

# National Rural



# Jharkhand

## ANNUAL ACTION PLAN

2014-15



**Jharkhand State Livelihood Promotion Society**

(Under the aegis of Rural Development Department, Govt. of Jharkhand)

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## Preface

“Jharkhand State Livelihood Promotion Society” (JSLPS) is a society registered under Society Registration Act, 1860 on July, 2010. The society under the aegis of Rural Development Department 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 projects viz. Sanjeevani and is the nodal agency for implementation of National Rural Livelihood Mission in the State.

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 12 districts and 40 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 January, 2014, a total of 6407 numbers of SHGs have been brought under NRLM fold

Chief Executive Officer  
Jharkhand State Livelihood Promotion Society,  
Ranchi

## **Executive Summary**

JSLPS has traversed its initial, small but determined steps in rolling out the National Rural Livelihood Mission in the State. With support from two NROs – SERP and BRLPS the society has been able to successfully establish 'Proof of Concept' by developing eight resource blocks till January, 2014. Each of these resource blocks would create cascading effect by catering to the needs of another 15 to 20 intensive blocks in the State. In 2014-15 the SRLM would consolidate on its existing area of operation i.e. 12 districts and 40 blocks of which 16 blocks are resource blocks which are investment for future. In the financial year 2013-14, JSLPS stepped forward and established partnership with 15 women SHG federations and their promoting agency PRADAN. This has given real impetus to the mission's achievement where 3093 additional SHGs were brought into the ambit of NRLM. Till date (10<sup>th</sup> Feb, 14) JSLPS is actively engaged with 7142 SHGs in the State covering around 95000 rural poor households. Revolving Fund has been provided to 3723 SHGs and CIF to 1831 SHGs amounting to Rs. 558.45 and Rs. 915.4 lakh respectively. The senior CRP rounds from SERP started and helped in formation of 68 VOs.

Due to exogenous factors, the State lagged in timely recruitment of its human resources that resulted into delayed offtake of many activities including training on three modules to SHGs. In the first quarter of 2014-15 these backlogs would be cleared. The State tremendously benefitted from the immersion and exposure programs of its staffs and stakeholders (especially bankers) to the NROs due to which now the initial impediments in opening of bank accounts is cleared. The State had to drop several pilots and studies proposed initially in AAP 2013 -14 due to the changing program dimensions and only continued with studies on PVTG and Anti Human Trafficking.

In the AAP 2014-15 the State aims to form additional 6500 SHGs and reach to 78000 new poor households. We would be focusing on formation of second tier community institutions i.e. 755 VOs too. Credit linkage of SHGs would be taken up to Rs. 1957 lakh.

Under Non-Intensive area the SRLM would take up model panchayats in remaining blocks and would facilitate strengthening of SHGs.

The total budget of NRLP and NRLM are Rs. 10443.02 and Rs. 8866.60 lakh respectively.

## **1. Chapter-I**

### **Progress of AAP 2013-14 and Status of Implementation**

#### **a. Launch of the Mission-statutory and governance systems 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 of 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.

Jharkhand State Livelihood Promotion Society has been designated by the State Government to anchor and implement the National Rural Livelihood Mission in Jharkhand in the September 2011. The 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.

