



2016-17

# ANNUAL ACTION PLAN

FY: 2016-17

**Under National Rural Livelihood Mission**

JHARKHAND STATE LIVELIHOOD PROMOTION SOCIETY

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## Preface

“Jharkhand State Livelihood Promotion Society” (JSLPS) a society registered under Society Registration Act, 1860 on July, 2010 under the aegis of Rural Development Department and is working towards promoting livelihood for the disadvantage section of the rural community in the state. The society is implementing women empowerment and livelihood programme in the state. The society is currently running two important project viz. Sanjeevani and is the nodal agency for implementation of National Rural Livelihood Mission in the State.

In a very short span of time the society has firmly established itself by effectively extending its outreach to some of the remotest geographies of the State. Several successful stories of women breaking the poverty inertia from traditionally marginalised section have further boasted the moral of SRLM.

The State Rural Livelihood mission has established the State Mission Management Unit, District Mission Management Units and Block Mission Management Units to implement the programme. Under NRLM the society has now its outreach in 20 districts and 80 blocks under intensive, resource block and home grown model (or partnership) categories. Simultaneously, non-intensive blocks are being supported to consolidate the SGSY programme and roll out NRLM strategy. The staff and support structure have been created and new staff are being recruited and mandatory trainings like induction, immersion are being continuously provided.

Active support from National Resource Organisations - SERP, Kudumshree and BRLPS are being taken to establish resource blocks and intensive block strategies. The preliminary results and support from the resource organisation have created confidence to scale up institutionalization and build the capacities of poor women to access financial and non-financial services in the state. At the end of March 2016, a total of 27000 numbers of SHGs would be brought under NRLM fold.

In the planned year the focus is on – Expansion (Scaling up from Resource Blocks to Intensive Blocks), mainstreaming of Livelihood interventions and Social Development Activities, Communitisation & Rationalisation of Human Resource Structure and taking up new initiatives and partnership. Some of the important interventions and partnership proposed are – Gender Social Action Plan, Elderly SHGs, Person with Disability, Food Nutrition Health and WASH, Ultra Poor with Trickle Up and GOALS in partnership with UNDP. The AAP of 2016-17 for MKSP is also annexed along with the document. Funds under three dedicated funds for FI, Livelihood and Convergence. SRLM would also take up a study pilot with J-PAL on ultra-poor strategy.

In the coming Financial Year i.e. 2016-17, JSLPS intends to expand its outreach to all the 24 districts of the state while intensifying its interventions in total of 140 blocks and forming and strengthening additional 30000 SHGs. The budget requirement from NRLM and NRLP including that for skills and MKSP is and Rs. 104.20 cr. and Rs. 267.70 cr (Total 371.90) respectively.

Chief Executive Officer  
Jharkhand State Livelihood Promotion Society, Ranchi

# **Vision & Mission**

To work as a specialized agency for social empowerment and poverty reduction with special focus on livelihood promotion of the poor and vulnerable communities and households by bringing about synergy among all line departments through convergence for empowerment of disadvantaged communities in Jharkhand.

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## PART I- REVIEW OF AAP 2015-16

### a. Implementation structures established

Jharkhand State Livelihood Promotion Society (JSLPS) was formed as an autonomous and independent society year 2009 within Rural Development Department, Government of Jharkhand. The society was created to serve as a special purpose vehicle for smooth implementation of poverty reduction schemes and programmes in the state. The business of the society is run by its General Body (GB) and Executive Committee (EC). Hon'ble Minister, Rural Development is chairperson of GB while the EC is headed by the Principal Secretary. The EC of the society is empowered to approve the systems and policies of the society as well as supervises day to day business. The GB and EC members comprise of senior level officers of the Government of Jharkhand, representatives from banks and other institutions.

The state level State Mission Management Unit (SMMU) is established within the society, which is headed by a full-time Chief Executive Officer (CEO). The CEO is being supported by a full-time Chief Operating Officer (COO) and a team of senior level professionals and thematic experts.

JSLPS has been designated by the State Government to anchor and implement the National Rural Livelihood Mission in Jharkhand in the September 2011. JSLPS has initiated the SRLM's activity in the financial year 2012-13. The first Annual Action Plan of SRLM got duly approved in May'2012 and initial preparatory work got started.

Further, the core team of JSLPS has been recruited, inducted and placed. They are exposed to village immersion programme. The team is instrumental to catalyse social mobilization, nurturing institutions of the poor, build capacities and skills, facilitates financial inclusion and access to financial services, support livelihoods and ensure convergence, partnership and networking. Professionals at state core team (SMMU) were recruited from the open market on contract basis. At present, the mission has following thematic unit at state level Social Mobilisation and Institution Building(SM&IB), Financial Inclusion (FI), Livelihoods- Farm, Livelihoods-Non-Farm, Skills and placements, MKSP, M&E and MIS, Human Resource Division, Finance, Procurement and Knowledge Management Cell. Each division is headed by senior level professionals and thematic experts.

The details of HR Structure at State, District and Block Level as approved by State Cabinet is placed in annexure – I

b. Management Systems instituted (M&E, MIS, FMTSA, and Internal Audits etc.)

Following Management Systems have been instituted in the society:

**Monitoring and Evaluation (M&E) System:** JSLPS completed its baseline study in year October, 2014 itself. A total of approx. 6000 households (HHs) were surveyed in total covering 16 districts, 32 blocks, 64 GPs and 128 villages. Further, the State has initiated Community Based Monitoring System (CBMS) where in community takes the onus of monitoring their own program through identified community monitors. This initiative of JSLPS has now got national level recognition and MoRD has issue a related advisory to other SRLMs urging them to adopt this model. Further, SRLM has received four proposals in the RfP round for conducting process monitoring and is hopeful of engaging the agency by March, 2016 itself.

**Management Information System (MIS):** JSLPS has developed transaction based MIS 'Swalekha' for Community Based Organizations (CBOs). Swalekha means writing one's own book of accounts with focus on community managed book keeping. Swalekha is a community centric, MIS developed with support from Technical Agency 'Microware Consulting and Computing Pvt. Ltd.', Gurgaon. JSLPS has also developed one community MIS book keepers per village. These MIS book keepers are responsible for data collection and validation during SHG meetings. Specific training programs have been designed for these book keepers for data analysis and monitoring and review of SHG performance at VO level.

Necessary hardware facilities like – Computer, Printer, UPS, Internet facility and separate MIS room have been provided at block level.

The application for tablet based MIS is developed and has been successfully tested in Resource Blocks of Ranchi, W. Singhbhum and Pakur district. 700 tablets were procured and have been handed over to MIS/Master Book Keepers in resource blocks. The 'Swalekha' is being effectively used for decision making at all levels. Automated alerts are being generated and sent to SMMU, DMMU and BMMU on a variety of indicators. The data is being further used to prepare monthly progress reports, priorities field visits, discuss gaps in the monthly review meetings and rank district quarterly performances. The MIS is also being used to generate due list for release of RF, CIF and expedite the process by introducing online submission of community fund release requests by BMMU, DMMU and SMMU. In 2015-16 JSLPS has further stepped forward in developing online IUFAR based AAP budget template which has been appreciated at NMMU level and has given directions to other SMMUs to emulate such initiatives. Going ahead the current budget for AAP 2016:17 has been prepared by using this application wherein Blocks and Districts have furnished online data.

**JSLPS FINANCE AND INTERNAL CONTROL SYSTEM:**

JSLPS is leading in rollout of Tally FMS and generate system generated financial reports. Presently JSLPS is having 15 accounting centers. All the accounting center is working standalone and periodically their data gets synchronize at SMMU. This year JSLPS is planning

to work on "Tally Single data – RDP module ". This will add additional feature to use Tally from multi-locations in single database (company) at central server through RDP. We will be able to see comprehensive reports without sync or consol. It may be discontinued after successful fulfilment of same requirement from web based e-FMS or assimilation might be done. It will also give more secure tally data. This will done through Tally Solutions Pvt. Ltd and will be on same FMS which has customize for MoRD.

#### **ROLLING OUT INTERNAL AUDIT:**

We had tried FMTSC and found it is not very effective. We are having dedicated professional staffs in DMMUs. They are capable to work independently. We tried FMTSC but considering the team size and experienced in working with NRLM, we did not get value addition to our work. During FY 2015-16 we have hired 4 Chartered Accountant Firms for Internal Audit. 3 CAs firm has been allotted one region each for internal audit and the 4th one is lead auditor which will take care for internal audit of SMMU and also to coordinate, report compilation and compliance with other 3 auditors. In FY 2016-17, our focus will be on towards of successfully rolling out of internal audit throughout JSLPS operational area.

#### **PROCUREMENT OF GOODS AND SERVICES COMPLETED**

All the essential services like Baseline Survey, Statutory Auditor, Internal Auditor, MIS Agency and required infrastructure for the DMMU & BMMU has been procured except process monitoring. In the previous year the process of the tender invited for process monitoring was cancelled due to substantial variation between estimated and actual price. The retendering process is at RfP round stage now and the agency will be on board in March, 2016.

c. NRLM footprint achieved - No. of Intensive Districts, Resource Blocks, Intensive Blocks, Partnership Blocks, Villages

Adopting the phasing plan, Jharkhand SRLM is progressing towards covering all the districts by 2016-17 and all blocks by 2018-19 and all villages by 2020-21.

Table: Indicative Phasing Plan under NRLM Intensive Strategy

(Cumulative Figures)

Phase	Time Period	Districts	Blocks	Villages	SHGs
I	2012-13	3	7	110	1454
II	2013-14	12	40	1222	8005
III	2014-15	12	40	2313	16945
IV	2015-16	20	80	3818	31052
<b>V</b>	<b>2016-17</b>	<b>24</b>	<b>140</b>	<b>7000</b>	<b>52000</b>
VI	2017-18	24	200	13500	121000
VII	2018-19	24	263	19000	172000
VIII	2019-20	24	263	26000	233000
IX	2020-21	24	263	32000	291000

The current status of program outreach in terms of geography is as follows:

S.N	Particulars	Total District/ Block/ Villages in State	Cumulative Target for FY 2015-16	Cumulative Achievement Up to February, 2016
<b>1</b>	No. of Intensive Districts	24	20	20
<b>2</b>	No. of Intensive Blocks	-	49	49
<b>3</b>	No. of Resource Blocks	-	17	17
<b>4</b>	No. of Partnership Blocks	-	14	14
<b>5</b>	Total Blocks	259	80	80
<b>6</b>	No. of Villages	32623	4250	3419

- d. Physical progress in key areas of implementation – SM, IB and CB, FI, Capitalization, Livelihoods etc.

**Key Progress (up to 28<sup>th</sup> February, 2016) Cumulative and Annual in Intensive Area**

S.N.	Indicators	Status as on March, 2015	Annual Target (2015-16)	Achievement (2015-16)	Cumulative achievement since Inception
<b>1</b>	<b>Total No. of districts</b>	12	08	8	20
<b>2</b>	<b>Office Setup</b>				
2.1	SMMU (number of offices)	1	0	0	1
2.2	DMMU (number of offices)	10	0	0	10
2.3	BMMU (number of offices)	26	40	30	70
<b>3</b>	<b>Program Outreach</b>				
3.1	Total No. of blocks entered	40	40	35	75
3.2	Number of villages entered	2312	1506	1003	3315
3.3	Total Number of SHGs supported by SRLM	16945	14107	9350	26295
3.4	Total families supported by SRLM	211424	175914	133928	345352
3.5	No. of VOs formed	831	1137	423	1254
3.6	No. of CLF Formed	0	40	26	26
<b>4</b>	<b>Financial Inclusion</b>				
4.1	No. of SHGs with bank account	13122	14268	8369	21491
4.2	No. of SHGs that have received RF	11119	12099	7501	18620
4.3	Amount of RF disbursed (Rs. lakh)	1666.20	1814.85	1126.8	2793
4.4	No. of SHGs that have received CIF	7458	11912	7581	15039
4.5	Amount of CIF disbursed (Rs. lakh)	3783.18	5956.00	5216.82	9000
4.6	Total amount of RF/CIF disbursed (Rs. in lakh)	5449.38	7770.85	6343.62	11793
4.7	No. of SHGs credit linked to Banks	1808	7702	4394	6202
4.8	Estimated amount of credit limit leveraged from Banks (Rs. Lakh)	1014.5	1458	2086.5	3101
4.9	Total amount of saving generated by SHGs (in Rs. Lakh)		NA		4,341.87
4.10	Cumulative amount of inter-loaning generated by SHGs (in Rs. Lakh)		NA		14,972
<b>5</b>	<b>Livelihood (Includes Coverage in Non-Intensive Blocks)</b>				
5.1	No. of farmers practicing SRI	58,459	1,00,000	52907	1,11,366
5.2	Area Covered under SRI (In Acre)	NA	NA	NA	31313.40
5.3	No. of farmers practicing CMSA	322	2400	555	877
5.4	No. of farmers with goat interventions	6383	10,000	8427	8427
5.5	No. of Livelihood Community Cadres developed – AKM & APS	864	1709	731	1595

S.N.	Indicators	Status as on March, 2015	Annual Target (2015-16)	Achievement (2015-16)	Cumulative achievement since Inception
<b>Livelihood - Non Farm</b>					
5.6	No. of Micro Enterprise consultants Developed	112	143	112	112
5.7	No. of Micro Enterprise support	494	1800	855	1349
<b>MKSP</b>					
5.8	No. of village covered under MKSP	336	434	372	708
5.9	No. of farmers under MKSP interventions	15095	12192	7300	22395
5.10	No. of farmers taken Lac Cultivation	1600	10000	6765	8365
5.11	No. of farmers covered under agriculture and livestock interventions	NA	10000	9541	9541
<b>Skills and Placement</b>					
6.1	Total trained		48051**		6401
6.2	No of Candidates (Youth ) Under Training		36038**		1801
6.3	Total placed (completed 3 mths)				987

- e. Status of the progress in the MEC project in partnership with NRO, KUDUMBASHREE:

The pilot phase of MEC project will be completed by July 16. This initiative need to be up scaled, therefore, the learning and experience of the MEC project will be replicated and scaling up strategy will be initiated during this financial year 16-17. In the scaling up strategy 10-15 MECs will be trained in each blocks in which VOs are already in existence. The selection process, training of MECs will be started in the new blocks and districts. The market assessment, sensitisation and awareness building of the community institution will be the platform on which the foundation of the MEC project will be laid down.

Day Book and Performance Tracking System in the old districts is continuing and 1583 mEs (micro Enterprises) have been established in 3 old districts against target of 2000 mEs (March 2016 target) till February, 2016 in Ranchi, West Singhbhum and Pakur districts. The day book and performance tracking system is already evolved for most prevalent 8 categories of the mEs. This MIS based tracking system will be followed to track the performance of the mEs in these 3 districts.

- f. Key activities planned but not implemented with reasons (Shortfalls, deviations and constraints and spill overs)

**SMIB:** Backlog in imparting training of SHGs on different basic modules has been a continued challenge for the society. However, in AAP 2014-15 & 2015-16, pool of community trainers were created that resulted in expediting trainings and reducing the backlogs. But still there are significant amount of backlog in modular training of SHGs. Most of these backlogs are from Resource Blocks (RBs) resulted mainly due to gap in CRP rounds in the earlier years. Since, in the current year RBs have almost saturated hence, there would be more impetus in clearing these backlogs in the current year. Moreover, taking clues from older districts, the training architect has been communitized in newer districts since inception. Timely settlement of training advances by staffs was another major impediment in expediting the trainings. Now, provisions for block accounting has been made to overcome the above challenge.

**MIS:** A total of 2200 tablets were planned to be procured in the FY 2015-16. Till date 700 tablets have been procured and rolled out with support from VOs and trained Master Book Keepers. The tender process for the remaining tablets have been initiated.

**MEC:** The performance tracking system could not be finalized yet mainly due to

iterative process adopted resulting into frequent change in requirements. Also the MEC policy could not finalized and would be done in the first quarter of FY 2016-17.

g. Adequacy of support from NMMU and NROs

**ME&L:** The NMMU was instrumental in providing technical support to JSLPS in finalizing ToRs for – EoI, RfPs as well as in improving the quality of baseline report. Technical support was also obtained by SRLM from NMMU in terms of holding series of consultation with Baseline Agency in drafting the chapters.

The NMMU team also undertook field visits to observe and finalise the CBMS process and tools. The Mid Term Assessment under Home Grown Model (HGM) was conceptualised and steered by NMMU. Further concurrent monthly progress reviews done at National level helped the State receive timely feedback on its progress and system settings. Invitations and nominations of SRLM members to thematic workshops organized by NMMU and World Banks helped the state team in gaining more insights into the different dimensions of the program.

**FI:** In the current year SRLM received many valuable thematic inputs from SERP, Andhra Pradesh, for example monitoring mechanisms and tools for CIF management at VO level. SERP has also helped in sensitizing bankers particularly through seven days immersion of bankers for SHGs-bank linkage.

Further, SRLM is getting thematic support regularly from NMMU, i.e., training of Bank Sakhi, improving SHGs bank linkage portal, disbursement of interest subvention in Category-II districts.

**MEC:** Status of Micro-enterprises development and MEC project in partnership with NRO KUDUMBASHREE:

The second phase of refresher TEAM training was started at the beginning of the financial year 2015-16. 12 mentors from NRO – Kudumshree were engaged for 200 days for the handholding support to 112 MECs across three districts. The day book of different type of MEs were devised with the support from NRO. 1583 mEs were developed in three districts and MECs also supported in value addition of Mango and Lac.

#### h. Key Learning

##### **Financial Inclusion:**

- Effort is required to increase inter loaning and on time repayment at SHG, VO and CLF level for meeting credit needs of members as well as increasing their credit absorption capacity.
- RF & CIF helped members for further strengthening of *Panchasutra*, developing systems and processes of managing fund at SHG, VO and CLF level, meeting immediate consumption need and small credit needs. It helped SRLM in understanding credit needs of community, their investment pattern and livelihoods. All these helped bankers to convince that SHGs are better clients to invest.
- Bank linkage sub-committee of VO, introduction of DCB/bank linkage watch register at VO level, placing of *Bank Sakhis* at bank branches helped community, bankers and SRLM to ensure on time repayment of loan, building confidence of bankers for lending loan to SHGs, increasing and smoothening saving bank account opening and credit linkage of SHGs. Communitization of SHGs-bank linkage seems better option for accelerating SHGs-credit linkage.
- Community cadres (MCP/MIP Facilitators/Trainers, SHGs-credit linkage Facilitators, *Bank Sakhis*) played greater role in facilitating MCP/MIP preparation, documents preparation for SHGs-credit linkage, withdrawal and deposits of money in banks, on time repayment of loan, etc. Therefore, there is high priority to further strengthening these community cadres.
- Repeated loans (smaller and bigger loans) gradually impacting positively in the life of poor women. However, there are evidences across blocks/districts that credit absorption among poorest of the poor women is very less.
- Exposure visits of bankers (within State/outside State) resulted positively in accelerating opening of saving bank account of SHGs, VOs and helped in creating enabling environment for SHGs-Credit linkage. Exposures, trainings and other initiatives for sensitizing bankers need to be continued for building better relationship with SHGs/VOs/CLFs.
- District wise quarterly sharing and learning workshops for bankers and community helped a lot to understand and solve issues at bank branch level.
- It has been strongly realized that regularization SLBC sub-committee on SHGs-bank linkage, DCC and BLBC meeting is important for solving most of issues faced

related to SHGs-bank linkage and mainstreaming SHGs-bank linkage in the State.

- Hiring of ten retired bankers as Consultants–Financial Inclusion also helped in sensitizing bankers, regularizing DCC and BLBC meetings, accelerating opening of saving bank account of SHGs and creating enabling environment for SHGs-Credit linkage.

## **MEC**

- MECs need to be groomed per block, rather than district. 10 – 12 MECs can form a group to cater to the need of community institutions through promotion of mEs.
- A Performance Management System (PMS) needs to be developed to track the performance of mEs.
- A conducive MEC policy of JSLSP needs to be developed and a separate business plan may be developed for 25% of the MCPs who opts for the ME development. Therefore, around 25% of CIF needs to earmark for mEs.
- Linkage with MUDRA bank and Start fund is required for promotion of mEs
- The community institutions like VOs, CLFs need to be orientation on entrepreneurship development with critical support from MECs.

## **SVEP**

- Rolling out of the SVEP in 6 blocks of the project- The proposal for 6 blocks ,i.e. Littipara and Pakuria of Pakur district, Angara of Ranchi district, Manoharpur and Khuntpani of West Signbhbhum district and Kolebira of Simdega district. The enterprise census survey already completed in 6 blocks. The baseline and market assessment study of all 6 blocks are in process in these 6 blocks. The DPR of each block will be prepared by the respective PIA, KUDUMABSHREE and EDI and submitted for the approval. The rolling out of the SVEP will be initiated in these 6 blocks.
- Formation of Producer Organisation of the potential produces: It has emerged during the piloting of the livelihood activities in the last year that the formation of Producer Organisation is necessary to promote the particular activity. 7 FPOs formed in 3 districts and around 30 lakhs of funds sanctioned for 4 FPOs of 3 districts. Around 50 such producer organisations will be started in this financial year 2016-17.
- SVEP action plan shall be submitted based on the DPR being prepared by NROs,

EDI and Kudumbashree for the state of Jharkhand.

### **Knowledge Management Cell (KMC)**

- Conducting Street-plays was proving to be very effective, as it easily grabs the attention of the target audience and thus, disseminating information becomes easier. In the FY 2016-2017, more number of street-plays will be conducted in different villages and blocks helping in social mobilization and institution building, creating awareness on social stigmas and government schemes and benefits. This is the key to smooth mobilization even in the remotest villages, we are using this tool in various local languages like Santhali, Ho, Mundari to connect the community and overcoming language barrier.
- Communication training to iCRPs helps in building their rapport with the community easy in comparison to before. Now, they know how to approach and initiate talk effectively. In the next year, it has been planned to create Master Trainers who will eventually train the iCRPs on communication at district wise. The Communication training to iCRPs will help them to make their communications skill effective.
- The workshop on RTI will be conducted at district level. We will make functional APIO from coming financial year.
- Partnership with Media Houses helps in promotion and brand building and simultaneously assists in achieving the social objectives of curbing social stigmas. Based on that, more number of such partnerships will be done to promote the work of JSLPS state-wide and also making media sensitive towards developmental work. The core aim is to make community aware on various social stigmas and help them to come out, media houses will play a great role in making community aware through publications and local level activities. This activity will work for key awareness campaign for various convergence with other schemes.

### **Key Activities implemented by KMC**

The SRLM for the FY 2015- 2016 had proposed and implemented a number of new and innovative activities which resulted in benefitting the community slowly but steadily. Some of the many activities that were introduced and were appreciated were:

- Documented various innovative practices like Pashu-Sakhi, which also won Best Practice under SAGY and documenting success-studies of different community cadres, which were presented at various platforms.
- Preparation of Video Film on CBMS as best practice
- Designing and printing of New Year collaterals, Various IEC Materials
- Provided Effective communication training to iCRPs, community cadres and field level staff of JSLPS.
- Conducted a state level workshop on RTI.
- Video-documentation of best-practices, success-stories like tablet didi, on SRI and LAC cultivation and various events and workshops.
- Worked on developing communication strategies for Yojna Banao Abhiyaan like media coverage, TVC, street-play, radio-jingles, IEC materials.
- Renovation of JSLPS Website as well as development of IPPE website.
- Campaign against Anti human trafficking and witchcraft in partnership with HT Media achieved a milestone in community awareness.
- Campaign for Awareness on YBA,SBM, NRLM and other govt. schemes to make women aware, a month long awareness drive will come to an end on women day 2016.
- Creation of e-learning platforms by sharing relevant news feature stories among SRLM professionals for Knowledge Management.
- Preparation of IEC materials (pamphlets, brochure, hoardings, posters, standees, leaflets).
- Conducting and participation in fairs, exhibitions and meets, which add as a catalyst in building brand and publicity management.
- Circulation of monthly e-bulletin and quarterly community newsletter.
- Institutionalizing a regular documentation process by capturing information in the form of case studies, video films, event reports etc.

- Use of folk media like street-play in community mobilization and creating awareness regarding SHGs, social-evils like witch-hunting, anti-human trafficking, financial inclusion and various government schemes.
- For stake-holders and organizational branding used social media platforms actively like facebook, Twitter and youtube.
- Sensitize media and create space in mainstream media for story of change related to NRLM.
- Develop repository of Offline photos and videos.

**Partnership with IFFCO-** Partnership with IFFCO Kissan Sanchar Ltd (IKSL), is a joint venture of IFFCO, Bharti Airtel and Star global resources was initiated in the FY 2015-16. The core objective was to plan this partnership was to achieve the agenda of empowering women living in rural India, and therefore, join hands for realization of their common goal. The pilot was started where at first the IKSL green cards were distributed to Aajeevika Krishak Mitra and Pashu Sakhis. These AKMs were oriented with the benefits of the VAS for effective dissemination of advisory on 'best efforts' to these members. The advisory service included one minute voice capsules in Hindi covering diverse areas of interest to the enrolled members. Four such voice messages were delivered per day at present. To extent other services in vogue such as Helpline, Re-listen facility to hear the same day's voice message again, 'Phone-in' program and 'Mobile based quiz'. The messages constituted from the following key categories Agronomics Practices of the crops Seasonal Diseases and control, Animal Husbandry, Livestock care and Management, Market Price, Weather, Government schemes, Agriculture, Alternate livelihoods, KCC and Financial Literacy, Human health and Employment opportunities. As per MoU with IFFCO, 650 farmers are enrolled by 31<sup>st</sup> January, 2016.

**Photography Workshop** – In order to improve the documentation skill of staff, one batch of Staff has been trained on nuances of Photography. This activity would be scaled up in FY 2016-17.

**Proposed Strategies under KMC for FY 2016-17**

- **Community awareness-** The community should be aware about the program. The various communication tools used for creating awareness among community will be –
- **Providing IEC materials-** Pictorial IEC materials are much liked by the community. IEC materials like posters, pamphlets, wall paintings, flipcharts, and testimonies will be effectively used for the community in building their capacity and creating awareness.
- **Community newsletter-** Publishing quarterly newsletter in the Hindi/ local language of the community for the community.
- **E-Bulletin** – We have been publishing monthly e bulletin for stakeholders, staff and Govt. since long. We will continue it.
- **Street play-** The best tool used for creating awareness among community.
- **Short films/ Training films** – Videos is the best medium for dissemination and learning. As moving object with sound effects attracts great attention of the people.
- **Production of Radio Jingles for NRLM, SBM and DDU-GKY.**
- Coffee Table Book including the success story of Women SHGs Members.
- To create a pool of Master Trainers on Communication. Capacity building of community cadres/CC/CLC on effective communication.
- Branding- In this new era branding is very essential. A strong brand provides greater value to the project. Active updates of activities and events in the social media like facebook, twitter & youtube in order to keep connected with the stakeholders, partners and target groups. Publicity of the event through advertising in the newspaper helps in effective branding. New Year branding collaterals like Calendar, diary and planner are also very helpful to establish JSLPS as a brand.
- Knowledge management initiatives- various knowledge management initiatives are planned for community and staff. This will be done through update of monthly issue of e-bulletin containing all the events and success stories. This will also include the sharing of best practices among community and all.

- Corporate films/domain specific film – The corporate films will help the stakeholders and partners in getting a clear picture about the activities taking place related to the project which is very essential for the public to understand. The infotainment is the best medium to capture attention and send the message across. Whereas domain specific film will help the community to understand the domain specific activities in a clear manner.
- For raising awareness, myriad communication tools will be use, like radio, television and print (news-paper) medium will be adopted. The community will be given information about NRLM- its objectives, Benefits of Community institutions of poor (SHGs, VO) Swachh Bharat Mission (SBM), Pradhan Mantri Jan Dhan Yojna (PMJDY) and other crucial programmes which are running for the benefits of the community. In long run we will use FM slot for sponsored programs on Radio.
- A Photo exhibition on project related Photos clicked by staff and KMC team.
- IFFCO- The pilot has been successfully completed for mobile advisory services. Further we are planning to expand and enroll 25000 farmers in the FY 2015-16 itself.
- Photography Workshop – Witnessing the importance of good photos, we will be conducting photography training for field level staff. Adopting the saturation strategy, we will try to give this training to almost all the staff of JSRLM.
- Developing New Year Collaterals.
- Training on Life Skill and Communication Skill for all level Staff.
- i-CRP Communication training We are planning to saturate the iCRP training in next FY.

## **Governance & Anti-Corruption**

- Grievance Handling, RTI, Disclosure, etc.
- Including awareness programmes, workshops, knowledge products and consultancy fee.
- Community led GAC Initiatives
- Training of SRLM staffs on transparency and accountability

Further, KMC would focus on documentation, IEC material creation and dissemination, Communitization.

i. Learning on AAP Formulation:

- AAP preparation brings all staff on one platform to reflect on past performance and contribute their ideas for coming years. JSLPS carried out series of consultations with BMMU, DMMU and SMMU staff at varied level that focused on reflection of past performance, discussion on strategies, orientation on new formats and requirement.
- Lead – SMIB and Health at NMMU too participated in orienting the teams on changing NRLM requirement.
- Support was also taken from WB representatives of Jharkhand for refining strategies.
- In order to resolve issues like different districts quoting different cost rates for various level trainings, the unit of measurement varied from district to district, calculation errors due to difference in units of measurement, compilation of data required immense time and energy , JSLPS has figured out an IT based solution by initiating 'Online Budgeting and Planning Process'. This has been successfully used in the preparation of AAP 2015-16.
- Adding to the online budget template, this year physical templates have been incorporated too. This has further eased the process of targeting. Internal validation mechanism and logics have significantly reduced the drudgery and error in preparation of AAP.
- Additional module has been created in JSLPS MIS 'Swalekha' with following salient features:
  - Predefined inbuilt system checks to rule out calculation errors
  - Predefined cost ceilings
  - Budget template prepared in line with IUFR format
  - Block, District and State Wise Budget Preparation Formats
  - Separate module for Procurement plans
  - Component Wise compilation possible
  - NRLP and NRLM wise reports

## PART II: HR, Social Mobilization, Institution Building and Capacity Building

HR Management is an integral part of Programme Management for implementation of NRLM. The establishment of SMMU/DMMUs/BMMUs has been accomplished with 86% of completion of positions against approval till FY 2014-15. HRD Unit have also taken policy measures to create healthy work environment with retention level of 95%. Detailed status of manpower is:

S. N.	Particulars	NRLP		NRLM		Total As Approved in/up to AAP 2015-16	Total Achievement – Jan'16	Remarks
		As Approved in/ up to AAP 2015-16	Achievement - Jan'16	As Approved in/up to AAP 2015-16	Achievement- Jan'16			
<b>A.</b>	<b>SETTING UP IMPLEMENTATION ARCHITECTURE</b>							
<b>1</b>	No. of thematic positions at SMMU	3	-	-	-	-	-	
<b>2</b>	No. of thematic positions at DMMU	26	26	-	-	26	26	
<b>3</b>	No. of thematic positions at BMMU	299	299	-	-	299	299	

A. Implementation structures established and plans for strengthening them at state, district and block levels

HR Management is an integral part of Programme Management for implementation of NRLM. The establishment of SMMU/DMMUs/BMMUs has been accomplished with 88% of completion of positions against approval till FY 2015-16. HRD Unit have also taken policy measures to create healthy work environment with retention level of 94%. Detailed status of manpower is:

Sl. No.	Level	No. of Units	Approved positions	In-position
1	SMMU	1	62	61
2	DMMU	20	140	115
3	BMMU	66/80	650	582
	<b>Total</b>		<b>852</b>	<b>758</b>

In view of the shift in the programme Strategy from organization driven to community driven, existing HR structures across all SRLMs has been rationalized in view of communitization. The thematic structures has been created with the generalist managers and adjustment of existing thematic managers has been done accordingly.

B. Human resources deployed and plans for strengthening SMMU, DMMUs and BMMUs, including plans for placing dedicated professionals for mainstreaming SI and SD at state, district, block and cluster levels

**Staff Planning for FY 2016-17**

**BMMU Level:** As most of the positions at the block level is being rationalized in view of communitization process, the project shall strategically shift the community professional from project level to community level. The communalization of field level staff shall be done in two phases.

1. Shifting of recruited field staff from project to community institution on end of contract.
2. Facilitation of recruitment process to the community Institutions in the recruitment of field staff.

<b>Proposed BMMU Structure in FY 2016-17</b>	
Positions	Proposed for FY 2016-17
Block Program Manager	1
Community Coordinator (CC) (Shall be shifted to CLF)	8*
Office cum Account Assistant	1
Administrative Assistant cum Computer Operator	1
<b>Total</b>	<b>11</b>

Project shall have the services of Data Entry Operator (DEO). 1 DEO shall be recruited for every 300 or more groups at BMMU level. This would be assignment based position under specific task.

**DMMU Level:** Based on project need, there will be three specialist positions at each DMMU– DM-SM & IB, DM-Financial Inclusion and DM- Livelihoods. Proposed structure for FY 2016-17 at District level is –

Proposed DMMU Structure	
Position	Proposed for FY 2016-17
District Program Manager	1
District Manager (Area focus) – 1. SM & IB, 2. FI, 3. Livelihoods	3
District Finance Manager	1
District Accounts Officer	1
District M&E and MIS officer/Manager	1
Accountant	1
Support Staff	2
Total Unit Size	10

Total districts targeted to be covered in FY 2016-17 is all 24 districts of Jharkhand. The DMMU shall be created in each district with above proposed HR structure.

**SMMU Level:** Since the SRLM is under set-up phase and the programme interventions are scaling up, the structure at SMMU level will be retained for FY 2016-17. However new staff in the project shall not be added in the FY 2016-17 except some positions in operational wing as mentioned below.

1. State Program Manager – Social Development (1)
2. Training Officer – SMIB (1)
3. Program Executive – M&E, HR, SMIB (1 each)

Currently JSLPS is having its interventions in 80 Blocks across 20 Districts with 80 BMMUs (Blocks as resource and Intensive) being managed by 14 DMMUs and 1 SMMU. For FY 2016-17, the programme is to be expanded in further 60 blocks across all 24 districts. For which 60 new BMMUs, 10 new DMMUs is to be set up. As per the phasing plan submitted by various programme domains, the proposed requirement in FY 2016-17 is:

<b>Level</b>	<b>Positions</b>	<b>Proposed positions for FY-2016-17</b>
<b>SMMU</b>	State Program Manager - SD	1
	Manager – Performance Appraisal & Capacity Building	1
	Program Executive- HR, M&E, SMIB	3
	<b>Total</b>	<b>5</b>
<b>DMMU</b>	DPM	10
	District Finance Manager	10
	District Manager (3 in each district)	30
	Accounts Officer	10
	District Accountant	10
	M&E and MIS Manager	13
	Support Staffs @ 2 per unit as per proposed structure	20
	<b>Total DMMU Staff</b>	<b>103</b>
<b>BMMU</b>	BPM	60
	YP (including that for SAGY)	75
	Community Coordinator (shall be shifted to CLF)	496
	Support Staff	124
	<b>Total BMMU Staff</b>	<b>757</b>
<b>Total Staffs</b>		<b>865</b>

The project shall place 75 Young professional placing each at one block for the innovation and various thematic interventions. The recruitment of these YPs is under process through campus recruitment process from various premier institutes and planned to be placed by April'16.

The managerial level staff recruitment will be done through the HR Agency largely. The services of existing Community Coordinator shall be transferred to Cluster Level federations. However, the selection of new Community Coordinator shall be done by Community Institutions with assistance of JSLPS. The support staff position shall be filled by JSLPS itself.

**Provision of YPs in every block where NRLM is being implemented under non-intensive strategy** since in 2016-17 onwards. The mandate is to expand and scale up, JSLPS is contemplating of putting up one YP for every 3 blocks where one GP from each block will be taken up as intensive cluster. In this GP all the activities of intensive cluster will be followed i.e., SHG formation through CRP drives, identification & capacity building of AW, Book Keepers/Master Book Keepers, RF distribution to eligible SHGs, formation of VOs through drives, assistance of CIF fund, VRF etc., Start-up kit to SHGs and VOs. Credit linkages will be strengthened in these areas. For data entry one DEO responsible exclusively for non-intensive GPs will be housed preferably at DMMU.

### C. Plans for induction and use of performance management system

#### 1. Induction and Staff Capacity Building:

Staff will have to undergo probation period of 6 month from the date of joining. Four months would be the induction period including activities as follows:

Phase	Topics/Activities	Objective	Nature of Training	Place of training	No of days
<b>P H A S E 1</b>	3 days Residential basic orientation	Basic understanding of NRLM, Organisation etc	In-house	State	3
	Village Stay- in resource block	Understanding on Village context	Field	Resource Block	30
	Debriefing of learning from VI	Experience sharing	In-House	District/ Block	3
	Sensitization on Social and Developmental issues	Sensitization on issues related to Gender, leadership,	In-house & external resources	State	3

Phase	Topics/Activities	Objective	Nature of Training	Place of training	No of days
		human skills, communication			
<b>P H A S E 2</b>	To tag with CRP round in the same concern district	Skilling Staff on Institutional building	Field	Village in district/ block	15
	Practical task - Social Mobilisation & IB	Developing practical learning	Field	Village in district/ Block	15
	Debriefing of learning from CRP round training	Evaluating conceptual understanding of staff	In-House	Block	2
<b>P H A S E 3</b>	Residential Thematic Induction Training	In-depth understanding on each NRLM components	In-House	State	5
	Tagging with related domain under similar position staff	Understanding Roles, Responsibility & Work Profile	In-House\ Field	Resource \ Intensive Block	30
<b>P H A S E 4</b>	External Visit to NRO	To learn the best practices of other SRLM	In-House\ Field	NRO state	10
	Domain Thematic Training (Respective domain)	Enhance domain expertise	In-House\ Field	State\ District	3
	Deployment of Staff in the concern District/ Block	After completion of phase 3 of the induction schedule			

#### D. Performance Management System (PMS):

JSLPS has rolled out Performance Management System (PMS) for the FY 2014-15 to meet the overall performance standards. PMS is slated to compensate the performance and assess the Capacity Building needs of the respective staffs. Thematic and unit level wise workshops to finalize key performance indicators and key results areas have been completed. Services of external HR consultant has been engaged to facilitate the process.

Processes adapted in the execution of Performance appraisal are mentioned below

- A core team has been constituted for smooth rolling out of the PMS including all domain representatives.
- The participatory workshop of SMMU, DMMU and BMMU staff to set the basic modality for the Performance Assessment process and allocation of weightage.
- District wise workshop to set KRAs and KPIs for Individual performance assessment and Team Assessment.

The performance assessment of the staff has been done in three phases as mentioned below:-

1. Self-Assessment by Individual based of Achievement Vs Target and cross validation by concerned Reporting Officer – 50% weightage
2. Supervisor Assessment on behavioural aspects of Individual – 25%
3. Team Assessment of each DMMU and BMMU by Team Assessment team – 25%

#### E. Reward & Recognition

- Based on combined score obtained by the individual, the performance grade have been fixed as A, B, C & D and performance incentive has been rewarded.
- Training need assessment has been executed to identify the area where staff needs further training to enhance the capacity to perform.

JSLPS will conduct Performance appraisal for the FY 2016-17 in the same manner described above.

#### **Key Action Plan for the FY 2016-17**

1. Staff Recruitment and Training
2. Communitization of field level staff
3. System setup in the new DMMUs & BMMUs
4. Career growth planning for Young Professional
5. HR vision planning
6. Revisit of existing HR policies
7. Performance Appraisal Process for FY 2015-16

## Social Mobilization, Institution building and capacity building AAP 2016-17

- a. Strategies and activities for Intensive Blocks, Resource Blocks and Partnership blocks.

