



12th
Quarterly Progress Report

July - Sep, 2010



Bihar Rural Livelihoods Project

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EXECUTIVE SUMMARY

Her Excellency, Honourable President of India invited JEEViKA on 11th Aug, 10 for presenting on rainfed farming: its opportunities and challenges with specific reference to System of Rice Intensification (SRI) and System of Wheat Intensification (SWI). The Project received a lot of appreciation in the President's Secretariat.

The end of this quarter marks an end of three years of main Project. The Project made tremendous progress in terms of recognition and maturity. The Quarter has given Bihar its 14th Assembly Election which the Project utilized in building the quality circle among the Project staff and Community Institutions.

On the input front to the Community, the Project recruited forty (40) Managers, Ninety six (96) Area Coordinators and Community Coordinator and inducted them in separate batches with an objective to understand what's going on in the Project and how to nurture the Institutions.

In the Institution Building and Capacity Building, TOTs were organised on Village Organization concept, Management & Registration in which altogether 70 staff were trained. The training was participatory and interactive in nature involving case study discussion and sharing of experiences. The Thematic has engaged trained Community Resource Persons for VO formation. Altogether 67 teams of CRPs participated in forming 153 VOs across 6 Districts with an average size of 10 SHG per VO. Along with the formation

of VOs, the CRPs have also imparted training to the concerned SHG Member and VO EC members.

The Project made tremendous progress in streamlining the Community Institution Books of Record Updatation. Altogether 142 staff were identified as Trainers on VO Books of Records and trained to act as resource persons for the concerned Blocks. Till this Quarter, 166 Project staff have been trained. The Project is also utilizing the services of Financial Management and Technical Support Consultants in providing handhold support to the VO Book keepers. Altogether sixteen (16) member of the FMTSC team member were trained. On this line, 147 VO book Keeper has been provided training and refresher on the books of record.

It has been the experience of the Project that the process of capitalization paves the way ahead for group strengthening and decision making processes. On this front, out of 27205 SHGs, 20884 Group Saving Bank Accounts have been opened and a total of 9276 Groups have been credit linked with Banks amounting Rs 33.77 crores. A significant change has been made on the average Bank credit to the SHGs. In the previous quarter, the lending average from Banks was Rs. 22000/- and now it has increased to Rs 36000/-. This has been the result of the focused approach made by JEEViKA in working with the Commercial and Rural Banks and by the Community Institutions in repaying the loan to Bank on time. Under Micro Insurance, 151 Project staff

have been trained and 2455 SHGs members have received Aam Admi Bima Yojana bond.

Under the Livelihoods front, despite severe drought prevailing in the project districts, System of Rice Intensification (SRI) was scaled up to more than 11000 farmers. An important learning emerged that through SRI methodology, the paddy crop can be harvested before 10-15 days as compared to the traditional paddy cultivation. The Two Women's Farmers Producer Company in Purnea and Khagaria have received TIN, VAT & PAN number and they have also filed the Income tax returns. The license for business of fertilizer, seed and pesticides has been undertaken and fees have been deposited in the Treasury of Department of Agriculture. An exposure visit to MASUTA Producer Company, Deogarh, promoted by PRADAN was also organised for the Board of Directors and Share holders of the Company. The Project has organised 122 Dairy Cooperative Societies in Nalanda, Khagaria and Muzaffarpur with a total number of 6864 SHG Members pouring milk on an average of 22596 litres per day.

During this quarter, altogether 620 VOs SHG members have undertaken additional Health saving which amounts to Rs. 47.0 lakh. More than 40000 SHG members from 515 VOs are participating in the Food Security Programme and the second cycle has

been initiated in 79 VOs. The Members who have been able to sign their names after the project intervention is approx 140000 out of which 23000 have been made signature literate in this quarter. In the Quarter, 2155 forms have been generated for social security out of which sanctioned application is 3683 (including the forms deposited earlier).

In this quarter, Statutory Audit Report for the year 2009-10 has been submitted to the World Bank and the Finance department. Altogether three new contracts have been signed for recruitment, MDP and for the Community Institution E-Book keeping.

The project has also undertaken Livelihoods component under Kosi Flood Recovery Project in 13 blocks of Saharsa, Supaul and Madhepura from 1st of July, 2010. Recruitment and training has been initiated and actual work in 11 blocks apart from Kumarkhand in Madhepura and Chhatapur in Supaul will start after the Bihar General Assembly Elections, 2010.

The Challenge for the Project is to ensure quality in program implementation and to get the Community Institutions adequately capitalized and capacitated enough to rein the activities undertaken in their fold.

INSTITUTION & CAPACITY BUILDING

In the second quarter of FY 2010-11, the theme has focussed mainly in imparting induction training to newly joined staffs in the project, both at the managerial and implementation level. It has also witnessed a Training of Trainers (ToT) on VO concept and management and VO registration for the project staff in pursuit of building trained thematic professionals. In the end of quarter, internal VO CRP drive has been carried out for building quality institutions by our own community professionals.

INDUCTION TRAINING TO STAFF-MANAGERS

In this quarter, 40 managers which include BPMs, DPMs and thematic managers have been inducted in 2 batches in Patna. These staff have been provided with well designed, 4 days induction cum orientation module. They are briefed about the project, its objective, orientation on various thematic areas and given a macro picture of the project.