#### **b. Implementation arrangements made-implementation architecture created at different levels**

##### **Placement of State Core Team**

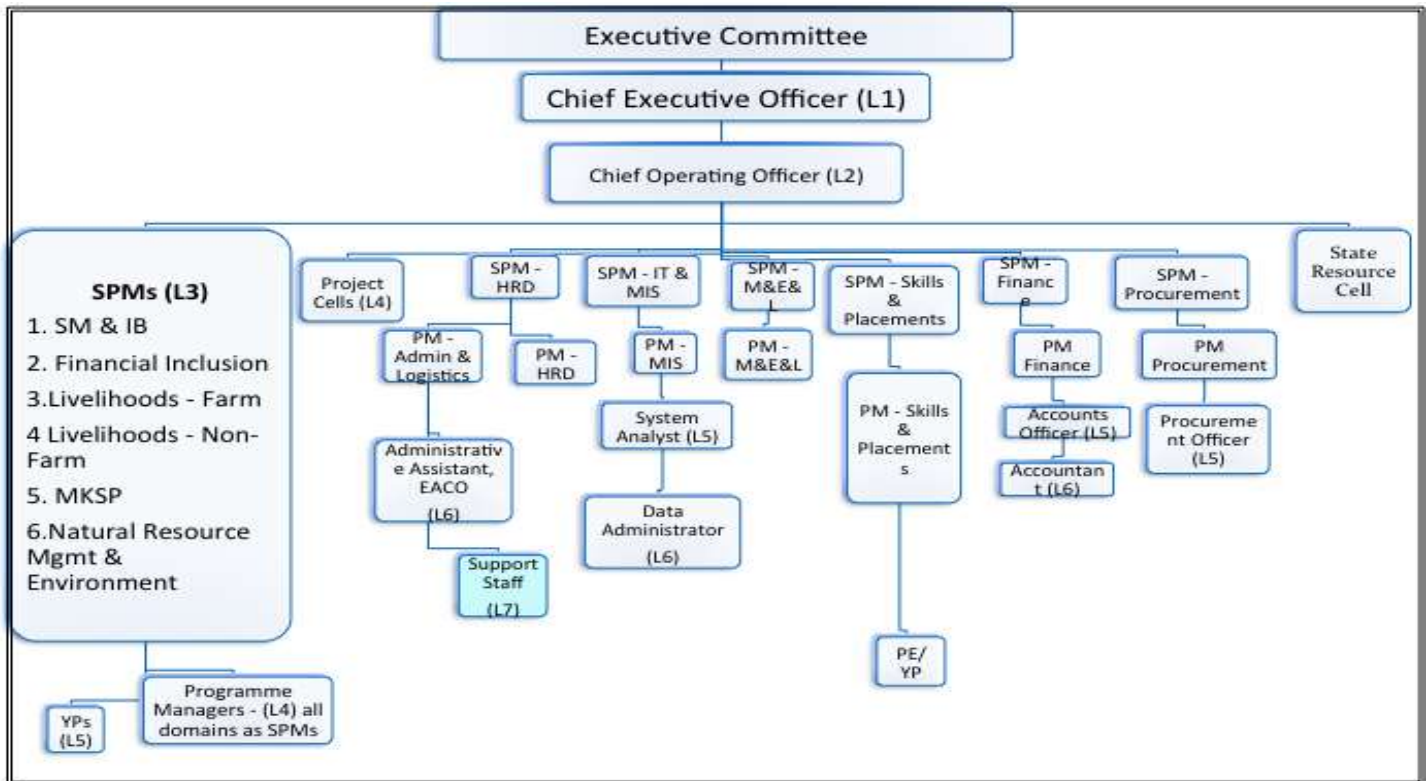
The core team of JSLPS has been recruited, inducted and placed. They are exposed to village immersion programme. The team is instrumental to catalyse social mobilization, nurturing institutions of the poor, build capacities and skills, facilitates financial inclusion and access to financial services, 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 ;Livelihoods- Farm, Livelihoods- Non-Farm, Skills and placements , MKSP, Social Mobilisation and Institution Building(SM&IB), M&E and MIS, Human Resource Division , Finance, Procurement and Knowledge Management Cell. Each division is headed by senior level professionals and thematic experts.

