

# JEEVIKA

## BIHAR RURAL LIVELIHOODS PROJECT

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### FIRST QUARTERLY PROGRESS REPORT



**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**  
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## 1<sup>st</sup> QUARTERLY PROGRESS REPORT

The Government of Bihar is implementing “Bihar Rural Livelihoods Project”, more commonly known as “Jeevika” through the Bihar Rural Livelihoods Promotion Society (BRLPS), with financial support from the World Bank. The project aims to promote rural livelihoods and enhance social and economic empowerment of rural poor, particularly women. BRLPS, an independent society under Department of Finance, Govt. of Bihar, is undertaking the five years long project in 6 selected districts namely; Gaya, Nalanda, Muzaffarpur, Madhubani, Khagaria and Purnia. These districts have been identified based on the poverty assessment study done by ADRI, Patna. The parameters in selection of these districts and blocks were the presence of social capital, existence of vulnerable groups, and possibilities of carrying out livelihoods interventions in these areas.

The pilot phase of the project, which was ongoing from the last one year, got over on 2<sup>nd</sup> October, 2007 with the launch of main project. During the pilot phase, which was also a preparatory phase for the main project, several studies and the tasks of grassroots implementation were successfully completed by the society. The pilot interventions and studies were undertaken with an intention that the lessons learnt from the grass-root implementation and the findings of the study will be factored in the design of the main project. It was thought that these pilots would set up models which can be replicated and would provide trained human resources which will be used for the large scale expansion during the main project.

### **PROJECT OUTREACH:**

The project has so far reached to 24 Panchayats of 5 pilot blocks and the village entry is made in 53 villages. There are altogether 15743 HHs<sup>1</sup> in these villages, out of which 7313 (46%) HHs have been identified as target HHs. There are huge variations in the targeting percentage across the blocks and the project requires to stream-line not only the targeting process but also the acceptable range (upper and lower % of identified target HHs).

S.N.	District	Block	No. of Panchayat	No. of Villages entered	Total No. of HHs	Total No. of Target HHs (identified)	% Targeting
1.	M.pur	Bochaha	3	11	4034	-----	-----
2.	M. bani	Rajnagar	4	6	4937	1365	28
3.	Purnea	Dhamdaha	5	7	5575	1831	33
4.	Nalanda	Harnaut	5	10	2524	1714	68
5.	Gaya	Bodhgaya	7	19	2707	2403	89
	<b>TOTAL</b>	<b>5</b>	<b>24</b>	<b>53</b>	<b>15743</b>	<b>7313</b>	<b>46</b>

Table-I

### **Village Immersion**

The Block Team stayed at the Pilot Villages to get first hand experiences of development processes i.e. targeting, mobilizing and organizing poor communities. The team resided with the poorest families of relatively poorer hamlets and tried to build rapport besides understanding their socio-economic conditions. This strategy provided tremendous support in winning the confidence of the community. Many staffs are still residing in the project villages and certainly this has helped in advancing the project purpose. Therefore, the BRLPS has decided to have the village immersion as an integral component during orientation of all new recruit.

<sup>1</sup> The figure is excluding Bochaha as we did not have target HHs figure for that block.

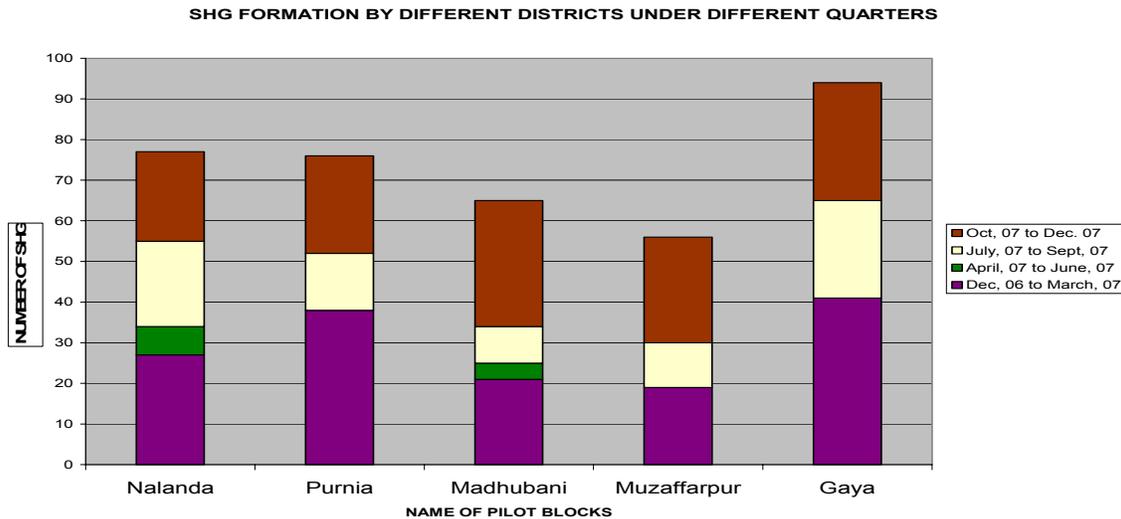
The newly recruited teams of BPMs and Training Coordinators went through three weeks of village immersion program during which they were given both group tasks as well as specific assignment related to their job profile. While the group tasks were largely about understanding the socio-economic profile of the village the specific tasks were like developing training module (for DTO), livelihood profiling of poor families (BPM), credit need assessment (PM-MF) etc.

**Community Mobilization and Village Entry:**

So far the project has entered in 53 villages and identified more than 5000<sup>2</sup> target households to work with. The block wise number of identified target HHs is given in the Table-1. The villages selected for entry in Gaya and Muzaffarpur districts were largely big villages and some NGOs were already working in those areas. The intentions to work in older villages were to get an experience of working with the groups promoted by other projects/ program/ agencies and build up their capacity so that they could reach to the next level of institution building. However, the entry barriers were so high that the project could not able to forge working relationships with those organizations in spite of several efforts. Some how, it appeared that they got intimidated with the strategy and approach of BRLP, and considered BRLP as a threat to their existence, rather a partner agency. Nonetheless, at many places the spill over effects of BRLP has started showing up. While in some of the villages, the older groups have begun following the BRLP groups norm and moreover, the staff of SHPI is providing the support to their groups more frequently than ever before as they fear that if they don't do so they will lose out the groups.

On the other hand the villages in Purnia, Madhubani and Nalanda were relatively unexplored and comparatively newer area for the project. The experiences of working in those villages clearly showed that working in newer areas with new groups is much easier than a crowded area with NGOs or with the older groups promoted by other agencies, particularly in the beginning of the project. Nonetheless, somewhere down the line the project would have to break these boundaries and work out a strategy to work with them.

**SHG FORMATION:** So far the project has formed 368 groups and the block wise details of the SHGs are as follow---



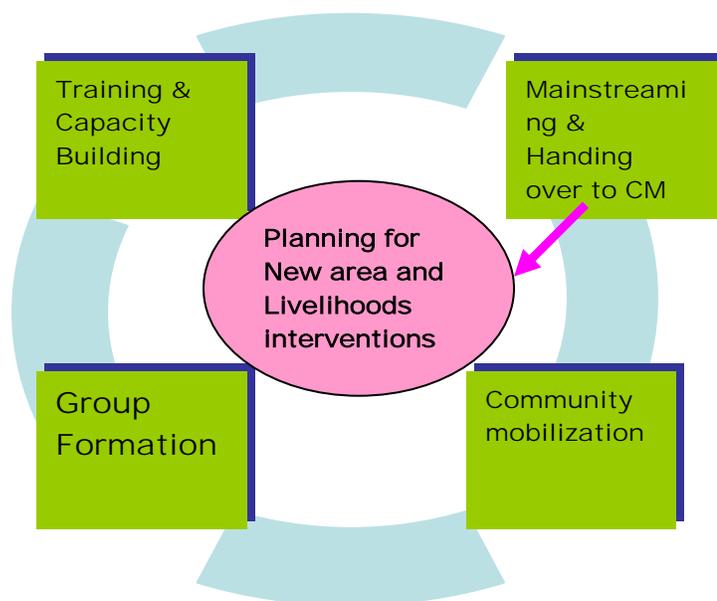
<sup>2</sup> The issues whether the HHs covered by other agencies working on SHG mode should be the part of target HHs or not is also not yet clear. What kind of tool should be used for targeting?? Whether the wealth ranking would help the project staffs to reach out to poorer HHs? While in Nalanda the % target HHS appears to be around 68%, Madhubani-28%, and Gaya-89%.

## SHG FORMATION CYCLE-QUARTER WISE

Dec,06 to March,07	April,07 to June,07	July,07 to Sept,07	Oct,07 to Dec,07	Total as on Dec, 07
149	11	76	132	368

It is quite evident from the table that most of the groups have been formed during the first and the last quarter of the year. This is the period when the external CRPs also came from Andhra Pradesh. Therefore, it appears that CRP visit from Andhra have played a catalytic role in mobilization and formation of SHGs. Nonetheless, the BPIU staffs do not seem to be quite happy with the ways CRPs from Andhra Pradesh form groups. They come with an intention to form as many group as possible and then go away. Eventually it is the BPIU staffs, who have to reorient the groups and have to strengthen them, further.

