



JEEVIKA



बिहार सरकार

14th
Quarterly
Progress Report

_____ Jan - Mar, 2011



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EXECUTIVE SUMMARY

The end of the 14th Quarter marks the completion of 3 years of the Project, as well as the end of the financial year 2010-11. The Project made tremendous progress in terms of recognition and maturity. In terms of recognition, the Quarter has acknowledged the visit of World Bank President Mr. Robert B.

Mr. Robert B. Zoellick, President - World Bank said; "Thank you for the opportunity to see such talented, hard-working & confident people."

Zoellick and Country Director Mr. Roberto Zaghera to the Project to have the first hand feeling of the community and their empowerment. During interaction with the Community Institutions, these guests discussed with the Village Organization members and their sub-committees on various interventions and initiatives on food, health, convergence and social inclusion. Through the stalls on nonfarm, agri-allied & service, the Project interventions ranging from agriculture to Non-farm, Financial services to access to entitlements were shared.

A National Colloquium on SCI was organised by the Project in which Hon'ble the Dy. Chief Minister, Shri Sushil Kumar Modi, the Minister of Agriculture, Shri Nagendra Singh and the Minister of Rural Development, Shri Nitish Mishra were also present to have a view of various perspectives of SCI methodology. They also shared their views on the occasion and provided some valuable insight for benefitting small farmers through the model of SCI methodology. Shri B. K.

Prof. Norman Thomas Uphoff said; "Bihar will be the epicentre of System of Crop Intensification (SCI) and the rest of the World will replicate it".

Sinha, APC, Bihar, Mr. Santhosh

Mathew, Principal Secretary, Rural Development, GoB, Sri Parmesh Shah, Lead Rural Development Specialist, World Bank also took part in the Colloquium. Prof. Norman Thomas Uphoff from Cornell University, USA; Dr. Erika Styger having worked in Africa and Ms. Susan Burnell Edwards, Director-Institute for Sustainable Development-Addis Ababa, Ethiopia showcased the best practices in SCI. This was great learning opportunity for the Project to know how to use the SRI methodology in almost all the crops which may be termed as System of Crop Intensification (SCI), secondly, how to disseminate the SCI methodology to be used by all the small holders of the country, thirdly, how to reduce the Green House Gas emission such as Methane and Nitrous Oxide to a greater extent and lastly, how the SRI farmers could get the carbon credit by expanding the SRI area.

The Quarter also went through the process of the Mid Term Review by the World Bank which analyzed the MIS data and used the available secondary data of the Project to assess what has been achieved so far by the Project. It was done in 3 (three) phases. The World Bank reviewed the Project and recommended that the Project should focus on the social inclusion, financial inclusion, appropriation, Capital Accumulation, Productivity Enhancement, Increase in Income by giving choices to the POP and better accessibility of the Universal programs of the Project such as: Food Security and Health Risk fund.

Taking the learning from the Mid – term review and field visits, the Project has acknowledged the financial year 2011-12 as a "**Livelihoods Year**" of the Project. Keeping this in mind the Project has developed Annual Action Plan and Budget for the year 2011-12. For, the annual planning, the process was started in the month of January and by the middle of February, all the Districts and State Action plans were developed.

In the 14th quarter, the IB & CB team focussed mainly on imparting training to trainers of training cell and pool on participatory training methodologies which equipped staff in planning and conducting trainings of community and staff in more effective way. It has witnessed execution of SHG and VO formation by the project Community Resource Persons paving a way to self-sufficiency in quality group formation by community professionals. A total of 4110 SHGs were formed along with the 330 Village Organizations during period. On an average 65% of the SHGs received the training on all the three basic modules and 50% of them received the training on Module 4 of which, all are now part of the Village Organizations. As compared to the SHGs, only 50% of the VOs received the training on all the modules.

Keeping this in mind, the thematic (IB & CB) organized formal training to the Project Staff on VO Concept and management. 98% of the DPCU and BPIU Project staff were trained and 72% of the training pool members and the Training Cell members underwent training on participatory methodologies at Sahbhagi Shiksha Kendra, Lucknow.

So far as the Micro Finance is concerned, the major emphasis is on streamlining the quality maintenance of books of records. To generate the Receipt and Payment from the VOs, a lot of attention was given towards providing training to strengthen the process and timely book keeping. A total of 272 VO book keepers were trained on VO books of records and 906 Community Mobilisers were trained on SHG Books of Records. As a result of the training, 722 Village Organizations prepared the receipt and payment till Mar, 11. In addition, 150 Project Staff were trained on documents and processes of Micro & Health Insurance. Altogether 5300 Insurance bonds have been received against 14000 documents submitted. A total of 28017 SHGs Savings Bank Accounts have been opened in which 12258 SHGs were credit-linked with Banks. The conversion ratio is 49.7%. The

total amount of lending is Rs. 49.94 crores.

On the livelihoods front, in Kharif-2010, System of Rice Intensification (SRI) was taken up by 19911 SHG members in 1412 hectares of land. The highest yield was recorded as 13.6 tons per hectare; whereas average yield recorded was 5.03 tons per hectare. In Rabi 2010-11, System of Wheat Intensification (SWI) was taken up by 48521 SHG members in 2536 hectares of land in 892 villages. The highest yield recorded was 8.2 tons per hectare; whereas average yield was recorded 5.5 tons per hectare.

In this quarter, both the WFPCs (JEEViKA Mahila Agri Producers' Company Limited, Khagaria (JMAPCL) and Aranyak Agri Producers' Company Limited, Purnea (AAPCL) were engaged in the seed production of Wheat, Green Gram & Paddy. Nearly 30 tons of seed was produced and marketed to more than 10000 SHG members for SWI, SRI and SMI (System of Moong Intensification).

In the Signature Literacy, 181667 SHG Members have been made signature literate so far out of which, during this quarter 22420 Members learnt how to sign.