After a detailed induction, they were sent to village immersion programme with an objective to understand the village life and institutions nurtured in the context of JEEViKA and Bihar. They have engaged themselves in the village to enhance their understanding of the village life in general and poorest community in particular.

BASIC TRAINING ON SHG CONCEPT AND MANAGEMENT TO STAFF - AREA COORDINATOR AND COMMUNITY COORDINATOR

The newly recruited ACs and CCs have been given an initial orientation about the

project and sent to village immersion programme with an objective to understand the village life and institutions nurtured in the context of JEEViKA and Bihar. They were also assigned some individual specific tasks to enhance their understanding of the village life in general and poorest community in particular.

After the village immersion, Intensive residential trainings were imparted to all staff at three locations in districts. A total of 15 AC and 81 CC have participated in the 4 days training on SHG concept and management. They were given dosage of SHG concepts, its management and roles and responsibility of the staff in the field.

TRAINING OF TRAINERS (TOT) ON VO REGISTRATION

A training of Trainers (ToT) has been organised in Patna of 3 days in which 25 project staff participated. The main objective of this training was to build a team of trainers who will look after various aspects of VO registration such as having clear understanding about the formation, process of legal documentation, registration and management of village organization under Bihar Self Supporting Cooperative Societies Act 1996. The training was designed for the requirement of the individual participants to understand the basic concept of Bihar Self Supporting Cooperative Societies Act, formation, documentation, registration and management of village organization, equipping with the establishment of administrative, financial and statutory system. The training was highly participatory and interactive in nature. The methodology involved case study

approach to make the learning more experiential.

TRAINING OF TRAINERS (TOT) ON VO CONCEPT AND MANAGEMENT

A training of Trainers (ToT) has been organised in Patna of 2 days in which 35 project staff participated. The main objective of this training was to build a team of trainers who will then give trainings to other project staff mainly AC and CC in districts. It is planned to provide training on VO concept and management to almost 900 staffs in a span of 2 months so that all staff could have common understanding of standard processes.

The training was participatory and interactive in nature in a learning

environment in which all participants feel free to share their own experiences and able to ask the doubts and get clarifications from the resource person. Apart from touching upon some important theoretical and conceptual issues, the resource persons have also provided a number of case studies to make the learning more experiential.

COMPLETION OF INTERNAL VO CRP DRIVE IN THE PROJECT

The internal VO CRP has completed successfully their one month stay and work in the project. In this drive, 67 teams have participated covering all project districts. The details of output achieved by internal VO teams can be summarised as below -

Progress Summary: August - September, 10

Sl.	Activity	Madhubani	Muzaffarpur	Nalanda	Purnia	Gaya	Khagaria	State
1	No. of CRP teams	13	13	9	7	11	14	67
2	No. of VO formed	26	30	19	28	22	28	153
3	No. of SHG tagged with VO	270	296	208	270	209	278	1531
4	No. of Sub- Committee formed	26	32	72	56	56	-	242
5	no. of SHGs provided training on 'Importance of Village Organisation'	270	296	204	270	209	278	1527
6	No. of VO EC provided training on 'Importance of VO and Rules & Regulations'	26	30	-	-	22	28	106
7	No. of VO EC provided training on 'Meeting Process and its Importance'	-	30	-	-	22	28	80
8	No. of VO EC provided training on 'VO Sitting Process'	-	30	-	-	22	28	80
9	No. of VO EC provided training on 'Importance of VO Books of Account'	-	30	-	-	22	28	80

The average size of the Village Organization formed by CRPs is 10 SHGs. It is important to see that CRPs have also provided training to newly formed VOs. Almost 100% of the SHG which are being tagged with VO have received training on 'importance of formation of VO.' Emphasis is also given in imparting training to EC on its roles and responsibility, meeting and sitting process of VO and essence of using books of account.

As far as the progress of Micro-Finance in the project is concerned, the major emphasis has been on the following aspects to achieve the target both in quantitative and qualitative aspects:

TRAINING TO NEWLY IDENTIFIED VO BOOK KEEPERS & REORIENTATION TO EXISTING VO BOOK KEEPERS ON VO BOOKS OF RECORD

The project witnessed the formation of large number of Village Organizations during the financial year. This essentially implied that the project is ready with a cadre of trained community professionals to write the books of records existing with the Village Organizations. To strengthen the process, a cadre of VO book keepers have been identified and provided with training to ensure timely book keeping of the village organizations. At the same time it was required that the existing Book Keepers are provided with the refresher on book writing in order to ensure effective facilitation at the VO level. To ensure better and effective book keeping at the VO level, attempts have been made to further equip the community cadre with knowledge to deliver at the best. In total **147 number of VO book keepers** have been provided with training and refresher during this quarter on VO book keeping. This has been done with the purpose and anticipation that roll out of the VO books of records are on time and uniform.