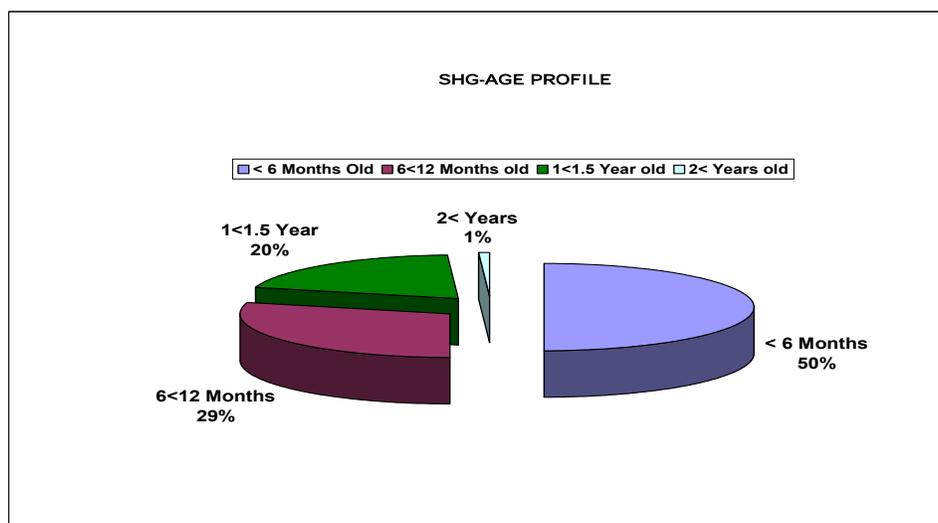
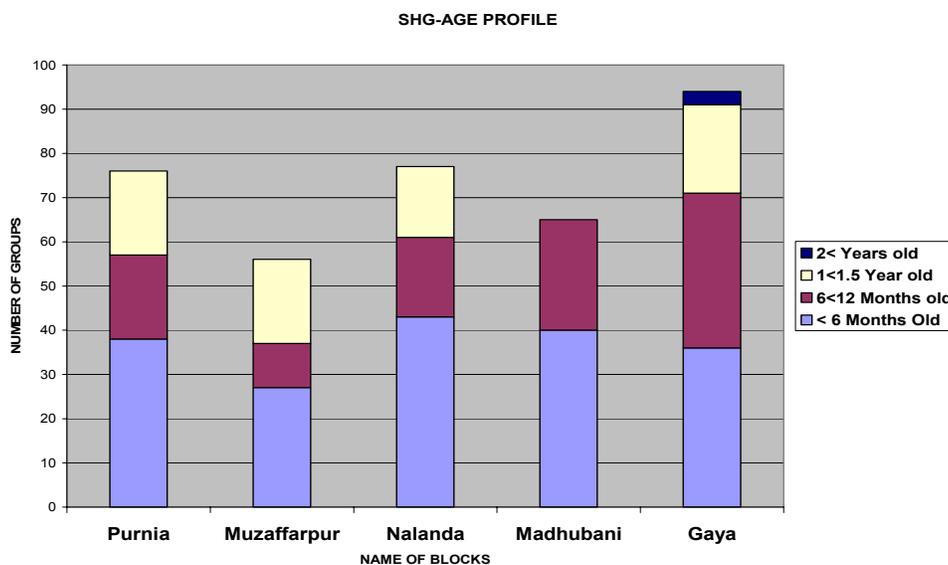
From the table it appears that cycle of institution building is largely dependent on the BPIU's convenience and based on the availability of the resources. However, in the main project we do need to take into account the community's convenience in determining the time period for each component of the institution building cycle.

**CYCLE OF INSTITUTION BUILDING**

Out of total 368 groups that BRLP has promoted, 242 groups are very much homogenous in terms of socio-economic background of members and 120 are socially heterogeneous in nature. Nonetheless, the members of heterogeneous groups are largely from a particular hamlet (Geographical closeness) and have come together based on mutual understanding and agreement among them. Therefore, heterogeneity is more in terms of their social background rather economic status.

Category of Group	Purnia	Muzaffarpur	Nalanda	Madhubani	Gaya	Total	%
No. of Heterogeneous groups	15	16	9	31	47	118	32
No. of Homogenous Group	61	40	68	34	47	250	68

There are almost 50% groups, which are of less than six months age. There are 3 groups which were adopted from other agency in Gaya are of around 3 years old, rest are more than six months old.

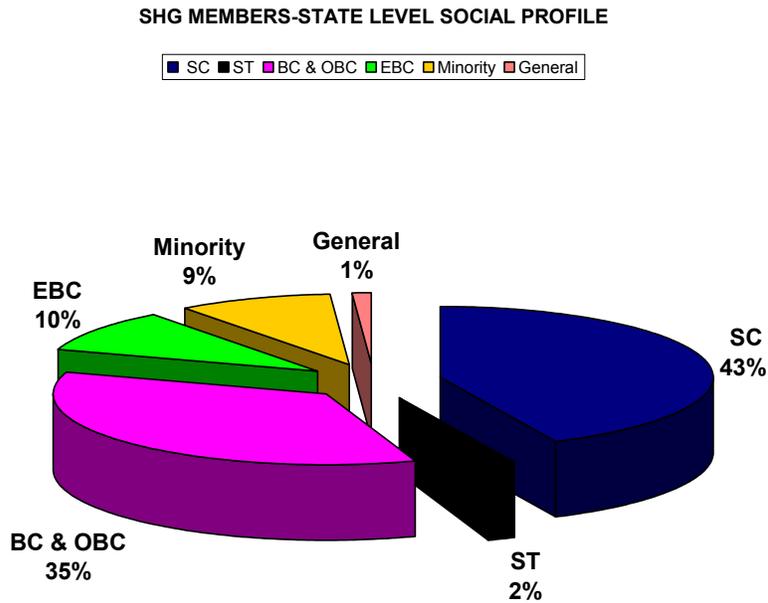
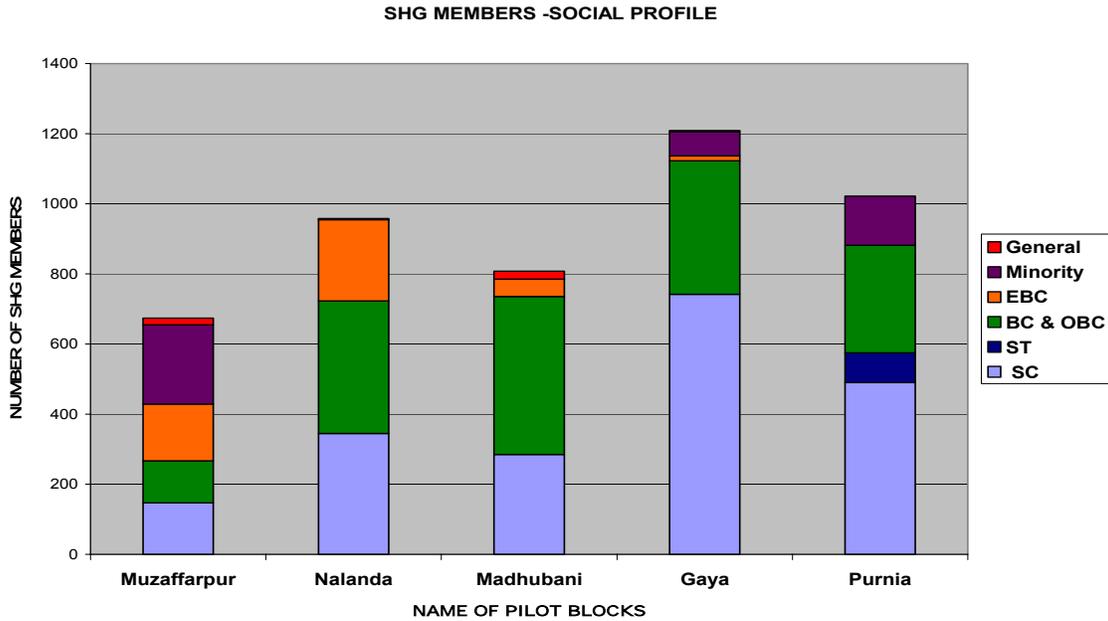


**SHG's MEMBERS-A SOCIAL PROFILE:**

Out of the 4671 SHG members around 55% belongs to scheduled castes, scheduled tribes and extremely backward castes. In general these three castes are considered poor marginalized and rank lower in the social hierarchy. If one includes the memberships of other backward castes the figure becomes 90%. The rest 10% belong to minority and general (1%) category. While SC and OBC are spread all across the locations EBCs are largely from Nalanda and Muzaffarpur. Muslim members have significant share in Muzaffarpur, Gaya and Purnia. During this last one year 181 new members<sup>3</sup> have joined the group and a large number of them are from Purnia (109).

CASTE GROUPS	SC	ST	BC & OBC	EBC	GENERAL	MINORITY
% MEMBERSHIPS	43.0	1.8	35.0	9.8	1.0	9.3

However, 82 members have dropped out of the group during the same time period and a good number of that is from Gaya (44%).



<sup>3</sup> New Members are those individual who join the group after the formation of the Self Help Group.

**BANK LINKAGES:**

Economic mainstreaming of the vulnerable and poorest target communities is the backbone of the project for facilitating them to come out of the trap of low investment-low return and hence low income resulting to low consumption. Banking institutions could play a very critical role in breaking this vicious cycle. However, their response and co-operation has not been very satisfactory in many of the government programs. With the BRLP too, there have been initial teething troubles in opening of bank accounts of the groups and then linking them for credit support. Some of the banks even told very upfront that they would open the bank accounts but would not be able to provide any kind of loan/credit to groups. However, several rounds of discussion and negotiations have been held with various banks, which have yielded reasonably positive response. The twin strategy of eliciting support of top bank officials and following it up through regular interactions at the branch level has been followed since beginning of the project.

So far in all the five pilot blocks together the project have been working with 12 bank branches of five banks. Many of them are regional rural banks and single officer branches. Despite of all those constraints out of total 368 groups, the 278 SHGs (75%), which are more than 3 months old, 215 SHGs (77% of 278 SHGs and around 60% of total SHGs), have been able to open their bank accounts. So far, 42 Groups have been bank linked with a credit support of 5.33 lakhs. The average linkage amount turns out to be around Rs.12500.

An MOU has been signed between the BRLPS and State Bank of India. As per the MOU the SBI would provide adequate support in opening bank accounts of SHG's and their federations and will set up a process of appraisal, review and sanction of their loan applications. Both the organization will also share the knowledge of working in a community driven development project to each others.