During this quarter, 334 VOs initiated Health Saving amounting to Rs. 44.4 Lakh. In total 1792 VOs have mobilized 91.2 Lakh as Health Saving. A total no. of 1458 VOs received the Health Risk Intervention fund from the project and during this quarter, 157 VOs received the fund.

A total no. of 1070 VOs have procured the food grains for its members for the 1st time, 295 VO have done the procurement for the second time and for the third and more 59 VOs were engaged during the procurement of the food grains.

On the convergence front, 18359 Members were linked with any one of the social security programs, out of which 5431 Members received the entitlement during this quarter.

INSTITUTION & CAPACITY BUILDING

In the fourth quarter of FY 2010-11, the theme focused mainly on imparting training to trainers of training cell and pool on participatory training methodologies which equipped staff in planning and conducting trainings of community and staff in more effective way.

INSTITUTION BUILDING

Institution building is the key to set up of an intervention with the community. In the quarter, the focus was there on formation the SHGs by the CRPs and project Staff.

A. SHG Formation

During this Quarter a total no. of 4110 SHGs were formed. Out of 4110 SHGs, 1460 SHGs have been formed by the CRP mobilization in 28 blocks, involving 68 teams. The remaining 2650 SHGs have been formed by the project staff.

Table1: SHG formation

Districts	SHGs formed	SHGs formed by CRPs	By Staff	%-age of SHGs formed by CRPs	No. of CRP teams	No. of CRPs	No. of blocks covered by CRPs
Gaya	953	360	593	37.78	21	105	8
Nalanda	429	193	236	44.99	18	90	5
Muzaffarpur	523	-	523	-	-	-	-
Madhubani	505	91	414	18.02	6	30	6
Purnia	807	294	513	36.43	8	40	4
Khagaria	893	522	371	58.45	15	75	5
Total	4110	1460	2650	35.52	68	340	28

The table clearly shows that 1/3rd of the SHGs were formed by the CRPs and for the rest, the project staff were involved in group formation. The range of formation of SHGs by CRPs varies from 18% in

Madhubani to 59% in Khagaria. It has witnessed shouldering of responsibilities in SHG formation by both, Project Staff and Community Resource Persons.

B. Village Organization Formation

The Project has formed 330 Village Organizations during the quarter. 54 Teams of CRPs were involved in forming 104 VOs through conduction of mobilization in 83 villages and 226 VOs have been formed by the project staff.

Table2: Status of CRP drive and VO formation

Districts	Total VOs formed	By CRP	By Staff	% of VOs formed by CRP	No. of CRP teams	No. of CRPs	No. of villages covered
Gaya	76	-	76	-	-	-	-
Nalanda	71	28	43	39.44	21	63	25
Madhubani	56	19	37	33.93	8	24	24
Muzaffarpur	25	25	0	100.00	14	42	15
Purnia	53	32	21	60.38	11	33	19
Khagaria	49	-	49	-	-	-	-
Total	330	104	226	31.52	54	162	83

The table clearly shows that almost 30% of the VOs were formed by the CRPs. Project staff formed the remaining VOs, which are 2/3rd of all the VOs. The range of formation of VOs by CRPs

varies from 34% in Madhubani to 100% in Muzaffarpur. It witnessed responsibility sharing by the Project Staff and the CRPs to accelerate the progress in the achievement of the VO formation.

CAPACITY BUILDING OF COMMUNITY INSTITUTIONS AND COMMUNITY CADRE

Capacity Building of institutions is of paramount importance as it helps in equipping them to handle group and federation responsibilities in longer run.

This quarter focused on imparting training to SHGs and VOs and also conducting exposure visits for them so that institution could learn through cross-sharing of best practices.

A. SHG Capacity Building

The village level trainings have been given by project staff except Nalanda where 619 SHGs were given training by specially developed Master trainer CRPs. In this quarter, a total of 3783 SHGs were given training in Module1, 3592 SHGs in Module2, 3456 SHGs in Module3 and 3409 SHGs in Module4. Further, altogether 497 exposure visits were organized during this quarter wherein these SHGs were given exposure to best practicing SHGs.

Table3: Status of SHG Training and Exposure Visit

Districts	SHG's trained (all modules)				Exposure Visit		
	M 1	M2	M3	M4	within block	outside block	outside district
Gaya	954	924	888	554	68	73	3
Nalanda	627	562	350	442	59	3	0
Madhubani	656	744	740	742	68	28	2
Muzaffarpur	378	335	293	397	53	32	3
Khagaria	773	667	848	922	19	17	0
Purnia	395	360	337	352	45	24	0
Total	3783	3592	3456	3409	312	177	8

It is also witnessed that module-4 training which is about the concept of Village Organization to the SHG has taken a thrust as most of the staff have undergone training on VO concept and management.

B. VO Capacity Building

In the VO Capacity Building, 373 VOs have been given training in Module1, 328 VOs in Module2 and 306 VOs in Module3. The Trainings were anchored by the Project Staff. Further, 238 exposure visits were organized wherein these VOs were given exposure of best practicing VOs.

Table 4: Status of VO Training and Exposure Visit

Districts	No. of VO trained (all modules)				No. of Exposure Visits		
	M1	M2	M3	Total	within block	outside block	outside district
Gaya	99	90	75	264	13	47	1
Nalanda	49	49	59	157	25	12	1
Madhubani	56	58	63	177	21	27	7
Muzaffarpur	51	27	26	104	4	25	2
Khagaria	47	36	31	114	2	13	0
Purnia	71	68	52	191	8	25	5
Total	373	328	306	1007	73	149	16

C. Capacity Building of Community Mobilisers

On the SHG concept and management, 695 CMs were given training and on MIS, altogether 537 CMs were trained and the other trainings which they received are: VO concept and management, micro planning and books of records. Their number is mentioned underneath:

Table 5: Status of Training to Community Mobilisers

Districts	SHG Concept & Magnt.	VO Concept & Magnt.	MP	MIS	Books of Records
Purnia	178	47	132	133	216
Gaya	224	112	-	-	-
Madhubani	56	-	61	86	-
Nalanda	97	-	18	151	276
Muzaffarpur	53	-	-	102	29
Khagaria	87	101	34	65	-
Total	695	260	245	537	521

TRAINING OF TRAINERS ON PARTICIPATORY TRAINING METHODOLOGY

During this quarter, 104 training cell and training pool staff attended the training programme at Shabhagi Shiksha Kendra, Lucknow in four batches on participatory

training methodology. These staff are directly involved in imparting training to community and project staff.

