPCU, Training Cells and BPMs training at Andhra Pradesh

After the village immersion, team of 26 persons was sent to SERP, Hyderabad for 20 days training from 8th January 08. The main objectives of the training programme were the followings:

1. To learn about the process of institution Building and its best practices.
2. To equip the District Training Cell and Block level team with the methodologies so that they can replicate the same training with the AC, CC, SHGs and VOs in effective and efficient manner.

4. CM Policy finalization

Community Mobilizer is preferably a woman who will act as a facilitator for self help groups promoted under JEEViKA Project. CM main responsibility is to facilitate concerned SHGs meeting and writing the books of records of Self Help Group's/VO. As in the initial phase project has to invest on the Community Mobilisers a clear cut policy in this regard is required. A team of SPMs and PMs have been formed to develop the Community Mobiliser policy and is expected to be completed by the end of May 08.

5. Training of Community Mobiliser

These Community Mobilisers are from the community, identified by the community and for the community. To achieve scale in the project, capacity building of Community Mobilisers becomes very important. The training programme of 25 CMs of Gaya and Nalanda were organized at Bodhgaya on 25th and 26th February 08. The main objective of the training was to enhance the knowledge and capacity of CMs on SHG concept so that they facilitate the SHG meeting process and update the books of accounts timely.



6. One day orientation and village immersion for newly recruited AC and CC

Newly recruited Area Coordinators and Community Coordinators were oriented about the project for one day in the respective districts and then were sent for village immersion for a week. The main objective of the Village immersion was to get acquainted with the villages of Bihar and study the Socio-economic condition to understand the village dynamics.

7. Training Cell Mock

Soon after joining of AC and CC, Training Cells personnel's were suppose to impart the training to AC and CC on Institution Building process in their respective districts. In order to maintain the quality and uniformity, two days orientation and mock training were organized at SPMU.



8. Training of Area Coordinators and Community Coordinators

District wise residential training were organized for Area Coordinator and Community Coordinator, details of which are as below–

The main objectives of the training were:

1. To enhance the knowledge about the SHG formation and its role in reduction of poverty.
2. To learn about the process of institution Building and its best practices.
3. To equip them with the methodologies so that they can replicate the same training with the SHGs and VOs in effective and efficient manner.

| S. N. | Districts | Training venue | No. of AC/CC trained |
|-------|-------------|----------------|----------------------|
| 1. | Gaya | Bodhgaya | 40 |
| 2. | Khagaria | Bodhgaya | 24 |
| 3. | Nalanda | Rajgir | 35 |
| 4. | Madhubani | Rajnagar | 19 |
| 5. | Muzaffarpur | Muzaffarpur | 30 |
| 6. | Purnia | Purnia | 35 |
| | Total | | 183 |

9. Development of District and Block Action Plan

Three days workshop was organized at SPMU for the BPMs and district level functionaries in which they were oriented about the basic assumption to develop the action plan for the next financial year. Based on the discussion and assumption all the BPIU and DPCU have developed the detail quarter wise action plan for financial year 2008-09.

10. MOU with WDC

BRLPS is implementing its project in Six districts of Bihar covering 18 blocks in Phase I with a saturation strategy. Through this strategy BRLPS intends to cover 80% of the Poorest of the poor and poor families, in all villages of the operational blocks. As WDC is also operational in some of these 18 blocks where BRLPS has started their operations, need has been felt to have a strategic alliance between the BRLPS and WDC to overcome the issues of overlapping and duplication of effort in the same area. In this regard, development of MoU with WDC is in process.



SOCIAL DEVELOPMENT

1. Identification of health issue at Block

The social development unit of the BRLPS conceptualized an exercise to understand the major health problems among SHGs members. A format was designed and circulated to all BPIUs to collect information.

Tuberculosis is found to be a major disease in Bodhgaya, Dhamdaha and Bochaha Block. The number of tuberculosis patients are 102 (15%) out of 698 Households, surveyed. The total expenditure incurred by SHG members on tuberculosis is around Rs. 7, 95,900/-, which turns out to be Rs. 7800/- as an average expenditure per household. The project is planning to provide quality information to SHG members through orientation training and prepare IEC materials so that curative and preventive measures can be taken up at field level.

In Bodhgaya the second major expenditure is incurred on Female Reproductive issues like operation of uterus, menstruation related problems, Pregnancy and delivery complications, sterilization, infertility problems etc. Total expenditure incurred on these kind of health issues are of the tune of Rs.2, 59, 780/-. There are 31 women who reported these kinds of problems. On other hand in Dhamdaha “Kala-azar” is reported to be second major health issues. Total 20 people have informed that they have suffered from Kala-azar out of 357 members surveyed. Altogether they have incurred an expenditure of Rs. 98500/- . The Dhamdaha BPIU is planning to take an action on Kala-azar preventive measures. The Team requires orientation training on Kala-azara and needs IEC materials to make community more aware about the disease.



2. Facilitating SHG to fix Non- negotiable Norms:

| | | | |
|---------|---|----|--------|
| Purnia | - | 61 | Groups |
| Gaya | - | 30 | Groups |
| Nalanda | - | 40 | Groups |

A Concept note was prepared for Ac and CC so that they could facilitate the SHGs to decide upon at least one Non Negotiable norm for SHGs. These non negotiable norms will be achievable in small steps toward resolving the bigger social problems of the society. So far, around 131 SHGs have decided upon their Non Negotiable and is being practicing these norms. District wise details of SHGs made their Non Negotiable are as follow:

Some of the major non-negotiable which the group has decided about are:

1. Send their children to school and Aanganbadi.
2. No women should use tobacco.
3. SHG women should clean their respective houses and the area surrounding it.
4. No one will pay bribe for any welfare services.

One village organization of Sewdaha in Harnaut, Sangam, has made a non negotiable for the members that they will not take any undue measures for getting the benefit under any government programme. Together they are planning to submit their application jointly for the old age pension.

3. Planning of Village organization

So far three village organizations have committed themselves to develop hygienic sanitary conditions and fix sanitary latrines in the household of each of their SHG members. 65 members has used CIF amount and they got sanitary latrines and around 145 members has been applied to concerned agency. Two new village organizations have initiated Baalwaadi for their children aged between 5 to 7 yrs for pre-school education. Another VO has submitted their application for Old aged pension scheme to BDO. The social action Committee in several villages has started taking actions against social evils like drinking habits, domestic violence etc.

4 Functional literacy

Very low literacy among the women in Bihar, the project takes the responsibilities that at least 75% of the women should write their name instead of using thumb impression. SHGs members are also agreed and they learned to write their name. Around 2142 members of SHGs women who have learned to write her name. The district wise details are as hereunder:

| | | |
|-------------|---|-----|
| Gaya | - | 482 |
| Nalanda | - | 300 |
| Purnia | - | 918 |
| Muzaffarpur | - | 442 |



5. Entitlements

The social development unit has developed a two pager pamphlet on **NREGA** for building awareness of SHGs members on the programme. The project promotes to get 100 days wage employment which will help in reducing the poverty from the life of poor. This two pager entitlement document have proved to be a great support to the members in raising their voice. Ten SHG members have collected their job cards from Mukhiya which was being held back by him earlier. To educate the SHG's members on entitlement of NREGA, they also plan to develop a poster on job cards. Around 200 SHGs members have got job cards in Madhubani and in Purnia 300 members have applied for the same.