Sl. No.	BANK LINKAGES	Purnia	Muzaff.	Nalanda	Madhubani	Gaya	Total
1.	SHGs having Bank A/C	54	32	31	31	67	215
2.	SHGs Credit Linked with Banks	31	0	0	0	11	42
3.	Amount Loaned by Banks to SHGs	337000	0	0	0	196000	533000

Sl. No.	NUMBER OF LOANS (Rs.)	Purnia	Muzaffarpur	Nalanda	Madhubani	Gaya	Total
1.	< 200	194	128	439	29	653	1443
2.	200 to 500	119	162	265	118	315	979
3.	500 to 1000	91	89	96	17	195	488
4.	1000 to 5000	359	56	8	12	64	499
5.	Above Rs. 5000	6	6	2	0	2	16
6.	Total	769	441	810	176	1229	3425

Financial Heads	Purnia	Muzaffarpur	Nalanda	Madhubani	Gaya	Total
Cummulative Saving	248520	155874	177887	158919	271351	1012551
Total Number of Groups involved in Inter-Loaning	66	34	60	37	72	269
Groups having interloan: Saving, < 1.5	15	0	30	32	50	127
Members taken loan	769	314	444	286	627	2440
Total Cummulative amount interloaned	841853	215659	169799	210061	289857	1727229
Total cummulative intrest collected from interloaned Amt.	15,913	9018	7191	9017	15520	56,659
Repayment Rate (E3/E1*100)	96%		NA	87%	100%	

No. of Members	Purnia	Muzaffarpur	Nalanda	Madhubani	Gaya	Total
Once	193	125	269		25	
Twice	98	87	107		14	
Thrice	99	42	55		76	
Four Times	115	16	24		41	
Five Times	85	6	12			
>Five Times	122	1	1		10 16	

SL. NO.	SHG GRADING	Purnia	Muzaffarpur	Nalanda	Madhubani	Gaya	Total
1	Total Number of SHG Gradeded	38	17	30	25	27	137
2	A	21	5	23	9	27	85
3	B	10	11	7	0	0	28
4	C	7	1	0	0	0	8
5	Number of SHGs- more than 6 months old but not graded	0	12	44	16	31	103

**FORMATION OF VOs:**

Formation of village organization was initiated after 3 months of pilot project implementation once more than 7-8 SHGs have been formed in a particular village. During the various meetings and trainings the SHG members have been introduced about the importance, objectives and roles and responsibilities of the VOs.

Out of the total no. of 368 SHGs formed, 178 SHGs participated in the formation of 18 VOs and have 2208 members altogether in 5 pilot Blocks. Out of 18 VOs formed, 14 have opened their Bank accounts and have mobilized around Rs. 40,000 as membership fee and share capital. At all the locations SHGs have started returning back the CIF amount to the VOs and so far VOs have received the amount of more than Rs. 1.5 lakhs from different SHGs. However, these money were lying in the VOs bank account which has been now recommended to rotate the amount with needy SHGs or the SHGs who fulfills the graduating criteria but have not received any support from project or bank to the members give

Sl. No.	Village Organ.	Purnia	Muzaffarpur	Nalanda	Madhubani	Gaya	Total
1	No. of VOs Formed	5	2	3	3	5	18
2	No. of SHG part of Village organisation	45	24	34	30	45	178
3	No of VOs having Bank Account	5	2	2	2	3	14
4	Total individual members of VO	609	305	381	362	551	2208
5	Total Share Capital mobilized	4500	2100	5100	3000	5250	19950
6	Total membership fee mobilized	6090	3100	3400	0	6680	19270

**COMMUNITY INVESTMENT FUND:**

Community investment fund is disbursed through micro-planning process. So far 111 groups have gone through micro-planning process and have received Rs. 775400 as initial capitalization funds. 305 members of these 111 groups have been able to take benefit of this fund at the first instance. Nonetheless, the members who took ICF at the first instance have started paying back. The returned amount is being ploughed back to other members of the group.

S. N.	CIF DETAILS	Purnia	Muzaffarpur	Nalanda	Madhubani	Gaya	Total
1.	Amount Disbursed under ICF	194500	162500	104700	134200	179500	775400
2.	No. of Groups received ICF	25	19	16	21	30	111
3.	SHG members received ICF	10	96	44	76	79	305
4.	SHGs office bearers received ICF on first disbursement.	10	23	16	12	31	92
5.	Utilization Certificate has been submitted by SHGs to Vo.	0	162500	104700	134200	69000	470400

Take Presentations of BPM and training co-ordinator from prashant.

There are 76 Non SHG members who have benefited from program like SRI and job sector in Nalanda and Gaya.

In the existing operational area of BRLP there are 2712 Households which are part of SHGs promoted by other agency. While in Gaya and Madhubani BRLP promoted group membership is close to the number of older group members, in Muzaffarpur the older group number are much higher than the BRLP promoted groups. There are 917 target HHs which are still to be covered by the SHG program in the entered villages. However, out of 53 villages 16 have been saturated and in 14 villages community mobilizers (CM) have taken charge of maintaining SHGs activities.

The amount of cumulative saving has crossed 1 million (Rs. 10, 12, 551/-) and

### **CRP Strategy - A Review**

#### **Background**

The strategy of Community Resource Persons (CRPs) has yielded quite encouraging results in the context of community mobilization and overall development process in Andhra Pradesh. As CRPs are the members of community, who have come out of poverty through the SHGs program, work as not only a better ambassador of the project but also take the project to the poorer community on their own way, in their own language, and with their own story of coming out of poverty. CRPs have abilities and skills to conduct trainings to the community by drawing lessons from their personal experiences and the best practices of their community institutions.

#### **CRP Team Composition:**

Each external CRP team comprises of 3 or 4 women members of SHGs including one senior book-keeper and one community animator from Village Organization. So far, two visits of each six CRPs teams have come to work with the BRLP team on an interval of almost a year. Each time they come for a period of almost a month. Their latest visit was in November 2007. The prime objective of this visit was to impart SHG and VO level trainings to the community and work towards making new SHGs in a new village. The outputs of the last CRP visits were as follow—

SL. No.	IB activities	Gay a	Nalanda	Muzaff.	Purnia	Madhubani	Total	Avg. (Per CRP Team)
1	No. of Villages intervened	5	3	2	2	3	15	2.5
2	No. of VOs attended	2	3	2	3	2	12	2
3	No. of SHG formed	11	11	10	8	6	46	8
4	No. of new Book Keepers identified and trained	20	3	15	1	3	42	7
5	No. of SHG where MCP was prepared	2	2	1	1	3	9	2
<b>CB activities</b>								
1	No. of SHGs trained on Group Management for 2-3 days	30	20	23	14	27	114	19
2	No. of SHGs trained on MCP	2	2	1	1	3	9	2
3	No. of Book Keepers training done	2	1	1	1	1	6	1
4	No. of trainings given to VO EC for VO Management and VO Meeting process	1	2	2	2	1	8	1
5	No. of Active leaders identified and trained for future replication of the best practices of IB	4	4	0	0	0	8	1

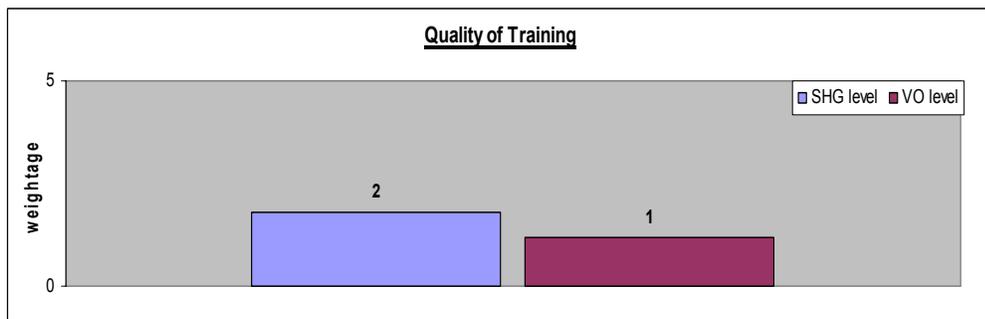
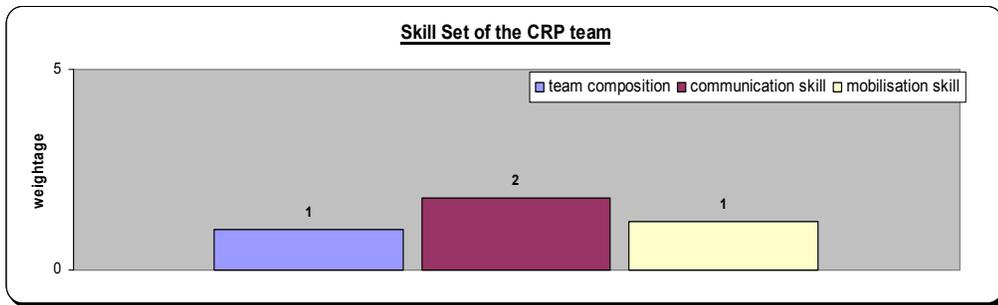
Although through the eyes of quantitative figures the work of CRPs look very impressive, and which is how it should be. Nonetheless there are certain limitations appeared during the last visit are as follow---

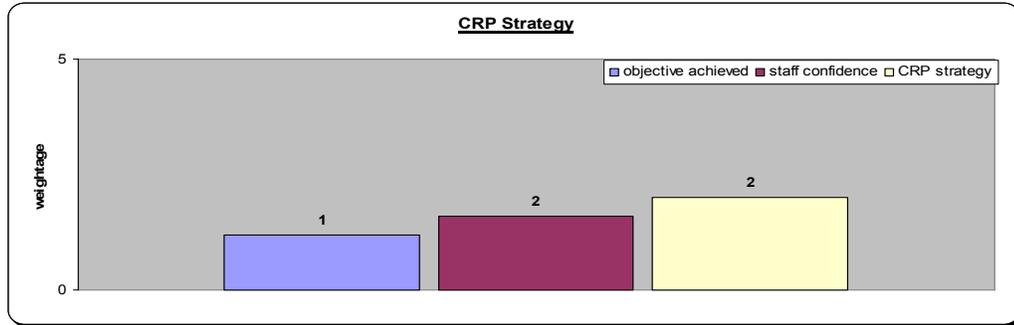
- ❖ The overall feedback is that while their community mobilization part is very strong and robust, the training and capacity building part is weak. Especially, the training on Micro Credit Plan (MCP) is the weakest chapter in the whole book. Moreover, most of the training materials, methods and stories are not contextualized in Bihar context.