##### **Implementation arrangement in Intensive blocks**

## HR Structure

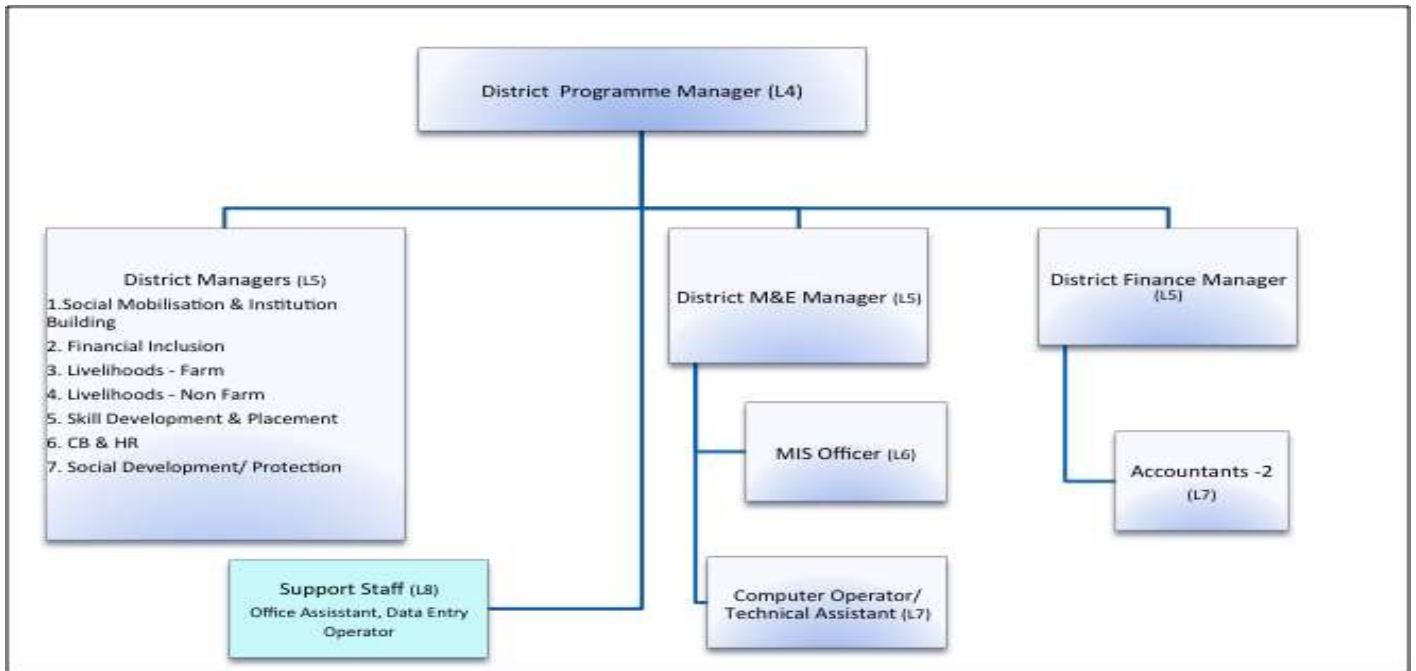
The state cabinet has approved HR structure for the SMMU, DMMU and BMMU and further delegated power to Executive committee JSLPS to create any new position that JSLPS will envisage during execution or the expansion of NRLM. So far, 65 SMMU, 192 DMMU and 520 BMMU level positions are approved by the cabinet which are under recruitment by the HR agency – SRIJAN.

