



जीविका
गरीबी निवारण हेतु बिहार सरकार की पहल

बिहार ग्रामीण जीविकोपार्जन प्रोत्साहन समिति
राज्य ग्रामीण आजीविका मिशन, बिहार



बिहार सरकार

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Office Order

Operational Guideline regarding Piloting of THP (Targeting Hardcore Poor) Project

The project has been able to mobilise poor household in establishing self-help groups (SHGs). In the course, many of the household with extreme poverty are not able to participate in the self-help group (SHG) model when they are not able to contribute regular savings. The experience of working with them suggests that they will need an additional support to come out of extreme poverty. The proposed pilot will engage these poorest of the poor households to support them to graduate out of poverty, would then enable these households to access the existing livelihoods promotion programmes of the project. The pilot has been started in Suppi block of Sitamarhi district and Barsoi block of Katihar district.

A.1. Approach to the Project

The approach will include holistic set of services to the poorest households in a village (*referred as ultra-poor*). The beneficiaries are identified through a participatory process in a village meeting, followed by a verification visit by the community leaders and staff. Selected beneficiaries are then given a productive asset that they choose from a list, training and support for the asset they have chosen, as well as general life skills coaching, weekly consumption support for some fixed period, and typically access to savings accounts and health information or services. These different activities (*plus regular interactions with the households over the course of a year*) are designed to complement each other in helping households to start a productive self-employment activity. The idea is to provide a big push, over a limited period of time, with the hope of unlocking a poverty trap.

A.2. Support from Bandhan-Konnagar (Partner agency)

Bandhan-Konnagar will provide knowledge transfer of the model to the JEEViKA team in two phases: (i) the first phase will be an intense pilot in two blocks covering a total 2,000 households that will be an immersion learning site for the JEEViKA team to build internal capacity to implement the programme; and (ii) in the second phase Bandhan-Konnagar will provide low-intensity hand-holding support as JEEViKA leads the scale-up across multiple districts, and develops master trainers ready for state-wide scale-up. On the other hand to inform the scale-up, the pilot will be studied with an impact evaluation and process evaluation, proposed by J-PAL South Asia, to have robust data on the impact and details of processes for a scalable model.

A.3. Structure

The implementation of THP will be embedded within the existing JEEViKA management structure with gradual capacity building by resource persons deputed from Bandhan-Konnagar. The role and responsibility can be seen in the *Annexure-1*.

B. Flow of the programme

Two Year graduation programme (month-wise) for THP beneficiaries are as follows:

Timeline	Title	Activities
0-1 month	Orientation of Staffs, Cadres about THP Programme	Training/Orientation on following objectives: <ul style="list-style-type: none"> • Relevance and impact of THP programme • Roles and responsibilities of partners • Program evaluation results across countries • Implementation process, challenges and timeline • Monitoring systems and MIS formats
1-3 months	Field branch setup and staff deployment	<ul style="list-style-type: none"> • Deployment of Bandhan Resource person in each of the blocks • Deployment of efficient manpower i.e. project staffs in the blocks • Deployment of Young professional in each of the block
3-6 months	Poverty analysis and selection of beneficiaries	<ul style="list-style-type: none"> • Poverty and social analysis • Selection of Beneficiaries • PRA and wealth ranking • Household verification • Conducting the baseline survey
5-7 months	Conduction of Baseline survey and analysis	<ul style="list-style-type: none"> • Conduction of Baseline survey by an external agency
7-10 months	Enterprise selection and Asset transfer	<ul style="list-style-type: none"> • Orientation of staffs, cadres on Enterprise development, preparation of business plan & progress review • Enterprise selection and asset transfers • Group meeting, home visits, asset checks, and VLCs • Linkages to SHGs, banks, government schemes, PHCs, schools
10-12 months	Consumption Support	<ul style="list-style-type: none"> • Transfer of consumption support to beneficiaries will be ensured.

month 11	Programme implementation review	<p>Review of ongoing and upcoming implementation phases</p> <ul style="list-style-type: none"> • Group meeting, home visits, asset checks, and VLCs • Linkages to SHGs, banks, government schemes, PHCs, schools
month 15	Mid-term review	<ul style="list-style-type: none"> • Field visits, focus group discussions with beneficiaries and staff, interviews
month 18	Graduation training and programme phase out	<ul style="list-style-type: none"> • Concept and objective of beneficiary graduation • Indicators of graduation • Preparing beneficiary-wise future plan • Phasing out of programme • Conducting end line survey • Linkage with government schemes
month 23	End term review	<ul style="list-style-type: none"> • Field visits, FGDs with beneficiaries and staff, interviews • Analysis of reports

C. Expenses and Budgetary Provisions

One PRA exercise usually conducted for the selection of 150 to 200 beneficiaries. In the PRA exercise, expenses related to stationary (*brown paper, cards, sketch pen, marker, ink pad, stapler, chart paper, register, rubber bands, powder colour and other materials*) which is Rs.100/- per PRA will be given from the project.