**1. Intensive Blocks:** In FY 15-16, JSLPS has entered in total of 49 intensive Block through the support of resources generated in Resource Blocks.

**1.1 Intensive blocks (10) entered in FY 2014-16:** All villages of 10 intensive blocks will saturate by end of the year. Formation & strengthening of SHG, VO & CLF. This will be done by iCRPs & iSr. CRPs.

**1.2 Intensive blocks (39) entered in FY 2015-16:** Formation & strengthening of new SHGs, strengthening existing SHGs, formation & strengthening of VO, formation & strengthening of CLF through iCRP teams & iSr. CRP teams.

**1.3 In FY 2016-17, it has been planned to expand in additional 60 intensive blocks.** Primary focus would be to formation & strengthening of SHGs, VOs and CLFs through iCRP teams & iPRP teams.

**1.4** Under expansion strategy we are contemplating of utilizing the resources available and the platform created under the state sponsored similar programme implemented by JSLPS called Sanjivani. Along with the NRLM activities following activities would be covered in Sanjivani project area

- Social Mobilization & Institutional Building,
- Financial Inclusion,
- Livelihood Promotion,
- Catering core services of MGNREGA in 39 CFT in 13 Blocks as a CFT.

**Activities in intensive blocks;** Apart from formation & strengthen of SHG, VO & CLF more focus in intensive blocks will be given as below activities:

- a. Strengthening VO sub-committees, grading of SHGs by VOs & strengthening VO social action sub committees.

- b. All SD activities will core activities & VO social action sub-committee will play the key roles.
- c. Developing resource pools & cadres for training, exposure & Immersion.
- 2. Resource Blocks: There are total 17 resource blocks in 7 districts. All villages, clusters & blocks will be saturated in the FY 16-17. No further Resource blocks will be taken up in the FY 2016-17. In the existing 17 resource blocks following activities will be conducted;
  - a. Strengthening of 26 existing CLFs.
  - b. Strengthening of existing VOs and Sub Committees.
  - c. Formation of new CLFs in Resource Blocks taken up in 15-16.
  - d. Saturation of Blocks through formation of SHGs and VOs in Resource Blocks taken up in 15-16.
  - e. Generate more than 300 internal CRP teams for formation and training of SHGs, 100 Internal Senior CRP teams for VO formation and trainings, and 10 CLF CRPs for formation and training of CLFs.
  - f. Formation of 7 Block Level Federations in West Singhbhum, Ranchi and Pakur in the old blocks taken up in FY 12-13.
  - g. Promoting more master trainers at block & district level.
  - h. Developing immersion sites in few clusters
  - i. Dependency on NRO will reduced. No more CRP & PRP support after 2016-17.
- A. Partnership Blocks:
 

It has been discussed in length in the section Home Grown Model.
- B. Strategy for Capacity Building.
 

Following are additional strategies & focus in FY 2016-17;

  - i. Month wise training calendar & plan at district level.
  - ii. **Block Resource centre:** This year 1-2 resource cell will be developed in each district at block level. The resource centre will be functional with all training equipment's & materials.

Block level resource pool will be developed primarily comprising of trainers from Community along with project staffs.

Gradually the centre will be managed by Block Level Federation/CLF/Community Institutions. The BMMU will provide support to establish the Centre. The trainings in the Community Managed Training Centre will be imparted by Block Resource Pool.

**iii. Exposure visit to within State and Outside state:**

More exposure visits within & outside state will be organised to build the capacity & capability of trainers & staffs.

**iv. Support of Capacity Building Agency/NIRD, Hyderabad:**

In order to develop and capacitate the block resource pool and district resource pool, the support of Capacity Building Agencies like NIRD, Hyderabad would be taken. Apart from that, JSLPS may take support for Capacity building activities on VO concept & Management, CLF concept & Management, BLF concept & Management, Participatory Training Methodology, Participatory Identification of Poor, VO book keeping, CLF book keeping as & when required.

**v. Audit of Community Institutions**

All SHGs will be audited under NRLM for effective management of SHG fund, maintaining transparency & proper book keeping. A pool of community auditor/SHG auditor will be developed to audit the SHG at least once in a year. The SHGs will directly pay the resource fee to auditors. In order to audit the VOs, two auditors per CLFs will be developed to audit the VOs. The VOs will pay the resource fee of VO auditors. A guideline in this regards will be developed to stream line the activity.

**vi. Partnership with NROs and other capacity building institutions**

Presently JSLPS is taking support from SERP, BRLPS and Kutumbshree & their support will continue in the FY 16-17, but gradually the dependency on NRO will be reduced. No iCRP & iPRP support will be taken after FY 2016-17.

**vii. Start-up kits for SHGs**

During last year SHGs were provided start up kits such as Box, Carpet, and Alarm Clock & Calculator. The cost of kit is around Rs.3,000. The DMMU/BMMU will procure or facilitate procurement of start-up kit for all the SHGS after formation/strengthening/revival of SHGS in all the resource blocks & intensive blocks or transfer the fund to SHGs so that the SHGs can procure themselves.

#### **viii. Participatory Identification of Poor (PIP)**

As per the modified implementation frame work of NRLM, Socio Economic and Cast Census (SECC) data will be used for planning. Data from the SECC 2011 to undertake planning for poverty free Panchayats involving the PRIs and Self Help Groups (SHGs) of poor households. The SECC data uses National Population Register's Temporary Identification Number for identification of households. While SECC data will be used for core planning, the process of Participatory identification of Poor, which is a core element of social mobilization under NRLM, will also be continued.

PIP is conducted in two phase. There is first level of PIP, which is facilitated by Community Resource Persons at the time of their village entry and Social Mobilization. In the second and final phase of PIP will be facilitated by the Executive Committee (EC) members of concern Village Organisation (VO). Only those VO shall facilitate this phase of PIP who is matured, trained on the process and whose sub-committees are functional. The PIP exercise & list prepared by VO will be vetted by Gram Sabha.

#### **ix. Inclusion of Elders**

Of late it has been realized to do something differently for elderly people particularly in villages where SHGs are getting matured and VOs have been formed. JSLPS is realizing that their needs, issues, aspirations, etc. seem to be different than rest of the population. There are many cases where elderly people feel excluded in the existing interventions initiated by JSLPS and hence feel isolated, humiliated and getting sidelined in the community. To understand the needs, aspiration and issues of elderly people and to help them out for their better and dignified life in the society JSLPS and Help Age both have

come forward to support in forming SHGs and help them to get following benefits under the programmes:-

- Social Inclusion
- Self- managed institution and their performance
- Social support systems and linkages
- Access to Pension, PDS, Health services
- Old age homes and improved health and nutrition
- Financial inclusion, savings, credit accessed, bank linkages, Insurance
- Improved livelihood – increase in income, access to markets, linkages to livelihood collectives
- Increased access to MNREGS, increase in wage and self-employment (days and wages)
- Increased food security, reduced risks
- Performing community managed elder care systems

Elderly SHGs will be formed during the routine CRP rounds. Technical support would be provided by HelpAge India (Technical Support Agency) with whom MoU was done in FY 15-16 for three years.

#### **x. PRI CBO Convergence Programme**

Currently PRI-CBO Convergence Programme is being implemented in 29 GPs of 6 blocks with support of NRO- Kutumbshree. In FY 2016-17, the PRI CBO programme will be scaled up in 50 blocks through internal Mentor Resource Persons. LRGs will be promoted as Mentor RPs through CB inputs.

#### **xi. Sightsaver International**

In FY 2016-17 JSLPS will work on livelihood issues of PwD. For the purpose, JSLPS will enter into MoU with Sightsavers International (Technical Support Agency). This is a non-financial partnership/MoU.

#### **xii. Trickle-Up Strategy**

To achieve its goal of reaching out to Ultra Poor, JSLPS has developed a partnership with Trickle Up for implementation of 'Ultra-Poor Livelihood intervention' in the state. The partnership between JSLPS and Trickle UP aims to develop a strategy for building

sustainable livelihoods for people living under ultra / extreme poverty defined in the NRLM framework. This special initiative is expected to create a positive impact in the lives of households living under ultra-poverty and graduate them to a stable situation with sustainable livelihoods, increased food security and increased social and financial inclusion. It also aims to demonstrate a workable model which can be replicated across the JSLPS working area. In order to work on issue of extreme poverty of Ultra Pooors, In FY 2015-16, JSLPS had entered MoU with Trickle Up (Technical Support Agency). It will be continued in FY 2016-17.

### **Objectives of intervention**

- To develop a sustainable livelihood system for ultra-poor households and replicating the intervention by reaching out from 800 to 10000 in a period of three years
- To facilitate institution building and inclusion of UPs for enhancing their collective strength (bring them in the folds of SHGs, CLFs and GPLFs)
- To provide necessary support to ultra-poor for accessing the benefits under various social protection/entitlement programmes including financial inclusion, food security/resilience.
- To ensure increased participation of ultra-poor in local governance (planning and implementation processes)

### ***Expected Outcome***

- ✓ A sustainable livelihood system is built for the ultra-poor households by effectively breaking the poverty cycle (over a period of three years of intervention )
- ✓ Productive asset base is built by the households worth INR 4000- 5000 (min)
- ✓ Better quality of life is enjoyed by the households in term of better food intake, health and education of children
- ✓ Women SHGs are strengthened through their federations and collective actions and actively participate in local governance.
- ✓ Ultra-Poor households have greater access to social protection programmes

### ***Approach towards ultra-poor***

- *Social Inclusion and Community Mobilization*

- *Community institution building and inclusion of UP*
- *Capacity Building of UP and community support staff:*
- *Financial inclusion of Ultra-Poor*
- *Ensure Basic Food Security for Ultra-Poor:*
- *Sustainable Livelihood Promotion for Poor:*
- *Marketing Support for Livelihoods Promotion:*
- *Establish convergence at community, Block and District level*
- *M&E & MIS System for ultra-Poor*

**xiii. State write-shop**

State writeshop will be organised at outside the state before National writeshop. The objective is to revisit existing policy, guideline and discussing on new systems, policies & guidelines. Cluster level, block & dist. Level, state level staff will attend in the writeshop.

**xiv. Women Convention**

A state level women convention will be organised to showcase women empowerment in the state.

## Part III: Financial Inclusion

- a. Key strategies and activities for promotion financial literacy and SHG bank linkage and insurance.

### *i. Savings, Inter loaning, RF and CIF disbursement and management*

- Trainings and capacity building of JSLPS staffs, community cadres and SHGs/VOs/CLF members for proper and efficient management of savings, inter loaning, RF and CIF will be taken up. The appraisal of MCP/MIP, appraisal of applications of RF and release of fund will be done at VO/CLF level where VO/CLF is formed. In case where VO/CLF is not formed appraisal would be done by loose VO/CLF or for the time being at BMMU/Block Level Federation and release fund will be ensured from DMMU.
- Focus will be given in opening of individual saving bank account of SHG members under PMJDY. Efforts would also be given to open individual saving bank account to their spouses.

### *ii. SHGs-bank linkage*

- Credit counselling of SHGs and exposure visits (for those SHGs who have some hesitation in taking credit from bank) before SHGs-credit linkage and its follow up after the linkage would be ensured through VOs / community trainers/JSLPS staffs.
- Block wise /District wise quarterly sharing and learning workshops for bankers and community/community institutions will be organized.
- Emphasis will be given to regularize and standardize DCC, BLBC and SLBC sub-committee (SHGs-bank linkage) meetings for mainstreaming SHGs-bank linkage in the State.
- Resource blocks will be developed as training and exposure sites for bankers, community and JSLPS staffs.
- Community Based Recovery Mechanism (CBRM) will be made fully functional in resource and intensive blocks.
- Trainings and exposures visits of bankers (within State/outside State) and other means of sensitizing them for long-term relationship with SHGs/VOs/BLFs will be continued and strengthened.
- There is plan for partnership / MoU with major banks (SBI, BOI, Jharkhand Gramin Bank, Vananchal Gramin Bank, Canara Bank, Allahabad Bank) for ensuring saving bank account opening of SHGs, SHGs-Credit linkage and other financial services in the FY 2016-17.

- Considering the positive impact of Consultants-Financial Inclusion in SHGs-bank linkage, JSLPS is planning to continue hiring 10-12 retired bankers as Consultants. Each consultant would support one to two intensive districts and their support will be extended in non-intensive districts as per requirement.

### *iii. Micro-Insurance*

- All SHG members would be enrolled in at least one micro insurance scheme in older blocks. Efforts would also be given to enrol their spouses.
- Bima Mitra will be placed in CLF/block where insurance initiative is being introduced.

### *iv. Enabling SHGs to access interest subvention*

- Awareness building measures to SHG members and bankers on interest subvention will be taken up.
- PIP process and ratification by Gram Panchayats for ensuring the benefits of interest subvention would be taken up.

### *v. Promotion of Financial Literacy*

A comprehensive training and capacity building module on financial literacy has been developed with the collaboration of MicroSave for SHGs/VOs/CLF members. In FY 2016-17 focus will be given to impart financial literacy training to all members of SHGs, VOs and CLFs through community cadres particularly in older blocks.

### *vi. Communitization Initiatives*

- Bank Sakhi will be placed in all bank branches of intensive blocks. Community Based Recovery Mechanism (CBRM) will be fully rolled out in older blocks for accelerating SHGs-credit linkage, ensuring on time repayment and accessing other financial services.
- In each cluster 4 to 6 trainers will be developed to facilitate MCP/MIP and CIF management, SHGs-credit linkage and imparting training on financial literacy.

### *vii. Summary of project proposals under dedicated Financial Inclusion Funds*

Two proposals have been submitted under dedicated FI fund –
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- (a) Alternate Banking Channels to ensure Financial Services at doorstep for Rural Jharkhand (which includes Business Correspondence model and mobile banking model) and
- (b) Strengthening Community Fund Management Systems and Processes at Cluster Level Federation in selected blocks under NRLM in Jharkhand

## Part IV. Livelihoods

### Strategy for livelihood layering in Resource Blocks/Intensive Blocks

The major Livelihood layering proposed under the resource blocks and intensive blocks are promotion of: SCI (System of Crop Intensification), Lac cultivation, Efficient irrigation based vegetable cultivation, Goat based livelihood intervention and poultry particularly in the project areas where significant level of social mobilization has been carried out. The layering would be done intensively in the areas where Village Organisation has come into existence. During the current year we have made a provision of 1.5 lakh per Village Organisation as a specific livelihood CIF under budget head B.3.1.2. The draft policy and procedure for disbursement of livelihood fund has been finalized with the team. In order to support livelihood intervention in each blocks as per the guidance note from NMMU we have made provision of young professional to anchor the livelihood activity in the field along with support of 2 Field Organiser in each block who would be placed in block, on data entry operator would be involved for MIS support of livelihood in block with more than 2000 farmers, the budget for this would be made under B.2.1.2

Number families to be covered under various livelihoods interventions

Sector	No. of HH to covered	Remarks
<b>SRI/SCI</b>	200000	
<b>Goat based Livelihoods</b>	60000	
<b>Poultry</b>	40000	
<b>Lac</b>	54000	MKSP
<b>CMSA</b>	60000	
<b>MKSP (NFTP etc)</b>	13200	
<b>Total</b>	427200	

#### 1. System of Crop Intensification (SRI and Vegetable Cultivation):

During the year 2015-16 under the resource block, intensive block and partnership block the focus was on identification of Aajeevika Krishak Mita (AKM) in the villages. In the

intensive and resource blocks 1 lakh 10 thousand farmers were registered for system of crop intensification. All together 86452 farmers were brought under SCI during the year 2015-16. The basic strategy was focus on communitization of the system for scaling up of SCI for which AKMs were trained and developed in the project area 1200 AKM have been identified and trained for **promotion of SCI in the project area.**

### **Strategy**

- i. AKM identification and training these AKM is the prime focus. These AKMs are members of SHG and practicing farmers, validated by VO are being promoted as AKM. AKM are being supported on task based assignment from the project.
- ii. The AKM are supporting in demonstration, training and day to day monitoring.
- iii. The AKM on an average during the current year were able to support 45 farmers per village and they have been given option to support up to 100 farmers per season, similar numbers for other seasons also.
- iv. The farmers willing to get support from this need to be registered by the AKM and registration fee need to be paid. Generally the SHG members are involved and AKM are involved in the registration process and the amount collected is being deposited in VO/nodal SHG, in specific cases they are depositing in their own SHGs.
- v. Capacity building at three levels
  - a. SHG level/community members
  - b. AKM level/ CRPs i.e. community cadre
  - c. Village Organisation level/livelihood sub-committee levelThe cost norms of training and exposure visit would be as per the norms of IB & CB and met from the same budget head B.2 capacity building.

The two technical agencies (ASA and IGS) were involved in the resource blocks and intensive blocks for supporting in trainings and hand holding to new AKM. We indent to continue the technical support during the current year 16-17 and the cost involved would be met from IB-CB cost.

The main support systems that are being envisaged during the current year from technical agency are:

- Identification and developing AKM so that in new villages 1500 farmers are involved in 2<sup>nd</sup> year villages 3000 farmers and 3<sup>rd</sup> year villages more than 4500 farmers are involved in SCI
- Development of community based agriculture support services
- Productivity enhancement in SCI
- Introduction of NADEP, Organic extract preparation and following sustainable agriculture practices
- Supporting livelihood sub-committee formation under the VO.
- Initiation of community facility centres
- Support on Participatory Varietal Selection and Promotion

- Collective Marketing (input and output)

The trainings to these AKMs would be on modules prepared by JSLPS, a draft module consisting of 6 module for SCI basic has been prepared and advance training module need to be prepared for specific PoP of vegetable crops. The training and exposure cost for each level would be met from head B.2.

Thus it is proposed that along with existing AKM new AKM would be promoted and trained on specific themes of sustainable agriculture. In the areas where 40 AKM have been identified new AKM would be promoted and the good AKMs would be used as trainers in the resource and intensive blocks for upscaling the intervention.

During the current year 2016-17 we intend to expand the intervention in resource, intensive and partnership block to two lakh farmers and double the number of AKMs in blocks. Support would be provided to VO with Common Facility Centre @ 40 thousand per VO based on requisition from the VO for purchase of agronomic equipment's to be used by SHG members on business model/ norm prepared by VO. The budget for Common Facility Centre would be met from B.3.1.2. Further 1.5 lakh rupees is being kept as livelihood CIF for which draft livelihood policy has been prepared for process and criteria for disbursement of Livelihood CIF.

A provision of Rs2500/- has been made for each AKM to provide them with AKM kit, the kit consist of FFS chart, traps, tape, soil testing kit etc. During the current year tablet based entry system can be taken up with the existing tablets in the field. The budget for the kit of AKM would be taken under head B.2.2.4. Demonstration would be also done of PVSP and other processes. A second set of Sr. AKM has been piloted and we intend to expand this system to other block for easy monitoring and data management.

During the year 16-17 we intend to replicate the strategy, technology and processes in the new area with support of internal AKM through internal AKM rounds with specified strategy.

The Aajeevia Krishak Mitras would have provision of task based payment through VO/nodal SHG and the budgetary provisions are made under B.2

The budgetary provision of partnership block has been made under budget head 4.1 and subsequently for livelihood intervention under budget line B 4.1.7

## *2. Goat based livelihood intervention*

Goat based livelihood intervention has being instigated in 7 blocks in the resource blocks were social mobilization round has been completed and VO are in juvenile stage of

formed. The livelihood interventions on goatarly is being communitized through community resource center here depicted as Aajeevika Pashu Sakhi. These pashu sakhis are being trained and capacitated to support SHG members. During the current year 212AajeevikaPashuSakhi has been identified and are in various stages for year old to new. During the current year we have reached 13830 families. It is proposed to upscale the intervention to 100000 families during the year 2016-17with support of APS of 800 number.

During the year 2016-17 the focus would be on goat backyard, backyard poultry and duckery based livelihood intervention and focus would be on establishment of Goat Resource Centre and its operationalization in 5 blocks.

During the year 2015-16 we had non-financial MOU with **Galvmed & Hester** and we intend to expand backyard poultry in new and old project villages with 50000 families in non- intensive and another 50000 families in intensive area. Similarly during the last year we organized training of herbal medicine with support of SEVA organisation of Tamil Nadu we intend to do further and advance training for the APS and CLM. Community livestock Managers were involved to support 10-12 APS and they were supported from the goat trust, we intend to involve these CLM as community cadre and pay on task based assignment from the community cadre support fund from JSLPS under B.2

The budgetary provisions would be made to support the Aajeevika Pashu Sakhi with kit which consists of basic items for supporting vaccination of small ruminants and castrations etc. The kits required for APS would be met from budget head B.2.2.4.

In order to communitize Goat Resource Centre would be developed in 6 clusters for which a tentative budget of Rs.7 lakh would be required per GRC. The budget provision has been made under B.3.2.1.

APS and CLM capacity building on different themes i.e., goat, insurance, herbal medicine, poultry, piggery and duckery would be provided in systematic manner through the support of Veterinary department and Galvmed for which the fund would be met from B.2. Further if the SHG members are ready to take up these intervention through livelihood micro-plan a kitty of 1.5 lakh is there with the VO under Livelihood CIF which may be used.

### *3. Efficient irrigation promotion:*

The Efficient irrigation system is being promoted on pilot basis for vegetable cultivation with SHG members. CIF would be provided to SHG members for installation of drip irrigation unit. The drip irrigation unit would be on loan to individual and the money would be returned back to Village Organisation on interest. Community resource person/Krishi

Ajeevika Mitra would be involved and trained to replicate the intervention on task based assignment mode. It is proposed to continue the activity with the existing resource with one hundred farmers. In order to support the intervention the services of Field Organisers and CRP working would be continued. The budget would be utilized under budget code B3.2.2

#### *4. Community Managed Sustainable Agriculture:*

Community Managed Sustainable Agriculture (CMSA) has been piloted with support of SERP in three clusters in fifty villages. Seeing the satisfactory result we would consolidate in existing block and expand the intervention in newer blocks with specific strategy.

Under the ultra-poor strategy of CMSA the following activity are proposed

1. The existing or new community livelihoods resource persons /AKM Ajeevika Krishak Mitra (two in each village) would be placed.
2. VO subcommittee on livelihoods would be formed and strengthened. Committee will be equipped with agriculture tools and implements using the infrastructure development fund.
3. Common facility centres would be developed in selected blocks.
4. Focus would be on ultra-poor to bring them in agriculture fold and provide them with proven package of practices.

The cost of CMSA would be met under budget head 3.2.2.1 and B 2.2.4 for the 6 CRP round, State Anchor Person cost. Etc.

#### *5. Partnership with Digital Green*

Digital Green develops capacity in community groups to produce videos of locally relevant and appropriate practices that feature members of the local community. These videos are then screened to small groups of community members through a battery operated hand held pico-projectors by a trained facilitator from the same village. The videos are therefore by the community, of the community and for the community. This helps reduce the social distance between the communicator and the receiver and creates social dynamics for peer to peer learning and results in much higher adoption of good practices.

The JSLPS-Digital Green partnership has been initiated in July 2014 to introduce ICT based approach to reach community, through its program verticals like Livelihood, health and Nutrition, Financial Inclusion and Community mobilization in its operational villages. In the financial Year 2015-16 it was aimed at covering 500 villages to reach 27000 farmers introducing the best practices on SRI, CMSA and other agriculture practices.

In the reporting period 2 production teams were trained and placed in Ranchi and west Singhbhum districts. The teams have produced about 30 videos on CMSA, SRI and goat management which are now actively being disseminated across 114 operational villages. A total of 280 AKMs and APS were trained on dissemination process, who in turn disseminated 1318 best practice videos to 6086 farmers resulting in 16000 adoptions.

PoP documents SRI, CMSA best practices, SCI-Pigeon pea, SMI, SWI, vegetables, Nursery Management in Vegetables, bottle drip irrigation and MACHAN model for sequential vegetable farming, Zero tillage lentil cultivation and Annual Crop calendar were developed and shared for standardization of farm practices across its operational areas.

Quality Assurance support provided on regular intervals through which 55 AKM/APS were observed through 120 disseminations, identified poor performing AKM/APS and conducted 6 refresher trainings.

Keeping the positive progress made during current year of operation and learnings from implementation, it is proposed to extend the partnership for coming three years i.e., April 2016 – March 2019. In the current year it is planned to expand to extend the approach to other verticals like health & Nutrition and Financial Inclusion along with Livelihood. In the current year approach will be extended to 1000 villages across all verticals in an integrated manner.

In the current year Action Plan following activities are proposed to integrate Digital Green approach into 1000 villages across all concerned verticals

1. Identification of villages or Village Organizations for implementing DG approach in Livelihood, Health & Nutrition and Financial Inclusion verticals.
2. Training of front line workers of respective verticals on dissemination process using PICO projector.
3. Training of additional Video Resource Persons (VRPs) to meet the production requirements of all the verticals. VRPs will be identified in consultation with respective verticals teams.
4. Develop a production plan according to the training modules of each vertical to produce videos modules in different tribal languages.
5. Develop dissemination plans for each vertical and shared with DMMU and BMMU for its implementation. Also Quality Assurance protocols developed to monitor the quality of disseminations and adoptions for each vertical.
6. The tracking system has been developed for Livelihood vertical and similar system to be developed for other verticals as well to capture the data under JSLPS MIS on training and dissemination. The data to be captured at BMMU or DMMU level by data entry operators.

7. JSLPS will provide necessary equipment for video production and editing (video cameras with accessories and computer for editing) as required.
8. Necessary PICOs will be procured and made available to reach all 1000 villages in this current year.
9. JSLPS will make necessary resources for honorarium of Honorarium to the frontline workers.
10. Detailed work plans will be developed by digital green in close consultation with Livelihood, financial inclusion, health & nutrition verticals.
11. The implementation of approach will be reviewed on monthly basis to ensure the proper integration of approach into JSLPS program.

## *6. Dairy Initiative*

### **Dairy Initiative: Setting up Milk Procurement Centres in 3 clusters of Ranchi District.**

The Dairy initiatives will be started in 15-20 villages spread across three clusters of Ranchi District. All these villages will be situated in close proximity to each other in order to set up the procurement centre. The first level of ground study has been made in terms of visit to those villages, interaction with farmers, producers and SHG women. As per the ground study done in these areas and discussion with our SHG members, there is surplus milk available in these clusters. Currently the producers are selling their milk to local aggregators or local sweet shops. The pricing of their milk is done based on availability of Chena content in the milk and told to farmers by aggregators later on leading to lower price realization and dependence on aggregators for sale of milk. Also, in the flush season, the procurement price of milk is further down leading to loss and losing interest among milk producers.

Given this background, we plan to start up dairy initiative in these clusters for which the local producers have also expressed their interest to organize themselves.

Following are the major reason of dairy initiative:

- Location of these blocks, clusters being near to Ranchi, which is the state capital of Jharkhand and has good requirement of milk. As per the govt. estimates, there is total requirement/demand of around 2.5 lakh litres per day whereas the supply is just about 1 (One) lakh litres per day. The current availability of milk in Ranchi is just meeting about 50% of the total demand.
- Availability of surplus milk in these clusters. Each of these clusters has an individual capacity of around 1500 liters milk per day. In total, we plan to organize around 1000 farmers and procure around 4000-5000 litres of milk per day.
- The selected clusters have good availability of water and vegetation in these areas assuring sufficient fodder for milch animals. The availability of water and fodder is a very important to further scale up the procurement and more farmers likely to join the dairy initiatives
- Establishment of dairy plants in and around Ranchi. Currently there 3 major dairy plants already functioning in Ranchi managed by NDDB & Govt of Jharkhand, COMFED (Sudha) and OSRAM, which is a private dairy plants. The availability of these plants provide assured buyers of the milk procured in our clusters. All these plants are have been functioning at very much below the actual capacity and need good milk to expand their customer base and increase their operational efficiency.

As we know, availability of good milk and procurement is the backbone of dairy industry and really help a plant to expand its market, product basket and increase profitability

In the first phase, we plan to take up 4-5 villages from each of the three clusters for milk procurement and set up procurement centres in these clusters for collection of milk. The collection of milk will be done at the village level. The producers will be paid based on the quality of their milk which will be tested by Milko-Testers installed at collection centres giving the FAT and SNF contents in the milk. The dairy plants also purchase the milk using these standards only. The payment will be made to farmers in weekly or fortnightly basis as per the terms of payment finalized with the dairy plants.

As explained above, we would focus on procurement and selling of the liquid milk to plants located in Ranchi. However, going forward, we want to put up a chilling units in these clusters helping us to scale up the procurement and add on more farmers in the dairy initiatives.

The following activities will be planned around dairy initiatives and budget needed

- Orientation and training to farmers around procurement of milk in the villages through collection centres, testing of milk, pricing and payment terms
- Training to producers around best practices of dairying, animal husbandry
- Providing support services to producers around breed improvement, fodder supplement
- Formation of producers' association or Producers Group around procurement centres
- Facilitation to producers for running their producer groups

To organize the dairy activities in these clusters, a sum of Rs.20 lakh would be required for each of -these clusters which will be mainly used in capacity building, orientation, purchase of lactometers, cans, hiring of vehicle and working capital etc.

The volume of milk procured in a year will be around 18 lakh liters with a total value of around 4.0 Cr. of payment made to the producers, which will help to create the vibrancy around the dairy as a livelihood option for the farmers.

## Part IV – A- Livelihoods through MKSP

### **Background of the project**

*This project has been conceptualized to improve the status of 'Women in Agriculture', and to enhance the opportunities for her empowerment. The core agenda of the project is to nurture sustainable institutions around agriculture and allied activities, develop sector specific and geography-specific best package of practices and create a wide pool of community resource persons for promotion of sustainable agriculture practices in the area.*

### **Objectives**

- i) To promote agriculture productivity enhancement programme through SRI, SWI, natural farming, half acre model etc.
- ii) To promote the maximum use of land by covering the agriculture land with crops and vegetables throughout the year for retaining essential nutrient in the soil.
- iii) To promote non-pesticide based natural farming in the agriculture land
- iv) Upgradation of knowledge and skills of women farmers in sustainable agriculture and resource management practices.
- v) Development of livelihood prototypes appropriate to local production system and socio-economic conditions.
- vi) To create a pool of local resources for the management and expansion of the agriculture based livelihoods programmes
- vii) To promote scientific lac cultivation and tamarind processing for increased income
- viii) To promote goatary and poultry as a supplementary income generation activity
- ix) Improved working conditions for women farmers with the use of women friendly tools and technologies involving low level of drudgery.

### **Project Strategy**

1. Identification of locally available community knowledge and resources for revitalization and mass level propagation. Capacity building of women farmers and CRPs on sustainable farm practices and resource management through field based training, demonstration and exposure visits.
2. Detail livelihood planning at household and group level including resource augmentation & utilization plan, investment plan, working capital requirement etc. The plan would incorporate possibilities of sustainable agriculture practices, cash

crops, food security as well as nutrition requirement of the beneficiary families, soil health, environment, adoption of new livelihood activities etc.

3. Development of community level Farmers Field School (FFS) as demonstration cum learning platform for practical and experimental learning.
4. Extensive convergence and linkages with PRIs and government programmes like MGNREGA, NRLM, NSAP, RKVY, NFSM, ATMA and also with department of fisheries and animal resource development for accessing inputs and technologies.
5. Strengthening market linkage for marketing of inputs and agricultural produce.
6. Promoting livestock production, processing of NTFP and value addition & agro-processing of agro-products by landless families

**Target blocks:** *Latehar, Kolebira, Namkom, Bundu, Bengabad and Maheshpur*

The overall income and employment generated through agriculture and forest resources including direct employment, secondary employment and self-employment is approximately Rs.15, 000 – Rs.20, 000 household/ at the end of project period.

**Key outputs**

Following outputs are expected out of project intervention and convergence activities by the end of 3<sup>rd</sup> year:

1. Enhancement in household income of 80% of women farmers by Rs.60, 000 per farmers per annum by 3<sup>rd</sup> year onward.
2. Around 750 acres of additional land (fallow or through 2<sup>nd</sup> cropping) brought under cultivation.
3. Cropping intensity/ gross cropped area increased by 30% above and over baseline.
4. Productivity of major crop increased by 30%.
5. Production and use of quality compost increases by 50%.
6. Around 80% women farmers start using bio-fertilizers and botanical extracts for pest and disease management.
7. Adoption of improved & sustainable farming practices by more than 60% of women farmers.
8. At least 60% of women farmers adopt drudgery reduction tools and techniques.
9. Around 20% higher price realization for agriculture produce cultivated through NPM practice.
10. *Around 20% women farmers adopt integrated farming system for better utilization of resources.*
11. *Conservation of bio-diversity in project area.*

***Project Target for FY – 2016-17***

Details	Yr1
<b>No. of mahila kisan/NTFP collectors</b>	13200
<b>No. of producer groups / Livelihood Groups</b>	800
<b>No. of villages</b>	400
<b>No. of Blocks</b>	6
<b>No. of Districts</b>	6

**Activities for AAP 2016-17 -**

1. Promotion of Sustainable agriculture (Food Security model)
2. Scientific Lac cultivation,
3. Customize model of Jattu Trust ½ acre model "Annapurna models",
4. Promotion of Pro-Poor Livelihood Model –
  - a. Backyard poultry, Duckery
  - b. 10 Decimal Chilly cultivation model
  - c. 36x36 multi-layer nutrition garden model
5. Goatary Pashu Sakhi-Goat club – Cluster Facilitation Centre model,
6. Convergence with Government schemes / programmes of livelihood security of vulnerable group to ensure social security entitlements e.g. PDS, IGNOAPs, wage work under MGNREGA, Insurance etc.
7. Establishing market systems through women federations
8. Developing internal review and monitoring.
9. Piloting & Replication of Tamarind Value addition programme.

**Items for Budget under AAP 2016-17 -**

1. Project Inception
2. Institution Building
3. Capacity Building
4. Community Investment Support
5. Knowledge Management
6. Monitoring & Evaluation
7. Administration Expenditure

## 1. Lac Cultivation through CRP Drive

### Objective:

The objective of the Lac Community Resource Person (CRP) Drive Program is to build the capacity of the Lac farmers through cascaded capacity building program so as to enhance the income of 5400 tribal farming households. Thus, the program aims to achieve the following;

- ❖ Engage 5400 farmers in Scientific Cultivation of Lac in three districts selected by JSLPS
- ❖ Build Knowledge, attitude and skills of
  - 270 (108-internal & 162 external) CRPs and 54 PRPs to sensitize producers to adopt scientific practices for cultivation lac
  - 108 village organizations' sub-committee members as community manager to manage & regulate Lac program at village/community level

### Target Area and Duration:

JSLPS aims to engage 5400 farmers in three districts of Jharkhand in two crop cycles (of six months each) of FY 16-17

The First Cycle will cover 2500 producers in 6 blocks of 3 districts and rest 2900 farmers will be covered in Second cycle with same 6 blocks. Please refer to below box for your further understanding

Name of the district	Name of the Block	No. of farmer in Cycle 1 (July 16 to Dec 16)	No. of farmer in Cycle 1 (Jan 17 to July 17)	No. of ICRP developed
<b>W. Singhbhum</b>	Goelkera	500	600	22
	Manoharpur	400	500	18
	Khutpani	300	300	12
<b>Simdega</b>	Kolebera	500	600	22
	T.Tangar	500	600	22
<b>Ranchi</b>	Namkom	300	300	12

Capacity building of community cadre in Goilkera and all blocks will be taken care by Udyogini continuously till last crop. A dedicated team deployed by Udyogini and JSLPS MKSP cell for smooth & quality implementation will overall manage the Lac CRP drive.

### **Specific Task and Deliverables**

- ❖ **Roll out of CRP, PRP, Internal CRP:** A team of 3 CRP under the guidance of 1 PRP will be trained to sensitize 100 households in four villages to adopt scientific practices for cultivation of Lac. The team of 3 CRP and 1 PRP will be screened and selected through Village Organization
  
- ❖ **Training of Village Organization (VO) sub-committee**  
VO is envisaged to play a pivotal role to manage the whole program and hence will be provided orientation, training and exposure visits
  
- ❖ **Development and production of training material**  
To build the capacity of CRPs, PRPs, VO members and Lac Farmers, services of agency Udyogini will be taken for design, print and distribute following information, education and communication (IEC) material.

During the Lac drive the CRP will identify internal CRP from lac project villages who will be trained by Udyogini & IINRG. After successfully completion of training these internal CRP will handhold & provide technical services to lac farmers in service charge model. Overall this internal CRP strategy will be helpful in sustaining the project in a long run.

All the selected SHG members will be provided with 5 Kg of brood lac as a loan and after successfully cultivating lac, in the next cycle they have to return 5.5 Kg brood lac to V.O. Likewise the V.O will provide this brood lac to new farmers. In this process this whole CRP drive will scale up and will be reached to 10,000 famers in July 2017.

The Lac CRP drive will be overall managed by a dedicated team deployed by Udyogini and JSLPS DMMU/BMMU team for smooth & quality implementation. In this drive Udyogini as agency is responsible to organize all proposed capacity building programmes for farmers, progressive farmers, sub-committee members and SHGs to roll out lac programme in resource block.

Key Output of the programme:

1. Availability of quality lac brood on door step of marginal farmers
2. Creation of pro-poor sustainable and replicable NTFP base livelihood model
3. Increasing production up to 10 times from the base production and enhancement of income accordingly
4. Development of internal technical grass root level cadre through communities' process.

## 2. Phasing and project coverage through MKSP partnership mode:

27630 farmers have been covered across 22 blocks of Jharkhand through MKSP partnership mode. Where 8 PIAs (Project Implementing agency) are involving from the FY 2013-14.

S.No	Particulars	Numbers
<b>1</b>	No. of Mahila Kisan/HH coverage	27630
<b>2</b>	No. of Districts	10
<b>3</b>	No. of Blocks	22
<b>4</b>	No. of Villages	522

The core objective is to develop different livelihood prototype with respect to the geographical condition and environment. And also promote non pest management agricultural practice with ultra-poor marginal women-farmers by following Non-negotiable Non – negotiable:

- ▶ Strong Community institutions of Women farmers
- ▶ Community managed Sustainable Agriculture - Low cost sustainable practices such as NPM/ IPM/ Integrated Nutrient Management
- ▶ Promoting and enhancing food and nutritional security at Household and Community level
- ▶ Drudgery reduction for women farmers
- ▶ Focus on landless, small and marginal farmers as project participants
- ▶ Value addition and marketing
- ▶ Resilience to climate change

**Provision of budget under MKSP with central and state contribution break-up (Rs. In Lakh)**

S. No	Particulars of budget	Provision of fund release (2016-17) Rs in Lakh		
		Central contribution	State contribution	Total (Rs)
1	MKSP AAP	999.60375	666.4025	1666.00625
2	MKSP Partner	707.6775	195.5	903.1775

**Expected Output under Livelihood Interventions**

No. of farmers taken up livelihood activities by adopting improved agricultural practices

S.N.	Particulars	Unit	Output
1.	Farmers Adopted SCI	Farmers	200000
2.	Area taken under SRI Cultivation	Acres	20000
3.	Area taken under Vegetable Cultivation	Acres	10000
4.	No. of farmers taken up improved Goatary Activities	Farmers	100000
5.	No. of GRC formed and strengthened	GRC	6
6.	No. of families availing support from CMSA	Farmers	20000
7.	No. of Livelihood CRPs (Krishi Aajeevika Mitra) created	AKM	2000
8.	No of Aajeevika Pashu Sakhi	APS	800

### 3. Micro Enterprise Consultant (MEC)

#### **Aggregation of the Produce-**

The major sectors of NTFP, Agriculture, Horticulture, Off Farm and Non-Farm constitute the livelihoods profile of many of the operational districts of JSLPS. Out of all districts, Ranchi, West Singhbhum, Pakur and Simdega districts may be focussed in the financial year 2016-17 in which tribals are predominantly dependent on NTFPs as a source of income and more importantly as a coping mechanism. It is also a fact that activities undertaken by primary collectors are not able to provide adequate income to them. This is particularly true for the resource poor who have low level of endowments and have limited accessibility to markets. Many among them have accepted this as destiny's choice and have either adopted or are gearing up to take alternative livelihoods opportunities. It is clear that villagers or community in the forest fringe villages have started these activities because they possess the traditional skill base, have access to the resource base, have access to finance albeit from the moneylenders etc. Given the current situation of an activity a common issue was of lack of marketing support, which renders the primary producers helpless in this competitive world and is further compounded by their vulnerability to exploitation due to various factors such as small scale of operation, lack of capital, unavailability of facilities (storage), lack of information on marketing etc. It is worthwhile to note that majority of the forest produce are sold in the raw form and are traded in the same form (without any value addition except for certain trivial functions) by the succeeding 2 levels of traders. Quite understandably these functions even though the primary collector is aware of can not be undertaken since need of money forces them to sell the produce.

