



COMPREHENSIVE STUDY REPORT BIHAR RURAL LIVELIHOOD PROMOTION SOCIETY, JEEVIKA, PATNA.

One step towards changing rural landscape

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Chapter 1 JEEViKA progress till date.

Bihar Rural Livelihoods Promotion Society (BRLPS), popularly known as JEEViKA, a registered society under the aegis of Rural Development Department, Government of Bihar completed 15 years of its journey which coincided with the changing face of Bihar. From its advent as a small-scale project in 2006, the society has transformed into a state-wide movement touching the lives of more than 1.27 crore families.

In 2011, JEEViKA was notified as a nodal agency for the implementation of National Rural Livelihoods Mission (NRLM) and has successfully completed the phase I of the DAY NRLM, i.e., 10 years. The project period of National Rural Livelihoods Mission was extended till March, 2026.

The World Bank aided “Bihar Transformative Development project” was launched in 2016 for six years. The project was restructured and the proposal was submitted for extension till April, 2023.

The Financial year earmarked the beginning of new era of transformation, the society focused upon the diversified livelihoods, customized BCC modules for human development and convergence platform to enhance the income of the rural poor. The Project focused upon the risk mitigation measures and promoted “Vaccination for all”. The project facilitated and ensured vaccination for all the staffs, community professionals and SHG Members. The entire movement was jointly planned with the Health Department, GoB .

The project focused on the higher-level federations and saturation of Village Organisations and Cluster level federations with the inclusion of SHGs into higher level federations. During the Financial year, altogether 7100 SHGs, 3031 VOs, and 166 CLFs were formed. More than 80% of the SHGs federated into Village Organisations. Cumulatively, a total of 10.35 lakh SHGs, 67624 VOs and 1353 CLFs were formed till Mar,2022. To strengthen the institutional governance, the registration process for the CLFs and Training and learning Centre was carried out. In total, 319 CLFs and 13 TLCs were registered.

Sangam Jeevika women development self supporting co-operative society limited, Muzaffarpur got facilitated with Atmanirbhar Sangathan award by Shri Giriraj Singh, Hon’ble Minister, Ministry of Rural Development and Panchayatiraj Department, Government of India.

Financial Inclusion theme concentrated on SHGs credit linkage with Banks, Interest Subvention, enrolment of SHG members under insurance scheme and Claim

settlement, digitization of CBOs transaction, availability and updation of books of records, utilization of FI CRPs strategy in each block and efforts went into capacity building of staff & cadres on various aspects of FI. The bank has provided loan to SHGs amounting to Rs. 5574.22 Crore in the FY. Cumulatively 20 thousand crore credit linkage from Banks with an outstanding of more than Rs 10 thousand crore. The capitalization of SHGs through Banks plays an important role in supporting SHG Households in undertaking livelihoods activities.

Under One GP One BC Strategy, 3916 Bank Sakhis were trained and 2184 certified by IIBF. Altogether, transactions worth 649344 lakh were made by Bank Sakhis till March, 2022.

In the Farm sector, Value Chain Intervention through Farmer Producer Companies moved ahead with adding new product portfolio, getting agri input licenses for the sale of seeds and fertilizers. The FPCs undertook value chain intervention in non-perishable items like – maize, wheat, paddy and pulses and in perishable items like- banana, litchi, mangoes and turmeric. These products were marketed through different channels. The project established Green Delight Stores at Patna for the direct sales to customers.

Aranyak Women Farmer Producer Company, Purnea is the 1st FPC in Bihar which has got its IE code as registered with APEDA for export purposes. On a pilot basis, 7 MT of Bananas were exported to Nepal from Bihar. AAPCL facilitated the trade by on boarding a banana trader in Nepal.

The project converged with the Agriculture Department, GoB for the establishment of Customer Hiring Centre (CHCs) at CLF level. A total of 464 CHCs were established to provide new and advanced agricultural equipment to small and marginal farmers at reasonable rates.

To increase the productivity of the crops, required support was provided to approx. 25 lakh farmers through trainings, exposures, input supplies etc. In NEERA intervention, 14861 farmers were trained and mobilized into 491 NEERA PGs. Till Mar, 2022, 65836 litres of Neera was produced with an average production of around 4399 litres per day

Goatery intervention in BRLPS is carried out to increase the income of rural landless/marginal farmers by reducing the mortality, enhancing the productivity through different preventive and productivity enhancement services along with marketing services through a community cadre called Pashu Sakhis. 2702 trained Pashu Sakhis are providing goat rearing services to the SHGs /Non SHGs Households. Seemanchal

Jeevika Goat Producer Company was incorporated A total of 10650 members were mobilized from 17 blocks of Purnia, Araria, Katihar and Kishanganj.

The Dairy Producer Company named “Kaushikee Mahila Milk Producer Company” with the support from the National Dairy Development Board for providing milk pouring facility to the SHG members in the districts of Saharsa, Supaul and Madhepura was institutionalized. A total of 35,544 members have been enrolled with the company. 14 bulk Milk Chilling units and 703 milk pooling points have been installed. The company is procuring on an average 50,895 litres per day milk and in the stage to launch different milk products in the market.

The project in the non-farm sector made some noteworthy achievements in the financial year. The st project signed MoU with the State Health Society on 21 February, 2021. Altogether, 52 Didi Ki Rasoi operational in Hospitals and 12 in SC/ST schools. 2 Didi Ki Rasoi are also operational in Reserve Bank of India, State Bank of India, one DKR in Development Management Institute and DM Office, Buxar.

The Indian Institute of Management, Kolkata Innovation Park was on boarded as an incubator to promote enterprises and Foundation for MSME Clusters (FMC) engaged for program implementation.

Grameen Bazaar is another initiative taken up by the project. 94 Grameen Bazaar have been established across 23 districts of Bihar. The Centralized Performance Management System (Centralized POS) was installed in 92 Grameen Bazaars. 4469 Kirana stores linked with the Grameen Bazaar.

Under Deen Dayal Upadhyay Grameen Kaushal Yojana, 77 training centres of 68 Project Implementation Agencies (PIAs) were engaged to enhance the skills by training the rural youths and placing them in the formal sector. A total of 64703 candidates have received training on different trades and 42381 got placed in the formal sector

To improve the Health, Nutrition and Sanitation aspects of the community members , the project developed 6 modules to create awareness among SHG members through HNS modular trainings. The project further ensured active participation of SHG members in the Poshan Maah and Family Dietary Diversity Campaigns to bring changes in the behavior of the SHG members.

JEEVIKA as National Resource Organisation for Food, Health, Nutrition and WASH supports other State Rural Livelihoods Missions in strategy formulation, planning , capacity building , social capital and immersion sites development . So far, seven other SRLMs have taken technical and capacity Building support from JEEVIKA.

After achieving ODF status in Bihar, the theme is working on ODF-S (sustainability) and ODF plus activities. To maintain ODF status of the villages, the theme is promoting safe hygiene practices, cleanliness, and regular usage of toilet and maintenance of WASH assets at Households.

The theme also focused on other ODF Plus interventions like wastewater management, menstrual hygiene management and constant sustainable behavior change practices.

Bihar shares the national vision of sustainable management of forests and mitigating the adverse effect of climate change. Under “ Harit JEEViKA, Harit Bihar ” , altogether 97.78 lakhs saplings have been planted. In convergence with the Department of Forest , Environment and Climate Change , 242 nurseries was initiated by the SHG members. JEEViKA in convergence with Mahatma Gandhi NREGA initiated 111 units of nurseries.

The State Government has extended the project period of Satat Jeevikoparjan Yojana till March,2024. Altogether, 1.44 lakh ultra-poor Households were endorsed by the Village Organisations. The project has promoted different livelihoods clusters in non-farm sectors covering 707 ultra-poor Households.

DAY- NRLM in partnership with Bill and Melinda Gates foundation and its partner organization has developed a LoKOS application to capture SHG- federation transactions. The DAY- NRLM has declared BRLPS as National Resource Organisation to support other SRLMs in the rolling out of the LoKOS application.

The Communication theme continued to issue publications like JEEVIKA Community Newsletter, Quarterly Magazines, Monthly Newsletter etc... and conveying appropriate messages to the community through publications, Gram Vaani and Help Desk Initiatives.

For proper implementation, monitoring and decision making, MIS theme developed several web based and mobile based applications for different interventions.

Using multiple strategies for nurturing and strengthening community institutions with embedded learning and challenges, it is equally important to focus on strengthening of formed community institutions for enhancing and diversifying source of income of SHGs members in an integrated manner. The graduated experiences of BRLPS have gained the confidence of different stakeholders for supporting community institutions. Keeping SHGs' members' perspective and their aspirations at the centre, different stages of community institutions need to be strengthened with stability in institutional structure, bringing effectiveness in their capacity building, promoting enterprises, supporting

governance system of community institutions, digitization of review system, capacity building of community professionals, and development of model community institutions as best practices for sustaining the interest of members' in SHG (primary stakeholder) for long.

The endeavors made by the government have started yielding positive impacts on kindling of women empowerment and entrepreneurship. It may be prudent in the coming years to scale up the work with scope of embedding learnings of the past so that canvass of economic & social transformation may become evident over a period of time.

OVERVIEW

The Government of Bihar (GoB), through the Bihar Rural Livelihoods Promotion Society (BRLPS), an autonomous body under the Department of Rural Development, is spearheading the World Bank aided Bihar Rural Livelihoods Project (BRLP), locally known as JEEViKA with the objective of social & economic empowerment of the rural poor. Subsequently, the Livelihoods Restoration and Enhancement component of Bihar Kosi Flood Recovery Project (BKFRP) was also taken into the fold of JEEViKA.

