

JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



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Office Order

Banana Intervention Plan

Grand Naine (G-9) is one of the most commonly cultivated Cavendish bananas. These are the high yielding plantain among all the banana varieties which is introduced to India from Israel. It is the solid green fruit with high export value and economically highly profitable. This variety has good wind resistance and excellent landscaping potential.

Purnea and Bhagalpur regions of Bihar have adopted the G-9 variety for cultivation & making it a profitable commodity. But due to dependence of commission agents and lack of technical inputs to ensure the quality of bananas from the farm gates, Banana cultivators in this area are struggling in several ways to ensure decent earnings from this crop.

To address the issues faced by the banana cultivators of Jeevika, Aranyak APCL, Purnea ventured into the banana business in 2020. The idea of this business was further substantiated by the objective of delivering of quality carbide-free bananas to the customers of Patna. Initially, the clusters of banana cultivators were identified by the ground team. They were trained with the help of the experts to identify the quality lots on the predefined parameters. Harvesting of the bananas was ensured by a team of skilled workers who were also engaged in cutting the fingers and initial stage washing to ensure the quality of bananas at the delivery point. Trial initiated with 55 farmers in 8 villages. A total volume of 150 MT was procured and marketed by AAPCL, Purnea in this new venture. This was achieved by collaborating with different partner.

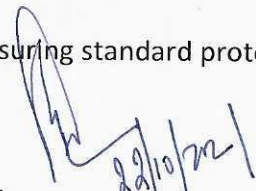
By citing the experience of last year, BRLPS has envisaged a plan to have end-to-end system for growers of G9 variety of Banana in Purnea, Khagaria, Begusarai, Vaishali and Samastipur. On a pilot basis, a total area of 139 acres may be covered with a tentative harvesting capacity of approximately 2500 MT.

Demand for 139,000 plantlets of G 9 variety of Banana has been generated in 5 above mentioned districts. Competent authority has approved the Budget of ₹59,34,250/- (Rupees Fifty Nine Lakh Thirty Four Thousand Two Hundred Fifty) for the proposed intervention. Approved Budget may be transferred to concerned DPCUs. AAPCL Purnea, JWPCCL Khagaria (for Khagaria), DJWPCCL Begusarai, NAWPCCL Vaishali and SJWPCCL Samastipur may send their requisition for 12 month plan of Input & other required as per detailed in the approved Budget sub heads. For the proposed pilot on Banana Intervention in Purnea, Khagaria, Begusarai, Vaishali & Samastipur the following arrangements may be done:-

1. District wise allocation of plantlet is given in Annexure 1.
2. Total Budget & Plan is given in Annexure 2.
3. District wise Budget is given in Annexure 3.
4. Members should be mobilised in a Producer Group. Producer members have to mobilisation through involvement of CLF/VO members. Minutes Register, Asset Register, Cash Book should be maintained at each PG level.