- ❖ The certain community processes like demand assessment from the SHG, SHG accounting with just two books, weekly reporting system of SHGs to VOs and style of working in team were very much appreciated by the BRLP teams.
- ❖ They certainly act as a role model and have motivated women to form groups. Particularly, in Muslim dominated regions, they created a major dent in the mobilization. However, many times they lack a clear cut message to impress upon the community other than glorifying their own story.
- ❖ They are more focused on depositing the money in the bank so that groups can avail loan rather than focusing on increasing the small inter loaning among group members so that SHGs can meet their small needs. They also tend to form smaller groups, which require to be strengthening, further.
- ❖ In a CRP team of 4-5 persons, there are only 1 or 2 members, who are vocal and worth hiring. Other members just support those individuals. Somehow it also appeared that they lack proper planning and most of the time BPIU team has to support them.

**BPIU Staffs Feedback about CRPs Work-**

1-Poor; 2-Average; 3-Good





**MONITORING AND EVALUATION-PROGRESS**

***Baseline Study:***

The Agricultural Finance Corporation Ltd. (AFC) has been vested with the responsibility of undertaking Base-Line Survey by the BRLPS in order to establish bench-mark on the pre-project situation so that the progress could be tracked towards the middle and end of the project. The survey work in both project blocks and the control blocks are almost complete except in Khagaria district. The first draft report is expected by the end of January, 08.

***MIS Development:***

Safal Solutions has been hired by BRLPS to design the MIS for the project. The Safal Solutions Pvt. Ltd. has completed the design of both first and second set of features of rural livelihoods software/application (RLMIS) and have also given training to the staffs of BPIU, Gaya and PM, M&E on data entry and the use of MIS. It is further understood that Safal Solutions Pvt. Ltd will provide training to all the BRLPS staffs going to Andhra Pradesh for village immersion and would also organize a formal training here at BRLPS. The first draft of the user’s manual has been received and the final version of the manual will be received within a week.

The M & E unit also organized a three days training for CCs and ACs of all BPIUs to make them computer literate. This will help them to use the MIS application more proficiently. Secondly, PRADAN has developed a very comprehensive, visual based internal learning system for SHG members. We invited one person from PRADAN to make a presentation on the same. We are exploring the ways to accommodate the same under our capacity building program.

**Micro-Finance Progress Report**

The last World Bank mission gave lots of inputs in terms of the process required to smoothen the process of financial delivery to the community. This incorporates streamlining the process of MCP which itself is a first requirement. A Lot of understanding was developed during the process of rolling out as regards its implementation. Some of the things which were done in the last quarter are following:

**SHG’S Bank Account opening:** Developments related to the account opening of the groups had a component of mixed experience. Though number wise the status of accounts opened is satisfactory, it shows a varied trend in terms of fulfilling the requirement for account opening. Besides some of the factors being already mentioned, one of the main limiting factors had been the absence of branch manager for a significant number of days for a purpose may be personal or official. There is a need to thrash the issue out with related banks at the topmost level.

**Credit – linkage of SHG’s with Banks:** Tremendous amount of efforts were made to link the groups with banks. However, there is a huge transaction cost due to varied procedure of

processing of loan and requirement of documents with the different banks. Uniformity of structure for either documentation or process was lacking across the Commercial Banks and experiences do amply demonstrate that. Another trend observed is the pretension that SHG's could be linked only under SGSY and knowledge about normal lending to groups on financially prudent norm is lacking among bankers. Absence of branch managers coupled with less number of people at the branch level did affect the bank linkage aspect. There is a further need to streamline the process through the platform of SLBC and institutional finance level and get the working committed constituted to look into the anomalies and policy related to financing of SHG's. The issue of lack of staff at the branch level will be also raised with senior management of the banks. The project has a target to link minimum of 50 SHG's by January end and hopefully we will reach the mark.

**Rolling out MCP:** Teething troubles were identified and decisions have been taken to further simplify the process of MCP. Simplification was decided to be made in terms of calculation of income and expenditure of the members. It was decided that perceptual ranking of the group will be given preference and 3 categories of POP, Very poor and Poor will be done and its results will be extrapolated. It was also decided that it is important to internalize the learning than getting in to number game. There is a further scope to incorporate the issue of convergence and we have to find and answer to it for implementation. The MCP Process was rolled in Purnea.

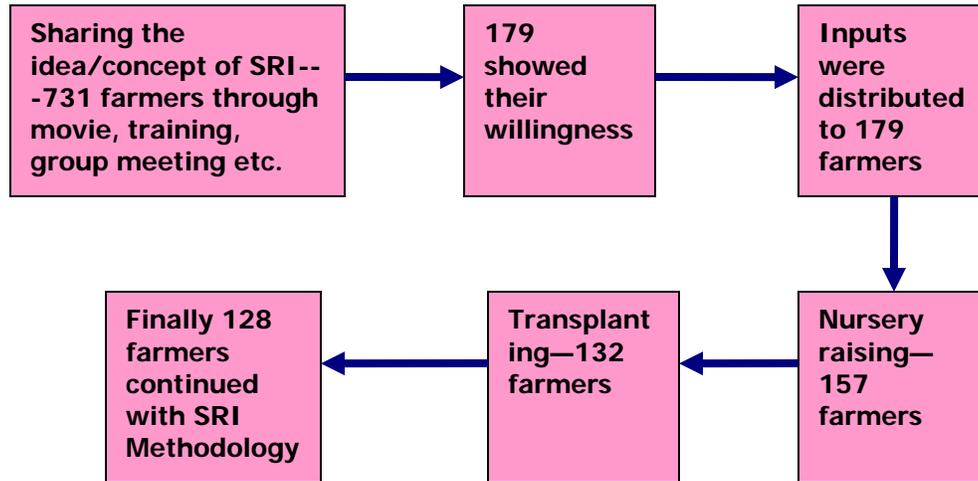
**Revision of books of account-** Spade work to revise the books of accounts was taken up internally. The prepared documents were shared with the World Bank representative from World Bank Mr.SitaRam who provided lots of inputs to give it a shape. The idea was to do a dummy testing of the prepared books of account. This could not be done, however, this would be taken up in the next quarter.

**Interface with Bank Officials-** An attempt was made to do interface with bank officials of different banks including NABARD. Interface with bank officials of Banks like MBKGB, UBKGB, CBI, Canara Bank and BOI was done to leverage support in terms of linking the groups. Deliberations with these officials were made in terms of putting across the spirit and process followed by Jeevika and intention to create partnership on financially prudent norms.

## **LIVELIHOODS PROGRESS REPORT**

### **System for Rice Intensification (SRI)**

SRI had been initiated as an action research and study on paddy productivity enhancement in the Bodh Gaya & Harnaut blocks of Gaya and Nalanda districts respectively. Technical assistance services have been hired from PRADAN to undertake the assignment. Though the efforts were made to work with more than 200 farmers, eventually it is 128 farmers (comprising 70% SHG farmers and 30% Non-SHG farmers) in 75.51 acres have harvested the paddy crop through SRI, successfully. In Bodh Gaya, 67% SHG members and 33% Non-SHG members & in Harnaut 84% SHG members and 16% Non SHG farmers have finally harvested paddy through SRI. The yield through SRI for 34% of farmers is 10-15 ton/Ha and 37% of farmers is 7-10 ton/Ha. There are 17 more labors days per acre are required for traditional cultivation practice than SRI method of paddy cultivation.



Capacity building such as orientation, training cum demonstration and exposure at critical stages is one of the important components of SRI intervention. Around 1500 farmers have been exposed during the critical stages of paddy cultivation through SRI. Similarly, some of the senior government officials who visited the SRI plots are Commissioner, Magadh Region; Agricultural Scientists of KVK; Project Director of ATMA; Joint Director Agriculture, Magadh Region; District Agriculture Officer, Gaya; Dr. V P Singh, IARI Scientist; Dr. Pradeep Bohra, Agriculture Engineering Scientist of Assam Agriculture University; Mr. Uday Kumar, NRM-Advisor, CWS-Hyderabad and Media consultant of UNICEF. In addition, around 40 SHG members / farmers of BRLP also visited Bodh Gaya for an exposure on SRI during the harvest. A two days State Level workshop cum exposure was organized in Bodh Gaya on 23-24 November during the harvest comprising senior level district officers such as DAO, ATMA & KVK, NGOs and SRI farmers. During the harvest, the Scientists & senior level officers of the Agriculture Department measured the yield scientifically and issued certificates to 28 farmers of Gaya.

The substantial yield achievement was shared with the Agriculture Production Commissioner and a state level meeting is planned on 18<sup>th</sup> January 2008.

**Participatory Varietal Selection & Promotion (PVSP) Programme:**

The terms of reference for PVSP have been prepared. An agency, Action for Social Advancement (ASA) has been identified to work on a sole source basis. The required documents for the same have been sent to the World Bank for approval.

**Dairy Intervention**

The intervention in Dairy through COMPFED has been progressed with briefing to the Chairman of COMPFED and the queries / issues raised by the World Bank were duly answered.

**Progress on Partnership from Bihar Innovation Forum**

Sakhi in Fishery, EDA Rural System in Honey and CPSL in microfinance was identified in the Bihar Innovation Forum and found potential partners, who can complement BRLP activities in the field. A template has been prepared to know more about these organizations and to understand their strength and weaknesses before getting into the formal partnerships. A team of SPMs have

already visited the SAKHI project area and have completed its institutional assessment. The field visit to the project locations of EDA Rural System is planned for 15<sup>th</sup> to 17<sup>th</sup> January 2008.

**Some of the Bihar Innovation Forum partners were also taken to the knowledge expo, organized by the word bank in New Delhi.**

### **Job Sector- DRF**

Objective of the proposed DRF training program was to provide opportunities to rural youths and enabling them to look opportunities to beyond their village. The different domains, which were selected for the training, were hospitality, sales & marketing and nursing. The project is initiated in the block of Bodhgaya and Harnaut.

Jeevika Labs paid attention to the youths of poorer and marginalized HHs. Selected youths were then put through 3 months of classroom training, including classes on spoken English and work readiness attitude.