In this training, 86% participants are from training pools; mainly Area Coordinators and Community Coordinators and the rest 14% are from the district training cell.

Briefing and de-briefing sessions were organized for each batch so that they could share their learnings from the training, plan about inculcating their learnings in training programs and make action plans accordingly. After their TOT, they have been given tasks which include-

- Assessment of Community Cadre
- Assessment of staff
- Implementation of participatory training methods in the training programs.

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

TRAINING TO NEWLY IDENTIFIED VO BOOK KEEPERS AND REORIENTATION OF EXISTING VO BOOK KEEPERS ON VO BOOKS OF RECORDS

The project witnessed the formation of large number of Village Organizations during the financial year ending 31st March 2011. Thus there is a need that project is prepared with a cadre of trained community professionals to maintain the books of records existing with the Village Organizations. To strengthen the process and timely book keeping, cadre of VO book keepers have been identified and trained. To ensure better and effective book keeping at the VO level, attempts have been made to further equip the community cadres with knowledge to deliver the best, in the regard, existing Book Keepers were also provided refresher on the Books of Records. In total **272 number of VO book keepers** have been provided training and refresher during this quarter on VO book keeping across the districts. This has been done with the purpose and in the anticipation that rolling of the VO books of records is ensured on time and in a uniform way.

PREPARATION OF FINANCIAL STATEMENTS FOR VILLAGE ORGANIZATIONS

The project is paying a lot of attention to streamlining the process for VOs. In the context, it is important that Book Keepers are adequately trained and they work

towards updating the books of records with utmost sincerity and dedication. To support the whole process, MF managers and FMTSC members worked towards ensuring preparation of financial statements of Village Organizations. A lot of leeway has been covered in the last quarter and around 722 Village Organizations prepared the receipt and payment accounts till March 2011. This will certainly encourage to develop the habit of reporting in the VOs.

TRAINING TO COMMUNITY CADRE ON MICRO PLANNING AT DISTRICT LEVEL

The Micro Plan (MP) process has its importance as the community participates in the totality and the decisions are arrived at through the process of discussions, availability of resources etc. It is in this context that training of community mobilizers was done on issues related to Micro- Planning. This will help in ingraining the knowledge related to MP at the community level. Altogether 384 community mobilizers have been trained on issues of Micro Planning and they are expected to conduct Micro Planning in more sustained and participative way with the community institutions and individuals.

TRAINING TO COMMUNITY CADRE ON SHG'S BOOKS OF RECORDS AT DISTRICT LEVEL

Training for the Community Cadre especially Community Mobilisers has been planned and being administered on SHG's Books of records. 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 community mobilizers shall facilitate in creating the learning ambience for rolling

out and maintenance of the SHG Books in uniform way. A total no. of 906 Community Mobilizers have been trained on SHG's books of records.

PREPARATION FOR FACILITATION OF BANK LINKAGES WITH MAINSTREAM BANKS

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 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 arrangements have 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. The impact of the effort should be explicit in the next quarter.

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

Altogether **150 project staff** belonging to different cadres of CCs, ACs, BPMs, TOs and Managers have been trained on AABY and Janshree policies of the Insurance. A Total of **14000 AABY insurance** documents have been prepared. At the same time **5300 number of Bond Papers** have been issued in Khagaria district.

HAND HOLDING SUPPORT TO MPDPIP IN DESIGNING THE BOOKS OF RECORDS FOR VDCs

There is an explicit understanding that JEEViKA shall be providing hand holding support to MPDPIP in framing its books of records related to SHGs and VOs. 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 for Village Development Committee, (equivalent to that of VOs in JEEViKA) in detail. Thereafter a team from JEEViKA was sent to create master trainers for the MPDPIP. The task has been accomplished successfully.

TRAINING ON FINANCIAL LITERACY AND CREDIT COUNSELLING

The project has tried to initiate a chapter on financial literacy and credit counseling (FLCC). This is initiated with a view to counsel people against the risk of over borrowing. It is aimed at making an individual a responsible borrower. This is all the more important as individuals play an important role in making community institutions sustainable. Altogether 30 people have been trained on issues of FLCC at state level with the help of Access Development Services.

STATUS OF JEEVIKA WITH REGARD TO DIFFERENT BANKS

Following is the detail of the financial status of JEEVIKA with different banks -

Bank status till 31st March 2011

Sl. No.	Bank Name	No. of SHG's Savings A/C Opened	No. of SHG's Bank Credit Linkage Done	Bank Credit Linkage Amount in Rs. Lakh
1	State Bank of India	5364	2023	754.91
2	Madhya Bihar Gramin Bank	3480	1530	511.80
3	Bank of Baroda	1282	343	100.20
4	Punjab National Bank	4028	1724	770.10
5	Central Bank of India	1963	1135	495.80
6	Uttar Bihar Gramin Bank	6095	3158	1380.31
7	Union Bank of India	444	137	40.93
8	Bihar Kshetriya Gramin Bank	1657	731	335.05
9	Bank of India	1924	1136	497.40
10	Allahabad Bank	386	70	10.50
11	United Bank of India	693	131	54.10
12	Uco Bank	516	47	17.25
13	Canara Bank	185	93	26.15
	Total	28017	12258	4994.50

SYSTEM OF RICE INTENSIFICATION (SRI)

In Kharif-2010, System of Rice Intensification (SRI) was taken up by 19911 SHG members in 1412 hectares of land in spite of prevalence of drought situations. The highest yield was recorded as 13.6 tons per hectare; whereas the average yield was recorded as 5.03 tons per hectare.

