



13th Quarterly Progress Report

October - December, 2010



Content

| List of Content | Page No. |
|---|-----------------|
| Executive Summary | 01 |
| Institution Building & Capacity Building | 03 |
| Micro Finance | 06 |
| Livelihoods | 09 |
| Social Development | 11 |
| Human Resource Development | 14 |
| Communication | 15 |
| Monitoring Evaluation & Learning | 16 |
| Procurement & Finance | 17 |
| Administration | 18 |
| | |
| Success Stories | |
| Ramni Devi – An excellent record of making all repayments on time | 19 |
| Tilleshwari Devi – A role model for leading life with dignity | 20 |
| | |
| Annexure | |
| Manpower Status | 21 |
| Progress till December, 2010 | 22 |

EXECUTIVE SUMMARY

The project has entered in the fourth year where scaling up of operations with quality will be the matter of highest priority. In such circumstances, detailing of the processes, building capacity of the staff as well as the community professional shall stand in good stead to achieve uniformity across the project area. Keeping that in view, effort has been made to prepare the community operation manuals related to Initial Capitalization Fund both for Self Help Group and the Village Organization and to build the capacity of the Project staff on the VO Concept & Management, Books of Record, Insurance and on the Agriculture Micro Planning.

In the quarter, the IB & CB theme has focused mainly in imparting training to project staff on VO concept and management so that equipped staff could transfer their learning to VOs and provide VOs a constant handhold support. A total of 94 managerial and 559 implementation staff were trained on VO Concept & Management. The quarter has also witnessed an expansion of community master trainers and their services in the field. The project has developed 80 plus teams of Master Trainer CRPs to impart trainings to SHGs. The project has already initiated the process of registering mature Village Organizations under Bihar Self Supporting Cooperative Society Act

(BSSCS), 1996 on pilot basis. Altogether 21 VOs have been registered.

It has also seen initiation of capacity building MoU with MPDPIP project and visit of Nepal Rural Water Supply and Sanitation Project team members to understand overall design of the project. In light of request from Madhya Pradesh DPIP, a team comprising of state and district level officials visited three times to design and develop TOT modules for imparting training to the identified trainers of DPIP and to impart Training of Trainers (TOT) to the DPIP officials on SHG concept & Management & VO concept and management.

The Project has made tremendous progress in streamlining the Community Institution Books of Record Updation. In total 190 VO book Keepers have been provided with training and refresher training during this quarter on VO book keeping across the Districts. The focus was on the training of the Project Staff and FMTSC Team members, as a result the trained personnel have prepared 626 VO Receipts and payments during the quarter. This attempt shall be very helpful in future in putting the system of monthly reporting by VOs. To streamline the Community Institution Books of Record, more than 80% of the Project Staff have been trained on the VO Concept and

Management including Books of Record Updatation.

It has been the experience of the Project that the process of capitalization paves the way ahead for group strengthening and decision making processes. In order to overcome the problem of stationery for credit linkage, institutional arrangement has been made with all the important banks, which is likely to facilitate the credit linkage in terms of quality and quantity in the next quarter. In this front, out of 29843 SHGs, 23362 Group Saving Bank Account has been opened and a total of 9701 Groups have been credit linked with the amount of Rs 36.27 crores.

Under the Livelihoods front the System of Rice Intensification (SRI) was scaled up to 19900 SHG households in 1412.24 hectare. The average yield of paddy through SRI is 3.22 tons per hectare against the traditional yield of paddy of nearly 1.66 tons per hectare. In the Rabi wheat season, the Agriculture Micro-planning was carried out and 48521 SHG households sowed wheat through System of Wheat Intensification (SWI) in 2536 hectare. The SWI is cultivated in 892 Villages with support from 1095 Village Resource Persons. The Two Women's Farmers Producer Company in Purnia and Khagaria have procured 11.223 tons of wheat seeds which was certified by Bihar Rajya Beej Nigam. They sold the certified wheat seeds to 5000 SHG Members @

Rs. 25/- per Kg. Already the WFPC have TIN, VAT & PAN No and they have also filed the Income tax return. The Project has organized 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 in 841 Vos, SHG members have undertaken additional Health saving which amounts to Rs 52.0 lakh. More than 53000 SHG members from 586 VOs are participating in the Food Security programme and the second cycle has been initiated in 161 VOs. The Members who have been able to sign their names after the Project Intervention is approx 159250 out of which 19282 has been made signature literate in this quarter. In the Quarter, 4500 forms have been generated for social security. The number sanctioned application is 13000 including the form submitted earlier. A total 5397 SHG members of 31 VOs are working and getting entitlement of wage employment under MGNREGA program and the created man days is 432810 man days and created total wage employment amount is Rs. 8.22 crores.

JEEViKA has placed their experienced staff to execute the 4th component of Kosi Flood Recovery Project, i.e. livelihoods restoration in 13 blocks of Saharsa, Supaul and Madhepura.

INSTITUTION & CAPACITY BUILDING

Training on VO Concept and Management to staff

Training on VO concept and management has been organized in Patna and in districts as well. In Patna training was organized in 4 batches each of 5 days duration. There were 22 batches organized at district locations of 6 days duration each with an average size of 25 participants per batch. The details of participants can be summarized below as-

Table1: Status of Training to Managers

| BPM | DPM | DPCU ficial | Total |
|-----|-----|-------------|-------|
| 41 | 3 | 50 | 94 |

Table2: Status of Training to Field Staffs

| Sl. | District | AC Trained | CC Trained | Total staff Trained |
|-----|--------------|------------|------------|---------------------|
| 1 | Madhubani | 26 | 87 | 113 |
| 2 | Nalanda | 19 | 73 | 92 |
| 3 | Purnia | 22 | 51 | 73 |
| 4 | Gaya | 32 | 80 | 112 |
| 5 | Khagaria | 12 | 71 | 83 |
| 6 | Muzaffarpur | 23 | 63 | 86 |
| | Total | 134 | 425 | 559 |

A total of 94 managerial and 559 implementation staffs were trained on VO Concept & management. The training was highly participatory and interactive in nature. A learning environment in which all participants felt free to share their own experiences and able to ask the doubts

and get clarifications from the resource person. Methodologies adopted in the training were role plays, case studies, group-discussions, presentations, lectures and experience sharing.