It is with this backdrop that proper collective action at the primary producer and collector level holds promise of ensuring better prices by reducing dependence (hence exploitation) and ensures development of a system, which would sustain the initiative. Apart from establishing a market linkage developing a sustainable system, which would provide continuous benefits to the producers, is the real challenge. It is felt that a healthy collective marketing system, given the current scenario, offers maximum benefits.

Aggregation collective action at the community level can be initiated in majority of produce/products, initially on a pilot basis like mango, Jackfruit, Tamarind, Mahua etc. There has been one off instance at the community level wherein the groups had aggregated produce and sold at higher prices, it could not be sustained because of lack of handholding by the facilitating agency and dedicated leadership at the community level. It would be also be important to look into developing resource persons from among the community who can provide support in developing remunerative market linkages. Once such a system develops, it would not remain restricted to one activity and a host of

other activities would get into the system. This required lot of efforts and immaculate understanding at the facilitators' level to effectively plan and see that cycle of operation gets completed. The primary collector sells his minimum marketed surplus to the local trader for getting immediate cash. This in fact is the root of all exploitations ranging from price-cutting, faulty weighing etc. individual selling and to accrue better prices, aggregation is imperative and the only way out to extend reach to remunerative markets, which require minimum scale of volume. Without collective action plight of primary collector would increase since the pressure on forest and competition is bound to increase.

Aggregation marketing approach can be initiated on a pilot basis in selected villages. A well-defined operational plan needs to be prepared to boost of the initiative. A lump-sum working capital may be required for the immediate cash to the farmers for the coping mechanism.

### **Promotion of Farmers Producer Organisations (FPOs):**

Cluster areas are to be selected in the respective districts 50-100 farmers, within one or two blocks, identifying 8 to 10 contiguous villages of a particular district. The Diagnostic Study is conducted to assess the preliminary situation of the farmers and level of agriculture in the area. The study will also help in identifying the potential interventions required and understand the specific project implementation context. Before initiating the operations of a FPO all required resources should be mobilised with the help of FPO representatives and board of directors. Financial, human (staff), technical and physical resources should be developed during this particular step. It should facilitate the development of management systems in the FPO. Guidelines for management systems should be able to address all requirements related to financial services, input and output management services. Systems related to management of finance, human resources, stock and inventory, procurement and quality management, marketing, internal audit, internal conflict resolution and other important functional areas should be developed. Standard operating procedures for the same should be established. Business operations are the commencement of procurement, production, processing, marketing and financial service activities of a FPO. FPO members are to be provided with hand-holding support and train both the governing and operational structures of the FPO in order to ensure smooth functioning of business operations. The entire value-chain related to various agriculture and allied products and commodities needs to be managed. Business Planning will be carried out with the help of selected farmers' representatives. Business planning is a process through which the strategic and operational orientation of an emerging FPO is shaped. While baseline assessment figures will be important inputs to understand the level from which products and services for farmers' members should be developed, more

important will be the collective visualisation of the future of the FPO. Using a variety of tools and systematic collective reflections, a business plan with proper projections on various aspects needs to be developed. The key is to develop business plans in detail with at least 10% of FPO farmer members to provide clear vision. – Once a strong case has been established with the help of a select group of farmers through the business planning process, it is time to mobilise farmers eventually as farmer-members of FPOs. FPO will promote best practices of farming, maintain marketing information system, diversifying and raising levels of knowledge and skills in agricultural production and post-harvest processing that adds value to products. Making channels of information (e.g. about product specifications, market prices) and other business services accessible to rural producers; facilitating linkages with financial institutions, building linkages of producers, processors, traders and consumers, facilitating linkages with government programmes.

Role of MECs as service providers. MECs will work as CEO and other positions as per the requirements to understand areas of improvement. They will help in establishment, nurturing, business plan development, internal process and accounting audits will help maintain both transparency and accountability.

- a. Skills: Training of youths and Placement (DDU-GKY)

***A separate AAP is prepared for DDU-GKY by JSRLM***

## Part V. Social Development

### *1. Person with Disability*

Approximately 2% of total population is person with disability and they need special attention for their mainstreaming and rehabilitation within the society. The JSLPS is committed to improve of quality of life of people with disability / marginalized persons within the society through social mobilization and institutional building and It is possible through community based rehabilitation process, which includes all measures aimed at reducing the impact of disability for an individual, enabling him or her to achieve independence, social integration, a better quality of life and self.

Objective: To empower person with disability and their family through social mobilization, political participation, communication, Self Help Groups (SHGs) and economic activities.

#### Key activities

- Training of state level staff
- Training to block level team including CC/CLC
- Training to VOs members and Active members
- Villages wise mapping of disability ( age and type wise )
- Preparing age appropriate rehabilitation design based on need
- Formation of group of PWD
- Monthly meeting with disabled and their family and orienting them about right and entitlement ( certification, assistive device and other IG activities )
- Linkage with income generation activities ( M E program, vocational activities)
- Awareness generation activities by developing IEC materials on disability prevention, intervention and social stigma associated with PwDs

### *2. Anti-Human Trafficking*

In Jharkhand, human tracking in certain pockets are very high and it is importance to combat human trafficking in Jharkhand with focus on children and women and ensure to have access to social security, livelihood opportunities and a life with dignity. Traffickers primarily target women because they are disproportionately affected by poverty and discrimination, factors that impede their access to employment, educational opportunities and other resources. In Jharkhand, both men and women may be victims of trafficking, but the primary victims are women and girls, the majority of whom are trafficked for the purpose of domestic work sexual exploitation.

## Strategies

- Convergence with stake holders and other line departments
- Stake holder meeting at District and state quarterly
- Capacity building of community institution on AHT
- Tracking of Missing children
- Ensuring safe migration by establishing community based tracking mechanism.

## Key Activities

1. Orientation of VOs and CLF
2. Establish Panchayat/ CLF wise dedicated cell
3. Awareness drive by VOs on quarterly basis
4. Linkages of victim with livelihood activities ( skill program )
5. Convergence meeting with Stakeholder on quarter basis (NGOs, ICPS team , Labor department, CID and other department
6. Linkages with other stakeholder / department for rescue
7. Design and rollout IEC activities
8. Tracking of all out migration

### *3. Food Nutrition Health and Wash*

The poor health and nutrition are an important cause for continuing poverty and it is observed that Self Help Groups are primarily taken loan for food and for medical care and the pressure to return the loans leads to funds being incurred away from livelihoods. Internal MIS data also reflect that loans for health and nutrition purposes form the majority of loan.

JSLPS is aiming to improve the quality of life of the women and their families by improving productivity and contributing to eliminating poverty.

#### Expected Outcome

1. Realisation on FNHW entitlements and increased accessibility
2. Enhanced awareness and accessibility of health, nutritional and WASH service (RMNCHA, ICDS, SBA and food related services) through community led process of intervention.
3. Promoted appropriate behaviour amongst women in SHGs related to health and nutrition
4. Developed community monitoring system to enhance need based demand and supply Strategies

1. **Capacity building of JSLPS team** - The team of JSLPS will be sensitized on FNHW and relevant schemes and services.
2. **Community lead process:** In every cluster, 4 CRPs (FHNW- CRP) will be identified by Cluster Level Federation (CLF) and then they will be trained by on health, nutrition and WASH issues. These CRPs would conduct five days drive to sensitize community and train social action committee (SAC), VO and active women of each villages.
3. **Meeting Cycle - Participatory Learning and communication:** The trained Active Women will facilitate the monthly session in the group meeting, every month one meeting would be focused on FHNW. The contents of meeting cycle will be based on felt need of community.
4. **Establishment of Nutritious Food for Malnourished Children:** A nutrition food supplement will be prepared and supplied to Malnourished children through govt. formal institutions like AWC or through community institutions. This will be piloted in 3 older districts (Ranchi, Pakur and Simdega). The malnourished children of age group of six months to six years will be supplied with this food supplement. The ingredient of food supplement will be decided through consultative workshop at district and state level with nutrition experts from Jharkhand and Kerala. The steps of the pilot are as follows
  - a) Awareness, selection and need assessment: It will be done to select the right VO, place for the pilot.
  - b) Establishment of Production Protocol:
    - Ingredients like wheat, millet, Bengal gram, ground nut, soya, sugar etc proportion in the recipe will emerge through consultation meeting with different research institutions, deptt.
    - Procurement of implements like Vessels, machineries and equipments, safety measures for handling..
  - c) Bulk purchasing of raw materials: Capacity building and liking of the VO for the bulk purchase and storage of raw materials.
  - d) Administrative set up: Unit should conduct monthly meetings, sector meetings, Mother's meeting conducted at Anganwadi/ Community Institution.

- e) Book keeping: Unit maintains cash book, stock register, attendance register, minute's book, receipts, vouchers etc.
- f) Monitoring & Evaluation: Done by JSLPS Mission, Deptt. of Women and Child Welfare and district administration.
- g) Distribution Strategy: The timely food supplement need to be distributed to Anganwadis under the supervision of VO members.
- h) Packaging: Aluminum fabricated tetra pack used for packing

Implementation Strategy: Initial support from the project would be required to establish the enterprise, but in long run, the enterprise would be run on business model. The MEC/Non Farm division will facilitate the implementation of this pilot.

#### Summary Activity Plan & budget:

1. The 3 VOs will be identified for the pilot in 3 districts. The MEC will be attached in the selected areas for the pilot.
2. Capacity building of VO, MEC, CRP, active women on the entire process: General Orientation Training and Entrepreneurial Development Programme, training on technology, machinery and recipe mix. As it was baby food, hygiene, quality and a regular supply has to be ensured while maintaining the calorific value directed by the Supreme Court.
3. The pilot will be initiated with close coordination of the research institutions, women and child welfare dept. and district administration.

Total Project Cost for 3 location pilot- 15 lakhs each. The project cost for one unit is:

Item	Amount (Rs.)
<b>Initial investment (Fixed Cost)</b>	9,00,000
<b>Variable expenses working capital</b>	6,00,000
<b>Total Cost</b>	15,00,000

#### 4. Gender

Gender discrimination continues to be an enormous problem within Jharkhand. Traditional norms have relegated women to secondary status within the household and workplace. This drastically affects women's health, financial status, education, and political involvement. Women are commonly married young, quickly become mothers, and are then burdened by stringent domestic and financial responsibilities. In Jharkhand, all of these problems are aggravated by high levels of seasonal migration. The migration is required since rural parts of Jharkhand often lack a sufficient economy to provide income for a family year-round. Women are commonly left behind to care and provide for the entire household

Objective-1 Capacity building and perspective development on gender for staff, CBOs and community cadre

Strategies

1. Convergence with stake holders- PRI, Police , legal , WCD , labor department etc
2. Creating pressure groups for addressing social issues (dowry , Alcoholism , child marriage eve teasing domestic violence etc) and establishing family counselling centre at cluster level/ VO
3. Resource pool for technical support
4. Capacity building of community institution

Gender discrimination related to finance, health, nutrition, food distribution, education and participation in decision making process are led to bring them in poverty.

Key Activities

1. Orientation of district and block level team (staff )
2. Capacity building of community level institution / VOs

3. Capacity building of sub –committee of VOs on Gender issues ( will work as pressure group and counselling group at village level )
4. Establishing family counselling at Cluster Level and linkages with line departments

#### 5. PVTG-

Tribal constitute around 28% of total population of the state of Jharkhand (8% of the country's total tribal population). Out of the 32 tribes of Jharkhand, 8 tribal groups have been categorized as **Particularly Vulnerable Tribal Groups (PVTGs)** namely Asur, Birhor, Birajia, Sabar, Korwa, Parahiya (Baiga), Mal Pahariya and Souriya Pahariya

Key activities

- Formation of Group of PVTG
- Capacity building of district and block team on right and entitlement (social security schemes, Insurance , Health and Nutrition
- Facilitating for linkages with other schemes and services

#### 6. Elderly Women

It has been perceived that a separate strategy need to be adopted to do something differently for elderly people particularly in villages where SHGs are getting matured and VOs have been formed. We are realizing that their needs, issues, aspirations, etc. seem to be different than rest of the population. There are many cases where elderly people feel excluded in the existing interventions initiated by JSLPS and hence feel isolated, humiliated and getting side-lined in the community. To understand the needs, aspiration and issues of elderly people and to help them out for their better and dignified life in the society JSLPS undertook a pilot in one cluster each in three older blocks of Pakur, Ranchi and West Singhbhum with the technical support of HelpAge India.

Learning of this pilot will be scaled up in all the resource blocks and one year old intensive blocks with the following objectives;

- To understand the needs, aspirations, issues of elderly people of rural area of Jharkhand.
- Help them out to meet their needs, aspirations and issues with dignity.

#### **Activities**

- Exclusive SHGs of elderly people will be formed under the supervision of VOs.

- Drive for inclusion of elderly persons in the existing SHG wherever exclusive SHGs cannot be formed.
- Training and exposure visits of SRLM staffs, VO members, elderly persons and other stakeholders will be arranged in HelpAge India operated area.

## 7. Strategy to work with Extreme Poor / Ultra Poor families under NRLM

### **Context**

Extreme Poor: A Household earning /income under US\$1.25 (INR 85.67) per day is identified as the poorest within their own communities.

Ultra-Poor: A term coined by researcher Michel Lipton to describe those people who must allocate at least 80 percent of their daily expenditure for food and who cannot meet at least 80 percent of their standard caloric intake. In most of the cases, term Extreme Poor and Ultra Poor are used for same category of the poorest of poor. A few also used the term *the hard core poor*.

Characteristics of Extreme Poor / Ultra Poor: Food insecurity, unreliable incomes and a lack of land ownership or other assets. In addition, family dynamics characterized by high dependent-to-earner ratios, poor access to social networks, and lack of self-confidence tend to mark the difference between the extreme poor / ultra-poor and those somewhat better off.

As for SECC 2011 data out of 50.44 Lakh rural households of Jharkhand 26.94 Lakh household (53.40 %) are come under at least 1 deprivation criteria. If one considers exactly 3 deprivation criteria then 4.22 lakh households (8.36 %) will come under extreme poverty.

Around 10% of households of any village of Jharkhand live in extreme poverty. They are generally not member of any Women Self Help Group (SHG). Even if some of them are member of SHGs, they do saving and take only small loans for consumption purpose.

PVTGs which population is 1.94 Lakh (Jharkhand Tribal Welfare Research Institute 2002–03 study report) are living in extreme poverty. Many development and welfare projects have been undertaken for them with little success. Intrigue

### **Strategy**

Community (Village Organization) owned strategy with provisions in Social Inclusion protocols of NRLM (issued on 23<sup>rd</sup> Feb 2016, by MoRD, GoI) should be followed.

### **Activities**

- Only those villages should be selected where VOs have completed 6 months of operation with establishment of basic systems and processes.
- Existing Active Women / Trainers should be trained specially on Vulnerable Mapping, counselling, dealing with extreme poor / PVTG households.

- Orientation of all Executive Committee (EC) of VO on Vulnerable Reduction Strategy should be done.
- Vulnerability Reduction Plan (VRP) should be prepared by VO (Social Action sub-committee) taking technical help from specially trained Active Women / Trainers. Extreme Poor / Ultra Poor households will be identified during VRP preparation process.
- If the identified Extreme Poor / Ultra Poor households are the members of any SHG of the village then process will be easier otherwise first step should be taken to include those households in existing SHGs or to form exclusive SHGs.
- SHG related norms may be relaxed i.e. group size may be 5 to 20, contribution of small amount of cash or even kind, meeting may be in fortnight, less interest rate, flexible repayment period etc. as per their suitability and preference.
- Vulnerable Reduction Fund (VRF) from VO should be used to provide food subsistence to the identified extreme poor / ultra-poor families up to 6 months if required. VRF will be interest free loan (may be with one time service charge / processing fee of Rs.100/- per family) with moratorium period of one year.
- VO sub-committee members and specially trained Active Women / Trainers should visit households of extreme poor / ultra-poor every week and provide required counselling and coaching on Life skills.
- After three months individual household based livelihood planning should be undertaken by VO sub-committee members with help of specially trained Active Women and JSLPS staff.
- VO may give Livelihood CIF to these Extreme Poor / Ultra Poor families in less interest i.e. 6 to 12 % per annum.
- VO should give priority and recommend names of these families to Gram Sabha, GP, Block, District for different types of social security assistance and development support.
- Health and Nutrition based intervention may be undertaken for these identified families.
- Additional / special orientation, training and exposure visit should be conducted for these identified Extreme Poor / Ultra Poor families. If required special proposal be formulated by VO and seek support from JSLPS and other govt. departments for it.
- Specialized cadres from these Extremely Poor / Ultra Poor families who made some progress should be prepared to scale up this activity in the 2<sup>nd</sup> phase.

#### 8. Vulnerability Reduction Fund (VRF)

In order to address the special need of vulnerable people of SHG members with vulnerabilities and destitute/non-members in the village, vulnerability reduction strategies is planned. Under this plan, NRLM would provide VRF to primary level federation (VO) to

utilise as per needs and aspirations of the villages. This fund will be utilized to address vulnerabilities like food insecurity, health risk, sudden sickness, disability, natural calamity etc. faced by the households or community.

#### Key Activities planned

- VRF utilization protocol
- Vulnerability Mapping by VO
- Prioritization and plan

## Part-VII- Innovations

### i. Community Based Health and Livestock Insurance:

The poor run the risk of life, health, livestock, crop and asset. If these risks are not mitigated or managed effectively, poor may fall in the trap of poverty even if they have come out once. A robust, reliable and responsive insurance mechanism will provide necessary safety net to the SHG members. It is proposed to pilot a Community Based Health and Livestock Insurance. Experiences from SERP and other such practices in the country would be explore.

### ii. Partnership with XLRI on HR Capacity Building:

- Collaboration in the domain area of HRD - Managerial & Leadership
- Capacity building of JSLPS staff mainly SPMs / PMs, DPMs and BPMs
- SWOT analysis of JSLPS,
- Organizational systems and processes for long term relevant in development sector.

### iii. Partnership with PRADAN under Livelihoods Farm:

- Collaboration in the domain area of Livelihood Farm
- Building Knowledge and Capacity of JSLPS staff (SMMU, DMMU and BMMU) in Livelihoods promotion,
- Creating a livelihood knowledge forum,
- Facilitating scaling of livelihood prototypes,
- Helping JSLPS to innovate Jharkhand specific livelihood models.

#### a. Strengthening ongoing partnerships

##### i. *Home grown model*

The Home Grown Model (HGM) was initiated with JSLPS, SHGs-Federation and PRADAN entering into tripartite agreement on 25<sup>th</sup> Oct 2013 to jointly work for attainment for NRLM goals. 14 blocks with presence of 15 Block Level SHG Federations (BLFs) were taken as "*intensive Blocks*" and called Home Grown Model. The HGM Partnership was based on the premise of building on the existing social mobilization base and drawing on experiences of PRADAN and BLFs with their long standing presence. The NRLM Programme in HGM Block is being implemented by BLFs supported by PRADAN.

### Status of HGM Progress as on 25<sup>th</sup> Dec 2015

S. No.	Particulars	Status as on 31 <sup>st</sup> Dec 2015
1	No. of district covered under HGM	5
2	No. of Blocks under implementation	14
3	No. of Villages entered	1333
4	No. of Panchayats entered	227
5	No. of SHGs under NRLM fold	9228
6	No. of Village Organizations formed	470
7	No. of Household covered under SHG fold	124558
8	No. of SHGs that have opened Bank A/Cs	6892
9	No. of SHGs provided RFs	1170
10	No. of SHGs provided CIF directly by SRLM	401
11	No. of Village Organizations Formed	5704
12	No. of SHGs holding memberships in the VOs	689
13	No. of SHGs credit linked with Banks	1307
14.	No. of families linked to linked with Livelihood interventions (Agriculture, goatary etc.)	62950

### **HGM strategy for FY 2016-17**

The following strategies are planned for SMIB in HGM Blocks for 2016-17

- The focus will be to saturate the existing villages through VO formation and bringing the left out families in to SHG fold in the first six month.
- The focus will be mainly on system setting and strengthening of the processes at SHGs, VOs, CLFs and BLF level in terms of SHGs grading in VOs, standardization of Books of records, CIF rotation and management, strengthening of VO sub committees etc.
- To ensure that **Standard and Core CB activities** are followed in all HGM Blocks as per CB Framework /Architecture JSLPS-SRLM at all levels i.e. Institutions, Cadres and Staffs.
- To develop Cadres, Thematic Trainers at cluster and Block level by placing PRPs from Resource and Intensive Blocks of JSLPS to work towards communitization and strengthening of the Institutions.
- To provide CB inputs (Capacity Building) in terms of finalization of training modules, and conducting trainings for Booking keeping, CIF rotation and management in VOs.

- Creating a pool of trainers and cadres at cluster and block level to support VOs around SHGs credit linkage, financial inclusion and livelihood layering.
- Focus on financial intermediation & inclusion, CIF rotation, management, regular repayment, insurance and credit linkage in CBOs,
- Form CLFs in all blocks of HGMs in line with the state's strategy and timeline of forming CBOs to facilitate convergence of social security schemes and layering activities like livelihood.
- Strengthening of State Coordination Committee (SCC) for HGM and conducting regular bimonthly meetings. Constitution of thematic sub-committee under SCC.
- The respective DMMUs will provide training support to BLFs in synchronising their program especially – Books of Records, Financial Intermediation, VO and CLF systems as per NRLM mandate.

*ii. PRI CBO Convergence Project.*

PRI CBO Convergence pilot Project aims at Strengthening the Convergence of PRI & CBO for overall village development through access of entitlement. In the first year, it was implemented in 3 block i.e., Khuntapani, Bundu & Ghatsila. In the 2<sup>nd</sup> Year 15-16 this will be extended to three resource blocks like Manoharpur, Angara & Kolebira in Simdega as per the suggestion of NRO-Kudumbashree. NRO-Kudumbashree will provide the technical as well as CB support.

This year focus will be on the following:

1. State Resource Group (SRG) will be revived & strengthened
2. Local Resource Groups and Block Resource Groups will be selected and trained during the year to cater to the needs of the pilot blocks.
3. Participatory assessment of Entitlements through SHGs and VOs will be done.
4. SGHs and CBOS will be capacitated to access to entitlements and rights.
5. Pilot interventions in 3 new blocks (resource) will be initiated.
6. Special training for women elected representatives.
7. Women will be mobilized for Active participation in Tola Sabha and Gram Sabha.
8. Documenting Case Studies and Best Practices at Village Level
9. Developing IEC material for capacitation of Panchayat Representatives, LRGs, BRGs, CBOs

10.State level Workshops for Drafting Rules and regulations of Standing Committees of Gram Sabha and Gram Panchayat with Rural Development and concerned departments.

*iii. Swachh Bharat Mission Initiatives*

Continuing with our better practices from the previous year, 1500 VOs will be roped in during FY 2016-17 in the Swachh Bharat Mission initiatives:

Initially, following activities will be carried out;

1. **Capacity Building:** Capacity building of staffs and community trainers, *SwachtaDoot*.
2. **IEC materials:** Developing, printing and distribution of IEC materials like pamphlets, posters, sign boards, hoardings, banners and special SBM songs and slogans in all regional languages.
3. **SBM kit for VOs :** Provision of SBM kit (bag, nail clipper, anti-septic lotion, soap,phenoyl,5 brooms & bucket, dustbin, Caps & T-shirts with SBM logo and a message printed on it).
4. **Campaign :** Street Play, Community Rallies (painting by women and children), Campaign (schools & village), Celebrating world toilet day (19 Dec), Celebrating world hand washing day (15 Oct), Short marathon, Kites flying with a message.
5. **Construction of toilets at VO office:** One Toilet is to be constructed at VO office in initial 300 VOs.

*iv. Partnership with Digital Green*

The partnership with digital green has been initiated from July 2014 and will be continued during the year 2015-16, with the objective to disseminate the technology with audio visual aid with involvement of community cadre.

During the current year we identified 12 video resource person and with the support of these 12 person we developed 5 movies in local language till January, 2015. The integration of data with COCO and JSLPS MIS is being worked on.

Under the strategy of dissemination we finalized that the AKM/APS the community cadre implementing the activity would be the person to disseminate the technology through audio visual aids. Training were organised for AKM for understanding the process of dissemination.

A guidelines of payment and of VRP and disseminating AKM payment has been finalized. The dissemination was less compared to target due to unavailability of audio visual aid in the field.

We proposed to extend the partnership with Digital green during the current year 15-16. We have planned to extend the dissemination of videos to 700 villages during the current year with the support of AKM/APS.

The capacity building of VRP and AKM for using this system would be done by digital green with the fund available under budget code B.2. The tracking system has been developed under JSLPS MIS on training and dissemination thus a computer operator cum video editors would be required in 4 numbers for which provision has been made under B.2.

It is proposed to procure dissemination and production equipment i.e. pico-projectors, cameras and other accessories for which the budgetary allocation has been made under budget code D.3.2. .

### **Partnership with Kudumshree:**

The following interventions will be carried out as per the MOU with NRO.

- Functioning of MEC Groups and strengthening the business plan process.
- MEC Groups functioning as per business plan
- Regular hand-holding by 15 Mentor MECs from Kudumbashree for at least 200 days in a year.
- Regular reviews by JSLPS at block and district level.
- Quarterly joint review by JSLPS & Kudumbashree
- Monitoring and reporting- Suitable reporting systems will be developed integrating with the MIS of JSLPS and development of web based MIS for monitoring the activities of MECs

Establishment of BRC (Block Resource Centre) and working capital for the MEC group: The MEC group will be registered under the "Partnership firm" in this year and a block resource centre will be established.

Currently, most of the MEC (CRP-Enterprises Promotion) provide business services to micro Enterprises visiting the respective village level. There is need to facilitate promotion of this cadre of quality service providers at an area level, preferably at block level. These MEC group would also require back up support to enhance their quality of services. This includes enhancing skill in providing Business Advisory, and sharing experience of best practices among other ME. This could be facilitated through the MEC group & further be institutionalized by promoting micro Enterprise Facilitation Centre (BRC) at block level. This can be visualized as a long term sustainable institution dedicated to promotion of micro Enterprises in a block. Micro Small and Medium Enterprises (MSME) Act already

indicates Government of India's commitment to promote and support micro Enterprises. Government could promote a network of BRCs at block level. The BRC may cater the following activities as Single Window approach:

**Awareness, Orientation and Training:** To promote village entrepreneurship, it is required to create awareness among the villagers and provide orientation to the interested villagers. The selected villagers will have to undergo Entrepreneurship Development training for understanding the entrepreneurship, enterprise and business.

**Financial Literacy:** In order to establish an enterprise a sound understanding upon financial management and simple account keeping cannot be under estimated. Thus, financial literacy needs to form core component for promoting village entrepreneurship.

**Business Development Services Support [BDS Support]:** A first generation entrepreneur always needs support for business development services from a particular location of the MECs

**Marketing:** It is seen that a village enterprise normally serves local demand and customers only which is limited and do not have potential for growth. Rural Marketing has its own issues and challenges which need to be considered. There should be link between village enterprises and urban market so that the enterprise can grow and sustain. Supply chain related issues needs to be taken care of while exploring and creating a new market for the village enterprises.

**Collective efforts:** Individual village enterprise can be established and developed and it will grow also based on the local demand of the given products/services. But for its sustainability, getting costly business services and negotiating with urban markets, few of the enterprises might also require Common Facility Centre [CFC] such facility which will benefit all of them at low investment and service charges.

**Credit Support:** It is evident that Banks and other financial institutions do not consider a village entrepreneur as their customer for extending credit support. Since they are not able to provide documents and collateral for getting loan from the bank as well as they do not have "Past Track Record" as customer, Bank refuses to extend the credit support. In that case the BRC will act as negotiator between entrepreneurs and banks

**Infrastructure:** Limited or lack of infrastructure such as roads, transport facility, power, water, storage facility, processing facility, work sheds etc. are important factor in development of village entrepreneurship. This needs to be considered while promoting village Entrepreneurship. The BRC may also facilitate to create demand of the good products by the SHG members and markets to the villages as well.

i. New Partnership:

## 1. UNDP-GOALS

### **Strategic partnership for poverty elimination in rural area of Jharkhand under GOALS**

**Background:** The Rural Development Department of Government of Jharkhand (GoJ) has established a separate and autonomous society named as "Jharkhand State livelihood Promotion society" (JSLPS) which works as a nodal agency for effective implementation of livelihood promotion in the state. JSLPS is also the nodal agency for implementation of National Rural Livelihood Mission (NRLM) Project in state of Jharkhand. NRLM has an ambitious mandate conceivably, the largest poverty reduction programme for poor in the world, the 'National Rural Livelihoods Mission' aims at reaching nearly 70 million rural households of India, It aims to reach out to all rural poor families and link them to sustainable livelihoods opportunities. It will nurture them till they come out of poverty and enjoy a decent quality of life. Under NRLM JSLPS is working intensively in 58 Blocks of Jharkhand spread over 12 districts of the state. As on 31 January 2016, JSLPS is working directly with approx. 3.3 lakhs families through more than 25000 Women Self Help Groups (SHGs).

#### **Vision of the Project:**

Rural community in Gumla, Latehar, Palamu, and West Singhbhum Districts show the path to poverty free life by 2022.

#### **Project Objective:**

40% of the vulnerable households of the 26 Blocks as per SECC in the 4 districts lead poverty free life by March 2018.

Whereas there is an underlying assumption of the project that all households with at least one deprivation and/or with automatic inclusion as per Socio-Economic Caste Census (SECC) are considered as vulnerable households for this project.

#### **Expected Outputs of the project:**

Following are the expected outputs of the project at the end of the project.

1. **Output 1:** Gram sabhas plan and monitor ( including social audit) all the government social development schemes
2. **Output 2:** Gram sabhas ensure rights and entitlements of marginalized groups
3. **Output 3:** Women and other vulnerable groups are empowered to take decisions at all levels
4. **Output 4:** Fostering economic empowerment of women, tribal and other vulnerable groups
5. **Output 5:** Fostering legal empowerment of women, tribal and other vulnerable groups in select Gram Panchayats

6. **Output 6:** Capacities of government officials at all levels strengthened for better delivery of rights and entitlements.
7. **Output 7:** Improved service delivery in the 4 districts
8. **Output 8:** Lessons from the four districts are documented and disseminated.

**Project Area:**

S.No.	District	Block Name	No. of GPs	No. of Villages	Total HH (SECC)	At least 1 deprivation criterion	At least 1 Inclusion Criterion	No. of SHGs proposed
1.	Gumla	Basia	15	88	14073	7879	26	527
2.	Gumla	Bharno	10	69	15467	9671	119	653
3.	Gumla	Ghaghra	25	120	19623	8459	150	574
4.	Gumla	Gumla	10	109	27914	15571	11	1039
5.	Gumla	Palkot	13	73	16166	9594	93	646
6.	Gumla	Raidih	18	61	13607	9588	22	641
7.	Gumla	Sisai	12	88	21565	13883	19	927
8.	Latehar	Barwadih	16	83	18812	14397	1007	1027
9.	Latehar	Latehar	18	167	22412	6136	316	430
10.	Latehar	Mahuadanr	14	106	13423	9863	653	701
11.	Latehar	Manika	15	84	16265	11624	224	790
12.	Palamu	Chainpur	35	182	41266	24593	1301	1726
13.	Palamu	Chhatarpur	23	142	25833	15371	248	1041
14.	Palamu	Medininagar (Daltonganj)	18	57	23335	11679	136	788
15.	Palamu	Nilambar-Pitambarpur (Lesliganj)	16	118	21018	14757	84	989
16.	Palamu	Patan	22	152	23965	12960	88	870
17.	Palamu	Satbarwa	10	58	13582	8150	113	551
18.	West Singhbhum	Goilkera	10	111	12952	8008	6	534
19.	West Singhbhum	Hat Gamharia	11	54	12087	7787	7	520
20.	West Singhbhum	Jagannathpur	16	89	19897	6395	0	426

S.No.	District	Block Name	No. of GPs	No. of Villages	Total HH (SECC)	At least 1 deprivation criterion	At least 1 Inclusion Criterion	No. of SHGs proposed
21.	West Singhbhum	Jhinkpani	7	28	8905	3788	29	254
22.	West Singhbhum	Khuntpani	13	116	15727	8433	14	563
23.	West Singhbhum	Manjhari	10	64	12167	6289	71	424
24.	West Singhbhum	Manoharpur	15	100	16261	8519	46	571
25.	West Singhbhum	Noamundi	18	68	23095	15284	62	1023
26.	West Singhbhum	Tantnagar	10	76	11697	8703	33	582
Total			400	2463	481114	277381	4878	18817

### Proposed Budget:

Total estimated budget outlay for the project is Rs.8,37,99,588.00 (Rupees Eight Crores Thirty Seven Lakhs Ninety-nine Thousands Five Hundreds and Eighty-eight only) for two years out of which support from NRLP for the year 2016-17 would be 4,78,50,000 (Rupees Four Crores Seventy Eight Lakhs and Fifty Thousands Only) and Rs.66, 23, 44,000 (Rupees Sixty-Six Lakhs Twenty Three Thousands and Forty four only) will be leveraged from MGNREGS.

The summary of the budget breakups is as under:

Components	UNDP	NRLP	MGNREGS
Base Line Survey	2500000		
End line Survey	1000000		
Output 1: <b>Gram sabhas plan and monitor (including social audit) all the government social development schemes</b>	140,000	4,355,600	-
<b>Output 2: Gram sabhas ensure rights and entitlements of marginalized groups</b>	320,000	7,216,710	6,623,400

Output 3 : <b>Women and other vulnerable groups are empowered to take decisions at all levels</b>	-	-	-
Output 4 : <b>Fostering economic empowerment of women, tribal and other vulnerable groups</b>	-	13,714,000	-
Output 5: <b>Fostering legal empowerment of women, tribal and other vulnerable groups in select Gram Panchayats</b>	967,500	-	-
Output 6: <b>Capacities of government officials at all levels strengthened for better delivery of rights and entitlements.</b>	139,100	-	-
Output 7: <b>Improved service delivery in the 4 districts</b>	-	-	-
Output 8: <b>Lessons from the four districts are documented and disseminated</b>	3,150,000	630,000	-
Output 9: <b>Project Management</b>	24,323,278	18,720,000	-
<b>TOTAL</b>	<b>32,539,878</b>	<b>44,636,310</b>	<b>6,623,400</b>

## 2. LANDESA

### **Partnership with LANDESA/Rural Development Institute (RDI)**

LANDESA/Rural Development Institute (RDI) works to secure land rights for the world's poorest people through partnering with Governments to design and implement laws, policies and programs concerning land that provide opportunity, economic growth and promote social justice. RDI was founded in 2008 in India.

RDI works to advance land related efforts through four strategic interventions:

- Provide access to homestead and farmland for rural landless.
- Increase in women's and girl's legal rights to land ownership.
- Increase secure land rights for the rural poor through legal aid.
- Legal recognition of farm land leasing for rural poor.

**Objective of the partnership:** The prime objective of the partnership is to inculcate the awareness related to land right in existing institution of women – SHGs, VOs, later to strengthen the livelihood intervention through ensuring land rights to poor households in NRLM.

1. Develop a strategy for **Homestead development and livelihood convergence:**
2. Develop programs on **women land rights** that would include gender orientation and land literacy of rural women:
3. Develop **knowledge management and learning system** of JSLPS on strategies for land insecure households through:
4. Develop **communication and advocacy plan** for the programs that would include.

### **Expected outcomes**

1. Capacity building of community volunteers to facilitate identification of landless women and inclusion in the land allocation programs.
2. Capacity building of federation leaders, SHG members on gender relations, women and land rights, legal provisions on land for the poor and livelihood convergence
3. Federations are capacitated to identify and take up issues related to land rights, livelihoods through convergence of different departments and agencies
4. Single window delivery mechanism for women land rights and social security entitlements
5. Monitoring mechanism including MIS and Community Based Monitoring System to track the homestead land allocation progress and homestead development status in project villages.

### **Operational Areas/ Block for Collaboration**

- i. In the first year the programs would cover one Cluster each in the districts of **West Singhbhum, Khunti and Dumka**
- ii. In Dumka district the programs will be done in collaboration with BLF while in West Singhbhum and Khunti districts the JSLPS team will drive the programs.
- iii. Around 20 Villages in each block in the district will be focused initially.

### **Items for Budget**

The following items of the partnership will have financial implication that need to be incorporated in AAP 2016-17.

- a) Human Resource engagement.
- b) Meetings, Workshops and capacity building.
- c) Printing and communication.

### 3. BRLF

**Bharat Rural Livelihood Foundation (BRLF) and Jharkhand State Livelihood Promotion Society (JSLPS) Partnership (signed MoU on 5<sup>th</sup> Sept. 2015)**

BRLF is an autonomous body, registered under the Societies Registration Act, 1860. BRLF was established through a Union Cabinet decision on 3<sup>rd</sup> September 2013, in which the cabinet resolved to set up an independent society to upscale civil society action in partnership with Government. A Memorandum of Understanding (MoU) was signed between BRLP and Ministry of Rural Development (MoRD) wherein Government of India decided to release Rs.500 Crore for creating the corpus of the new society, in two tranches. In addition, funds would also be sourced from concerned State Governments, Corporate sector and philanthropic foundations.

BRLF has been set up to foster and facilitate civil society action in partnership with government for transforming the livelihoods and lives of people across in India. The initial focus of BRLF is on the Central Indian Adivasi belt, centred on blocks/*tehsils*/*talukas*/*mandals* with a >20% Adivasi population in around 1077 blocks (as per 2011 census) across 190 districts in the states of Odisha, Jharkhand, West Bengal, Chhattisgarh, Madhya Pradesh, Andhra Pradesh, Telangana, Maharashtra, Rajasthan and Gujarat.

#### **Purpose of the Partnership / Collaboration**

JSLPS is interested to draw on the experience of the BRLF and its supported Civil Society Organizations (CSO) and is desirous of developing a collaboration that brings best practices across the globe and harness the power of technology to bring transformation in the lives of poor communities in the state. It is also desirous of partnering in initiatives that build human and institutional capacity in the state.