It is found that, the average land size per farmer was 4.43 katthas and on an average all the SHG households have an additional production of 43.68 Kgs of paddy per Kattha. Through this intervention, the participating SHG members have got an additional production of 3854.76 tons of paddy and in monetary term the cumulative additional income is INR 3.85 crore. This intervention is likely to go a long way in ensuring food security to the marginalized households.

SYSTEM OF WHEAT INTENSIFICATION (SWI)

In Rabi 2010-11, System of Wheat Intensification (SWI) was implemented with 48521 SHG members in 2536 hectares of land in 892 villages. Nearly 1784 best practicing farmers were identified by organizing Kisan Days in villages. In course of this event, 200 potential staff and Village Resource Persons from amongst 1004 BPIU team members and 1095 VRPs, were identified as potential Resource Persons to lead SWI through the state. The 3 days training programme was designed & organized in Muzaffarpur by Manager-Livelihoods, Muzaffarpur. It involved one day field works like vermi-compost pit making, counting of nos. of wheat plants per kattha of land, identifying best practicing farmers, identifying best VRP register, etc.

The average tiller count was 40, whereas the highest tiller count was recorded as 80

in Muzaffarpur. The panicles were also in the range of 30-65 per plant.

SYSTEM OF CROP INTENSIFICATION (MOONG, RAPESEED, VEGETABLE)

Based on the successful pilot in System of Crop Intensification (SCI) in Moong & Rapeseed; 2400 SHG members have taken up System of Moong Intensification in 363.6 hectares and 425 SHG members have taken up System of Rapeseed Intensification in 11.184 hectares. System of Crop Intensification (SCI) in Green Gram has been taken in Khagaria & Madhubani, Rapeseed in Gaya & Muzaffarpur and SCI in brinjal is being done in Gaya.



(System of Moong Cultivation)



(System of Rapeseed Intensification)



VERMI-COMPOST PIT

Nearly 4000 vermi-compost pits have been prepared by the SHG members, which produce 4 quintal of vermi-compost per pit.



WOMEN FARMERS PRODUCERS' COMPANY (WFPCs)

The 2 WFPCs namely JEEViKA Mahila Agri Producers' Company Limited, Khagaria (JMAPCL) and Aranyak Agri Producers' Company Limited, Purnia (AAPCL) have generated substantial profit by increasing the business turnover through different businesses.

Both the companies were into the business such as (1) seed production, processing, certification & marketing (2) Vermi-compost production & marketing (3) quality equipment procurement for SHG members (4) training of shareholders for seed production (5) marketing of grain produced by shareholders (6) providing quality seeds to SHG members on a priority basis on competitive prices (7) Collaboration with other agencies such as Bihar Rajya Beej Nigam (BRBN), International Maize & Wheat Improvement Centre (CIMMYT), etc., for improving the WFPCs' business performances.



Till date, both the WFPCs have been engaged in the seed production of Wheat, Green Gram & Paddy. Nearly 30 tons of seed has been produced and marketed to more than 10000 SHG members for SWI (System of Wheat Intensification), SRI (System of Rice Intensification) and SMI (System of Moong Intensification). In wheat, the seed varieties are GW-273, UP-2526, UP-2565, K-307, HD-2733, HD-2824; in paddy, the seed varieties are Rajendra Bhagawati & Pusa-834 and in Green Gram (Moong), the seed varieties are HUM-12, HUM-16, Neha, TM-9937 & SML-668.

NATIONAL COLLOQUIUM ON SYSTEM OF CROP INTENSIFICATION (SCI)

As narrated in the chapter Executive Summary, a three days National Colloquium on System of Crop Intensification (SCI) was organized from 28th February to 2nd March 2011, in which Hon'ble the Dy. Chief Minister, Shri Sushil Kumar Modi, the Minister of Agriculture, Shri Nagendra Singh and the Minister of Rural Development, Shri Nitish Mishra were also present to have a view of various perspectives of SCI methodology. They also shared their views on the occasion and provided some valuable insight for benefitting small farmers through the model of SCI methodology. Shri B. K. Sinha, Secretary-MoRD, Shri T. Vijaykumar, Joint Secretary, MoRD, Gol, Mr. Ashok Kumar Sinha, APC, Bihar, Mr. Santhosh Mathew, Principal Secretary, Rural Development, GoB, Sri

Parmesh Shah, Lead Rural Development Specialist, World Bank also took part in the Colloquium Prof. Norman Thomas Uphoff from Cornell University, USA; Dr. Erika Styger having worked in Africa and Ms. Susan Burnell Edwards, Director-Institute for Sustainable Development-Addis Ababa, Ethiopia showcased the best practices in SCI. This was great learning opportunity for the Project to know how to use the SRI methodology in almost all the crops which may be termed as System of Crop Intensification (SCI). The second objective of the Colloquium was to disseminate the SCI methodology to be used by all the small-holders of the country. Besides, System of Rice Intensification (SRI) is a methodology of aerobic paddy cultivation, which reduces the Green House Gas emission such as Methane and Nitrous Oxide and to get the carbon credit by expanding the SRI area.



HEALTH RISK INTERVENTION

During this quarter, 334 Village Organizations started health savings amounting to Rs. 44.4 Lakh and a total of 1458 VOs became part of Health Risk Intervention initiative leading to the Health Savings cumulative amount of Rs. 91.2 Lakh.

By the end of the quarter, 979 VOs received HRF from the project, of which 157 VOs received the fund during this quarter.

