



Regional Conference on Reforms for Citizen Centric Governance

**Socio-economic Empowerment of the Rural
Poor through Sustainable Community
Institutions in Bihar**

JEEVIKA - Bihar Rural Livelihoods Promotion Society

JEEViKA : at a Glance

- **BRLP started in October 2007 with World Bank support**
- **Special flood prone areas added in 2010 under BKEFRP**
- **Budget : Rs. 306 cr. in BRLP & 164 cr. in BKEFRP**
- **Outreach : Rural Poor HHs 5.9 lac in BRLP & 1.6 lac in Kosi**
- **Spread : 42 blocks in 6 dist. BRLP & 13 blocks in 3 dist. Kosi**
- **Objective : Social & Economic Empowerment of Rural Poor**
- **Implemented by Bihar Rural Livelihoods Promotion Society**

JEEViKA : Background

- **Bihar Area - 2.8% of India, population - 8% of the country**
- **81% depend on agriculture - 70% small & marginal farmers**
- **Average landholding - 0.07-0.22 ha & usually no irrigation**
- **Average food security - for 4-5 months for small holders**
- **CD ratio 32%, much below the national average of 73%**
- **42% BPL (Planning Commission data), 54.4% as per Tendulkar Committee Report**

In a nutshell :

- **High level of poverty, low productivity, unemployment, lack of infrastructure, illiteracy, and migration**
- **Need to promote & strengthen livelihood options**

JEEViKA : Goal

Objectives

- **Creating self managed community institutions of poorest of the poor and poor households.**
- **Enhancing income through sustainable livelihoods.**
- **Increasing access to social protection including food security through greater voice.**

Self Managed SHGs established, covering at least 80% of the target household

At least 50% of those who have received CIF have increased income by at least 30% of the baseline

At least 50% of SHG members have reduced high cost debts from informal sources

JEEVIKA : Components

Community Institution Development (25%)

Formation & Strengthening of

- SHGs,
- Producers Groups,
- Federations.

Community Investment Fund (57%)

- Initial Capitalization fund
- Livelihood Fund
- Social Development Fund
- Service Sector Fund

Technical Assistance (8%)

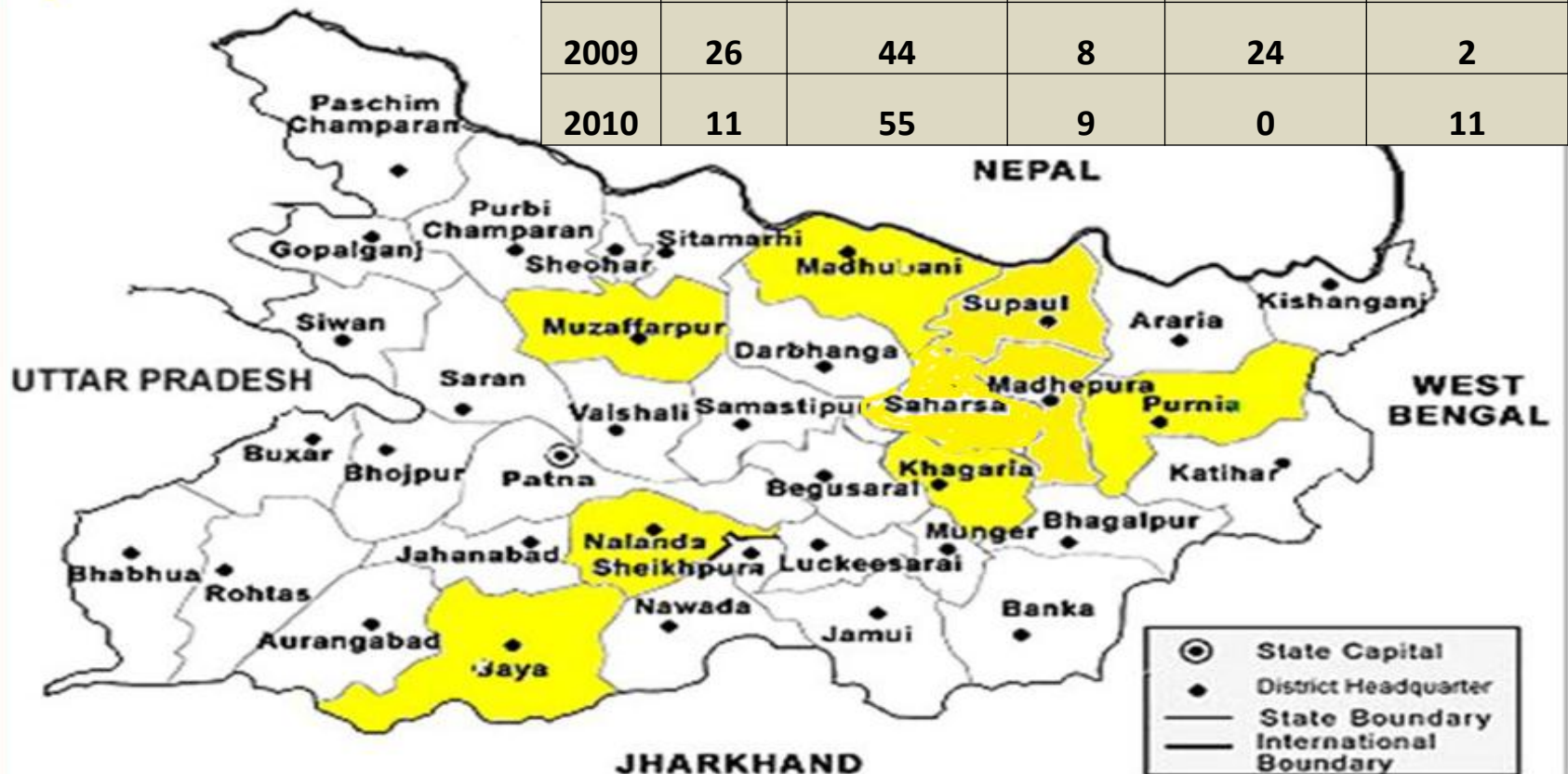
- MF Investment & Technical Assistance-MITA
- Rural Business Development Facility
- NGO Capacity Building
- Bihar Innovation Forum