#### ***Status of Candidates***

The status of the working areas of Bodhgaya and Harnaut can be summarized as-

Block	Initial list	Interest shown	Selected	Registered in DRF	Attended Induction	Attended Training
Bodhgaya	220	180	105	73	70	<b>58</b>
%	100	81	47	33	31	<b>26 %</b>
Harnaut	260	125	85	61	61	<b>56</b>
%	100	48	32	23	23	<b>21 %</b>

From the figures there are clear cut differences in the youth's behavior of Bodhgaya and Nalanda. While in Gaya a large number of Youths dropped out during the selection process, at Harnaut people did not show enough interest in the training program. Nonetheless, whosoever were interested-largely they continued till the end of the program. On the other hand in Gaya there have been consistent dropping out of candidates at each stage. Some of the reasons which explains the high drop-out rates are--

- ❖ Low Educational qualification as per the requirements of target beneficiaries.
- ❖ Lesser number of target beneficiaries as per age requirement is considered.
- ❖ Target area was highly restricted. The beneficiaries were mobilized from the BRLPS operational villages, which is hardly 3-4% of the block area. While in Harnaut there were only one panchayat was being considered, at Bodhgaya, youths were taken only from 4 panchayats.
- ❖ It is also felt that candidates who are appearing for tests are trying to produce fake documents of educational qualifications and age proof.

A brief summary of the current domain profile and placements is mentioned below.

Center Name	Domain	Male	Female	Total
Bodhgaya	Automobiles	25	0	25
	BSPA	8	25	33
Harnaut	CRS	26	3	29
	BSPA	15	12	27
<b>Total</b>		<b>74</b>	<b>40</b>	<b>114</b>

Particulars	Harnaut	Bodhgaya	Total
Total no. of Candidates	56	58	114
Candidates placed	46	49	95
Placement Percentage	82%	85%	83.5%
Candidates yet to be placed	10	8	18
	<b>Salary</b>	<b>Benefits</b>	
Minimum Salary	Rs. 500	Free accommodation <b>(4)</b>	
Maximum Salary	Rs. 3000	Free accommodation + Incentive <b>(28)</b>	

Altogether, there were three domains at two locations, viz, Automobiles, BSPA- Bed Side Patient Attendant and CRS- Customer Relation & Services. While automobile appears to be male dominated domain other two have both male and female presence.

It is important to mention here that though placements has been done for 95 candidates, but almost 50% of the candidates have left their first placement just after few days of joining. There are very high expectations of candidates. They are not ready to join jobs at paltry salary. They have started comparing salaries that they are getting in and around Patna with that of Delhi or Punjab.

#### **Process Followed:**

##### **a. Market Scan**

A DRF team comprising of professionals from varied background did the market scan and analysis in both the proposed districts, viz. Gaya and Nalanda for enumeration of potential livelihoods. It covered the areas important for the project as economy and people, natural resources, industry profile, labor market information, potential livelihood opportunities, and Business to Youth (B2Y) networks.

##### ***b. Curriculum Development***

Based on the potential training courses the curriculum was developed with the help of experts from the respective fields. All the courses were of 3 months duration.

##### ***c. Capacity building training programs for faculty***

The faculties were selected from the respective areas so as to inculcate the training through local flavor. The capacity building training program of course faculty, program staff was given in LABS-Hyderabad and in other locations for a period of 10 days.

**d. Road Shows**

The road shows were conducted at five different Panchayats, namely- Jhikatiya, Shekhwara, Nawan, Kumawan and Itra of Bodhgaya block and again five different panchayats, namely- Sevdah, BirjuMilki, Chakhamind, Nanda Bhigha and Mushahri of Harnaut block.

**e. Mobilization of Beneficiaries**

The mobilization of beneficiaries started in the third week of June 2007. Following steps were taken for mobilization of beneficiaries:

1. All village organizations and BRLPS staff working at the ground level were contacted and they were jointly participated in the meeting of panchayat workers in all the Panchayat of aspirants.
2. Hindi hand bills regarding the programme were prepared and circulated in various public places.
3. The LABS team visited all villages and briefed the community about the programme, organization, its aim and other related queries.

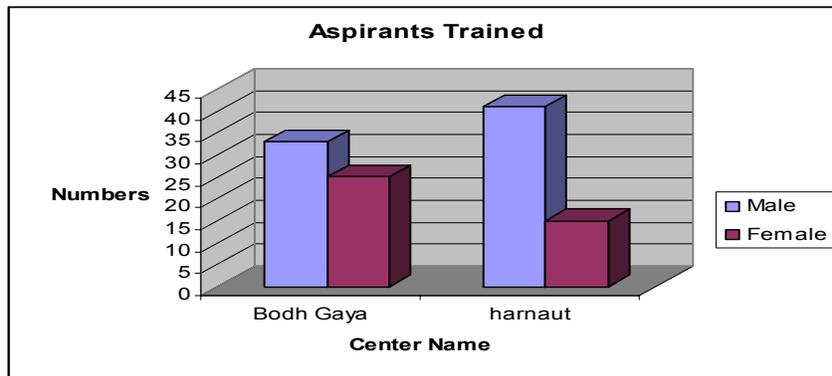
**f. Selection Process**

Selection of candidate is made based on their attitude/aptitude assessed through Interest Inventory test and the consequent Counseling/Interview. Strict scrutiny was followed to make sure that the beneficiary belongs to the target community.

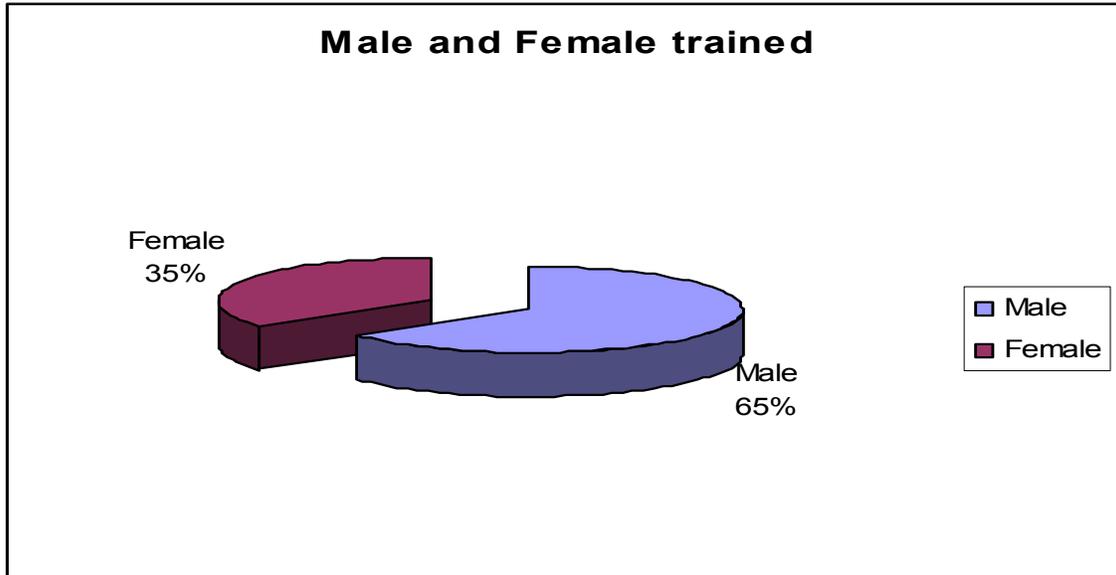
The eligible criteria were--

1. The candidate should be a resident of one of the Panchayat mentioned above in the two blocks.
2. H/ She should be between the age brackets of 18-30 years.
3. Should be belonging to the poorest of the poor families.

The initial mobilization process did not yield the satisfactory result in terms of adequate number of candidates needed to start of centre. Therefore the relaxation in the eligibility criteria was made latter on.

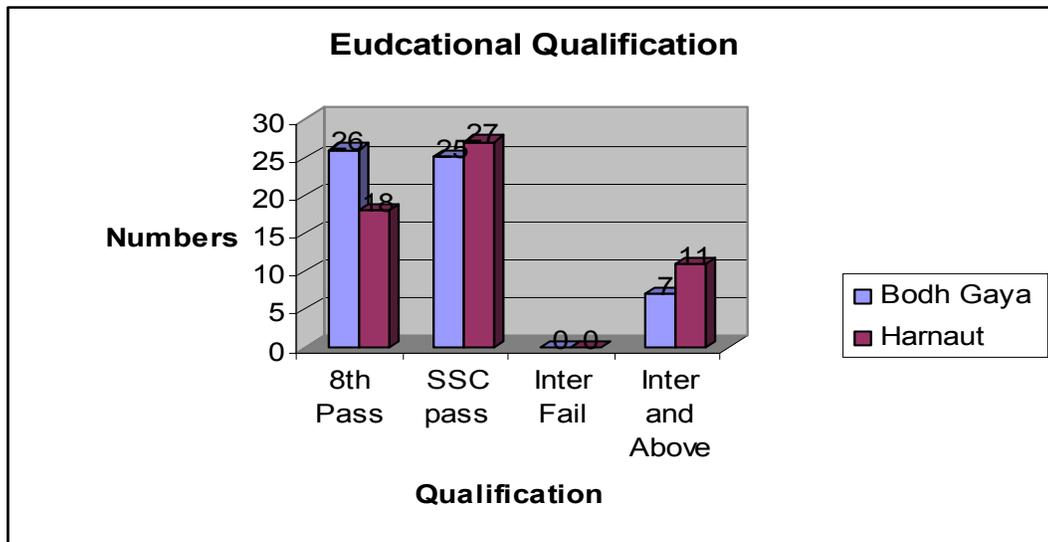


**1. Percentage of Gender wise Trainees**

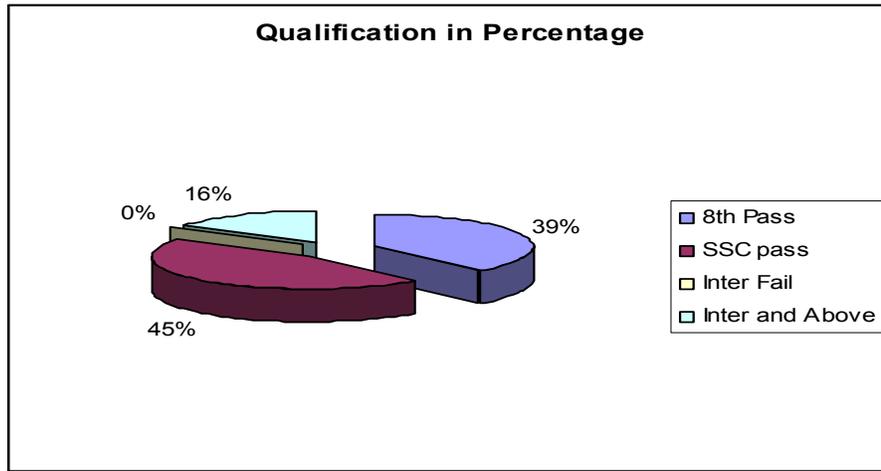


**3. Educational Qualification of Aspirants Trained.**

Qualification	Bodhgaya	Harnaut	Total
8 <sup>th</sup> Pass	26	18	44
SSC pass	25	27	52
Inter Fail	0	0	0
Inter and Above	7	11	18
<b>Total</b>	<b>58</b>	<b>56</b>	<b>114</b>