### State Unit Structure

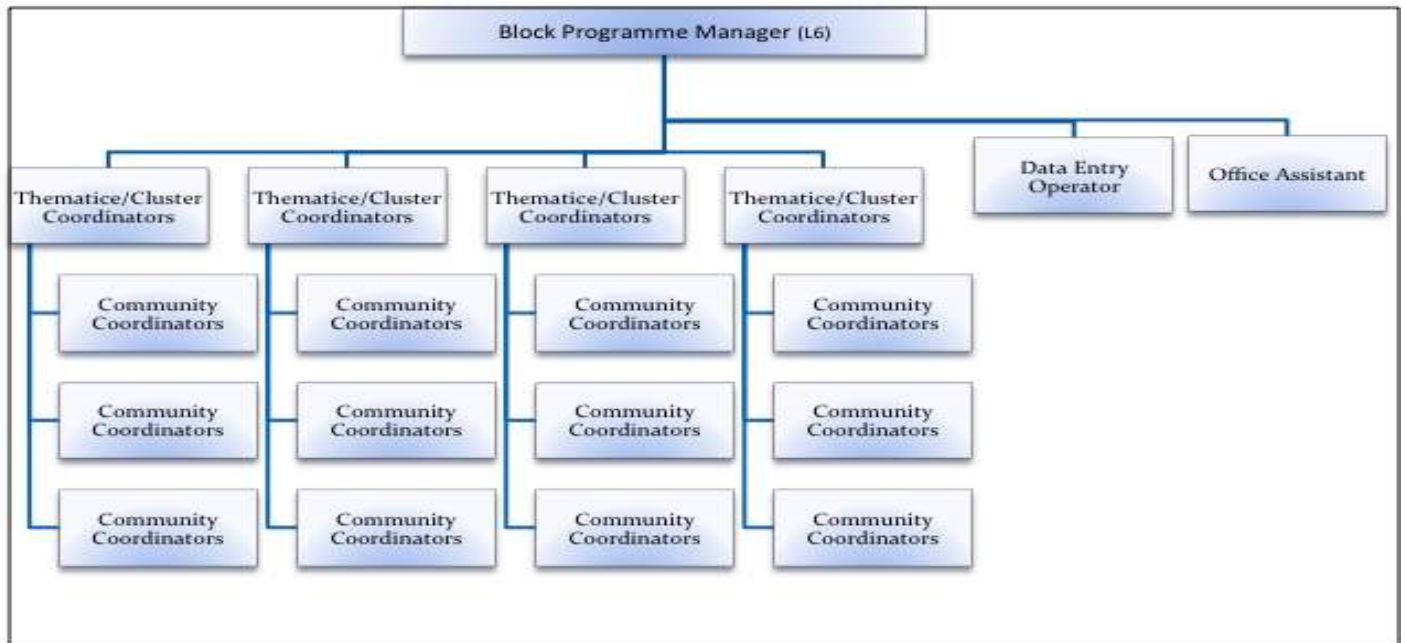




## District Unit Structure



## Block Unit Structure



## Implementation arrangement in Non-Intensive blocks

- a. **Initiation of State Resource Cell (SRC):** A competent team of qualified and experienced professional is engaged with SRC to percolate ingredients of NRLM in partnership with DRDAs to existing SHGs formed during SGSY in non-intensive blocks of Jharkhand in August 2013. SRC is mandated to make sustainable contribution to the deliverables of SMMUs by leveraging the covert potential of DRDAs and SHGs foraging the enabling environment for NRLM in non-intensive areas. SRC has taken planned initiatives to develop pool of resources for the knowledge sharing and capacity building along with imparting thematic training for the functionaries of DRDAs, community based resource persons and SHGs. The time bound cascading facilitation of SRC is encrypting the vital evidence of NRLM compliant SHGs spread in the landscape of Jharkhand and catalyzing the advent of intensive approach in cost effective manner. The initiatives of SRC has created the pool of thematic resource persons up to Panchayat level equipped and motivated to facilitate the natural emergence of institutions of Poor and varsity of social capital in coming days. The vistas of knowledge and demonstration has started to inert its learning with ever expanding fora of SMMUs/DMMUs/BMMUs/PFTs/SHGs/VOs and Federations encompassing ownership and leadership.
- b. **Formation of NRLM Cell:** A dedicated unit to strengthen the initiatives of SRC at village level is conceived at DRDA as NRLM cell in the Annual Action Plan 2013-14. The inevitable need to bridge the appalling gap of human resources at DRDA is ploughed through the formation of NRLM cell in all the 23 districts having non-intensive blocks. The process is widely accepted by the districts as 22 of 23 districts initiated the recruitment process and two already constituted the cell. NRLM cell is formed in 2 districts (Ranchi and Giridih). Engagement of qualified and experienced professional at NRLM cell has led the concentrated effort of DRDA in leading the process of affiliating institutions of poors groomed during the period of SGSY.
- c. **Resource Pool Formation:** Resource pool is identified as one of the key performing indicators of SRC. About 50 resource persons were targeted in the annual action plan of 2013-14 for each of the 23 districts. These resource persons will then be trained and nurtured by the state level master trainers. These trained district level pool of resource persons will then build the capacity of self help groups and would handhold active women and other community cadres. About 20 districts have already floated the EoI for empanelment of the resource persons in districts with the order of their respective Deputy Commissioners. About 459 resource persons have already been identified in the 10 districts.
- d. **Hiring of agency for deployment of human resources at cluster level :** As per the AAP 2013-14 for non intensive blocks in Jharkhand it was planned to recruit two persons at a cluster of 2 to 4 blocks in a district as subject matter specialists (SMSs) and one *panchayat* coordinators to be deployed for each of the Model *Panchayat*. In order to avoid the procedural delays in recruitment it was decided in the Annual Action Plan of 2013-14 to deploy these human resources through NGO so that NGO could also provide some hand holding support to these human resources regularly for a fixed period of one year. The process of hiring of such agencies has been

initiated in 20 districts through the orders of Deputy Commissioner. 13 DRDAs have already published the advertisements through printed media about inviting expressions of interests of the civil societies of the concern district. In Ramgarh and Hazaribagh the selection process has reached to the final stage. First round of short listing is completed and final selection is in the pipeline.