The major objective of this training is to equip staff about the finer details of VO so that they can work together in making quality VOs across districts. The feedback taken during and after trainings suggest that staff are now having a better idea about the VO concept and processes involved in its management.

Completion of Master Trainer CRP Round

The project has developed 80 plus teams of Master Trainer CRPs to impart trainings to weak SHGs. One team comprising of three CRPs conduct a diagnostic study of SHGs and then impart trainings. Before the initiation of CRP Master Trainers round, a well designed TOT has been organized for these MT CRPs teams by each district. It is expected that each CRP team would impart one module training daily to a batch of 2 SHGs'. After each module of training to the internal CRPs, sharing of their learning take place which is followed by another round of module training and so on.

In this quarter, Second Round of CRP Master Trainers has been successfully completed. The details of their work can

be summarized below as-

Table3: Status of Training to SHG by CRP Master Trainers

| Sl. | Name of Cluster | No. of Blocks covered | No. of CRP Teams | No. of CRPs | No. of SHGs covered | | | |
|--------------|-----------------|-----------------------|------------------|-------------|---------------------|-------------|-------------|------------|
| | | | | | M1 | M2 | M3 | M4 |
| 1 | Madhubani | 5 | 10 | 30 | 0 | 0 | 156 | 0 |
| 2 | Gaya | 11 | 31 | 93 | 506 | 500 | 478 | 641 |
| 3 | Purnea | 6 | 11 | 33 | 0 | 224 | 224 | 0 |
| 4 | Nalanda | 6 | 11 | 33 | 170 | 216 | 216 | 116 |
| 5 | Khagaria | 3 | 8 | 24 | 110 | 110 | 0 | 0 |
| 6 | Muzaffarpur | 4 | 11 | 39 | 182 | 182 | 164 | 0 |
| Total | | 35 | 82 | 252 | 968 | 1232 | 1238 | 757 |

In this round, a total of 82 teams covering 252 CRPs participated and they have imparted training of Module1 to 968 SHGs, Module 2 to 1232 SHGs, Module 3 to 1238 SHGs and Module 4 to 757 SHGs. It is evident that the CRP Master Trainers round has been very useful. The CRP teams did not only use various participatory methodologies like, storytelling, games, flip chart etc. but they have also shared their experiences and field level nuances in their own local language. Since, these CRP teams used to stay in the village itself, after training many SHG members used to come and share each other's experiences. This has created the bondage of togetherness, faith and ownership among community members.

Organizations under Bihar Self Supporting Cooperative Society Act (BSSCS), 1996 on pilot basis. 21 VOs have got registered and received their certificate from Cooperative Department.

Training Imparted to MPDPIP Project Staff

In this quarter, a team of MPDPIP officials have come for an exposure visit in the project. During the exposure visit, the DPIP officials experienced various training modules, training methods, training materials and Books of Records at SHG and VO level.

Registration of VO

The project has already initiated the process of registering mature Village



During the discussion, it came into light that DPIP requires various training materials on strengthening their SHGs, Village Level Federations and smoothening microfinance operation through appropriate Books of Records, micro planning and fund management in the community institutions.



For providing handhold support to MPDPIP project staffs, a team comprising of state and district level officials visited three times to Madhya Pradesh. The specific objective of the visit was to design and develop TOT modules for imparting training to the identified trainers of DPIP and to impart Training of Trainers (TOT) to the DPIP officials on SHG concept and Management and VO concept and management.

The teams have successfully completed their tasks in providing officials a clear

understanding of SHG and VO concept and management. Based on the positive

feedback from MPDPIP, a formal MoU is being developed so that a continuous handhold support could be given to MPDPIP team.

Nepal Rural Water Supply and Sanitation (NRWSS) Project

In this quarter, a team from Nepal Rural Water Supply and Sanitation (NRWSS) Project, comprising of project officials and community members have visited the project. The team visited Madhubani and Muzaffarpur districts and interacted with the project staff and community members.

The prime objective of the visit was to learn from the experience of the BRLP in community institution building and developing the guidelines. Given the proximity to Bihar, and similar cultural and lingual similarities to the bordering areas, BRLP's experience of implementing the Livelihood project in Bihar, the NRWSS project team is also keen to explore the possibilities of working together over long term, perhaps even by way of Community Resource Persons in Bihar extending long term mentoring support to the Community Resource Persons in Nepal.

Preparation of Manual related to ICF both for SHG and VO

The project is entering into a phase where scaling up of operations with quality shall be the matter of highest priority. In such circumstances, detailing of the process related to capitalization shall stand in good stead to achieve uniformity across the project area. Keeping that in view, effort has been made to prepare the community operation manuals related to Initial Capitalization Fund both for Self Help Group and the Village Organization. Final draft of the manual has been prepared and sent to the team for feedback. This draft of the manual contains the details of the processes required to be put in practice by project team and community institutions. At the same time, a draft manual has been prepared to support the functioning of Bank Mitra in the project. The manual on Bank Mitra has also been prepared and sent to team members for feedback.

Training to newly selected VO Book Keepers and reorientation to existing VO Book Keepers on VO Books of records

The project witnessed formation of large number of Village Organizations during the financial year. Thus there is a need that 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 190 number of VO book keepers have been provided with training and refresher during this quarter on VO book keeping across the districts. This has been done with the purpose and anticipation that roll out of the VO books of records shall be ensured on time and in a uniform way.