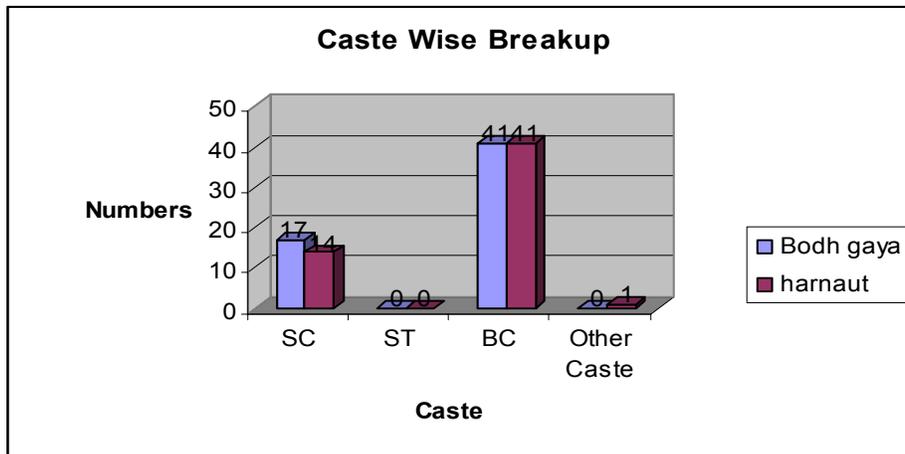


#### 4. Percentage of Trainee Qualification

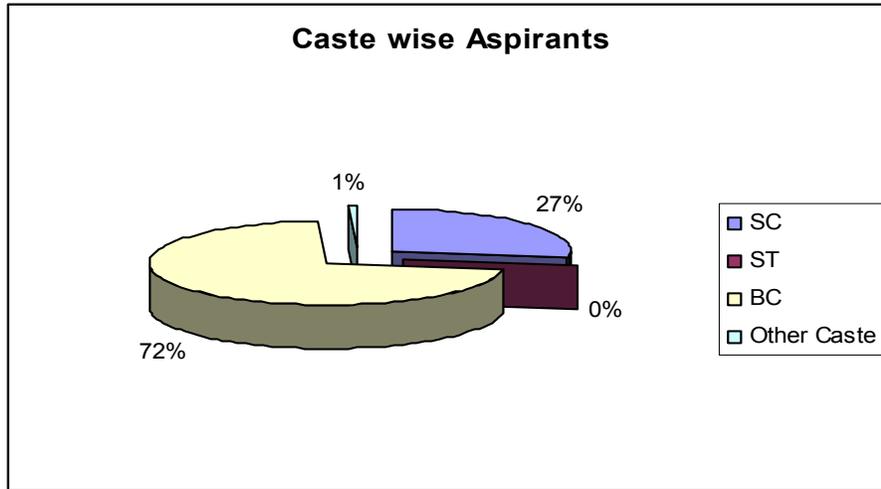


#### 5. Caste Profile of Beneficiaries

Caste	Bodhgaya	harnaut	Total
SC	17	14	31
ST	0	0	0
BC	41	41	82
Other Caste	0	1	1
<b>Total</b>	<b>58</b>	<b>56</b>	<b>114</b>