CREATION OF “TRAINERS POOL” & THEIR TRAINING ON VO BOOKS OF RECORDS

It has been the long felt requirement that “Trainers Pool” is created at block level for ensuring effective training on VO’s Books of Records to VO Book Keepers. It is in this regard that decision to create “Trainers Pool” was taken and suitable strategy was chalked out to train them very intensely. In total **142 numbers of staff from across the blocks and districts** were trained to act as trainers for project staff and VO book keepers. The strategy had been to identify and train minimum 2 staff from each block and in turn ensure that they act as resource base for the entire block. At the same time, effort had been made to impart training and refresher for **Training Cell members and Micro Finance Managers** on VO books of records. It was a dedicated training and the idea had been to establish knowledge and resource base at the district level also to ensure timely support to all the blocks.

TRAINING TO FMTSC MEMBERS OF THE STATE AND THE DISTRICT

The project is utilizing the services of Financial Management and Technical Support Consultants (FMTSC) to support the financial operations of the project. FMTSC members being expert on

accounting and financial issues, it was thought prudent to utilize their services in training project staff and community cadres. To initiate the process in that direction, training was conducted for all the FMTSC members on SHG and VO books of records. In total 16 members of FMTSC were trained to support the training needs at the district and block level.

TRAINING TO NEWLY RECRUITED PROJECT STAFF ON SHG'S BOOKS OF RECORDS

Training has been planned and administered on SHG's Books of records to the newly recruited staff for different blocks of the project. This in turn shall facilitate the roll out of the books of records in more informed and uniform way. It is anticipated that the trained staffs in turn shall facilitate in creating the learning ambience for the community mobilisers for rolling out in a uniform way. In total 67 numbers of staff have been trained on SHG's books of records.

EMPHASIS ON ACCOUNT OPENING AND CAPITALIZATION OF GROUPS

It has been the experience of the project that the process of capitalization paves the way ahead for group strengthening and decision taking process. It has been observed that the institutional dynamics get much more vibrant and decision oriented when the capitalization is done. A total of **20884** of groups have got their

accounts opened out of **27205 number** of groups formed. Besides the account opening of the groups, lot of spade work has been done to ensure credit linkage with banks and results are evident. Out of the formed number of groups, a total of **9276 number** of groups have been credit linked with Banks worth **33.77 crores**. This is a cumulative figure. This shall be important to mention that different districts have done mega events with their respective banks during the quarter. The mega events helped in creating awareness and responsiveness towards SHG's at the district level. There were altogether 4125 groups that had been provided cumulative Bank linkage till June 2010. The linkage amount had been worth 9.25 crores. The rise in the capitalization had been steep and has boosted the morale of the community.

TRAINING TO PROJECT STAFFS ON VO'S BOOKS OF ACCOUNTS AT DISTRICT LEVEL

The project is in phase of stabilizing the operations of Village Organizations. The transparent up keeping of the books of records is an important aspect of such an endeavor. The trainers' pool has been given the responsibility to conduct trainings of project staffs at their district level on VO books of records. Till now, 166 project staffs have been trained across the districts on VO books of records.

TRAINING ON MICRO INSURANCE RELATED TO AAM AADMI BIMA YOJANA AND JAN SHREE

Altogether **151 project staff** belonging to different cadres of CC, AC, BPM, TO and Managers have been trained on AABY and Janshree policies of the Insurance. In total **18847 AABY insurance** documents have been prepared and shall be

deposited with block administration soon. At the same time **2455 number of Bond Papers** have been issued in Khagaria district.

STATUS OF JEEVIKA WITH RESPECT TO DIFFERENT BANKS

Following is the detail of the financial status of Jeevika with different banks.

Bank status till 31st September 2010

Sl.	Bank Name	No. of SHG's Savings A/C Opened	No. of SHG's Bank Credit Linkage Done	Bank Credit Linkage Amount in Rs. Lakhs
1	State Bank of India	4136	1647	518.18
2	Madhya Bihar Gramin Bank	2693	1105	291.80
3	Bank of Baroda	875	272	70.20
4	Punjab National Bank	3048	1348	538.19
5	Central Bank of India	1460	788	337.80
6	Uttar Bihar Gramin Bank	4547	2001	768.32
7	Union Bank of India	326	132	33.68
8	Bihar Kshetriya Gramin Bank	1188	739	335.05
9	Bank of India	1334	903	375.94
10	Allahabad Bank	308	70	10.50
11	United Bank of India	458	131	54.10
12	Uco Bank	336	47	17.25
13	Canara Bank	175	93	26.15
	Total	20884	9276	3377.16

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SYSTEM OF RICE INTENSIFICATION (SRI)

System of Rice Intensification (SRI) was undertaken with nearly 11500 SHG members despite severe drought in the project districts.



During this climate change situation, the SHG members could manage to adapt to the natural calamity by trying out 140 days, 120 days and 100 days duration seed variety and finally sustained the paddy crop with 100 days duration seed variety. This is a classic example of climate change adaptation. An important learning emerged after three years implementation of *System of Rice Intensification (SRI)* that, *“through this SRI methodology the paddy crop can be harvested before 10-15 days as compared to the traditional paddy cultivation”*.

For example, if PR-113 (Pant Research – 113) takes 130 days to harvest in traditional paddy cultivation, through SRI the same PR-113 takes around 115 days because, 8-14 days seedling is transplanted in main field.