Preparation of Financial statements for Village Organizations

The project is paying a lot of attention on streamlining the process for VO's. In that context, it is important that Book Keepers are adequately trained and they work towards updating the books of records with utmost seriousness and dedication. To support the whole process, MF managers and FMTSC members worked towards ensuring the preparation of financial statements of village organizations. A lot of lee way has been

covered in the last quarter and around 626 village organizations prepared the receipt and payment account till December 2011. Attempt is to ensure the preparation of financial statement for all the VO's. This attempt will be helpful in future in putting in place the system of quarterly / monthly reporting by VO's.

Training to Project staff on VOs Books of Records at the 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 created in the last quarter has been given the responsibility of conducting trainings of project staff at their district level on VO books of records. Till now, 445 project staffs have been trained across the districts on VO books of records by team of people from the resource pool.

Training to project staff on SHGs Books of records

Training has been planned and administered on SHG Books of records to the 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 staff in turn shall facilitate in creating the learning ambience for the community mobilizers for rolling out in a uniform way. In total 167 numbers of staff

have been trained on SHG books of records.

Preparation for Facilitation of Bank Linkages with Mainstream Bank

One of the important factors that pave the way for bank linkages is the availability of stationery with bank branches. Unavailability of stationery becomes the limiting factor in the smooth transaction of financial flow to the community institutions like that of SHG. In order to overcome the problem and pave the way for credit linkages, institutional arrangement has been made with all the important banks and stocking of the stationery has been ensured at the project level. This is likely to facilitate the credit linkage in terms of quality and quantity.

Training on Micro Insurance related to Aam Aadmi Bima Yojana and Jan Shree

Altogether 150 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 Nalanda and Purnea. In total of 6000 AABY insurance documents have been prepared.

Hand Holding support to MPDPIP in Designing the Books of Records for SHG

There is an explicit understanding that JEEViKA shall be providing hand holding support to MPDPIP in framing its books of records related to SHG's and VO's.

This has been agreed based on the request from MPDPIP. In pursuance of that, MF team at SPMU worked on the strategy for designing the books of records of SHG in detail for MPDPIP.

Thereafter a team from JEEViKA has been sent to MP to design the books of records for SHG. The task has been accomplished successfully.

STATUS OF JEEVIKA WITH RESPECT TO DIFFERENT BANKS

| Snap - shots of Bank status till 31st December 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 | 4346 | 1647 | 518.18 |
| 2 | Madhya Bihar Gramin Bank | 2955 | 1493 | 486.05 |
| 3 | Bank of Baroda | 1040 | 272 | 70.20 |
| 4 | Punjab National Bank | 3500 | 1380 | 573.65 |
| 5 | Central Bank of India | 1607 | 788 | 337.80 |
| 6 | Uttar Bihar Gramin Bank | 5115 | 2001 | 768.32 |
| 7 | Union Bank of India | 412 | 137 | 35.08 |
| 8 | Bihar Kshetriya Gramin Bank | 1461 | 739 | 335.05 |
| 9 | Bank of India | 1577 | 903 | 375.94 |
| 10 | Allahabad Bank | 348 | 70 | 10.50 |
| 11 | United Bank of India | 489 | 131 | 54.10 |
| 12 | Uco Bank | 337 | 47 | 17.25 |
| 13 | Canara Bank | 175 | 93 | 26.15 |
| Total | | 23362 | 9701 | 3608.27 |

System of Rice Intensification (SRI)

In the Kharif-paddy-2010, System of Rice Intensification (SRI) was planned for around 38219 SHG households with nearly 3540 hectare of land, however due to severe drought in the state, only 19911 SHG households have harvested paddy through System of Rice Intensification in 1412.24 hectare. The average yield of paddy through SRI is 3.22 tons per hectare against the traditional yield of paddy is nearly 1.66 tons per hectare.



In Khagaria, SRI was taken with two varieties namely; Rajendra Bhagwati and Pusa 834. The duration of these varieties are 110 days. Due to SRI, the SHG members harvested paddy in 95 days, which is 15 days lesser. During this severe drought year, with assured irrigation facility, yielded encouraging results. The yield of Rajendra Bhagwati in the plot of Ranju Devi of Shiv Shankar SHG in Narishakti VO of Khagaria block was 6.8 ton per hectare and the yield of Pusa 834 in the plot of Kala Devi, Jago Mahadev SHG in Narishakti VO of Khagaria block was 5.11 ton per hectare. The irrigation was given 2-3 times, which is lesser than the other varieties used for paddy cultivation.

System of Wheat Intensification (SWI)

Capacity Building : The micro-planning training of the 44 Block Project Managers, 6 Manager-Livelihoods and 4 District Project Managers was completed in September 2010 in the State Project Management Unit, Patna. In October-November 2010, the training cells of the District Project Coordination Unit have



imparted training on SWI micro-planning and basic orientation on System of Wheat Intensification (SWI) by hiring SWI experts to all the Area Coordinators, Community

Coordinators and nearly 1100 Village Resource Persons of 8 districts.

Micro-Planning & Sowing : In the Rabi-wheat (2010-2011); Micro-planning was carried out for nearly 75000 SHG households. Because of Lesser residual soil moisture due to 2010 drought, only 48521 SHG households could manage to sow wheat through System of Wheat



Intensification (SWI) in 2536 hectare. The SWI is cultivated in 892 Villages with support from 1095 Village Resource Persons of 42 blocks in 8 districts.