Project Management (10%)

- HR Management
- Monitoring and Evaluation
- Communication

JEEViKA : Presence & Implementation Phasing

YEAR	Block	Cum. Block	District	BRLP	BKEFRP
2006	5	5	5	5	0
2007	13	18	6	13	0
2009	26	44	8	24	2
2010	11	55	9	0	11



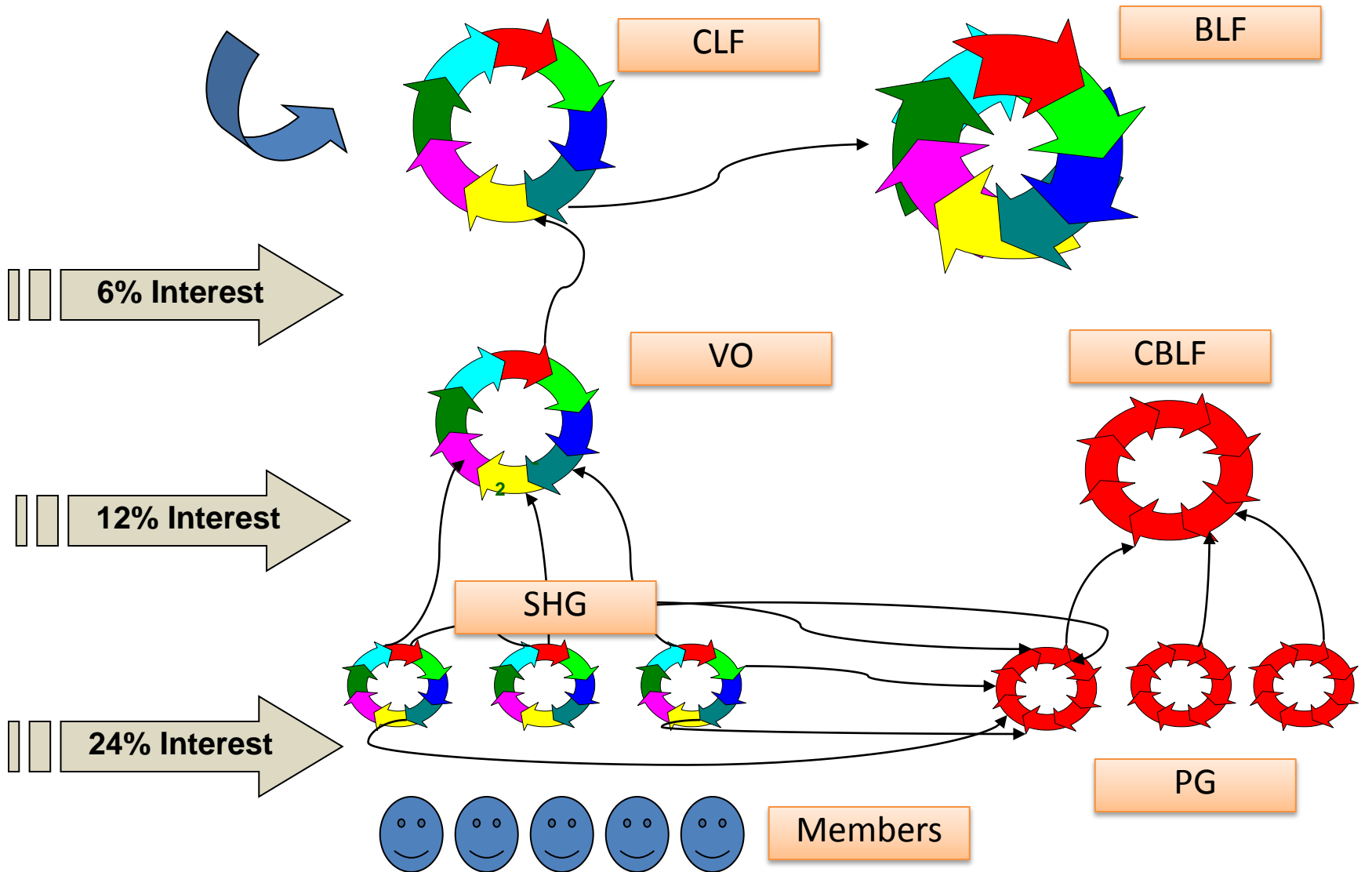
JEEViKA : Rationale & Priorities

- **Non-existence of complementary community institutions to participate in development process**
 - Priority to develop poor's institutions to access better credit, assets & services
 - Community participation in all processes and Creation of social capital for sustainability
- **Low investment by formal sector leading to credit at exorbitant interest rate from informal sources**
 - Priority to ensure financial inclusion of the poorest with mainstream financial institutions (poor as bankable clients)
- **Lower productivity – alienated small holders, increasing uncultivated land & food insecurity**
 - Strategy to enhance productivity, food & nutrition security by adopting poor-friendly practices