Ministry of Rural Development (MoRD), Government of India (GoI) has restructured the Central Scheme Swarnajayanti Gram Swarozgar Yojana (SGSY) into National Rural Livelihoods Mission (NRLM). The cornerstone of the SGSY strategy that was implemented since 1999 was that the poor need to be organized and their capacities built up systematically so that they can access self-employment opportunities. SGSY has been more successful wherever mobilization of the poor into SHGs and their capacity building and skill development was taken up in a systematic manner. It was in this background that GoI has launched NRLM, to be implemented in a mission mode across the country. It builds on the core strengths of the SGSY and incorporates the important lessons from large scale experiences in the country.

As a first step in the implementation of NRLM in the state, GoB has designated BRLPS as the State Rural Livelihoods Mission (SRLM) for implementation of NRLM in the state. This has been done in view of the successful experience of BRLPS in implementing a similar approach in the state over the last few years under the project – JEEViKA. The next important step undertaken has been the preparation of the State Perspective and Implementation Plan (SPIP), a long term strategic plan that would guide the implementation of NRLM in the state.

A participatory methodology has been adopted in preparation of the SPIP and it has gone through several intensive consultations. Apart from participatory processes at

district, state and national levels with input from team and expert consultants, the SPIP has been shared with different departments in the government, the DRDAs, the Civil Societies and NGOs, the bankers and the educational & research institutions for getting the feedback of different stakeholders and the same has been incorporated in the document. Guidance of senior government functionaries were sought in a consultation chaired by the Chief Secretary, Bihar. The SPIP was examined and cleared by the Empowered Committee. Subsequently, it has been approved by the State Cabinet.

The SPIP aims at reducing poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor. It stands on the four pillars of NRLM, the social mobilization, the financial inclusion, vulnerability reduction combined with the livelihoods enhancement and the sensitive and dedicated support structure to be put in place. It also provides detailed strategic guidelines and operational procedures.

The GoB is committed for poverty alleviation through building, supporting and sustaining institutions of the poor and enhancing their livelihoods. It has a strong belief in the innate capabilities of the poor and would like to complement them with capacities (information, knowledge, skills, tools, finance and collectivisation) to deal with the rapidly changing external world. It is a pleasure to share the SPIP of Bihar towards implementation of NRLM in the state.

Objectives

The BRLP objective is to enhance social and economic empowerment of the rural poor in Bihar. This objective is sought to be accomplished by:

- Improving rural livelihoods and enhancing social and economic empowerment of the rural poor.
- Developing organizations of the rural poor and producers to enable them to access and better negotiate services, credit and assets from public and private sector agencies and financial institutions.
- Investing in capacity building of public and private service providers.
- Playing a catalytic role in promoting development of microfinance and agribusiness sectors.

BRLP Project Strategy and Design

The core strategy of the BRLP programme is to build vibrant and bankable women's community institutions in the form of self help groups (SHGs), who through member savings, internal loaning and regular repayment become self sustaining organizations. The groups formed would be based on self savings and revolving fund and not on a single dose of community investment fund (CIF) funds for association given as a subsidy. The primary level SHGs would next be federated at the village, by forming village organizations (VOs), then at a cluster level, to become membership based, social service providers, business entities and valued clients of the formal banking system. Such community organizations would also partner a variety of organizations for provided back end services for different market institutions such as correspondents for banks and insurance companies, procurement franchises for private sector corporations and delivery mechanisms for a variety of government programmes.

The project design is based on the above strategy of building a multi-tiered, self sustaining, model of community based institutions who self manage their own development processes. The project strategy is therefore phased in a manner of first horizontally building up a very large number of primary level women based SHG groups with the rural poor, through a saturation policy in the six chosen districts. Because of the extreme poverty levels in Bihar, the project will first capitalize these SHGs, through investing part of the CIF, to supplement the self savings of these groups. The groups will also be linked to the commercial banks for low cost loans.

In the next phase, these primary level SHGs will be federated at the village level to form the second tier of the community organization the VOs. The VOs will receive investments from the project, for further on lending to the SHGs and members, through a second dose of the community investment fund to be used for assetisation, food security purchases, and retiring of high cost debts. A large part of this capital inflow is likely to be for meeting immediate consumption needs, particularly health and food purchase, given the extreme level of poverty in rural Bihar. This will ensure that assetisation and future cash inflows are not wasted on just repaying high cost debts to money lenders in the future.

In the third phase, the VOs will be federated to form higher level community organizations at the cluster and block levels. These apex community level federations will be responsible for enhancing livelihood activities in a comprehensive manner acting as microfinance institutions for lower level VOs, and economic institutions that take up specific income generating activities based on the assets created at the family level, such as animal husbandry, micro-agriculture etc. For the sustainability of lower level

institutions as both sustainable economic and social entities such aggregation is essential.

To ensure that assetisation of the poor is put to productive use and does not just lead to them procuring an asset or cash that is captured by the elite thereby not leading to income streams increasing, a set of service providers will be positioned in the project, through partnerships, who provide forward linkages to markets for products and services on which the poor have a very high outflow today.

The above sequential and interlinked project design, phased over the project period, will create a social and economic ecosystem controlled by the poor and leading to their own sustainable development.

Key Roles and Responsibilities of Positions at SPMU

Mission Director cum Chief Executive Officer

To lead the State Rural Livelihoods Mission's program with support of Project management team at State unit, under the guidance of Executive committee. Planning, execution and monitoring of all programs. Guiding State project team in designing various policy frame work, strategy to ensure rolling out of all organisational policies and systems across the state to deliver quality results.

Additional CEO

To provide support to Mission Director-cum-CEO in the discharge of his responsibilities, monitoring district and block units, efficiency of delivery mechanism and qualitative results.

Chief Finance Officer

Heading the Finance unit of the program with a team of Finance Officer and FMTSC, accountants and other support staff at SPMU responsible for the both fiduciary governance of the Project funds as well as introduction of best business process to ensure timely fund flow to all the units/Offices and the community organizations.

State Project Manager- Core Thematic Unit (Institution Building & Capacity Building, Microfinance, Community Finance, Health & Nutrition, Social Development, Farm, Off Farm, Non-Farm and Jobs)

Designing various policy frameworks related to the concerned thematic area and intertwining/interlinking them with other related thematic programs as per their requirement. Developing business plan, standard business processes, ensuring its monitoring and progress review for need based change and effective roll out of the concerned thematic program in sync with other domain.

State Project Manager- Support Thematic Unit (HRM, Finance, Administration, Communication and Procurement)

Designing and developing policy frameworks, standard business process related to HRM, Finance, Admin, Communication & Procurement to support and coordinate the SPMU core program team in rolling out the thematic program operations effectively and achieving the quality results timely.

Finance Officer

To support CFO in managing, designing and strengthening financial system and fund monitoring system for the both fiduciary governance of the Project funds as well as introduction of best business process and service standard to ensure timely fund flow to all the units/Offices and the community organizations.

Team of Finance Managers

To support all units in the management of finance and Accounts including management audit, audit compliance, financial reporting, best financial management practices etc. One team will handle a cluster of 8-10 districts.

Project Manager (IB, CB, TLC, MF, MI, Com. Accounts, SD, Entitlements, Health & Nutrition, Agri., Mkt. & Innovation, Off Farm, Non- Farm, Jobs, HRD, SLPM, Personnel Administration, MIS, Monitoring, Evaluation & Learning, IEC, Doc. & External Relation)

To support concerned SPMs in designing various policy frameworks and developing standard business plan related to interventions and program support in sync with other domain requirements. To roll out various required thematic interventions as well as support the District team in conducting staff inductions/trainings/CB programs related to the concern domain/thematic area for staff as well as community cadre timely for quality program interventions.

Resource Cell

To plan and extend all due support related to required thematic domain for external exposure, staff induction, inter-State inductions/Immersion, workshops, Coordinate with all thematic experts and Facilitate the visiting officials in providing resources and liaison and logistic support to the concerned.

Team of Program Associates for thematic units (IB&CB, MF, SD, HRM, Livelihoods, Non-Farm, Off Farm, CF, Jobs, M & E, MIS, and Communication)

To assist and support thematic consultants (SPM & PMs) in executing their thematic responsibilities. To collect data, information, conduct analysis, and studies regarding interventions, compiling reports and book/record keeping. Coordination with other Units at SMMU

Team of ITes staff

Designing and implementation of system related to development work and web based MIS system and data based software. To use Information technology methods related to monitor, obtain, analyze and data transfer from MIS. Maintenance of machines and equipment. To administer the data of MIS, compiling and analyzing the reports for the purpose of monitoring and evaluation team for learning and further needful action.

Team of Accountants

To maintain books of account at SPMU level and regularly updating them. Responsible for providing all secretarial assistance to block staff and maintain all official records. Responsible for channeling upward and backward official communication.

Team of Office Assistant

To extend all secretarial assistance to Officers/Managers at SPMU. Largely will be looking after all communication, office record keeping, compiling of project information, maintaining records related with programmatic, administrative and HRM affairs and acting as nodal person for channeling communication to/from SPMU.

Pool of Miscellaneous Staff- Designer, Computer operator, PA, Store Keeper etc. Responsible for designing and entry work regarding Publishing Materials, viz. QPR & Annual Reports, Brochures, Pamphlets, Studies, IEC Materials, drafting letters and other documents required at SPMU level. Also store keeping, personal assistance, receiving visitors etc.