6. Events

(A) Women's day celebrated

The entire five pilot Districts of the Project organised International Women's Day Celebration with SHG members to promote the women as strength of the society. At the end of the programme women have taken oath such as:

- We must learn signature, it gives dignity
- Uses of tobacco is banned by SHGs



(b) Participated in Umang Mahotsav at Patna

Umang Mahotsav was organised by joint collaboration with Human Resource Department and Bihar Education Project, Govt. of Bihar to celebrate women's day held on 8th and 9th March, 08 at Gandhi Maidan. Women from different Districts of Bihar participated in this two day Umang Mahotsav program. Bihar Rural Livelihoods promotion Society was also one the participants in the program. Sixty Women of Self Help Groups from 5 different Districts of Jeevika project also participated in this program.

MONITORING AND EVALUATION

Baseline Study

The Agricultural Finance Corporation Ltd. (AFC) has been vested with the responsibility of undertaking Base-Line Survey by the BRLPS in order to establish bench-mark on the pre-project situation so that the progress could be tracked towards the middle and end of the project. The survey work in both project blocks and the control blocks has been completed. They have submitted the draft report of Gaya district. There were several feedbacks on the draft report and the consultant is incorporating the same.

MIS Development

The Safal Solutions Pvt. Ltd. has completed the design of both first and second set of features of rural livelihoods software/application (RLMIS) and have also given training to the staffs of BPIU, Gaya and PM, M&E on data entry and the use of MIS. It is further understood that Safal Solutions Pvt. Ltd will provide training to all the BRLPS staffs going to Andhra Pradesh for village immersion and would also organize a formal training here at BRLPS. The first draft of the user's manual has been received and the final version of the manual will be received within a week.

The Monitoring and Evaluation unit also organized a three days training for CCs and ACs of all BPIUs to make them computer literate. This will help them to use the MIS application more proficiently. Secondly, PRADAN has developed a very comprehensive, visual based internal learning system for SHG members. We invited one person from PRADAN to make a presentation on the same. We are exploring the ways to accommodate the same under our capacity building program.

Village Name Group Month

| Member name | Weekly deposit | | | | Loan repayment | | | Loan issued | |
|--------------------|----------------|----------|----------|----------|------------------|---------------|--------------|-------------------|---------|
| | 07/08/07 | 14/08/07 | 21/08/07 | 28/08/07 | Loan outstanding | Principal due | Interest due | Date of repayment | |
| | 1-Jagiya Devi | 70 | 10 | 10 | 10 | 200 | 100 | 4 | 24/08/2 |
| 2-Kari Devi | 70 | 10 | 10 | 10 | 1200 | 171 | 24 | 24/08/2 | |
| 3-Barti Devi | 100 | 10 | 10 | 10 | 500 | 100 | 10 | 10/08/2 | |
| 4-Lalo Devi | 80 | 10 | 10 | 10 | | | | | |
| 5-Munni Devi | 80 | 10 | 10 | 10 | 500 | 200 | 20 | 12/08/2 | |
| 5-Munni Devi / 2 | | | | | 1000 | 100 | 20 | 03/08/2 | |
| 6-Meena Devi | 130 | 10 | 10 | 10 | 300 | 300 | 18 | 02/08/2 | |
| 7-Mingia Devi | 70 | 10 | 10 | 10 | | | | | |
| 8-Tara Devi | 70 | 10 | 10 | 10 | | | | | |
| 9-Muni Devi | 90 | 10 | 10 | 10 | 150 | 150 | 7 | 15/08/2 | |
| 10-Maheshwari Devi | 90 | 10 | 10 | 10 | | | | | |
| 11-Deokaliya Devi | 70 | 10 | 10 | 10 | 200 | 200 | 8 | 26/08/2 | |
| 12-Anuradha Devi | 70 | 10 | 10 | 10 | 5000 | 500 | 100 | 03/08/2 | |
| 13-Urmila Devi | 70 | 10 | 10 | 10 | 600 | 120 | 12 | 03/08/2 | |

Commands:

Balances: Cash balance 3639

Colour definitions:
 Weekly savings
 Loan repayments
 Loan disbursements



MICRO-FINANCE PROGRESS

MOU with SBI (State Bank of India)

In order to promote sustainable livelihoods of the poor & women, it assumes significant importance that continuous and supportive role is played by different stakeholders like that of mainstream financial institutions and other market players. Thus to catalyze the dynamics within SHGs and their federations, it is essential that these community institutions are brought within the gamut of provision of financial services. It was with the idea of facilitating transactions of the SHG's with the mainstream financial institutions that BRLPS and SBI joined hands to go in tandem and make it a financially prudent model for banking. MOU was done in the auspicious presence of Deputy Chief Minister - **Mr. Sushil Kumar Modi**, Bihar and Chairman of SBI - **Mr. O. P. Bhatt**. The agreement had been signed on behalf of two institutions by the CEO, BRLPS and GM, SBI respectively. In principle agreement with financial institutions like State Bank of India shall pave the way for looking at the opportunities that lie with the **Bottom of the Pyramid**. We jointly aim to move forward for **financial inclusion**.



Preparation of Books of Accounts

Meticulous effort has been made to streamline the accounting practices within the SHG's. This is the first step towards building amenable environment for financial support to SHG's. Having interacted with different Bank officials on the issue of SHG's, the outlined limiting factor in the whole process had been the absence of robust accounting system for the SHG's and their federations project spent lot of time and energy in understanding the need of different stakeholders and after doing due diligence, has been in position to roll out new books of Accounts.



Training on New Books of Account for SHG's

One of the building blocks of sustainable SHG's over a period of time is making available such human resources who understand the language of banking and accounts. In order to strike this, elaborate training had been organized for all the staff. Interesting way of training through case study has been designed for all the staff of the project. The next phase of the training shall be for the women who are acting as mobilizers with the project.

Rolling out the process of Micro Planning

One of the important ingredients of the project is catalyzing the decision making ability within the community. This is possible only when the community understands about the resources available with it and ensures its best utility. To strengthen the whole process of delegating decision making ability to the community, due process of planning is taken with members of SHG's. In order to facilitate it to the community, it is inevitable that project staff at first understand the finer ingrained components of it. Lot of spade work was taken to prepare the format of micro planning and then it was tested in the field for its feasibility. Thereafter, a final version had been prepared. Training has also been organized for the staff to facilitate the process. The idea is to bring uniformity in the whole process to the extent possible. This is likely to give fillip to financial transaction within the group.