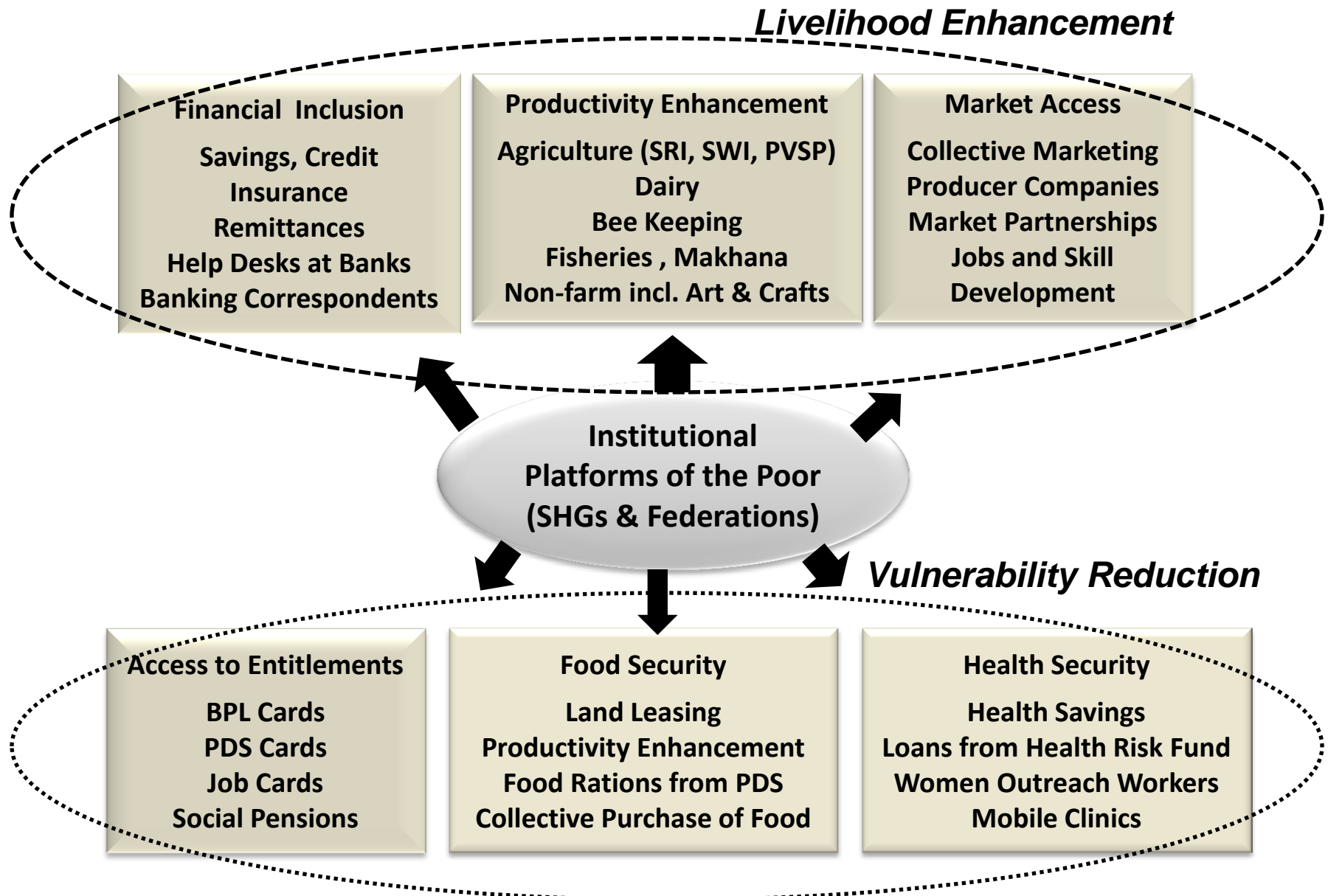
JEEViKA : Key Features

- **Self Exclusion Targeting Model**
- **Saturation approach**
- **Building Social Capital – “Community Cadre”**
- **Working on both - “Demand” & “Supply”**
- **Dedicated support structure**
- **Investment in capacity building & performance monitoring**
- **Convergence with Line Depts, Business relationship with Bankers & Partnership with service provider agencies.**
- **Exclusive system development & its continuous updation**

Institutional Architecture & Fund Flow



JEEViKA : Framework



JEEViKA : Strategies : Sustainable CBOs

- **Formation of CBOs and their quality nurturing**
 - Mobilisation starts from the poorest hamlets
 - Focus on vulnerable sections like SCs, STs, minorities, differently able, landless, migrants, isolated HHs etc
 - Formation of quality SHGs based on “affinity” & “neighbourhood”
 - Standardized COM, Training modules etc for intensive capacity building of the SHGs and their federations
 - Development of livelihood groups (Producer Groups) and their federations (Producer Cooperatives/Companies)
 - Creating the federations as centre point of all entitlements
 - Block Level Federation to act as sustainable community managed agency in a span of 5-7 years

JEEViKA : Strategies : Sustainable CBOs

- **CBOs to be self managed, supported by community cadres**
- i. **Taking support of Community Resource Persons (CRP):**
 - **Selected & trained best practising members mobilise in new areas**
 - **CRPs as agents of change & no dependence on outside factor**
 - **Development of Master Trainer CRPs for training by the community**