Key Roles and Responsibilities of Positions at DPCU

District Project Manager

S/he will be responsible to lead the Program at the district level, management and administration of staff. Planning, execution and monitoring of all program activities and guide the block units within the district to deliver quality results. Manage partnerships at district level including liaise with district administration and ensure rolling out of all organisational policies and systems across the district.

Manager- IB & CB

S/he will be responsible for assessment of the training needs of institutions, to plan, execute and monitor all the training activities and guide the block units within the district to deliver quality results. Manage partnerships at district level including liaise with district administration and ensure rolling out of capacity building policies and systems across the district.

Training Officer

S/he will be responsible to support the IB & CB in strengthening the thematic support requirement and conduct the need based training, assessing impacts of training and follow ups at the Block level and to impart and ensure effective and quality training to staff and community Cadre.

Finance Manager

To manage smooth functioning of all financial and administrative systems in Block units and the District Unit. To manage and monitor flow of Project/program funds. Periodic financial reporting to the State unit and coordinating with internal auditors. Guide and train Block and district level accountants in proper book keeping & accounting.

Thematic Managers (SD, LH, MF, COM, JOBs, M&E, Bank Linkage)

Planning and executing concerned thematic interventions and managing partnership activities of the project at district level and provide inputs to the block teams for related interventions. To assist the District Team in planning concerned thematic area i.e. livelihoods, microfinance and social development, Jobs, Communication, M & E, Bank linkage, CIF activities in the District.

Manager- HR & Admin

To manage smooth functioning of personnel and administrative systems at District and Block level. Ensure proper compliance of rules related to salary administration, all types of leaves, benefits, grievance Redressal, conduct of sensitization programmes on HR issues to keep staff well informed, updating staff positions, HR reports and all issues related to management of HR.

Accountant

To maintain books of account at DMMU level and regularly updating them. S/he will also be responsible for providing all secretarial assistance to block staff and maintain all official records. s/he will also be responsible for channeling upward and backward official communication.

Office Assistant

Extending all secretarial assistance to staff there with DMMU. Largely s/he will be looking after all communication, office record keeping, compiling of project information, maintaining records related with programmatic, administrative and HRD affairs and acting as nodal person for channeling communication to/from DMMU.

Key Roles and Responsibilities of Positions at BPIU

Block Project Manager (departments, banking institutions, civil society organizations and other external agency for project purposes)

S/he will responsible for nurturing block level federations and execute partnership activities of the project. Managing Initial Capitalization Fund (first tranche of CIF),

community level training (village based scheduled non-residential training programme) and cross learning activities within block. Will be overall in-charge of finance and administrative functions of BPIU and responsible for up keeping of MIS as well as reporting to DPM.

Area Coordinator

Responsible for executing specialist thematic function at block level and supporting community Coordinators in core IB functions i.e. SHG capacity building, nurturing and strengthening with coordination of field based activities at cluster level. As a specialist and nodal person for specific assignments which includes different livelihoods interventions, Micro Planning, Bank Linkages, Self sustained Community Institution Building, livelihood promotion and social development.

Livelihoods Coordinator/ Specialist

The coordinate and roll out various livelihoods interventions i.e. Farm, Off Farm and Non-Farm with the active involvement of the VO's in conjunction with the AC , CC's and specialized community cadre for each of the intervention. Training and developing a cadre of CRPs for scaling up in the various livelihood interventions. Responsible for producing Village Livelihood Plans (which details the current livelihoods of SHG HHs and potential opportunities)

Community Coordinator

S/he will be responsible for formation, nurturing and strengthening of SHGs/Village Organisation, rolling out Micro finance, capacity building and training program, managing operations of community support cadres, facilitating micro plan and bank linkages in SHGs, supervising CIF utilization, loan repayment, conflict resolutions at community institution level.

Accountant

S/he will be responsible for maintaining books of account at BPIU level and regularly updating them. S/he will also be responsible for providing all secretarial assistance to block staff and maintain all official records. S/he will also be responsible for channeling upward and backward official communication.

Office Assistant

To extend all secretarial assistance to staff there with BPIU. Largely s/he will be looking after all communication, office record keeping, compiling of project information, maintaining records related with programmatic, administrative and HRD affairs and acting as nodal person for channeling communication to/from BPIU.

Institution and Capacity Building

The objective of the activities under the theme/programme institution and capacity building is to have strong institutions at the community level. To achieve this objective a structured learning and capacity building system is sought to be put in place in the Project. This will broadly include the following activities.

- Preparing roster of resource persons at the state, district, block and village level for different areas of CB.
- Designing modules for the different training programs with the community operations manual (COM) being the base document.
- Organizing key workshops including an introduction to the project and its approach for stakeholders at the state/district/block/panchayat levels and sensitization workshop targeting bankers/financial institutions/public sector/civil society/NGOs.

Developing key modules and materials including the following:

Training for self help groups (SHGs) and federations on:

- concepts of SHGs, village organizations (VOs) and block level federations (BLFs),
- group processes and management,
- microfinance operations including fund management and book keeping,
- credit prioritization plan,
- conflict resolution and
- social issues.

Additional training for members and leaders of SHGs, VOs and BLFs, and Para-professionals.

- Induction module for project staff
- Specific training modules for Block Project Implementation Unit (BPIU), District Coordination Unit (DPCU) and State Project Management Unit (SPMU) staff

Other key activities that will be supported by the project falling under Component - 1 would include:

Panchayat Raj Institutions

The objective of this activity is the sensitization of Panchayati Raj Institutions (PRIs), especially at the village panchayat level, in the implementation of Government of Bihar (GoB) sponsored social protection programs like Public Distribution System (PDS),

pensions, Integrated Child Development Schemes (ICDS), and National Rural Employment Guarantee Act (NREGA) to effectively target and be made more inclusive of the poor.

Following the October 2006 PRI election in the state wherein nearly 60% of the positions in the Gram Panchayats had been won by women, many from the target communities, there arose a unique opportunity for the project to work with the PRIs. The project has undertaken activities that involve sensitizing and building capacities of the Panchayat Raj Institutions (PRIs) to enable them to respond positively and this is essential to improve access of the poor to the social protection programs of the GoB. The project will also build the capacity of the poor and poorest in the CBOs to understand the various social protection programs, eligibility criteria and access them. The activities include:

Sensitization/ Training of "elected" PRI members: Develop a specialized training program including field visits to Other States where the PRI are working closely with CBOs resulting in better outcomes.

Communication - with the SHG members and the elected officials in the PRI on the citizen rights and obligations.

Strategic Communication

The main objective of strategic communication is to build awareness in the community for strengthening the community institution building process and its sustainability. This will involve information, education and communications support for all components of the project to be implemented at the field level. The awareness programs and campaigns will focus on issues affecting social and/or economic activities of interest to rural poor, for example, institution building, livelihood enhancement, children's education, child labor, child marriages, HIV/AIDS. Following activities will come under this section.

Creating awareness regarding livelihood options and approaches - Transparent, participatory and accountable institution building process is the key for sustainability of the community institutions initiated. The communication strategy will meet the needs for building the foundation.

Training CCs and CRPs to introduce the issues of social and economic empowerment for discussion at the CBOs. The project would also enable the capturing and

dissemination of experiences and learning at the CBOs based on these social and economic interventions.

Learning Schedule

It is expected that each of the SHG members will be made aware about the group management aspects. Therefore, a well structured schedule of learning contents for SHGs will cover the following dimension.

SN	Modules	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
1	Why there a need of SHG							
2	Life cycle of the SHGs							
3	SHG group meeting							
4	Leadership							
5	Conflicts resolution							
6	Our groups, our norms							
7	Self evaluation							
8	Coping with externalities							
9	Gender issues							
10	Planning skills							
11	Poverty analysis							
12	How to link group with the Bank							
13	Group saving procedures							
14	Group lending norms							
15	SHG and role of federation							
16	Sustainability of SHGs							

SN	Modules	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
17	Risk management							
18	Module on Community Investment Fund (CIF)							
19	Introducing the groups with Financial Institutions (FIs)							
20	Book keeping for members and bookkeepers.							

Learning Objective

At further higher level broad contents of learning for the community institutions will follow the themes outlined below:

Level	Theme	Components	Targeted Group
Village	Group management	Importance of regular meetings Leadership issue Conflict mitigation Cohesiveness in group and its importance Need and importance of making norms	SHG members
	Financial management	Importance of group savings Making of group lending norms Importance of bookkeeping Introduction to different forms of fund available Community investment fund Bank linkage and other FIs Importance of regular and timely repayment schedule Rotation of fund available	SHG members
	Micro credit plan	Why Micro Credit Plan Importance of MCP SHG profile SHG member wise profile	SHG members

Level	Theme	Components	Targeted Group
		SHG member income & exp. Micro Credit Plan MCP 1st phase loanee members (prioritization plan) MCP 2nd phase rotation method	
	Village organization	Need of VO formation Objectives of VO VO constitution process VO role & responsibilities VO and beyond	SHG members
Cluster	Bookkeeping	Bookkeeping & bookkeeper role Need and importance of bookkeeping & bookkeeper role	SHG bookkeepers/ CMs, SHG leaders
	Micro Credit Plan	Importance of MCP SHG profile SHG member wise profile SHG member income & exp. Micro Credit Plan MCP 1st phase (prioritization plan) MCP 2nd phase rotation method	SHG members @ 3 members/ SHG
	Village organization	Need of VO formation Objectives of VO Management norms VO meeting process Its role & responsibilities and activities	VO executive committee members
Block	SHG concept & management	Why SHG Life cycle of SHG Introduction to panch-sutra Norms in group formation Importance of regular meetings Leadership issue Conflict resolution Cohesiveness in group and its importance	Community Mobilisers
	Bookkeeping	Bookkeeping & bookkeeper role Need and importance of bookkeeping & bookkeeper role	Community Mobilisers