RECONGNITION FOR SYSTEM OF RICE INTENSIFICATION (SRI) AND SYSTEM OF WHEAT INTENSIFICATION (SWI)



Presidents' Secretariat invited JEEViKA on 11th August 2010 for presenting rainfed farming: its opportunities and challenges with specific reference to System of Rice Intensification (SRI) and System of Wheat Intensification (SWI) before an august gathering in presence of Her Excellency, the President of India.

WOMEN FARMER'S PRODUCERS' COMPANIES (WFPCS)

The Aranyak Agri Producers' Company Limited, Purnea has registered two varieties of Paddy seed in 64 hectares of land. The Board of Directors of the company has paid Rs. 16,030/- to the Bihar State Seed Certifying Agency in



Mithapur, Patna. The names of the two varieties are MTU-7029 and Rajendra Subhasini. Both the varieties are Foundation Seed. It is expected that around 20 MT of certified seed will be produced by the company.



All the legal compliances for the companies such as PAN (Permanent Account Number), TAN (Tax deduction Account Number), TIN (Taxpayer Identification Number) / VAT no. (Value Added Tax) have been received; audit till March 2010, filing of income tax return with the Registrar of Companies have been completed.



The business licensing process for fertilizer, seed and pesticides have been undertaken and fees for the business licensing has been deposited in the Treasury of Department of Agriculture in Purnea and Khagaria and the challans have been received by the Companies.

Currently, the Aranyak Agri Producers' Company Limited, Purnea and JEEViKA Mahila Agri Producers' Company Limited, Khagaria have 1260 and 620 shareholders respectively. In order to increase the shareholders' base the Board of Directors and the Promoters of the Companies have organized 11 awareness programmes in different project blocks of Purnea and Khagaria, where 1450 SHG members were participated.

One exposure programme was organized for the 8 Board of Directors, 11 Shareholders, who visited MASUTA Producers' Company, Deoghar nurtured by PRADAN in Jharkhand.

DAIRY INTERVENTION

The project has organized 122 Dairy Cooperative Societies in Nalanda, Khagaria and Muzaffarpur. A total number of 6864 SHG members have been linked with the Dairy Cooperative Societies. Around 22596 litres of milk per day is being procured from these 6864 SHG members through the newly formed and the existing Dairy Cooperative Societies.

SOCIAL DEVELOPMENT

HEALTH RISK FUND (HRF)

During this quarter 620 VOs started HRF saving and a total of 516 VOs have become part of HRF initiative with a cumulative HRF Saving amount of Rs. 47.0 lakh.

Sl	District	Total VO initiated HRF-saving	Total Saving amount (Rs.)	Total VO received CIF - HRF
1	Purnia	92	781620	82
2	Khagaria	58	577850	52
3	Nalanda	80	679400	71
4	Muzaffarpur	142	951860	115
5	Gaya	134	923700	110
6	Madhubani	114	824080	96
	Total	620	4738510	516

FOOD SECURITY

Based on the report of team for rapid assessment of food security program, the implementation strategies were strengthened. During this quarter, capacity building training was organized for CMs, VO Food security committee and BPIU staff on Food security concept and management. The major emphasis was given for food security Micro Planning which helped in identifying the real need of food-grain of the members. Total cumulative number of SHG members, who are part of food security program in the project is around 40000. Currently total 515 VOs are implementing the food security program in their respective VOs. The cumulative progress of Food security is given below in table:

Sl	District	No. VO running Food Security	No. of members linked with FS	No. of VO completed more than 2 cycle of FS
1	Purnia	65	6972	11
2	Khagaria	56	7379	9
3	Nalanda	88	6500	13
4	Muzaffarpur	112	6278	14
5	Gaya	126	7200	21
6	Madhubani	68	6300	11
	Total	515	40629	79

SIGNATURE LITERACY

Project Staff and Community level staff are making effort to convert identified signature illiterates into signature literates. During this quarter total 23000 SHG members have become signature literate. Till the end of this quarter the figure of signature literate- women through project intervention has gone up to 139965, thus making the cumulative figure of Signature Literate in our SHGs up to 166595.

CONVERGENCE

Social Security Schemes

The project is getting desired support from State and district level government line department. During the mid of this quarter more than 3000 application were generated by the help of community level resource persons. Total 2155 Applications have been submitted in their respective offices for further sanctioning of applications for widow and old pension schemes. The detailed progress is given below in the table:

Sl.	District	Application submitted	Application sanctioned
1	Purnia	500	100
2	Nalanda	-	957
3	Muzaffarpur	-	1978
4	Gaya	-	600
5	Madhubani	1200	0
6	Khagaria	455	48
	Total	2155	3683

VO CONTRIBUTING IN MGNREGA

The project has made convergence with district administration to facilitate the community members to access wage employment through Mahatma Gandhi National Rural Employment Guarantee Act program. This has helped the

community members for enhancing their employability and preserving ecological balance through plantation and irrigation work. During this quarter total 2835 SHG members of three different BPIUs of Muzaffarpur worked under MGNREGA program. As per the MoU done with Block level MGNREGA officials, BPIU and VO, the payment of Rs. 30.00 lakh was done by the VO based on the Muster Rolls.

