

JEEViKA – Bihar Rural Livelihoods Promotion Society

Overview

Bihar Rural Livelihoods Promotion Society (BRLPS) is an independent society set up by the Government of Bihar and supported by the World Bank. The BRLPS is implementing JEEViKA - Bihar Rural Livelihoods Project with the objective of enhancing the social and economic empowerment of the rural poor in Bihar.

Objective

To enhance the social and economic empowerment of the rural poor by :

- Creating self managed community institutions of participating households.
- Enhancing income through sustainable livelihoods.
- Increasing access to social protection including food security by enabling the rural poor to articulate a more effective voice in the implementation of such schemes.

Project Strategy

- The core strategy of the programme is to build vibrant community institutions of women, which through member saving, internal loaning, regular repayment and economic activities become self managed institutions.
- The focus is on a demand driven approach for community participation and ownership in implementation.
- The self help groups (SHGs), the primary level community organization, will be federated at the higher level to become social service providers, business entities and valued clients of the banking system.
- The financing strategy will be based on a robust financial model where the community organization will revolve leveraged funds from various sources rather than from just a single dose subsidy.
- Develop social capital for strengthening and sustaining the community organizations.
- The project in its geographical area of operation will work on the saturation approach taking in the Project fold all poor.

Project Scope

The project in its first phase of five years envisages covering:

- 5, 00,000 Families
- 4,000 Villages
- 44 Blocks
- 8 Districts viz. Nalanda, Gaya, Khagaria, Muzaffarpur, Madhubani, Purnia, Supaul and Madhepura.

Implementation Arrangements

The Project will be implemented by Bihar Rural Livelihood Promotion Society (BRLPS) which has been established as an independent and autonomous institution by the Government of Bihar.

The Project will establish State, District and Block level units. In November 2006, Harnaut block has been selected among one of the pilot blocks & as per the plan of phase I , phases out in another two blocks Rajgir & Sarmera in Jan, 2008. In phase II another four blocks – Rahui, Biharsharif, Nagar Nausa & Nursarai were established for managing and implementing the project.

Key Achievements

Thematic I: Institution Building & Capacity Building

Training & Exposure to Project Staffs: Once the Project Staff is selected, they were given an initial orientation about the project and sent to village immersion programme with an objective to understand the village life and in the context of JEEViKA and village immersion, Intensive residential trainings Patna in 3 batches. SHG concepts, its responsibility of the Project focuses on but also it tries to individuals who all results. Altogether were trained on the schemes & on the the concept of “**Seeing is believing**” two exposure visits of staffs were organized to Andhra Pradesh and all the staffs learnt on the implementation aspect as well as on the roles of stakeholders.



They were given dosage of management and roles and staff in the field. Thus, the not only delivering the output build capacity of any are in the chain of giving 122 Project staffs of Nalanda Project Interventions, Govt. process of deliverables. On

Training & Exposure to Community Professional: In Nalanda, altogether 255 Community Mobiliser has been trained on SHG Books of Record keeping and nurturing, 155 Community Resource Persons Village Organization Persons after 5400 Farmers for System of Rice or interventions. The Community Bank taking services of Community Master training cell officials Pradesh for a week functioning of VO and learning best practices so that it can be replicated in our project.



Institution Formation & Nurturing: Through the initiation of the Nalanda JEEViKA 32450 target population were mobilized in 2838 Self help group and these SHGs were federated into 94 Village Organization. Out of these self help Groups 82% are trained on SHG concept & management & 62% of VOs are trained on VO concept & management. These SHGs & Vos are also exposed to the best practices Institutions for the better understanding on the processes of the Institutions.

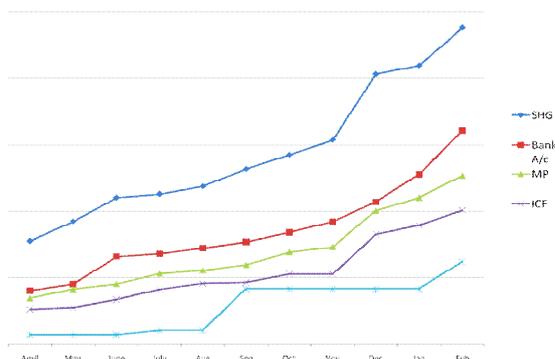
Village Entered	SHG formed	Poor Mobilized	Individual Members federated to VO	VO Formed
200	2838	32450	10053	94

Thematic II : Micro Finance

The broader goal of the Micro-Finance intervention through the project is to create an ambience of faith as regards the approach of banking with the poor. It is aimed at creating institutions of the poor who are empowered enough to run the institution on merits of financial prudence and sustainability. It also aims at taking multi-pronged strategy for ensuring financial flow to the rural economy from main stream financial institutions and other complementary sources like that of SHPIs and MFIs.