FOOD SECURITY INTERVENTION

The Food Security Program is a community managed credit and food distribution mechanism, extended to support the Self Help Groups, specifically to address the food requirement of the poor. During this quarter, 142 VOs initiated Food security program and by the end of this quarter, 941 VOs procured food-grain. Each VO has been given Rs. 2 lakh from the project to complement its food requirements. The VOs have started management of Food Security intervention on their own. During this quarter 134 VOs completed second time procurement of food-grain. Till the end of this quarter, a total of 295 VOs completed 2nd cycle of procurement. Similarly during this quarter 49 VOs have completed 3rd cycle of food grain procurement. Till the end of this quarter total 59 VOs have completed 3rd round of food-grain procurement. Procurement Committees of VOs made lot of efforts in bargaining the price of rice to meet the requirement and expectations of the members. Collection of household level food demand and bulk procurement is streamlined almost in all VOs.

SANITATION AND HYGIENE

With the joint collaboration of UNICEF, PHED/District Water & Sanitation Committee and BRLPS, the Total Sanitation Campaign Program is being implemented in 7 Blocks of Gaya, Nalanda and Purnia. During this quarter, construction of 174 new sanitary toilets was initiated with 12 VOs and till the end of this quarter total cumulative no. of sanitary toilets is 1010. The process of completed Agreement of Nodal VOs with DWSC has also started. Till the end of the quarter DPCU Gaya has entered into agreement with DWSC for implementing TSC through Nodal VOs of the 4 identified Blocks. Community Mobilization Drive on sanitation was conducted in 3 blocks of Gaya.

Through this intervention project has given training to 20 Masons for toilet construction. These trained masons are doing the construction of toilet in our operational villages. The project has provided revolving fund to the identified nodal VOs to meet the expenses of toilet construction and after completion of the toilet construction, the nodal VOs claim reimbursement of the expenditure of construction cost on the rates prescribed by the government. Till the end of this quarter, cumulative amount of Rs. 3795400/- has been given to 14 nodal VOs of 7 BPIUs of the three districts. After completion of toilet construction work based on approved criteria, the DPCU Gaya has submitted bills to DWSC for reimbursement of the expenditure in respect of construction of 166 toilets.

SIGNATURE LITERACY

Project Staff and Community Cadres are making efforts to make illiterate community members signature literate. During this quarter a total of 22420 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 181667. VOs have started keeping registers to track and verify the signature of the members who have learnt to sign after joining SHGs. Based on this tracking system, 360 VOs have completed signature literacy of at least 80% of members till the end of this quarter.

MGNREGA

The convergence initiative has been continued 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 program is being implemented in three Blocks of Muzaffarpur i.e. Bochaha, Musahari and Minapur as pilot intervention.

We initiated this pilot work in 35 villages of 14 Panchayats in three blocks. Till date a

total no. 5181 SHG members of 31 VOs are working and getting entitlement of wage employment under MGNREGA program. The total amount of Rs. 403,94,798/- has been paid through bank account to the members by concerned VOs.

SOCIAL SECURITY

With joint effort of JEEViKA and district level government line departments the project has performed well in benefitting the widow and old age persons through pension schemes of the government. During this quarter a total no. of 5431 social security applications have been sanctioned. Till the end of the quarter, total cumulative achievement is 18359. The district wise progress is given below:

Name of Districts	Members linked with Old age & Widow Pension Schemes
Purnia	3044
Nalanda	2220
Muzaffarpur	2481
Gaya	7581
Madhubani	1983
Khagaria	1050
Total	18359

HUMAN RESOURCE DEVELOPMENT

MANPOWER STATUS

The current status of manpower across the project is given in the table hereunder:

Unit Level	Total Position	Status till 30th Dec. 2010	Progress during the quarter		Status till 31st March 2011	Staff Strength in %
			Staff joined	Staff Left		
SPMU	58	48	-	1	47	81
DPCU	126	78	-	-	78	62
BPIU	1207	1017	-	13	1004	83
Total	1391	1143		14	1129	81

RECRUITMENT

The recruitment process has been initiated for the vacant positions at SPMU, DPCU and BPIU levels. The vacancies have been advertised for the following positions as hereunder:

Vacant Positions advertised for SPMU	No.
State Project Manager (IB & CB, Jobs, HRD, M & E, Non-Farm)	5
Project Manager (Livelihoods, Marketing & Innovations, Comm.)	3
Project Associate	4
Vacant Positions advertised for DPCU	
District Project Manager (3 existing + 9 anticipated)	12
Training Manager	4
Finance Manager	4
Thematic Manager (LHs, SD, Com., M & E,)	15
Training Officer	9
Vacant Positions advertised for BPIU	
Block Project Manager	11
Livelihoods Specialist	17
Area Coordinator	33
Community Coordinator	165

Note: Considering future requirements, the vacant positions including some anticipated positions have been advertised.

The HR agency- SIDS, would start the process of selection in the next quarter.

CAPACITY BUILDING OF STAFF (MANAGEMENT DEVELOPMENT PROGRAM FOR STAFF)

A Management Institute, Chandragupta Institute of Management, Patna had been identified for conducting management development program for managerial staff of the project. For the purpose, a formal MoU had been signed with CIMP. Three batches of Managers participated in two modules of Management Development program organized by CIMP. A total of 80 participants attended the MDP program on "Human Resource & Organizational Development" and "Project Management and Financial Management" during the quarter.

STAFF EXPOSURE AND WORKSHOP PARTICIPATION

During the quarter, a total of 104 staff consisting of Training Managers, Training Officers, Project Associates, Area Coordinators and Community Coordinators participated in TOT program in four batches at Sahbhagi Shiksha Kendra, (SSK) Lucknow.

WORLD BANK PRESIDENT ZOELICK'S INTERACTION WITH THE COMMUNITY

World Bank President Robert B. Zoellick had a day long visit to Bihar on 12th January. The President had a plan to visit the Ganga Jeevika Gram Sangathan of Bhusia village in Gaya. Due to unfavourable weather conditions and limited flying visibility, the visit could not be possible. As a fall-back arrangement, the project organised a community meeting of the VO members at Patna. President Zoellick had a close interaction with the community members of the Project. He discussed with the Village Organization members on poverty alleviation issues with community driven mechanism for sustainable livelihoods.