Level	Theme	Components	Targeted Group
	VO concept & management	Need of VO formation Objectives of VO Management norms VO meeting process Its role & responsibilities Activities of VO	Community Mobilisers
	Micro Credit Plan & Appraisal system	Importance of MCP Is there any need of MCP Different forms of MCP- general and food security SHG profile SHG member wise profile SHG member income & exp. Micro Credit Plan MCP 1st phase loanee members (prioritisation plan) MCP 2nd phase rotation method Importance of appraisal Criteria of appraisal of MCP	VO office bearers

Implementation

Arrangements for Capacity Building

The entire capacity building for community institutions will be led by the Capacity Building and Institution Building unit of the Project. A full time State Project Manager and Project Manager will be deputed and assigned responsibility to design, implement and coordinate capacity building events for community institutions. For the purpose, block unit will also have a specialist training officer who will be responsible for all necessary arrangement for capacity building programmes. A Capacity Building and Training cell is also proposed. This cell will look after the large scale staff and community level training needs in a multi functional manner. At a later phase this cell may be spun off as an independent organization to look after the training needs of the state for rural development professionals. At block level absence of appropriate training infrastructure will be the major challenge. To address this Project will adopt two pronged strategy which includes building training infrastructure at block level wherever needed and to get existing suitable Government infrastructure. The involvement of external

consultant agency will be key strategy for delivering large scale Capacity Building programme to the Community Institutions. Further points to be worked on include:

Capacity Building and Institution Building specialist at the State Unit will be the key nodal person for training to the community institutions. All strategic decision-making will be done at this level.

Both at the state and block levels, the functional specialist and the resource organisation(s) together will develop the capacity building solutions based on the field assessment

Training Needs Assessment will be undertaken periodically (say quarterly)

The technical training could be outsourced to a panel of trainers or institutions with expertise on the subject.

Annual needs assessment will also be conducted to include learnings and its implications in the PIP.

A Capacity Building and Training Cell will prepare modules and CB strategy. This cell will facilitate the block unit in extending capacity building programmes to community institutions.

Methodology for Capacity Building

The following methodology will be used for capacity building in the Project.

Development of modules: Each capacity building events will be organized with an effective module corresponding to the absorbing capacity of the community members. This will be prepared in local language and should bear ample application of audio visual tools.

Learning by Doing- Every module will subject to further improvement by learning of previous organized events and feedback from the community.

Learning by seeing - Various sites within the country and the state would be identified and arrangement will be made to send community members to see the best practices.

Empanelment of Resource Persons and Agencies- The project will identify external resource agencies and persons and empanelled them for delivering the capacity building component at block and state levels. A clear MoU will be drafted with any resource agency or individual is hired.

Handholding Support- This will be among major strategies of capacity building in the Project. Project staff and other resource persons/ teams/ agencies will constantly be counseled by regular handholding support by the Training and Capacity Building Cell to improve the effectiveness of programmes at community level.

Social Developments

Social Inclusion and Universal Social Mobilisation

In order to ensure that no poor family is left out, a bundle of strategies for social inclusion/mobilization of all identified PoP and poor households into functionally effective and self-managed institutions will be used. The focus would be particularly on most vulnerable sections like scheduled castes, scheduled tribes (particularly vulnerable tribal groups), single women and women headed households, persons with disabilities, landless, migrant labourers, isolated communities, minority communities and communities living in difficult areas (especially flood prone, drought prone and naxalite affected). A detailed operational guideline would be developed for area specific vulnerability.

Promoting Self Help Groups

Using the concepts of 'affinity' and 'neighborhood', and making use of culturally sensitive IEC materials and taking help of community resource person, SHGs of the poor would be promoted by the frontline staff. As the task of mobilizing the poor into SHGs is a massive one, the services of multiple stakeholders including CSOs would be used for this purpose. While mobilizing the identified poor into the SHGs, priority would be given to the vulnerable sections like the SCs, the STs, the landless, migrant labour, isolated communities and households led by single women and people with disabilities.

Inclusion of Pre-Existing SHGs

As part of social mobilization, a comprehensive scanning of the pre-existing SHGs promoted by line departments and NGOs would be carried out. On the basis of the Community Operation Manual, eligible SHGs would be identified for inclusion into the project. If necessary, MoUs would be entered into with the NGOs/CSOs for this purpose. However, a fundamental principle to be followed in this regard would be to include only SHGs dominated by (at least 80% of members from poor HHs) the poor into the project fold.

Building Federations at different levels for sustaining Collective Action

The upper level federations will involve itself in nurturing and sustaining primary groups through ensuring the quality, facilitate learning, manage revolving funds of different genres, and mobilize access to public services and entitlements. Among other things, federations seek economies of scale, larger aggregation, linkages and convergence.

Formation of Village Organization (VO)

Once a minimum number of functional SHGs are established in the village and micro plans prepared, the facilitation team will undertake promotion of primary federation of SHGs. The triggers for initiation of VO will be at least 8 SHG are functional with membership of 12 members, member of SHGs are doing regular weekly savings from last 3 month and SHGs are given training on VO concepts and they are ready to federate themselves.

The role of VO will as follows-

- Providing technical assistance to SHG members.
- Problem solving and conflict resolution in SHGs.
- Review SHG performance.
- Facilitate formation of SHGs of the remaining poor in the village.
- Compile micro plans for the socio-economic development of its members.
- Review micro plans for the social and economic development of SHGs.
- Prepare Action Plan for the socio-economic development of its constituent area.
- Network and establish linkages with resource agencies for implementing the micro plans/investment plans and thus ensure the economic and social empowerment of the poor households.
- Act as a platform for sharing experiences and concerns of SHG members

Inclusion of Pre-Existing Federations

Integration of existing federations does not strictly mean disintegration, reorganization or revamp, it means allowing each federation to function independently according to its pre-set mandate, however not undermining the issues such as governance, clarity about vision, proper sense of ownership and frame work of self-regulation.

Cluster Level Federation (CLF)

Once a minimum number of functional VOs are established in the village, the facilitation team will undertake promotion of Cluster level federation of VOs. The triggers for initiation of VO will be at least 15- 20 VOs are functional with membership of 12-15 SHGs, EC of VO are doing regular monthly meeting from last 2 years and VOs are given training on CLF concepts and they are ready to become part of cluster level federation.

The role of the cluster level federation will be as-

- Giving priority to the demands of SHGs and their Federations in the annual plans of PRI by making suitable financial allocation.
- Leasing out natural resources such as ponds/tanks, market yards and also involving these institutions for proper management and maintenance.
- Focusing on gender & legal issues such as managing counseling centres, help lines.
- Dissemination of information & awareness generation on issues as Gram Shaba, health, nitrated sanitation, education.
- Taking up matter of tribal, social evil and labour related issues.
- Providing immediate support to the vulnerable and the destitute.

Block Level Federation

The apex institution is the Block Level Federation. The Block Level Federation will emerge when the SHGs/ VOs/ CLFs have attained a critical strength both in terms of numbers and capacities. This is when the need for converging/ aggregating at a higher level will be required. The requirement will in terms of dialoguing with Government, Private Entrepreneurs, Banks, and MFIs etc. for supporting development both economic and social in their respective geographical area.

The role of BLF will be as-

- Facilitate provision of technical assistance to the CLF, VO and SHG members
- Problem solving and conflict resolution
- Undertaking social audit.
- Promoting & facilitating all support to producer groups/ livelihood groups through livelihood resource pool & partnership with technical partners i.e. Business Development services.

- Quality management of SHGs.
- Maintaining MIS.
- Undertaking micro finance activities, micro credit, insurance etc.
- Resource generation through partnerships with govt. & non govt. agencies.
- Mobilisation of community professionals.

Livelihood Based Producer Groups

Development of livelihood groups (Producer Groups) and their federations (Producer Cooperatives/Companies) will also be facilitated. The producer groups and their federations would derive membership from the base CBO unit viz., SHG. The livelihood groups would be provided support through customized training for village and block level management of enterprises, productivity enhancement, franchise management, quality enhancement and value addition skills. Linkage of these groups to the commercial sector would also be facilitated. Important commodities and livelihood interventions identified within the project in specific districts are Dairy, Agriculture, Incense Sticks, Jute, Makhana, Fisheries, Banana, Honey, etc.

The main functions of the producers' group at the collective level will be:

- Purchase or procurement of inputs for production
- Local processing and storing of inputs and outputs
- Marketing and selling of the produce

Role of Community Professional and Community Resource Person

In order to manage the CBO activities, a cadre of community professionals accountable entirely to the institutions would be required. The services of the professionals would be hired and paid for by the institutions. However, the professionals would be trained and groomed by the facilitation team initially before they take over the responsibilities assigned by the institutions. The CBOs would also be trained to review the performance of the professionals.

Community Professionals in JEEViKA

The programme intends to follow a very intensive community oriented, organic development process to build more than 10 lakh community institutions and their federations. Nonetheless, this requires building a cadre of community professionals at an enormous scale who will not only provide a supporting hand in formation and nurturing of these community institutions but managing and leading these institutions to a meaningful cause by imbibing the values of equity, transparency and accountability.

There is a cadre of community members such as Community Mobilisers, Bookkeepers, Bank Mitra, and Village Resource Person who have gained through their experience of working with the community, will become Community Professionals. The home grown "Community Professionals", who themselves are community members provide a unique and sustainable resource—they have local knowledge, are able to communicate effectively with their peers, are trusted by the communities, and are motivated to find local solutions to their communities' problems.