Women Farmer's Producers' Companies (WFPC - JMAPCL, Khagaria)

The JEEViKA Mahila Agri Producers' Company Limited (JMAPCL), Khagaria has procured 3 varieties of wheat seeds namely GW 273, UP 2526 & UP 2565. The BoD members of the JMAPCL has procured only quality seeds from 23 SHG members, who have taken proper care to the crop during the seed production and post harvest storage. Therefore, the



germination percentage of UP-2526 was 85%, UP-2565 was 87% and GW-273 was 90%. The wheat seed procured was 13.235 tons and after processing of seed; 11.223 tons was certified by Bihar Rajya Beej Nigam and sold the certified wheat seeds to 5000 SHG members @ Rs. 25/- per Kg. which was lesser than the market price. The wheat seed procurement, processing, certification, packing and tagging cost were ` 181935 and selling amount was ` 280570. The JMAPCL earns the profit from wheat seed business of ` 98635. The variety wise details are as follows;

| Variety | Procured Seed in quintal | Processed Seed in quintal |
|---------|--------------------------|---------------------------|
| GW 273 | 78.35 | 75.23 |
| UP 2526 | 29 | 20 |
| UP 2565 | 25 | 17 |

Seed Procured by JMAPCL:

During the paddy harvest season, JMAPCL has procured 5.5 quintal of Rajendra Bhagwati paddy seed was for processing and certification. Four varieties of Moong seed i.e., HUM-12, HUM-16, Neha & TM 9937 cumulatively 5.5 quintals were also procured for processing and certification by JMAPCL.



Moong

Paddy

SOCIAL DEVELOPMENT

A. Health and Sanitation

Health Risk Fund (HRF)

Health saving and health credit program is being implemented as universal program for all Village Organizations. During this quarter 221 VO have started HRF saving and till this quarter end total 841 VOs have become part of HRF initiative of the Project. Cumulative HRF saving amount is Rs. 52.70 Lakhs till this quarter end. During this quarter total 92 VOs have given HRF from the project and total cumulative no of VOs are 608 who have been received HRF from the project.

| District | Total VO initiated HRF-saving | Total Saving amount (Rs.) | Total VO received CIF- HRF |
|--------------|-------------------------------|---------------------------|----------------------------|
| Purnia | 150 | 876747 | 72 |
| Khagaria | 106 | 698381 | 79 |
| Nalanda | 117 | 905530 | 94 |
| Muzaffarpur | 148 | 1102851 | 124 |
| Gaya | 168 | 778237 | 163 |
| Madhubani | 152 | 908640 | 76 |
| Total | 841 | 5270386 | 608 |

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. During

this quarter 159 SHGs members have constructed sanitary toilet. Till the end of this quarter total 10 VOs are participating in this program and total 836 households have constructed sanitary toilet in the project. 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 | 258 |
| 2 | Nalanda | 1 | 100 |
| 3 | Gaya | 4 | 478 |
| | Total | 10 | 836 |

B. Signature Literacy

Project Staff and Community level staff are making effort to make signature literate to illiterate SHG members. During this quarter total 19282 SHG members have been made signature literate. Till the end of this quarter the figure of signature literate- women through project intervention has gone up to 159247, thus making the cumulative figure of Signature Literate in our SHGs up to 185877. All, who have become signature literate, do sign weekly meeting minutes register. This keeps them into regular practice.

C. Entitlement

Public Distribution System

Since 3 VOs have received PDS license they are running this enterprise for the benefit of the cardholders of the village. During this quarter one VO has from Bochaha, Muzaffarpur has applied for PDS license. Total 12 VOs of Gaya and Muzaffarpur are waiting for license. Till this quarter total 3 VOs of Gaya are running the PDS. They are managing the challenges and expectations of the community during running this PDS.

Social Security

The project is getting desired support from State and district level government line department for widow and old age pension schemes of the government. During this quarter total 9245 social security applications have been sanctioned. After completion of assembly election of the state concerned authorities and Panchayat members' have made effort to sanction the pending applications of widow and old age pension. Project has also taken support from Community Resource Persons for filling the applications of eligible women.

The Resource Persons also helped in opening Bank Account of the members who applied for social security benefits. Till the end of the quarter total cumulative achievement is 12928.

The district wise progress is given below in the table:

| District | Total no of Application sanctioned |
|--------------|------------------------------------|
| Purnia | 3727 |
| Nalanda | 4350 |
| Muzaffarpur | 1013 |
| Gaya | 3090 |
| Madhubani | 700 |
| Khagaria | 48 |
| Total | 12928 |

MGNREGA

The project has made convergence with District Rural Development Agency, Muzaffarpur to facilitate the community members to access wage employment through Mahatma Gandhi National Rural Employment Guarantee Act program. This has helped the community members in enhancing their employability and preserving ecological balance through plantation and irrigation work. This program is being implementing in three Blocks of Muzaffarpur i.e. Bochaha, Musahari and Meenapur. We initiated this pilot work in 35 villages of 14 Panchayat in the three blocks. Till date total 5397 SHG members of 31 VOs are working and getting entitlement of wage employment under MGNREGA program. During this quarter total 4.54 crores Fund has been received from the DRDA Office. Total created man days is 432810 and created total wage employment amount is Rs. 8.22 crores for 5397 SHG members.

All members who are linked with this program are opening their individual Bank Account in the banks to get their earned wages through the Bank Account. Till this quarter total 1380 members have opened their individual Bank Account. Concerned VOs have selected JEEVIKA Paudha Mitra (MET of MGNREGA) for making daily muster role and ensuring payment of wage accordingly.

Food Security

During this quarter all BPMs and thematic managers of the project have been given training at state level on Food Security concept and management. During this quarter 71 VOs started Food security program and total cumulative achievement

till end of this quarter is 586. Each VO has been given Rs. 2 lakh from the project to complement their food requirement. Training of Community Mobilizers was also organized during this quarter.