- e. **Model Panchayat Selection:** The annual action plan -2014-15 have spelled the working strategy for non intensive blocks of the state. The strategy is loud about selection of one model panchayat in all the non intensive blocks of NRLM. The model panchayat shall create a learning hub in every non intensive block to scale the learning of the resource blocks. DRDAs, as per the Annual Action Plan -2013-14 of the state have identified and notified the final selection of all the 219 model panchayats in the district.
- f. **District Coordination Committee-DCC (subcommittee of DLBC):** Under NRLM, there is provision of committee at district level to ensure hassle free credit linkage to SHGs, which is stepping stone towards promotion of income generating activities among SHG members. Further, to ensure monitoring and hand holding support for credit linkage. DCC is formed in 15 district through consistent and rigorous follow-up. DCC is formed in Gumla, Simdega, Khunti, Latehar, E. Singhbhum, W. Singhbhum, Saraikela-Kharsawan, Kodarma, Chatra, Giridih, Bokaro, Deoghar, Jamtara, Godda and Sahebganj.
- g. **District level orientation programme for DRDA officials and other stakeholder:** After the inception of NRLM, there was a felt need to inculcate understanding about the concepts and provision of NRLM among all the stakeholders like Deputy Commissioner(DCs), Deputy Development Commissioner (DDCs) and officials of DRDA, BDOs, LEOs and Bankers. All together 17 district level orientation programmes were organized.
- h. **Training and exposure of Lady Extension Officers (LEOs) to the BRLP and SERPs:** As far as implementation of NRLM is concerned, in non-intensive block/district, LEOs are vital link between district and community/SHGs. To make them aware about the key feature and provision of NRLM capacity building inputs has been given through training and exposure visit to BRLPs and SERP. All the 130 LEOs are given basic orientation training and have been taken to the field of BRLP and SERP for exposure.

### c. Systems instituted

**Development of HR Manual:** The JSLPS has developed its Human Resource Manual (HRM), a comprehensive HR policy and HRM manual to ensure engagement and retention of qualified, best available professionally competent staffs. The manual incorporates the work processes and practices based on principles of accountability, participatory decision making process,

transparency, equal opportunity and excellence with appropriate delegation authority. The manual covers aspects of staffs, salary, increment, travel, tour, devolution of authority and financial powers etc.

The prescribed institutional system aims at facilitating smooth implementation of project with proper flexibility for responding to community and programme needs which in turn enables the nurturing and retaining of skilled and committed staffs. To achieve its objectives, JSLPS has got approval of three-tier implementation structure at the State, District and Block Level from Executive Committee and subsequently from State Cabinet to meet statutory obligation.

**Development of Financial Manual:** A comprehensive Financial Manual (FM) has been developed in line with NRLM which draws in-country and in-state fiduciary systems and builds upon models successfully tested in various rural livelihoods projects across India. Both the HR Manual and Financial Manual got approval of the Executive Committee on 19<sup>th</sup> December 2012.

**Procurement Manual introduced:** The JSLPS including its support structures and institutions of the poor adheres to the provisions of NRLM Procurement manual developed by NMMU and issued by MoRD, Govt. of India. The manual is being followed in procurement of goods, works and services. The procurement manual was also duly approved by the Executive Committee in November'2012.

**Recruitment of Approved Positions:** The JSLPS hired SRIJAN Infratech and Development Services Pvt. Ltd. for recruitment of different positions which had been approved by State Cabinet. Agency has started the recruitment process and expected to complete its job in next couple of months. The present manpower recruitment status as well as plan for filling of existing vacancies is mentioned below:

## Status of Recruitment at various levels

### State Unit

Position	Designation	Approved position	Filled positions	Unfilled positions	Date to be filled by
APD/COO	Chief Operating Officer	1	1	-	
SPM	Financial Inclusion, Monitoring & Evaluation, Finance, Livelihood-Farm, Livelihood- Skills & Jobs, SD, Off farm, SM & IB, Procurement, MKSP	11	10	-	
PM	HRD, Media - Documentation & Communication, Procurement, Social Development, Skills & Jobs, MIS, M&E, FI, Finance, Admin & Logistic	10	10	-	
Project Executives/Project Officer/Asst. Manager	Accounts Officer, SM & IB, Livelihood Farm, Skills & Jobs, Financial Inclusion, Training Manager, Jobs & Skills, Data Administrator, HRD, Media - Documentation & Communication (Consultant), Admin & Logistic (Consultant), Young Professionals- 3	14	14	-	
Office Assistant/Support Staff	EACO- 2, Data Entry Operator, Cashier, Store Keeper, Office Assistant –Dispatch	5	5	-	
	Office Maid-2, Drivers- 4, Office attendant-2	8	8		Mar-14
SRC (Non Intensive)		12	11	1	