- ii. **Knowledge Rooting at Community Level:**
 - **Social assets - cadre of Community Mobilizers and Book Keepers**
 - **Community managed extension system in agriculture – VRPs**
 - **The federations monitor & release payment to community cadres**
 - **Sub committees function to plan, execute and monitor activities**

JEEViKA : Strategies : Financial Inclusion

- **Financial assistance to the poor through Capitalization:**
 - Uniform books of records
 - Participative Micro Planning (MP) at community level
 - Community Investment Fund (CIF) for capitalization
 - Range of requirements kept open ended and as per MP
 - Debt reduction & mitigate other vulnerabilities
 - Designing of financial products :
 - Health Risk Fund
 - Food Security Fund
- **Streamlining Mainstream Bank Finance:**
 - Partnership (MOUs) with Commercial Banks & RRBs
 - Banks came forward to facilitate the process Financial Inclusion

JEEViKA : Strategies : Financial Inclusion

- **Exposure Visit of Branch level & Senior Officials of Banks**
- **Improving quality of service delivery by setting up 'Bank Mitra-Help Desks' at branches**
 - Bank Mitras are community members trained to facilitate banking procedures at the branches for SHG members
 - It reduced banking time for the poor
 - Ratification of Bank Mitra policy by SLBC
- **Formation of a Steering Committee of SLBC on SHG financing and Financial Inclusion**
 - Enhancing the credit limit of SHG's to minimum of Rs. 50,000/-
 - Ensuring issuance of directions from different Bank's HOs
 - Ensuring timely supply of stationery from Banks for SHGs