The VOs have started management of Food Security intervention on their own at VO level to ensure their food requirement. Procurement Committee of the VO has made lots of effort in bargaining of price of rice to meet the requirement and expectations of the all members. Collection of household level food demand and bulk procurement is streamlined in all VOs. The end of this quarter district wise cumulative progress of Food Security Programme is given below in table:

| SI | District | No. VO participated in FS | No. Of VOs completed Second round FS Cycle. | No. Of VOs completed third round FS Cycle. |
|----|--------------|---------------------------|---|--|
| 1 | Purnia | 91 | 25 | - |
| 2 | Khagaria | 74 | 12 | 0 |
| 3 | Nalanda | 94 | 23 | - |
| 4 | Muzaffarpur | 116 | 57 | 6 |
| 5 | Gaya | 124 | 24 | - |
| 6 | Madhubani | 87 | 20 | 4 |
| | Total | 586 | 161 | 10 |

HUMAN RESOURCE DEVELOPMENT

Joining of Accountant and Office Assistant (BPIU) and Cashier & Store Keeper (SPMU)

Accountant- 9 (SC-7, ST-1 and WBC-1), Office Assistant 6 (SC - 4, ST -1 and WBC-1) the recruitment for the above mentioned positioned had been successfully completed during the earlier quarter. Total 5 Office Assistant and 6 Accountant have been selected out of which 4 Accountant and 3 Office Assistant joined BRLPS in the month of December 2010. The recruitment of Cashier (UR-1) and storekeeper (UR-1) has also been completed successfully. Their joining has been accepted after declaration of results in Dec. 2010.

Performance Appraisal April 09-Mar. 10, Oct-09-Sep10,

The performance appraisal of all the staff for the period of 2009-2010 has been completed and the performance incentive has been awarded to all the concerned staff. A next performance appraisal has to be completed for the period of Oct-09 to Sep. 2010 for the staff who have completed more than six months of service in BRLPS. The appraisal formats have been circulated and response is awaited for further action.

Capacity Building of staff (Management Development Program for Staff)

A Management Institute, Chandragupta Institute of Management, Patna has been identified for conducting management development program for managerial staff of the project. For the purpose a contract has been signed between CIMP and BRLPS. The Need assessment exercise has been conducted By CIMP for developing course curriculum for MDP as per the specific need of the Project and the Staff. The MDP program has been scheduled in the next quarter.

Staff Exposure and workshop Participation

1. Three team comprising of 5 Manager-Jobs, 6 BPMs and 1 Project Associate-Jobs had their exposure visits related to placement of rural youth (Job sector) at various industries viz Aster, Hyderabad, Arisht Spinning Mills, Solan, Himachal Pradesh, Vardhman Yarns, Ludhiyana. The exposure visit held during 7th -14th October 2010.
2. Project Manager-IB along with 1 TO from Nalanda and 1 BPM from Alauli Block, Khagaria District participated in the workshop on self regulation of SHG and SHG federation, organized by APMAS, on 21st December 2010.

COMMUNICATION

Exposure to Visitors

The erudition of the project was shared at large through well organizing the exposure of the other projects in JEEViKA areas. During the quarter, the concerned teams from Nepal and FICCI (Sonbhadra, U.P) visited the project area, in which the materials and experiences were shared. The possible partnership for community mobilization in the respective areas was also explored.

Initiating expert support for Communication

Keeping in view the expert support required for community oriented communication, thematic approach was initiated and Expression of Interest were invited from various agencies in the following thrust domains.

- ❖ **Developing Culture as Livelihoods:** To identify the select cultural skill existing in the project areas and to enhance the skill with market promotion thereby promoting livelihoods of the particular group.
- ❖ **Communication Needs Assessment Study:** To assess the gaps in the communication channel and derive an appropriate strategy to bridge with multiple media and tools. This would be a baseline for scaling up IEC and strategic communication.
- ❖ **Behavior Change Communication module & TOT:** To develop a comprehensive module with toolkit and pedagogy to be integrated with all levels of trainings to basically address behavior change of the staff and community cadres.

❖ Process Documentation Training:

To conduct a series of practical oriented & participatory training workshops for the staff and community cadres and prepare them for branding, documentation and community managed presentation kits.

Promoting Voting Awareness

Keeping in view the upcoming Bihar General Assembly Elections 2010, special thrust was given on maximum participation of all the SHG families with focus on following issues :

- ❖ All the SHG members and their eligible family members should be enrolled in the Electoral List.
- ❖ Corrections in the list, if required : The processes in this regard were discussed.
- ❖ EPIC card: The SHG families were informed about inclusion process in the EPIC, in both the cases, if it is not there and if there is any correction needed.
- ❖ Young mass awareness: Special focus was given on young voters of the SHG families, who have attained the age of 18 recently. Also the VOs were informed to play a key role for maximum voting.

Development of Case Studies

Using the intern model, 50 case studies in English was reported and compiled. The case studies were concerning to various thrust areas including Capacity Building, CIF loans, ICF, SWI, SRI, PVSP, Jobs etc. The case studies were reported with community feelings and changes happened with the impact of their institutions.

MONITORING, EVALUATION & LEARNING

Trainings and refresher-trainings to ITFT, DEOs and Book Keeper

During this quarter all 18 ITFTs were trained on VO MIS entry at SPMU as well as 10 training workshops were organized in which 15 DEOs, 120 CMs, 10 CCs and 54 BKs across 8 blocks of 6 districts were trained on VO MIS, SHG DIDI sheet and MIS data entry.

Training to SPMU staffs on MIS usage

Training workshop was conducted at state level on MIS usage on 25th – 26th November 2010. In the workshop 26 staffs including AO, CFO, SPMs, PMs, PS, FO, PO, Project Associates and IT team were trained on MIS application: how to use it and how to make use of it in the decision making.

Deployment, Training and Entry on VO Module

VO module MIS was installed at 18 old BPIUs and some of the new BPIUs. ITFTs were trained on VO module entry and later they trained DEOs. Historical VO data along with current data are being collected by book Keepers and entered into the VO MIS. By the end of 31st December-10, approx 59% of total VO data were collected and entered into the VO MIS. Similarly three BPIUs data were synchronized by the end of December-10 and rest are in the queue to be entered and then synched.

Micro Planning application

87% of Micro plan data of old 18 BPIUs were entered in to the MIS by the end of December-10.