**District Unit**

Name of District	Position details									Recruitment Planning	
	Approved Position			Position Filled			Position Vacant			Recruitment dates	Placement dates
	DP M	Them atic	Supp ort	DPM	Them atic	Supp ort	DP M	Them atic	Supp ort		
Ranchi	1	12	3	1	7	3	-	5	-	31-Mar-14	April'14
W.Singhbhum	1	12	3	1	8	3	-	4	-	31-Mar-14	April'14
Pakur	1	12	3	1	8	3	-	4	-	31-Mar-14	April'14
Simdega	1	12	3	1	5	0	-	7	3	31-Mar-14	April'14
Latehar	1	12	3	1	5	0	-	7	3	31-Mar-14	April'14
Giridih	1	12	3	1	5	0	-	7	3	31-Mar-14	April'14
Palamu	1	12	3	1	5	0	-	7	3	31-Mar-14	April'14
Godda	1	12	3	0	3	0	1	9	3	31-Mar-14	April'14
Gumla	1	12	3	1	3	0	-	9	3	31-Mar-14	April'14
Dumka	1	12	3	1	2	0	-	10	3	31-Mar-14	April'14
Khunti	1	12	3	1	2	0	-	10	3	31-Mar-14	April'14
Lohardaga	1	12	3	0	0	0	1	12	3	31-Mar-14	April'14

### Block Unit

Sl. No	District	Block	BPM	CIC	Communi ty Coordina tors	Support Position		Block Type	Recruit ment	Placeme nt
						EA CO	Office assist ant			
1	Giridih	Dumari	1	4	16	1		Intensiv e	28-Feb- 14	30-Mar- 14
		Bengabad	1	4	16	1		Resourc e	28-Feb- 14	30-Mar- 14
2	Latehar	Latehar	1	4	16	1		Intensiv e	28-Feb- 14	30-Mar- 14
		Barwadih	1	4	16	1	1	Resourc e	28-Feb- 14	30-Mar- 14
3	Pakur	Hiranpur	1	4	16	1	1	Intensiv e	28-Feb- 14	30-Mar- 14
		Amrapara	1	4	16	1	1	Intensiv e	28-Feb- 14	30-Mar- 14
		Pakur	1	4	16	1	1	Intensiv e	28-Feb- 14	30-Mar- 14
		Pakuria	1	4	7	1	1	Resourc e	28-Feb- 14	30-Mar- 14
		Maheshpur	1	4	7	1	1	Resourc e	28-Feb- 14	30-Mar- 14
		Litipara	1	4	16	1	1	Resourc e	28-Feb- 14	30-Mar- 14
4	Palamau	Bishrampur	1	4	16	1	1	Intensiv e	28-Feb- 14	30-Mar- 14
		Satbarwa	1	4	16	1	1	Resourc e	28-Feb- 14	30-Mar- 14
		Chatarpur	1	4	16	1	1	Resourc e	28-Feb- 14	30-Mar- 14
5	Ranchi	Bundu	1	4	16	1	1	Intensiv e	28-Feb- 14	30-Mar- 14

Sl. No	District	Block	BPM	CIC	Community Coordinators	Support Position		Block Type	Recruitment	Placement
						EA CO	Office assistant			
		Angara	1	4	7	1	1	Resource	28-Feb-14	30-Mar-14
		Namkum	1	4	7	1	1	Resource	28-Feb-14	30-Mar-14
		Bero	1	4	16	1	1	Resource	28-Feb-14	30-Mar-14
6	Simdega	Bano	1	4	16	1	1	Intensive	28-Feb-14	30-Mar-14
		Thetainagar	1	4	16	1	1	Resource	28-Feb-14	30-Mar-14
		Kolebera	1	4	16	1	1	Resource	28-Feb-14	30-Mar-14
7	West Singhbhum	Tantnagar	1	4	16	1	1	Intensive	28-Feb-14	30-Mar-14
		Hatgamahariya	1	4	16	1	1	Intensive	28-Feb-14	30-Mar-14
		Goilkera	1	4	7	1	1	Resource	28-Feb-14	30-Mar-14
		Khutpani	1	4	7	1	1	Resource	28-Feb-14	30-Mar-14
		Manoharpur	1	4	16	1	1	Resource	28-Feb-14	30-Mar-14
		Jagganathpur	1	4	16	1	1	Resource	28-Feb-14	30-Mar-14
		Total		4	362					