- The Budget Head for this Expense is Sub component A1 (*Institution Building-Support for SHGs formation & Mobilization*) of Component 1 (*Community Investment development*) of BTDP.
- All materials needs to be arranged from the BPIU.
- All the stationary which will be purchases must be recorded in stock register.


C.1. Incentives to Cadres/ PRA Resource Person

In the conduction of PRA, 2 Resource Person will be involved. This pool will involve themselves in conduction of PRA exercise and may need to travel from one village to another. Various activities will be carried in each of the PRA exercise. The tasks conducted by them are- social mapping, wealth ranking, HH survey, PRA report format filling and documentation of the exercise. Rs. 200/- per PRA per Resource Person will be given to PRA Resource Person for this purpose. The consolidated amount for each PRA Resource Persons will be given through cheque only on monthly basis or completion of task.

C.2 Internal PRA Supporting Cadres

These will be local CM/ Book-keeper who will assist PRA Resource persons in carrying out PRA exercise. For each PRA, one of such community cadres will be utilized. Their duties summarizes following handholding activities such as, rapport building, gathering

of community members, supporting in documentation and household (HH) survey. For this task, Rs. 100/- per PRA will be paid to such Internal PRA supporting cadres. The cumulative incentives for such CMs/ Bookkeepers for this supporting roles will be added in their monthly honorarium sheets.



(Balamurugan D.)

Chief Executive officer-Cum-State Mission Director

Enclosure:

- 1. Annexure: 1 to 7.

Copy To:

- 1. Director/AO/CFO/FO/PS/PO
- 2. All PCs/SPMs/PMs/SFM/AFMs
- 3. DPM/ ICB Manager/TO-Sitamarhi and Katihar
- 4. BPM-Suppi and Barsoi
- 5. Concerned File

Annexure-1

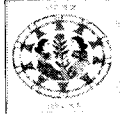
Sl.	Designation in Jeevika	Roles	Responsibilities (tasks assigned)	
1.	State Project Manager- Institution Building and Capacity Building	SPM IB & CB	<ul style="list-style-type: none"> Overall execution of the Implementation, and convening regular reviews at state-level (quarterly) and block-level (every one to two months) 	<ul style="list-style-type: none"> Assess staffing needs at block level, and propose changes where needed. Ensure instructions/orders issued for clarity in implementation.
2.	Young Professional (SPMU)	YP	<ul style="list-style-type: none"> Monitoring progress regularly, and regular follow-up on tasks and coordination between state team and district/block teams. 	<ul style="list-style-type: none"> Regular field visits (monthly) Communications between state and district and block teams.
3.	District Project Manager	DPM	<ul style="list-style-type: none"> To take monthly review of implementation, and give instruction and solve-problem 	<ul style="list-style-type: none"> Ensure adequate staffing at the block level Monthly review meeting with all partners Utilisation certificate settlement
4.	Block Project Manager	BPM	<ul style="list-style-type: none"> To take weekly review of implementation, and give instruction and solve-problem 	<ul style="list-style-type: none"> Management of staff with planning meetings, instructions, appraisal Monthly review meeting with all concerned staff and cadre Monitoring performance of block staff and give feedback for improvement Review progress, and issue instructions to ensure targets met (e.g. number of PRAs etc)

5.	Young Professional (assigned to the block)	YP	<ul style="list-style-type: none"> Weekly stock taking of progress, and ensure coordination between state and block team, so flow of information is good and work not held up. Documentation of the process. Spending at least 15 days in the field per month 	<ul style="list-style-type: none"> At least 15 Days field Visit. Submit field-visit reports, monthly Weekly stocktaking meeting. Monthly one page report to CEO, State, District, and Partner Organisation, summarising key progress and issues to be resolved. Documentation of process, best practices and submit to district, state teams, and partner organisations. Coordinate programme data management, for state-level review
6.	Area Coordinator	AC	<ul style="list-style-type: none"> To take weekly reports of progress and ensure progress targets are met. 	<ul style="list-style-type: none"> To instruct and monitor activities of MRPs, CMs, and BKs, and have weekly meetings to assess progress, assign tasks. To spend one day a month in the field observing THP procedures, including PRA, household visit, training, mentoring etc. Ensure training sessions completed for CCs, BKs, CMs, with approval
7.	Community Coordinator	CC	<ul style="list-style-type: none"> To support MRPs, BKs and CMs in carrying out their tasks 	<ul style="list-style-type: none"> To overlook THP procedures, including PRA, household survey, beneficiary selection, enterprise selection, training, mentoring etc. Regular follow-up with CMs and BKs, weekly. Ensure PRA completed as per protocol Household Surveys and documentation Finalisation of THP Beneficiaries with the help of VO Enterprise selection, organise training, business plan development Rigorous follow-up and reporting Monitor to CM, BKs, THP beneficiary
8.	Master Resource Person (A detailed Policy will be send from state level)	MRP	<ul style="list-style-type: none"> To gain expertise in all processes of THP, so to be able to train others in the following year. 	<ul style="list-style-type: none"> Training from Bandhan Resource Persons Regular hand-holding support from Bandhan Resource Persons Coordinate with VO for their approvals and oversight