Emphasis on account opening and capitalization of groups:

The vigorous efforts were made during the year for opening of Bank accounts to catch up with the steep surge in the formation of Self Help Groups. Cumulatively, 2093 of groups have got their saving bank accounts opened out of 2838 SHGs formed. Equally high numbers of groups' i.e. 1707 were capitalized and total 714 lakhs of CIF were disbursed during the year. The Credit was Mobilized for 661 groups from Banks.



Financial Mainstreaming: JEEViKA & Bankers walk arm in arm with the community in converting their demand into the reality. In this regard MOU has been signed with Banks for Institutional Collaboration to ensure financial inclusion of SHG members (SBI, PNB, Central Banks, Bank of India & Regional Rural Banks). Bankers has come forward and opened the Bank A/c & Linked the SHGs for fulfilling the community demand.

Banks	SBI	PNB	MBGB	CBI	Others	Total
Bank A/c Opened	355	349	1172	173	44	2093
Bank Linkage	103	17	492	42	7	661

Thematic III : Livelihoods



System of Wheat Intensification: Among 3823 farmers SWI was promoted in Rajgir, Harnaut & Sarmera block of Nalanda District. The Average yield is double as compared to the traditional Wheat farming. In order to scale up System of Wheat Intensification in the Rabi 2010-11, the project has organized large scale Exposure programmes for the non-SWI SHG members

during the **effective tillers and crop harvest** stage of Wheat 2009-10, so that the farmers will believe the potential output and benefits of the methodology. Subsequently, they may undertake the SWI methodology in the upcoming Rabi season.



Altogether, the exposure for 2500 SHG members farmers from 7 blocks was organized. During this exposure, the SHG members, who have followed the SWI methodology rigorously, have been given opportunity to explain to the new farmers and by which around 125 SHG members have emerged as SWI Experts/motivators. These SWI Experts will be used for campaign in the Rabi season for scaling up of System of Rice Intensification.

Commodity Procurement Center: Suraj Village Organization, Karimpur , Rajgir has taken up a Commodity procurement Center thus giving the true value to the farmers as they have purchased fertilizers , true value to the community (SHG members) as they have purchased food Grains.

DAIRY INTERVENTION: The Project has initiated dairy intervention in three districts namely Muzaffarpur, Khagaria and Nalanda in partnerships with COMFED. In Nalanda, the project has linked 751 SHG members to the 24



newly formed Dairy Cooperative Societies (DCS), which procure around 1630 litres of milk per day. In this intervention, 930 SHG members have been linked to 34 nos. of existing



Dairy Cooperative Societies (DCS) and these existing DCSs are procuring around 2200 litres of milk per day.

Thematic IV: Social development

Signature Literate: Out of 32450 SHG members, 19150 had been identified who can't write the name. JEEVIKA by its unique approach educated 11750 identified members and made them signature literate.

Entitlement

a) **Social Security schemes:** Overall around 1700 SHG members have received sanction order for old age and widow pensions and around 700 of them have received pension amount and rest of them have opened their account in nearby post offices.

b) **Sanitary Toilets:** Under Total Sanitation Campaign Programme, 50 SHG members have received training to construct the toilets, around 300 HH have constructed their toilets through these members.

Solidity Events - Women's Day: The word empowerment becomes superficial when the word does not reflect same emotion at grass root level. The celebration of International Women's Day-2010 in project outreach districts of Bihar was an example of the magnitude of women's development through various interventions. The emphasis was to involve primary stakeholders especially women on common platform so that they could come together and formulate need interventions. For up "Gram Shakti this direction for identified in terms identity. Similarly the festivity with objective. The end light where more pledge to bring a during this districts. The oath differences, like signature and sending girl child to their children before 18 years of age and others were considered to be a positive step for bringing bigger differences.



based strategies and example Nalanda put Mela" as an effort in making women to be of independent all blocks celebrated zeal with same marked with candle than 1600 women took social transformation occasion in different to bring small making women functional literate, school, not marrying