Interface with Banks and its officials

In order to bring different players achieve the aim of economic prosperity in the state of Bihar, BRLPS envisages to make significant strides in terms of building and nurturing quality instituting like that of **SHG's and their Federations**. The project also professes to play a catalytic role in augmenting Public Private partnership for different facets of livelihood promotion in the rural areas.

| Sl. | BANK LINKAGES | Purnia | Muzaffarpur | Nalanda | Madhubani | Gaya | Khagaria | Total |
|-----|--------------------------------------|--------|-------------|---------|-----------|------|----------|-------|
| 1. | SHGs having Bank A/C | 62 | 39 | 38 | 34 | 89 | 0 | 262 |
| 2. | No. of SHGs Credit Linked with Banks | 45 | 6 | 0 | 0 | 19 | 0 | 70 |
| 3. | Amount Loaned to SHGs (Rs Lakhs) | 4.88 | 1.11 | 0 | 0 | 3.69 | 0 | 9.67 |

In order to catalyze the dynamics within SHGs and their federations, it is essential that these community institutions are brought within the gamut of provision of financial services. The most important service amongst may others that can be provided to these institutions is opening of their accounts and financial linkages. The project has been getting very good support from different banks. Nonetheless, the milestones are yet to be arrived at. This requires an enabling ambience to give a fillip to the SHG movement which historically in different parts of country has proved to be an effective and successful tool for economic and social empowerment.

The project is aware of the fact that mainstream financial institutions are the main stakeholders of the community institutions that are being formed and nurtured by the project. So, tremendous amount of effort has been made to ensure their participation. Till now the results have been very positive. Attempts are also being made to make some policy facilitation to SHG's in financial transaction of different sorts. This is being done by becoming member of SLBC and echoing the concern and limitations of the SHG movement.



LIVELIHOODS

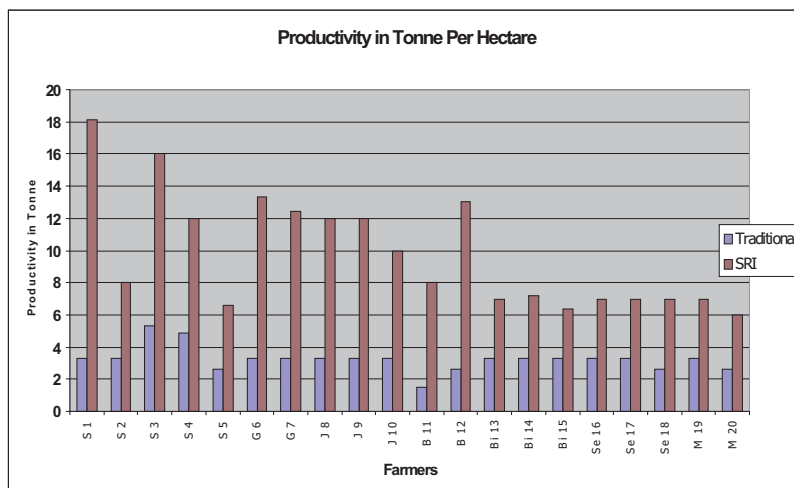
Initiative on Farm activities

System for Rice Intensification (SRI)

SRI had been initiated as an action research and study on paddy productivity enhancement in the Bodh Gaya & Harnaut blocks of Gaya and Nalanda districts respectively. Technical assistance services have been hired from PRADAN to undertake the assignment. Though the efforts were made to work with more than 200 farmers, eventually it is 128 farmers (comprising 70% SHG farmers and 30% Non-SHG farmers) in 75.51 acres have harvested the paddy crop through SRI, successfully. In Bodh Gaya, 67% SHG members and 33% Non-SHG members & in Harnaut 84% SHG members and 16% Non-SHG farmers have finally harvested paddy through SRI. The yield through SRI for 34% of farmers is 10-15 ton/Ha and 37% of farmers is 7-10 ton/Ha. The average paddy productivity through traditional cultivation practice is around 2.2 - 3.3 ton/ha. There are 17 more labors days per acre are required for traditional cultivation practice than SRI method of paddy cultivation.

Capacity Building such as orientation, training cum demonstration and exposure at critical stages is one of the important components of SRI intervention. Around 1500 farmers have been exposed during the critical stages of paddy cultivation through SRI. Similarly, some of the senior government officials who visited the SRI plots are Commissioner, Magadh Region; Agricultural Scientists of KVK; Project Director of ATMA; Joint Director Agriculture, Magadh Region; District Agriculture Officer, Gaya; Dr. V P Singh, IARI Scientist; Dr. Pradeep Bohra, Agriculture Engineering Scientist of Assam Agriculture University; Mr. Uday Kumar, NRM-Advisor, CWS-Hyderabad and Media consultant of UNICEF. In addition, around 40 SHG members / farmers of BRLP also visited Bodh Gaya for an exposure on SRI during the harvest.

A two days State Level workshop cum exposure was organized in Bodh Gaya on 23-24 November during the harvest comprising senior level district officers such as DAO, ATMA & KVK, NGOs and SRI farmers. During the harvest, the Scientists & senior level officers of the Agriculture Department measured the yield scientifically and issued certificates to 28 farmers of Gaya. The substantial yield achievement was shared with the Agriculture Production Commissioner.



Participatory Varietal Selection & Promotion (PVSP) Programme

The terms of reference for PVSP have been prepared. An agency, Action for Social Advancement (ASA) has been identified to work on a sole source basis. The required documents for the same have been sent to the World Bank for approval.

Initiative on Non Farm activities

Partnership with AHF

In order to promote Off Farm activities JEEViKA has initiated process of partner ship development with Asian Heritage Foundation (A noted organisation working in the area of preserving and cerebrating south Asia's culture heritage) was founded by Shri Rajeev Sethi who is a leading artisan designer, and noted internationally for his contribution to preserving and celebrating South Asia's rich cultural heritage. Asian Heritage Foundation has - over the years- worked in close cooperation with policy level bodies such as the Planning Commission's Task Force on Creative and Cultural Industries, Local Self Governments such as the Panchayati Raj, Khadi and Village Industries and a number of Fair trading Organizations, Nongovernmental Organizations and Civil Society Organizations.

AHF has initiated a project to create sustainable livelihoods for poor, artisanal, rural communities in targeted clusters in Bihar as part of a multi-state two-year project financially supported by the JSDF/ World Bank and BRLP wishes to extend its work to creating sustainable livelihoods among the poor artisanal rural communities in Bihar. To do so AHF and JEEViKA has come to an agreement to complement each other activities. In the mean time JEEViKA and AHF has identified the three artisans cluster in Purnia (Mithila painting and sujani) and Muzaffarpur (sikki). AHF has also planned a 10 days design workshop at Patna where master tartisans identified in the field of Madhubani Painting, sujani and sikki will be trained by the designers in the development of new market oriented products. These master trainers will in turns train the artisans in the villages in the identified clusters. For better understanding and roadmap of the partner ship the finalization of MOU with AHF is in process which is likely to be completed in near future.