9.	Book Keeper	BK	<ul style="list-style-type: none"> • To support beneficiaries in their financial activities (stock-taking, assessing asset growth, etc.) • To lead in entrepreneurship training of beneficiaries, after taking training from Bandhan Resource Person 	<ul style="list-style-type: none"> • Support in conducting PRA • Compilation of reports: PRA Report, Household Survey Report, Book of Records, Monthly Progress • Report status and share with VO • Handhold support to CMs (monthly check-ins) • Home visit to group once a month, targeted to beneficiaries with lowest performance. • Documentation and filing at VO. <ul style="list-style-type: none"> ○ Handhold support to CM ○ Check BoR quality. ○ Verification of the progress. (Monthly in terms of socio and economic status). • Social Audit (Quarterly) • Home Visit/Group (Once in a month). • Assets Transfer to be timely, and recorded. • Develop Business Plan for each beneficiary.
10.	Community Mobiliser	CM	<ul style="list-style-type: none"> • To lead THP activities including PRA, household verification, training, etc 	<ul style="list-style-type: none"> • To involve in PRA Activity • Household Surveys and form filling • Documentation for above and submit to VO • Livelihood Mapping / Enterprise Selection: local market conditions, existing abilities/experience. Feasibility mapping. • Assets verification and household visit • Mobilisation (continuous) handholding support) weekly home visit and report collection BoR updation • Monthly reporting to VO • As informer between VO and THP Beneficiary • CM Should secure that the THP beneficiary must attend VO meeting • To involve in PRA Activity. • Household survey and Form Filling. • Documentation of PRA Activity and Submit to VO. • Livelihood Mapping and Enterprise Mapping.

				<ul style="list-style-type: none"> • Assets Verification and Household Visit/Group. • Mobilisation (Household support), weekly home visit, report collection and books of record updating. • Monthly Report to VO. • Act as informer between VO to THP Beneficiary. • CM must secure that THP will participate in VO monthly meeting.
11.	Village Organisations	VO	Oversight, outcome is fairness and transparency	<ol style="list-style-type: none"> 1. Strengthening of THP beneficiary 2. PRA Activity 3. Selection of right-beneficiary and approval of list 4. Selection of CM 5. Selection of Livelihood Activity with the help of households, CMs, BKs, during enterprise development training, V.O. will approve. 6. Ensure fund transfer for asset. 7. Monitoring of project status: Livelihood Sub-committee 8. Review of CM, Book Keeper and Household (monthly) 9. Participation in PRA activity. 10. Beneficiary selection. 11. Selection of right beneficiary and approve the final list. 12. Selection of Community Mobiliser (CM). 13. Selection of Livelihood activity with the help of HH, CM, BK, Deciding enterprise, development activity, VO will approve Livelihood activity. 14. Insuring the Fund. 15. Monitoring and evolution of Project progress. 16. Review of CM, BK, and THP in monthly basic.

Annexure-2



परिवार सर्वेक्षण प्रश्नावली
 बंधन कोन्नगर (BANDHAN-KONNAGAR) और जीविका बिहार (JEEVIKA BIHAR)
 "जीविका (JEEVIKA) द्वारा बेहद गरीब लोगों के कार्यक्रम (THP) को लक्षित करना"

A. मूलभूत जानकारी

1. बैठक की तारीख : दिन महीना वर्ष
2. परिवार के प्रमुख/ मुखिया का नाम : _____
3. पी.आर.ए (PRA) सं. : _____
4. परिवार सं. : _____
5. गांव : _____
6. वार्ड : _____
7. ग्राम पंचायत : _____
8. ब्लॉक : _____ जिला: _____