Unlike outside facilitators, Community Professionals have a stake in their community's development, are better suited to identifying the constraints and opportunities in their villages, and are much more effective in instilling confidence and mobilizing their communities. They also tend to be more accountable to their communities as they live there and enjoy local legitimacy and trust.

Micro Finance Initiatives

The targeted outcome of this sub-component is to enable 44,100 SHGs of poor households develop and manage a microfinance portfolio of Rs. 285.47 crores (\$ 68 million), including cumulative group savings of Rs. 34.30 crores (\$ 08 million), cumulative interest accrual of Rs. 26 crores (\$ 6 million), cumulative loans from commercial banks of Rs. 51.40 crores (\$12 million) and cumulative community investment fund of Rs. 174 crores (\$ 41 million). This will be achieved by creating, developing and nurturing microfinance across the hierarchy of self-managed community based organizations with self help groups (SHG) as building block.

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. In addition, the medium term objective of sub-component is as follows:

- To ensure that assets are created and incomes are improved for the community based organizations (CBOs) established or strengthened in the project.
- To facilitate the poor to convert their secure asset base into an economically viable, improved and sustainable living;
- Facilitate bookkeeping and accounting systems for CBOs for promoting transparency, accountability and ambience of faith for other stakeholders.

Alternate Banking

BRLPS-JEEViKA Self-Help Groups have emerged as enabling platforms for better access to financial services including savings, credit and insurance. To improve the economic condition of the community at large in Bihar, JEEViKA has partnered with various financial service providers to provide digital financial services in rural areas, especially to women. It has on-boarded community members as Bank Sakhis (Business Correspondent Agents) and connected community members with Bank Sakhis and existing BC Agents. BRLPS-JEEViKA is not only providing digital financial services to the rural community at large but also creating livelihood opportunities for community members.

Livelihoods

The objective of the livelihood initiative is to enhance sectoral size and productivity growth in key livelihood sectors for employment generation of the poor. This will be achieved by making investments in technical assistance, service provision and setting up of market support mechanisms

Selection of Livelihood Activities

As part of the project preparation process a study of the livelihood patterns and potential in the six chosen districts was commissioned to answer the following questions key to the design of the project. These were as follows:

- To identify which are the key livelihood sectors in the six districts in which the poor can participate and benefit,
- To understand what are the constraints, opportunities, value chains for the selected livelihood sectors,
- To determine what are the key interventions that are needed to be made by the project within these sectors to enable the poor to benefit.

The study has shown that over 80% of the rural poor depend on a basket of livelihoods that revolve around agriculture labour and subsistence animal husbandry. Dependence on agriculture is primarily based on share cropping or agricultural labour in paddy cultivation. Consequently, the lessons from the pilot projects have shown that credit for food security in lean months is a critical need of the rural poor which leads to spiraling indebtedness to a variety of moneylenders.

Keeping these learnings in view the project proposes to universalize food security within the project. To supplement food security indirectly it is proposed to raise the productivity of paddy, the universal food crop grown in every village of Bihar, through a system for rice intensification and participatory varietals selection and promotion programme. The second most common livelihood activity identified by the study is cattle rearing. For cattle rearing and dairying to be an income generating activity the study has identified integration of mobilized SHG and VO members to the successful institutional model identified by the study of the dairy cooperative (COMPFED) federation working in all the selected districts.

The study has identified a large number of specific farm and non-farm based livelihood activities being undertaken in each of the six districts and provided the strengths, weaknesses and opportunities in each sub-sector. A majority of the non-farm sector activities occur in smaller geographical clusters with specific caste based community groups employed in them. Based on the wider list provide by the study the following activities have been chosen for adoption in the project districts using the criteria of a) number of poor communities employed in the sector b) existence of service provider organizations with domain experience willing to partner the project c) value chain linkages feasible within the state.

Based partially on the study and partially on the learnings from the pilots the following sectors have been identified for intervention in the project.

Activities/Services	District
Rice Intensification	All selected districts
Dairy	All selected districts
Participatory varietals selection and promotion programme	All selected districts
Honey	Muzaffarpur
Makhana	Madhubani, Purnia

Activities/Services	District
Fishery	Madhubani, Purnia
Poultry	Gaya
Banana	Purnia
Incense Stick	Gaya
Madhubani Painting	Madhubani
Textile	Nalanda, Purnia, Muzaffarpur, Madhubani

Chapter 2 Role Advancement for Structural to Functional Changes in JEEVIKA

Three ground level models as follows:

- 1. Value Chain Approach through the ILSLEDA (international links & Services of Local economic development) RESC (Resources for Sustainable Competitiveness) methodology**
- 2. State of Maharashtra's Agri-business and Rural Transformation Program (SMART) Project (Public private entrepreneurship Model)**
- 3. Access Livelihoods (Beehive model)**

The above models if integrated with their uniqueness a local economic development, public private entity working together and exploring the beehive enterprises will accelerate the work of the Jeevika.

The formation of cooperatives as an ecosystem to flourish above components can make Jeevika a resilient and viable decorum for the stakeholders in and all around the globe.

1. Value Chain Approach through the ILSLEDA (international links & Services of Local economic development) RESC (REsources for Sustainable Competitiveness) methodology

1. Establishing the Alliance for Sustainable and Inclusive Development -ASID, through:

- a) Setting up local steering committees, value chain focus groups, links with national government, and final formalization of the partnership named ASID;
- b) building capacities on local economic development and poverty alleviation
- c) valorization of at least 4 value chains and elaboration of correspondent development strategies (fruit & vegetables, livestock, poultry, fisheries etc.), through the ILSLEDA RESCO methodology

2. Increasing the power and the participation of women in the socio-economic life, through

- a) An assessment on the existing women enterprises);
- b) Sensitizing women entrepreneurship);
- c) Building capacities of entrepreneurship and employment);
- d) Improving existing -and creating new- women business development and social enterprises

3. Improve the access of women to the social and economic resources, facilitating a coordinated District Service, through

- a) Analysis on the service supply;
- b) Building capacities for managing a service system
- c) Establishing a long lasting system for providing services aimed at improving women socio-economic conditions in the ASID framework.

4. Cross cutting activities:

- a) Action Management, Audit and Reporting;
- b) Action Monitoring & Evaluation;
- c) Visibility and Communication;
- d) Exit strategy

Example:

The organisational structure

The role and participation in the action of the various actors and stakeholders

Swayam Shikshan Prayog (SSP) is the lead applicant, with its duties and responsibilities. Because of its large experience in managing projects related with women socio-economic inclusion, will be in charge of the general management and administration of the Action, supervising and monitoring all the Action's activities with the close collaboration of SSEN. Furthermore, it will be facilitating linkages with national government programs and projects as well with other national and international relevant actors, besides providing inputs and collaborating to the other activities.

Sakhi Social Enterprise Network (SSEN), because of its deep management capacity in executing flagship programs that empower local communities to develop vocational skill, will conduct all the animation and awareness activities of the action through its relationships with grassroots target groups and beneficiaries, will organise and implement the entrepreneurship, employment and farm's development programs, maintaining the relationships with local experts, trainers and mentors, and conduct the monitoring at grassroots level. Furthermore, it will provide its wide experience and guidance to the existing and new women and girls' social enterprises.

ILS LEDA, because of its wide know-how and experience, will lead the technical implementation of activities regarding the participatory platforms, the assessment of district value chain and the elaboration of correspondent development strategies and identification of new opportunities for entrepreneurship, employment and business development; furthermore ILS LEDA will support the organisation of district services and it will facilitate international links and partnership.

Italian Coordination of the European women's Lobby (Lef-Italia), because its key positioning in the European women movement, will support women and girl's capacity building, provide inputs for the genderisation of strategies and initiatives, and facilitating international links. Women and girls CBOs will facilitate awareness, capacity building, participation in the participatory platforms, and selection of beneficiaries, thanks the caste presence at community level among women.

Women and girls JLGs, Co-operatives, and Producer Companies, because their presence among women and girls farmers will facilitate capacity building, value chains' organisation and elaboration of their development strategies, participation in the participatory platforms.

WEMs will facilitate the organisation and operations of the District Service System (DSS) as well as the participation in the participatory platforms. LSGs Local self-Government will facilitate the participation of the public sector in the participatory mechanism, the involvement of the relevant local stakeholders, the link with district and national government.

Monitoring arrangements and subsequent follow up:

Monitoring and evaluation will be performed regularly and according to PCM(Performance Counter Monitor) tools, as well as to ad-hoc evaluation techniques produced under specific phases and associated to the diverse Action domains (economic performances and gender dimension of each value chain; governance performance and gender dimension of ASID, VCNs and DSS; target enterprises' performances; employment inclusion), and target group (e.g. their satisfaction and commitment). A monitoring system with a specific set of indicators, electronic tools, modalities of implementation, and reporting, will be defined by the AMC (Action Management Committee). The monitoring process will address both quantitative and qualitative results. For the monitoring and evaluations, alongside with PCM and ROM, participatory evaluation techniques such as the Most Significant Change technique (MSC), will be used in order to capture the qualitative results and changes that the Action is bringing to the target organisations and to the women's and girls' lives. The monitoring system will be transferred to the ASID.

Internal/external evaluation process.