Initiative on Off Farm activities

Dairy Intervention

The intervention in Dairy through COMPFED has progressed with briefing to the Chairman of COMPFED and the queries / issues raised by the World Bank were duly answered. The finalization of partner ship with COMPFED is in process which likely to be completed very soon. The resultant collaboration would provide marketing opportunities for the people taking up dairy activities.

Progress on Partnership from Bihar Innovation Forum

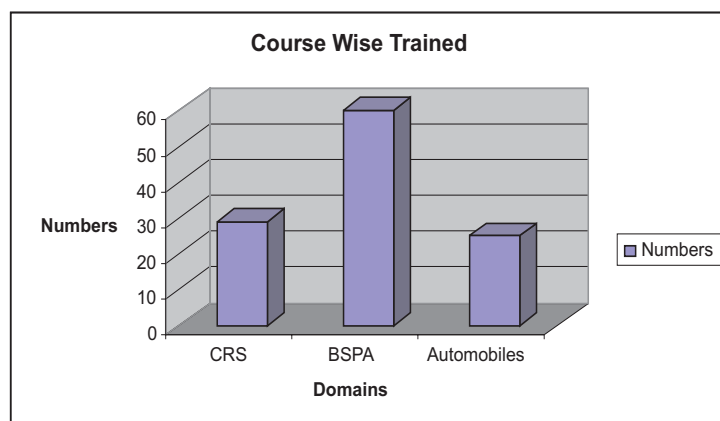
Sakhi in Fishery, EDA Rural System in Honey and CPSL in microfinance was identified in the Bihar Innovation Forum and found potential partners, who can complement BRLP activities in the field. A template has been prepared to know more about these organizations and to understand their strength and weaknesses before getting into the formal partnerships. A team of SPMs have already visited the SAKHI project area and have completed its institutional assessment. The field visit to the project locations of EDA Rural System is planned for 15th to 17th January 2008.

Some of the Bihar Innovation Forum partners were also taken to the knowledge expo, organized by the word bank in New Delhi.

Job Sector

Objective of the job sector training program is to provide employment opportunities to rural youths and enabling them to look job opportunities beyond their village. The different domains, which were selected for the training, were hospitality, sales & marketing and nursing. The project is initiated in the block of Bodhgaya and Harnaut.

Jeevika Labs paid attention to the youths of poorer and marginalized HHs. Selected youths were then put through 3 months of classroom training, including classes on spoken English and work readiness attitude.



Status of Candidates

The status of the working areas of Bodhgaya and Harnaut can be summarized as-

From the figures there are clear cut differences in the youth's behavior of Bodhgaya and Nalanda. While in Gaya a large number of Youths dropped out during the selection process, at Harnaut people did not show enough interest in the training program.

Nonetheless, whosoever were interested-largely they continued till the end of the program. On the other hand in Gaya there have been consistent dropping out of candidates at each stage. Some of the reasons which explains the high drop-out rates are-

- Low Educational qualification as per the requirements of target beneficiaries.
- Lesser number of target beneficiaries as per age requirement is considered.
- Target area was highly restricted.

The beneficiaries were mobilized from the BRLPS operational villages, which is hardly 3-4% of the block area. While in Harnaut there were only one panchayat was being considered, at Bodhgaya, youths were taken only from 4 panchayats.

| Block | Initial list | Interest shown | Selected | Registered in DRF | Attended Induction | Attended Training |
|----------|--------------|----------------|----------|-------------------|--------------------|-------------------|
| Bodhgaya | 220 | 180 | 105 | 73 | 70 | 58 |
| % | 100 | 81 | 47 | 33 | 31 | 26 |
| Harnaut | 260 | 125 | 85 | 61 | 61 | 56 |
| % | 100 | 48 | 32 | 23 | 23 | 21 |

- It is also felt that candidates who are appearing for tests are trying to produce fake documents of educational qualifications and age proof.

| Center Name | Domain | Male | Female | Total |
|--------------|-------------|-----------|-----------|------------|
| Bodhgaya | Automobiles | 25 | 0 | 25 |
| | BSPA | 8 | 25 | 33 |
| Harnaut | CRS | 26 | 3 | 29 |
| | BSPA | 15 | 12 | 27 |
| Total | | 74 | 40 | 114 |

Struggling with this fact we trained and placed around 114 candidates in different domain.

HUMAN RESOURCES

1. HRD Manual Development:

A comprehensive HRD Manual has been developed. The internal discussions have been completed and a detailed presentation has been done before the Executive Committee.

2. Recruitment of Man Power

The following table details the progress of recruitment.

| Level | Positions | No. Required | No. Recruited |
|-------|------------------------|--------------|---------------|
| SPMU | CEO | 1 | 1 |
| | Addl. CEO | 1 | 0 |
| | CFO | 1 | 0 |
| | Finance Officer | 1 | 1 |
| | Admin Officer | 1 | 1 |
| | State Project Manager | 7 | 7 |
| | Project Manager | 7 | 7 |
| | Procurement Specialist | 1 | 0 |
| | System Analyst | 2 | 1 |
| | Support Positions | 11 | 9 |
| DPCU | DPC | 6 | 2 |
| | DTC | 6 | 4 |
| | DTO | 18 | 11 |
| BPIU | BPM | 18 | 10 |
| | AC | 54 | 32 |
| | CC | 270 | 151 |

AUDITED FINANCIAL STATEMENT FOR THE YEAR 2007 - 08

Partners
Subrata Roy, M. Com, F.C.A, M.I.I.A
Manoj T Ghosh, M. Com, F.C.A, M.I.I.A, D.T.S.A (ICAI)
Panchanan Bera, F.C.A
Basupriya A. Moitra, F.C.A
Nitin Agarwal, F.C.A
Binod Agarwal, A.C.A

Roy Ghosh & Associates

Chartered Accountants

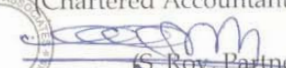
Statutory Audit Report

1. We have audited the attached Balance Sheet of Bihar Rural Livelihoods Promotion Society as at 31st March, 2008, alongwith Income and Expenditure Account and the Receipt and Payment Account for the year ended on that date, annexed thereto, signed by us under reference to this report. The financial statements mentioned *supra* are the responsibility of the management of the society and we are expressing an opinion on these financial statements based on our audit.
2. We have conducted our audit in accordance with Auditing and Assurance Standards generally accepted in India. We believe that our audit provides a reasonable basis for our opinion.
3. We report that:
 - 3.1 We have obtained all the information and explanations, which, to the best of our knowledge and belief, were necessary for the purposes of our audit.
 - 3.2 In our opinion, proper books of accounts, as required by Law, have been maintained by the society so far as appears from our examination of those books.
 - 3.3 The financial statements dealt with by this report are in agreement with the books of accounts
 - 3.4 In our opinion, the aforesaid financial statements comply in all material respects with the applicable Accounting Standards issued by the Institute of Chartered Accountants of India.
 - 3.5 In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements, read with the Statement on Significant Accounting Policies and Notes to the Accounts, give the information required by governing Law and conditions of agreements made with financing bodies and also give a true and fair view, in conformity with the accounting principles generally accepted in India:
 - i. in the case of the Balance Sheet, of the state of affairs of the Society as at March 31, 2008;
 - ii. in the case of the Income and Expenditure Account, of the total expenditure for the year ended on that date; and
 - iii. in the case of Receipts and Payments Account, of the total receipts and payments for the year ended on that date.
4. We have broadly reviewed the books of accounts and records maintained by the officials of the society prescribed under relevant Law and stipulations of the governing agreements and are of the opinion that the prescribed accounts and records have been made and maintained.