#### **Action Points for BRLF in FY 2016 - 17**

1. BRLF will support JSLPS in conducting study of select CLFs (Cluster level federations) in three districts and suggest the best management structure, strategy for strengthening of community level institutions, and strategy to generate revenue to make these institutions self-sustainable. As JSLPS will withdraw support after three years to 26 CLFs in three districts, it is necessary to identify a clear strategy for the same.
2. BRLF will support JSPLS in conducting study on number of ultra-poor communities who have not been covered under their SHG programme. How many such households are left out and why; what can be the ways of engaging with them? The study will be done using a sampling method.
3. BRLF will share the learning from the PGWM (Participatory ground water management) and NPM (Non pesticide management) pilot in the state.

#### **Action Points for JSLPS in FY 2016 - 17**

- JSLPS will facilitate in formation of State Level Steering Committee, which will support BRLF partners in leveraging the programs and monitor the progress regularly. The Structure of the Committee and frequency of the meetings will be decided by JSLPS.
- JSLPS will include BRLF partners in the District Level Committee to support in program implementation, convergence and partnership.
- JSLPS will facilitate the communication from the State Rural Development department to district officials about BRLF, its programme partners and their activities to ensure smooth implementation.
- JSLPS will support the SHGs formed and nurtured by BRLF partners who are following *Panchsutra* and have a regular MIS system in place in the operational blocks of JSLPS.

## PART VI- RSETI

24 Rural Self Employment Training Institute (RSETI) and one RUDSETI is functioning in the state of Jharkhand. 13 RSETIs are in the Grade AA, 8 RSETIs are in Grade BB, 2 RSETI is in Grade C, 1 RSETI is in Grade D and Chatra RSETI is not graded. State will initiate activities to ensure that all RSETIs achieve AA grade. State has requested each RSETI to plan for at least 1000 trainees each and 750 for RUDSETI Ranchi. SRLM shall provide mobilization support to RSETI for better targeting. SLBC subcommittee for RSETI is formed and regular review is being undertaken. Special meeting was organized with State Bank of India officials for strengthening RSETI run by SBI. Punjab National Bank, SBI, Bank of India and Allahabad bank have assured that RSETI shall be manned as per the manual provided by NAR from the start of 2015-16.

All the claims prior to 2014-15 submitted to the JSRLM viz., Rs.125.00 lakhs has been cleared and for the FY 2015-16 all the claims submitted before January 2016 has been reimbursed.

In the FY 2016-17 it has been estimated that on an average Rs.10.00 lakhs per RSETI/RUDSETI will be spent. This means a total of Rs.250.00 lakhs will be spent in the year towards capacity building of candidates under RSETI, in addition to this Life In Full Employment (LIFE) project of MGNREGA shall be covered under this for persons who have opted for self-employment.

### Major challenges

- Completion of construction of RSETI building.
- Credit linkage for reintegration of Trainees.
- Competent staffing of RSETI.



## PART VII - IMPLEMENTATION OF NRLM IN NON-INTENSIVE BLOCKS IN JHARKHAND

**W**ith the transformation of approaches under NRLM to hasten the process of reaching out to villages the strategies in non-intensive areas can't be confined to providing support to the existing SHGs only. The social mobilization, institution building and livelihood promotion along with awareness generations on various social issues need to be initiated in these areas too albeit, in a restrained and concentrated manner utilizing the available resources judiciously and effectively. In the non-intensive areas strengths, as follows, have been built up for which can be put to good use in furtherance of NRLM interventions.

- Total no. WSHGs following "*Panchsutra*" in Non Intensive Blocks- 8500
- Total no. of WSHGs trained – 5380
- Total no. of WSHGs received RF – 3117
- Total no. of Active Women trained - 2400
- Total no. of Book Keeper trained – 550
- Total no. of Master Book Keeper trained – 609
- Total no. of WSHGs linked for Credit with Banks – 4368
- Total no. of trained District Resource Persons (DRPs) on NRLM in 23 districts- 446
- Total no. of trained State Master Trainers (SMT)-21

Hence, 3 pronged strategy has been contemplated to initiate and sustain in the non-intensive areas.

### A. Non-Intensive Blocks:

These are areas where no new SHGs will be formed rather strengthening of existing SHGs will be carried out. In these areas training will be the key component for capacity building of community level institutions. Training will be for developing

- Active women,
- Book Keepers
- Master Book Keepers.

These trainings are carried out by involving the CRPs of the Resource and intensive blocks. Moreover, basic training to SHGs to be carried out with the help of the empanelled district level master trainers. The pool of master trainers at all level are to be enhanced and strengthened through empanelment, orientation, immersion, exposure and training. They need to be involved in all sorts of training e.g., training of AW, BKs, MBKs, AKMs etc.

Strengthening of NRLM in 121 (as per latest notification there are 263 blocks in the state) Non Intensive Blocks 21 Districts of Jharkhand:- Following activities will be implemented to strengthen NRLM in entire Non Intensive Blocks:-

- i. Capacity building of community cadre to strengthen NRLM activities: Cadre of District Resource Persons, Active Women, Master Book Keepers and Book Keepers will be trained on various manuals developed at SRLM as per the guidelines of NRLM.
- ii. Revolving Fund utilization by WSHGs:- Revolving fund will be utilized properly by the NRLM compliant WSHGs by demonstrating best practices of financial inclusion.
- iii. Mainstreaming Credit to WSHGs from Banks:- Eligible SHGs will be identified and mobilized to be financially included through mainstreaming of their credit need from Banks.

#### **B. Semi-Intensive:**

Following the MORD directives and guidance NRLM has to reach out to all the blocks by 2017-18 the interventions are to be intensified in all the blocks as soon as possible. In a bid to match with the expectations of MoRD one Gram Panchayat in every block are to be treated under semi-intensive approach. One Gram Panchayat in every block i.e., 121 blocks under 21 districts, barring Pakur, Ranchi & Ramgarh will be taken up where initiatives towards federating the SHGs along with formation of new SHGs will be commenced so that the social mobilization and institution building process gets a fillip towards intensive process. Under semi-intensive strategy following actions are to be initiated

- Intensive training of existing women SHGs
- Formation of new SHGs
- Identification of AW and their capacity building
- Identification of Book Keepers /Master Book Keepers and their capacity building
- Provision of RF
- Provision of CIF to eligible SHGs through VO/nodal SHG
- Training of LEO
- Deployment of Master Trainers
- Immersion of DRPs in resource and intensive areas.
- CRP rounds with the support of internal CRPs
- Start-up cost to SHGs and VOs

*To carry out the plan and interventions one YP will be deployed in every block*

#### **C. Adarsh Gram areas :**

There are four types of model village strategy have been in vogue in the state viz.;

- a. Sansad Adarsh Gram Yojana (SAGY)

- b. Adarsh Gram Yojana (AGY)
- c. Prime Minister Adarsh Gram Yojana (PMAGY)
- d. CM Smart Gram

All these programs are being implemented under a common banner Jharkhand Adarsh Gram Yojana (JAGY). In all these areas the activities of NRLM are to be carried out in intensive manner. To carry out the huge task cut out under such programs we are going to deploy YPs in all these block areas. In these concentrated areas CRP rounds, both external and internal, are to be carried out to initiate and strengthen the social mobilization and institution building process following which the community cadres on livelihoods known as AKMs will be groomed to take up interventions for livelihood promotion. These AKMs will be identified based on their skill, knowledge, aptitude and interest. Once they are identified these AKMs need to be given proper orientation, training and exposure to enable them to develop livelihood planning of their area and render support in implementing various interventions under livelihood promotion.

**Strengthening of NRLM in 835 GP/Villages in 24 districts identified under SAGY, AGY, PMAGY and CM Smart Gram in Non Intensive Blocks can be done through following approaches.**

20 Gram Panchayat in 13 districts have been identified Hon'ble MPs of Jharkhand for the implementation of SAGY with the objective to facilitate the process of Holistic Human Development through Social Harmony, Good Governance and Optimum Infrastructure in Gram Panchayat of the population of 3000-5000 in a plain area and 1000-3000 in hilly, tribal and difficult area solely identified by Hon'ble Member of Parliament. The program also aims to generate models of local level development and effective local governance which can motivate and inspire neighbouring GPs to learn and adapt.

MoRD has also issued a revised guideline envisaging a prominent role of SRLMs in the initiation and implementation of SAGY in the state in coordination with Hon'ble Member of Parliament, Deputy Commissioners and Officer in Charge. SRLM has prominent role to strengthen NRLM in all the SAGY villages on priority. SRC, JSLPS has already initiated intensive implementation of NRLM interventions in all the SAGY GPs. 448 women SHGs have already been formed in these SAGY GPs by Internal / External CRP rounds. RF has also been distributed among 55 WSHGs. One Young Professional for each SAGY GPs have already been deputed through NRLM. SRC, JSLPS will continue the intensive implementation of NRLM in SAGY GPs with following strategies:-

- Internal / External CRP round to form women SHGs in SAGY Villages
- Audit of all the existing functional / non-functional WSHGs in SAGY GPs by CRP team
- Identification of eligible WSHGs for the NRLM
- Formation of New WSHGs with existing or new Women members

Training of all the newly Formed WSHGs and Old WSHGs  
Training of Active Women  
Training of Master Book Keeper  
Internal CRP round for VO formation  
Capacity building of SRLM staff and Stakeholders

*In the semi-Intensive areas apart from the Revolving Fund, SHG and VO start-up kit, CIF to eligible SHGs will be provided through VOs/ nodal SHGs.*

### **Role of State Resource Cell in the changing scenario:**

#### 1. Strengthen the Communitization Process:

Following strategies will be adapted for strengthening of Communitisation process of NRLM:-

1.1 Capacity building of Para Professional (PRP) in collaboration with CHAITANYA through e-learning course: - Knowledge and Skill of functionaries of community based institutions like VOs/CLFs/BLFs and Para Resource Persons (PRPs) will be enhanced through Online / Offline Multimedia based e Learning course through Chaitanya.

Building managerial capacities of community institutions through development of customized Training manual and imparting the same to the functionaries of community based institutions like VOs/CLFs/BLFs and PRPs on HR/ Procurement / Logistics / Administration as per NRLM policy.

#### 2. Development of customized Training manual on "Right & Entitlement based linkages" for the Rural Community and capacity building of community based institutions like VOs/CLFs/BLFs and Para Resource Persons (PRPs).

#### 3. Livelihoods Promotion:

- ✓ Design Modular training with the support of Livelihoods domain
- ✓ Develop Training Plan
- ✓ Identify and empanel thematic resource persons at all levels
- ✓ Conduct Training on livelihoods theme

#### 4. Layering of other essential services like Health, Nutrition, and Rights & Entitlements in the community based institutions.

Development of IEC, staging shows like *nukkad natak*, Audio-visuals, training of PRPs and CRPs, CC, CLC and TCCs on issues related to Health, Nutrition, Education, Sanitation and Rights & Entitlements.

5. **PRI – CBO convergence:** SRC can play a vital role in scaling up the processes initiated under PRI-CBO convergence by developing training modules and imparting training to SHG leaders as well as PRI functionaries.

Physical progress in Non-Intensive Areas up to the month of Feb 2015 for FY 2014-15

**No. of SHGs availed RF:** An amount of ₹460.1 lakhs have been provided to 3117 SHGs in the state during the year 2015-16 till Feb 2015.

**Bank Credit Mobilised:** Till date 4368 SHGs have been provided bank credit worth ₹2218.7 lakhs.

**No. of SHGs following *panchasutra*:** A total of 5380 SHGs have been trained who are following *panchasutra*.

**Detailed break-up of physical achievement in Non-Intensive Blocks during 2015-16.**

District	No. of SHGs to be disbursed Revolving Fund			Bank Credit linkage				No. of SHGs trained		Active Women Trained	
	T	A	Amt Disbursed (Rs. In Lakh)	Target		Achievement		T	A	T	A
				Amt (in Rs. Lakh)	No. of SHGs	Amt (in Rs. Lakh)	No. of SHGs				
Jharkhand	7144	3117	460.1	10573	21132	2218.7	4368	9038	5380	6774	2541

## PART VII -INFRASTRUCTURE, MARKETING AND FAIRS (SARAS FAIR):

In order to provide opportunities for additional income, exposure and interaction to SHG members on a large scale, JSLPS would be capitalising on opportunities like Saras Melas, World Indigenous Day - Adiwasi Day, Ajeevika Diwas, Foundation day of Jharkhand, agriculture fair, international and so on.

The market fairs and SARAS are being organized across different states throughout the year. The SARAS at the state level will be organised. Apart from that different potential produces of 3 resource districts will be mapped and Melas will be organised at block and district level to create a demand in the local market and prepared as per the demand of the different Melas organized in different states. The calendar of the Melas, exhibitions will be prepared for the year 2015-16. The SHG members with potential produce will be linked for the participation in the exhibitions/SARAS in different states. This will also provide a platform for the Micro-Enterprises to understand the demand and quality of the produces in the market.

The idea is to provide a marketing platform to the SHGs and simultaneously promote branding of JSLPS. The fair would aim at facilitating the members of Self Help Groups of NRLM schemes of Government of India to exhibit and sell their products and will provide unique platform for developing linkages with the buyers and customers.

## PART IX –ME&L

JSLPS has been pioneer in rolling out Monitoring Evaluation and Learning and MIS systems under the NRLM framework. Baseline Study is now completed covering close to 6000 households spread over 128 villages across 32 blocks and 16 districts.

The process for hiring of Process Monitoring was initiated in FY 2014-15 but due to some technical reason, it had to be redone. After EOI, six agencies have been shortlisted for RfP round. The agency for Process Monitoring would be on board by March, 2016. The actual field level process monitoring would be initiated from May, 2016 onwards.

Community Based Monitoring System (CBMS) was an innovative initiative of JSLPS to enable community monitor the program. This has helped in increasing transparency and has provided new insights in the program. CBMS was successfully rolled out in 5 districts and 19 intensive blocks. A pool of around 150 Community Monitors have been trained and will be used in the FY 2016-17. Blocks with at least 1 year of intervention including HGM blocks will be taken up for community based monitoring in the proposed year. Further, it is also proposed to undertake Baseline Survey in taken up under ultra-poor strategy. This will majorly be done in-house by engaging services of consultant and community investigators.

With the aging of the NRLM in the State, the scale and maturity brings more facets. These programmatic multidimensionality needs to be regularly captured. Hence in the FY 2016-17, a central pool of Monitors would be engaged. JSLPS would empanel a list of 5-10 monitors, at State/ District level to undertake thematic studies for NRLM, MKSP, Pilots etc. These consultants along with community monitors, would work under the M&E domain to undertake concurrent monitoring of activities.

### Randomized Evaluation of National Rural Livelihoods Mission (NRLM) and Targeting the Ultra Poor (TUP) Programme

#### **The Need:**

The world now is moving towards evidence based planning and implementation. The evidence based learning emerging from one context is feeding into policy formulation in other parts of the globe. There is a vast scope for producing, documenting, disseminating and integrating these learnings for larger and great impact. The multi-dimensionality nature of poverty requires more than one approaches to be tested. Jharkhand with around 83% rural population hosts one of the most vulnerable families. Hence, it is

imperative to find the efficacies of different poverty alleviation models that has long term implication. The core components of J-PAL proposal is illustrated below:

The central objective of the NRLM is to eliminate rural poverty by creating livelihood opportunities for the rural poor through SHGs. In recent years several non-government organizations (NGOs) have successfully adopted this “livelihood approach” for poverty alleviation. Targeting the Ultra-poor (TUP) Programme is an example of one such programme implemented by Bandhan-Konnagar in West Bengal in India. TUP Programme targets poorest of the poor (read ultra poor) households in a village and provides them productive assets as grant, necessary training and handholding support to help them take up an income generating activity. This project is motivated by two considerations.

First, large resources have been mobilized by the NRLM. However, we still have limited evidence on the effectiveness of its SHGs based model. While existing studies show that it has positive effects, their evidence is best regarded as suggestive. This project responds to the need for a more rigorous evaluation of the NRLM and is set up to deliver compelling evidence on its effectiveness in enabling sustainable livelihoods. This evidence will be highly relevant to future policy decisions regarding the scope, structure and objectives of the NRLM.

Second, there are strong reasons to believe that implementing the TUP programme in rural India would improve the welfare of the poor. A rigorous evaluation (Banerjee et al., 2015) of the programme suggests that the beneficiaries experience “lasting improvements in their well-being” (over 7 years) in India and 6 other countries in the world. The evaluations also show that the programme can be highly cost-effective. Researchers find a 433 percent social return (the programme cost was USD 330 per household and it generated an estimated lifetime consumption and asset growth equal to USD 1429). Furthermore, TUP could be a good complement to the current NRLM approach, in that while the NRLM targets all poor households, the TUP programme is more specifically aimed at the poorest of the poor.

The TUP model has received large attention from policy-makers and has spurred a number of replications and attempts to scale-up. The NRLM provides a unique opportunity to embed the TUP model into a government-run initiative that can implement the combined model and assess its impact at scale. A second objective of this project is thus to test whether it is possible to embed critical elements of the TUP model in the NRLM model, and whether this would further improve NRLM’s ability to help the poorest improve their standards of living.

This project will provide evidence on the impact of the SHGs and graduation models by gradually rolling out the two programmes in the state of Jharkhand. The program will be

randomized in the order in which the programme is introduced across villages in identified blocks, with the comparison groups villages only served after the intervention period. Villages will be divided into four groups:

- a. Treatment 1: NRLM programme as implemented by SRLM
- b. Treatment 2: TUP programme implemented by the SRLM, in addition to NRLM
- c. Treatment 3: TUP programme implemented by partnering NGO, in addition to NRLM implementation by SRLM
- d. Comparison: Status quo with no NRLM or TUP programme implementation by either SRLM or partnering NGO

There should be a lag of at least two, preferably three or more years before the comparison group receives any programme. Longer lags allow to test whether the impact of the programmes is long-lasting, which is particularly important for NRLM because it takes some time to take hold, and for TUP because it is a one-time large infusion of resources and passes a benefit-cost test only if the effect persist over time. Randomization will be done at the level of villages, i.e., villages will be chosen randomly to receive either treatment 1, 2, or 3 or be in comparison group. By identifying TUP eligible households and then randomly assigning those villages to one of the four groups we can measure the causal impact of each program—that is, how participating households compare to those to whom no programme is offered, as well as between households in different treatment groups. With a sufficiently large number of villages and households we can expect that each group will be alike on average at the outset of the interventions. Thus any differences between the groups after the interventions can be confidently attributed to the impact of the program.

TUP households are selected after a participatory resource mapping and verification by staff as being the poorest in the village. In contrast, NRLM in principle targets and aims to help all poor households, not just the ultra-poor. To have a comparable sample in all villages, a participatory resource mapping will be performed to identify the ultra-poor, the poor, and the non-poor in the village (as it is done both within NRLM and by TUP programs, in all villages (treatment and control). Data collection on both the ultra-poor (TUP eligible) and a random sample of non-ultra-poor households (for a total of about 20 households) will be done. This will serve two purposes. First, with proper weighting of the households survey, we will be able to measure the impact of the NRLM program. Second, by comparing the non-ultra-poor households in villages with NRLM but with and without TUP we can trace any potential spillover (positive or negative) of the TUP programme on other people in the village. Those effects could come through increases in wages, increase in livestock prices, or other factors. We will identify such effects by (1) comparing prices and wages in treatment villages to prices and wages in control communities; and (2) comparing the overall welfare of TUP-ineligible households (those

above the cutoff for inclusion into the program) in TUP villages to ineligible households in NRLM (non-TUP) communities.

### **Sampling and Data Collection Plan**

Power calculations suggest we will need approximately 200 villages per treatment arm to be able to detect an impact (or difference between arms) of 0.12 standard deviations with 80% power, surveying 10 eligible households per village, assuming an intra-cluster correlation ( $\rho$ ) of 0.09. For convenience we will use per-capita consumption as our measure of programme impact, though the programs can be expected to create impacts in a number of domains. For reference, the impact on per-capita consumption measured in the evaluation of graduation programs in six countries (Banerjee et al. 2015) was 0.12 standard deviations, and the effects were much larger in the India sample, so we would be able to capture a similar impact in this design. We will also survey 10 ineligible households per village to capture spillovers. With 4 experimental arms of villages per arm and 20 households per village (10 eligible and 10 ineligible) we will survey 16,000 households in 800 villages in total. Villages will be randomly assigned to one of the treatment arms or the control group once the baseline survey has been completed. The random assignment will be performed remotely by computer and we will stratify on key variables including village size to ensure balance across treatment groups.

We will measure the welfare of households through household surveys conducted (1) before the programs are delivered (baseline survey); (2) approximately 24 months later, after the programs have completed (endline); (3) and a year after the completion of the programme (endline 2) to measure the sustainability of impacts over time. If there is interest in measuring longer-term impacts a future wave of surveys can be conducted, though it will require keeping the control group intact for a longer period. Through household surveys we will glean information on demographics, assets, business and financial activities, consumption, health, etc.

### **Scalability of findings and Policy Dissemination Plan**

Our research communication and dissemination strategy will be aimed at the following audiences: (i) Government/policy makers (ii) the academic and research community, and (iii) non-profit practitioners' community. We anticipate that these findings are likely to contribute significantly to the field of development economics and livelihood supports services research, given that the body of evidence based on these programs is still fairly small. With respect to (ii), we hope to reach other practitioners in the nonprofit world via policy-briefs and publications, as well as conference presentations. It is hoped that practitioners will be able to use the results to make decisions and to better design livelihood programmes. With respect to (i), the finding of our study will shed light on livelihood programs and health programmes which will enable the Government of India and other apex institutions to design appropriate livelihood programmes for the poor in India. Since the programme is conducted in collaboration with the NRLM and with the

SLRM, we will be in constant communication with both MORD and the authority in Jharkhand to make sure that our research is relevant and timely. We will disseminate our results among the policy makers (GOI and the JSLPS) through policy memos, fact sheets and round table meetings, seminars etc. We also hope to reach international policymakers and practitioners through our academic publications and presentations. We will discuss our results using op-eds in leading newspapers and business dailies and elsewhere by submitting guest blog posts to widely-read development policy blogs.

## **Roles and Responsibilities:**

### **J-PAL South Asia at IFMR**

1. The following J-PAL affiliates will be the lead researchers on the study: Prof Abhijit Banerjee (MIT, USA), Prof Esther Duflo (MIT, USA) and Prof Dean Karlan (Yale University, USA). None of the expenses related to the time and international travel of lead researchers will be charged to the project.
2. Hire a lead team of Research Associates, Research Manager and Project Associate who would work full time on the project.
3. Develop a study design and identify the sampling strategy in close coordination with the JSLPS officials based on budgetary and logistical feasibility.
4. Obtain IRB clearances.
5. During the pilot phase, undertake a scoping study and finalise the intervention.
6. Subsequent to successful completion of pilot phase, hire and train a survey team to conduct a scoping study, baseline and endline surveys.
7. Design, with feedback from the government, all surveys and data collection instruments that will be employed as part of the evaluation.
8. Obtain consent for participating in the research from the participants in the study.
9. Communicate regularly with the identified Point Person in MoRD and JSLPS on progress of project – including on scoping, baseline, and end line surveys.
10. Data cleaning and analysis.
11. Provide support to JSLPS in identifying the resources, identifying technical assistance partner and providing training to staff for implementation of TUP programme.
12. Disseminating the results of the evaluation to all stakeholders, including a report with cost-benefit analyses for the interventions and qualitative reports with lessons learned for scale-up.

### **Ministry of Rural Development (MoRD)**

1. Forward a Government Order which officiates the study, provides the funds and designates nodal persons at every step of the evaluation.
2. Set up an Advisory Committee under the Chairmanship of the Secretary, Ministry of Rural Development, and including Joint Secretary NRLM (Convenor), Principal Secretary - Department of Rural Development, Government of Jharkhand, CEO JSLPS, one of the lead researchers on the study, and Nodal Officer from J-PAL SA. The Advisory Committee

shall meet on bi-annual basis or as needed to review ongoing progress and provide necessary feedback and support for timely project completion.

### **Jharkhand State Livelihoods Promotion Society (JSLPS)**

1. Designate a point person who will play a hands-on role for the project's success, e.g., provide relevant data, certify work completion and give feedback during the project.
2. Assist J-PAL to identify the best possible way to randomize between villages receiving the NRLM programme and those who don't without compromising on ethical principles or scientific constructs.
3. Provide J-PAL field staff with permission and access to conduct surveying activities.
4. Provide J-PAL with all NRLM MIS and SECC data that would help identify the sample population.
5. Notify district, block and cluster level officials regarding participation in the study.
6. Roll out the NRLM programme in sample villages in Treatment 1 arm as per time plan and ensure effective implementation of the programme.
7. Identify resources (financial and human) and deploy them on time to roll out the JSLPS led implementation of the TUP programme in sample villages in Treatment 2 arm.
8. Identify a NGO to implement the TUP programme in Treatment 3 arm in consultation with J-PAL.
9. Share cost data with J-PAL to conduct a cost-effectiveness analysis

Evaluation budget Line Item	Cost (INR)			
	Year 1	Year 2	Year 3	Total for 3 years
<b>Project staff compensation</b>	<b>81,98,000</b>	<b>94,12,700</b>	<b>10,808,455</b>	<b>28,419,555</b>
RM compensation	1,188,000	1,366,200	1,571,130	4,125,330
Senior RA compensation	10,80,000	12,42,000	14,28,300	3,750,300
RA compensation	1,728,000	1,987,200	2,285,280	6,000,480
Regional Survey Manager	648,000	745,200	856,980	2,250,180
Project Assistant	864,000	993,600	11,42,640	3,000,240
Data Quality Team	14,40,000	16,56,000	19,04,000	50,00,400
Finance Manager	10,80,000	12,42,000	14,28,300	37,50,300
Consultant for Project Purpose	150,000	157,500	165,375	472,875
Interpretation/Translation	20,000	23,000	26,450	69,450
<b>Project related travel costs</b>	<b>2,252,000</b>	<b>2,513,070</b>	<b>2,173,472</b>	<b>6,938,542</b>
RM travel	189,000	198,450	208,374	595,824
SRA travel	462,000	970,200	509,356	1,941,556
RA travel	740,000	777,000	815,850	2,332,850
PA Travel	237,000	248,850	261,293	747,143
Regional Survey Manager Travel	103,400	108,570	113,999	325,969
Other Travel Expenses for staff	520,600	210,000	264,600	995,200
<b>Evaluation costs</b>	<b>29,146,432</b>	<b>28,433,883</b>	<b>18,227,512</b>	<b>75,807,827</b>
Scoping study		338,000	338,000	
Pilot survey		1,045,500	1,045,500	
Baseline survey		9,719,000	9,719,000	
Endline Survey 1		10,204,950	10,204,950	
Endline Survey 2		9,570,803	9,570,803	
Training for Pilot surveys		166,900	166,900	
Training for Surveys	1,167,200	1,225,560	1,286,839	3,679,599
Data Entry Costs	704,832	561,423	754,870	2,021,125
Other Data Collection Equipment Costs	6,346,000	6,300,000	6,615,000	19,261,000
Intervention Monitoring	9,659,000	10,141,950	-	19,800,950
<b>Other costs</b>	<b>5,196,483</b>	<b>4,812,686</b>	<b>3,869,840</b>	<b>13,879,009</b>
Furniture and office equipment	418,000	26,250	27,563	471,813
Staff training and project meetings	275,000	183,750	82,688	541,438
Project Office costs	431,400	496,110	570,527	1,498,037
Administrative Costs (10%)	4,072,083	4,106,576	3,189,062	11,367,721
<b>Total Estimated budget</b>	<b>44,792,915</b>	<b>45,172,339</b>	<b>350,79,679</b>	<b>125,044,933</b>

Particular	FY 1	FY 2	FY 3	Total
	Apr 16 to Mar 17	Apr 17 to Mar 18	Apr 18 to Mar 19	
No of months	8	12	4	24
No of Beneficiaries	4,000	4,000	4,000	4,000
No of Beneficiary per branch	200	200	200	
No of Branch	20	20	20	
Area Co-Ordinator (AC) (1 for 4 branch)	5	5	5	
Branch-in-charge (BI) (1 for each branch)	20	20	20	
Community Organiser (CO) (4 for each branch)	80	80	80	
Senior AC (1 for the region)	1	1	1	
Technical Assistant (TA) (2 for the region)	1	1	1	
Branch Set up Cost	1,100,000	-	-	1,100,000
Running cost of branch	1,875,200	2,812,800	937,600	5,625,600
Asset distribution	37,800,000	16,200,000	-	54,000,000
Subsistence Allowance	3,400,000	3,400,000	-	6,800,000
Training Cost (Staff)	525,000	525,000	367,500	1,417,500
Training Cost (Beneficiary)	1,200,000	2,400,000	1,200,000	4,800,000
Salary (including bonus)	8,790,773	14,504,776	5,318,418	28,613,967
Travelling expenses	800,000	1,200,000	400,000	2,400,000
Head office Expenses @ 5%	2,719,549	2,052,129	411,176	5,182,853
<b>Total Expenses</b>	<b>58,210,522</b>	<b>43,094,705</b>	<b>8,634,694</b>	<b>109,939,920</b>
<b>Total Cost per beneficiary</b>	<b>27,485</b>			

*Additional 10% cost has been built to meet the JSLPS administrative costs*

## PART X –IT and Management Information System

Information and communication have been playing an increasingly important role in economic and social development of nations. Experts believe that this century belongs to the power of Knowledge & Information. Making this possible is the Jharkhand SRLM, which has been successfully designed, developed & implemented Management Information System by partnering the community in data capturing and use of data to analyze and assess the health of CBOs at various level. JSLRM is using Information technology tools at various level of implementation and providing feedback to Management as well as to community leaders by analyzing data. Management Information System of Jharkhand SRLM has become instrumental in assessing health of implementing units and CBOs formed under ambit of NRLM. Following modules have been successfully rollout

- SHG and its transaction based data base
- SHG Federation MIS
- Livelihood MIS
- Youth Database & PIA MIS
- Fund Disbursement Modules
- Community Cadre and Capacity Building Modules
- Physical & Financial Planning Modules
- Human Resource Information System

JSLPS has named its MIS as “Swalekha” and Large number of Women from villages across Jharkhand are now using tablets to record financial activities of their Self help groups(SHG).

The transaction based “Swalekha application” can be accessed using a tablet or a handheld device on which the application is installed and one time master data of SHGs is downloaded. The tablet application is accessed using a login credentials and is used for entering the financial transactions like SHG and member loan details, RF, CIF, Bank

loan details, repayment details, proceedings of the meetings, trainings required and attended by members and VO loan transactions. Data can be entered by Master Bookkeeper through tablets to include all financial transactions completed till then. Once the data is entered in the tablet, it can be uploaded to the server as per convenience and access to internet through mobile data .

This is a powerful step towards digitization seeking to alleviate poverty, encourage economic and social growth and 'perceived' Digital divide'. This initiative is not only bringing a change in the society but also helping rural poor women to cater new skills and capacities which will allow them to create many more avenues for their livelihood.

"Swalekha" app operates in "Online" & "Offline" version as per the network connectivity of particular area. 'Offline-online' mode gives functional capacity in remote areas where internet connectivity is unavailable. The Swalekha App has 'Hindi-interface' which enables usage of system directly by SHGs in their own language. 'Accounting' part helps in record keeping and imparting financial literacy to SHGs at their level where as 'MIS' empowers other stake holders like project staff, CBO stakeholders, management and Banks in maintaining information and monitoring the project status.

After the successful implementation of tablet based application, JSLPS is now proposing to scale up tablet based SHG bookkeeping in all intensive village. By the end of March'2017 approximately 3000 villages covering 35 thousand SHGs would be enabled with tablet based bookkeeping. Provisions of 3000 tablets have been made in the annual action plan for the FY 2016-17.

In the next year of implementation JSLPS envisage the vital role of Cluster level federation to take ownership of "Swalekha". Following arrangements are proposed to established "Data Centre" at CLF level

- Shifting of Block level data centre to CLF (SHG and CBO MIS)
- Provision of adequate IT infrastructure like internet, system, printer etc.

- Provision of manpower to run the “Data Centres”
- Provision of Capacity Building funds to enhance use of MIS by CLF leaders and well as other community members
- Provision of funds to promote Digital Literacy among the community leaders

The IT & MIS unit at State level also handling various application and toll free number to troubleshoot hardware and software issues. JSLPS is also nominated by State cabinet as Nodal Agency for maintaining SHG database for entire State. To successful impart the functioning of existing system JSLSP is proposing a call centre which will cater need of all domain specific issues will be established with help of IT partner. Following activities are proposed

- Provision of Toll free number
- Provision of Manpower
- Provision of call centre application

Apart from the all regular interventions, Employees of all units will be oriented on use of MIS and various reports available.

## PART XI –PROCUREMENT

The procurement plan a period of 12 months for Goods, Works and Services are detailed in Table 15A, B & C respectively as per the prescribed format.

### **1) Status of Procurement activities planned under FY 2015-16:**

- a) Around 80% of the goods procurement process have been completed by February, 2016 and remaining part of the goods procurement are under process and the contract is likely to be awarded before March, 2016 in accordance to the Procurement Plan 2015-16. Summary of the status have been outline in the Table/
- b) As far as Service procurement is concerned, 3 procurement process is going on out of total 8 planned activities and the remaining part shall be carry forwarded and will be completed during the FY 2016-17
- c) The goods procurement activities planned under each districts have also completed except few process activities in some districts, which is likely to be completed by end of this Financial Year 2015-16.
- d) Apart from this the goods planned to procure at Community Level (Cluster level Federation) has also been completed, where the CLF has been formed.
- e) Some of the existing service procurement shall be continued like Process Monitoring, Internal Auditor, Livelihood Agencies for SRI & Goatary, MIS activities, Hiring of HR agency for recruitment etc.. In case of goods procurement, some of the contracts like Furniture for BMMU, Pico Projector, Computer, Online UPS, Tablets for MIS activities , Pico projector, Printing of SHG/VO books of records etc. have been awarded but certain percentage of payment shall be release during FY 2016-17.
- f) In order to build up capacity on procurement at SMMU & DMMU level for timely procurement with the existing procurement guidelines, required training/workshop on half-yearly basis was organised.

### **2) Strategy of Procurement for the FY 2016-17:**

- a) Training/workshop related to procurement should be organise on half-yearly basis and also quarterly review/planning of DMMU in order to achieve the planned activities.

- b) Planning for the Post procurement Review of DMMU for the procurement made during 2015-16 across all the DMMU with field visit up to Block and Community level, where to the goods and services have been delivered and a recognition award shall be given to the best performing DMMU towards creating a motivating factors among the districts. If any new learning/strategy explored during PPR, the same should be adopted.
- c) Considering the current years' experience and to immediate manage the programmatic activities at grass root level, it has been planned to make a framework contract for the printing items like Books of Records for SHGs, Village Organization and some regular printing items like posters, Leaflets and magazine etc. by April, 2016 at SMMU level and the list of empanelled printers with item wise rate and terms & condition shall be circulated to the DMMU/BMMU, so that they can procure from the empanel vendors immediately.
- d) Community Procurement Guidelines have been developed and circulated to all the district and Hindi version of the guidelines is in the final stage, which will be printed and circulated to all DMMU, BMMU and Community Institutions. Training/Orientation should be given to all higher level Community Institution on community procurement and one-two demonstration site will be created, which may be help to learn others.
- e) Monthly plan should be prepared internally to closely monitor as well as to complete the procurement activities before time.
- f) E-Tendering systems should be introduced by mid of FY 2016-17 after completion of necessary Information Technology related formalities in support of NIC and orientation on E-tendering system.

## PART XI –FINANCIAL MANAGEMENT

JSLPS in now growing in terms of outreach, additional program and additional financial resources. Currently we have NRLM, Sanjivani, iHIMDI (JICA), JOHAR and so many other project. It's a time to explore and develop customize accounting software which can be addressed & the needs of financial management of the society. In FY 2016-17, we will move ahead to develop Web Based Accounting Software for JSLPS which would address the requirement of Society as a hole and also give more advance reporting system for NRLM. Web based Accounting and Fund Monitoring System would be helpful in order to address Financial Management needs and to ensure uniformity among the JSLPS including e-payment system, reconciliation, compatible solution with MIS & PFMS and end to end web based solution.

## PART XII –DEDICATED FUND

1. Alternate Banking Channels to ensure Financial Services at doorstep for Rural Jharkhand

**Name of State:** Jharkhand

**Name of SRLM:** Jharkhand State Livelihood Promotion Society (JSLPS)

**Year of Initiation of activities under NRLP:** 2011- 12

### **NRLP OVERVIEW**

#### **A. Coverage under NRLP (As on 25<sup>th</sup> September, 2015)**

Total No. of districts under NRLP	20
Total No. of blocks under NRLP	80
No. of districts in which implementation initiated	12
No. of blocks in which implementation initiated	44
Estimated no. of HH in the NRLP blocks	17.00 lakh
Total no. of SHGs mobilized (existing +new)	20,815
Total no. of members in SHGs mobilized (existing +new)	2.74 lakh
No. of SHGs eligible to receive Revolving Fund (RF)	19,728
No. of SHGs received assistance under Revolving Fund (RF)	15,544
No. of SHGs eligible to receive Community Investment Support Fund (CIF) and bank loan	17,585
No. of SHGs received assistance under Community Investment Support Fund (CIF)	12,373
No. of SHG having bank loan outstanding	5,070

## B. Status of Human Resource (Availability of full-time personnel)

<b>SMMU</b>	
State Manager – Financial Inclusion	Yes
State Manager – Finance Management	Yes
State Manager – Procurement	Yes
Additional HR (for above verticals)	FI – one PE and one YP at State level and one DM FI in 10 districts  Finance – one PM and finance officer at State and one DFM in 10 districts  Procurement – One PE at state level
<b>DMMU &amp; BMMU</b>	
No. of district with District Manager – Financial Inclusion	10 districts (12 districts are being managed by 10 DMMUs only)
No. of districts with District Manager – Finance	10 DFM
Additional HR (for above verticals)	The DMMU comprises of DPM, DFM and DMs – FI, SMIB, Livelihood, Skills, MIS Officer and YPs  The BMMU consists of BPM, CLCs and CCs

## DETAILS OF THE PROPOSED INTERVENTION

### C. Context and Rationale for the Proposed Intervention

#### ***Proposed Intervention and Rationale***

Financial inclusion is one of the core components of NRLM. It is envisaged that the poor if enabled access to multiple doses of affordable credit and another financial services it will help poor households coming out of poverty trap. Community funds like RF & CIF provided under NRLM significantly helping in breaking the initial inertia by catering to the smaller consumption and production needs of the members. This also provides the basic financial literacy and enhances the management skills of community but the real financial

mainstreaming happens by linking poor with banks and their financial services. Community faces many challenges in availing the financial services through mainstream banking system. Certain major challenges are – bank branches are located in a significant distance from their villages, repeated visits to branches for completing single activity (e.g. withdrawal and deposit of money), high cost and more time for availing financial services, under staffed of branches, documentation complexities etc. In this background, JSLPS proposes to pilot a project for providing doorstep-banking services – deposits, withdrawals and payment service through Banking Correspondent model managed by community federations, m-pesa model and existing Bank Sakhi model. These interventions will also help members to access insurance services, pension and remittance services.

### **Business correspondent model**

Business correspondent (BC) model is an ICT based financial inclusion approach to reach remote area and cover sub Service Area service through Business Correspondent Agent (BCA) at field level. BCAs work as intermediaries for providing financial and banking services. The BC model allows banks to provide doorstep delivery of services, especially cash in-cash out transactions, thus addressing the last-mile problem. Each Sub Service Area may comprises one Gram Panchayat or more than one Gram Panchayats. Each Sub Service Area is required to be covered by one Business Correspondent Agents/Vitt Mitras.