Internal evaluation: the presence of the SSP monitoring expert will ensure continuous monitoring during the whole Action's timeframe; specifically, every three month he/she will conduct a monitoring mission with the objective of (a) analysing and assessing the monitoring results; (b) realising interviews to relevant stakeholders, target groups and beneficiaries; (c) Assessing correspondence about activities, expected 'results, and budget. Furthermore, SSP monitoring expert will be in charge to carry out an annual, midterm and a final participatory evaluation, supported by the LEF-Italia monitoring expert. External evaluation and audit: an independent company will be contracted for external audit to be carried out at the end of the Action. In addition, a final evaluation will be carried out by an external expert or organisation

Visibility of the action and the contribution of the EU to its funding

1. Establishment of (a) Communication Office in the Action headquarter (in SSP office), through a Visibility Officer, who will be in charge of: (a) designing and implementing proper information/communication and (b) coordinating the action of each partner's visibility office; (c) managing the Action website, and social networking;
2. The plan of activities includes: (i) designing and maintaining updated the web site (ii) maintaining live the social network relationships; (iii) producing a periodic Action Newsletter, and promotional publications; (iv) give visibility through at least 6 national Conferences, (v) establishing a permanent comm-flow with key actors, such as District and national Governments, Eu delegation, international cooperation, financial institutions, key economic and social stakeholders;
3. The plan will be financed by the Action fund, including salaries, equipment, and their maintenance; capacity building; mobility; publications (brochures, promotional booklets, newsletter, etc.

Estimated Results

Result 1: Stakeholders participation to strategic planning enhanced: 1.1) Three Participatory public-private Action Steering Committees constituted, including at least 30 representatives of local actors 1.2) 150 stakeholders empowered in their capacity of influencing strategies; 1.3) At least four development strategies for the main territorial value chains (legumes and pulses, fruit & vegetables, livestock, poultry, etc.), aimed at improving stakeholders socio-economic conditions, shared among the local actors; 1.4) Links between CSOs with other actors in India and abroad established; 1.5) Evolution of the Committees into ASID

Result 2: stakeholders access to economic and social life increased: 2.1) A study realised on the stakeholders entrepreneurship in the assigned district/area 2.2) 1500 stakeholders sensitised on entrepreneurship perspectives; 2.3) 500 stakeholders trained for improving their access to local economy (employment/self-employment, farm' development); 2.4) 100 stakeholders supported in pilot social business initiatives.

Result 3: Instrument for providing socioeconomic services to stakeholders; 3.1) Analysis of the service supply in the district; 3.2) Agreement between stakeholders CSOs, district service providers, and LAs for organising a coordinated system aimed at providing long lasting socio-economic services to stakeholders.

2. State of Maharashtra's Agri-business and Rural Transformation Program (SMART) Project

Maharashtra Village Social Transformation Foundation (MVSTF), Maharashtra State Rural Livelihoods Mission (MSRLM), and Maharashtra Agricultural Competitiveness Project (MACP) intend to collaboratively formulate and implement a state of Maharashtra Agribusiness and Rural Transformation -"SMART" Livelihood Project for Rural Maharashtra.

The project aims to transform Rural Maharashtra through "SMART" interventions in Agriculture and Livelihood sectors, assisted by World Bank. Over the years, Government of Maharashtra has been consistently putting efforts and resources through various central and state government schemes, programs and projects for development and transformation of agriculture and rural sectors and actively seeking private sector participation in these initiatives.

The goal of the project is to enhance the enterprise formation, increasing access to markets; and promoting climate resilience and resource-use efficiency.

Systemic and Transformational Impact

- Building institutional capacity to leverage private sector financing and technical expertise in project focus areas.
- Developing private sector stakeholder consortiums to coordinate actions and scale up private investments into agribusiness and allied sectors.
- Convergence of relevant government schemes in enterprise promotion, water management, skills training and agri-support toward outcome-based approach.
- Enhance capacity of the implementing entities, producer collectives, enterprises and other value chain participants for coordinated action.
- Improve market reforms enabling competitiveness and Increased farmers
- Collaborate public and private sectors leading to income enhancement
- Empower women enterprises towards economic and livelihood development

A. Digitization solutions

Challenge to be addressed:

Many CBOs do not have visibility over all their operations due to lack of end-to-end database management and reliance on non-digital records. A majority of the administrative and financial processes are manual, which increases overlaps in processes or leads to multiple record books, and increases chances of errors and inefficiencies. Lack of digitization of the processes makes it difficult for service providers, buyers, and lenders of CBOs to get an overview of their functioning hence increasing the perceived risks of engaging with them.

Areas of focus: Solutions to support the digitization of farmer data including member details, land and crop profiles, financial details, as well as data on day-to-day operations such as warehousing and inventory, packaging, and labour management, among others.

Potential interventions:

Solutions such as end-to-end enterprise resource planning solutions to digitize CBOs or data-based advisory services for operational decisions.

B. Value chain actor aggregation platforms

Challenge to be addressed: There is a lack of an integrated platform that brings together stakeholders across the agricultural supply chain in the existing ecosystem. These stakeholders include input providers, logistics & transportation providers, exporters, wholesalers, retailers, financial service providers and the farmer members themselves through a single digital platform. In the absence of such a platform, decisions regarding input procurement and market linkages are made without data-driven insights which further leads to inefficiencies in the supply chain.

Areas of focus: Digital platforms to provide CBOs with an end-to-end understanding of the demand and supply for their produce, and ensure the standardization and good quality of their produce to the end customer. Value chain actors may include input providers, advisory services, buyers and tradesmen, logistics and transportation providers, and financial institutions.

Potential interventions:

Solution providers offering end-to-end service aggregator platforms for CBOs to create backward and forward linkages for specific value chains, among others.

C. Precision Agriculture and Automation solutions

Challenge to be addressed: There is a lack of data-driven decision making with respect to weather, pest and disease management, irrigation management, soil-health management, and other good agricultural practices. This makes it difficult to provide farm-level insights to farmers to improve their productivity or reduce their cost of cultivation. The current reliance on manual processes often results in damage to produce, makes it challenging for CBOs adhere to strict norms about quality and quantity of output, and also increases the amount of labour needed and associated costs borne.

Areas of focus: Use of individual, farm-level, and spatial data using drones and GPS, etc. to guide farmers in adopting production practices, soil management, and nutrient management processes with a view to promote sustainable production, through the use of tools such as IoT devices and other automated equipment.

Potential interventions:

Offer farm-level soil health data and advisory on appropriate input mixes, use drones and other automated technologies to accurately measure soil moisture and enable targeted spraying of pesticides or for other uses, or provide automated primary processing and quality checking services to reduce wastage at the farm-gate and assure fair prices for produce.

D. Urban food systems and logistics solutions

Challenge to be addressed: CBOs face issues with transporting fresh produce as well as livestock across distances, owing to inadequate availability of standardized and hygienic end-to-end logistics services to manage logistics and transportation from CBOs to markets. There is also a lack of awareness about food and produce certifications required for niche domestic as well as international markets, which makes it difficult for CBOs to meet the needs of such markets and earn premium prices.

CBOs also face issues in accessing rural-urban supply chain management tools and transportation facilities while maintaining the quality for urban consumers. This leads to higher levels of food waste as well as packaging materials waste, as well as a loss of

potential to develop ancillary products like compost, bio methane, and energy generation at the local level.

Areas of focus: Technology solutions that can ensure the availability of healthy food which is sustainable and economically accessible to urban populations. This includes segments like quality checks, standardization, digitization and certification across services in primary processing, processors, storage management and logistics.

Potential interventions

Offer services such as information services on online platforms to inform CBOs about requisite processes, certifications, and standards required to sell produce in niche domestic and international markets, provide smart transportation solutions that improve the rural-urban logistics of agricultural produce to ensure standardized and hygienic movement to urban markets, or provide waste management solutions for agricultural produce leading to sustainable uses such as composting and energy generation.

E. Market linkage and traceability solutions

Challenge to be addressed: There are inadequate linkages between CBOs and buyers such as processors, retailers, traders, wholesalers, aggregators and corporates, as well as lack of awareness about buyer requirements. Without access to such information, CBOs may be limiting themselves to local or regional markets without exploring the potential of tapping into other domestic markets.

CBOs also face issues with accessing information about the process, guidelines, and requirements involved in the export of agricultural commodities, such as commodity identification and requisite certifications, leading to issues with meeting the requirements and quality standards of overseas buyers.

Areas of focus: Technologies that trace farm produce from farm to plate, including the provision of information such as production practices used, the nutrition levels of and quality of food, safety of food, and stakeholders involved at each stage of the food chain

Potential interventions:

operate online marketplaces connecting CBOs with wholesalers, retailers, and contract buyers and increase the visibility of CBOs in rural and urban markets, offer solutions for digitized records and digital supply chain management to help buyers and end consumers track produce, or offer advisory services which aim to decrease information

asymmetry in the supply chain and improve awareness about norms and quality standards for traceability.

F. Access to Financial services

Challenge to be addressed: CBOs face a lack of working capital and long-term capital, which makes it difficult for them to invest in infrastructure and provide auxiliary services to their members. Barriers in accessing formal financing include a lack of data management, limited visibility of member transactions, perceived risk of investment, and lack of collaterals. Further, in the absence of integrated digital platforms that connect stakeholders across the value chain, financial institutions cannot access the data they need to provide a credit score for CBOs.

CBOs also struggle with access to insurance products to mitigate risks related to climate change, transportation, and increased scale of operations. Damage to crops due to weather anomalies may affect their operations by disrupting the supply of commodities and lack of access to insurance products to counter this risk may result in heavy losses and defaults on commitments. Additionally, lack of insurance services may increase the income risks of farmer members that constitute CBOs, leading to a loss of productivity.