5. For the Banana Intervention, every PG (in BTDP/NRETP/NRLM) may get a funding of Rs. 2 Lakh (One time Infrastructure Grant Rs.50,000/- and Working Capital Loan Rs. 150,000/-). Infrastructure fund will be treated as Grant for whom UC should be submitted while Working Capital will be treated as Loan for which EMIs should be paid to concerned CLF. Repayment for Working Capital Loan has to done at Interest Rate of 7% per annum. Triggers for Funding in a Producer Group :-
- ✓ Formation of PG – Meeting Minutes
 - ✓ Selection of OB members – Meeting Minutes
 - ✓ Decision on PG Name, Meeting Date & Meeting Place – Meeting Minutes
 - ✓ Account opening – supporting documents
 - ✓ PG profile (with details of all members) entered in MIS
 - ✓ Basic orientation of PG completed
 - ✓ Business Plan made and vetted by OB members
3. Concerned PG with recommendations of BPM, will give requisition to DPCU for required fund as per their Business Plan.
4. Concerned DPCU may place order of Banana plantlets through FPC as per demand of Producer Groups.
5. Orders for plantlets of G 9 Banana may be placed by Manager-LH (Farm) to concerned FPC along with the list of members/PG and other related details for the delivery place. Token money of Rs.8/- has to be collected for every plantlet from farmers (beneficiary). Manager-LH (Farm) will ensure to collect Token Money from all beneficiaries.
6. Concerned FPC in consultation with Microsave Team (TSA-Value Chain) may place the order for the required number of plantlets to a quality supplier for G-9. FPC has to adhere the procurement norms for plantlets. Microsave Team (TSA-Value Chain) in consultation with the selected vendor will ensure the delivery of good quality plantlets to the desired location as given by concerned FPC.
7. FPC will give requisition in name of DPCU for the allocated Budget of procurement of Banana platelets. DPCU will transfer the fund to concerned FPC as their requisition.
8. Manager-LH (Farm) will ensure the receipt of plantlets by every farmer (having data of their SHG/VO/Village/Panchayat/Acre etc.). DPCU may have the copy of List of receiving of farmers in the office for further reference. A copy may be sent to SPMU for record purposes. BoR to be maintained by involved PG and FPC.
9. Manager-LH (farm) at DPCU level and the CEO-FPC at FPC level will be the lead person for the pilot. Marketing and Procurement Manager at FPC level and YP-Value Chain will look after the package of practices among farmers and be responsible for quality production and marketing. Related Capacity Building and BoR maintenance will be the responsibility of GCCBO at FPC level and AC/LHS/BPM at BPIU level in consultation of Manager-LH (Farm).
10. Microsave Team (TSA-Value Chain) will involve ensuring standard protocol of PoP in all places.

Encl.: Annex.1, 2 & 3


(Balamurugan D.)

Chief Executive Officer-cum-State Mission Director

Copy to:

1. DPM Purnea, Khagaria, Samastipur, Begusarai, Vaishali
2. All PCs/SPMs/SFMs/PMs/AFMs
3. OSD/Director/AO/CFO/PS
4. IT Section
5. Concerned File

Annexure 1

District wise details of demand are as follows:-

Name of District	Acreage coverage	Number of Plantlets
Purnea	119	119000
Khagaria	5	5000
Samastipur	5	5000
Begusarai	5	5000
Vaishali	5	5000
Total	139	139000



Divesh Kumar

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Annex 2 Budget and Plan FY 2021-22 for Demonstration of new technology in end to end Business Model of G-9 Variety Banana