### **GIZ-BC model**

GIZ- Business correspondent model where community members work as business facilitator to reach customer in remote areas and providing basic financial services like cash in-cash out transactions, cashless transaction, opening of saving/recurring account of individual and SHGs, also facilitating credit linkage of SHGs. Each Business Correspondent Agent would provide financial services to one Gram Panchayat or more than one Gram Panchayats.

The JSLPS proposes to partner with suitable technical agencies/individual consultants having experience in this model as a technical support agency/consultant, Jharkhand Gramin Bank/ Vananchal Gramin Bank/any other bank as banking partner. The bank will appoint a Technical Support Partner to provide technology support for the intervention. The community federations (CLF/VO) of SHGs would help in selection and managing Business Correspondents Agents/Vitt Mitras. Initially, these Vitt Mitras would take up deposits, withdrawals and money transfer services to door steps of community and eventually would evolve to cover more financial products like micro insurances, pensions and remittances through service charge model. The micro insurances, pensions and remittances services will be taken care of by Bima Mitras (one Bima Mitra per cluster) till the time Vitt Mitras come to the picture and strengthened enough to provide insurance services. The project will be implemented across 15 blocks in 6 districts. The services provided by Business Correspondent Agents to SHGs, VOs and CLFs includes –

- i) Adequate financial service at doorstep for households at the village level
- ii) Transactions, deposit and withdrawal service to SHGs, VOs and CLFs
- iii) Support in existing SHG-Bank linkage
- iv) Support in enrollments in insurance and pension schemes
- v) Convergence with government schemes like PMJDY, PMJJBY and PMJSBY.
- vi) Support in remittances.

### **The m-pesa model of Vodaphone**

The m-pesa model is an ICT based financial Inclusion approach to reach remote area and provides financial services to rural poor through m-pesa agents. This model provides services of deposits & withdrawal, instant money transfer and payment of bills. The m-pesa registration is easy and can be done at all m-pesa agents including village level shopkeepers. It requires Vodaphone connection, any mobile, ID proof and Rs. 100/- (one hundred only). For transferring money Vodaphone charges 1.5 % plus Service Tax as service charge. The JSLPS proposes to facilitate in making partnership

of CLV/VO with Vodaphone company/suitable agencies to roll out m-pesa model in selected 10 blocks.

### **Advantages of m-pesa model-**

- Secure Platform – World Class, All MIS available.
- Local Support – training, technical and after sales support across India.
- Minimum leakages – digital cash into SHG handset and to SHG bank.
- Scalable model – to match increasing pace of growth required.
- Little effort – VMPL will work at the grass root level to register, activate and train members.
- Customized MIS – transfers, withdrawal, balances etc.
- Saves the group leader and book keeper cost of travel and a day's wages.
- Transparent to all SHG members – SMS for every transaction: record generated.
- Money is safe and protected by a PIN in SHG head's handset
- Instant credit into SHG bank account on transfer – IMPS, 24x7 else NEFT.
- Deposit at local shop (m-pesa agent) < 3 Kms v/s bank @ 15 Kms
- Reduced cash risk – quick deposit to bank.
- Independent of bank working hours (incl. Sunday): Agents work all days.
- Dedicated call centre – 24x7. Help is just a call away.

### **Rationale of the Interventions**

**Financial Inclusion of Poorest of the Poor:** Most of the rural families remain untouched from the formal financial institution and services. BC and m-pesa models approaches such kind of customers with increased reach through ICT based services.

**Financial literacy:** Financial literacy is a major challenge for inclusive banking in rural areas in India including Jharkhand. BCs are coming from the same community therefore it is very amicable for rural people to reach and know about banking service. It would also easy for BCs to make financial literate to rural customer through various campaigns and trainings.

**Regular repayment:** Due to difficult geographical location or long distance or lack of regular follow-up, timely repayment of interest and loan is a major problem. In BC model, BCs can reach to customer and educate them for regular and on time repayment.

**Insurance:** There are many insurance scheme initiated by government. However, due to lack of awareness rural customers fails to avail benefits of such schemes. In BC model where BC is also a member from the same community can help them to avail services of insurance schemes.

**Remittances:** In Rural areas of Jharkhand many people migrates in search of employment. They face problems in transferring money to their families. BCs will help to provide such kind of services through proper banking channel.

**Capacity building of community:** Capacitating community cadres/resource persons to lead the way forward for inclusion with mainstream financial institution.

***Intervention Areas; Basis for selection of districts and blocks for the proposed initiative***

The project would be implemented in 15 blocks (BC model in 15 blocks and m-pesa model in 10 blocks) spread across 6 districts. All these blocks have attained significant level of maturity in terms of social mobilization and fund capitalization. The criteria used for selection of blocks are as follows:

- i) Blocks with one and half and above years of implementation
- ii) Blocks with substantial level of saturation in terms of SHGs formation and village entry
- iii) Blocks with presence of higher order federations like VO or CLFs
- iv) Blocks with higher financial capitalization in terms of disbursement of CIF and its management
- v) Blocks that have high potential for bank credit linkage in coming two years
- vi) District and blocks with adequate, experience and competent HR

**Districts, blocks, SHGs and Vitt Mitras –**

Sl. No.	District	No. of Block under Project	No. of total SHGs	No. of Vitt Mitras proposed
<b>1</b>	Ranchi	3	3800	45
<b>2</b>	West Singhbhum	3	3600	45

Sl. No.	District	No. of Block under Project	No. of total SHGs	No. of Vitt Mitras proposed
3	Pakur	3	3600	45
4	Simdega	2	3000	30
5	Palamau	2	3000	30
6	Latehar	2	3000	30
	Total	15	20000	225

### **Name of blocks-**

1. Ranchi- Namkum, Angara and Bundu
2. West Singhbhum- Manoharpur, Khuntpani and Goilkera
3. Pakur- Maheshpur, Pakur and Littipara
4. Simdega-Kolebira and Bano
5. Palamau- Chatarpur and Medninagar
6. Latehar- Latehar and Barwadih

### ***Specific Target Groups***

The project would target

- i) SHG members under NRLM program
- ii) Other poor households who are yet to be taken into SHG fold.

### ***Review of Similar initiatives by various govt. departments/other organizations***

Govt. of India initiated efforts to bring all households under the ambit of banking services. The programs like Jan Dhan Yojna, Insurance and pension schemes have been designed and rolled to increase the outreach of financial inclusion. The Business Correspondent strategy is already being implemented by various banks with the collaboration of their technical partners in Jharkhand, however, quality and services provided by the BCs are not up to the mark. The innovative BC model by involving SHGs members and their federations has been successfully tested and implemented by the GIZ-NABARD in Madhya Pradesh.

Similarly, m-pesa model is being implemented successfully in Rajasthan by Rajasthan Gramin Ajeevika Parisad, RDD, Govt. of Rajasthan.



### ***Key Challenges/Constraints in the operational area***

The current bank linkage is constrained by the following challenges-

- i) Poor presence of branches in rural areas
- ii) Understaffed rural bank branches
- iii) Demotivated bank staffs
- iv) Poor interpersonal relationship between branches and community
- v) Poor access to villages
- vi) Poor banking and other physical and IT infrastructure
- vii) Lack of real time data sharing and tracking of credit use
- viii) Low awareness and poor access of financial products by clients
- ix) Loss of opportunity cost of clients in transacting with branches

### **D. Proposed Implementation Strategy**

#### ***Implementation Strategy- Initial implementation, scaling up and sustainability***

Community and their institutions would be central to implementation of the program. MoUs would be signed between community federation like CLF/VO, banks and technical service providers. Community federations would select and manage business correspondents/Vitt Mitras for 6 to 7 villages. The selection of Vitt Mitras would be done by federations based on certain criteria like –

- member of SHG
- possessing basic arithmetical skills
- meeting certain minimum educational qualification
- knowledge of the local context
- experience or familiarity of SHG book keeping,
- understanding and participation in social mobilization process
- understanding of government schemes
- ability to move in the area
- interpersonal and communication skills
- aptitude to work for the betterment of community

Community and their institutions would be central to implementing m-pesa model too. MoUs would be signed between community federation like CLF/VO, banks and Vodaphone company/suitable technical agencies.

The project would be taken up in the above-mentioned blocks and districts where NRLM implementation is in advance stage. These blocks provide opportunity and platform for scaling up and deepening of financial services. The Business Correspondent Agents/Vitt Mitras would take the banking services to the doorsteps of poor. Initially, Vitt Mitras would take up basic deposits, withdrawals and money transfer features to the door steps of community, which eventually would evolve to cover more financial products like micro insurances and pensions. The Vitt Mitras will get intensives from banks on various financial products and transactions. They can also earn certain money through service charge model from community for their certain services as per the guideline of CLFs/VOs/JSLPS. However, in the initial months partial financial support for establishing their business may be provided to Vitt Mitras by JSLPS through CLFs/VOs. The project would be launched at state and district level by organizing a sensitization workshop at state and district level.

For smooth facilitation and coordination of various interventions for providing doorstep-banking services through Banking Correspondent model managed by community federations, existing Bank Sakhi model, accelerating SHGs-credit linkage and help members to access insurance services, pension and remittance services, a special unit will be established in the head office of two RRBs. Each special unit consists of 4 persons (2 consultants/retired bankers having enough experience in SHGs-credit linkage, BC model and managing other financial services including insurance; 2 support staffs for data entry, documentation, etc.).

### **Sustainability:**

The above-mentioned interventions will provide banking services to SHG member and their family member. Initially, customers may be less in numbers, however, over a period of time their numbers would increase. Income from various incentives given by bank on various products and transactions as well as service charge model would be help in making this business profitable to Vitt Mitras.

### ***Implementation structures & partnerships***

The interventions being an innovative and unique with high potentiality of scalability, requires a dedicated human resource. Experienced consultants at state and block level would be hired to implement the interventions. The JSLPS/CLF will partner with suitable technical agencies/individual consultants having experience in this model and Vodaphone company/ suitable technical agencies to implement the interventions as a technical support agencies/consultants.

***Expected outcomes (Year-wise)***

S.N	Indicator	Unit	Year 1	Year 2	Total
<b>1</b>	No. of families covered under the program	No.	1,20,000	1,20,000	2,40,000
<b>2</b>	No. of SHGs opened bank accounts	No.	9,000	10,000	19,000
<b>3</b>	No. of individual HH (SHG members) with bank accounts	No.	50,000	1,00,000	1,50,000
<b>4</b>	Total no. of non-SHG individuals with bank accounts	No.	10,000	10,000	20,000
<b>5</b>	Total no. of SHGs credit linked	No.	5,000	7,000	12,000
<b>6</b>	Total Amt. mobilized (in lakh)	Rs. (in lakh)	2500	4000	6500
<b>7</b>	Total Savings mobilized from community members	Rs. (in lakh)	625	1250	1875
<b>8</b>	Total no. of Bank Branches Covered	No.	40	40	80
<b>9</b>	Total no. of Vitt Mitras Placed	No.	100	125	225
<b>10</b>	Total no. of Individuals insured in various micro insurance policies		50,000	50,000	1,00,000

## **E. Roll-out Plan**

**Identification of location and community cadres (in Quarter 1):** It includes-

- Identification of Vitt Mitras
- Identification of CLFs
- Documentation
- Initiation of MOU process
- I'd generation for Vitt Mitra , VOs by TSP/bank
- Hardware purchase
- Basic training to Vitt Mitras
- Placement of State and block consultants

**Plans for capacity building of community, community cadre, staff and other actors (in Quarter 1):** It includes-

- Basic training of BCAs/Vitt Mitras
- Basic training of Staffs
- Workshop for branch managers, bank officials and LDMs

**Key procurements under proposed initiative (in Quarter 2):**

- CLF in consultation with JSLPS will procure hardware as per the community procurement guideline of JSLPS.

**MIS and reporting for proposed intervention:**

- BCs/Vitt Mitras would report to nodal CLF/VO and concern bank branch while nodal CLF/VO will report to bank branch.
- Branch will report to controlling offices.
- CLF/VO will report to BMMU and BMMU to DMMU and SMMU

**Community monitoring:**

Financial inclusion subcommittee of CLF/VO will monitor progress of interventions regularly by asking reports and discussing it in their monthly meetings.

## **Roles of partner NROs/Technical Agencies/Other institutions**

### Role of SRLM:

- Engage into tripartite partnership with banks and SHG federations
- SRLM would hire services of consultants at all levels
- Mobilize members into SHGs, form and strengthen federations
- Provide initial startup fund to SHGs and federations in the form of RF and CIF
- Create system of review and planning by involving all stakeholders
- Develop capacity building framework for smooth implementation of the program

### Role of Federations

- Identify and place community cadres in the form of Vitt Mitras
- Review the performance of its cadres
- Undertake regular capacity building programs for its members and cadres
- Ensure community based recovery system
- Participate in the review meetings
- Create demand for financial products by making community members aware

### Role of Banks

- Engage services of IT agency as TSP to develop software for banking correspondent model
- Procure adequate and compatible hardware i.e. handheld devices for Vitt Mitras
- Work out a service charge mechanism for Vitt Mitras
- Transfer payments of Vitt Mitras to the respective federations

### Role of TSP

- The TSP would develop CBS compatible software
- Provide AMC services
- Cater to the technological need of program and make necessary modifications when required

### Role of Vitt Mitras

- Undertake responsibility as decided by the federation, bank and SRLM
- Participate in all training programs

## **F. Summary of Costs and Sources of Finance (Unit cost and Total Costs):**

<b>Activities and budget details of Alternate Banking Channel to ensure Financial Services at doorstep for Rural Jharkhand</b>				
<b>Activities</b>	<b>Nos.</b>	<b>Months</b>	<b>Unit Cost (in lakh)</b>	<b>Total Amt.(in lakh)</b>
<b>Block Level (A)</b>				
Block level consultant for BC agent model/micro-insurance/m-pesa	1	24	0.4	9.6
Partial honorarium support to Vitt Mitra	15	12	0.025	4.5
Honorarium to Bima Mitra (per cluster one)	4	24	0.05	4.8
Data Entry Operator (one per block)	1	24	0.1	2.4
HR overhead expenses @20% of the above cost				4.26
Tablets/Hand held devices for Bima Mitra	4		0.1	0.4
POS machines/Laptop and connectivity appliances	15		0.4	6
Desktop/Laptop at Block	1		0.4	0.4
Desktop/Laptop for Block consultant for BC agent model/micro-insurance/m-pesa	1		0.4	0.4
Capacity building of BC Agent and Bima Mitra (15 days training) - State level	19		0.39	7.41
Capacity building of Block Officials (5 days trainings) -district level	15		0.06	0.9
Capacity building of VO and CLF (EC Member+ cadres) -Cluster level	1000		0.003	3
Exposure of community leaders and cadres (5 days) outside state	30		0.25	7.5

<b>Activities and budget details of Alternate Banking Channel to ensure Financial Services at doorstep for Rural Jharkhand</b>				
<b>Activities</b>	<b>Nos.</b>	<b>Months</b>	<b>Unit Cost (in lakh)</b>	<b>Total Amt.(in lakh)</b>
Exposure of community leaders and cadres (5 days) within state	30		0.12	3.6
			<b>Total</b>	<b>55.17</b>
	<b>Cost for 15 Block</b>			<b>827.55</b>
<b>State Level (B)</b>				
One State level consultant for micro-insurance	1	24	1.25	30
One MIS Consultant	1	24	0.3	7.2
One State level consultant for m-pesa	1	24	1.25	30
One State level consultant for BC Model	1	24	1.25	30
Special Unit in RRBs/banks head office/zonal office to facilitate and coordinate SHGs-credit linkage, BC agents and other financial services	2	24	3	144
HR overhead expenses @20% of the above cost				48.24
Cost of software development and other appliances to coordinate and manage SHGs-credit linkage, BC agents and other financial services at two RRBs	2		10	20
Technical Support for IT and related services	1		10	10
State Level workshop (2 days) 60 Participant	2		4.2	8.4
ToT at state level (4 days) 40 participants	2		3.6	7.2

<b>Activities and budget details of Alternate Banking Channel to ensure Financial Services at doorstep for Rural Jharkhand</b>				
<b>Activities</b>	<b>Nos.</b>	<b>Months</b>	<b>Unit Cost (in lakh)</b>	<b>Total Amt.(in lakh)</b>
			<b>Total</b>	<b>327.84</b>
<b>m-pesa model-Block level (C)</b>				
Awareness building cum Financial literacy	1000		0.003	3
Exposure of Community leaders and Cadres (5 days) outside state	30	1	0.25	7.5
Exposure of community leaders and cadres (5 days) within state	30		0.12	3.6
			<b>Total</b>	10.5
	<b>Cost for 10 Blocks</b>			<b>105</b>
<b>Total (A+B+C)</b>				<b>1260.39</b>

### **G. OUTPUT (up to 2017-18)**

No. of A/c opened (SHGs and individuals) by Vitt Mitras including JAN DHAN YOJANA	1.89 lakh
No. of person insured under Govt. scheme	1.00 lakh
No. of SHGs credit linked	12,000 SHGs
Amount of bank loan (in lakhs)	6500 lakhs
Employment Generation	240

2. Strengthening Community Fund Management Systems and Processes at Cluster Level Federation in selected blocks under NRLM in Jharkhand

**Name of State:** Jharkhand

**Name of SRLM:** Jharkhand State Livelihood Promotion Society

**Year of Initiation of activities under NRLP:** 2011- 12

**Coverage under NRLP (As on 25<sup>th</sup> September, 2015)**

Total No. of districts under NRLP	20
Total No. of blocks under NRLP	80
No. of districts in which implementation initiated	12
No. of blocks in which implementation initiated	44
Estimated no. of HH in the NRLP blocks	17.00 lakh
Total no. of SHGs mobilized (existing +new)	20,815
Total no. of members in SHGs mobilized (existing +new)	2.74 lakh
No. of SHGs eligible to receive Revolving Fund (RF)	19,728
No. of SHGs received assistance under Revolving Fund (RF)	15,544
No. of SHGs eligible to receive Community Investment Support Fund (CIF) and bank loan	17,585
No. of SHGs received assistance under Community Investment Support Fund (CIF)	12,373
No. of SHG having bank loan outstanding	5,070

**Status of Human Resource (Availability of full-time personnel)**

<b>SMMU</b>	
State Manager – Financial Inclusion	Yes
State Manager – Finance Management	Yes
State Manager – Procurement	Yes
Additional HR (for above verticals)	FI – one PE and one YP at State level and one DM FI in 10 districts  Finance – one PM and finance officer at State and one DFM in 10 districts  Procurement – One PE at state level
<b>DMMU &amp; BMMU</b>	
No. of district with District Manager – Financial Inclusion	10 districts (12 districts are being managed by 10 DMMUs only)
No. of districts with District Manager – Finance	10 DFM
Additional HR (for above verticals)	The DMMU comprises of DPM, DFM and DMs – FI, SMIB, Livelihood, Skills, MIS Officer and YPs  The BMMU consists of BPM, CLCs and CCs

## **DETAILS OF THE PROPOSED INTERVENTION**

### **C. Context and Rationale for the Proposed Intervention**

#### ***Proposed Intervention and Rationale***

Under NRLM strategy focus has been given in strengthening community institutions (SHGs, VOs and CLFs) and its sustainability including financial sustainability. The VOs and CLFs are engaged in doing financial intermediary under NRLM. It helps members to access credit and other services in a sustainable manner that ultimately helps members come out from poverty trap. Initially, RF and CIF are being provided to SHGs members to meet their consumption needs, accelerate existing livelihoods, and meeting other social needs. The proper management of community investment fund would also help in developing and strengthening fund management systems and processes of community institutions which ultimately lead to gain trust of mainstream financial institutions and helps leveraging mainstream financial services for poor in a sustainable way. In addition, savings from members is being mobilized to increase their corpus of fund to meet further credit needs. It has been envisaged that interest earned by revolving these RF and CIF would help SHGs, VOs and CLFs financially sustainable to certain extent. In this context, it is very important to manage CIF efficiently at the CLF, VO and SHG level. Presently, we have various processes and systems to manage CIF at SHG and VO level. Now CLFs are coming up in the picture and getting strengthened. However, the JSLPS feels that at CLF level more robust processes and systems need to be placed to manage CIF. Around 1.25 to 1.50 crore funds have been disbursed as CIF in each cluster and presently SHGs and VOs are managing it.

In this background, JSLPS proposes to pilot a project for developing and strengthening CIF management systems and processes at CLF level in certain selected blocks under NRLM in Jharkhand. It also aims at creating institutions of poor who are empowered enough to run the institution on merits of financial norms and its sustainability. In addition, CLF would be developed as a centre for dissemination of information, IEC materials and counseling for financial services to poor. Initially, focus would be on managing CIF efficiently, however, later on other funds, for example, livelihood CIF, bulk credit lending (if required) from banks and other financial services might be channelized and managed through CLF. The JSLPS proposes to partner with agencies/individual consultants having experience in strengthening community fund management systems and processes at CLF/federation level as a technical support agencies/consultants. The project will be implemented across 6 blocks in 3 districts.

### ***Intervention Areas; Basis for selection of districts and blocks for the proposed initiative***

The project would be implemented in 6 blocks of 3 districts. All these blocks have attained significant level of maturity in terms of social mobilization and fund capitalization. The criteria used for selection of blocks are as follows:

- vii) Blocks with one and half and above years of implementation.
- viii) Blocks with substantial level of saturation in terms of SHGs formation and village entry.
- ix) Blocks with presence of higher order federations like VOs and CLFs.
- x) Blocks with higher financial capitalization in terms of disbursement of CIF and its management.
- xi) Blocks that have high potential for bank credit linkage in coming two years.
- xii) District and blocks with adequate, experience and competent HR.

#### **Districts, blocks and number of CLFs for the intervention –**

<b>Sl. No.</b>	<b>District</b>	<b>No. of blocks under Project</b>	<b>No. of CLFs</b>
<b>1</b>	Ranchi	2	4
<b>2</b>	West Singhbhum	2	4
<b>3</b>	Pakur	2	2
<b>Total</b>		6	10

#### **Name of blocks -**

1. Ranchi- Namkum and Angara
2. West Singhbhum- Manoharpur and Khuntpani
3. Pakur- Maheshpur and Pakuria

#### ***Specific Target Groups***

The project would target SHG members under NRLM program.

### ***Review of Similar initiatives by various govt. departments/other organizations***

The Society for Elimination of Rural Poverty (SERP) under Govt. of Andhra Pradesh, Indian Grameen Services (IGS) under BASIX, DHAN foundation and certain other organization in West Bengal have already in the business of strengthening community fund management systems and processes of federations. These agencies/organizations have been working in this field from long time and established various models to strengthen community fund management systems and processes of SHGs federations.

### ***Key Challenges/Constraints in the operational area***

Following are certain challenges faced in CIF management in Jharkhand-

- Accounting and MIS systems are manual in nature.
- There are issues of idle cash management and hence less interest earned by VOs and SHGs.
- Heavy cash transaction happens in monthly meetings.
- Poor banking system and other IT infrastructure.

### **D. Proposed Implementation Strategy**

#### ***Implementation Strategy - Initial implementation, scaling up and sustainability***

Community and their institutions would be central to implementation of the intervention. The project would be taken up in the above-mentioned blocks and districts where NRLM implementation is in advance stage. These blocks provide opportunity and platform for deepening and scaling up of CIF management. Intervention will be initiated in 10 CLFs with the support of suitable agencies/individual consultants and later on replicated to other CLFs with the help of trained community cadres, CLF members and experienced JSLPS staffs. Initially, focus would be on managing CIF properly. However, later on other funds, for example, livelihood CIF, bulk credit lending (if required) from banks and other financial services can be channelized and managed through CLF. The project would be launched by organizing a sensitization workshop at state and district level.

#### **Key Strategies-**

- Hiring of agencies/individual consultants who would help establishing robust fund management systems and processes so that CIF can be managed efficiently.
- Installation and establishment of accounting and MIS systems for managing CIF at CLF level. This can also support CLF in managing bulk credit lending and other financial services by banks if required.

- Capacity building of community cadres and CLF executive members on systems and processes of CIF management.
- Capacity building for staffs, community cadres, CLF executive members and resource persons by exposing them to best practices within and outside state.
- Workshops with bankers and other stakeholders for sensitization to leverage support.
- Developing Cluster Level Federations as a banking model.
- Developing Cluster Level Federations as a centre for dissemination of information, IEC materials and counseling for financial services to poor.

**Sustainability:**

The intervention will provide robust financial systems and processes at CLF level to manage CIF and other funds. This helps SHGs members’ access credit on time through their concerned SHGs, VOs and CLF in one hand and on the other hand help CLF earn more interest money by managing fund efficiently. This ultimately leads towards achieving financial sustainability of CLFs and VOs and hence providing financial services to SHGs members in a sustainable manner.

***Implementation structures & partnerships***

The intervention, being an innovative with high potentiality of scalability, requires a dedicated human resource. Experienced agencies/consultants would be hired to implement the interventions at cluster level. The JSLPS will partner with agencies like IGS, DHAN foundation or individual consultants having experience in this model to implement the intervention as technical support agencies/consultants.

***Expected outcomes (Year-wise)***

S.N	Indicator	Unit	Year 1	Year 2	Total
1	Total no. of CLFs having robust systems and processes of CIF management	No.	10	5	15
2	Total no. of families covered under the program	No.	39,000	19500	58,500
3	Total CIF revolving and managed (in lakh)	in lakh	1,500	750	22,500

S.N	Indicator	Unit	Year 1	Year 2	Total
4	Other Funds (e.g. Livelihood CIF) managed (in lakh)	in lakh	125	62.5	187.5
5	Total no. of community cadres and EC members of CLF trained in CIF management	No.	350	175	525

## E. Roll-out Plan

**Identification of location and community cadres (in Quarter 1):** It includes-

- Identification of CLFs and concerned community cadres
- Initiation of MOU process
- Placement of agencies/consultants
- Hardware and software purchase
- Basic training to CLF members and concerned community cadres

**Plans for capacity building of community, community cadre, and staffs (in Quarter 1):** It includes-

- Basic training to CLF members and concerned community cadres
- Basic training of Staffs

**Key procurements under proposed initiative (in Quarter 2):**

- CLF in consultation with JSLPS will procure hardware and software as per the community procurement guideline of JSLPS.

**MIS and reporting for proposed intervention:**

- Concerned community cadres would report to CLF and concern BMMU.
- CLF will report to BMMU and BMMU to DMMU and SMMU

**Community monitoring:**

- The executive committee of CLF/VO will monitor progress of intervention regularly by asking reports and discussing it in their monthly meetings.

## **Roles of partner NROs/Technical Agencies/Other institutions**

### Role of SRLM:

- Engage into tripartite partnership with technical agency and CLF.
- SRLM would hire services of consultants at all levels.
- Mobilize members into SHGs, form and strengthen federations.
- Provide initial startup fund to SHGs and federations in the form of RF and CIF.
- Create system of review and planning by involving all stakeholders.
- Develop capacity building framework for smooth implementation of the program.

### Role of CLF

- Identify and place community cadres.
- Review the performance of its cadres.
- Undertake regular capacity building programs for its members and cadres.
- Ensure community based recovery system.
- Participate in the review meetings.
- Create demand for financial products by making community members aware.

### Role of Banks

- Engage services of IT agency as TSP to develop software for banking correspondent model
- Procure adequate and compatible hardware i.e. handheld devices for Vitt Mitras
- Work out a service charge mechanism for Vitt Mitras
- Transfer payments of Vitt Mitras to the respective federations

### Role of Technical Agency

- The Technical Agency would develop suitable software.
- Cater to the technological need of program and make necessary modifications when required.
- Train CLF members and community cadres to roll out the intervention.

### Role of Community Cadres

- Undertake responsibility as decided by the CLF and SRLM.
- Participate in all training programs.

## **F. Summary of Costs and Sources of Finance (Unit cost and Total Costs):**

**Activities and budget details for strengthening Community Fund Management Systems and Processes at Cluster Level Federation in NRLM operated blocks in Jharkhand**

	<b>Activities</b>	<b>Nos.</b>	<b>Months</b>	<b>Unit Cost (in lakh)</b>	<b>Total Amt. (in lakh)</b>
1	Manager-CIF and other community funds management at cluster level	10	24	0.15	36
		5	12	0.15	9
2	One State level consultant for strengthening Community Fund Management Systems and Processes	1	24	1.25	30
3	HR overhead expenses @20% of the above cost				9
4	Desktop at CLF level	10 CLFs		0.4	4
5	Cost of Technical Support Agency for strengthening Federations	10 CLFs		15	150
6	IEC and ICT	10 CLFs		10	100
7	Capacity building of Block Officials (5 days) district level training	3 batches		2.1	6.3
8	Capacity building of CLF members (5 days) Block level training	10 batches		1.6	16
9	Exposure of community leaders and cadres (5 days) outside state	2 batches		10	20
10	Exposure of community leaders and cadres (5 days) within state	6 batches		4.8	28.8
11	ToT at state level (4 days) 40 participants	2 batches		3.6	7.2
	<b>Total</b>				<b>416.3</b>

**Break-up of the cost of Technical Support Agency for strengthening Federations and IT software (5 Federations) -**

<b>IT &amp; Institutional Development handholding support services cost (in Rs.): 5 Federations</b>						
<b>Particulars</b>	<b>No.</b>	<b>Month</b>	<b>Rate/ Month</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Total</b>
Manager	1	12	70,000	8,40,000	8,40,000	16,80,000
Executive - ID	1	12	45,000	5,40,000	5,40,000	10,80,000
Executive Accounts & Compliance	1	12	40,000	4,80,000	4,80,000	9,60,000
Executive Information Technology & MIS	1	12	45,000	5,40,000	5,40,000	10,80,000
<i>Total manpower cost</i>	-	-	-	24,00,000	24,00,000	48,00,000
<i>Travel Expenses @40% of above</i>	40%	-	-	9,60,000	9,60,000	19,20,000
<i>Overhead expenses @15% of above</i>	15%	-	-	3,60,000	3,60,000	7,20,000
<i>IT Software</i>	5	-	10,00,000*	50,00,000	0	50,00,000
<b>Total Expenses</b>				<b>87,20,000</b>	<b>37,20,000</b>	<b>1,24,40,000</b>

**\* rate per installation, 1 year support services**

### **G. OUTPUT (up to 2017-18)**

Total no. of CLFs having robust systems and processes of CIF management	10
Total no. of families covered under the program	58,500
Total CIF revolving and managed (in lakh)	22,500
Other Funds (e.g. Livelihoods CIF) managed (in lakh)	187.5
Total no. of community cadres and EC members of CLF trained in CIF management	525

### 3. Convergence Proposal

JSLPS intends to take seven intensive blocks across four districts to develop as model block. The proposal is annexed separately.

## PART XIII –TECHNICAL SUPPORT REQUIRED FROM NMMU AND NROs

### a. SUPPORT FROM NMMU

#### ME&L and MIS

- Support would be required from NMMU in taking up Process Monitoring activities in the State.
- Facilitation support from NMMU is required for data porting from JSLPS MIS to NIC created national NRLM portal.

#### State Anchor

- Visits of State Anchor during monthly review meetings and debriefing rounds would be useful.

#### Financial Inclusion:

- Support required in interventions related to Insurance
- Support is required to facilitate data porting related to SHG credit linkage

#### KMC

- Exposure Visit as a part of Knowledge Management initiative for community and staff -For the purpose of learning, fetching the findings and implementing the same in our project area, we would like to take our team (JSLPS) of different themes and our community SHG women, to expose them for various best practices field moving around the country. This drive will help in better understanding of the programme, motivate them to think out of the box and accordingly it will improve the work of individual and organization.

### b. SUPPORT FROM NRO

Jharkhand State has partnered with two NROs – SERP and BRLPS. The NROs are required to adhere to CRP rounds' calendar. Also each round should be made for 45 days. Capacity Building support for creation of i-CRPs, Resource Book Keepers, Master Trainers.

Kudumshree is supporting JSLPS in implementing MEC project and piloting PRI-CBO Convergence project. It will provide thematic support with their previous experiences and contextualise the capacity building and handholding support with the last year experience in Jharkhand. It will provide Mentor MEC for MEC project and Mentor Resource person for PRI – CBO convergence. Support is also sought for M&E, Performance Tracking System so that it can be integrated with MIS of JSLPS.

PART XIII – Tables (1 to 20)

<b>AAP 2015-16: Targets and Achievements (Table-1)</b>					
S.N.	Indicators	Status as on March, 2015	Annual Target (2015-16)	Achievement (2015-16) upto the current month	Cumulative achievement till Feb16 since Inception
A.1	<b>Total No. of districts</b>	12	08	8	20
2	<b>Office Setup</b>				
2.1	SMMU (number of offices)	1	0	0	1
2.2	DMMU (number of offices)	10	0	0	10
2.3	BMMU (number of offices)	26	40	30	70
3	<b>Program Outreach</b>				
3.1	Total No. of blocks entered	40	40	35	75
3.2	Number of villages entered	2312	1506	1003	3315
3.3	Total Number of SHGs supported by SRLM	16945	14107	9350	26295
3.4	Total families supported by SRLM	211424	175914	133928	345352
3.5	No. of VOs formed	831	1137	423	1254
3.6	No. of CLF Formed	0	40	26	26
4	<b>Financial Inclusion</b>				
4.1	No. of SHGs with bank account	13122	14268	8369	21491
4.2	No. of SHGs that have received RF	11119	12099	7501	18620
4.3	Amount of RF disbursed (Rs. lakh)	1666.20	1814.85	1126.8	2793
4.4	No. of SHGs that have received CIF	7458	11912	7581	15039
4.5	Amount of CIF disbursed (Rs. lakh)	3783.18	5956.00	5216.82	9000

## AAP 2015-16: Targets and Achievements (Table-1)

S.N.	Indicators	Status as on March, 2015	Annual Target (2015-16)	Achievement (2015-16) upto the current month	Cumulative achievement till Feb16 since Inception
4.6	Total amount of RF/CIF disbursed (Rs. in lakh)	5449.38	7770.85	6343.62	11793
4.7	No. of SHGs credit linked to Banks	1808	7702	4394	6202
4.8	Estimated amount of credit limit leveraged from Banks (Rs. Lakh)	1014.5	1458	2086.5	3101
4.9	Total amount of saving generated by SHGs (in Rs. Lakh)	NA			4,341.87
4.10	Cumulative amount of interloaning generated by SHGs (in Rs. Lakh)	NA			14,972
<b>5</b>	<b>Livelihood (Includes Coverage in Non-Intensive Blocks)</b>				
5.1	No. of farmers practicing SRI	58,459	1,00,000	52907	1,11,366
5.2	Area Covered under SRI (In Acre)	NA	NA	NA	31313.40
5.3	No. of farmers practicing CMSA	322	2400	555	877
5.4	No. of farmers with goat interventions	6383	10,000	8427	8427
5.5	No. of Livelihood Community Cadres developed – AKM & APS	864	1709	731	1595
Livelihood - Non Farm					
5.6	No. of Micro Enterprise consultants Developed	112	143	112	112
5.7	No. of Micro Enterprise support	494	1800	855	1349
MKSP					
5.8	No. of village covered under MKSP	336	434	372	708
5.9	No. of farmers under MKSP interventions	15095	12192	7300	22395
5.10	No. of farmers taken Lac Cultivation	1600	10000	6765	8365
5.11	No. of farmers covered under agriculture and livestock interventions	NA	10000	9541	9541

## AAP 2015-16: Targets and Achievements (Table-1)

S.N.	Indicators	Status as on March, 2015	Annual Target (2015-16)	Achievement (2015-16) upto the current month	Cumulative achievement till Feb16 since Inception
Skills and Placement					
6.1	Total trained		48051**		5378
6.2	No of Candidates (Youth ) Under Training		36038**		2809
6.3	Total placed (completed 3 mths)				792

## Financial Allocation and Expenditure Incurred under AAP 2015-16 (Table-2)

Rs. in Crore				
S.No.	Parameter	NRLP	NRLM	Total
1	Approved Allocation	189.50	21.44	210.94
2	Opening Balance	2.11	95.92	98.03
3	SGSY Balances	Included in NRLM opening balance		
4	Amount released	142.69	0	142.69
5	Expenditure up to February'16	89.80	63.00	152.80
6	Estimated Expenditure up to 31 <sup>st</sup> March, 2016	110.00	70.00	180.00
7	Expenditure up to Feb16 as % of total funds (opening balances +amount Released during FY 15-16)	62.02 %	65.67 %	63.48 %
8	Estimated Expenditure up to March, 2016 as % of approved allocation	75.97 %	72.97%	74.78 %

## NRLP Component-wise Expenditure for FY 2015-16 (Up to Feb'16) (Table-3)

Rs. in Crore					
S. No.	Component/Sub Component	AAP Allocation Approved	Expenditure	Variance* (%)	Reasons
<b>A</b>					
A1		0.00	0.00	0.00	
A2		0.00	0.00	0.00	
<b>B</b>					
B1		15.40	13.02	84.55 %	
B2		92.90	40.59	43.69 %	Delay deployment of HR at BMMU.
B3		43.10	11.32	26.26 %	Quarter 2 onwards RF & CIF charged to NRLM
B4		35.60	23.28	66.51 %	Quarter 3 onwards, RF & CIF charged to NRLM
<b>C</b>					
C1		0.00	0.00	0.00	
C2		0.00	0.00	0.00	
C3		0.00	0.00	0.00	
<b>D</b>					
D2		0.75	0.00	0.00	
D3		0.92	0.61	66.30 %	
D4		0.12	0.11	91.67 %	
D5		1.21	0.95	78.51 %	

Note: \* Expenditure as a percentage of approved allocation

## NRLM AAP - Sources of Finance 2015-16 (Table-4)

*Up to Feb'16*

S.No.	Source of Finance	Amount Received (Rs. Crore)
<b>1</b>	NRLP	
<b>a.</b>	Centre	92.69
<b>b.</b>	State	50.00
<b>c.</b>	Total	142.69
<b>2</b>	NRLM	
<b>a.</b>	Centre	0.00
<b>b.</b>	State	0.00
<b>c.</b>	Total	0.00
<b>3</b>	Others	3.46
<b>4</b>	Total (1+2+3)	146.15

## Key Activities and Output (Table - 5)

SINo	Indicator	Up to March'16 (Expected)	NRLP	NRLM	Total	Cumulative
1	Number of Districts in which Intensive Strategy is being Implemented	18	0	0	0	18
2	Number of Blocks in which Intensive Strategy is being Implemented	26	0	0	0	26
3	Number of Gram Panchayats in which intensive strategy initiated	907	549	118	667	1574
4	Number of villages in which intensive strategy initiated	4250	3096	440	3536	7786
5	Number of new SHGs promoted by SRLM	25158	19531	3597	23128	48286
6	Number of other SHGs brought into the NRLM fold (after revival/strengthening/compliance checks)	9280	6365	789	7154	16434
7	Total number of SHGs under NRLM fold in Intensive blocks	34421	25114	4386	29500	63921
8	Number of SHGs with saving bank A/c	19123	10644	2037	12681	31804
9	Total Households mobilized into all SHGs	372270	326482	57018	383500	755770
10	Number of SHGs provided basic training	27312	25114	4386	29500	56812
11	Number of SHGs in which standard bookkeeping practices introduced	29897	25114	4386	29500	59397
12	Number of SHGs following Pancha Sutra	29656	25114	4386	29500	59156
13	Number of Master bookkeepers deployed	2092	3344	833	4177	6269
14	Number of Internal CRPs trained in the intensive blocks	1820	1877	239	2116	3936
15	Number of Bank Mitras deployed	152	195	38	233	385
16	Total Amount of Saving in all SHGs(In Lakh)	5051.05	4002.44	1034.27	5036.71	10087.76
17	Number of Total SHGs provided RF	21194	20216	3567	23783	44977
18	Amount of RF provided to all SHGs(In Lakh)	738.27	2587.35	535.05	3122.4	3860.67
19	Number of MCP trainers used	615	980	178	1158	1773
20	Number of SHGs that have prepared Micro Investment Plan(MIP)/Micro Credit Plan(MCP)	16266	15874	2948	18822	35088
21	Number of all SHGs provided CIF directly by SRLM	14995	11218	1911	13129	28124