Piloting e-Book keeping at VO level

Alpha testing of the e- Book Keeping was organized from Safal Solutions through Skype on 30th December-10. People present in the testing from BRLP were PM-IB, PM-M&E, IT team and Safal Sr. Manger who suggested some change/ modification in the design of e-Book Keeping.

Impact Evaluation

The M & E team has prepared the ToR in consultation with the World Bank team to conduct the Impact Evaluation of the project from the third party agency through household survey. The main scope for this assignment of the consulting firms would include – conducting two rounds of study in April to July 2011 and same period in the year 2013, of household survey with data collection for 20 households each in 450 villages across 180 Panchayats in the 7 districts including Kosi District in Bihar, where the BRLPS is active.

PROCUREMENT & FINANCE

Contract with partners

A contract agreement has been made with M/s. Construction Industries Development Council (CIDC), New Delhi for Training, Testing, Certification and placement in Job Sector. Another contract was made with M/s.Safal Solution Pvt. Ltd. for E-Bookkeeping in VOs and SHGs.

Procurement for Kosi Region

11 new blocks in Kosi region are functioning. Work order for procurement of furniture and fixtures has been placed. Process for hiring of Computer has also been completed.

Printing and Distribution of SHG books of Accounts

More than 19,000 SHG books of accounts have been printed and distributed in all the BPIUs

Training on Community Procurement

District level staff trainingx on community procurement at Purnea, Khagaria and Muzaffarpur have been completed.

Selection of agency for Impact Evaluation

An EOI for selection of agency for Impact evaluation was published and short listing has been completed.

Selection of agency for Agriculture Intervention

An EOI for selection of agency for agriculture intervention published and short listing has been made.

Selection of agency for Hiring of manpower at SPMU

M/s. Dynamic Ex-army servicemen Senetal Pvt. Ltd. has been selected for hiring of category III & IVth grade employees.

Printing of training material

Practice sheet of SHG books of records has been printed for training purposes for the entire year.

FINANCE

Financial Reporting

IUFR for the period of July to Sept10 has been sent to the World Bank.

Statutory Compliance

ETDS return till December 10 has been submitted. RT-VII of VAT act has been submitted till December10.TDS amount has been deposited up December10.EPF and GPF amount has been deposited till December10.

Financial Capacity Building

15 days training on Financial Management System of Project has been given to newly recruited accountants and Assistants before placement. Four days training on VO Books of records has been given to VOs Book keepers by FMTSC apart from on the job training to VO Book Keepers .Two days training has been given on tally solution to finance managers, system Analyst data administrator and SPMU accountants.

ADMINISTRATION

The Government of Bihar has initiated the 'Kosi Emergency flood Recovery Project' under a registered Society namely Bihar Disaster Rehabilitation and Reconstruction Society. It has four components-

- 1) Owners driven housing reconstructions
- 2) Reconstruction of roads and bridges
- 3) Kosi related flood management and irrigation infrastructure reconstruction and capacity building on flood management
- 4) Livelihoods restoration and enhancement

JEEViKA has been entrusted to execute the 4th component of livelihood restoration and enhancement by its existing model for expansion into 11 Blocks in the district of Madhepura, Supaul and Saharsa. At

present the Project is working in two blocks, Kumarkhand & Chattapur. So, altogether 13 Blocks is being taken up by the Project in Kosi Area under Kosi Flood Recovery Project.

A team of 1 AC and 3 CCs has been placed in each of the 11 new BPIUs to make it functional. To oversee, handhold and coordinate the activities in BPIUs, a DPCU has been established in Saharsa District. A District Project Manager and three District thematic Managers have been placed there to support the BPIUs functions. In this connection a workshop had also been conducted in Saharsa on 30th of December 2010 to orient the newly placed staff. District level officials of different departments were also present to share the experiences and to extend their support in the activities of JEEViKA.

RAMNI DEVI –

AN EXCELLENT RECORD OF MAKING ALL REPAYMENTS ON TIME

Initial situation of the household

Ramni Devi, 65, is a Musahar. The Musahars are one of the most marginalized sections even among the Schedules Castes. She is a widow and has 5 children, 3 sons and 2 daughters. She lives with her youngest son. The other two sons live apart and do not offer any help in terms of money. They make their living from ½ an acre of land and from the income earned by the son pulling a rickshaw. Given the livelihood sources, the cash flows for the family are highly irregular. The irregular cash flows also meant uncertainty in terms of food availability and the problem was compounded by the irregularity in availability of subsidized food from the village PDS shop. In 2006, Ramni Devi was forced to take a loan of Rs.40,000 from the local moneylender at a very high interest rate of 10% per month to pay for an emergency health need of her daughter-in-law.

Interventions Accessed

It is in this vulnerable situation that Ramni Devi became a member of Radha Jeevika Self Help Group in the year 2007. Within a year, she cleared Rs. 25,000 of the high cost debt she had taken from the local moneylender through a loan from the SHG at a much lower interest rate. Ramni Devi has taken rice on credit twice (50 kg each time) to bridge her household's food gap as part of the Food Security Intervention taken up by the Village Organization. Moreover, from the time the VO has taken over the management of the PDS shop in the village, she has been able to get her entitlement of 13 kg of rice, 10 kg of wheat



at subsidized rates regularly on a monthly basis. The VO also helped her to tide over a health shock by providing her a timely loan of Rs. 2,000. As a step towards enhancing her income, Ramni Devi, took a loan of Rs 600 from the SHG to purchase a goat. She backed that up taking 2 calves and a goat on lease. She takes pride in the fact that she has learnt to sign her name since she has joined the SHG. She currently has savings worth Rs. 1,280 and has an excellent record of making all her repayments on time.

The Way Forward

She is now optimistic of getting more loans from her SHG so that she could retire the remaining debt of moneylender and is eager for her SHG to continue to run well to ensure more benefits to all the members.