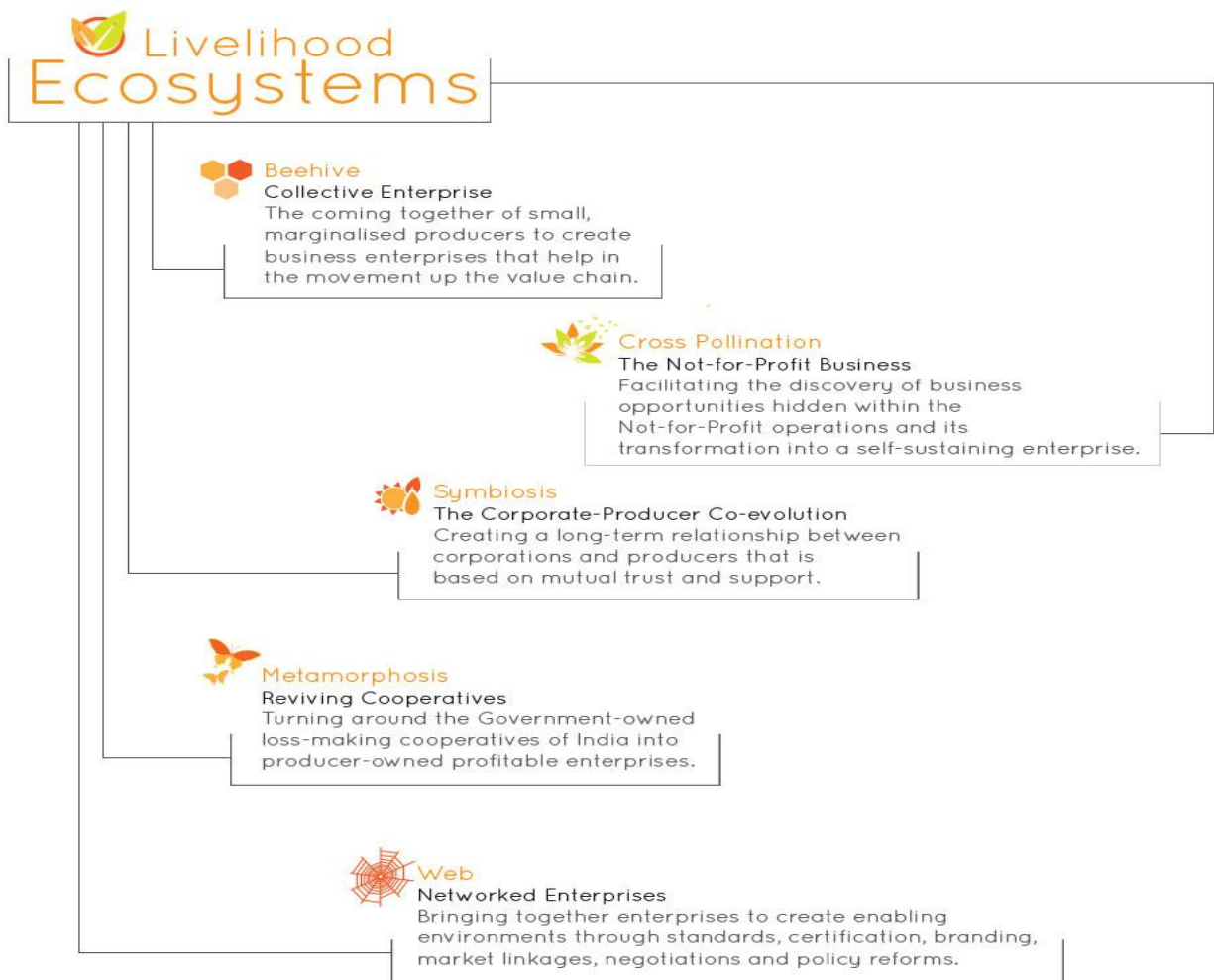
Areas of focus: Interventions such as provision of working capital, long-term capital, and insurance services for CBOs

Potential interventions:

Use digitized cash flows to help CBOs share financial information with capital providers, offer alternate credit scoring systems that improve ease of access to formal credit, or offer technology enabled insurance products to de-risk CBOs, their member farmers, and financial institutions.

3. Access Livelihoods

ALC India in 2005 in our quest to find effective ways to solve the persistent problems faced in the livelihoods of economically marginalized communities. It work across 26 states in India over the last decade has helped us create and test new livelihood models that transform producers' lives and usher greater self-reliance. Through the **Beehive model for building producer enterprises**, we presently partner over 75,000 farmers, weavers and tribal farmers in building 54 producer companies in five states of India. They also work at the macro level, with innovative platforms that seek to shape the livelihood environment.



Chapter 3: Summary Report of the Field Visit by the Faculty Members of VAMNICOM, Pune.

VAMNICOM Team visited & interacted with CLF & TLC promoted as cooperative, and FPC along with DKR, RRS on dated 16th to 19th January, 2023.

Field Visit and Interaction with OSD, PCs,CFO, Procurement Specialist, SPM-H&N, PM-SDE, PM-CB, PM-Farm (M&I) and district team (Muzaffarpur).

Found great enthusiasm & high spirits among state & district level project staff in serving community institutions.

Observations

1. Sangam CLF (as primary cooperative) has very strong integrity for their members & staff, community. Found intact self- supporting principles, values & cooperative structure, basic financial discipline enhancing huge rotation of fund and ability to maintain operation cost. Focus on statutory compliances. Need to develop their office infrastructure (own land), member-centric VISION & Business Plan (with products & services) for enhancing source of institutional income. Robust federation centric MIS, HR manual & Financial Management policy would be required for strengthening CLF as cooperative.

2.Jagriti TLC has an intact structure as primary cooperative & basic infrastructure with experience of conducting residential & non-residential trainings serving JEEViKA promoted CBOs & community professionals. Need not to rely upon BRLPS fund for trainings rather need to develop their own resources as per the revenue model for leveraging external training demands. Need to focus on statutory compliances and business plan. Focus required in strengthening TLC as cooperative with proper infrastructure, (own land) and their staff as professional supporting systems & businesses.

3.Samarpan FPC has intact structure as company with infrastructure and business plan & timely statutory compliances. Good & competent professional staff. Need to enhance share holders, provide space in developing community leadership & their governance for owning business plan and compliances.

Opportunities/Conclusions/Recommendations

1. Great opportunity to integrate and complement functions of CLF-TLC- FPC for ensuring larger economic benefits to SHG members at scale.
2. Association with NCDC & Cooperative Department, Govt. of Bihar for ensuring fund support for business plan, quality audit, and quality monitoring support.
3. Scope of role advancement in existing BRLPS Human resources (state & district level) supporting integrated role of CLF-TLC-FPC. Can think for 2-3 specific vertical supporting integrated capacity building, governance and business development support to CLF as cooperative.
4. Special initiation of DKR & RRS is working in branding BRLPS efforts internally & externally. Need to examine their institutional arrangements (as off- shoot of CLF) with separate legal identity (AoP) and business plan.
5. Livelihood Business Promotion and Implementation through integration CLF-TLC-FPC cooperative model.
6. Every second stakeholder will benefit from the ecosystem social and economical with sustainable attributes.
7. Migration and exploitation of resources by entities will be overcome and lead to grassroots development.
8. Food-Nutrition-Health-Skill-Education-Employment generation will go hand in hand with the multi -purpose cooperative model.

Suggestions for Structural and functional changes in JEEViKA ecosystem.

There will be **5 ways** the JEEViKA ecosystem can move further through the SHG-VLO-CLF model.

1. **State Cooperative Societies Act:** The first way will be go with the existing Cooperative Societies Act, the CLF can be registered as cooperatives and flourish their socioeconomic activities. They can derive the ongoing amendments benefits under the Ministry of Cooperation.
2. **Two Tier/Three Tier Structure of Federation:** Further two tier structure (Block level Cooperative Marketing Society and State Level Cooperative Marketing Society) and or three tier structures (Block level Cooperative Marketing Federation, District Level Cooperative Marketing Federation and State Level Cooperative Marketing Federation).
3. **Multi State cooperative Societies Act, 2002:** Further they can register under Multistate Cooperative Societies Act, 2002 and explore their selves beyond Bihar to nearby periphery states too. Societies can take the benefits of the upcoming attire of National Level Seed, Organic and Export cooperatives.
4. **PACS as Common Service Centres:** The VLOs can be register as PACS which can act as Common service centres which can do more than 300 socio economic activities and take the benefit of scheme of computerization. The PACS can act as FPOs and do the activities in more professional way as Company Acts too. This PACS can have freedom to more than 100 different business enterprises as per the new amendments in PACS Model Bylaws.
5. **Self Supporting Cooperative Society:** JEEViKA ecosystem can register as Self Supporting Cooperative Society and moved with Autonomous Structure and functional model as given below.

Jeevika in the process to convert itself in the cooperative concept is suggested to leveraged through the structure which may be either under Self Supporting Cooperative Societies Act as follows: Female based membership an unique structure from primary to Apex where SHGs/ VLOs may be converted into Primary Multi- Purpose Cooperative Societies(Link Society) and CLF as Secondary/ District/ Block level Cooperative Societies (Lead Society) federated into State Level Cooperative Marketing Federation. Considering the Cooperative vision and spirit of State Level Federation it may be registered under Multi-State Cooperative Societies Act (Amended)- 2022 for national and international market reach out through newly formed three societies at the national level of Organic Produce, Export and Seed.