## Key Activities and Output (Table - 5)

SINo	Indicator	Up to March'16 (Expected)	NRLP	NRLM	Total	Cumulative
22	No. of SHGs which have started repaying CIF back to VOs	8297	11877	1468	13345	21642
23	No. of SHGs that have accessed interest subvention	161	1661	556	2217	2378
24	Amount of interest subvention accessed(In Lakh)	0.16	842.8	1	843.8	843.96
25	Number of VOs formed	1792	1801	266	2067	3859
26	Number of predominantly Other-SHG'S(with SC/ST < 50%) provided CIF	1570	1347	239	1586	3156
27	Number of VOs provided training on basic VO management	1629	2213	670	2883	4512
28	Number of VOs having trained Bookkeeper/Assistant	1312	2141	335	2476	3788
29	Number of VOs provided startup fund	1062	1991	423	2414	3476
30	Amount of startup fund provided VO(In Lakh)	261.15	696.85	148.05	844.9	1106.05
31	Number of VOs provided CIF	16	882	52	934	950
32	Amount of CIF provided to VOs(In Lakh)	27	1016.75	36.5	1053.25	1080.25
33	Number of VOs provided VRF	161	1097	195	1292	1453
34	Amount of VRF provided to VOs(In Lakh)	136.75	1605	292.5	1897.5	2034.25
35	Number of VOs audited	194	953	353	1306	1500
36	Number of CLFs formed	28	106	14	120	148
37	Number of CLFs provided startup fund	16	109	14	123	139
38	Amount of startup fund provided to CLFs(In Lakh)	26	54.5	7	61.5	87.5
39	No. of SHGs accessing credit through SHG Bank linkage (1st Dosage)(In Lakh)	0.01	0.07	0	0.07	0.08
40	Amount of credit accessed(In Lakh)	1971.75	3657.5	903.75	4561.25	6533
41	No. of SHGs accessing credit through SHG Bank linkage (2nd Dosage)	138	1964	150	2114	2252
42	Amount of credit accessed (2nd Dosage)(In Lakh)	124.5	1365.5	142.5	1508	1632.5
43	No. of villages with functional livelihood collectives/organizations	169	78	195	273	442
44	No. of trained livelihood professionals working	753	661	448	1109	1862

## Key Activities and Output (Table - 5)

SINo	Indicator	Up to March'16 (Expected)	NRLP	NRLM	Total	Cumulative
45	No. of SHG member HHs taking up 2 or more additional livelihood activities	23365	30187	10480	40667	64032
46	No. of trained Mahila Kisans taking up CMSA/ PE activities	109	3250	500	3750	3859
47	No. of MECs deployed after training	47	122	29	151	198
48	No. of new micro-enterprise set up with micro-enterprise consultant support	207	2326	18	2344	2551
49	No. of enterprises set up under SVEP	0	152	0	152	152
50	No. of HHs enabled access to minimum basket of 3 entitlements/public services	1624	7813	3930	11743	13367
51	No. of vulnerable HHs provided access to NSAP and other public services	345	3773	5000	8773	9118
52	No. of HHs for which convergent plans prepared	30708	9817	1450	11267	41975
53	No. of HHs provided support under convergent plans (MGNREGS, NSAP, IAY and SBM)	19932	16362	5226	21588	41520
54	Number of VOs with health risk fund	130	562	165	727	857
55	Number of SHGs provided health risk fund	185	3505	220	3725	3910
56	Number of VOs with health related savings	211	821	72	893	1104
57	Number of VOs with H-N centers	15	28	105	133	148
58	No. of SHG members covered under insurance	12827	43582	9640	53222	66049
59	No. of insurance claims made	0	51	6229	6280	6280
60	No. of claims redeemed	0	30	6	36	36

## Key Activities and Outputs under Social Inclusion (Table - 6)

SINo	Indicator	Current Year Expected	NRLP	NRLM	Total	Cumulative
1	Total Households mobilized into all SHGs	372270	326482	57018	383500	755770
2	Total SC Households mobilized into all SHGs	38119	48954	8545	57499	95618
3	Total ST Households mobilized into all SHGs	173763	195912	34224	230136	403899
4	Total Minority Households mobilized into all SHGs	19054	48954	8545	57499	76553
5	Total PWD Households mobilized into all SHGs	5717	9762	1692	11454	17171
6	Total vulnerable households mobilized into all SHGs	0	0	0	0	0
7	Total number of SHGs under NRLM fold in Intensive blocks	34421	25114	4386	29500	63921
8	Number of predominantly SC-SHG(SC>=50%)	5169	3775	666	4441	9610
9	Number of predominantly ST-SHG(ST>=50%)	20651	15064	2625	17689	38340
10	Number of predominantly Minority-SHG(Minority>=50%)	5169	3775	666	4441	9610
11	Number of predominantly PwD member SHG(PWD>=50%)	1033	762	133	895	1928
12	Number of Total SHGs provided RF	21194	20216	3567	23783	44977
13	Number of predominantly SC-SHG(SC>=50%) provided RF	1168	3055	547	3602	4770
14	Number of predominantly ST-SHG(ST>=50%) provided RF	6229	12124	2136	14260	20489
15	Number of predominantly Minority-SHG(Minority>=50%) provided RF	551	3055	547	3602	4153
16	Number of predominantly PWD-SHG(PWD>=50%) provided RF	20	601	111	712	732
17	Amount of RF provided to predominantly SC-SHG(SC>=50%)(In Lakh)	132.4	77.6	15.98	93.58	225.98
18	Amount of RF provided to predominantly ST-SHG(ST>=50%)(In Lakh)	754.95	1552.41	321.03	1873.44	2628.39
19	Amount of RF provided to predominantly Minority-SHG(Minority>50%)(In Lakh)	53.1	388.12	80.28	468.4	521.5
20	Amount of RF provided to predominantly PWD-SHG(PWD>=50%)(In Lakh)	1.5	77.6	15.98	93.58	95.08
21	Number of all SHGs provided CIF through VO	707	2071	3826	5897	6604

## Key Activities and Outputs under Social Inclusion (Table - 6)

SINo	Indicator	Current Year Expected	NRLP	NRLM	Total	Cumulative
22	Total Number of all SHGs provided CIF	13201	13295	2337	15632	28833
23	Amount of CIF provided to SHGs directly by SRLM(In Lakh)	9145.33	7116.75	1433.25	8550	17695.33
24	Amount of CIF provided to all SHGs through VO(In Lakh)	57	1545.75	319.5	1865.25	1922.25
25	Total Amount of CIF provided to SHGs(In Lakh)	6649.52	8662.5	1752.75	10415.25	17064.77
26	Number of predominantly SC-SHG'S(SC >= 50%) provided CIF	940	2018	353	2371	3311
27	Number of predominantly ST-SHG'S(ST >= 50%) provided CIF	4742	7976	1403	9379	14121
28	Number of predominantly Minority-SHG'S(Minority >= 50%) provided CIF	316	2018	353	2371	2687
29	Number of predominantly PWD-SHG'S(PWD >= 50%) provided CIF	39	410	73	483	522
30	Amount of CIF provided to predominantly SC-SHG'S(SC >= 50%)(In Lakh)	292.05	1299.42	262.94	1562.36	1854.41
31	Amount of CIF provided to predominantly ST-SHG'S(ST >= 50%)(In Lakh)	1891.01	5197.5	1051.65	6249.15	8140.16
32	Amount of CIF provided to predominantly Minority-SHG'S(Minority >= 50%)(In Lakh)	88.19	1299.42	262.94	1562.36	1650.55
33	Amount of CIF provided to predominantly PWD-SHG'S(PWD >= 50%)(In Lakh)	3.12	259.91	52.62	312.53	315.65

## Plans for Livelihood Activities (Table - 7)

SINo	Indicator	Current Year Expected	NRLP	NRLM	Total	Cumulative
1	No. of HHs covered under MKSP	900	13850	0	13850	14750
2	No. of HHS covered under CMSA	3461	1750	0	1750	5211
3	No. of HHs covered under livestock/dairy intervention	10346	24075	8500	32575	42921
4	No. of HHs covered under NTFP interventions	4491	4750	1300	6050	10541
5	No. of HHs covered under other farm interventions (other than 1,2,3,4)	5581	15650	32	15682	21263
6	No. of farm livelihood resource persons deployed after training	489	325	136	461	950
7	No. of NTFP livelihood resource persons deployed after training	35	93	140	233	268
8	No. of Producer Organizations formed	8	41	5	46	54
9	No. of SHG members part of Producer Organizations	6211	1266	5580	6846	13057
10	No. of MECs deployed after training	17	114	29	143	160
11	No. of new enterprises promoted with MEC support	42	1931	15	1946	1988
12	No. of existing enterprises supported with MEC support	142	831	40	871	1013
13	No. of resource persons deployed for non-farm livelihoods	56	146	3	149	205
14	No. of new enterprises set up under SVEP and other non-farm interventions	0	0	0	0	0
15	No. of HHs covered under non-farm interventions (including MEC supported, SVEP and others)	32	8360	200	8560	8592

## NRLP Component-wise Financial Requirements\* FY 2016-17 (Table-8)

(Rs. in Crore)		
S. No.	Component/Sub-Component	Expenditure Projected by State
<b>A</b>		
<b>A1</b>	Technical Assistance	0.00
<b>A2</b>	Human Resource Development	0.00
<b>A3**</b>	MGNREGA Convergence (IPPE-2)	0.00
<b>A4***</b>	Convergence pilots through AAP route	4.82
<b>B</b>		
<b>B1</b>	State Rural Livelihoods Mission	24.06
<b>B2</b>	Institutional Building and Capacity Building	126.48
<b>B3</b>	Community Investment Support	94.76
<b>B4</b>	Special Programs	0.00
<b>B5****</b>	New oriented dedicated funds	11.60
<b>C</b>		
<b>C1</b>	Innovation Forums and Action Pilots	0
<b>C2</b>	Social Entrepreneurship Development	0
<b>C3</b>	Public Private Community Partnerships	0
<b>D</b>		
<b>D2</b>	Monitoring & Evaluation and Studies	1.12
<b>D3</b>	e. NRLM State and community level	1.40
<b>D4</b>	Governance & Anti Corruption	0.23
<b>D5</b>	Knowledge management & communication	3.22
	Total	267.70

**Notes: (1) \*Based on Unit Cost Norms circulated; (2) \*\*Includes funds earmarked for IPPE-II; (3) \*\*\*Includes funds earmarked for convergence pilots; and (4) \*\*\*\*Includes funds earmarked for Financial Inclusion, livelihoods and convergence initiatives.**

## NRLM Component-wise Financial Requirements: FY 2016-17 (Table-9)

		<i>(Rs. in crore)</i>
S. No.	Component/Sub Component	Expenditure Projected by State
<b>A</b>	Component A-Institution and Capacity Building	
<b>A1</b>	Technical Assistance	-
<b>A2</b>	Human Resource Development	-
<b>B</b>	Component B-State Livelihood Support	
<b>B1</b>	State Rural Livelihoods Mission	7.07
<b>B2</b>	Institutional Building and Capacity Building	16.29
<b>B3</b>	Community Investment Support	-
<b>B4</b>	Special Programs	57.39
<b>C</b>	Component C-Innovation and Partnership Support	
<b>C1</b>	Innovation Forums and Action Pilots	-
<b>C2</b>	Social Entrepreneurship Development	-
<b>C3</b>	Public Private Community Partnerships	-
<b>D</b>	Component D-Project implementation support	
<b>D2</b>	Monitoring & Evaluation and Studies	-
<b>D3</b>	e. NRLM State and community level	-
<b>D4</b>	Governance & Anti Corruption	-
<b>D5</b>	Knowledge management & communication	0.05
<b>E</b>	Infrastructure & Marketing	-
<b>E1</b>	Marketing activities other than SARAS fair	-

## NRLM Component-wise Financial Requirements: FY 2016-17 (Table-9)

<i>(Rs. in crore)</i>		
S. No.	Component/Sub Component	Expenditure Projected by State
<b>E2</b>	SARAS fair	0.35
<b>F</b>	Interest Subvention (Intensive + Non Intensive)	-
<b>F1</b>	IAP districts	-
<b>F2</b>	Non IAP districts	-
<b>G</b>	RSETI	3.00
<b>H</b>	MKSP	
<b>H1</b>	Progress on Projects not through AAP	-
<b>H2</b>	Progress on Projects through AAP	22.70
<b>H3</b>	Progress on Projects as Fund routing agency	-
	Total	106.85

## Sources of Finance: FY 2016-17 (Table-10)

S.No.	Source of Finance	Amount Expected (Rs. Crores)
<b>1</b>	NRLP	
<i>a.</i>	Centre	160.62
<i>b.</i>	State	107.08
<i>c.</i>	Others	-
<i>d.</i>	Total	<b>267.70</b>
<b>2</b>	NRLM	
<i>a.</i>	Centre	48.90
<i>b.</i>	State	32.60
<i>c.</i>	Others (MKSP & Sanjivani)	41.36
<i>d.</i>	Total	122.86
<b>3</b>	Total (1+2)	<b>390.56</b>

## NRLP Budget Template: FY 2016-17 (Table-11)

(Rs. in Lakh)

Activity Code	Activity	Physical Units					Estimated Cost				
		Q1	Q2	Q3	Q4	Total Unit	Q-1	Q-2	Q-3	Q-4	Total
<b>A</b>	<b>Component A-Institution and Capacity Building</b>	<b>21.00</b>	<b>21.00</b>	<b>4.00</b>	<b>5.00</b>	<b>51.00</b>	<b>133.66</b>	<b>133.66</b>	<b>107.06</b>	<b>107.46</b>	<b>481.84</b>
<b>A.1</b>	<b>Technical Assistance</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>A.1.1</b>	TA to SRLMs by National Resource Organization (other SRLMs)										
<b>A.1.2</b>	Strengthening Capacity Of National Resource Organization										
<b>A.1.3</b>	TA to SRLMs by National Resource Institution (NIRD, BIRD, LBSNAA, etc.)										
<b>A.1.4</b>	Demand Driven TA										
<b>A.1.4.1</b>	TA for Social Inclusion										
<b>A.1.4.2</b>	TA for Financial Inclusion										
<b>A.1.4.3</b>	TA for Livelihood										
<b>A.1.4.4</b>	TA for Governance and Accountability										
<b>A.2</b>	Human Resource Development	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>A.2.1</b>	Partnership with Institutions of Excellence / Learning Centres										
<b>A.2.2</b>	Regional and State Resource Centres										
<b>A3</b>	MGNREGA Convergence (IPPE-2)	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>A3.1</b>	consulting services										
<b>A3.2</b>	training and capacity building										
<b>A3.3</b>	Purchase of hardware										
<b>A3.4</b>	support for infrastructure and others cost sharing										
<b>A4</b>	<b>Convergence pilots through AAP route</b>	<b>21.00</b>	<b>21.00</b>	<b>4.00</b>	<b>5.00</b>	<b>51.00</b>	<b>133.66</b>	<b>133.66</b>	<b>107.06</b>	<b>107.46</b>	<b>481.84</b>

## NRLP Budget Template: FY 2016-17 (Table-11)

(Rs. in Lakh)

Activity Code	Activity	Physical Units					Estimated Cost				
		Q1	Q2	Q3	Q4	Total Unit	Q-1	Q-2	Q-3	Q-4	Total
<b>A4.1</b>	consulting services	2.00	2.00	2.00	2.00	8.00	7.33	7.33	7.33	7.33	29.32
<b>A4.2</b>	training and capacity building	1.00	1.00	1.00	1.00	4.00	99.33	99.33	99.33	99.33	397.32
<b>A4.3</b>	Purchase of hardware	18.00	18.00	1.00	2.00	39.00	27.00	27.00	0.40	0.80	55.20
<b>A4.4</b>	support for infrastructure and others cost sharing										
<b>B</b>	<b>Component B-State Livelihood Support</b>										
<b>B.1</b>	<b>State Rural Livelihoods Mission</b>	<b>3462.00</b>	<b>2227.00</b>	<b>3263.00</b>	<b>2115.00</b>	<b>11067.00</b>	<b>524.55</b>	<b>585.75</b>	<b>635.59</b>	<b>564.40</b>	<b>2406.30</b>
<b>B.1.1</b>	<b>State &amp; District Mission Management Unit</b>	<b>1222.00</b>	<b>1374.00</b>	<b>1661.00</b>	<b>1516.00</b>	<b>5773.00</b>	<b>468.27</b>	<b>533.30</b>	<b>543.04</b>	<b>519.04</b>	<b>2063.66</b>
<b>B.1.1.1</b>	Staff (includes travel and related costs)	722.00	780.00	882.00	930.00	3314.00	321.30	343.86	374.36	390.51	1430.03
<b>B.1.1.2</b>	Office set-up (Lease, Refurbishment, furniture, etc.)	7.00	8.00	178.00	2.00	195.00	18.45	30.10	31.67	1.50	81.72
<b>B.1.1.3</b>	Office Equipment (Desktop Computers, Tablets, CUG, Mobiles etc.)	36.00	57.00	15.00	0.00	108.00	14.72	29.75	9.78	0.00	54.26
<b>B.1.1.4</b>	Other Operating costs	435.00	507.00	564.00	562.00	2068.00	102.80	118.59	116.23	116.03	453.65
<b>B.1.1.5</b>	Administration cost of non-intensive Districts (for NRLM)	22.00	22.00	22.00	22.00	88.00	11.00	11.00	11.00	11.00	44.00
<b>B.1.2</b>	<b>Capacity Building Support</b>	<b>2240.00</b>	<b>853.00</b>	<b>1602.00</b>	<b>599.00</b>	<b>5294.00</b>	<b>56.28</b>	<b>52.45</b>	<b>92.55</b>	<b>45.36</b>	<b>342.64</b>
<b>B.1.2.1</b>	Staff Trainings, Consultations, Workshops, etc.	2216.00	829.00	1578.00	575.00	5198.00	46.68	42.85	82.95	35.76	208.24
<b>B.1.2.2</b>	District Centre's Community Learning Academies, CPLTCs, etc.										
<b>B.1.2.3</b>	Consultants, Resource Persons, etc. (SMMU/DMMU Staff Trainings )	24.00	24.00	24.00	24.00	96.00	9.60	9.60	9.60	9.60	134.40

## NRLP Budget Template: FY 2016-17 (Table-11)

(Rs. in Lakh)

Activity Code	Activity	Physical Units					Estimated Cost				
		Q1	Q2	Q3	Q4	Total Unit	Q-1	Q-2	Q-3	Q-4	Total
<b>B.2</b>	<b>Institutional Building and Capacity Building</b>	<b>287525.00</b>	<b>323428.00</b>	<b>428582.00</b>	<b>459218.00</b>	<b>1498753.00</b>	<b>2825.16</b>	<b>3118.74</b>	<b>3457.47</b>	<b>3190.36</b>	<b>12647.58</b>
<b>B.2.1</b>	<b>Block Management Unit Costs (all costs relating to Staffing BMMU)</b>	<b>6695.00</b>	<b>6279.00</b>	<b>9740.00</b>	<b>9647.00</b>	<b>32361.00</b>	<b>620.98</b>	<b>561.43</b>	<b>754.21</b>	<b>652.72</b>	<b>2589.33</b>
<b>B.2.1.1</b>	Start-up including furniture, equipment, etc.	1318.00	348.00	115.00	50.00	1831.00	250.16	104.07	112.75	2.49	469.47
<b>B.2.1.2</b>	Staff Costs including travel and elated costs	2549.00	3008.00	4567.00	4613.00	14737.00	413.65	483.10	602.96	613.41	2113.12
<b>B.2.1.3</b>	Other Operating Cost	2547.00	2618.00	4626.00	4664.00	14455.00	126.87	129.52	218.40	222.73	697.51
<b>B.2.1.4</b>	Staff / Resource person Training	281.00	305.00	432.00	320.00	1338.00	96.43	85.35	143.33	93.82	418.94
<b>B.2.2</b>	<b>Social Mobilization and Community Institutions</b>	<b>276882.00</b>	<b>308141.00</b>	<b>412573.00</b>	<b>442897.00</b>	<b>1440493.00</b>	<b>2109.03</b>	<b>2284.30</b>	<b>2571.11</b>	<b>2473.86</b>	<b>9494.16</b>
<b>B.2.2.1</b>	Social Mobilization Costs including CRP Rounds, PRP and SAP Cost	12601.00	12446.00	17803.00	18295.00	61145.00	1138.94	1070.44	1099.99	1147.28	4456.66
<b>B.2.2.2</b>	CRP Development Costs (including active women)	18580.00	20296.00	23808.00	23108.00	85792.00	464.66	534.06	626.25	541.44	2167.23
<b>B.2.2.3</b>	SHG/VO/CLF Start-up Costs including IT Equipment's, Tablets, etc.	36176.00	37024.00	37445.00	36356.00	147001.00	561.95	623.98	675.15	668.02	2537.74
<b>B.2.2.4</b>	SHG/VO/CLF Facilitation Costs including Community professionals	108777.00	122607.00	160348.00	182026.00	573758.00	285.12	292.22	396.93	413.11	1389.37
<b>B.2.2.5</b>	SHG/VO/CLF and their cadre Training and Capacity Building	100643.00	115715.00	150895.00	160895.00	528148.00	560.02	740.95	871.67	763.45	2937.88
<b>B.2.2.6</b>	Non intensive Social Mobilisation cost(for NRLM format only)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>B.2.2.7</b>	Training & capacity building -non intensive blocks(CBO's)	105.00	53.00	22274.00	22217.00	44649.00	2.21	1.64	3.03	0.79	74.21

## NRLP Budget Template: FY 2016-17 (Table-11)

(Rs. in Lakh)

Activity Code	Activity	Physical Units					Estimated Cost				
		Q1	Q2	Q3	Q4	Total Unit	Q-1	Q-2	Q-3	Q-4	Total
<b>B.2.3</b>	<b>Financial inclusion Initiatives (relating to Bank linkage)</b>	<b>3948.00</b>	<b>9008.00</b>	<b>6269.00</b>	<b>6674.00</b>	<b>25899.00</b>	<b>95.15</b>	<b>273.01</b>	<b>132.15</b>	<b>63.78</b>	<b>564.09</b>
<b>B.2.3.1</b>	Electronic, Mobile Booking	410.00	3090.00	320.00	0.00	3820.00	45.26	300.54	44.72	0.00	390.52
<b>B.2.3.2</b>	Bank Mitra,Bima Mitra,etc.	933.00	1217.00	1217.00	996.00	4363.00	14.06	18.28	17.40	24.92	74.65
<b>B.2.3.3</b>	Financial Literacy and Credit Counselling	2605.00	4701.00	4732.00	5678.00	17716.00	76.61	71.19	126.66	66.20	340.67
<b>B.3</b>	<b>Community Investment Support</b>	<b>11682.00</b>	<b>11320.00</b>	<b>17816.00</b>	<b>16054.00</b>	<b>56872.00</b>	<b>1671.07</b>	<b>2100.24</b>	<b>2771.67</b>	<b>2933.35</b>	<b>9476.33</b>
<b>B.3.1</b>	<b>Community Investment Support to SHGs/Vos/CLFs</b>	<b>5413.00</b>	<b>6708.00</b>	<b>9614.00</b>	<b>10759.00</b>	<b>32494.00</b>	<b>1541.35</b>	<b>1990.50</b>	<b>2578.70</b>	<b>2875.70</b>	<b>8986.25</b>
<b>B.3.1.1</b>	Revolving Funds Grants to SHGs	3153.00	4242.00	4724.00	5430.00	17549.00	472.95	613.80	669.60	771.00	2527.35
<b>B.3.1.2</b>	CIF or CLFs/SHG	1531.00	1911.00	2657.00	2611.00	8710.00	775.40	1001.70	1345.30	1308.90	4431.30
<b>B.3.1.3</b>	Food and Health Security and other Vulnerability Reduction Fund(VRF toVos)	79.00	155.00	111.00	130.00	475.00	105.50	225.00	155.50	188.00	674.00
<b>B.3.1.4</b>	CIS, RF for non intensive	650.00	400.00	2122.00	2588.00	5760.00	187.50	150.00	408.30	607.80	1353.60
<b>B.3.2</b>	<b>Livelihood Initiatives</b>	<b>6269.00</b>	<b>4612.00</b>	<b>8202.00</b>	<b>5295.00</b>	<b>24378.00</b>	<b>129.72</b>	<b>109.74</b>	<b>192.97</b>	<b>57.65</b>	<b>490.08</b>
<b>B.3.2.1</b>	Facilitation of Producer Groups and Collectives	2719.00	2053.00	3580.00	2217.00	10569.00	103.87	90.74	150.52	37.90	383.03
<b>B.3.2.2</b>	Small Scale Productive and Value Addition Infrastructure(Drip Initiative)	3522.00	2526.00	4545.00	3031.00	13624.00	23.50	16.40	39.80	18.00	97.70
<b>B.3.2.3</b>	Technical Assistance to Producer Group	28.00	33.00	77.00	47.00	185.00	2.35	2.60	2.65	1.75	9.35
<b>B4</b>	<b>Special Programs</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>B4.1</b>	Home Grown Models										
<b>B4.2</b>	Other Special Initiatives										

## NRLP Budget Template: FY 2016-17 (Table-11)

(Rs. in Lakh)

Activity Code	Activity	Physical Units					Estimated Cost				
		Q1	Q2	Q3	Q4	Total Unit	Q-1	Q-2	Q-3	Q-4	Total
<b>B.4.2.1</b>	Other Special Initiatives										
<b>B.5</b>	<b>New oriented dedicated funds</b>	<b>2543.00</b>	<b>2257.00</b>	<b>3389.00</b>	<b>3546.00</b>	<b>11735.00</b>	<b>257.85</b>	<b>358.27</b>	<b>368.03</b>	<b>176.33</b>	<b>1160.47</b>
<b>B.5.1</b>	Special Initiatives (under new Livelihoods dedicated funds)										
<b>B.5.1.1</b>	On farm activities	13.00	13.00	13.00	13.00	52.00	49.50	49.50	49.50	49.50	198.00
<b>B.5.1.2</b>	Off Farm activities										
<b>B.5.1.3</b>	NTPF	2524.00	2223.00	3355.00	3530.00	11632.00	30.35	27.27	37.03	37.83	132.47
<b>B.5.2</b>	New initiatives under Skill development (DDU-GKY)										
<b>B.5.2.1</b>	Skill gap assesment and M&E										
<b>B.5.2.2</b>	training and capacity building support										
<b>B.5.2.3</b>	TSA and Block level staff support										
<b>B.5.2.4</b>	Job fair and migration support centre										
<b>B.5.2.5</b>	IEC and Alumin Support										
<b>B.5.2.6</b>	Admin and operational support										
<b>B.5.3</b>	New initiatives under Financial Inclusion										
<b>B.5.3.1</b>	consulting services	2.00	7.00	7.00	1.00	17.00	40.00	85.00	85.00	20.00	230.00
<b>B.5.3.2</b>	training and capacity building	2.00	7.00	7.00	1.00	17.00	118.00	150.50	150.50	59.00	478.00
<b>B.5.3.3</b>	Purchase of hardware	2.00	7.00	7.00	1.00	17.00	20.00	46.00	46.00	10.00	122.00
<b>B.5.3.4</b>	Gap analssis										
<b>C</b>	<b>Component C-Innovation and Partnership Support</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>C.1</b>	Innovation Forums and Action Pilots										
<b>C.1.1</b>	Technical Support Agency and Social Innovation Forums										

## NRLP Budget Template: FY 2016-17 (Table-11)

(Rs. in Lakh)

Activity Code	Activity	Physical Units					Estimated Cost				
		Q1	Q2	Q3	Q4	Total Unit	Q-1	Q-2	Q-3	Q-4	Total
<b>C.1.2</b>	Action Pilots (activities not under B.2)										
<b>C.2</b>	Social Entrepreneurship Development										
<b>C.2.1</b>	Knowledge Platform on Social Entrepreneurship in Livelihoods										
<b>C.2.2</b>	Investment Support for Social Entrepreneurs										
<b>C.3</b>	Public Private Community Partnerships										
<b>C.3.1</b>	Service Provisioning										
<b>C.3.2</b>	Viability Gap Funding										
<b>D</b>	<b>Component D-Project implementation support</b>	<b>5074.00</b>	<b>5101.00</b>	<b>5095.00</b>	<b>5082.00</b>	<b>20352.00</b>	<b>117.80</b>	<b>164.00</b>	<b>158.90</b>	<b>156.30</b>	<b>597.00</b>
<b>D.2</b>	<b>Monitoring &amp; Evaluation and Studies</b>	<b>2.00</b>	<b>2.00</b>	<b>2.00</b>	<b>2.00</b>	<b>8.00</b>	<b>28.00</b>	<b>28.00</b>	<b>28.00</b>	<b>28.00</b>	<b>112.00</b>
<b>D.2.1</b>	Baseline Surveys										
<b>D.2.2</b>	Process Monitoring	1.00	1.00	1.00	1.00	4.00	25.00	25.00	25.00	25.00	100.00
<b>D.2.3</b>	Community Monitoring and Studies	1.00	1.00	1.00	1.00	4.00	3.00	3.00	3.00	3.00	12.00
<b>D.3</b>	<b>e. NRLM State and community level</b>	<b>1.00</b>	<b>11.00</b>	<b>11.00</b>	<b>21.00</b>	<b>44.00</b>	<b>10.00</b>	<b>35.00</b>	<b>35.00</b>	<b>60.00</b>	<b>140.00</b>
<b>D.3.1</b>	Implementing Partners - Consultancy fee etc.	1.00	1.00	1.00	1.00	4.00	10.00	10.00	10.00	10.00	40.00
<b>D.3.2</b>	Computer Hardware and related infrastructure	0.00	10.00	10.00	20.00	40.00	0.00	25.00	25.00	50.00	100.00
<b>D.4</b>	<b>Governance &amp; Anti Corruption</b>	<b>16.00</b>	<b>16.00</b>	<b>13.00</b>	<b>13.00</b>	<b>58.00</b>	<b>6.60</b>	<b>6.60</b>	<b>4.80</b>	<b>4.80</b>	<b>22.80</b>
<b>D.4.1</b>	Grievance Handling, RTI, Disclosure, etc.	6.00	6.00	3.00	3.00	18.00	3.60	3.60	1.80	1.80	10.80
<b>D.4.2</b>	Community Led GAC Initiatives	10.00	10.00	10.00	10.00	40.00	3.00	3.00	3.00	3.00	12.00
<b>D.5</b>	<b>Knowledge management &amp; communication</b>	<b>5055.00</b>	<b>5072.00</b>	<b>5069.00</b>	<b>5046.00</b>	<b>20242.00</b>	<b>73.20</b>	<b>94.40</b>	<b>91.10</b>	<b>63.50</b>	<b>322.20</b>
<b>D.5.1</b>	Agency Consultancy Fee	5006.00	5006.00	5003.00	5003.00	20018.00	16.60	16.60	13.30	13.30	59.80

## NRLP Budget Template: FY 2016-17 (Table-11)

(Rs. in Lakh)

Activity Code	Activity	Physical Units					Estimated Cost				
		Q1	Q2	Q3	Q4	Total Unit	Q-1	Q-2	Q-3	Q-4	Total
<b>D.5.2</b>	IEC - Printing, newspaper advert and Others	49.00	66.00	66.00	43.00	224.00	56.60	77.80	77.80	50.20	262.40
<b>Total</b>		<b>310307.00</b>	<b>344354.00</b>	<b>458149.00</b>	<b>486020.00</b>	<b>1598830.00</b>	<b>5530.09</b>	<b>6460.66</b>	<b>7498.72</b>	<b>7128.20</b>	<b>26769.52</b>

## NRLM Budget Template: FY 2016-17(Table-12)

(Rs. In lakh)

Activity Code	Activity	Physical Unit					Estimated Budget				Total
		Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	
<b>A</b>	<b>Component A-Institution and Capacity Building</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>A.1</b>	Technical Assistance										
<b>A.1.1</b>	TA to SRLMs by National Resource Organization (other SRLMs)										
<b>A.1.2</b>	Strengthening Capacity Of National Resource Organization										
<b>A.1.3</b>	TA to SRLMs by National Resource Institution (NIRD, BIRD, LBSNAA, etc.)										
<b>A.1.4</b>	Demand Driven TA										
<b>A.1.4.1</b>	TA for Social Inclusion										
<b>A.1.4.2</b>	TA for Financial Inclusion										
<b>A.1.4.3</b>	TA for Livelihood										
<b>A.1.4.4</b>	TA for Governance and Accountability										
<b>A.2</b>	Human Resource Development										
<b>A.2.1</b>	Partnership with Institutions of Excellence / Learning Centres										
<b>A.2.2</b>	Regional and State Resource Centres										
<b>A3</b>	MGNREGA Convergence (IPPE-2)										
<b>A3.1</b>	consulting services										
<b>A3.2</b>	training and capacity building										
<b>A3.3</b>	Purchase of hardware										
<b>A3.4</b>	support for infrastructure and others cost sharing										
<b>A4</b>	Convergence pilots through AAP route										
<b>A4.4</b>	support for infrastructure and others cost sharing										

## NRLM Budget Template: FY 2016-17(Table-12)

(Rs. In lakh)

Activity Code	Activity	Physical Unit					Estimated Budget				Total
		Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	
<b>B</b>	Component B-State Livelihood Support										
<b>B.1</b>	<b>State Rural Livelihoods Mission</b>	<b>22.00</b>	<b>822.00</b>	<b>838.00</b>	<b>838.00</b>	<b>2520.00</b>	<b>27.96</b>	<b>240.60</b>	<b>219.32</b>	<b>291.32</b>	<b>707.20</b>
<b>B.1.1</b>	<b>State &amp; District Mission Management Unit</b>	<b>16.00</b>	<b>688.00</b>	<b>832.00</b>	<b>832.00</b>	<b>2368.00</b>	<b>25.56</b>	<b>174.20</b>	<b>216.92</b>	<b>288.92</b>	<b>633.60</b>
<b>B.1.1.1</b>	Staff (includes travel and related costs)	16.00	304.00	448.00	448.00	1216.00	25.56	111.00	153.72	153.72	444.00
<b>B.1.1.4</b>	Other Operating costs	0.00	384.00	384.00	384.00	1152.00	0.00	63.20	63.20	135.20	189.60
<b>B.1.2</b>	<b>Capacity Building Support</b>	<b>6.00</b>	<b>134.00</b>	<b>6.00</b>	<b>6.00</b>	<b>152.00</b>	<b>2.40</b>	<b>66.40</b>	<b>2.40</b>	<b>2.40</b>	<b>73.60</b>
<b>B.1.2.1</b>	Staff Trainings, Consultations, Workshops, etc.	0.00	128.00	0.00	0.00	128.00	0.00	64.00	0.00	0.00	64.00
<b>B.1.2.2</b>	District Centre's Community Learning Academies, CPLTCs, etc.										
<b>B.1.2.3</b>	Consultants, Resource Persons, etc. (SMMU/DMMU Staff Trainings )	6.00	6.00	6.00	6.00	24.00	2.40	2.40	2.40	2.40	9.60
<b>B.2</b>	<b>Institutional Building and Capacity Building</b>	<b>436622.00</b>	<b>117966.00</b>	<b>12509.54.00</b>	<b>1242804.00</b>	<b>4110040.00</b>	<b>308.26</b>	<b>291.69</b>	<b>546.99</b>	<b>482.36</b>	<b>1629.31</b>
<b>B.2.1</b>	<b>Block Management Unit Costs (all costs relating to Staffing BMMU)</b>	<b>56119.00</b>	<b>56117.00</b>	<b>96547.00</b>	<b>115566.00</b>	<b>324349.00</b>	<b>11.73</b>	<b>11.71</b>	<b>64.99</b>	<b>67.08</b>	<b>155.51</b>
<b>B.2.1.5</b>	IB cost Non intensive blocks (Block staff & others)	56119.00	56117.00	96547.00	115566.00	324349.00	11.73	11.71	64.99	67.08	155.51
<b>B.2.2</b>	<b>Social Mobilization and Community Institutions</b>	<b>380383.00</b>	<b>112342.3.00</b>	<b>11542.87.00</b>	<b>1127118.00</b>	<b>3785211.00</b>	<b>295.93</b>	<b>279.38</b>	<b>481.40</b>	<b>414.68</b>	<b>1471.40</b>
<b>B.2.2.2</b>	CRP Development Costs (including active women)	0.00	0.00	4.00	4.00	8.00	0.00	0.00	0.18	0.18	0.36
<b>B.2.2.6</b>	Non intensive Social Mobilisation cost(for NRLM format only)	8452.00	14331.00	14082.00	8276.00	45141.00	69.42	39.45	54.45	16.55	179.87

## NRLM Budget Template: FY 2016-17(Table-12)

(Rs. In lakh)

Activity Code	Activity	Physical Unit					Estimated Budget				Total
		Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	
B.2.2.7	Training & capacity building -non intensive blocks(CBO's)	371931.00	110909.20	114020.00	1118838.00	3740062.00	226.51	239.93	426.77	397.95	1291.17
B.2.3	<b>Financial inclusion Initiatives (relating to Bank linkage)</b>	<b>120.00</b>	<b>120.00</b>	<b>120.00</b>	<b>120.00</b>	<b>480.00</b>	<b>0.60</b>	<b>0.60</b>	<b>0.60</b>	<b>0.60</b>	<b>2.40</b>
B.2.3.1	Electronic, Mobile Booking	120.00	120.00	120.00	120.00	480.00	0.60	0.60	0.60	0.60	2.40
B.3	<b>Community Investment Support</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
B.3.1	Community Investment Support to SHGs/Vos/CLFs										
B.3.2	Livelihood Initiatives										
B4	<b>Special Programs</b>	<b>77676.00</b>	<b>38416.00</b>	<b>56418.00</b>	<b>52298.00</b>	<b>224808.00</b>	<b>2302.46</b>	<b>1213.11</b>	<b>1282.40</b>	<b>940.56</b>	<b>5738.51</b>
B4.1	Home Grown Models										
B4.1.1	Partnership costs	9.00	9.00	9.00	9.00	36.00	5.55	5.55	5.55	5.55	22.20
B4.1.2	Block Project Management Unit	339.00	339.00	294.00	294.00	1266.00	56.10	56.10	49.35	49.35	210.90
B4.1.3	Social Mobilization and Community Institutions	70793.00	35386.00	51571.00	47857.00	205607.00	737.43	318.74	366.20	292.43	1714.79
B4.1.4	Financial Inclusion	2693.00	600.00	2603.00	2639.00	8535.00	19.83	17.23	19.77	20.58	77.40
B4.1.5	Community Investment Support	3464.00	1789.00	1759.00	1405.00	8417.00	1190.25	678.85	725.85	510.85	3105.80
B4.1.6	livelihood cost	378.00	293.00	182.00	94.00	947.00	293.30	136.64	115.68	61.80	607.42
B.4.2	Other Special Initiatives										
B.4.2.1	Other Special Initiatives										
B.5	<b>New oriented dedicated funds</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
B.5.1	Special Initiatives (under new Livelihoods dedicated funds)										
B.5.1.2	Off Farm activities										