VO PARTICIPAION IN TOTAL SANITATION CAMPAIGN

With the joint collaboration of UNICEF, PHED -GoB and Jeevika total sanitation program is being piloted in five BPIUs of Gaya, Nalanda and Purnia District. Till this quarter end total 11 VOs are participating in this program and total 574 households have constructed sanitary toilet. UNICEF has provided financial Contribution amount of Rs. 6.45 lakh for Awareness generation and IEC campaign to the community in our existing piloted areas. Awareness generation program has been undertaken in project areas with the support of IEC material. District wise total toilet construction detail is given below in the table:

Sl.	District	No. of VO involved in TSC	Total HH constructed Sanitary toilet
1	Purnia	5	174
2	Nalanda	1	100
3	Gaya	5	300
	Total	11	574

VO RUNNING PUBLIC DISTRIBUTION SHOP

In addition to previously sanctioned PDS to VO, another license was provided to VO at Meerganj in Gaya district making the total of 3 PDS managed by VOs which are functioning well. Total number of SHG beneficiaries is around 700. VO Procurement sub Committee is responsible for purchasing and distribution of grain and other PDS items.

TRIBAL SAFEGUARD

During this quarter total 1200 SHG members have been mobilized and promoted to form their SHG/VO. The project is promoting ST member to be Officer Bearer of their respective SHG and VOs. Among 2214 ST SHG members 587 are selected as group leaders and 23 are Office Bearers of the VOs. The project is also promoting more cadres from the tribal community where project tried to involve the ST community members. Till this quarter total 22 CMs, 6 VRPs and 34 CRPs have been selected from STs in 7 different blocks of Purnia.

HUMAN RESOURCE DEVELOPMENT

During the present quarter, HRD team has achieved progress as enumerated below -

RECRUITMENT AND JOINING ON VARIOUS POSITIONS OF SPMU, DPCU AND BPIU

Recruitment of Accountant, Office Assistant, Cashier and Store Keeper

The recruitment of Accountant-09 (SC-7, ST-1 and WBC-1) and Office Assistant-6 (SC-4, ST-1, WBC-1) for the field units and Office Assistant, Accountant, Cashier and storekeeper for SPMU has been completed successfully. The result for these positions has been prepared for announcing soon after the Bihar Legislative Assembly General Elections 2010.

EXPOSURE AND CAPACITY BUILDING

1. SPM-HRD along with SPM-IBCB and SPM MF participated in the NRLM project guideline preparation workshop at New Delhi on 2nd- 6th August 2010 at New Delhi,
2. SPM-IB & CB and SPM-MF participated in the NRLM workshop on

Finalization of NRLM Project Guidelines at Hyderabad on 20th -21st September 2010.

3. A team of 20 trainers from all six districts participated in a TOT program from 23rd July to 30th July,10 at Sahbhagi Sikshan Kendra, Lucknow, UP.
4. The team of Manager-Jobs had exposure visits related to Job sector at various industries:
 - i. Manager-Jobs, Purnia, Khagaria, Gaya and Muzaffarpur at Sodexo, Job Solution pvt. Ltd. Chennai on 28th-07 Sept. 2010.
 - ii. Manager-Jobs, Purnia, Khagaria, Gaya and Muzaffarpur had exposure visit at Vardhman Yarns, Bhopal on 9th-13th Aug. 2010.
 - iii. Manager-Jobs, Madhubani had exposure visit at Vardhman Yarns, Bhopal on 29th August 2010.

COMMUNICATION

BRLPS CONNECTED THROUGH CLOSED USER GROUP (CUG)

To simulate free flow of communication, CUG in mobile was introduced in the month of July for the project staffs and partners. To provide better synchronization and assistance among the staffs, the unlimited access services were provided with a handset to all.

LIBRARY MANAGEMENT SYSTEM (LMS)

To streamline the library and to make it a knowledge resource centre, a software was developed titled "Library Management System,". The LMS aims to make the knowledge level and awareness much more updated and easily accessible among the staff. LMS provides the entire book availability and concerned details of the library.

FILM FOR 3 MINUTES

A three minutes film was developed for the alter version of the twenty minutes for SWI and Corporate film. For presenting the SWI and JEEViKA concept before the external globe in short time, the compressed versions were well appreciated.

CREDIT LINKAGE PROGRAMME

Successful bank linkage programme was organized in the districts - Khagaria, Purnia, Nalanda and Muzaffarpur in the month of August. The Communication component in the programme was well designed with proper presentation, showcasing, documentation and wide dissemination.

EXPOSURE TO VISITORS

The learnings of the project were shared at large through well organizing the exposure of the other projects in JEEViKA

areas. During the quarter, the teams from Rajasthan DPIP, Catholic Relief Security (CRS), Poverty Alleviation Fund (PAF), Nepal and Madhya Pradesh DPIP visited project areas, in which the materials and experiences were shared.

PROCESS DOCUMENTATION OF SRI

The System of Rice Intensification technique has been quite successful for three consecutive seasons. To document the process and the learnings, documents, flipcharts and fliers have been prepared with the new outlook which holds a brief description about the SRI process and procedures. These materials were supplied to the field staffs and also provided to the visitor's organization. These prove to be very helpful in dissemination as a resource sharing with other organization. Similarly AV process documentation of SRI was also initiated.

PROCUREMENT POSTER FOR COMMUNITY

SHG: A complete descriptive poster was developed for the guideline for the SHGs' level. This provides the brief information about the process and procedure of the purchase of any commodity for the community.