JEEViKA : Strategies : Productivity Enhancement

- **Action Research on System of Rice Intensification (SRI)**
 - 128 farmers in 2 districts in 2007 with PRADAN
 - Barti Devi of Gaya district got yield of 18.18 tons per ha
 - Average yield - 10 tons / ha, more than 4 times of average
- **Scaling up of System of Rice Intensification (SRI)**

	SRI				<u>SWI</u>		
Year	2007	2008	2009	2010	08-09	09-10	10-11
No of members	128	5146	8367	19911	415	25235	48521
Area in Ha	30	544	786	1412	15	1200	2536
Average Yield (Ton/Ha)	10	7.78	6.5	5	3.7	4.5	5
Highest Yield (Ton/Ha)	18.3	19.3	14.2	14	7.79	10.01	8.2

JEEViKA : Strategies: Productivity Enhancement

- **System of Crop Intensification (SCI) :**
 - Rapeseed : increase from 0.947 to 3.5 ton / hectare
 - Moong : increase from 2.5 to 7.5 quintals / hectare
 - Brinjal : increase from 1.5-2 to 4.5-5 Kgs / Plant
 - Tomato : increase from 3-4 to 12-14 Kgs / Plant
 - Chilly : increase from 5-6 to 10-12 Kgs / Plant
- **Community Based Extension Mechanism : Key to success**
 - Village Resource Person (VRP) is a local farmer identified by the VO
 - Conduct micro-plans & handhold 50 – 80 members in the entire cycle
 - Service charge designed to mobilize & motivate vulnerable sections
 - SC/ST HHs + Lease Land = 35/- per HH per month
 - SC/ST HHs + Own Land = 30/- per HH per month
 - BC/EBC HHs + Lease/Own Land=25/- per HH per month
 - General HHs + Lease / Own Land = 20/- per HH per month

JEEViKA : Positive Factors

- **Role of various stakeholders:**
 - All convergence take place at CBOs for last mile service delivery
 - Partnership with Govt Depts, Banks, CSOs, Academic Institutions
- **Transparency and Stakeholder Participation:**
 - Community actively participate in the economic development process
 - Various sub committees ensure utilisation of the funds and social action
 - Planner with detailed information available in all CBOs about the project as well as line departments
 - Grievance redressal mechanism well ingrained in the system
 - Web enabled MIS
 - MIS reports go back to the CBOs for updation and decision making
 - This information is also used by the secondary stakeholders incl. banks

JEEViKA : Positive Factors

- **Display of leadership / Team Work:**
 - Pilot of all interventions with small numbers in a focused manner
 - Expert agency/Special spearhead teams to undertake the pilot
 - Based on learnings, refinement made in implementation strategy
 - Standard guideline prepared for scaling up
- **Sustainability factor:**
 - Institutions managed by the community
 - Financial viability over time
 - Active Sub-committees in the VOs
 - CRP Strategy
 - Community professionals as driving force

JEEViKA : Innovativeness & Replicability

- **The learnings incorporated in various guidelines of NRLM**
- **BRLPS designated as SRLM for rolling out NRLM in Bihar**
- **Systems of book keeping for CBOs accepted by Banks & CSOs**
- **Led to GoB launching “SRI Kranthi” in in 3.5 lakh ha this year**
- **BRLPS providing resource support to other states in capacity building**
- **Created a platform “Bihar Innovation Forum” to scout innovations**
- **25 innovators were finally selected and acknowledged**
- **Potential innovations partnered with the project and other agencies**

JEEViKA : Achievements

- **Building quality community institutions and creating channel of last mile service delivery**
- **Clearing old high cost debts & release of mortgaged assets**
- **Reduction in exploitative tied up transactions**
- **Decrease in money lenders interest rate**
- **Increase in leasing in of land and animals**
- **Enhanced food security at household level**
- **Poor as entrepreneurs - Setting-up small enterprise like village shops, vegetable vending, bangle / sari selling etc**
- **Change in the mindset of bankers - SHGs as bankable clients**
- **Decline in domestic violence & increase in Women-say**
- **SHG members confident to deal with officials & traders**