B. प्रत्यर्थी के बारे में जानकारी

9. प्रत्यर्थी का नाम : _____
(परिवार का प्रमुख या परिवार का कोई भी वयस्क महिला सदस्य होना चाहिए)
10. प्रत्यर्थी की आयु : _____
11. प्रत्यर्थी का लिंग : पुरुष महिला तीसरा लिंग
12. परिवार के प्रमुख के साथ प्रत्यर्थी का नाता: _____
13. प्रत्यर्थी का वैवाहिक स्थिति : विवाहित अविवाहित तलाकशुदा
14. परिवार के सदस्यों की संख्या : _____
15. घर में मुख्य कमानेवाला व्यक्ति कौन है? : _____

नोट: यदि परिवार का किसी भी शारीरिक रूप से सक्षम महिलाओं द्वारा नेतृत्व नहीं किया जाता है तो, कृपया प्रश्नावली को उचित स्पष्टीकरण के साथ भरना बंद करें। अन्यथा, लक्षित लाभार्थियों के बारे में जानकारी प्राप्त करने के लिए निम्नलिखित प्रश्नावली को भरें। यदि प्रत्यर्थी परिवार का प्रमुख है, तो प्रश्न सं. 15 और 16 को न भरें।

C. लक्षित प्रत्यर्थी के संबंध में जानकारी

16. महिला का नाम : _____

17. महिला की आयु : _____

18. वैवाहिक स्थिति : विवाहित और पति के साथ रहती है

अविवाहित विधवा

तलाकशुदा विवाहित लेकिन पति के साथ नहीं रहती

19. अगर विवाहित है तो पति का नाम :

20. शैक्षणिक योग्यता: कृपया सही (✓) का चिन्ह लगायें

निरक्षर	हस्ताक्षर साक्षर	साक्षर	प्राथमिक	मैट्रिकुलेशन(10thपास)	उच्च माध्यमिक (10+2 पास)	स्नातक	स्नातकोत्तर

21. जाति: SC(अनुसूचित जाति) अनु.जन जाति(ST) पि.व.(BC) अ.पि.व.(EBC) सामान्य (Gen.)

22. परिवार का विवरण:

क्रम सं.	परिवार के सदस्य का नाम	प्रत्यर्थी के साथ नाता	आयु	व्यवसाय	मासिक आय (रु.)	टिप्पणियां

23. किसी स्वयं सहायता समूह (SHG) का सदस्य है : हां नहीं

24. यदि हां, तो स्वयं सहायता समूह (SHG) का नाम :

25. स्वयं सहायता समूह (SHG) में भागीदारी : नियमित रूप से अनियमित भाग नहीं लिया

26. स्वयं सहायता समूह (SHG) से लिया ऋण लिया गया : हां नहीं

यदि हां, तो लिए गए ऋण की राशि (रु.) : _____

27. ऋण लेने का उद्देश्य :

28. क्या आप अपने परिवार के लिए दो भरपेट भोजन सुनिश्चित कर सकते हैं: हां

नहीं

D चयन करने का मापदंड

अति गरीब परिवारों का चयन तब होगा जब वे (A) चार अनिवार्य मानदंडों को पूरा करते हैं, और (B) जब वे बारह वैकल्पिक मानदंडों में से आठ को पूरा नहीं करते हैं

क्रम सं.	मापदंड	हां/ नहीं	टिप्पणियां
A) चयन के लिए, सभी चार अनिवार्य मानदंडों को पूरा करना है:			
1.	परिवार का प्रमुख पुरुष अक्षम या काम करने में असमर्थ है		अक्षमता का प्रकार: काम न करने का कारण
2.	एक महिला घर में मुख्य कमानेवाला व्यक्ति है		
3.	महिला काम करने की उम्र की है (लगभग 18-50 वर्ष)		
4.	महिला की आय की कमाई कम है(सालाना लगभग 30,000रु0) (रोजगार का प्रकार और आवृत्ति)		स्वयं द्वारा बताई गई औसत मासिक आय: रु. रोजगार का प्रकार:
B) नीचे दिए 12 मापदंडों में से 7 के चयन के लिए, भरना नहीं है:			
1.	महिला के नाम से बैंक में खाता है		बचत की राशि: पिछले छह महीने की लेनदेन की आवृत्ति:
2.	परिवार के सदस्यों को हर रोज दोनों वक्त का भोजन मिलते हैं		
3.	परिवार का कोई भी सदस्य SHG का सदस्य है, और नियमित बचत कर रहा है		सामाहिक बचत: रु.
4.	परिवार के किसी सदस्य ने एक औपचारिक ऋण लिया है (बैंक, एमएफआई [MFI] आदि से)		ऋण की राशि: रु.
5.	परिवार का कोई भी सदस्य आय के निर्माण के लिए उत्पादक संपत्ति का मालिक है और उसका उपयोग कर रहा है		संपत्ति आइटम:
6.	परिवार का कोई भी सदस्य 5 कट्टे (0.25 बीघा) से अधिक भूमि का मालिक है		भूमि के क्षेत्र का उल्लेख करें :
7.	परिवार के सभी स्कूल की आयु के बच्चे अधिकांश दिन (विद्यालय के कुल दिनों के 3/4) स्कूल जा रहे हैं		
8.	0-5 साल से अधिक की उम्र के सभी बच्चे पूरी तरह से प्रतिरक्षित (इम्यूनाइज्ड) हैं, और देखने के लिए प्रतिरक्षण (इम्यूनाइजेशन) कार्ड उपलब्ध है		
9.	परिवार एक सुरक्षित स्रोत से पीने के पानी का उपयोग करता है (जैसे टैप, झूबवेल्, कुआँ अच्छी तरह से कवर किया गया हुआ)		पीने के पानी का स्रोत:
10.	घर स्थिर और पूर्ण छत, दीवारों और दरवाजों के साथ सुरक्षित		