Village Organization: A vivid poster was developed providing the brief information about the services, supply and purchase procedure of the commodity at the village organizations' level.



MONITORING, EVALUATION & LEARNING

TRAINING ON MIS

Trainings on DIDI sheet and MIS data entry were given to 240 CCs, 345 CMs and 32DEOs.

DESIGN, DEVELOPMENT, DEPLOYMENT AND TRAINING ON VO MODULE

The VO module has been developed and being rolled out. For smooth entry of back dated data training on data collection was given to cadres of all districts. Data collection and entry is going on.

DATA ENTRY AND TESTING OF HR-MIS

HR MIS application was tested. In total 49 issues were identified which were categorized under maintenance, minor modifications, major modifications and change in specifications. 12 issues were found to be change in specifications and are major ones. At present most of the issues have been resolved and the application is ready for acceptance testing on the basis of issues raised. Still there is a need for re-checking data before testing as there are some errors identified in data entry.

PILOTING E-BOOK KEEPING AT VO LEVEL

Safal Solutions Pvt. Ltd. has conducted workshop for JEEViKA e- GRAM and a report on workshop has been submitted.

ENTRY OF MICRO PLANNING

The micro planning entry has been started in all blocks. Report format for the same has been designed and rolled out.

PROCESS MONITORING

The 1st QTR report has been submitted by Sutra Consultant. The Agenda for the First QTR was Planning and Review Process at District and Block level and the Financial Analysis of VOs.

RANDOMIZED SAMPLING - BASELINE

AFC has agreed to revisit around 3000 Household and do randomized sampling. The Schedule has been prepared and field testing will be done in Bochaha, Muzaffarpur in the month of Oct, 10.

NEW CONTRACT WITH THE PARTNER AGENCIES

During this quarter, project has made three contracts. One with M/s. SIDS for hiring of manpower for Kosi-JEEViKA project. M/s. Safal Solutions Pvt. Ltd. for e-book-keeping of SHG/ VO books of records and M/s.Chandragupta Institute of Management, Patna for MDP.

SELECTION OF INTERNAL AUDITOR

Selection of Internal Auditor has been completed. M/s. O.P.Tulsyan & Co. for Muzaffarpur and Madhubani, M/s. Roy Ghosh & Associates for Purnea and Khagaria, M/s. P.Jyoti & Co. for Gaya & Nalanda and M/s. Vinod Ajay & Associates for Patna Headquarter have been selected as Internal Auditor for the year 2010-11.

SELECTION OF AGENCY FOR TRAINING, TESTING, CERTIFYING AND PLACEMENT IN CONSTRUCTION

Selection process has been completed for this assignment and contract with M/s.

CIDC will be done after getting approval from the World Bank.

EOI FOR SELECTION OF AGENCY FOR COMPREHENSIVE AGRICULTURE INTERVENTION

EOI has been published in newspaper and short listing is under process for selection of comprehensive agriculture intervention

COMMUNITY PROCUREMENT POSTER

Community procurement posters for SHG and VO have been prepared and circulated to all BPIUs and Districts.

TRAINING ON COMMUNITY PROCUREMENT

Staff training on community procurement has been completed in four districts, i.e, Nalanda, Gaya, Purnea and Khagaria.

CONTRACT MANAGEMENT GUIDELINES

Contract Management Guidelines have been prepared by the project for smooth monitoring of contracts within the project.

FINANCIAL MANAGEMENT – CAPACITY BUILDING

Two days training on Tally has been given to Finance Manager, System Analyst, Data Administrator and one SPMU Accountant. One week training on Financial Management System of Project has been given to all newly recruited accountants and Assistants. One day training on Financial Management System of Project has been given to New Project staff. One day training programme organized by WB on client connection has been attended by procurement Specialist and Chief Finance Officer.

STATUTORY COMPLIANCE

ETDS return till Sept 10 has been submitted. RT-VII of VAT Act has been submitted till September. TDS amount has been deposited up to 30 Sept. EPF and GPF amount has been deposited till September10.

STATUTORY AUDIT

Statutory Audit for the year 2009-10 has been completed and report submitted to the World Bank and the Finance Department.

SUNITA DEVI – READY TO FURTHER ENHANCE HER TRAINING SKILLS

Initial Situation of the household

Sunita Devi, 30, belongs to the extremely backward castes that are among the most marginalised among all the backward castes. She is married and has 4 children (two boys and two girls). The sources of the income for the household include the rickshaw pulling done by the husband and the income from agriculture wage labour. The household had to often face days of food insufficiency because of the fluctuations in income flows. Even though the family had 1/3rd acre of land, 1/4th of this was mortgaged a few years back by her mother in law to get a loan of Rs. 900. The loan was taken towards treatment of her husband's ailment.

Interventions accessed

Sunita Devi joined Chameli SHG in 2008. She firstly obtained a loan of Rs. 9,000 at a much lower interest rate from the SHG to get her mortgaged land back. She then made some improvements to the house the family lived in (it was a thatched house) with a loan of Rs. 10,000. Over the last 2 years she also took rice on credit 3 times as part of the food security intervention. This has ensured that food gaps for the household were successfully bridged. The SHG also supported her with a timely loan of Rs. 5000 when her husband had met with an accident.