- The social and financial responsibilities of the community institutions and sustainable extension mechanism of community cadres were shared by the VO members. Individual case studies were also discussed by the community.
- A presentation of the agri and allied sector interventions & initiatives in select art and craft areas along with services in food, health and financial matters. The SRI, WFPC, PDS, FSF,

HRF etc. were also discussed in various stalls.

During the visit of President Zoellick, an MOU was signed for WB's support for Bihar Kosi Flood Recovery Project under which the Livelihoods Restoration part has to be scaled up by JEEViKA in 13 flood affected blocks of three districts in Kosi area.

WORLD BANK COUNTRY DIRECTOR VISITS THE COMMUNITY INSTITUTIONS

The World Bank Country Director Mr. Roberto Zaghera visited the Ganga JEEViKA Gram Sangathan in Village Bhusia of Gaya District on 4th January 2011 and had glimpse of the empowerment of the poorest of the poor community.

- An elaborate discussion at the Village Organisation level with the members and the community cadres detailed out the functioning of the federation model and their sub-committees on various interventions and initiatives on food, health, convergence and social inclusion etc.



- Three families shared their experiences during this visit, which

reflected the results and impact at their household levels.

- Project interventions ranging from agriculture to Non-farm, Financial services to access to entitlements were shared through the stalls on nonfarm, agri-allied & services.

BRITISH PARLIAMENTARY COMMITTEE EXPOSED TO COMMUNITY

A team of British Parliamentarians visited the Ganga JEEViKA Gram Sangathan, Village Bhusia of Gaya district on 11th March. Members of the International Development Committee of Department for International Development, Govt. of UK, which oversees the impacts of the projects supported through IDA Fund. In this regard, they discussed the JEEViKA model of sustainable livelihoods promotion with the SHG households and the Village Organisations and found it empowering and effective.



The Parliamentarians were also impressed with the impact of the improved technique of farming, dairy and women farmer producers' company models. The demonstrations on the services rendered by the community institutions with nonfarm activities were also seen.

SONG COMPOSITIONS ON PROJECT THEMES

Music is a powerful tool to disseminate the innovative concepts. Keeping this in mind,

ten songs and 10 jingles on various project interventions like food, health, community cadres, institution building etc were developed, field tested and then produced with musical tracks. The songs have been developed with folk tunes normally used in the rural context of the state and community versions are incorporated in it. The CDs are prepared and being disseminated to be used as a village entry tool and also for empowerment and awareness generation programmes in the villages.

LATEST VERSION OF THE CORPORATE FILM PRODUCED

The project has achieved milestones with reference to its results framework. The federations of the community have started taking sustainable livelihoods options of their own and empowerment is clearly reflected through their social actions. The project interventions, impacts and the milestones set in the path of poverty alleviation were captured through an audio visual medium and produced as a JEEViKA Corporate Film 2011 in both English and Hindi versions. The film was presented during the visit of the President, World Bank and would be used at various forums in the coming year.

DIARY 2011 FOR STAFF AND COMMUNITY CADRES DEVELOPED

All the project staff and the community cadre should have a similar document for their use throughout the year. Keeping this in mind, JEEViKA Diary 2011 with all required information was developed and designed in time.

Additionally, it has information on all international days and photographs from the field.

The Diary was also aimed to be used as a branding document and to be given to all the staff, community cadres and the secondary stake-holders.

JEEVIKA CALENDAR 2011 FOR THE COMMUNITY INSTITUTIONS

Aiming at 'we-feeling' among all the community institutions promoted by the project, JEEViKA Calendar 2011 was developed. The most significant



presentation is its content design, which depicts and displays the concept and process in the version of the achievers.

It contains photographs of successful

community members with their versions and also important telephone numbers, important days and can also be used as a month wise planner. These calendars are also being used at the village level as own document and information tool.

JEEVIKA RECEIVED SKOCH CHALLENGER AWARD 2011

Bihar Rural Livelihoods Project – JEEViKA has received the prestigious Skoch Challengers Award 2011 in the category of State of the Year – Livelihoods

representing the Government of Bihar's successful initiative, Chief Executive Officer, Bihar Rural Livelihoods Promotion Society, Sri Arvind Kumar Chaudhary received the award from Dr. C. Rangarajan, Chairman, Economic Advisory Council to the Prime Minister on 25th March during Silver Jubilee Skoch Summit titled Reinventing India at Hotel Sangri-La, New Delhi. The summit was also addressed by Sri Sam Pitroda, Advisor to the Prime Minister on Public Information Infrastructure & Innovations.



The efforts of JEEVIKA has been showcased and appreciated amongst the national level policymakers during the ceremony, where Deputy Chairman of the Planning Commission, Sri M. S. Ahluwalia was conferred the award for Lifetime achievement. ICICI Bank, Govt. of Gujarat, Punjab National Bank, Canon India and ABM Knowledge ware were also awarded along with JEEViKA in the organizational category for banking, e-governance, financial inclusion and fellow traveler respectively.

MID TERM REVIEW

During the quarter the World Bank analyzed the MIS data and used the available secondary data of the Project to assess what had been achieved so far by the Project. The World Bank did the MTR in three (3) Phases.

PHASE I

The 1st Phase, focussed on the External Review, was scheduled in February-2011, in which 2 external reviews were conducted by the World Bank team. The first one was on the VO governance and financial management, which was anchored by a team of 2 consultants (one financial management expert and the other an IB expert). The other Review was on the livelihood interventions in the dairy sector. These reviews were used as inputs to the MTR.