Patna
Wednesday, September 17, 2008

for Roy Ghosh & Associates
(Chartered Accountants)




(S. Roy, Partner)
(M. No. 053959)

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Branches : ● 39, Kalna Road, Badamtala, Burdwan - 713 101, W.B. Phone - 0342-2567980
● NTE-206, Gole Bazaar Rly. Market, Kharagpur - 721 301, W.B., 03222-226214 & 226215 (F)
● J-3/235, D.D.A. Flats, Kalkaji, New Delhi - 110019, Phone : 011 - 2602-2897
● 58, R.N. Tagore Road, Krishnagar - 741 101, W.B. Phone - 9732521010 / 9732521012
● 429, Priyadarshini Nagar, 1st Floor, Raipur - 492001, Chhattisgarh, Phone : 0771-2411096
Website : www.royghosh.com
E-mail : royghosh@hotmail.com - royghosh@rediffmail.com - royghosh@gmail.com

ANNEXURE
Statement of particulars

I. APPLICATION OF INCOME FOR CHARITABLE OR RELIGIOUS PURPOSES

| | | |
|----|--|--------------------|
| 1. | Amount of income of the previous year applied to charitable or religious purposes in India during that year. | Rs. 3,60,62,168.80 |
| 2. | Whether the trust/institution has exercised the option under clause (2) of the Explanation to section 11 (1)? If so, the details of the amount of income deemed to have been applied to charitable or religious purpose in India during the previous year. | N.A |
| 3. | Amount of income accumulated or set apart/finally set apart for application to charitable or religious purposes, to the extent it does not exceed 15 per cent of the income derived from property held under trust wholly/in part only for such purposes. | NIL |
| 4. | Amount of income eligible for exemption under section 11(1) (c) | NIL |
| 5. | Amount of income, in addition to the amount referred to in item 3 above, accumulated or set apart for specified purposes under section 11(2) | N.A |
| 6. | Whether the amount of income mentioned in item 5 above has been vested or deposited in the manner laid down in section 11(2)(b)? If so, the details therefore | N.A |
| 7. | Whether any part of the income in respect of which an option was exercised under clause (2) of the Explanation to section 11(1) in any earlier year is deemed to be income of the previous year under section 11(B)? If so, the details thereof | N.A |
| 8. | Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year | N.A |
| | (a) has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto | N.A |
| | (b) has ceased to remain invested in any security referred to in section 11(2)(b)(i) or deposited in any account referred to in section 11(2)(b)(ii) or section 11(2)(b)(iii),or | N.A |
| | (c) has not been utilized for purposes for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof ? If so, the details thereof | N.A |

II. APPLICATION OR USE OF INCOME OR PROPERTY FOR THE BENEFIT OF PERSONS REFERRED TO IN SECTION 13 (3)

| | | |
|----|--|----|
| 1. | Whether any part of the income or property of the trust/institution was lent, in the previous year to any person referred to in section 13(3) (hereinafter referred to in this Annexure as such person)? If so, give details of the amount, rate of interest charged and the nature of security, if any. | NA |
| 2. | Whether any land, building or other property of the trust institution was | NA |



Partners :
Subrata Roy, M. Com, F.C.A, M.IIA
Manojit Ghosh, M. Com, F.C.A, M.IIA, D.I.S.A (ICAI)
Panchanan Bera, F.C.A.
Basupriya A. Moitra, F.C.A
Nitin Agarwal, F.C.A
Binod Agarwal, A.C.A

Roy Ghosh & Associates
Chartered Accountants

FORM 10 B
(See rule 17B)

Audit report under section 12A (b) of the Income-tax Act, 1961, in the case of charitable or religious trusts or institution

We have examined the Balance Sheet of **BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY** as at 31st March 2008 and the Income and Expenditure Account for the year ended on that date which is in agreement with the books of account maintained by the said Society.

We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, the Authority has kept proper books of account so far as appears from our examination of the books of accounts for the purposes of our audit.

In our opinion and to the best of our information, and according to information and explanations given to us, the said accounts give a true and fair view subject to our separate Annexure and Notes On Accounts attached herewith: -

- (i) In the case of the Balance Sheet, of the state of affairs of the Society as at 31st March 2008, and
- (ii) In the case of the Income and Expenditure Account, of the Society for the year ending on 31st March 2008

The prescribed particulars are annexed hereto.

Patna
Wednesday, September 17, 2008

for Roy Ghosh & Associates
(Chartered Accountants)




(S. Roy, Partner)
(M. No. 053959)

H.O. : 545, G.T. Road (South), 4th Floor, Room No. 10, Howrah - 711 101, W.B. Phone - 033-2638-0907 / 0404 / 2640-4455, Telefax - 2638-6682
Branches : ● 39, Kalna Road, Badamtala, Burdwan - 713 101, W.B. Phone - 0342-2567980
● NTE-206, Gole Bazaar Rly. Market, Kharagpur - 721 301, W.B., 03222-226214 & 226215 (F)
● J-3/235, D.D.A. Flats, Kalkaji, New Delhi - 110019, Phone : 011 - 2602-2897
● 58, R.N. Tagore Road, Krishnagar - 741 101, W.B. Phone - 9732521010 / 9732521012
● 429, Priyadarshini Nagar, 1st Floor, Raipur - 492001, Chhattisgarh, Phone : 0771-2411096
Website : www.royghosh.com
E-mail : royghosh@hotmail.com - royghosh@rediffmail.com - royghosh@gmail.com

| | | |
|----|---|----|
| | made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any | |
| 3. | Whether any payment was made to any such person during the previous year by way of salary, allowance or otherwise? If so, give details | NA |
| 4. | Whether the services of the trust/institution were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any | NA |
| 5. | Whether any share, security or other property was purchased by or on behalf of the trust/institution during the previous year from any such person? If so, give details thereof together with the consideration paid? | NA |
| 6. | Whether any share, security or other property was sold by or on behalf of the trust/institution during the previous year to any such person? If so, give details thereof together with the consideration received. | NA |
| 7. | Whether any income or property of the trust/institution was diverted during the previous year in favor of any such person? If so, give details thereof together with the amount of income or value of property so diverted. | NA |
| 8. | Whether the income or property of the trust/institution was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details | NA |