## NRLM Budget Template: FY 2016-17(Table-12)

(Rs. In lakh)

Activity Code	Activity	Physical Unit					Estimated Budget				Total	
		Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4		
<b>B.5.2</b>	New initiatives under Skill development (DDU-GKY)											
<b>B.5.2.1</b>	Skill gap assesment and M&E											
<b>B.5.2.2</b>	training and capacity building support											
<b>B.5.2.3</b>	TSA and Block level staff support											
<b>B.5.2.4</b>	Job fair and migration support centre											
<b>B.5.2.5</b>	IEC and Alumin Support											
<b>B.5.2.6</b>	Admin and operational support											
<b>B.5.3</b>	New initiatives under Financial Inclusion											
<b>B.5.3.4</b>	Gap analssis											
<b>C</b>	<b>Component C-Innovation and Partnership Support</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>C.1</b>	Innovation Forums and Action Pilots											
<b>C.1.1</b>	Technical Support Agency and Social Innovation Forums											
<b>C.1.2</b>	Action Pilots (activities not under B.2)											
<b>C.2</b>	Social Entrepreneurship Development											
<b>C.2.1</b>	Knowledge Platform on Social Entrepreneurship in Livelihoods											
<b>C.2.2</b>	Investment Support for Social Entrepreneurs											
<b>C.3</b>	Public Private Community Partnerships											
<b>C.3.1</b>	Service Provisioning											
<b>C.3.2</b>	Viability Gap Funding											
<b>D</b>	<b>Component D-Project implementation support</b>	<b>1.00</b>	<b>2.00</b>	<b>2.00</b>	<b>0.00</b>	<b>5.00</b>	<b>1.00</b>	<b>2.00</b>	<b>2.00</b>	<b>0.00</b>	<b>5.00</b>	<b>5.00</b>
<b>D.2</b>	<b>Monitoring &amp; Evaluation and Studies</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

## NRLM Budget Template: FY 2016-17(Table-12)

(Rs. In lakh)

Activity Code	Activity	Physical Unit					Estimated Budget				Total
		Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	
D.2.1	Baseline Surveys										
D.3	<b>e. NRLM State and community level</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
D.4	<b>Governance &amp; Anti Corruption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
D.5	<b>Knowledge management &amp; communication</b>	<b>1.00</b>	<b>2.00</b>	<b>2.00</b>	<b>0.00</b>	<b>5.00</b>	<b>1.00</b>	<b>2.00</b>	<b>2.00</b>	<b>0.00</b>	<b>5.00</b>
D.5.2	IEC - Printing, newspaper advert and Others	1.00	2.00	2.00	0.00	5.00	1.00	2.00	2.00	0.00	5.00
E	<b>Infrastructure &amp; Marketing</b>	<b>0.00</b>	<b>0.00</b>	<b>2.00</b>	<b>0.00</b>	<b>2.00</b>	<b>0.00</b>	<b>0.00</b>	<b>70.00</b>	<b>0.00</b>	<b>70.00</b>
E1	Marketing activities other than SARAS fair										
E.1.1	Project Training Cost										
E.1.2	Additional Project Training Cost for Post Placement Support for 6 months										
E.1.3	IEC										
E.1.4	Capacity Building										
E.1.5	Studies /Survey/Skill Gap Assessment										
E.1.6	Block level & below Staff cost										
E.1.7	Monitoring and Evaluation										
E.1.8	Retention Support										
E.1.9	Administrative Cost										
E2	<b>SARAS fair</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>0.00</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>35.00</b>	<b>0.00</b>	<b>35.00</b>
E2.1	SARAS fair	0.00	0.00	1.00	0.00	1.00	0.00	0.00	35.00	0.00	35.00
F	<b>Interest Subvention (Intensive + Non Intensive)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
F1	IAP districts										
F2	Non IAP districts										
G	<b>RSETI</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>100.00</b>	<b>75.00</b>	<b>75.00</b>	<b>75.00</b>	<b>75.00</b>	<b>300.00</b>
H	MKSP										

## NRLM Budget Template: FY 2016-17(Table-12)

(Rs. In lakh)

Activity Code	Activity	Physical Unit					Estimated Budget				Total
		Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	
H1	Progress on Projects not through AAP										
H2	<b>Progress on Projects through AAP</b>	<b>41893.00</b>	<b>16122.00</b>	<b>8545.00</b>	<b>4501.00</b>	<b>71061.00</b>	<b>355.44</b>	<b>637.82</b>	<b>663.46</b>	<b>613.31</b>	<b>2270.03</b>
H2.1	Project inception	12734.00	6012.00	807.00	504.00	20057.00	69.95	24.50	3.05	2.00	99.50
H2.2	Institution Building	264.00	364.00	178.00	135.00	941.00	12.90	20.46	13.11	9.58	56.05
H2.3	Capacity Building	480.00	944.00	823.00	624.00	2871.00	96.10	183.99	183.17	117.41	580.67
H2.4	Community Investment Support Fund & Infrastructure	3294.00	8517.00	6479.00	3053.00	21343.00	125.45	376.95	434.30	442.30	1379.00
H2.5	M& E	25032.00	166.00	199.00	121.00	25518.00	23.05	3.03	2.74	4.23	33.05
H2.6	Admin	59.00	59.00	59.00	60.00	237.00	27.09	27.09	27.09	27.69	108.96
H2.7	Knowledge Management	30.00	60.00	0.00	4.00	94.00	0.90	1.80	0.00	10.10	12.80
H3	Progress on Projects as Fund routing agency										
I	<b>Ajeevika Skills Development Program</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
I.1	Skills Gap Assessment										
I.3	Migration Support Centre										
I.4	Alumin Support										
I.5	Capacity Building Support										
I.6	M&E										
I.7	Administration										
I.8	Job Mela										
I.9	TSA Cost										
I.10	Block Level Staff Support										
J	<b>SVEP</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
J1.1	Skill Building of Entrepreneurs										

## NRLM Budget Template: FY 2016-17(Table-12)

(Rs. In lakh)

Activity Code	Activity	Physical Unit					Estimated Budget				Total
		Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	
J1.2	Block level professional support										
J1.3	Community Enterprise Fund										
J1.4	NRLM Centralised Support (NRO Secretariat)										
J1.5	Training and implementation for PIA's										
J1.6	R&D including innovation, value chain, scaling up										
J1.7	Admin cost										
<b>Total</b>		123502 2.00	123502 2.00	13167 59.00	1300441.0 0	4408436.0 0	2995.1 2	2385.2 2	2784.1 7	2327. 55	10420. 05

## NRLP Procurement Summary: Jharkhand, SRLM (Rs. In Lakh) (Table-13)

Sl. No.	Category	Approved for 2015-16		Procurement Completed/expected to be completed by Jan. '16		Plan for FY 2016-17	
		No. of Items	Amount Approved	No of Items	Amount Spent	No. of Items	Amount Required
1	Goods	34	1303.45	29	860.43	41	1816.4
2	Services	08	1002.8	3	100.00	8	957
3	Works	0	0	0	-	0	0
<b>4</b>	<b>Total</b>	<b>43</b>	<b>2305.45</b>	<b>30</b>	<b>960.43</b>	<b>49</b>	<b>2773.4</b>

## Plan for Procurement of Goods: FY 2016-17 (Table-15)

Sl. No	Contract Description (Goods/Items)	NRLM/ NRLP	Estimated Cost (Rs. in Lakhs)	Method of Procurement	Review by NMMU/World Bank (Prior or Post)	Specifications, Bid Document and Advert Finalized (Month)	Expected Contract Signing (Month)	Remarks
<b>A</b>	<b>Procurement Items Dropped (FY 2015-16)</b>							
1	Procurement of CRP Kits for AKM & APS	NRLP	10.00	Limited Tendering	Post	NA	NA	
2	Procurement of Digital Camera @ 2 for each DMMU & 1 for each BMMU (6 DMMU-12 & 40-BMMU-38) Unit Cost Rs. 0.15 lakh each	NRLP	7.80	Limited Tendering	Post	NA		
<b>B.</b>	<b>Procurement Items Carried Forward from FY 2015-16</b>		<b>17.80</b>					
1	Video Conferencing Unit for 9 District	NRLP	6.75	Limited Tendering	Post	Jul-16	Aug-16	
2	Store Refurbishment	NRLP	10.00	Limited Tendering	Post	Jun-16	Jul-16	
3	Video Conferencing Unit for SMMU	NRLP	15.00	Limited Tendering	Post	Oct-16	Dec-16	
<b>C.</b>	<b>New Procurement Items under FY 2016-17</b>		<b>31.75</b>					
4	Office Refurbishment for the Additional Space	NRLP	10.00	Limited Tendering	Post	May-16	Jun-16	
5	Furniture & Fixture like Chair, Table, File Cabinets, Phone, Printers etc.	NRLP	7.00	Limited Tendering	Post	May-16	Jun-16	
6	Fire Extinguisher & Smoke Detectors	NRLP	3.50	Shopping	Post	May-16	May-16	

## Plan for Procurement of Goods: FY 2016-17 (Table-15)

Sl. No	Contract Description (Goods/Items)	NRLM/ NRLP	Estimated Cost (Rs. in Lakhs)	Method of Procurement	Review by NMMU/World Bank (Prior or Post)	Specifications, Bid Document and Advert Finalized (Month)	Expected Contract Signing (Month)	Remarks
7	Mobile Phones for the Staff @ Rs. 20,000.00	NRLP	5.00	Shopping	Post	Jul-16	Jul-16	
8	All in One Desktop 3 nos. For SMMU staff	NRLP	2.10	Shopping	Post	May-16	May-16	
9	Laptop 6 nos. For SMMU level	NRLP	3.00	Shopping	Post	May-16	May-16	
10	Framework Contract for Office Stationery	NRLP	20.00	Limited Tendering	Post	Oct-16	Nov-16	
11	Printer with Scanner 3 nos. For SMMU	NRLP	0.45	Shopping	Post	May-16	May-16	
12	Pico Projector (400 for FI unit, 60 Nos. For MKSP & 400 Nos. For Livelihood Unit)	NRLP	172.00	Open Tender	Prior	May-16	Jul-16	
13	Printing of FI related Resource Materials	NRLP	10.00	Limited Tendering	Post	Jun-16	Jul-16	
14	IT Infrastructure for IT related activities at Federation Level (Rs. 242.00 lakhs for 2 years)	NRLP	242.00	Open Tender	Prior	Jun-16	Sep-16	
15	Books for Records for the SHGs required for the New Blocks (64 blocks including SAGY, AGY, MAGY etc.)	NRLP	186.08	Open Tender	Prior	Jun-16	Sep-16	
16	VO & CLF books of Records	NRLP	69.50	Open Tender	Prior	Jun-16	Sep-16	

## Plan for Procurement of Goods: FY 2016-17 (Table-15)

Sl. No	Contract Description (Goods/Items)	NRLM/ NRLP	Estimated Cost (Rs. in Lakhs)	Method of Procurement	Review by NMMU/World Bank (Prior or Post)	Specifications, Bid Document and Advert Finalized (Month)	Expected Contract Signing (Month)	Remarks
17	IEC Materials like Posters, leaflets, Training module/Materials etc.	NRLP	30.00	Open Tender	Post	Jul-16	Aug-16	
18	New Years printing materials like Diary, Calanders and Planners	NRLP	20.00	Limited Tendering	Post	Oct-16	Nov-16	
19	Short film/documentary on various activities of JSLPS	NRLP	15.00	Limited Tendering	Post	Jun-16	Jul-16	
20	Computer/Pinter & UPS for set up MIS unit at Block level for MKSP activities	NRLM	5.00	Shopping	Post	Jun-16	Jul-16	
21	Development of Audio Visual Training Module for MKSP	NRLM	10.00	Limited Tendering	Post	Jun-16	Jul-16	
22	Training Equipment at Panchayat Level for MKSP activities	NRLM	4.65	Shopping	Post	Jun-16	Jul-16	
23	Procurement of 3 units of Tamarind Machine (Deseeder & cake machine )	NRLM	8.00	Limited Tendering	Post	May-16	Jun-16	
24	Procurement of 2 units of Lac processing unit equipment	NRLM	12.00	Limited Tendering	Post	May-16	Jun-16	
25	Furniture for the new BMMU & DMMU ( 62 BMMU & 14 DMMU)	NRLP	200.82	Open Tender	Prior	Jun-16	Aug-16	

## Plan for Procurement of Goods: FY 2016-17 (Table-15)

Sl. No	Contract Description (Goods/Items)	NRLM/ NRLP	Estimated Cost (Rs. in Lakhs)	Method of Procurement	Review by NMMU/World Bank (Prior or Post)	Specifications, Bid Document and Advert Finalized (Month)	Expected Contract Signing (Month)	Remarks
26	All-in-One Desktop (@ 3 for BMMU & 5 for DMMU) for the new BMMU & DMMU ( 62 BMMU & 14 DMMU)	NRLP	159.61	Open Tender	Prior	Jun-16	Aug-16	
27	3 KVA Generator Sets one each for the new BMMU & DMMU ( 62 BMMU & 14 DMMU)	NRLP	79.25	Open Tender	Prior	Jun-16	Aug-16	
28	Multimedia Projector one each for the new BMMU & DMMU ( 62 BMMU & 14 DMMU)	NRLP	38.80	DGS&D	post	Aug-16	Aug-16	
29	Networking Photocopier Machine with 15-20 CPM one each for BMMU	NRLP	55.92	DGS&D	Prior	Aug-16	Aug-16	
30	Networking Photocopier Machine with 20-25 CPM one each for DMMU	NRLP	17.50	DGS&D	Post	Aug-16	Aug-16	
31	5 KVA Online UPS with battery and Stand @ one for the new BMMU	NRLP	46.35	Open Tender	Prior	Jun-16	Aug-16	
32	Digital Camera @ 2 for each new BMMU & DMMU ( 62 BMMU & 14 DMMU)	NRLP	12.16	Open Tender	Prior	Jun-16	Aug-16	
33	10 KVA Online UPS with battery and Stand @ one for each DMMU	NRLP	18.90	Open Tender	Prior	Jun-16	Aug-16	
34	Refrigerator 220 Liter Capacity @ one for each DMMU	NRLP	4.20	Open Tender	Prior	Jun-16	Aug-16	

## Plan for Procurement of Goods: FY 2016-17 (Table-15)

Sl. No	Contract Description (Goods/Items)	NRLM/ NRLP	Estimated Cost (Rs. in Lakhs)	Method of Procurement	Review by NMMU/World Bank (Prior or Post)	Specifications, Bid Document and Advert Finalized (Month)	Expected Contract Signing (Month)	Remarks
35	Water Purifier/RO	NRLP	11.40	Limited Tendering	Post	Aug-16	Sep-16	
36	Air Cooler @ 2 for BMMU & 4 for the new BMMU & DMMU ( 62 BMMU & 14 DMMU)	NRLP	16.16	Open Tender	Prior	Jun-16	Aug-16	
37	Printer with Scanner (B/W) @ one for BMMU & 2 for DMMU for the 62 BMMU & 14 DMMU.	NRLP	9.00	Open Tender	Prior	Jun-16	Aug-16	
38	0.6 KVA UPS @ one for BMMU & 2 for DMMU for the new 62 BMMU & 14 DMMU.	NRLP	4.50	Open Tender	Prior	Jun-16	Aug-16	
39	Attendane System Machine @ one for 14 DMMU	NRLP	3.50	Open Tender	Prior	Jun-16	Aug-16	
40	Fire Extingusher 5kg @ one for BMMU & 2 for DMMU for 62 BMMU & 14 DMMU	NRLP	13.50	Open Tender	Prior	Jun-16	Aug-16	
41	Procurement of MIS Tablets -3000	NRLP	240.00	Open Tender	Prior	May-16	Jul-16	
	Total (Rs.)		1,816.40					

## Plan for Procurement of NRLM/NRLP Services: SRLM, Jharkhand for FY 2016-17 (Table-16)

Sl. No.	Service Description	Thematic Area	Estimated Cost (Rs. Lakh)	Source of Funds	Method of Procurement	Review Category	Date of Issue of EoI	Expected Contract Date	Remarks
A	<b>Procurement Items Dropped (FY 2015-16)</b>								
1	Hiring of Agency for Capacity Building of Human Resources of SMMU/DMMU/BMMU	IBCB	90	NRLP	QCBS	Prior	NA	NA	
2	Hiring Master Trainer for Capacity Building.	IBCB	27	NRLM	LCS/IC	Post	NA	NA	
3	Hiring of Legal Consultant	HRD	5	NRLP	IC	Post	NA	NA	
B.	<b>Procurement Items Carried Forward from FY 2015-16</b>								
1	Hiring of Agency for recruitment of Human Resource for JSLPS and rolling out of PMS	HRD	90	NRLP	QCBS	Post	NA	NA	RfP under Evaluation and Contract to be signed by March, 2016
2	Hiring of Agency for SRI	Livelihood	450	NRLP	QCBS	Prior	March, 2016	5/31/2016	ToR Ready for REOI
3	Hiring of Statutory Auditors for JSLPS (For Three years)	System (Fin.)	25	NRLP	QCBS	Post	March, 2016	5/31/2016	ToR Ready for REOI
4	Hiring of Agency for Process Monitoring (3 years)	System (M&E)	150	NRLP	QCBS	Prior	NA	3/31/2016	RfP issued and contract may be signed by March, 2016
5	Internal Auditor for different Zones ( 3 for Zones & one for SMMU)	System (Fin.)	70	NRLP	QCBS	post	NA	3/31/2016	Only contract to be signed.

## Plan for Procurement of NRLM/NRLP Services: SRLM, Jharkhand for FY 2016-17 (Table-16)

Sl. No.	Service Description	Thematic Area	Estimated Cost (Rs. Lakh)	Source of Funds	Method of Procurement	Review Category	Date of Issue of EoI	Expected Contract Date	Remarks
<b>C</b>	<b>New Procurement Items Proposed FY 2016-17</b>								
6	Empanelment of Consultant for Process Monitor	M&E	12.00	NRLP	LCS/IC	Post	5/1/2016	7/31/2016	
7	Hiring of Agency for Strengthening Financial Managment Systems at CLF level under Special funds (Rs. 150.00 lakhs for two years)	FI	150.00	NRLP	QCBS	Prior	5/10/2016	0-08-2016	
8	Hiring of Consultant for Design and Development 15 Training Modules for MKSP activities.	MKSP	10.00	NRLM	LCS/IC	Post	5/1/2016	7/31/2016	
11	<b>Total Estimated Cost for All Service Contracts (In Rs Lakh)</b>		<b>957.00</b>						
12	<b>Total Estimated for All Goods Contracts (In Rs Lakh)</b>		<b>1,816.40</b>						
13	<b>Total Cost for All Procurements</b>		<b>2,773.40</b>						

## Progress made under Non-Intensive Strategy (Table-17)

S. No.	Particulars	Year-wise Coverage of Non-Intensive Blocks (Indicate the year in which Non-intensive implementation started)			
		Progress up to Mar.'15	Progress During 2015-16 (Jan' 16)	Expected Progress up to Mar.'16	Plan/Target for 2016-17
<b>A.</b>	<b>OUTREACH AND COVERAGE UNDER NON-INTENSIVE APPROACH</b>				
<b>1</b>	No. of districts implementing non-intensive strategy	23	23	23	22
<b>2</b>	No. of blocks implementing non-intensive strategy	219	179	179	123
<b>3</b>	No. of villages implementing non-intensive strategy	27350 (approx.)	22300 (approx.)	22300 (approx.)	15100 (approx.)
<b>B.</b>	<b>PROMOTION OF COMMUNITY INSTITUTIONS</b>				
<b>4</b>	No. of new SHGs promoted	1010	100	150	3696
<b>5</b>	No. of old SHGs revived/ strengthened	13543	9715	10015	3192
<b>6</b>	Total No. of SHGs Promoted	14553	9815	10165	6888
<b>7</b>	Households Mobilized into SHG Fold	174636	117780	121980	82656
<b>C.</b>	<b>FINANCIAL INCLUSION/MAINSTREAMING AND BUILDING ACCESS TO FINANCE</b>				
<b>8</b>	No. of SHGs having opened Savings Bank accounts	635	355	405	3164
<b>9</b>	No. of SHGs provided RF	7697	3117	3317	3444
<b>10</b>	Amount of RF disbursed (in Rs. lakh)	1086.52	460.10	497.55	516.60
<b>11</b>	No. of SHGs accessing bank credit	3907	4368	4618	5000
<b>12</b>	Amount of bank credit accessed (Rs. in Lakh)	2040.09	2218.74	2343.74	2500.00
<b>D.</b>	<b>OTHER ACTIVITIES INITIATED</b>				
<b>13</b>					
<b>14</b>					
<b>E.</b>	<b>PROJECT MANAGEMENT</b>				
<b>15</b>	No. of staff deployed	-	-	-	-



## Result Based Monitoring Framework (Table-18)

Indicators	Units of Measure	Baseline	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year 1 (14-15)	Year II (15-16)	Year III (16-17)	Year IV (17-18)		
<b>I. Income</b>								
<b>50 % of households mobilized report a 40 % increase in average HH income over the baseline</b>	% increase in income	0%	5%	10%	20%	40%	Yearly	Mid-term& End term evaluation & Studies
<b>30 % of households reporting additional sources of HH income over the baseline</b>	% increase in additional income source	0%	5%	10%	20%	30%	Yearly	MIS, Mid-term& End term evaluation & Studies
<b>60 % of SC/ST households mobilized into SHGs report 50 % increase in average HH income over the baseline</b>	% increase in income	0%	5%	10%	25%	50%	Yearly	Mid-term& End term evaluation & Studies
<b>II. Portfolio of Assets</b>								
<b>At least 20% of households report increased productive and sustainable asset base</b>	% HH	0%	5%	10%	15%	20%	Yearly	Mid-term& End term evaluation & Studies
<b>III. Reduction in Distress Migration</b>								

## Result Based Monitoring Framework (Table-18)

Indicators	Units of Measure	Baseline	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year 1 (14-15)	Year II (15-16)	Year III (16-17)	Year IV (17-18)		
<b>Decline in 50 % of mobilised HHs undertaking distress migration</b>	% decline	0%	5%	10%	25%	50%	Yearly	Mid-term & End term evaluation & Studies
<b>IV. Increased Food security</b>								
<b>60 % of HHs perceive improve food security due to NRLM interventions over the baseline</b>	% HHs	0%	5%	10%	30%	60%	Yearly	Mid-term & End term evaluation & Studies
<b>V. Reduction in high cost debt</b>								
<b>80 % of mobilised HHs report a at least 60% decline in high cost debt</b>	% HHs	0%	20%	40%	60%	80%	Yearly	MIS, Mid-term & End term evaluation & Studies
<b>VI. No. of skill youth trained and placed</b>								
<b>1.2 lakh trained youth provided continuous placement for 1 year and more</b>	No. of youths	0	30000	60000	90000	120000	Yearly	MIS, Studies
Outputs/ Intermediate Results								
<b>I. Social Mobilisation, Social Inclusion and Institution Building</b>								
<b>At least 80 percent of the identified poor HH</b>	% HHs	10%	20%	40%	60%	80%	Yearly	MIS

## Result Based Monitoring Framework (Table-18)

Indicators	Units of Measure	Baseline	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year 1 (14-15)	Year II (15-16)	Year III (16-17)	Year IV (17-18)		
<b>mobilized into Self Help Groups (SHGs)</b>								
<b>50 % of HHs mobilized into SHGs are from the SC, ST and the minority communities.</b>	% HHs	10%	20%	30%	40%	50%	Yearly	MIS
<b>20 % of the VOs and CLFs are able to meet operational expenses from own surpluses.</b>	% VOs	0%	0%	5%	10%	20%	Yearly	MIS
<b>70 % of VOs have at least 03 trained community resource persons</b>	% VOs	0%	20%	40%	60%	70%	Yearly	MIS
<b>II. Financial Inclusion</b>								
<b>Households Mobilized into SHGs cumulatively save Rs. 34 crores. (could be changed to per capita/per SHG)</b>	Rs. Crore	1.87	5.13	14.26	22.55	34.00	Yearly	MIS

## Result Based Monitoring Framework (Table-18)

Indicators	Units of Measure	Baseline	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year I (14-15)	Year II (15-16)	Year III (16-17)	Year IV (17-18)		
<b>80 % of the eligible SHGs are able to access RF</b>	% of SHGs	0%	40%	60%	70%	80%	Yearly	MIS
<b>80 % of the eligible SHGs are able to access CIF (through VOs or directly)</b>	% of SHGs	0%	40%	60%	70%	80%	Yearly	MIS
<b>80 % of the mobilized SC, ST and the Minority households are able to access CIF.</b>	% of HHs	0%	40%	60%	70%	80%	Yearly	MIS
<b>50 % of SHGs credit linked with banks at least once and mobilized 200 Rs. Crore from formal financial institutions.</b>	% of HHs	0%	10%	30%	40%	50%	Yearly	MIS
<b>20 % of SHG me members covered under life/ accident insurance at least for three continuous years and 80 % claims settled.</b>	% of SHGs	0%	05%	10%	15%	20%	Yearly	MIS

## Result Based Monitoring Framework (Table-18)

Indicators	Units of Measure	Baseline	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year I (14-15)	Year II (15-16)	Year III (16-17)	Year IV (17-18)		
<b>III. Economic Inclusion/ Livelihood Promotion</b>								
<b>40 % of HHs reporting shift from wage as their principal source of livelihood to non-wage source of livelihoods (including self employment)</b>	% of HHs						Yearly	Mid term& end term studies & other studies
<b>60 % of SC, ST , marginal farmers/ tenants brought under livelihood interventions (CMSA, NTFP, Livestock enhancement</b>	% of HHs	0%	10%	30%	50%	60%	Yearly	Mid term& end term studies & other studies
<b>30 % of HHs covered productivity enhancements/value chain interventions in and agriculture including CMSA, NTFP, livestock enhancement</b>	% of HHs	0%	10%	30%	50%	60%	Yearly	Mid term& end term studies & other studies

## Result Based Monitoring Framework (Table-18)

Indicators	Units of Measure	Baseline	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year I (14-15)	Year II (15-16)	Year III (16-17)	Year IV (17-18)		
<b>30 % of mobilized HHs report taking up new livelihoods (after joining NRLM fold)</b>	% of HHs	0%	10%	15%	20%	30%	Yearly	Mid term& end term studies & other studies
<b>40 % of SHG women members reporting higher level of employment than the state average through NREGS</b>	% of SHGs	0%	10%	20%	30%	40%	Yearly	Mid term& end term studies & other studies
<b>IV. Innovation and Partnerships</b>								
<b>05 local innovations(identified through the Development Market Place) identified, financed and publicized</b>	No. of innovations SHGs	0	01	03	04	05	Yearly	Mid term& end term studies & other studies
<b>3 pilot innovations replicated, adopted</b>	No. of pilots	00	00	01	02	03	Yearly	Reports
<b>2 major business linkages established through public</b>	No. of Business Linkages	00	00	00	01	02	Yearly	Reports

## Result Based Monitoring Framework (Table-18)

Indicators	Units of Measure	Baseline	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year I (14-15)	Year II (15-16)	Year III (16-17)	Year IV (17-18)		
<b>private partnership by CBOs</b>								
<b>4 Producer Groups/ Companies working in partnership with private sector organizations or other institutions</b>	No. of producer groups	03	03	03	03	04	Yearly	Reports
<b>V. Social Development and Convergence</b>								
<b>20% reduction in out of school children</b>	% of HHs	0%	10%	20%	30 %	50%	Yearly	Mid term& end term studies & other studies
<b>Household perception of the quality of and access to basic services--education, health, integrated child development services (ICDS) – improved by 50%</b>	% increase	0%	10%	20%	30 %	50%	Yearly	Mid term& end term studies & other studies
<b>10% of the Village Organisations (VOs) formed have an access to water and sanitation</b>	% increase	0%	1%	2%	5 %	10%	Yearly	Mid term& end term studies & other studies

## Result Based Monitoring Framework (Table-18)

Indicators	Units of Measure	Baseline	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year I (14-15)	Year II (15-16)	Year III (16-17)	Year IV (17-18)		
<b>30% Increase in percentage of children (by gender) enrolled to schools</b>	% increase	0%	10%	20%	30 %	50%	Yearly	Mid term& end term studies & other studies
<b>50% of people perceive that local governments are more inclusive and responsive to the needs of the poor in pilot blocks</b>	% increase in people's perception	0%	10%	20%	30 %	50%	Yearly	Mid term& end term studies & other studies
<b>VI. Governance and Business Processes</b>								
<b>Complaints/grievance handling mechanism established and complaints disposal rate is at 95% as per GAAP</b>	% disposal rate	50%	60%	80%	90 %	95%	Yearly	Reports
<b>2 COM revisions based on feedback and learning from the field, independent reviews and Supervision Missions</b>	COM revisions	0	01	02	03	04	Yearly	Reports

## Result Based Monitoring Framework (Table-18)

Indicators	Units of Measure	Baseline	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year 1 (14-15)	Year 1I (15-16)	Year 1II (16-17)	Year 1V (17-18)		

## Information Required for RFP from NRLM States (Table-19)

Focus Areas	Performance Indicators	As of Jan'15	Projected Value 2017-18
Rate of Social Capital deployment from NRO to Resource Blocks	Rate of external CRP deployment = Actual no. of CRP person days deployed / No. of CRP person days required per year	SERP=100 % BRLPS=83 %	SERP=100 % BRLPS=100 %
Rate of internal social capital formation in resource blocks	Rate of internal CRP formation = Actual no of Internal CRPs generated in RB / Required number for transition to intensive blocks	Average 60 CRPs per block	Average 500 CRPs
	Rate of Micro Plan Cadre formation= Actual no of community professionals that undertake Micro Planning/Required number for the intensive blocks	100 %	100%
Quality of internal social capital in resource blocks	% of SHG members fulfill basic eligibility criteria in terms of attendance, loans taken, repayment to become internal CRPs	40%	60%
Pace of saturation in resource blocks	% of resource blocks covered 90% of target households under the fold of SHGs and village level federations in	70% of RBs covered 90% target HH	90% RB will covered 90% target HH

## Information Required for RFP from NRLM States (Table-19)

Focus Areas	Performance Indicators	As of Jan'15	Projected Value 2017-18
	two/three years of their first village entry.		
Extent of inclusion in resource blocks	% of SC/STs/Minorities mobilized = No of SC/ST/ Minority households mobilized in villages saturated/ Total number of SC/ST/Minority households		80 %
Rate of deployment of internal CRPs in intensive blocks	Actual no. of internal CRP person days deployed / No. of internal CRP person days required per year	100% in 08 Blocks	To promote 500 community cadres per RB for expansion to intensive blocks
Performance of the SHGs <ul style="list-style-type: none"> <li>• Velocity of rotation</li> <li>• Repayment</li> </ul>	<ul style="list-style-type: none"> <li>• % of SHGs having rotation velocity of more than 2 or are above the agreed benchmark.</li> <li>• % of SHGs having on time repayment rate of 95% and above</li> </ul>		100%  100%

### Capitalization

## Information Required for RFP from NRLM States (Table-19)

Focus Areas	Performance Indicators	As of Jan'15	Projected Value 2017-18
Focus Areas	Performance Indicators	As of Jan'15	Projected Value 2017-18
Pace of Capitalization	% 3 month old SHGs received RF	70%	100 %
	% 6 month old SHGs undertook micro plans	57%	80%
	% 6 month old SHGs received CIF	50%	80%
	% 9 months old SHGs received bank linkage	10%	60%
Trained Staff and Community Cadre for Micro Planning	No. of SRLM Staff trained in Micro Planning per intensive block	10	100%
	No of trained Community Cadre deployed per intensive block	16	16 Per Block
Quality of Micro Plans	% of Micro plans graded as A ( grading parameters to be agreed )	80%	95%
Business process efficiency of appraisal and disbursal of CIF	% of micro-plans appraised and CIF released within 15 days of its submission	90 %	100%
Bank Sakhi placement	% branches ( in NRLP blocks) having > 50 SHGs that have Bank Sakhis placed	60%	100%

## Information Required for RFP from NRLM States (Table-19)

Focus Areas	Performance Indicators	As of Jan'15	Projected Value 2017-18
Pace and extent of interventions at the block level	% of HHs part of Productivity enhancing/cost reducing agriculture intervention	25%	75 %
	% of HHs part of Productivity enhancing/cost reducing Livestock intervention	25%	75 %
Capacity of SRLMs to Initiate and scale up sub sectoral interventions ( agriculture, livestock, non farm, NTFP )	No of dedicated & trained livelihood staff per intensive/resource block	5	10
	No of trained community cadre and CRPs around sectoral interventions per intensive/resource block	8	10
M & E	% of blocks having transaction based MIS	100%	100%
	% of States submitting half yearly performance reports	100%	100%

## Information Required for RFP from NRLM States (Table-19)

Focus Areas	Performance Indicators	As of Jan'15	Projected Value 2017-18
HR	% of staff receiving timely reimbursement of Salary and Allowances (TA, DA, Communication etc. )	100%	100%
	% of staff undergone annual performance appraisal	Nil	100%
Finance	% of NRLP districts reporting on time expenditure ( as per IUFR)	100%	100%
Procurement	% of conversion of initiated procurement activity into contracts	75%	90 %
	% of contracts awarded within the initial bid validity period	100%	100%

**Table 20: HR checklist**

S.No.	HR Management Status/PROCESSES in place	Remarks
1.	Has the HR Manual been adapted, approved by EC and implemented across the SRLM?	Yes
2.	As per ASH Policy, has the ICC (Internal Complaints Committee) been constituted ?	Yes
3.	Is there GRM in place for the Staff? Has the GRC (Grievance Redressal Cell ) been constituted for redressal of grievances?	Yes
4.	Is there GRM in place for the Community? Has the process as well as the members' names been shared with the Community?	No
5.	Do all positions in SRLM have JDs? Has PMS been rolled out in your State?	Yes
6.	Fieldwork, Field stay and Area Anchoring by HR at various levels	Yes
7.	Are Hygiene factors being taken care of as per laid down timelines?	Yes
8.	Have all staff undergone Induction and Immersion programmes as per stated modules?	Yes
9.	HR Structure/Organograms at Block, District and State level	Yes
10.	STAFF DATA	
	a) How many staff are required by the SRLM ( State/ District / Block levels ) as per Normative Structures / Communitization	852
	b) How many staff are in place?	758
	c) Is there a plan for redeployment of excess staff / recruitment against vacancies	No
	d) Any progress/plans for staffing with Community Professionals?	Yes



## ABBREVIATIONS

AAP-Annual Action Plan  
AKM-Aajeevika Krishi Mitra  
ASA-Action for Social Advancement  
AW-Active Woman  
BDOs-Block Development officer  
BDS- Business Development Services  
BK-Book Keeper  
BLF-Block Level Federation  
BMMU-Block Mission Management Unit  
BRLPS-Bihar Rural Livelihood Project  
CBO-community Based Organization  
CC-Community Coordinator  
CEO-Chief Executive Officer  
CFT-Cluster facilitation Team  
CLC-Cluster Level Federation  
CMSA-Community Managed Sustainable Agriculture  
COO-Chief Operating Officer  
CRP-Community Resource Person  
DCC -District Coordination Committee  
DC-Deputy Commissioner  
DDC-Deputy Development Commissioner  
DLBC-District Level Bankers Committee  
DMMU-District Mission Management Unit  
DRDA-District Rural Development Agency  
EC-Executive Committee  
EC-Executive Committee  
EoI-Expression of Interest  
FY-Financial Year  
GB-General Body  
HGM-Home Grown Model  
JSLPS-Jharkhand State Livelihood Promotion Society  
LEOs-Lady Extension officer  
M&E-Monitoring and Evaluation

## ABBREVIATIONS

MCP-Micro Credit Plan

MEC-Master Entrepreneur Consultant

MGNREGA-Mahatma Gandhi National Rural Employment Generation Act

MIS-Management Information System

MKSP – Mahila Kisan Sashaktikaran Pariyojna

MoRD-Ministry of Rural Development

MoU-Memorandum of Understanding

NMMU-National Mission Management Unit

NRLM-National Rural Livelihood Mission

NRLP-National Rural Livelihood Project

NRO-National Resource Organization

NTFP-Non Timber Forest Produce

PRADAN

PRI- Panchayat Raj Institution

PRP-Professional Resource Person

PVTG-Particularly Vulnerable Group

RB-Reserve Bank

RfP-Request for proposal

SAP-State Anchor Person

SERP-Society for Eliminating Rural poverty

SHG-Self Help Group

SMMU-State Mission Management Unit

SRC-State Resource Cell

SRG-State Resource Group

SRI-System of Rice Intensification

SRLM-State Rural Livelihood Mission

ToR-Term of Reference

ToT- Training of Trainers

USP-Unique Selling Proposition

VO-Village Organization

# *Project Proposal*

*On*

## **Development of Model Convergence Block**



**Submitted to:**

**NRLM, Ministry of Rural Development,  
New Delhi**



*Submitted by*

**Jharkhand State Livelihood Promotion Society**

(Under the aegis of Rural Development Department, Government of Jharkhand)

**3<sup>rd</sup> Floor, Santideep tower, Radium Road, Ranchi, Jharkhand**



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## PROJECT AT GLANCE

Name of Project	Development of Model Convergence Blocks
Proposed Districts	Ranchi, West Singhbhum, Pakur and Palamau (04)
Proposed Blocks	Angara, Bundu, Khuntpani, Manoharpur, Littipara, Pakuria and Satbarwa (07)
Targeted Households	1,09,000 Households
Proposed Schemes for Convergence	MGNREGA, ICDS, NRHM, NSAP, PRI, Agriculture, Animal Husbandry
Budget	Rs. 8.21 crore
Project Tenure	21 Months (April, 2016 to December, 2017)

## EXECUTIVE SUMMARY

JSLPS has extended its outreach under NRLM to approx. 3.0 lakh families through 23,000 SHGs, 1070 VO's, 26 CLFs and 15 BLFs. These SHGs have done cumulative inter-loaning of Rs. 132 core. With presence of such institutions and financial capitalisation, it is imperative that other dimensions of poverty alleviation like – Health, Gender, Social & Entitlement, Governance, Livelihood, etc. is simultaneously addressed. Convergence with existing schemes of government by the poor's institutions will help in addressing the above issues. A total of seven blocks spread over four districts have been shortlisted for the Model Convergence Block (MCB) Plan. The project focuses on convergence with – MGNREGA, Agriculture, Livestock, ICDS, Health, NSAP and PRIs. The project intends to cover 1,09,000 families spread over 825 villages with focus on vulnerable sections of the society – ST, SC, PVTGs and Minorities. The project will specifically target HHs identified under SECC with at least one deprivation.

The project will deploy dedicated Human Resources from the Village, Cluster, Block and the State level and undertake awareness building of community on various govt. schemes and entitlements. Entitlement tracking mechanisms would be introduced at Village, Panchayat, Cluster and Block Level. Further, capacity building of all stakeholders ( PRI and community cadres and front line workers) on various schemes and entitlements for convergence would be undertaken and need based thematic behaviour change communication plan developed. The project would be community centric and community led. Hence, community based tracking and monitoring system at village level would be established. Mahila Gram Sabhas would be held to integrate NRLM with PRI. Community level convergence desk at cluster (CLF) level would be developed and the existing MIS would be customised to track the project outcomes. In order to address the unmet menstrual health need of adolescents and women three community managed sanitary napkin centres would be set up. Relevant Behaviour Change Communication Strategy would be developed including printing of IEC materials and video development.