TILESHWARI DEVI – A ROLE MODEL FOR LEADING LIFE WITH DIGNITY

Initial Situation of the household

Tileshwari Devi, 50, belongs to the downtrodden schedule castes. She is married and has 5 children (two sons and three daughters). They have about 1/8th of an acre and the family's main source of livelihood is the rickshaw pulling done by her husband. Her elder son had to quit his education to work as a daily wage labourer to support the household income. Tileshwari Devi herself had started working as a vegetable vendor to further supplement the household income along with the agriculture wages that she eared during the cropping season. The household's income was still not sufficient to ensure food security round the year. What made matters worse was the fact that the household had taken 2 loans of Rs.20,000 and Rs 10,000 at a very high interest rate of 10% per month from a local moneylender. The first loan was taken for the marriage of the daughter and the second loan was for a health emergency.

Interventions Accessed

Tileshwari Devi joined Chameli SHG in 2008 when she saw other village women taking benefit from the SHG. She immediately took a loan of 20,000 and 10,000 from the SHG at a much lower interest rate to repay the loan she had taken from the local moneylender. She could avail BPL card with support of the VO. She also took rice on credit thrice (50 kg each time) to bridge her household's food gap as part of the Food Security Intervention taken up by the VO. Later on, she was trained in the SRI methodology and used the SRI methodology to grow rice in the 2.5 katta land that the family had. In the first year, the household got a yield of about 5.6 quintals which was more than twice the quantity that they usually got. This quantity was enough to sustain the family's food requirement for the entire year. Given what she has been able to achieve being part of the SHG, she has



been selected and trained as Community Resource Person (CRP) for forming SHGs in new villages. As a CRP she successfully formed 5 SHGs in the new village. She is also the secretary of Chameli SHG and this means that she goes regularly to the nearest bank to operate the group's accounts. This has given her a lot of self confidence in terms of dealing with external people and institutions

Way Forward

Tileshwari Devi now wants to secure her family economically and as part of it wants to purchase a buffalo soon through a loan from the SHG. She estimates that she could earn nearly Rs 100 a day from this activity. She has also plans to scale up her vegetable vending business with some investment and moving to a bigger market the nearby town. Tileshwari Devi is today a role model for many in terms of coming out of the shackles of poverty and leading life with dignity.

ANNEXURE - I

MANPOWER STATUS

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

| Sl | Positions | Required No. | Status till 30th Sep. 10 | Progress during the quarter | | Status till 31 st Dec. 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 | State Project Manager | 9 | 7 | - | 1 | 6 |
| 6 | Procurement Specialist | 1 | 1 | - | - | 1 |
| 7 | Finance Officer | 1 | 1 | - | - | 1 |
| 8 | Project Manager | 12 | 10 | - | 1 | 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 | 1 | 1 | - | 1 |
| 15 | Office Assistant | 6 | 5 | - | - | 5 |
| 16 | Procurement Assistant | 1 | 1 | - | - | 1 |
| 17 | Project Associate | 9 | 7 | - | 1 | 6 |
| 18 | PA cum Steno | 2 | 2 | - | - | 2 |
| 19 | Store Keeper | 1 | 0 | 1 | - | 1 |
| | Total | 58 | 49 | 2 | 3 | 48 |
| 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 | 5 | - | - | 5 |
| 2 | Training Manager | 9 | 5 | 1 | - | 6 |
| 3 | Manager Livelihoods | 9 | 6 | - | - | 6 |
| 4 | Manager Social Development | 9 | 6 | - | 1 | 5 |
| 5 | Manager Microfinance | 9 | 8 | - | - | 8 |
| 6 | Manager Jobs | 9 | 8 | - | - | 8 |
| 7 | Manager Communication | 9 | 5 | - | - | 5 |
| 8 | Manager M & E | 9 | 5 | - | 1 | 4 |
| 9 | Finance Manager | 9 | 4 | - | - | 4 |
| 10 | Training Officer | 27 | 15 | - | - | 15 |
| 11 | Accountant | 9 | 6 | - | - | 6 |
| 12 | Office Assistant | 9 | 6 | - | - | 6 |
| | Total | 126 | 79 | 1 | 2 | 78 |
| Notes: The Manpower Strength decreased from 63% to 62% during this quarter. | | | | | | |
| Block Project Management Unit | | | | Staff Joined | Staff Left | |
| 1 | Block Project Manager | 55 | 44 | - | - | 44 |
| 2 | Chief Executive-WFPC | 2 | 2 | - | 1 | 1 |
| 3 | Livelihoods Specialist | 27 | 12 | - | 1 | 11 |
| 4 | Area Coordinator | 188 | 176 | - | 4 | 172 |
| 5 | Accountant | 55 | 37 | 5 | 1 | 36 |
| 6 | Office Assistant | 55 | 39 | 2 | 2 | 37 |
| 7 | Community Coordinator | 825 | 719 | - | 10 | 709 |
| | Total | 1207 | 1029 | 7 | 19 | 1010 |

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.