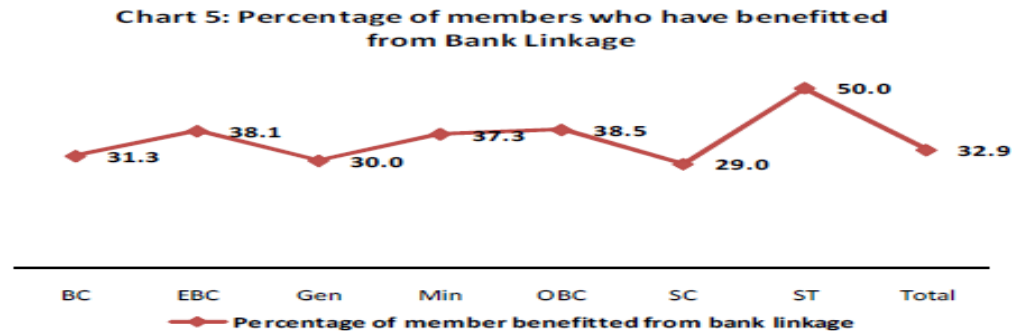
JEEViKA : Outcomes : Impacts / Benefits

- External evaluation to know :
 - Household level impacts
 - vulnerability reduction & livelihoods enhancement
 - Empowerment & Functional literacy dimensions
- 2665 members belonging to 240 SHGs completed 2.5 years were part of the study

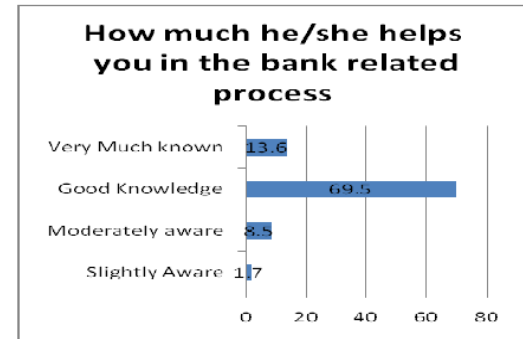
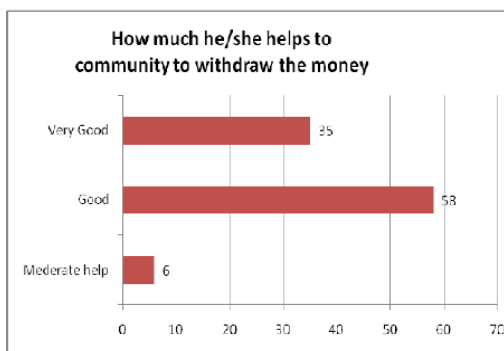
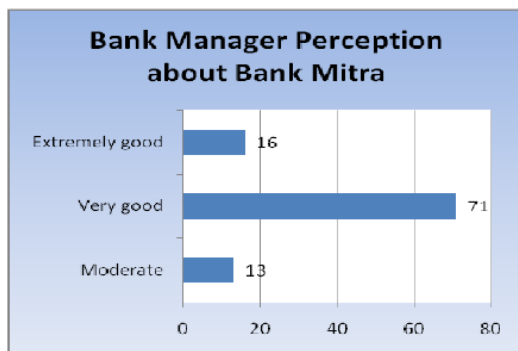
Caste	Number of Members	Percentage of Members
BC	560	21
EBC	548	20.6
Gen	70	2.6
Min	426	16
OBC	13	0.5
SC	1026	38.5
ST	22	0.8
Total	2665	100

JEEViKA : Outcomes : Impacts / Benefits

- Improving Credit Worthiness of Groups for Bank Linkage
 - ICF & its timely repayment establish credit history. Overall one third benefitted from bank linkage