	है (एक अस्थायी आश्रय नहीं)		
11.	परिवार का एक कामकाजी शौचालय है जिसका नियमित रूप से उपयोग किया जाता है		
12.	महिलाओं को सरकारी सुरक्षा योजनाओं के लिए नामांकित किया गया है (उदाहरण के लिए पेंशन, बीमा)		योजनाएं:

E. सर्वेक्षक की टिप्पणी:

सर्वेक्षक का नाम: हस्ताक्षर: पद :

F. अनुमोदक (ग्राम संगठन / संकुल स्तरीय संघ) की टिप्पणी:

G. सर्वेक्षण की गई महिलाएं: चयनित या अस्वीकृत

अनुमोदक का नाम और पद :

तारीख के साथ हस्ताक्षर :

गरीबों में से सबसे गरीब के चयन के लिए दिशानिर्देश: -

1. अनुभाग डी.ए (D.A) के तहत सभी चार अनिवार्य मानदंड को भरना आवश्यक है।
2. अनुभाग डीबी (D.B) के तहत चयन के लिए नीचे दिए गए 12 मापदंडों में से मापदंड 7 नहीं भरना है।
3. एसएचजी (SHG) का सदस्य नहीं है और कोई भी वर्तमान ऋण नहीं है, यह बातें लाभार्थी के रूप में चयन करने के लिए पहली प्राथमिकताएं होंगी।
4. ऋण लेने की राशि रु. 5000/- से कम होनी चाहिए।



Annexure-5



जीविका (Jeevika) द्वारा गरीबों से सबसे गरीबों के लक्ष्यीकरण की पहल



पीआरए (PRA) टॉप शीट

पीआरए (PRA) की सं.:

तारीख:

राज्य:

ज़िला:

ब्लॉक:

ग्राम पंचायत/नगर पालिका:

ग्राम/वार्ड:

राजस्व ग्राम:

स्पॉट:

कुल परिवारों की संख्या:

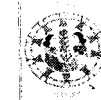
सर्वेक्षण योग्य परिवारों की संख्या:

सर्वेक्षण किए गए परिवारों की संख्या:

सर्वेक्षण के बाद लाभार्थियों के चयन की संख्या:

सत्यापन की बाद में अंतिम चयनित:

लाभार्थियों की संख्या:



जीविका (Jeevika) द्वारा गरीब से गरीब परिवार के लक्ष्यीकरण की पहल
पीआरए (PRA) की रिपोर्ट

ग्राम संगठन (VO) का नाम:

महीना

तारीख:

क्रम सं.	तारीख	पीआरए (PRA) सं.	का नाम			कुल परिवारों की संख्या:	सर्वेक्षण योग्य परिवारों की संख्या	सर्वेक्षण किए गए परिवारों की संख्या	प्रश्रवली के बाद लाभार्थियों का चयन	सामुदायिक समन्वयक (CC)	क्षेत्रीय समन्वयक (AC) द्वारा सत्यापन के बाद अंतिम चयन		अभियुक्ति
			पंचायत	गांव/ राजस्व ग्राम	स्थल :						परिवार क्र.	चयनित	
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ग्राम संगठन (VO) प्रतिनिधि का नाम:

पद
हस्ताक्षर

जीविका (Jeevika) के कर्मचारों का नाम:

पद
हस्ताक्षर

तकनीकी सहायता एजेंसी के कर्मचारों का नाम:

पद
हस्ताक्षर