PHASE II

The World Bank studied the Analysis Report, Impact & Strategy Assessment Reports available with the Project such as: analysis of the micro plan revisiting exercise, analysis of the impact from the range of interventions undertaken by the Project i.e. ICF, Food Security Fund, Health Risk Fund, Agriculture, Dairy

Interventions and financial management, governance and institution building aspects in the VOs. The State Unit also presented on what has been achieved so far including the important lessons learnt from the interventions. This was scheduled in March, 2011.

PHASE III

The third phase of the review is scheduled in April, 11.

TRAININGS AND REFRESHER- TRAININGS TO ITFT, DEOs AND BOOK KEEPERS

During this quarter all 18 ITFTs were trained on VO MIS entry at SPMU as well as 10 training workshops were organized in which 17 DEOs, 609 CMs, 54 CCs and 54 BKs across 44 blocks of 8 districts were trained on VO MIS, SHG DIDI sheet and MIS data entry.

ANNUAL ACTION PLAN & BUDGET FOR THE YEAR 2011-12

The process of preparation of AAP and budget was initiated in January, 11. All districts workshops were completed in February. The Project has acknowledged this year as a “**Livelihoods Year**” of the Project.

PROCUREMENT

CONTRACT AGREEMENT WITH PARTNERS

Two contracts have been signed with different partners during this quarter. One is with M/s .CIDC for Training, testing, certification and placement in construction sector and second is with M/s. EDA Rural System Pvt. Ltd. for Beekeeping and Honey Selling Intervention. The contract value is Rs. 1,10,78,000/- and Rs. 57,69,936/- respectively.

SELECTION OF STATUTORY AUDITORS

Selection of Statutory Auditor for the year 2010-11 has been completed. M/s. Mukharji Biswas and Pathak, Chartered Accountants has been selected for the statutory audit for the year 2010-11 after due approval of the Executive Committee.

POST PROCUREMENT REVIEW BY WORLD BANK

Post Procurement Review of the project for the period July 2009 to June 2010 has been completed by the Global Procurement Company Ltd (GPCL) an authorized agency of the World Bank.

EXTENSION OF CONTRACT PERIOD OF INDIVIDUAL CONSULTANTS

Contract with Individual consultants for of Dairy, Micro Finance and IBCB has been extended for a further period of six months w.e.f Jan. 2011 and March 2011 respectively.

PROCUREMENT OF GOODS FOR KOSI REGION

Offices of new BPIUs and DPCU for Kosi region have been established and Procurement of furniture, computer, printer, photocopier, projector, scanner etc. has been completed.

FINANCE

INTERNAL AUDIT

IUFR for the period September to December 10 has been sent to CAA&A and IUFR for the period July to December 10 has been sent to WB and IUFR up to 4th quarter is under final process of consolidation.

CAPACITY BUILDING

5 days training on income tax/VAT and accounting was given to Finance Managers, & Accountants in BIPARD.

The Consultants submitted the 3rd QTR Internal Audit Report. Budget of JEEViKA project and Kosi project for the period of 2011-12 of JEEViKA project and Kosi Project has been prepared and completed.

STATUTORY COMPLIANCE

ETDS return till March 11 is in final process of consolidation. TDS of IT and VAT till Feb 11 have been deposited. EPF and GPF amount also has been deposited till Feb 11.

SITABI DEVI, BHUSIA, BODHGAYA

INITIAL SITUATION OF THE HOUSEHOLD

Sitabi Devi, 35, is a musahar, one of the most marginalized sections even among the Schedules Castes. She is married and has 4 children, two sons and two daughters. 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 1/5th of an acre had been mortgaged to get a loan of Rs 5000 for a health emergency. She also had to take another 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 her another dose of loan for 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, the 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 mortgaged by paying off the loan it had taken.

BACHIA DEVI, BHUSIA, BODHGAYA

INITIAL SITUATION OF THE HOUSEHOLD

Bachia Devi, 40, belongs to the schedule caste at the lowest strata of the society. She is married and has four daughters and two sons. The household is landless. The sources of the income for the household include the rickshaw pulling done by the husband and the income from agriculture wage labour. However, both the income flows are irregular and as a result the household had to often face days of food insufficiency. The problem was compounded by the irregularity in availability of subsidized food from the village PDS shop. To top it all, the household also had a high cost debt to pay off as it was forced to take a loan of Rs.6000 from the local moneylender at a very high interest rate of 10% per month on account of medical emergency.

INTERVENTIONS ACCESSED

Bachia Devi joined Kamala SHG in 2008 and the first step she took was to pay off her high cost debt by taking a loan of Rs. 15,000 at a much lower interest rate from the SHG. The food credit that Bachia Devi took from the VO (6 times of 100 kg each) as part of the food security intervention combined with the regular supply of subsidized food from the PDS shop managed by the VO stabilised the food sufficiency for the household. Bachia Devi then put in efforts towards increasing the family income. Towards this, she took a loan of Rs. 5000 to purchase a buffalo and a loan of Rs. 600 to start a micro enterprise (selling eggs). The two new sources of income enhanced her total family income by Rs. 120-140 per day.



Given her successful experience as SHG member, she was selected and trained as Community Resource Person (CRP) for forming SHGs and VOs in the new villages. She has been given responsibility for the formation of 35 new SHGs and 2 VOs in the new villages. Most importantly, she now realises the importance of education and sends all her children including the daughters to the school. She also resisted attempts to get one of her daughters married before the age of 18 and ensured that the daughter got married only after attaining the age of 19.

WAY FORWARD

Bachia Devi now wants to take a loan from the SHG to start a poultry farm. She hopes to further increase her income substantially through this initiative. She is eager to share her experience with other poor households which are not part of SHGs so that they could also be mobilised into SHGs and improve their livelihoods.