Registration under above act through Central Registrar will have control over a huge membership base in the Bihar state of SHGs of Jeeika if allowed by the state government or the federation will function independently on its own resource base as an umbrella institution for secondary and primary level societies. Or the option is to register itself through Bihar State Cooperative Societies Act for availing the all sort of benefits / schemes of the State Govt./ Cooperative Department in the form of Share Capital Contribution and Subsidies time to time.

PROPOSED STRUCTIONAL AND FUNCTIONAL MODEL FOR JEEVIKA

A. ADVISORY BOARD (Decision Making Units)

- National level: VAMNICOM, Pune.
- State Level: DNS Institute of Cooperative Management, Patna, Bihar
- 2 Expertise each in the component of Institutional & Capacity Building, Financial Inclusion, Social Development and Livelihood Business Development.
- Regional representative from (CLF)

Responsibilities of Advisory Board

1. Meeting twice in a year for review and process of ongoing development of cooperative business model of JEEViKA.
2. To analyze the progress activities of existing and newly targeted cooperatives socioeconomic activities.
3. Assessment of Resources to initiate diversified business activities of Cooperative Institutions
4. To build up Support system required for branding of products for Marketing at National and International Level.
5. To mould the coordination at state level with supportive institutions within the state and outside the states also.
6. Reviews and Guidance : Role and Functions, Financial Health, Business Achievements, Working Result, Strengths and Weaknesses, System and Procedures modifications if needed, Problem Faced etc.

B. TECHNICAL ADVISORY COMMITTEE (Decision Execution Units)

- Institutional & Capacity Building,
- Financial Inclusion,
- Social Development and

- Livelihood Business Development.

Responsibility of Technical Advisory Committee

1. To accelerate the existing work of forming the SHGs to VLOs to CLFs, in cooperative perspective to make the ecosystem more adorable and simple.
2. Further, more approach towards Livelihood Business development Activities by coming up business mapping to socioeconomic enterprise formation.
3. All the Products of Cooperative JEEViKA will be marketed by developing one specific brand under branding policies suggested by Branding agencies.

C. LEARNING MANAGEMENT INFORMATION SYSTEM (Data Base Units) (FORMATION, DISTRIBUTION AND MANAGEMENT OF CLFs)

- Formation (As existing norms followed in JEEVika, (SHGs--VO--CLFs)
- Distribution (Equal reach and or formation, Reaching the aspiration areas tribal, conflict, taboos etc.)
- Management (Social and Economical) (Self-employment to Self-reliant)
- Nurturing the CLFs with existing Training learning Centres and Mobilisation Centres

D. ECONOMIC SYSTEM FORMATION (Socio-Economic Building Units)

- Formation of Self Supporting Cooperatives of well nurtured CLFs (Nurtured CLFs by the TLCs and FPCs)
- Development of Business Plan-Market Plan-Enterprise/Livelihood enterprise plan of newly and or existing formed Self Supporting Cooperatives
- Execution of the Livelihood Enterprise Plan with integrated models Like
 1. (Forward Linkage by FPO/FPCs) and (Backward Linkage by Self Supporting Cooperatives)
 2. Forward Linkage and Backward Linkage by Self Supporting Cooperatives
 - Market Federation formation as a viable platform for market linkage to sell the commodities developed by Self Supporting Cooperatives under one universal brand (Value chain development)
 - Monitoring and evaluation of go to Market Strategy required promoting the commodities developed by the Self Supporting Cooperatives.
 - Formation of JEEVika Cooperative Bank

E. CREATION OF SUSTAINABLE INCOMES AND LIVELIHOODS

- Replicable Livelihood Business Enterprise Development

- Encourage a demand-driven and need-based approach through the Self Supporting Cooperative ecosystem

F. COMPREHENSIVE GOAL

- Work, employment, income security, food security and social security (healthcare, childcare, and shelter)

(The model is framed with the inputs from)

1. Value Chain Approach through the ILSLEDA (international links & Services of Local economic development) RESC (Resources for Sustainable Competitiveness) methodology
2. State of Maharashtra’s Agri-business and Rural Transformation Program (SMART) Project (Public private entrepreneurship Model)
3. Access Livelihoods (Beehive model)
4. SEWA (Self Employed Women Association) (Full Employment to Self reliant Mode

Sr. No.	Particulars/ STRUCTURAL ORGANISATION/ENTITY UNDER	Objectives	Benefits
1	State Cooperative Act	<ul style="list-style-type: none"> • To provide support and services to the members of the society and not to earn the profit • To help each other mutually and not to have competition • To practice fair and transparent business activities • To deliver the quality goods and produce to the end customers 	<ul style="list-style-type: none"> • Membership of the co-operative society is open to all, who have a common object of providing service without expecting returns on it. The member can join and leave society as per their wishes. • Capital Invested for the society is contributed by the member and various grants and subsidies are received from the government for the smooth processing of business. • A cooperative society is registered under the Cooperative Societies Act, it is a separate legal entity where the liability of its member is limited. It can run the business under its name. • Where the cooperative society earns more profit

			<p>while conducting its business operation, it is distributed among the members based on their participation in business.</p> <ul style="list-style-type: none"> • Promotes Democracy • Ease of formation • Limited Liability • Equal distribution of surplus • Stable existence
2	Two/Three tier structure of Federation	<ul style="list-style-type: none"> • Consolidation and relationship between existing and new entities • To facilitate the voluntary formation and democratic functioning of cooperatives based on self-reliance and mutual aid for overall economic betterment and financial autonomy. 	<ul style="list-style-type: none"> • To represent its member organizations; • To acquire, analyze, and disseminate economic, statistical, and other information relating to its members and to all types of cooperatives within its area of operation
3	Multi State Cooperative Societies	<ul style="list-style-type: none"> • Expansion of Services 	<ul style="list-style-type: none"> • Outreach and provide functional autonomy
4	Self Supporting Cooperative Societies	<ul style="list-style-type: none"> • Autonomy • Decision making unit 	<ul style="list-style-type: none"> • Voluntary formation of Cooperative Societies as accountable, competitive, self-reliant business enterprises, based on thrift, self-help and mutual aid and owned, managed and controlled by members for their economic and social betterment and for the matters connected therewith or incidental
5	PACS as Community Service Centers	<ul style="list-style-type: none"> • To reach to grass root level with new business motives 	<ul style="list-style-type: none"> • Explore new and diverse business models for sustainable enterprises through PACS.

Formation of Advisory Board:

- National level: VAMNICOM, Pune.
- State Level: DNS Institute of Cooperative Management, Patna, Bihar
- 2 Expertise each in the component of Institutional & Capacity Building, Financial Inclusion, Social Development and Livelihood Business Development.
- Regional representative from (CLF)

ROLE OF VAMNICOM, PUNE

1. Institutional and Capacity Building of staff and other relevant stakeholders with the role of advancement (structural and functional) and setting up a viable livelihood business enterprise through cooperative ecosystem.
2. CLF an independent entity will be groomed, incubate, train and channelized into Livelihood business enterprise by the Advisory Board and the expertise in Livelihood ecosystem.
3. Handholding in formation of Advisory Board who will guide and direct the JEEViKA ecosystem to take the necessary steps and decisions to make JEEViKA a resilient body.
4. Legal compliances handholding from registration to execution will be provided to JEEViKA through consultancy decorum from VAMNICOM, Pune.
5. SWOT and or IMPACT Assessment, Monitoring and Evaluation of the JEEViKA entities will be carried out VAMNICOM to know the challenges and opportunities of the Livelihood business attire.
6. To prepare long lasting milestones for human resource development, stakeholders viability training modules and other necessary foot prints to make a sustainable business enterprises for JEEViKA
7. Consultancy and guidance to those 1500 CLF are being in the process to convert in Cooperative Societies to become a viable and self reliant Institutions to support its members VLOs /SHGs federated as CLF. Converted CLF in Cooperative Societies current figure is 364 may go upto 1500 hundred consists of BODs (Each 12 member) CEOs- 1500 , Accountant- 1500 and Salesman atleast 02 in each societies total 3000 need cooperative orientation in the form of Management and Business Model.
8. Capacity Building of these manpower resources required training and development. VAMNICOM, Pune can take up resources as CEOs and selected representative of each BoDs for exposure and training in Pune rest will trained in DNSRICM, Patna. Considering viability assessment, VAMNICOM, Pune will guide JEEVIKA Tier - Structure of these forming societies either 02 tier or 03 tier (District and State Level) to be registered under Self Supporting Act 1996 or MSCS Act- 2002

9. Role of VAMNICOM in the strengthening of the Cooperative Structure of Jeevika would be in following action based program during implementation process: Minor in the Production Planning, Business Planning and Infrastructure Planning, Financial Planning and Major role in the Human Resource Planning for assessment of needs and incentives for all kinds of societies in the formed tier - structure.

GLIMPSES

A day exposure of VAMNICOM team along with Assistant Registrar, Muzaffarpur at:

- Sangam JEEViKA Women's Self-supporting Cooperative Society Ltd;
- Samarpan JEEViKA Women's Farmer Producer Company Ltd.
- Jagriti JEEViKA Women's Training & Learning Self-supporting Cooperative Society Ltd
- Interaction with DKR, RRS, and Health Help Center, Muzaffarpur.
- Interaction with all thematic managers & YPs at DPCU.



Sangam JEEViKA Women's Self-supporting Cooperative Society Ltd;



Samarpan JEEViKA Women's Farmer Producer Company Ltd.



Jagriti JEEViKA Women's Training & Learning Self-supporting Cooperative Society Ltd



Interaction with DKR, RRS, and Health Help Center, Muzaffarpur.





Interaction with all thematic managers & YPs at DPCU.
Visit to RRS(Gramin Hut)



Interaction with State Cooperative Department official's and
NCDC