Importantly they provided a lot of support towards the medical treatment of her husband. Looking at her interest in agriculture and her educational



background (she had studied till standard eight) the Village Organisation selected her as a Village Resource Person. She was responsible for launching the SRI intervention in the Village. Doing this successfully enabled her to earn Rs. 1500 - 2000 per month during the agricultural season. She even got the best VRP award in 2009. Recently her husband has got a job in formal sector (a Steel Mill at Chennai) at a salary of Rs. 4000 per month.

Way Forward

Sunita Devi wants to further enhance her training skills as a VRP and also earn higher amounts in the process. She also wants to purchase some goats in order to further diversify the livelihood sources for the household.

SET TO PROVIDE QUALITY EDUCATION TO HER CHILDREN

Initial situation of the household

Sitabi Devi, 35, is a musahar, who are one of the most marginalized sections even among the Schedules Castes. She is married and has 4 children, two girls and two boys. Her husband worked as daily wage labourer earning about Rs. 2000 per month and she herself earned some wages doing agricultural work during the cropping seasons. The family had to often face days of food insufficiency as a result of the low and irregular income flows. Saving for emergency or for securing future was almost unimaginable. The family has ½ an acre of land out of which she had mortgaged 1/5th of an acre to get a loan of Rs 5000 for a health emergency. She also had to take a loan of Rs. 10,000 from the local moneylender at 10 % interest rate per month for the same purpose.

Interventions Accessed

She joined Radha SHG in the year 2007. She immediately took a loan of Rs. 10,000 from the SHG at a much lower interest rate to clear her high cost debt from the local moneylender. The SHG also helped the family deal with another health emergency that the family faced by providing Rs. 5000. Throughout this period the food credit that she took from the village organisation (6 times of 50 kg each) ensured food sufficiency at the household. The VO taking over the management of the PDS shop also ensured that she got



her food entitlements regularly and on time. Given her enthusiasm, her SHG has entrusted her with the responsibility of ensuring that all the households in their SHG send their children to school. The SHG pays a nominal charge of Rs 10 per week to her as an incentive.

Way Forward

Sitabi Devi is clear that in the long run education would be the strongest asset for her family so she wants to provide quality education to her children. The family also wants now to get the 1/5th acre land out of mortgage by paying off the loan they had taken. They had not done it till now because of the multiple health problems faced by the family.

ANNEXURE - I

MANPOWER STATUS

In this quarter the status of manpower at SPMU level is given hereunder in table:

SI	Positions	Required No.	Status till 30th June 10	Progress during the quarter		Status till 30th Sep. 2010
				Staff joined	Staff Left	
STATE PROJECT MANAGEMENT UNIT						
1	CEO	1	1	-	-	1
2	OSD to CEO	1	1	-	-	1
3	CFO	1	1	-	-	1
4	Administrative Officer	1	1	-	-	1
5	SPM	9	7	-	-	7
6	Procurement Specialist	1	1	-	-	1
7	Finance Officer	1	1	-	-	1
8	Project Manager	12	10	-	-	10
9	Procurement Officer	1	1	-	-	1
10	System Analyst	2	2	-	-	2
11	Data Administrator	2	2	-	-	2
12	DTP Operator cum Designer	1	1	-	-	1
13	Accountant	5	5	-	-	5
14	Cashier	1	0	-	-	0
15	Office Assistant	6	6	-	1	5
16	Procurement Assistant	1	1	-	-	1
17	Project Associate	9	4	3	-	7
18	PA cum Steno	2	2	-	-	2
19	Store Keeper	1	0	-	-	0
	Total	58	47	4	1	49
The manpower status increased from 81% to 84% during the quarter						
District Project Management Unit (Manpower including 11 blocks from Koshi region)						
1	District Project Manager	9	3	2	-	5
2	Training Manager	9	4	1	-	5
3	Manager Livelihoods	9	6	-	-	6
4	Manager Social Development	9	6	1	1	6
5	Manager Microfinance	9	6	2	-	8
6	Manager Jobs	9	5	3	-	8
7	Manager Communication	9	2	3	-	5
8	Manager M & E	9	3	2	-	5
9	Finance Manager	9	3	2	1	4
10	Training Officer	27	13	3	2	15
11	Accountant	9	6	-	-	6
12	Office Assistant	9	6	-	-	6
	Total	126	63	19	4	79
Block Project Management Unit				Staff Joined	Staff Left	
1	Block Project Manager	55	38	8	2	44
2	Chief Executive-WFPC	2	2	0	0	2
3	Livelihoods Specialist	27	0	12	0	12
4	Area Coordinator	188	145	34	3	176
5	Accountant	55	27	10	0	37
6	Office Assistant	55	32	8	1	39
7	Community Coordinator	825	650	110	41	719
	Total	1207	894	182	47	1029
The manpower status remained 85% during the quarter.						
Notes: The Manpower strength decreased from 95% to 63% during the quarter. This is due to manpower required for new 11 blocks from Koshi region i.e. Saharsa, Supaul and Madhepura. This requirement has been filled by the existing waitlist candidates as per the earlier results.						

Remarks: The office Assistant (SPMU) has been selected as Project Associate hence left the OA position. Training officer who left has joined BRLPS as a Training Manager and other as Manager Social Development.