ANNEXURE - I

MANPOWER STATUS DURING THE QUARTER AT SPMU, DPCU AND BPIU LEVEL

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

Sl.	Positions	Required No.	Status till 31 st Dec. 2010	Progress during the quarter		Status till 31 st March 2011
				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	6	-	-	6
6	Procurement Specialist	1	1	-	-	1
7	Finance Officer	1	1	-	-	1
8	Project Manager	12	9	-	1	8
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	Project Associate	9	6	-	-	6
14	Accountant	5	5	-	-	5
15	Office Assistant	6	5	-	-	5
16	Procurement Assistant	1	1	-	-	1
17	Cashier	1	1	-	-	1
18	PA cum Steno	2	2	-	-	2
19	Store Keeper	1	1	-	-	1
	Total	58	48		1	47
District Project Coordination Unit (Manpower including 11 blocks from Kosi region)						
1	District Project Manager	9	5	-	-	5
2	Training Manager	9	6	-	-	6
3	Manager - Livelihoods	9	6	-	-	6
4	Manager - Social Development	9	5	-	-	5
5	Manager - Microfinance	9	8	-	-	8
6	Manager - Jobs	9	8	-	-	8
7	Manager - Communication	9	5	-	-	5
8	Manager - M & E	9	4	-	-	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	78			78
Notes: The Manpower strength remained 62% during the quarter.						
Sl.	Positions	Required No. incl. Kosi region	Status till 31 st Dec. 2010	Progress during the quarter		Status as on 31 st March 2011
				Staff Joined	Staff Left	
Block Project Management Unit						
1	Block Project Manager	55	44	-	1	43
2	Chief Executive - WFPC	2	1	-	-	1
3	Livelihoods Specialist	27	11	-	-	11
4	Area Coordinator	188	172	-	3	169
5	Accountant	55	41	-	-	41
6	Office Assistant	55	39	-	-	39
7	Community Coordinator	825	709	-	09	700
	Total	1207	1017		13	1004
The manpower status decreased from 84% to 83% during the quarter.						

ANNEXURE - II

Performance till 31st March, 2011

HEADS	Gaya	Nalanda	Muzaffarpur	Madhubani	Purnia	Khagaria	STATE
INSTITUTION BUILDING							
No of revenue villages entered (Online MIS)	674	370	337	200	210	171	1962
No. of households in the entered villages (Manual)	160693	85106	91034	152307	135451	100322	724913
No. of target HHs identified (Manual)	111573	68084	64027	73774	78726	93563	489747
No of village saturated (Online MIS)	94	111	70	0	14	6	295
SHG FORMED							
No. of SHG promoted by BRLPS Manual)	7916	4678	5827	4773	5801	5722	34717
Total member in the SHG promoted by BRLPS (mobilised into SHGs) (Online MIS)	95284	54317	73537	58338	65750	62942	410168
No of member / group	12	12	13	12	11	11	12
% of HH covered against the Targeted HH	85	80	115	79	84	67	84
SAVING							
Total Cumulative Amount mobilized by the Group (Online MIS)	35946400	20028900	36128900	28198600	29124700	23838800	173266300
Total Cumulative Amount Mobilised per Group	4541	4282	6200	5908	5021	4166	4991
Total Cumulative Amount Mobilised per Member	377	369	491	483	443	379	422
INTERLOANING							
Total Cumulative number of loan (Online MIS)	100658	63113	73250	99054	102768	93344	532187
Total Cumulative amount interloaned (Online MIS)	67359500	60420000	80276000	72072700	70854400	77347400	428330000
REPAYMENT RATE							
Repayment Rate - Interloaning (Online MIS)	79	57	67	74	60	64	64.95
MICRO PLAN							
No of Micro Plan Completed - Ist Round (Manual)	4658	3338	4314	3396	3423	2489	21618
Micro Plan Completed - IInd Round (Manual)	0	359	35	0	0	126	520
INITIAL CAPITALIZATION FUND							
Amount Disbursed under ICF (Online MIS)	149395900	116898000	137223900	86299100	117714200	73441800	680972900
No. of Groups received ICF (Manual)	4813	3156	3918	3124	3253	2133	20397
Avg. Amount Loaned per SHG	31040	37040	35024	27625	36186	34431	33386
Amount of UC recd by BPIU (Manual)	51175100	0	8675499	4022043	65041125	29550086	158463853
BANK ACCOUNT & LINKAGES							
No. of SHGs having Bank A/C (Manual)	6426	3801	4974	3766	5601	3449	28017
No of SHG 3 months old but not having Bank Account (Online MIS)	3436	2363	4151	2970	3095	3955	19970
% Bank Account opened against the SHG Formed	81	81	85	79	97	60	81
No. of total Groups Credit Linked with Banks (Manual)	3774	1453	1668	2023	1939	1396	12253
Amount Loaned by Banks to SHG (In Rs.000) (Manual)	200033400	50958300	66366850	102965500	63012500	62150000	545486550
Avg. Amount Loaned by Banks per SHG	53003	35071	39788	50897	32497	44520	44519
COMMUNITY MOBILISERS							
Number of Book Keepers/CM identified (Manual)	1110	436	813	689	1026	615	4689
Number of Book Keepers/CM trained (Manual)	974	381	724	613	937	570	4199
No. of SHGs being managed by CM partly (Manual)	7792	3368	5792	4837	7496	5067	34352
No of SHG / Trained CM	8	9	8	8	8	9	8
VILLAGE ORGANISATION							
No. of Village Organization Formed (Manual)	443	277	349	281	307	245	1902
No. of SHG part of VO (Manual)	4646	2974	3590	3050	3060	2407	19727
Total individual members of VO (Manual)	53197	34498	41788	56042	30998	27031	243553
Total Share Capital mobilised (Manual)	511600	316440	426578	405240	472810	285400	2418068
Total membership fee mobilised (Manual)	453965	200670	226179	424210	398563	443360	2146947
No of VO Having Bank Account (Manual)	356	218	286	203	258	137	1458
SOCIAL DEVELOPMENT INITIATIVES							
Total no of illiterate SHG members identified (Manual)	38035	22176	64538	46885	64772	54072	290478
Total No of SHG members who can sign- (Manual)	37038	17561	55182	40803	60352	47060	257996



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