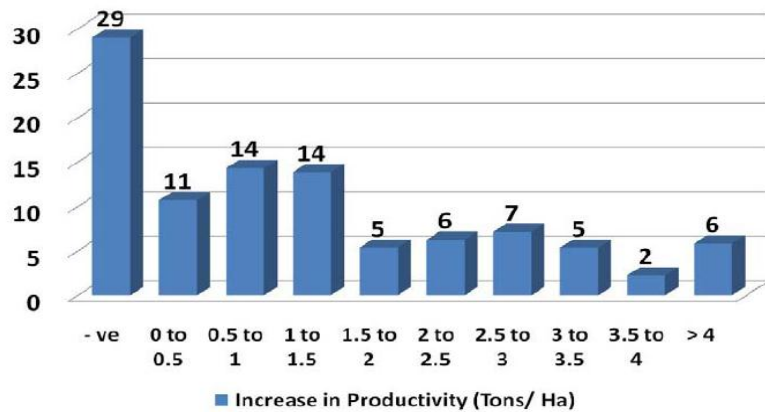


- Input through Community Professional – Bank Mitra

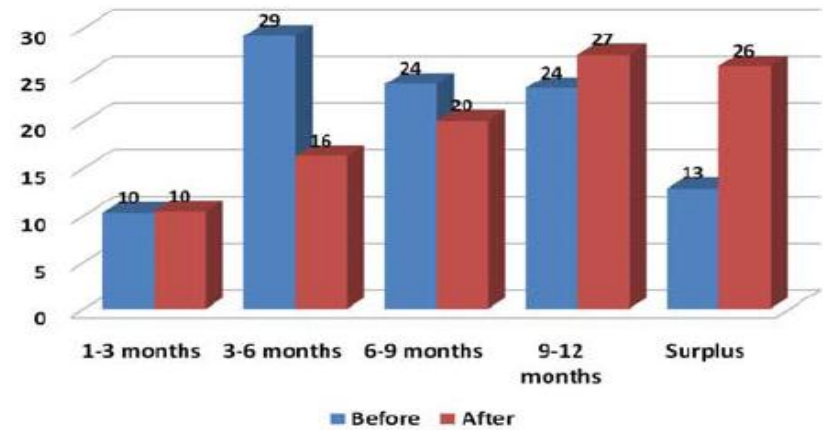


JEEVIKA : Outcomes : Impacts / Benefits

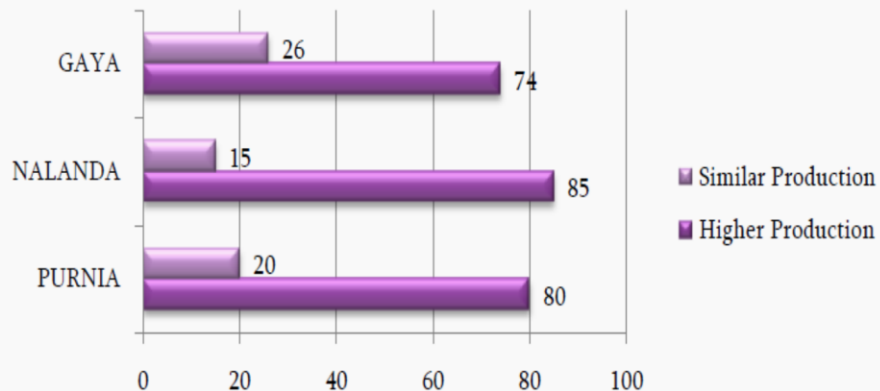
Graph: Change in Productivity- Pre-SWI and SWI Phase (Tons/ Ha)



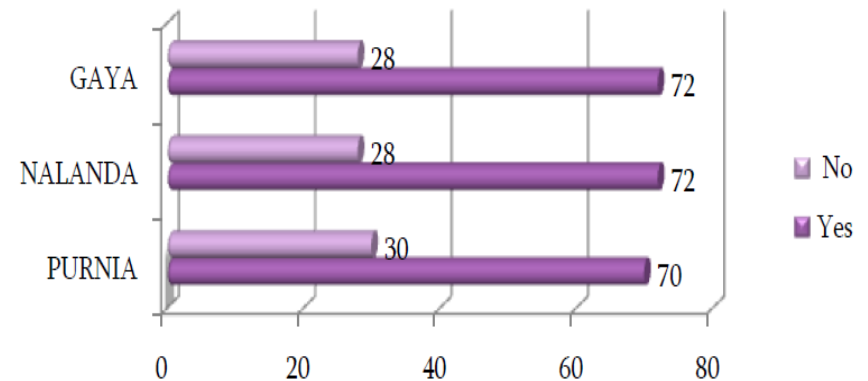
Graph: Change in Food Security for Participating Families



Impact of SRI on production



Opinion on technical information

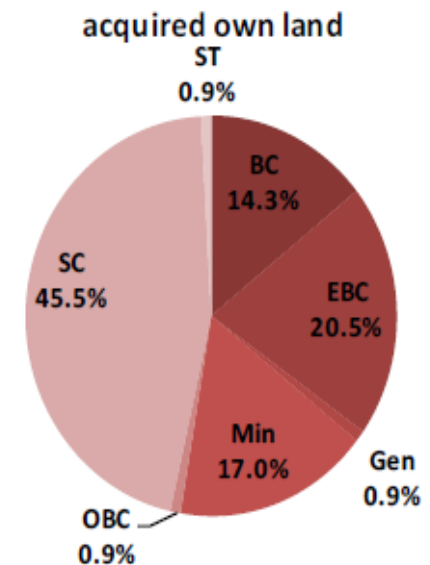


JEEVIKA : Outcomes : Impacts / Benefits

- **Changes in Land ownership of Landless Members :**
 - Substantial numbers of landless have acquired land
 - Landless have substantially increased their leased land holding size