ANNEXURE - II

PERFORMANCE TILL 31ST DECEMBER 2010

| HEADS | Gaya | Nalanda | Muzaffarpur | Madhubani | Purnia | Khagaria | STATE |
|--|---|-----------|-------------|-----------|-----------|----------|-----------|
| | Total Achievement till 31st December - 2010 | | | | | | |
| INSTITUTION BUILDING | | | | | | | |
| No of revenue villages entered (Online MIS) | 674 | 364 | 337 | 196 | 204 | 170 | 1945 |
| Total No. of households in the entered villages (Manual) | 160693 | 83726 | 73034 | 149261 | 132871 | 99735 | 699320 |
| No. of target HHs identified (Manual) | 111573 | 38326 | 44559 | 72299 | 77226 | 93016 | 436999 |
| No of village saturated (Online MIS) | 109 | 111 | 68 | 0 | 14 | 6 | 308 |
| SHG FORMED | | | | | | | |
| No. of SHG promoted by BRLPS (Online MIS) | 6578 | 4144 | 5132 | 4292 | 4689 | 3918 | 28753 |
| Total mem in the SHG promoted by BRLPS (No of poor mobilised into SHGs) (Online MIS) | 86794 | 52648 | 64150 | 54771 | 62826 | 55296 | 376485 |
| No of member / group | 13.2 | 12.7 | 12.5 | 12.8 | 13 | 14.1 | 13 |
| % of HH covered against the Targeted HH | 77.8 | 137.4 | 144.0 | 76 | 81.4 | 59.4 | 86.2 |
| SAVING | | | | | | | |
| Total Cumulative Amount mobilized by the Group (Online MIS) | 34220700 | 18508900 | 29326800 | 23052300 | 26754000 | 21554000 | 153416700 |
| Total Cumulative Amount Mobilised per Group | 5202 | 4466 | 5714 | 5371 | 5706 | 5501 | 5336 |
| Total Cumulative Amount Mobilised per Member | 394 | 352 | 457 | 421 | 426 | 390 | 407 |
| INTERLOANING | | | | | | | |
| Total Cumulative number of loan (Online MIS) | 98851 | 59373 | 78391 | 92249 | 95541 | 81777 | 506182 |
| Total Cumulative amount interloaned | 631423000 | 54366500 | 67518300 | 63942600 | 63339600 | 68531400 | 949121400 |
| REPAYMENT RATE | | | | | | | |
| Repayment Rate - Interloaning (Online MIS) | 67% | 67% | 77 | 74 | 58 | 70 | -- |
| MICRO PLAN | | | | | | | |
| No of Micro Plan Completed - Ist Round (Manual) | 4414 | 2956 | 3922 | 3088 | 3112 | 2263 | 19755 |
| No of Micro Plan Completed - IInd Round (Manual) | 0 | 359 | 35 | 0 | 0 | 126 | 520 |
| INITIAL CAPITALIZATION FUND | | | | | | | |
| Amount Disbursed under ICF (Online MIS) | 144521000 | 111066500 | 117282300 | 77807100 | 112061500 | 71544500 | 634282900 |
| No. of Groups received ICF (Online MIS) | 3228 | 2363 | 2552 | 1664 | 2193 | 1501 | 13501 |
| Avg. Amount Loaned per SHG | 44771 | 47002 | 45957 | 46759 | 51100 | 47665 | 46980 |
| Amount of UC recd by BPIU (Manual) | 51175100 | 0 | 8675499 | 4022043 | 65041125 | 29550086 | 158463853 |
| BANK ACCOUNT & LINKAGES | | | | | | | |
| No. of SHGs having Bank A/C (Online MIS) | 2701 | 1625 | 1461 | 1204 | 1743 | 52 | 8786 |
| No of SHG 3 months old but not having Bank Account (Online MIS) | 3664 | 2315 | 3394 | 2646 | 2889 | 3832 | 18740 |
| % Bank Account opened against the SHG Formed | 41 | 39 | 28 | 28 | 37 | 1 | 31 |
| No. of total Groups Credit Linked with Banks (Online MIS) | 548 | 465 | 396 | 407 | 668 | 248 | 2732 |
| Amount Loaned by Banks to SHG (In Rs. 000) (Online MIS) | 12329300 | 13481600 | 9017400 | 8878500 | 20606000 | 6008300 | 70321100 |
| Avg. Amount Loaned by Banks per SHG | 22499 | 28993 | 22771 | 21814 | 30847 | 24227 | 25740 |
| COMMUNITY MOBILISERS | | | | | | | |
| Number of Book Keepers/CM identified (Manual) | 754 | 436 | 539 | 583 | 564 | 548 | 3424 |
| Number of Book Keepers/CM trained (Manual) | 654 | 269 | 465 | 442 | 539 | 548 | 2917 |
| Number of SHGs being managed by CM partly (Manual) | 4570 | 2424 | 3929 | 3860 | 3249 | 2896 | 20928 |
| No of SHG / Trained CM | 7 | 9 | 8 | 9 | 6 | 5 | 7.2 |
| VILLAGE ORGANISATION | | | | | | | |
| No. of Village organisation Formed (Online MIS) | 218 | 129 | 166 | 122 | 144 | 119 | 898 |
| No. of SHG part of Village organisation (Online MIS) | 2069 | 1276 | 1720 | 1061 | 1603 | 1120 | 8849 |
| Total individual members of VO (Manual) | 38240 | 9265 | 22605 | 54626 | 22442 | 21052 | 168230 |
| Total ShareCapital mobilised (Manual) | 286600 | 136440 | 199178 | 237540 | 264710 | 118000 | 1242468 |
| Total membership fee mobilised (Manual) | 303965 | 80670 | 74579 | 312410 | 260463 | 331760 | 1363847 |
| No of VO Having Bank Account (Manual) | 245 | 122 | 216 | 157 | 188 | 115 | 1043 |
| SOCIAL DEVELOPMENT INITIATIVES | | | | | | | |
| Total no of illiterate SHG members identified (Manual) | 35011 | 22176 | 40142 | 46885 | 17789 | 31354 | 193357 |
| Total No of SHG members who can sign- (Manual) | 37038 | 12340 | 35714 | 24831 | 57949 | 18005 | 185877 |
| No. of SHGs decided on Non negotiable Norms (Manual) | 3932 | 2513 | 1958 | 2285 | 3487 | 1780 | 15955 |
| No. of Vos developed action plan on any social issues and got it implemented. (Manual) | 34 | 0 | 47 | 98 | 0 | 3 | 182 |



JEEVIKA

Bihar Rural Livelihoods Promotion Society

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

Tel/Fax: +91-612-250 4980 / 60

e-mail: info@brlp.in; Website : www.brlp.in



बिहार सरकार