PERFORMANCE TILL 30TH SEPTEMBER 2010

HEADS	Total Achievement till 30th September - 10						
	Gaya	Nalanda	Muzaffarpur	Madhubani	Purnia	Khagaria	STATE
INSTITUTION BUILDING							
No. of revenue villages entered	649	249	375	186	375	140	1974
Total No. of households in the entered villages	160693	83726	73034	148661	132871	99735	698720
No. of target HHs identified	111573	38326	44559	71899	77226	93016	436599
No of village saturated	382	173	215	67	155	50	1042
SHG FORMED							
No. of SHG promoted by BRLPS	6470	3894	4607	3809	4686	3739	27205
Total mem in the SHG promoted by BRLPS (No. of poor mobilised into SHGs)	81169	45689	43262	46885	53217	47086	317308
No of member / group	12.5	11.7	9.4	12.3	11	12.6	12
% of HH covered against the Targeted HH	72.7	119.2	97.1	65	68.9	50.6	72.7
SAVING							
Total Cummulative Amount mobilized by the Group	31747377	12326391	46671708	30145833	47395408	30448699	198735416
Total Cummulative Amount Mobilised per Group	4907	3165	10131	7914	10114	8144	7305
Total Cummulative Amount Mobilised per Member	391	270	1079	643	891	647	626
INTERLOANING							
Total Cummulative number of loan	33811	48688	51248	102527	32692	281102	550068
Total Cummulative amount interloaned	136842501	125559106	70320372	136454131	104304595	68820784	642301489.3
REPAYMENT RATE							
Repayment Rate	84%	61%	--	97%	--	--	--
MICRO PLAN							
No of Micro Plan Completed - Ist Round	4414	2795	3084	2775	3112	2105	18285
No of Micro Plan Completed - IInd Round	0	359	35	0	0	126	520
INITIAL CAPITALIZATION FUND							
Amount Disbursed under ICF	172038536	29680000	142470080	133637000	129881039	82761900	690468555
No. of Groups received ICF	3820	2585	2816	2451	2683	1715	16070
Avg. Amount Loaned per SHG	45036	11482	50593	54523	48409	48258	42966
Amount of UC recd by BPIU	51175100	0	8675499	4022043	65041125	29550086	158463853
BANK ACCOUNT & LINKAGES							
No. of SHGs having Bank A/C	5425	3083	3219	2907	3532	2503	20669
No of SHG 3 months old but not having Bank A/C	233	881	273	483	384	411	2665
% Bank A/C opened against the SHG Formed	84	79	70	76	75	67	76
No. of total Groups Credit Linked with Banks	2495	1262	1065	1469	1571	1390	9252
Amount Loaned by Banks to SHG (In Rs. 000)	83168000	37637900	32240550	19986300	65276000	40321000	278629750
Avg. Amount Loaned by Banks per SHG	33334	29824	30273	13605	41551	29008	30116
COMMUNITY MOBILISERS							
Number of Book Keepers/CM identified	754	436	539	583	532	510	3354
Number of Book Keepers/CM trained	654	269	465	442	503	489	2822
Number of SHGs being managed by CM partly	4570	2234	3929	3860	3249	2896	20738
No of SHG / Trained CM	7	8	8	9	6	6	7.3
VILLAGE ORGANISATION							
No. of Village organisation Formed	317	189	207	194	211	159	1277
No. of SHG part of Village organisation	3364	1844	2294	2270	2469	1520	13761
Total individual members of VO	38240	9159	21105	54176	20542	19963	163185
Total ShareCapital mobilised	286600	134540	169178	231540	262810	113000	1197668
Total membership fee mobilised	303965	78770	68079	303410	258563	327260	1340047
No of VO Having Bank Account	245	122	147	118	148	90	870
SOCIAL DEVELOPMENT INITIATIVES							
Total no of illiterate SHG members identified	35011	22096	27684	46885	17789	31354	180819
Total No of SHG members who can sign-	37038	12340	31802	24831	42579	18005	166595
No. of SHGs decided on Non negotiable Norms	3932	2513	1958	2285	3487	1780	15955
No. of Vos developed action plan on any social issues and got it implemented.	34	0	47	98	0	3	182
Exposure Visit- SHG							
within block	277	158	80	103	31	103	752
outside block but within district	76	48	86	113	4	13	340
outside district but within State	4	0	4	8	0	3	19
EXPOSURE VISIT- VO							
within block	90	76	64	78	11	14	333
outside block but within district	73	20	80	64	8	4	249
outside district but within State	11	11	18	17	2	1	60
Other exposures	0	0	0	0	0	0	0
TRAINING - SHG							
Module 1 (In Unit)	3354	1679	1819	1896	2356	1801	12905
Module 2 (In Unit)	2941	1326	1483	1640	1931	1629	10950
Module 3 (In Unit)	2627	848	1182	1548	1418	1275	8898
Module 4 (In Unit)	1255	490	763	1020	1020	890	5438
TRAINING - VO							
Module 1 (In Unit)	168	208	175	159	165	121	996
Module 2 (In Unit)	141	136	268	142	125	74	886
Module 3 (In Unit)	113	84	75	98	115	44	529



JEEVIKA

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