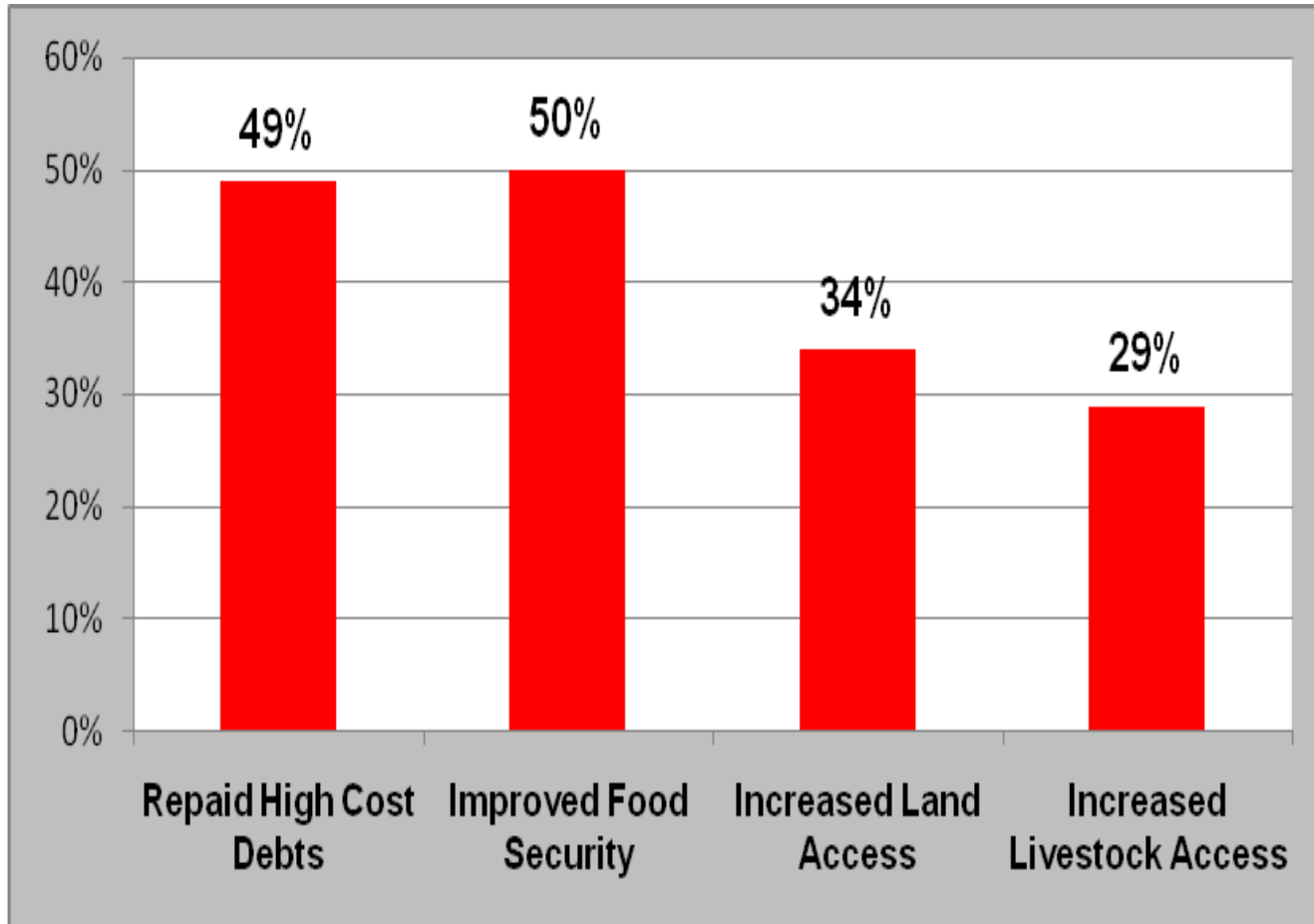
Caste	Percentage of members who were landless in 2008	Percentage of landless who have acquired own land	Average land acquired (Katha)
BC	57.0	5.0	12.6
EBC	52.9	7.9	5.2
Gen	47.1	3.0	5.0
Min	39.2	11.4	3.1
OBC	15.4	50.0	10.0
SC	64.6	7.7	5.5
ST	18.2	25.0	10.0
Total	55.5	7.6	6.1

Chart 5: Distribution of landless members who have acquired own land



- **7.6 % landless purchased land & average 6 Kattha (0.2 acre)**
- **Out of that 67% belong to SC/ST/EBC**

JEEViKA : Outcomes : Impacts / Benefits



Household Level Impacts (% of HHs)

THANK YOU

A Presentation by

JEEViKA

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