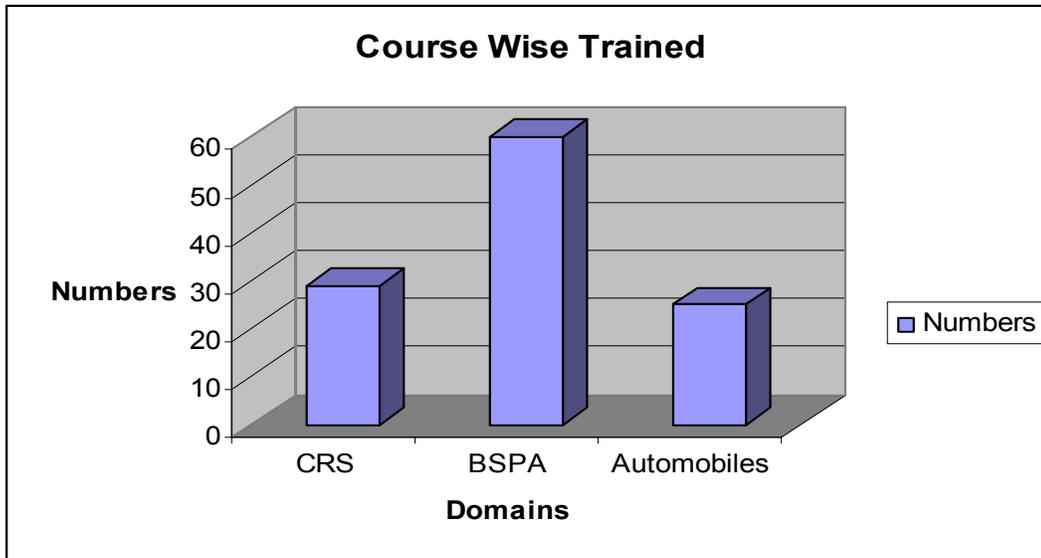


**6. Caste Profile of Beneficiaries**

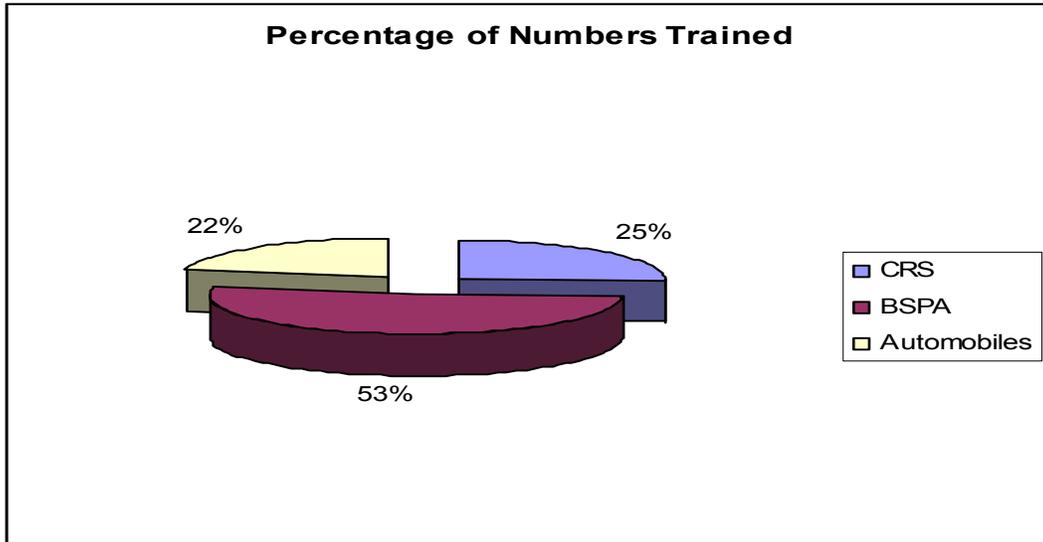


**7. Domain opted by Trainees**

Domain	Numbers
CRS	29
BSPA	60
Automobiles	25
<b>Total</b>	<b>114</b>

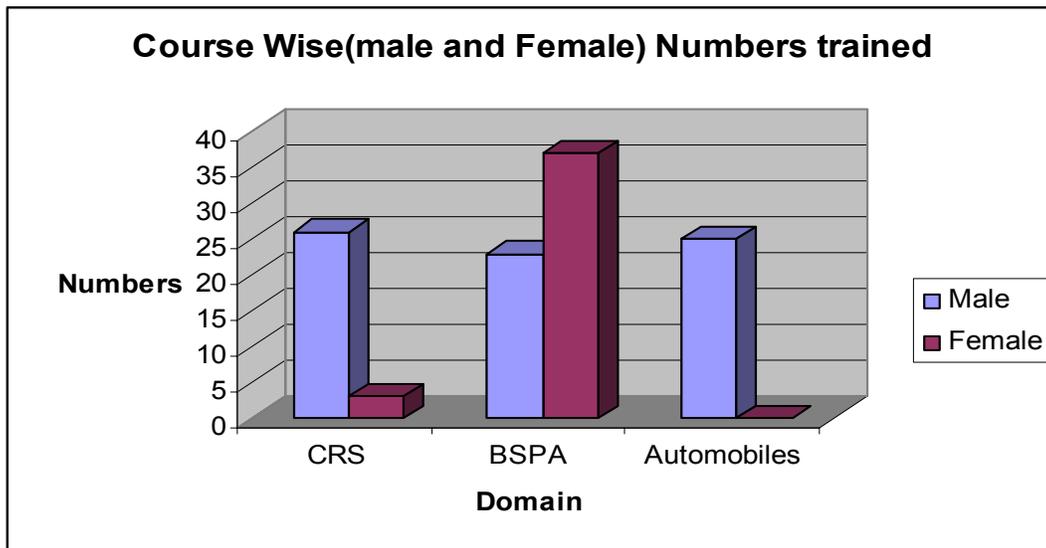


**7. Domain opted by Trainees in percentage**



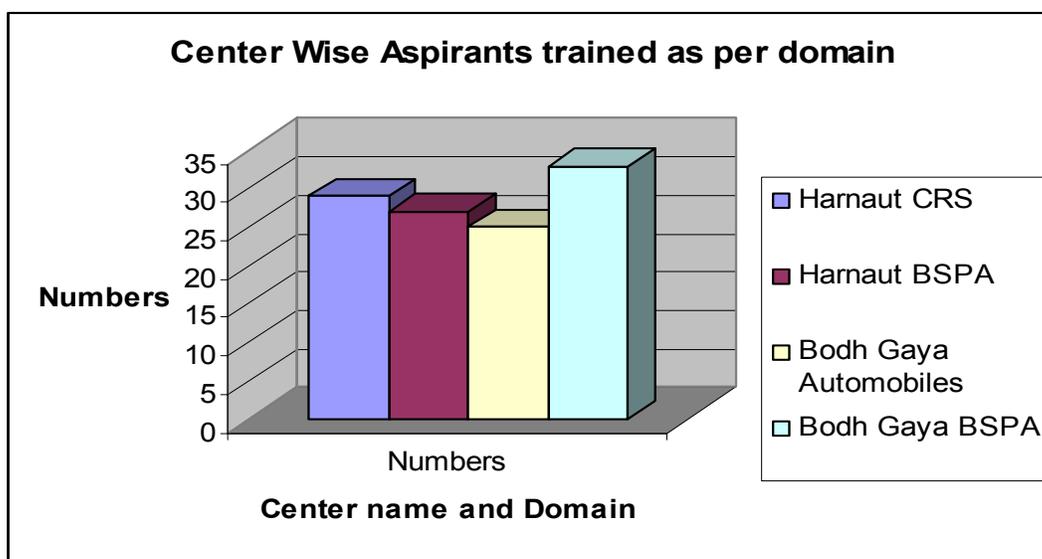
**8. Gender and Course wise Trainees**

Domains	Male	Female
CRS	26	3
BSPA	23	37
Automobiles	25	0
<b>Total</b>	<b>74</b>	<b>40</b>



## 9. Center Wise Trainees Profile

Center name	Domain	Numbers	Total
Harnaut	CRS	29	56
	BSPA	27	
Bodhgaya	Automobiles	25	58
	BSPA	33	



### HR Manual:

HR manual has been prepared by Srijan Infratech Development Pvt. Ltd. and it is at a final stage of adoption by the BRLPS. The mobility and communication policy has been finalized and for which the office order is already circulated. A loan amount of Rs. 20,000 will be provided to the field staff which will be interest free. The amount will be recovered in 12 monthly installments. To give the vehicle loan to staffs a draft agreement has also been prepared, which will be executed very soon.

The opening of EPF account of the staff is in process. The EPF account of Community Coordinator has been opened. For rest of the staff it will be completed by January, 08. The society is thinking to provide insurance coverage to all Project staff, which will be done once the HR manual gets approved by the Executive Committee. Setting up Grievance Redressal Cell and execution of new agreement form will be also done once the HR manual gets approved and get adopted by the Society.

### **Recruitment:**

Recruitment of **SPM-CB, PM-MF** has been completed and both have joined. The **Chief Finance Officer** could not be identified due to limited number of application. This position will be advertised once again and the whole process would be completed by March 2007. The **Technical Support Staff** i.e. Accountant - 1, Data Administrator - 1, Procurement Assistant - 1 and PA cum steno - 1 has also been recruited and they have already joined the society.

**Recruitment of District and Block Level staff:** Altogether 17 district level officials were recruited --Details are given in the table below. Out of these 4 left or could not report on time. Against these vacancies waitlisted candidates have been invited to join.

S. No.	Level	Post	Working	Required	Recruited	Trained
1.	DPCU	DPM	0	6	3	ON
2.		DTC	0	6	3	ON
3.		DTO	0	18	11	ON
4.	BPIU	BPM	2	16	10	ON
5.		AC	6	45	41	Yet to join
6.		CC	16	250	221	Yet to join
TOTAL						

**Recruitment of AC and CC:** Recruitment has been done through five rounds of selection camps at different places. Results are submitted by SIDS. This is to be accepted by BRLPS. The team is expected to join by 15th of February 2008.

**Recruitment of Block Accountant cum Office Assistant:** Advertisement has been published in News Paper for 18 Positions. Process of selection has been finalized and it will be completed by February 2008. An advertisement for outsourcing service agencies for making available **Data Entry Operator and Guard** has been published. Assessment of agencies in January and placement of staff will be completed by March 2008.

#### **Block Office Establishment:**

Identification of location and finalization of 13 Block office premises along with Rent agreement will be completed in February. Opening of 13 BPIU Bank accounts to be completed after approval of EC which is expected by February 2008.

Requirement and finalization of specifications of office items have been completed and release of advertisement for Expression of Interest is expected by 25<sup>th</sup> January 2008. Procurement and supply of the required items at BPIU is expected to be completed by March 2008.

#### **Devolution of Financial and administrative Power at DPCU and BPIU:**

Process for Provisions of disbursement of salary, TA/DA, Program and Office expenditure at Field level is in process and expected to be completed in February. Certain basic devolution of financial and administrative power has already been provided at BPIU level.

#### **Capacity Building of Staff:**

Finalization of in state Induction Design for all project staff at SPMU, DPCU and BPIU has been completed. Induction of newly recruited PM, DPC, DTC, DTO and BPM within the state have been completed and subsequently they have been sent to SERP, Andhra Pradesh for training.

ToR for finalization of Agency for Training of Staff is completed and approval of World Bank is awaited. An agreement with the agency is expected to be completed by March 2008. Training of Staff on MIS will be done once the agreement with the identified agency gets completed.

#### **Performance Appraisal of Staff:**

Job reallocation of SPM and PM to finalized in a workshop at SPMU which is expected to be in February 2008. KRA/KPI would be finalized in a workshop with the key Project Staff, which is expected by March 2008.

### **SOCIAL DEVELOPMENT-PROGRESS OF FIRST QUARTER:**

The social development **unit of the BRLPS conceptualized an exercise** to understand the major health problems among SHGs members. A format was designed and circulated to all BPIUs to collect information.

Tuberculosis is found to be a major disease in **Bodhgaya, Dhamdaha** and **Bochaha** Block. The number of tuberculosis patients are 102 (15%) out of 698 Households, surveyed. The total expenditure incurred by SHG members on tuberculosis is around Rs. 7, 95,900/, which turns out to be Rs. 7800/- as an average expenditure per household. The project is planning *to provide quality information to SHG members through orientation training and prepare IEC materials so that curative and preventive measures can be taken up at field level.*

In **Bodhgaya** the second major expenditure is incurred on Female Reproductive issues like operation of uterus, menstruation related problems, Pregnancy and delivery complications, sterilization, infertility problems etc. Total expenditure incurred on these kind of health issues are of the tune of Rs.2, 59, 780/-. There are 31 women who reported these kinds of problems. On other hand in Dhamdaha "Kala-azar" is reported to be second major health issues. Total 20 people have informed that they have suffered from Kala-azar out of 357 members surveyed. Altogether they have incurred an expenditure of Rs. 98500/- . *The Dhamdaha BPIU is planning to take an action on Kala-azar preventive measures. The Team requires orientation training on Kala-azara and needs IEC materials to make community more aware about the disease.*

### **ENTITLEMENTS:**

**The social development unit has developed** a two pager hand book on NAREGA for building awareness of SHGs members on the programme. They also plan to develop a poster on job cards. Around 200 SHGs members have got job cards in Madhubani and in Purnia 300 members have applied for the same.

One village organization of Sewdaha in Harnaut, Sangam, has made a non negotiable for the members that they will not give any bribe to get the benefit under any government programme. Together they are planning to submit their application jointly for the old age pension.

The project has also prepared the TOR for hiring the services of organization working on health issues. It is expected that Janani will be hired on a single source basis.

### **COMMUNICATION-PROGRESS:**

The three communication product, namely A Corporate film on Jeevika, "*Spandan*" a movie on 10 awarded innovations of Bihar Innovation Forum and a Flash movie is completed. Now these products are ready to be used to promote the brand Jeevika. The project is also planning to prepare a audio-visual document on BIF. The script writing for the same is complete. An RTI manual is developed, which is posted over BRLP website.

The translation of COM and insertion of illustration in the com is completed and it being now tested in the field. The feedbacks from the field will be incorporated by March. An induction module for the new recruit has been also prepared to orient the new recruit about the importance of communication in a community driven development project.

**ADMINISTRATION--PROGRESS:**

All existing staff have been issued identity Card, and newly recruited staffs would be getting their I-card, once they return from AP.

The manual system of "Grievance Redressal Cell" has been initiated and it is working.

The "Public Information Cell" has been made functional. The administrative officer has been appointed as information officer while the CEO, BRLPS is the appellate authority of the information cell.

Mr. P. K. Shahi, the advocate general of government of Bihar has agreed to provide his services as legal advisor to the BRLPS.

Refurbishing of the New Office Space-- IFB has been prepared, finalized & sent to the World Bank for prior review

**ACTION TAKEN REPORT**

<b>ACTIONS TO BE TAKEN</b>	<b>REVISED DATE</b>	<b>ACTION TAKEN</b>
<b>RECRUITMENT AND TRAINING</b>		
Finalization of SERP contract	December 15, 2007	Finalized, signed and being executed
Reallocation of Roles of SPM/PMs	January 15, 2007	Is done as and when required depending upon the need and requirements
Recruitment of BPMs/Training Coordinators	December 1, 2007	Completed
First batch trainees begin training in SERP	January 4, 2008	They are being trained in AP.
Recruitment of ACs/CCs	December 31, 2007	Completed, the list of successful candidate is being prepared
Induction Training programme for 1 above	December 27, 2007	Completed during 27 <sup>th</sup> December to 30 <sup>th</sup> December, 08.
Induction Training programme for 2 above	February 28, 2008	Will be carried out as it is planned
Finalization of Training Programme for SPMU staff (Project Management)	February 28, 2008	
Recruitment of CFO	March 15, 2008	
<b>Community Investment Fund and Financial Services (incl. Micro Planning and MCP)</b>		
Recruitment of Project Manager – Microfinance	December 1, 2007	Completed
Field testing of Micro Planning Methodology completed in all the SIX Districts	March 31, 2008	We are planning to have a workshop on micro-planning in the 1 <sup>st</sup> week of February, subsequently it will be tested.
Final Micro Planning Methodology, incl. incorporating into the COM	March 31, 2008	
Standardization of SHG and VO level books of accounts	January 1, 2008	Design has been completed and it will be executed soon.
Finalizing CIF/MF/Livelihood modules for MIS	January 30, 2008	Is almost complete and uploaded on the website.
Develop a road map for devolution of CIF to VOs	January 30, 2008	One round of discussion has taken place, will be finalized soon.