III. INVESTMENTS HELD AT ANY TIME DURING THE PREVIOUS YEAR(S) IN CONCERNS IN WHICH PERSONS REFERRED TO IN SECTION 13(3) HAVE A SUBSTANTIAL INTEREST

| Sl. No. | Name and Address of the Concern | Where the concern company, number and class of shares held | Nominal Value of the Investment | Income from the Investment | Whether the amount of Col. 4 exceeded 5 per cent of concern during the previous year say Yes/No |
|---------|---------------------------------|--|---------------------------------|----------------------------|---|
| 1 | 2 | 3 | 4 | 5 | 6 |
| NIL | | | | | |

Patna
Wednesday, September 17, 2008

for Roy Ghosh & Associates
(Chartered Accountants)



(Signature)
(S. Roy, Partner)
(M. No. 053959)

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
BALANCE SHEET AS AT 31ST MARCH 2008

| Previous Yr. Amount(Rs.) | Capital/Liabilities | Current Yr. Amount(Rs.) | Current Yr. Amount(Rs.) | Previous Yr. Amount(Rs.) | Assets | Current Yr. Amount(Rs.) | Current Yr. Amount(Rs.) |
|-----------------------------|---|----------------------------|----------------------------|-----------------------------|---|----------------------------|----------------------------|
| NIL | CAPITAL FUND | 6739386.00 | | 3,949,914.00 | FIXED ASSETS (As per Schedule.3) | | 6,739,386.00 |
| | GENERAL FUND | | | | CURRENT ASSETS, LOANS & ADVANCES | | |
| | Fund from State Govt. for the Project | 66200000.00 | | | CURRENT ASSETS | | |
| | Less: Expenditure incurred during the year recognised as Income during the year transferred to Income & Expenditure A/C | 35,876,530.97 | | 2,046,449.00 | Bank (As per Schedule: 4) | | 12,518,733.50 |
| | Less-Excess of Expenditure Over Income being brought Forward | 12675512.48 | | 6,110.35 | Cash in Hand (As certified & per Schedule: 5 Loans & Advances) | | 76,234.00 |
| | Less-Expenditure on Fixed Assets transferred to Capital Fund | 3949914.00 | 13,698,042.55 | 12,675,512.48 | Excess of Expenditure Over Income | | 0.00 |
| 19,243,690.00 | CURRENT LIABILITIES (As per Schedule.1 & 2) | | 296,691.00 | | | | |
| 19,243,690.00 | TOTAL | 20,734,119.55 | 19,243,690.00 | | TOTAL | | 20,734,119.55 |

Date: 17.09.2008
Place: Patna


(A. K. Chaudhary, IAS, CEO)


(S. Ram, BFS, CFO)

In terms of our report of even date annexed
for Roy Ghosh & Associates
(Chartered Accountants)



(S. Roy, Partner)

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Income & Expenditure Account for the year ending 31st March 2008

| Previous Yr. Amount(Rs.) | EXPENDITURE | Current Yr. Amount(Rs.) | Previous Yr. Amount(Rs.) | FUND RECEIVED | Current Yr. Amount(Rs.) | Current Yr. Amount(Rs.) |
|-----------------------------|--|----------------------------|-----------------------------|--|----------------------------|----------------------------|
| 26,740.00 | PHRD | | | | | |
| 2,232,949.00 | Goods & training | 603,968.00 | | To the extent utilised during the year | 35,876,530.97 | |
| 399,173.00 | In country training | 748,496.00 | | Less-Expenditure in Fixed Assets | | |
| 2,048,501.00 | Incremental cost | 11,484,013.00 | | transferred to Capital Fund Account | 2,789,472.00 | 33,087,058.97 |
| 425,632.00 | Preparatory study | 2,427,424.00 | | Miscellaneous Income | | 220.83 |
| | Work shops/Sloke holders Consultation | 15,263,901.00 | | Tender fees | | 6,000.00 |
| | PPF Programe Exp. | | 33,750.00 | Bank Interest | | 179,417.00 |
| 609,987.50 | Recruitment Expenses | | 52,255.00 | Excess of Expenditure over Income | | |
| 497,079.00 | Coop.Incl.CIF | 162,700.00 | 12,595,215.48 | | | |
| 1,257,349.00 | CRP model SHG | 1,148,671.00 | | | | |
| 1,117,913.98 | Incremental office cost | 725,787.30 | | | | |
| 1,839,700.00 | Office Furnishing | 685,556.00 | | | | |
| 2,226,196.00 | Contractual & deputational staff | 2,427,959.00 | | | | |
| | Main Project | | | | | |
| | Community Institution Building (MIP) | 1,773,443.00 | | | | |
| | Community Investment fund (MIP) | 379,100.00 | | | | |
| | Project Management Expense (MIP) | 10,219,280.50 | | | | |
| | Special Technical Assistant Fund (MIP) | 486,299.00 | | | 12,858,122.50 | |
| | Fixed Assets | | | | | |
| | Total Expenditure | | | | 2,789,472.00 | |
| | Less Fixed Assets transferred | | | | 36,062,168.80 | |
| | | | | | 2,789,472.00 | |
| 12,681,220.48 | TOTAL | | 12,681,220.48 | TOTAL | 33,272,696.80 | 33,272,696.80 |

Date:17.09.2008
Place:Patna

(Signature)
(A. K. Chaudhary, IAS, CEO)

(Signature)
(S. Ram, BFS, CFO)

In terms of our report of even date annexed
for Roy Ghosh & Associates
(Chartered Accountants)



(Signature)
(S. Roy, Partner)

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Receipt & Payment Account for the year ending 31st March 2008

| Receipts | Amount(Rs.) | Amount(Rs.) | Payments | Amount(Rs.) | Amount(Rs.) |
|----------------------------|--------------|----------------------|-------------------------------------|---------------|----------------------|
| Opening Balance | | | PHRD Programme | | |
| Bank | 2,046,449.00 | | In country training | 603,968.00 | |
| Cash | 6,110.35 | | Incremental cost | 748,496.00 | |
| Advances | 565,704.17 | 2,618,263.52 | Preparatory study | 11,484,013.00 | |
| | | | Work shop/stake holder Consultation | 2,427,424.00 | |
| | | | Fixed Assets | 1,052,587.00 | 16,316,488.00 |
| Fund Received | | | | | |
| Govt. of Bihar | | 66,200,000.00 | PPF Programme | | |
| | | | Coop.Incl.CIF | 162,700.00 | |
| Other Income | | | CRP model SHG | 1,148,671.00 | |
| Tender fee | 6,000.00 | | Incremental office cost | 725,787.30 | |
| Bank Interest | 179,417.00 | | Office Furnishing | 685,556.00 | |
| Misc. Income | 220.83 | 185,637.83 | Contractual & deputation staff | 2,427,959.00 | |
| | | | Fixed Assets | 77,893.00 | 5,228,566.30 |
| Closing Liabilities | | 289,414.00 | | | |
| (As per Shedule -2) | | | Main Project | | |
| | | | Community Institution Building | 1,773,443.00 | |
| | | | Community Investment fund | 379,100.00 | |
| | | | Project Management Expense | 10,219,280.50 | |
| | | | Special Technical Assistant Fund | 486,299.00 | |
| | | | Fixed Assets | 1,658,992.00 | 14,517,114.50 |
| | | | | | |
| | | | Repayment of Advances | | |
| | | | WDC | 12,992,723.00 | |
| | | | ICDS | 6,000,000.00 | 18,992,723.00 |
| | | | | | |
| | | | Opening Laibilities | | 243,690.00 |
| | | | (As per Schedule -2) | | |
| | | | | | |
| | | | Closing Balances | | |
| | | | Advances as per Schedule-6 | 1,399,746.05 | |
| | | | Bank as per Schedule-4 | 12,518,753.50 | |
| | | | Cash as per Schedule-5 | 76,234.00 | 13,994,733.55 |
| TOTAL | | 69,293,315.35 | TOTAL | | 69,293,315.35 |