A coordination architect starting from the village, cluster, block, district to State level will be placed for implementing the program. Community level institutions will take up the entire ownership of implementation upto the CLF level. Above CLF level, professional assistance would be provided to these institutions to carry our convergence.

Various coordination mechanism would be placed at each node of convergence. The convergence mechanism would adopt and inculcate philosophy of harmony, mutual trust and create a win-win-situation. The system will not work for meeting the targets of schemes and departments but would facilitate meet the demands of the community. Also it will not create a parallel system of program implementation rather would demonstrate a system where stakeholders work in tandem with each other and benefit the community at large. Overall *the project will demonstrate a functional community led model of convergence steered by vibrant community institutions of NRLM with PRI and line departments.*

The total budget of this 21 months project is Rs. 8.54 crore which amount to Rs. 784.00 per Household in two years.

## **1. PREFACE:**

### **1.1 JSLPS:**

Jharkhand State Livelihood Promotion Society (JSLPS) was formed as an autonomous society in the year 2009 within the Rural Development Department, Government of Jharkhand. The society is created to serve as a special purpose vehicle for smooth implementation of poverty reduction schemes and programmes in the state. In September, 2013, the State cabinet designated JSLPS to implement NRLM in Jharkhand. JSLPS initiated implementation of NRLM in the financial year 2012-13.

### **1.2 Our Outreach and key outcomes:**

By the end of FY 2015-16 the mission has targeted to extend its outreach to 20 districts, 80 blocks and around 3000 villages. Currently the mission is working with more than 3.0 lakh Poor Rural Households and has disbursed RF & CIF of Rs. 106.00 crore and mobilised additional Rs. 30 crore through bank credit linkage. The SHG members have saved upto the tune of Rs. 40.00 crore and have done cumulative inter-loaning of Rs. 132.00 crore. Around 1.25 lakh poor families have been reached through additional livelihood activity support like – SRI, Goat Rearing, Lac, Vegetable Cultivation, Vocational Training etc. These families have been mobilised into strong and vibrant community institutions spread over 23000 SHGs, 1070 VOs, 26 CLFs and 15 Block level Federations (BLFs).

### **1.3 The Requirement:**

With presence of such institutions and financial capitalisation, it is imperative that other dimensions of poverty alleviation like – Health, Gender, Social & Entitlement, Governance, Livelihood, etc. is simultaneously addressed. Convergence with existing schemes of government by the poor's institutions will help in addressing the above issues.

The field learning brings about the following core impediments towards hassle free and timely access of govt. schemes and programs:

- i) Poor awareness and knowledge among the target group about the provision and mechanism to access the benefits
- ii) Poor participation of poor in the decision making process specially in PRIs
- iii) Poor Communitisation on the programs
- iv) Poor service delivery mechanism at the grass root level mainly due to inadequate, poorly trained and less motivated staff
- v) Inability to efficiently process the applications in a time bound manner

- vi) Absence of a single window systems for accessing information, putting applications, processing of requests, monitoring of implementation and ensuring redressal
- vii) Poor coordination between various line departments
- viii) Absence of a robust MIS and monitoring system to feed in complete, correct and consistent data and facilitate decision making systems

#### 1.4 Selection of Blocks:

A total of **seven** blocks spread over **four** districts have been shortlisted for the **Model Convergence Block (MCB) Plan**. The criteria used for selection of the blocks are as follows:

- a) Year of presence of NRLM – Mostly blocks with two year old operation have been selected;
- b) Resource Blocks have been given preference;
- c) Saturation of blocks in terms of village and household (HH) coverage;
- d) Presence of higher order community institutions like VOs and CLFs (existing as well as potential);
- e) Placement of sufficient HR, Admin, Finance and M&E and MIS system;
- f) Proactive support from the block and district administration for NRLM program;
- g) Network of Community Cadres;
- h) Blocks selected for IPPE – II;
- i) Implementation of other projects and pilots managed by JSLPS (like CFT, MKSP, SVEPP, MEC, Skills, PRI- CBO, AHT, Health & Nutrition, Trickle Up, Elderly SHGs & Goals);
- j) Blocks with similar projects of other organisations – Jharkhand Tribal Development Society (JTDS);
- k) Presence of Particularly Vulnerable Tribal Groups (PVTGs) and;
- l) Area prone to drought

Table 1.1 & Table 1.2 below depicts the name of four Districts and seven Blocks that matches the selection criteria as specified above and have been selected for the ‘Model Convergence Blocks’. The block wise status against the above 11 indicators is elucidated in the subsequent tables.

Further, the status of PMJDY for the corresponding districts is placed in annexure - I

**Table: 1.1** Status of Various Community Cadres in the Convergent Blocks

Sl. No.	District	Block Name	AW	AKM	APS	Bank Sakhi	CF	i-CRP	RBK	MBK - MIS	MCP Trainer	VOA	BK	Total
1	Ranchi	Angara	115	75	83	4	53	75	9	89	8	72	1150	<b>1733</b>
2	Ranchi	Bundu	38	23	1	0	0	0	2	63	0	0	0	<b>127</b>
3	W. Singhbhum	Khuntpani	160	17	17	4	36	10	11	35	8	15	17	<b>330</b>
4	W. Singhbhum	Manoharpur	137	3	3	4	52	21	24	45	11	14	70	<b>384</b>
5	Pakur	Pakuria	45	16	6	8	110	22	16	92	5	18	22	<b>360</b>
6	Pakur	Littipara	56	3	0	2	48	11	26	38	1	3	6	<b>194</b>
7	Palamau	Satbarwa	49	15	0	14	14	11	6	24	14	13	97	<b>257</b>
	<b>Total</b>		<b>488</b>	<b>77</b>	<b>27</b>	<b>33</b>	<b>260</b>	<b>75</b>	<b>87</b>	<b>361</b>	<b>39</b>	<b>63</b>	<b>212</b>	<b>3385</b>

AW = Active Women, AKM = Aajeevika Krishak Mitra, APS = Aajeevika Pasu Sakhi, CF = Community Facilitator, i-CRP = Internal Community Resource Person, RBK = Resource Book Keeper, VOA = VO Assistant, BK = Book Keeper

**Currently there are 3385 various types of cadres in the 603 NRLM villages, implying around 6 cadres per village.**

**Table: 1.2** Status of Social Mobilisation and Different Pilots and Projects in the Convergent Blocks

Sl. No.	District	Block	Block Category	Starting FY	Villages in block	Villages under NRLM	No. of SHGs	No. of VOs	No. of CLFs	IPPE - II	Presence of PVTG	MEC Program	SVEP	Health & Nutrition	Trickle Up	AHT	Elderly SHG	PRI - CBO	IPPE - II	CFT	MKSP	SKILLS	JTDS	GOAL	TOTAL CRITERIAS
					NRLM Coverage					Pilots										Other Projects					
1	Ranchi	Angara	RB	12-13	85	84	1169	45	4	Y	Y	Y	Y	Y		Y		Y	Y	Y	Y		Y		11
2	Ranchi	Bundu	IB	13-14	89	63	504	28	0	Y	Y	Y						Y	Y	Y	Y		Y		8
3	W. S	Khuntpani	RB	12-13	117	114	937	56	4	Y		Y	Y			Y	Y	Y	Y			Y	Y	Y	10
4	W. S	Manoharpur	RB	12-13	114	103	957	62	6	Y		Y	Y	Y	Y	Y		Y	Y	Y	Y	Y		Y	12
5	Pakur	Pakuria	RB	12-13	158	115	796	53	1	Y	Y	Y	Y				Y		Y	Y		Y			8
6	Pakur	Littipara	RB	13-14	305	88	544	33	0	Y	Y	Y	Y						Y	Y			Y		7
7	Palamau	Satbarwa	RB	14-15	58	36	386	12	0	Y	Y			Y					Y	Y	Y	Y		Y	8
<b>To ta l</b>	<b>5</b>	<b>7</b>			<b>926</b>	<b>603</b>	<b>5293</b>	<b>289</b>	<b>15</b>	<b>7</b>	<b>5</b>	<b>6</b>	<b>5</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>7</b>	<b>6</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>3</b>	

W.S = West Singhbhum District, RB = Resource Block, IB = Intensive Block, FY = Financial Year,

## 2.2 Situational Analysis

State /District	Currently Married women age 20-24 year married before legal age ( 18yr) (%)	Children Attending school age 6-17 year (%)	Child dropout from school (%)	Child engaged in work (%)	Women age 20-24 reporting birth in order 3 and above (%)	Unmet FP need	Pregnant women (15-49 registered for ANC (%)	Pregnant women received 3 and more ANC (%)	Institutional delivery (private and Government)(%)	Mother who availed financial assistance for institutional delivery under JSY(%)	Full Immunization of child ( 12-23 months) (%)	Child breast feeding within one hour of
<b>Jharkhand</b>	<b>48.3</b>	<b>90.2</b>	<b>6.5</b>	<b>2.5</b>	<b>36.9</b>	<b>22.6</b>	<b>67.5</b>	<b>59</b>	<b>41.2</b>	<b>36.6</b>	<b>69.1</b>	<b>41.2</b>
West Singhbhum	35.2	83.2	10.7	3.7	42.8	23.2	77.4	57.2	35.1	50.5	77.1	45.9
Pakur	56.2	81.1	10.7	4.8	45.1	30	55.4	52.8	22.6	47.1	54.9	32.4
Palamu	50.2	91.3	5.7	3.5	37.8	24.2	51	36.9	33.3	47.8	65	37.6
Ranchi	31.9	93.3	5.6	1.7	35.6	22	79.8	66.8	57.7	35.3	80.1	50.9

Source- AHS 2011-12

**Table. 2.1** Health& Educational Status in the Project Districts

**Table. 2.2** Status of worker participation detail under MGNREGA

Level	Total households applied for job card	% HH received job cards against HH applied	% HH demanded work against HH job cards issued	% HH allotted work against HH demanded	% HH worked against HH allotted	% HH reached 100 day limit against HH worked
Littipara	21816	100.00	44	100.0	90.75	7.7
PAKURIA	23036	100.00	18	100.0	94.45	2.6
Satbarwa	8110	99.56	27	100.0	82.97	1.5
ANGARA	20533	97.89	26	99.4	90.59	7.4
BUNDU	12244	100.00	32	100.0	93.16	3.6
Khutpani	17514	98.09	34	100.0	91.99	2.6

Manoharpur	14139	100.00	28	100.0	97.81	4.7
<b>JHARKHAND</b>	<b>3640895</b>	<b>98.84</b>	<b>34</b>	<b>100.0</b>	<b>90.22</b>	<b>7.4</b>
<b>India</b>	<b>124946414</b>	<b>98.58</b>	<b>37</b>	<b>99.8</b>	<b>89.86</b>	<b>5.7</b>

**Table. 2.3** SECC data reflecting deprivation status in the State of Jharkhand

<b>SECC Jharkhand</b>			
<b>Sl. No.</b>	<b>Description</b>	<b>Nos.</b>	<b>% to total Rural HHs</b>
1	Total Rural Population	2,73,97,111	
2	Total Rural Households	50,44,234	
3	Household considered for deprivation	34,25,378	67.91
4	Only one room with Kucha walls and Kucha roof	7,44,163	14.75
5	No. adult member between age 16 to 59	1,31,851	2.61
6	Female headed households with no. adult male member between age 16 to 59	1,57,959	3.13
7	Disabled member and no. able bodied adult member	16,859	0.33
8	SC/ST households	15,77,056	31.26
9	No. literate adult above 25 years	14,32,461	28.40
10	Landless households deriving major part of their income from manual casual labour	9,11,247	18.07
11	At least 1 deprivation criterion	26,94,061	53.41
12	Exactly 1 deprivation criterion	11,77,511	23.34
13	Exactly 2 deprivation criterion	9,41,881	18.67
14	Exactly 3 deprivation criterion	4,22,750	8.38
15	Exactly 4 deprivation criterion	1,22,137	2.42
16	Exactly 5 deprivation criterion	25,335	0.50
17	Exactly 6 deprivation criterion	4,279	0.08
18	Exactly 7 deprivation criterion	168	0.00
19	No deprivation criteria	7,31,317	14.50

Table 2.2 depicts that demand generation for MGNREGA works is only 34%. But looking into the poverty context of the state it seems that this mismatch is mainly due to non-reporting of actual job demanded and poor awareness about the provisions of this act. It gets reinforced by looking into the high (90%)

number of HHs actually taking up work when allotted. But only 7% have got 100 days of jobs. MGNREGA when tapped efficiently can make lasting dent in the lives of rural poor.

### **3.0 Objectives**

The broader objectives of the MCB proposal is as follows:

- a) To use the community level institutions created under NRLM as an effective rostrum to spread awareness and generate demand for various government schemes,
- b) To establish community level mechanism to access and monitor various govt. schemes and programs,
- c) To demonstrate an effective, functional and replicable Community Centric and Community Led model for convergence
- d) To improve the responsiveness of government systems in delivering programs

***The project will demonstrate a functional community led model of convergence steered by vibrant community institutions of NRLM with PRI and line departments.***

### **3.1 List of Schemes and Entitlements to be taken up for Convergence**

Schemes and Entitlements that have potential to directly augment the life of poor shall be taken on priority. Following category of schemes would be targeted:

#### **A) Income Generation**

- i) MGNREGA – Wage employment, creation of productive assets
- ii) Agriculture related schemes – Productivity Enhancement, Technology improvement, Crop Insurance
- iii) Livestock related schemes – Improved rearing practices, health and feed management, insurance
- iv) Employment related schemes – Skills programs (DDY – GKY, ROSHINI) and RSSETI
- v) Self-Employment schemes – SVEP, MEC

#### **B) Health Nutrition & Education**

- i) Convergence with ICDS - Janani Suraksha Yojna (JSY – for promotion of institutional delivery ), Janani Sishu Suraksah Karyakram (JSSK for cashless delivery and treatment of infant), Complete immunisation, Supplementary Food, Adolescent Health & Hygiene, Ante Natal Check Up, Post Natal Check Up, Identification of malnutrition and referrals
- ii) Swach Bharat Abhiyan (SBA) - Promotion of toilets and positive behaviour (WASH)

#### **C) Social Security Schemes**

- iii) Improved access to National Social Assistance Program (NSAP)

- iv) Pradhan Mantri Jan Dhan Yojana (PMJDY)
- v) Aam Adami Bima Yojana (AABY)
- vi) Rashtriya Swasth Bima Yojana (RSBY)

**D) Governance –**

- i) Active Participation in Gram Sabha
- ii) Involvement of community institutions in planning and execution process

**3.2 Expected Outcomes**

1. 30% increase in work days of the targeted HHs under MGNREGA.
2. 20% of targeted HHS take up additional livelihood activities other than their primary livelihood activity
3. 20% of targeted HHs report 30% increase in income from the base figure resulting from the livelihood interventions taken up under the project
4. Improved women & child and adolescents health and nutritional status through life Cycle by ensuring 100% registration of pregnant and child in AWC and accessing services.
5. 70% of VOs report participating in at least 70% of VHNDs through their sub-committees/ representatives
6. Established community based mechanism for referral of malnutrition child
7. 30% increase in HHs enrolled in at least one insurance schemes
8. 20% increase in construction and use of toilet over the base line
9. 60% increase in HHs with individual toilets who report of using the facility
10. 80% of the VOs discuss and take up their agenda in Gram Sabha
11. Community establishes redressal mechanism to take up social and entitlement issues with block level govt. functionaries
12. Community undertakes assessment of the progress at least once a year through Community Based Monitoring System (CBMS)

**4.0 Target Group**

S.N	Particulars	Numbers
1.	No. of Districts	4
2.	No. of Blocks	7
3.	No. of Villages	825
4.	No. of SHGs	8250
5.	No. of Members	99000

6.	No. of Non Members	10000
7.	Total HHs covered	1,09,000
8.	No. of VOs	825
9.	No. of CLFs	28

- 75% of the targeted HHs would be from the vulnerable categories like – SC, ST and Minorities
- In blocks with PVTG habitation, PVTG HHs would be specifically focused so as to ensure at least 70% coverage
- 80% of the HHs identified with three or more deprivation in SECC would be taken

## 5. Key Strategies

1. Target HHs with 1 or more deprivation.
2. Deployment of dedicated Human Resources from the Village, Cluster, Block and the State level
3. Awareness building of community on various govt. schemes and entitlements
4. Introduce entitlement tracking mechanism at Village, Panchayat, Cluster and Block Level
5. Capacity building of all stakeholders ( PRI and community cadres and front line workers) on various schemes and entitlements for convergence
6. Develop need based thematic behaviour change communication plan.
7. Establish community based tracking and monitoring system at villages level and develop accountable mechanism
8. Establish convergence with IPPE – II
9. Increased involvement of SHG women into PRI by holding Mahila Gram Sabha meetings
10. Establish community level convergence desk at cluster (CLF) level
11. Establish convergence and redressal mechanism at block level
12. Develop project MIS to track the outcomes

Strategies	Key Activities
Dedicated HR	<ul style="list-style-type: none"> <li>- Hiring, training and placement of State Convergence Coordinator (1), Block Convergence Coordinator (7), Cluster Convergence Coordinator (28)</li> <li>- Capacitate &amp; engage existing AW for convergence (@1 per village)</li> </ul>

Community Need Assessment	<ul style="list-style-type: none"> <li>- Introduce HH entitlement tracking register at SHG/VO level</li> <li>- Undertake rapid assessment to develop understanding on awareness and access to various schemes</li> </ul>
Capacity building of stakeholders	<ul style="list-style-type: none"> <li>- A pool of master trainers would be created at block level</li> <li>- Training of PRI members, front line service providers on NRLM and various schemes and services</li> <li>- Capacity building of community cadre (AW and Cluster level Convergent Coordinators (CCC))</li> <li>- Capacity building of community institutions shall be undertaken</li> <li>- Exposure visits of PRI members, cadres and staff to selected models in other states</li> </ul>
Need based convergence plan and Monitoring	<ul style="list-style-type: none"> <li>- Identification of services gaps at village level and Preparation of need based planning</li> <li>- Participation of SHGs/VO in Gram Sabha (organise Mahila Gram Sabhas)</li> <li>- Meeting with panchayat and block level functionaries</li> <li>- Formation of block level monitoring and redressal committees.</li> <li>- Preparation of score card of services on quarterly basis through community based monitoring process.</li> <li>- Monthly and quarterly review meeting at cluster and block level</li> </ul>
Community Mobilisation and increased accessibility	<ul style="list-style-type: none"> <li>- Sensitising SHGs and VOs for mobilising beneficiaries for registration in AWC.</li> <li>- Strengthening VHND by providing support in term of mobilisation of community and monitoring of services by community</li> <li>- Identification of Risk families and home visit by community cadre</li> <li>- Identification of excluded family and prepare exclusion plan.</li> <li>- Creating demand for work as per IPPE – II plan</li> </ul>
Mahila Gram Sabha (MGS)	<ul style="list-style-type: none"> <li>- All VOs would be trained on funds, functions and functionalities of PRI</li> <li>- Participation of SHGs members in Gram Sabha's would be improved</li> </ul>
Pilots	<ul style="list-style-type: none"> <li>- Establishment of 3 Community managed production centres for production of Sanitary Napkins in selected blocks</li> <li>- Related awareness of target group would be undertaken</li> </ul>
Impact Evaluation	<ul style="list-style-type: none"> <li>- An impact evaluation would be done by using PRA methods</li> </ul>

### Description of Strategies and Activities

To improve the programme implementation and outcomes of MGNREGA SHG members, community cadres like Active Women, Sub-Committee of VOs and CLFs need to be involved from the beginning i.e., from the planning stage. In Jharkhand the process has already started with Yojana Banao Abhiyan. The informed, oriented and motivated CRPs and SHG members can help in increasing the demand for work under MGNREGA as well as building assets that can provide support to livelihoods in the long run.

The following activities need to be undertaken to ensure convergence and influence the outcome level indicators;

1. Orientation of SHG members through community cadres on rights and entitlements under various programmes like MGNREGA, ICDS, ICPS, NSAPS, MDM, RTE, SSA, NRHM, PDS etc.
2. Proper training on process and procedures for accessing benefits under the above said programmes to the community cadres along with PRIs
3. Motivating SHGs for taking greater role in planning, monitoring and evaluation phases through forums like Village Health & Nutrition Plan, VHND, VHSNC, VWSC, Social Audit, and School Management Committee and stake their claims for rights and entitlements.
4. Involvement of CLFs and budding BLFs to take up issues at cluster and block level in ensuring stakes of the clients.
5. Development of IEC materials and dissemination of the same up to the villages.
6. Mahila Gram Sabha's would be promoted with VOs and SHGs so that women are able to take up issues in Gram Sabha. Also their role in decision making and implementation of schemes through Panchayat's would increase
7. In order to address the unmet menstrual health need of adolescents and women three community managed sanitary napkin centres would be set up.

## **6. Prioritised interventions for convergence**

Convergence is seemingly getting ingrained in the minds of the planners at the state and district level that programmatic goals can be achieved collectively and collaboratively identifying the points of convergence. Convergence matrix can help the district to chalk out realistic inter-sectoral convergence plan.

**MGNREGA:** Key interventions for convergence under the pilot/project would be to generate more and more wage employment in the blocks under MGNREGA. MGNREGA can easily be accepted as the fulcrum of convergence programme that can bring in various sectoral efforts to a common platform. The social mobilisation efforts and expanse under NRLP/M can prove to be a great elixir in generating mass awareness about the programmes and procedures. Women collectives can be oriented properly through whom the reach as well as the demand can be augmented. Needless to say both the programme aim at serving the rural household, one to provide the wage employment whereas the other to enable them as self-employed. Jharkhand has already started this effort in an impressive way by involving the community cadre and programme personnel involved in NRLP/M for YojanaBanaoAbhiyan to capture the wish list of the villagers and make it more pragmatic.

**ICDS/NSAPS:** ICDS being one of the biggest programme primarily aimed at improving the nutritional status of the children in the age group of 0-6 years and the coordinated efforts under NRLM can improve the status of the rural children. We can aim at improving the enrolment, up to 100%, along with improvement in the quality of basic services provided by ICDS.

The benefits of NSAPS including NFBS can be expected to reach the villages easily through this convergence efforts and women collectives may access resources for all the eligible beneficiaries under the programme.

**NRHM:** Building skills among SHG women to disseminate into general community key messages on family planning, RTI/STI/HIV/AIDS, safe abortion, and other health issues of women and children. Enable SHG women to communicate information to frontline workers of Health and ICDS (AWW and ASHA etc) on marriage, pregnancy, spacing, birth, and death to help registration process.

Greater participation of SHG members in developing village health plan and VHND along with above mentioned issues in the anganwadi can certainly impact the positively in improving the outcome level indicators like institutional delivery, child immunization, infant mortality & maternal mortality rate.

**SSA/RTE/MDM :** As mentioned earlier the strength of NRLM under social mobilisation can be put to good use in achieving the goals under RTE too. We can expect to increase the enrolment to 100% and all out of school children back to school in the age group of 6-14 years. Riding on the success of inspiring social mobilisation, the women collectives can play a greater role in enrolment, monitoring & vigilance of the programme like SSA and MDM improving the stated objectives of both the programmes.

**SBA:** The success of sanitation programme has more to do with attitude and mind-sets rather than financial support and in this aspect the women collectives, when oriented properly, can provide true support that can have direct and positive impact on the sanitation *per se*. The women collectives can pursue from the departments to access resources for toilet construction whereas can act as real succour in influencing the mind-sets and attitudes towards sanitation in the villages as well as personal hygiene. Healthy habits like hand washing before food and after defecation can be fostered through the SHG members, AW and other community cadres. Also community managed Sanitary Napkin Production centres would be taken up to ensure easy and availability of product at cheaper rate.

**PDS :** Convergence with Food Supplies & Consumer Affairs will help in impacting the outcome indicators of both NRLM as well as PDS since the community cadres will demand for ensuring the entitlements under PDS.

**Agriculture, Livestock and Fishery:** In order to improve the package of practices in Agriculture and allied sector, convergence with agriculture department scheme Rastriya Krishai Vikas Yojna (RKVY) with special emphasis on Bringing Green Revolution to Eastern India (BGREI) a lateral programme of RKVY. Agriculture Technology Management Agency (ATMA) would be involved for training to the farmers and Aajeeviak Krishak Mitra (AKM) on improved package of practices. Under NRLM cadres are being promoted to support small ruminant management and production, named as Aajeevika Pasu Sakhi (APS) and Aajeevika Krishak Mitra to support agriculture. Animal Husbandry department shall be involved for training of community cadre being developed under the NRLM programme. Government has initiated Crop insurance programme with various modifications and NRLM shall involve their farmers to get the benefit of insurance. Similarly fishery department shall be engaged for supporting Pisciculture in ponds being

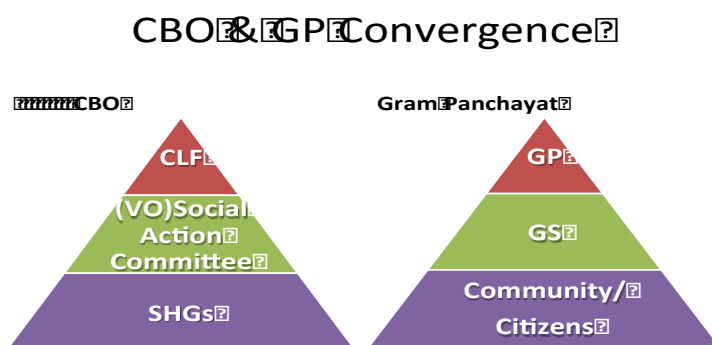
constructed under MGNREGA. Focus would be on transferring the resources and technology to reach to the poorest of the poor

### Working with PRI's:

**Learning PRI CBO convergence in Jharkhand:** With technical support from Kundumshree, Kerala, JSLPS is implementing PRI CBO Convergence pilot in selected six blocks of the State. The key learning from this initiative strengthens the belief that decentralization of democracy at grassroots level is important. Hence, the PRI & CBOs should work in tandem and not as parallel entities. The Internal Mentor Resource Person can be scaled up. Also participatory assessment of entitlements is must.

The suggested mechanism to engage with PRIs entails - Sensitization and strengthening the capacity of PRIs, Strengthening Gram Sabha by calling for Mahila Gram Sabha and taking the agenda of VO in the Gram Sabha and involving PRIs to work together with community institutions.

### The community structure



### ROLE OF VOs

VOs are playing key role in demanding their rights and access to various schemes through GS & GP.

VO social action sub-committees are taking up social issues

VOs are involved in YBA, cadres are part of Panchayat Planning Team

### Community extension mechanism

At present there are close to 1100 VOs in the State. These VOs have formed various committees like SHG review committee, procurement committee, livelihood committee and social action committee. Currently, the social action committee deals into the generating awareness and reviewing the schemes and its access by its members. Even VOs have taken initiatives of their own, where SHG member contribute a fist of rice in their weekly meetings and donate it to the identified poorest of the poor HHs even if they are not part of SHGs. However, in absence of any dedicated mechanism these initiatives remain to be a drop in ocean. The project would help VOs expand their action both vertically (with CLFs, PRIs, Block Administration) and horizontally (cover more HHs)

The knowledge need to be transferred in similar mode as adopted in NRLM i.e., CRP drives, identification of CRPs, developing skills and knowledge of community cadres, layering of various activities. The proposal is to transfer knowledge in identical fashion since this one is tested and tried methods that has brought

### 7. Knowledge transfer and

success so far in Jharkhand and in other states too. The budding BLFs and CLFs will be oriented and trained on different facets of the programmes mentioned above. They will be exposed to the procedures being followed and entitlement criteria. Through CRPs, SHG members will also be made aware and gain acquaintance with these programmes.

Relevant IEC materials will also be used for dissemination of ideas and programmes. Since, this project is led by community and depends on the strength of community institutions and cadres in building awareness, generating demand, facilitating and processing applications, undertaking redressal and monitoring hence, it will be easier for replication in other NRLM intensive blocks.

Eventually, the learning from the pilot would be mainstreamed in other intensive blocks and SPM – SD would scale up the pilot.

#### **8. Roles of the community institutions and cadres**

Community institutions, i.e., SHGs, VOs, CLFs and BLFs will be oriented properly and trained on the rights and entitlements guaranteed under various programmes mentioned above. They will play vital role in dissemination of IEC and stake their claim through greater participation in all potential forums like VWSC, VHND, Village Health Plan, Social Audit, Yojana Banao Abhiyan (YBA), SMC and Vigilance & Monitoring Committee. In other words the role of community institutions & CRPs will be that of trainer, propagator, observer as well as beneficiary.

- Community mobilisation *per se* will be led by the community institutions.
- Need assessment and need based planning will be done by the community institutions and cadres.
- Community cadres will take active participation in monitoring of the programme as well as assessment of programme coverage through community based monitoring system (CBMS)
- Community cadres will be engaged in behavioural change communication enabling the community to demand their entitlements and provisions made under various programmes. Health seeking behaviour, sanitation, early and exclusive breast feeding, promotion of girl child and their education are a few examples of changes expected out of such endeavours.

For instance at the village level, the AWW and ASHA will work closely with the Village Health Committee to formulate the Village Health Plan. At the block level, the CDPO and the PHC staff will work together to review the Village Health plans in their jurisdiction, plan monthly health days, and discuss additional visits of ANM as required, based on feedback from their respective functionaries- AWW, Supervisor, ANM, and LHV. At the district level, planning for convergence would be enabled through the District Health Mission. Similarly the cadres and community institutions play important role in other programmes too.

#### **9. Community Capacity Building and Institution Building component for facilitating convergence**

CRP rounds will be undertaken in similar fashion as in NRLM and layering activities will be undertaken to ingrain convergence into the minds of the community institutions to access resources from other sources and realise the objectives of the programs and missions. The

vibrancy of the community institutions will determine the degree of accessing resources and convergence in appreciating their dues. A dedicated convergence architecture will work in tandem as enabler to make convergence happen at various level especially at the cutting edge. The identified CRPs will be trained from BLFs/CLFs who in turn will impart training to sub-committee members of VOs and SHG members in cascading mode.

#### 10. Constitution of Cluster, Block, District and State Level Coordination Mechanism

A coordination architect starting from the village, cluster, block, district to State level will be placed for implementing the program. Community level institutions will take up the entire ownership of implementation upto the CLF level. Above CLF level, professional assistance would be provided to these institutions to carry our convergence.

Various coordination mechanism would be placed at each node of convergence. The convergence mechanism would adopt and inculcate philosophy of harmony, mutual trust and create a win-win-situation. The system will not work for meeting the targets of schemes and departments but would facilitate meet the demands of the community. Also it will not create a parallel system of program implementation rather would demonstrate a system where stakeholders work in tandem with each other and benefit the community at large.

Level	Facilitating Institution	Coordinating Node	Nodal	Key Responsibility	Frequency
<b>State Level</b>	SMMU	Concerned State Departments	SPM – SD along with State Convergent Coordinator	Convene State Convergence Meetings, Issue of appropriate Policy Advocacy,	Half-Yearly
<b>District Level</b>	DMMU	DC Office	DPM along with State Convergent Coordinator	Convene District Convergence Meetings, Facilitate delivery of schemes, Monitor the Progress	Half-Yearly / Quarterly
<b>Block Level</b>		BDO Office	Block Convergent Coordinator	Convene Quarterly Convergence Meetings, Facilitate delivery of schemes, Monitor the Progress	Quarterly
<b>Cluster Level</b>	CLF	PRI & BDO Officer	Sub Committee on Convergence and Cluster	To process applications, Compile Information and track the delivery of	Monthly

			Convergent Facilitator	services, Monitor the program	
<b>Village Level</b>	VO	PRI	Sub Committee on Convergence and AW	To generate awareness & demand, maintain Entitlement/Service Register, Coordinate with PRI, Facilitate NHD	Monthly

## 11. Use of Community Funds & Community Cadres

The existing funds available under NRLM like – RF, VRF, HRF, CIF and Bank Linkages would be used to create the requisite confidence and momentum among the institutions. These funds would help members ensure HH level food and nutrition security and meet health requirements. However, these funds would not be used to cross subsidise other entitlements. Effort would be taken so that funds like that of SBA is provide to community institutions as advance.

## 12. Monitoring Evaluation & MIS

In order to assess the field situation, Rapid Need Assessment using PRA tools would be undertaken in all the villages. While on one hand, this exercise would help in assessment of the situation, simultaneously it will aware the community about the project, different entitlements, access points and establish rapport of the community cadre and community institutions and take steps towards converging with PRI.

Community Based Monitoring System would be initiated by CLFs, where selected community monitors would undertake rounds in neighbouring project blocks to assess the progress. Two such rounds per village would be taken up. Simultaneously, concurrent monitoring of progress would done during the monthly meetings of VOs and CLFs. In order to track the progress, entitlement tracking registers would be introduced at VO level. SHGs would submit MPRs to their respective VOs. Based on the MPRs, the social entitlement sub-committee in VOs would prepare community score card and use it as an additional indicator to grade SHGs in VO. Similar, systems would be put in place for monitoring and grading of VOs in the CLF. Additionally, AW would act as link between member, SHG and VO.

Currently, JSLPS has its own transaction based MIS named ‘Swalekha’. Additional features would be built in the existing MIS, the base of which would be the Entitlement Register and VO MPRs. Instead of building an alternate MIS, additional features or modules in the existing MIS would be developed. The convergence data would be collected from VO and CLF, hence MIS modules at VO and CLF would be developed. JSLPS would hold the full ownership/ copyright /licensing of all such development and host it on its existing own sever only. Cost for training of existing village and block level MIS cadres has been provisioned under MIS budget. In case of requirement, JSLPS may engage additional manpower for rolling out the additional MIS features.



### 13. Key Milestones and Timeline

	KEY MILESTONES	YEAR 1				YEAR 2		
		Q1	Q2	Q3	Q4	Q1	Q2	Q3
1	Hiring of State & Block Consultants	√						
2	Hiring of Cluster Convergent Coordinators	√						
3	Purchase of Project Hardware (Computer, Camera)	√						
4	Orientation of Project Personnel	√						
5	State & District launching workshop	√						
6	Rapid Need Assistance		√					
7	Identification & trg. Of community cadres		√					
8	Development & Printing of IEC materials		√					
9	Establishment of Sanitary Napkin Centres			√				
10	CRP Drives		√	√	√	√	√	√
11	Capacity Building of Cadres		√	√	√	√	√	√
12	Exposure of PRI Members & Other Stakeholders			√	√	√		
13	Establishment of Block/District/State Convergent Committees		√					
14	Community Based Monitoring System			√	√	√	√	√
15	Development of MIS Software			√	√			

## 14. Budget

(Amount In INR)

Program Budget				Unit/ Cost (in Rs.)	Year 1 Budget	Year 2 Budget	Total Budget
S.N	Activities	Unit					
<b>1</b>	<b>State &amp; District Level Cost</b>						
1.1	State Convergence Coordinator	1	SCC	100000	900000	1200000	2100000
1.2	Travel & Other Cost of SCC	1	SCC	20000	180000	240000	420000
1.3	State Level Stakeholders Consultation	2	Meetings per year	50000	100000	100000	200000
1.4	District Level Stakeholders Consultation	8	Meetings per year	50000	400000	400000	800000
1.5	Development of MIS (Software, Hardware, Personnel)		L.S		1000000		1000000
1.6	Video Film ( 5 short films)				1500000		1500000
1.7	Computers, printer, fixtures, camera, etc	1	State, Block & Cluster Level	150000	150000		150000
	<b>Sub Total</b>				<b>4230000</b>	<b>1940000</b>	<b>6170000</b>
<b>2</b>	<b>SMIB Cost at CLF Level</b>						
2.1	Rapid Need Assessment	825	Village	1500	1237500		1237500
2.2	Awareness drives, Training & IEC Materials on various schemes (Street Plays, Booklets, Leaflets, Posters, Flipchart etc.)		L.S		5000000		5000000
2.3	CRP Drives	825	Round/Villag e	1000	825000	825000	1650000
2.4	CB of project team (Block,	150	Participants (District	1000	300000	300000	600000

%

7.51

	District & State NRLM Team)		Level) for 2 days				
2.5	CB of community Cadres (AW, CCC)	900	Participants (Block Level) for 3 days	700	1890000	1890000	3780000
2.6	Orientation of PRIs/ Front Line Service Providers	2000	Participants (Block Level) for 2 days	700	2800000	2800000	5600000
2.7	Trg. Of VO Members	16500		200	6600000	6600000	13200000
2.8	Exposure of Staff, Cadres, PRI & Community Members	100	Participants	4500	3150000	3150000	6300000
2.9	Block level quarterly convergence meeting		,@1 per quarter	5000	140000	140000	280000
2.10	Cluster Level Convergence Meeting		Monthly Meetings (including travel)	5000	1680000	1680000	3360000
2.11	Community Based Monitoring System		2 rounds per year per block (L.S)	100000	1400000	1400000	2800000
2.12	Honorarium to Aws	825	AW	500	4537500	4537500	9075000
2.13	Honorarium to Cluster Convergence Coordinator	28	CCC	10000	3080000	3080000	6160000
2.14	Salary to Block Convergence Coordinator	7	BCC	35000	2695000	2695000	5390000
2.15	Travel & Other Cost of BCC	7	BCC	5000	385000	385000	770000
2.16	Cost of Printing of Entitlement Tracking Register	825	Village	500	412500		412500
2.17	Establishment of Sanitary Napkin Production Centres	3	Centres	400000	1200000		1200000

	(Machine Cost, Trg. Cost, Operating Cost)							
2.18	Computers, printer, fixtures, camera, etc.	35	State, Block & Cluster Level	150000	5250000		5250000	
	<b>Sub Total</b>				<b>42582500</b>	<b>29482500</b>	<b>72065000</b>	<b>87.73</b>
3.0	<b>Total</b>				<b>46812500</b>	<b>31422500</b>	<b>78235000</b>	<b>95.24</b>
4.0	<b>Contingency</b>		5% of sub total		1955875	1955875	3911750	<b>4.76</b>
5.0	<b>Grand Total</b>				140813375	94283375	<b>82146750</b>	<b>100.00</b>
			Total HH Covered Per HH Cost				109000	754

#### 15. Fund Release Schedule

S.N	Fund Release Schedule	Indicative Timeline	%
1	Release of 1 <sup>st</sup> Instalment	April, 2016	20%
2	Release of 2 <sup>nd</sup> Instalment	October, 2016	35%
3	Release of 3 <sup>rd</sup> Instalment	April, 2017	35%
4	Release of 4 <sup>th</sup> Instalment	September, 2018	10%

## Annexure - I

## DISTRICT WISE PRADHAN MANTRI JAN DHAN YOJANA OPENED ACCOUNTS

(STATUS AS ON 30.11.2015 – SOURCE SLBC, JHARKHAND)

S. N.	District Name	No. Of PMJDY A/Cs opened (Without E- KYC)			No. Of PMJDY A/Cs opened (With E- KYC)			Total No. Of PMJDY A/Cs opened			Number of a/cs having Zero Balance Out of total PMJDY opened a/cs
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
1	Pakur	76687	27473	104160	10375	2425	12800	87062	29898	116960	53207
2	Palamu	268271	84159	352430	4078	3904	7982	272349	88063	360412	236198
3	Ranchi	211039	163726	374765	14078	85934	100012	225117	249660	474777	159688
4	West- Singbhum	151086	54447	205533	9688	4131	13819	160774	58578	219352	51309
	<b>Total</b>	<b>3501817</b>	<b>1376480</b>	<b>4878297</b>	<b>317341</b>	<b>201959</b>	<b>519300</b>	<b>3819158</b>	<b>1578439</b>	<b>5397597</b>	<b>2284831</b>