Training module on Micro Planning activities (incl. MCP)	January 1, 2008	On MCP-it is already developed; however, for MP it will be done.
Training module on Microfinance activities (financial management, book keeping, internal lending..)	January 1, 2008	Completed by SERP.
Training of trainers (ToT), Staff, and CM on Micro Planning activities (incl. MCPs)	February 28, 2008	
Training of trainers (ToT), Staff, and CM on microfinance activities	February 28, 2008	
Training on SENSITIZATION of SHGs & VOs (on account opening and other bank for Bank Officials	January 31, 2008	
<b>Community Institution Building</b>		
Monitoring and reporting of VO Building process by one state level team member	January 15, 2008	
Finalization of norms and messages for targeting and prioritization of CIF and communication of the same to all CMs/CCs	January 31, 2007	
Design and inclusion of a process monitoring system ( to be included in the Induction Training Programme) for SHGs/VOs	December 31, 2007	TOR sent to World Bank for approval.
Develop a blue print for institutionalizing VO (i.e., registration, by-laws...)	January 31, 2008	Background research is being done.
<b>Livelihoods, Partnerships and Technical Assistance Fund</b>		
Selection criteria and rating index for identifying partners	February 28, 2008	Prepared
Livelihood mapping - identifying key sub-sectors, partners and interventions under the Project	March 31, 2008	
Develop a HUMAN RESOURCE Strategy for building a cadre of Community Mobilizers/CRPs who could be engaged in livelihood mapping exercise.	February 28, 2008	
Identification of information needs and communication tools on entitlements and social/health issues to be shared with group members during group meetings	January 31, 2008	Completed. NERAGA and Immunization are two issues on which information will be shared. A booklet is prepared on shared with BPIU.
Contracting-in at least two winning innovators – such as with EDA Rural Systems Private Limited and Sakhi– both of which have developed end-to-end solutions i.e., social mobilization to group/SHG formation and to promoting income generation activities from locally available resources.	January 31, 2008	Is in process. A team of BRLP has already visited SAKHI and EDA rural system to explore the nature and characteristics of partnerships.
Contracting-in at least one partner to work on SOCIAL SERVICE DELIVERY, primarily health.	February 28, 2008	TOR for hiring JANANI is being sent to World Bank.
Develop a detailed TRAINING PROGRAM	March 31, 2008	

for both field level staff and Community Mobilizers in doing a) SHG level and b) VO level livelihood plans. The training module should draw on the inputs from the SHG & VO level MICRO PLANS.		
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### **Community Institution Building**

<b>ACTIONS TO BE TAKEN</b>	<b>DATES</b>	<b>ACTION TAKEN</b>
Monitoring and reporting of VO Building process by one state level team member	January 15, 2008	
Finalisation of norms and messages for targeting and prioritization of CIF and communication of the same to all CMs/CCs	January 31, 2008	
Design and inclusion of a process monitoring system ( to be included in the Induction Training Programme) for SHGs/VOs	December 31, 2007	TOR is sent to the World Bank
Piloting inclusion of non BRLP group inclusion into project in one pilot village in each district	January 31, 2008	The preliminary discussion has taken place to work with WDC group in Muzaffarpur.
Develop a blue print for institutionalizing VO (i.e., registration, by-laws ....)	January 31, 2008	Different possibilities are being explored and background research process is going on.

### **Livelihoods and Technical Assistance Fund**

<b>ACTIONS TO BE TAKEN</b>	<b>COMPLETION DATES</b>	<b>ACTION TAKEN</b>
<b>LIVELIHOODS</b>		
Livelihood mapping - identifying key sub-sectors, partners and interventions under the Project	March 31, 2008	
Develop a detailed TRAINING PROGRAM for both field level staff and Community Mobilizers in doing a) SHG level and b) VO level livelihood plans. The training module should draw on the inputs from the SHG & VO level MICRO PLANS.	March 31, 2008	
Develop a HUMAN RESOURCE Strategy for building a cadre of Community Mobilizers/CRPs who could be engaged in livelihood mapping exercise.	February 28, 2008	
Identification of information needs and communication tools on entitlements and social/health issues to be shared with group members during group meetings	January 31, 2008	
<b>PARTNERSHIPS</b>		
Selection criteria and rating index for identifying partners	February 28, 2008	
Contracting in selected service providers	March 31, 2008	

for Implementation Roles		
Develop partnership arrangements with at least two winning innovators – such as with EDA Rural Systems Private Limited and Sakhi– both of which have developed end-to-end solutions from empowerment to production to marketing to promote income generation activities from locally available resources	January 31, 2008	

### **Bihar Innovations Forum**

<b>ACTIONS TO BE TAKEN</b>	<b>COMPLETION DATE</b>	<b>ACTION TAKEN</b>
Prepare a detailed documentation of the Bihar Innovation Forum, focusing on the process of identification of rural livelihoods innovations, organization and management arrangements, lessons learnt, what worked and what did not work, and recommendations for organizing such events in the future;	January 15, 2008	
Organize exposure visits for SHG groups from Project areas who would like to carry out similar activities as those presented in the innovation forum	On-going for the next one year	
Prepare a plan for institutionalization of the rural livelihoods innovation forum as an integral part of the project at the state level and in each of the six project districts	March 31, 2008	

## Phase - 0-6 Months

IB	CB	MF	Livelihood	Communication	HRD	M&E	Service Sector	Social Sector initiative
Entry made in 100 villages	Members of 750 SHGs are trained on Group as well Financial Management	Regular Saving by 750 SHGs worth Rs. 1.5 million	Completion of Pilot on SRI for 179 farmers with support of PRADAN	Development of Brochure and Corporate Film completed	Block infrastructures (in 13 Blocks) are functional with bank account opened	Project Management Application is designed in the Project	Placement of 115 Candidates in market driven demand oriented service sector is placed.	Action plan of 100 SHG members is developed on health ,Education or entitlements issues
Formation of 750 new SHG completed	Members of 750 SHGs are trained on Micro Plan / MCP - 7 step process	80% of SHGs are maintaining 90% of repayment rate	Initiation of Pilot on PVSP for around 350 SHG members / farmers with support of ASA	1 Newsletter of the Project published and disseminated	Recruitment of 13 block level accountant and 18 remaining support staff at block level completed.	Piloting - conducted in one block testing MIS of the Project		Key social issue in 10 VO's are identified through MP
750 new SHG trained on 3 basic module of MCP	Members of 500 SHGs are trained on VO functions and management	Work started with 1 MFI on Institutional Support	Probable Partnership with COMPFED for the intervention in Dairy	Project brochures and project presentation is prepared for Project Launch	Induction Programme Conducted for the Project staff	Key Project Staffs are trained on MIS system and handholding/troubles hooting process	Hiring of two more agency is completed.	30 women outreach worker are trained and functional at village level
External CRPs demonstrated the best practices for SHGs and MCP in 18 blocks	100 Community Mobilisers and Bookkeepers are trained	Mobilization of Loan from Bank worth Rs. 1.5 million TO 150 groups	Micro Planning for 50 nos. SHGs will be undertaken	COM-Finalized, Designed, and printed.	Mobility policy for the project staff is operational	Agency hired for developing community based self monitoring system	Community Level Preparedness Done through exposure and awareness campaign	Partnership with State Health Society
100 CM/ Book keepers identified and trained	Leaders of 750 SHGs are trained on need and importance of bookkeeping	A sensitization workshop with Bankers on mF issues	Probable Partnership with SAKHI / EDA Rural System / CPSL	Communication campaign for job sector rolled out in 50-60 villages.	Grievance redressal mechanism is functional	Services procured of an agency for conducting half yearly process monitoring	Service Provider Agency is hired for Construction sector Job	50 tuition tutors are trained from 30 villages

## Phase - 0-6 months (Contd..)

IB	CB	MF	Livelihood	Communication	HRD	M&E	Service Sector	Social Sector initiative
50 new VOs are formed	Cluster level training on MCP process to select SHG members	one training organized with SBI for Bank officials on SHG sensitization	Feasibility study conducted on Banana and its by products for gauging business opportunities	Training and awareness material for community mobilization is printed and disseminated. Similarly, IB training material –printed and disseminated	All project support staff (Both at state and block level) are trained on standard office processes and computer usage (internet as well)	Identification done of 25 potential cadre for data entry		MoU signed with Insurance Service Provider
100 Community Mobilisers identified and trained	Cluster level training of EC members of 50 VO on functioning and management of VO structure	Dummy test for newly prepared Books of Account	Prepare a plan for institutionalization of the rural livelihoods innovation forum as an integral part of the project at the state level and in each of the six project districts	Mapping of Communication Facilities and Services Existing in the Project Districts/ Blocks/ Villages; New Website Launched; Office Support material viz. I cards, Visiting Cards, Files, Registers, Office Signature Boards etc; Two Cases each from each Project District Documented; BIF A/V Document Developed; HR Manual Hindi Translation and Printing of Both English and Hindi Version				Non Negotiable Norms for 100 SHGs for ensuring regularization of children in school, Sanitary toilet in their home, signature by all members .etc.
First Tranche of CIF (ICF) of Rs. 20 lakhs released to 200 SHGs	Block level training of 100 CM/bookkeepers of VO	CIF released worth Rs 20 lakhs to 200 SHG'S.	Selection criteria and rating index for identifying partners	New SHG & VO registers developed, printed and disseminated	All project staff are trained on procurement norms, administrative process and finance discipline in the Project			Two Especial Health action plan in two district.
	Block level training of office bearers of 40 VO on MP/MCP process and its appraisal		Livelihood mapping- identifying key sub-sectors and interventions under the project	Strategic communication material on NREGA and immunization developed.				