Date:17.09.2008
Place:Patna

(A. K. Chaudhary, IAS, CEO)

(S. Ram, BFS, CFO)

In terms of our report of even date annexed
for Roy Ghosh & Associates
(Chartered Accountants)

(S. Roy, Partner)



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

SCHEDULES TO AND FORMING PART OF BALANCE SHEET AS ON 31.03.2008

| LOAN PARTICULARS | SCHEDULE: 1 | |
|---------------------|----------------------|-----------------|
| | 2006-07 | 2007-08 |
| BSWDC | 13,000,000.00 | 7,277.00 |
| ICDS | 6,000,000.00 | - |
| Total | 19,000,000.00 | 7,277.00 |

| CURRENT LIABILITIES PARTICULARS | SCHEDULE: 2 | |
|------------------------------------|-------------------|-------------------|
| | 2006-07 | 2007-08 |
| Salary Deduction | 120.00 | 126,845.00 |
| Duties & Taxes | 32,034.00 | |
| Security Deposit | 194,896.00 | 67,000.00 |
| Kumar Automation | - | 21,154.00 |
| Data Com Services | - | 17,903.00 |
| IT Zone | - | 14,070.00 |
| Sharp Image Service | - | 1,475.00 |
| Shauraya Agencies | 12,140.00 | 35,037.00 |
| A.N.G Trade | 4,500.00 | 4,500.00 |
| Dr. Reddy | - | 1,430.00 |
| Total | 243,690.00 | 289,414.00 |

| FIXED ASSETS PARTICULARS | SCHEDULE: 3 | | | | |
|--------------------------------|---------------------|--------------------------|---------------------|------------------|---------------------|
| | BAL. AS ON | ADDITION DURING THE YEAR | | | BAL. AS ON |
| | 01.04.2007 | MAIN PROJECT | PHRD | PPF | 31.03.2008 |
| Airconditioners | 300,000.00 | 79,465.00 | - | - | 379,465.00 |
| Computers | 336,794.00 | 168,400.00 | 204,000.00 | - | 709,194.00 |
| Laptops | 333,840.00 | - | 281,400.00 | - | 615,240.00 |
| Fax | 14,768.00 | - | 37,200.00 | - | 51,968.00 |
| Furnitures | 1,000,000.00 | 732,926.00 | - | 3,300.00 | 1,736,226.00 |
| Mobile | 59,800.00 | - | - | - | 59,800.00 |
| Intercom | 70,919.00 | - | - | - | 70,919.00 |
| Vehicle | 1,581,106.00 | - | - | - | 1,581,106.00 |
| Photocopier | 93,600.00 | - | 53,040.00 | - | 146,640.00 |
| Printer | 35,932.00 | - | 25,344.00 | - | 61,276.00 |
| Software | 22,840.00 | 27,500.00 | 14,248.00 | - | 64,588.00 |
| Other Office Equipments | 100,315.00 | 98,485.00 | 83,237.00 | 74,593.00 | 356,630.00 |
| Misc. Electronic Installations | - | 62,327.00 | - | - | 62,327.00 |
| LCD Projector | - | 378,366.00 | 118,013.00 | - | 496,379.00 |
| LCD TV | - | 111,523.00 | - | - | 111,523.00 |
| Digital Camera | - | - | 72,800.00 | - | 72,800.00 |
| UPS/Inverter | - | - | 156,815.00 | - | 156,815.00 |
| Scanner | - | - | 6,490.00 | - | 6,490.00 |
| Total | 3,949,914.00 | 1,658,992.00 | 1,052,587.00 | 77,893.00 | 6,739,386.00 |



| BANK ACCOUNTS | | SCHEDULE: 4 | |
|-----------------------------|---------------------|----------------------|--|
| PARTICULARS | 2006-07 | 2007-08 | |
| Corporation Bank (H.O) | 2,046,449.00 | 22,867.00 | |
| Central Bank of India (H.O) | - | 1,773,314.00 | |
| Canara Bank (H.O) | - | 2,848,571.00 | |
| SBI (H.O) | - | 6,586,865.00 | |
| Bank Balance at Dhamdaha | | 216,045.50 | |
| Bank Balance at Harnaut | | 258,551.00 | |
| Bank Balance at Rajnagar | | 216,037.00 | |
| Bank Balance at Bochaha | | 180,378.00 | |
| Bank Balance at Bodhgaya | | 416,125.00 | |
| Total | 2,046,449.00 | 12,518,753.50 | |

| CASH IN HAND | | SCHEDULE: 5 | |
|--------------------|----------------|------------------|--|
| PARTICULARS | 2006-07 | 2007-08 | |
| Cash in Hand (H.O) | 6110.35 | 28,384.55 | |
| Cash at Dhamdaha | | 6,860.00 | |
| Cash at Khagaria | | 8,126.75 | |
| Cash at Harnaut | | 546.00 | |
| Cash at Rajnagar | | 2,677.00 | |
| Cash at Bochaha | | 22,874.00 | |
| Cash at Bodhgaya | | 6,765.70 | |
| Total | 6110.35 | 76,234.00 | |

| ADVANCE | | SCHEDULE: 6 | |
|------------------------------|-------------------|---------------------|--|
| PARTICULARS | 2006-07 | 2007-08 | |
| Advance to staff | 67,310.17 | 397,655.00 | |
| BPM Bodh Gaya | 41,000.00 | 890.00 | |
| BPM Harnaut | 41,000.00 | - | |
| BPM Madhubani | 39,000.00 | 869.00 | |
| BPM Muzaffarpur | 36,000.00 | 4,815.00 | |
| BPM Purnea | 36,000.00 | (132.00) | |
| Telephone(Security Dep.) | 138,124.00 | 137,250.00 | |
| Loan & Adv. (Dhamdaha) | - | 104,384.50 | |
| Loan & Adv. (Khagaria) | - | 12,373.25 | |
| Loan & Adv. (Rajnagar) | - | 106,573.00 | |
| Loans & Adv. (Bochaha) | - | 123,748.00 | |
| Loans & Adv. (Bodhgaya) | - | 204,821.30 | |
| Loans & Adv. (Harnaut) | - | 85,654.00 | |
| CRP (SEPR) | 27,095.00 | 106,695.00 | |
| Air tel Secutiy Deposit | - | 8,000.00 | |
| Pradan | - | 30,000.00 | |
| Misc. Advance | - | 2,150.00 | |
| Sunrise travels | - | 80,000.00 | |
| EPF Advance | - | (6,000.00) | |
| Akshara Network (Training) | 2,480.00 | - | |
| Akshara Network (PIP) | 4,392.00 | - | |
| Nalanda Advertisement Agency | 133,303.00 | - | |
| Total | 565,704.17 | 1,399,746.05 | |