S.No.	Head	Sub Head	Material		Labour		Unit Cost		Total Unit Cost		Total Costing for 1 Acre for 12 Months	Total Costing for 139 Acre for 12 Months	Total Project Support for 139 Acre	Farmer's Investment for 139 Acre		
			Farmer		Project		Farmer		Cost By Farmer for 1 Acre	Cost Jeevika for 1 Acre					Unit Cost for Material for 1 Acre	Unit Cost for Labour for 1 Acre
			Unit Cost by Farmers (Approx.)	Cost By Farmer for 1 Acre (Approx.)	Unit Cost by Project (Approx.)	Cost by Project for 1 Acre (Approx.)	Unit Cost by Farmers (Approx.)	Cost By Farmer for 1 Acre (Approx.)								
1		Seedling banana	8	8000	8	8000			8000	8000	₹ 16,000	₹ 16,000	₹ 22,24,000	₹ 11,12,000	₹ 11,12,000	
2		Bud/Bell injection	0.0195	19.5			1.24	1240	1259.5		₹ 20	₹ 1,240	₹ 1,260	₹ 1,75,071	₹ 1,75,071	
3		Bunch spray	3.52	3520			0.23	230	3750		₹ 3,520	₹ 230	₹ 3,750	₹ 5,21,250	₹ 5,21,250	
4		Deflowering+finger thinning +Re training last finger+false hand					0.5	500	500		₹ 500	₹ 500	₹ 69,500		₹ 69,500	
5		Plastic insert b/w fingers			3.71	3710	4.95	4950	4950	3710	₹ 3,710	₹ 4,950	₹ 8,660	₹ 12,03,740	₹ 5,15,690	₹ 6,88,050
6		Bagging			3.71	3710	1.24	1240	1240	3710	₹ 3,710	₹ 1,240	₹ 4,950	₹ 6,88,050	₹ 5,15,690	₹ 1,72,360
7	Input	Ribbon Tagging			0.08	80	0.23	230	230	80	₹ 80	₹ 230	₹ 310	₹ 43,090	₹ 11,120	₹ 31,970
8		Fruit obstacle removal					0.62	620	620		₹ 620	₹ 620	₹ 86,180		₹ 86,180	
9		Denavelling					4.95	4950	4950		₹ 4,950	₹ 4,950	₹ 6,88,050		₹ 6,88,050	
10		Propping and Guying					4.95	4950	4950		₹ 4,950	₹ 4,950	₹ 6,88,050		₹ 6,88,050	
11		Sun Burn					0.25	250	250		₹ 250	₹ 250	₹ 34,750		₹ 34,750	
12		Injection+Pump			1	1000				1000	₹ 1,000	₹ 1,000	₹ 1,39,000	₹ 1,39,000		
13		Pheromonttrap			1.25	1250				1250	₹ 1,250	₹ 1,250	₹ 1,73,750	₹ 1,73,750		
14		Pest & disease Management			1	1000				1000	₹ 1,000	₹ 1,000	₹ 1,39,000	₹ 1,39,000		
15		One Dedicated Village level Resource Person - Service Charge (1 PG each - 7 for Purnea, 1 each for every other district)								48000	₹ 4,000	₹ 48,000	₹ 5,28,000	₹ 5,28,000		
16	Handholding & Supervision	Supervisory Manpower (For Purnea Only)								10000	₹ 10,000	₹ 1,20,000	₹ 1,20,000	₹ 1,20,000		
17		Vehicle Support at District level for 7 Days per Month for 12 Months @ Rs2500 per day Maximum (For Purnea Only)								210000		₹ 2,10,000	₹ 2,10,000	₹ 2,10,000		
18	Capacity Building	Capacity building of Farmers in 12 Months (Rs.200 per head/day/4 times in a year) - Purnea-1000, Others - 250 Each								1600000			₹ 16,00,000	₹ 16,00,000		
19	Miscellaneous	Fix Hording for Field, Communication, Advertisement etc (Purnea-7, Other -1 Unit Each)								15000		₹ 15,000	₹ 1,65,000	₹ 1,65,000		
20		Miscellaneous								10000		₹ 10,000	₹ 50,000	₹ 50,000		
Total				11539.5		18750		19160	30699.5	66750	₹ 30,290	₹ 33,160	₹ 4,52,450	₹ 95,46,481	₹ 52,79,250	₹ 42,67,231

D. Prakash

Annexure 3

District wise Budget is as follows:-

District Name	Acerage of Plantlets	Number of Plantlets	Costing of Plantlets	Input Cost	Costing of Banana Champions	Renumeration of Supervisor at FPC	Budget for Vehicle	Budget for Capacity building of Farmers	Budget for Fix Hording for Field, Communication, Advertisement etc	Budget for Miscel laneos	Total Allocation
Purnea	119	119000	₹ 9,52,000	₹ 12,79,250	₹ 3,36,000	₹ 1,20,000	₹ 2,10,000	₹ 8,00,000	₹ 1,05,000	₹ 10,000	₹ 38,12,250
Khagaria	5	5000	₹ 40,000	₹ 53,750	₹ 48,000			₹ 2,00,000	₹ 15,000	₹ 10,000	₹ 3,66,750
Samastipur	5	5000	₹ 40,000	₹ 53,750	₹ 48,000			₹ 2,00,000	₹ 15,000	₹ 10,000	₹ 3,66,750
Begusarai	5	5000	₹ 40,000	₹ 53,750	₹ 48,000			₹ 2,00,000	₹ 15,000	₹ 10,000	₹ 3,66,750
Vaishali	5	5000	₹ 40,000	₹ 53,750	₹ 48,000			₹ 2,00,000	₹ 15,000	₹ 10,000	₹ 3,66,750
Total	139	139000	₹ 11,12,000	₹ 14,94,250	₹ 5,28,000	₹ 1,20,000	₹ 2,10,000	₹ 16,00,000	₹ 1,65,000	₹ 50,000	₹ 52,79,250



Divish Kumar