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
VIDYUT BHAVAN, ANNEXE - 2, 1st FLOOR, BAILY ROAD, PATNA

STATEMENT ON SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO THE
ACCOUNTS FOR THE YEAR ENDED 31st MARCH, 2008

1. **Accounting Convention**

- 1.1 Financial Statements are prepared in accordance with the generally accepted accounting principles including accounting standards in India.
- 1.2 Preparation of the financial statements in conformity with the generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities on the date of the financial statements and reported amounts of revenues and expenses for the year. Estimates are based on assumptions that management believes are reasonable under the circumstances.

2. **Fixed Assets and depreciation**

The Society has capitalized on historical cost convention and has not provided depreciation on the same.

3. **Revenue Recognition**

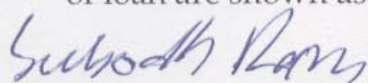
The objectives of the Society do not provide for any revenue generation. Since the Society is formed with the objective of benefiting the public at large, there is no any scope of revenue receipts.

4. **Provision of Expenses**

Capital expenditure incurred by the Society is capitalized on historical cost convention, whenever actually paid. Administrative and establishment expenses of the Society are recognized on accrual basis in the books of accounts.

5. **Government Grants**

Grants received from government are to be included in the General Fund of the Society. Fund received from Government or other financing agencies in the form of loan are shown as Loan Fund in the Balance Sheet.



(S. Ram, Chief Finance Officer)



(Arvind Kumar Chaudhary, IAS,
Project Director -cum-Chief Executive Officer)

Patna

Wednesday, September 17, 2008

NOTES ON ACCOUNTS

1. METHOD & CONCEPTS OF ACCOUNTING

- The Accounts shall be maintained on double entry system adopting cash basis of accounting.
- Each transaction must not only be carried out transparently but also be recorded in the respective books of accounts and vouchers / receipts or other records stipulated for that purpose.

2. ACCOUNTING POLICIES

Apart from the fundamental accounting assumptions i.e. Going Concern Prudence the accounting policy of the Bihar Rural Livelihoods Promotion Society will be as follows-

- **Fixed Assets and Depreciation**

Assets acquired under the program shall be valued at cost including all direct costs i.e., purchase price, transportation expenses, installation charges and other expenditure incurred for bringing the fixed assets in working condition, incurred prior to its first use. Memorandum records are maintained to exercise physical control over the assets.

No depreciation has been charged on the fixed assets in the financial statements

- **Interest Earned on Grant**

Interest earned on deposits from bank during the project period will be treated as project fund and will be utilized for the project purpose and will be refunded to the State Government in case of non utilization.

- **Valuation of Stocks**

Materials and office supplies acquired for the program is charged as expenditure at the time of its payment, through memorandum stock registers.

- **Expenditure incurred by Technical Service Agencies and Support Organizations**

MOU's shall also be entered with the Technical Service Agencies and Support Organizations. Payments against such contracts which are output based are charged to expenditure since these are linked to completion of predetermined miles stone.

- **Revenue Recognition**

Grant Received from the State Government will be recognized as income to the extent of the expenditure made during the year with the balance being shown as a liability. For expenditure incurred on fixed assets, a corresponding amount will be transferred to capital grant utilized.

The Society is a non profit organization Registered under The Societies Act, 1860 and is promoted by the Government of Bihar to address rural poverty in the state of Bihar in Joint collaboration of the Government of Bihar and the World Bank. The World Bank has extended credit to the Government of Bihar for the project. The Project aims to enhance social and economic empowerment of rural poor by Creating Self managed Community Institutions.



(S. Ram, Chief Finance Officer)



(Arvind Kumar Chaudhary, IAS,
Project Director -cum-Chief Executive Officer)

Patna

Wednesday, September 17, 2008

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY (JEEVIKA)
Dept. of Finance -Govt. of Bihar

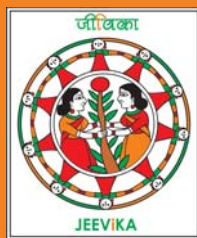
ABSTRACT OF THE ANNUAL BUDGET -2008-09

| COMPONENT | Japan Grant(PHRD) (4th April 06 to 30th Sept 07) | | Adv. PPF (7th June 06 to 31st July 07) | | Main Project (1st Aug 07 to 31st March 08) | | Main Project 2008-09 | | | | | | | |
|-----------------------------------|--|----------------------|--|----------------------|--|--------------------|-------------------------------------|---------------|---------------|---------------|-----------------|--|--|--|
| | Total; Budget | Actual * Expenditure | Total Budget | Actual * Expenditure | Budget | Actual Expenditure | Base Costs Rs. (in lakhs) Quarterly | | | | TOTAL | | | |
| | | | | | | | Q1 | Q2 | Q3 | Q4 | | | | |
| INVESTMENT COST | | | | | | | | | | | | | | |
| Community Institution Development | | | | | 593.77 | 17.80 | 420.60 | 357.05 | 410.70 | 331.37 | 1,519.71 | | | |
| Community Investment Fund | | | | | 179.50 | 3.80 | 60.35 | 157.11 | 267.45 | 206.75 | 691.66 | | | |
| Special Technical Assistant Fund | 240.75 | 216.00 | 421.55 | 166.20 | 57.9000 | 4.90 | 103.09 | 148.02 | 123.99 | 92.27 | 467.37 | | | |
| Project Management Cost. | | | | | | | | | | | | | | |
| (a)Project Management Expenses | | | | | 321.57 | 118.70 | 236.28 | 96.05 | 81.49 | 95.80 | 509.61 | | | |
| (b)Communication | | | | | 43.63 | | 12.95 | 8.33 | 4.58 | 1.13 | 26.98 | | | |
| (c)Monitoring & Evaluation | | | | | 73.50 | | 16.00 | 25.00 | 8.00 | 26.00 | 75.00 | | | |
| Grand Total | 240.75 | 216.00 | 421.55 | 166.20 | 1,269.87 | 145.20 | 849.27 | 791.55 | 896.21 | 753.31 | 3,290.33 | | | |

Note-

* The project has utilised whole amount of PHRD Grant ,the difference is due to fluctuation in rates of Dollar.

* Unspent amount of Advance PPF was merged with Main Project.



JEEVIKA

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY (BRLPS)

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