## **M&E and MIS**

Under NRLM, JSLPS has established a monitoring and evaluation system enabling the programme to enhance overall effectiveness through establishing clear logical links between programme interventions and results. The M&E system is built upon the need for demonstrating accountability of DMMU/BMMU/partners and stakeholder by having strong mechanisms of measuring and managing results and learning. To this end, MEL is the guiding mechanism by integrating programmatic and institutional framework across the implementation structure i.e. SMMU, DMMU, BMMU and also cover Partner agencies & Technical Support Organization which will ensure accountability and higher degree of results.

The monitoring system design for the NRLM has two major components: concurrent monitoring and participatory process. Concurrent monitoring has been undertaken through systematic and regular monitoring of project progress through measurement of outputs by all the key stakeholders. The DMMU and BMMU report their activities and progress on a monthly/quarterly basis in pre-designed reporting formats. The SMMU teams validates and verify these progress reports through regular checks at village level and raise implementation issues identified with the partners.

JSLPS has developed transaction based Management Information System for Community Based Organizations (CBOs). To communities the MIS process in the program JSLPS has also developed the community MIS bookkeepers at village level. These MIS bookkeepers are responsible for data collection, validation directly from the SHG meeting. JSLPS has designed a training program for these bookkeepers for data analyst, monitoring and review of SHG performance at VO level.

The external M&E consultant/agency undertakes sample checks and does random spot checks on quarterly basis for output tracking and monitoring. They help the SMMU team to analyze the MIS information, synthesize and present timely findings and recommendations on any strategic improvements to the SMMU.

Baseline Study: The M&EL unit has commissioned a baseline study by engaging services of GfK Mode Pvt. Ltd.. A total of 5500 samples households have been taken across 16 districts. At present the team is working on finalising the baseline tools.

Similarly, the M&E unit has issued RfP to 6 agencies for conducting process monitoring in the State.

#### **d. Progress of preparation of SPIP**

The society engaged services of an external consultant to draft the SPIP. The draft version of SPIP has been already been prepared and submitted. Since, the current AAP involves phasing plan and Result Monitoring Framework it may be deemed as mini – SPIP.

#### **e. Status of Partnership with National Resource Organizations**

##### **1. SERP & BRLPS**

JSLPS has signed MoU with 3 NROs for effective roll out & implementation of resource block & intensive block strategy in the state.

- Partnership with SERP for 5 blocks is now revised and renewed for 2nd year. SERP is providing 22 PRPS, 22 CRP teams for 22 clusters and has deputed one State Anchor Person (SAP). In the current year, MoU was signed with SERP for extending support to additional 3 Resource Blocks (RBs). SERP has also agreed for another 3 blocks and MoU is expected by end of FY 13-14.
- MoU is signed with BRLPs for 5 blocks. 14 CRP teams have been deployed in 3 resource blocks but with only one Block Anchor Person. BRLPs has committed to deploy CRP teams for 2 more blocks, PRPs and district anchor person this year.
- Under PRI CBO convergence program, MoU has been signed with KUDUMBASHREE in the month of January 2014. The activities and budget have been approved by EC, MoRD. The planned activities have started in six blocks under six districts.

##### **2. Kudumbashree**

JSLPS has signed a MoU with Kudumbashree, Kerala to adapt the Kerala MEC model to the conditions and requirement in Jharkhand. Teams of Micro enterprise Consultants will be established, initially in 3 resource districts within a period of 3 years 2013-16. MECs are men and women from amongst the community, trained and placed locally to provide continuous support to large number of micro enterprises. The MEC teams will provide a wide range of services to both existing and potential entrepreneurs including identification of business opportunities, development of business plans, liaison with financial institutions, market and supplier linkage, book keeping and accounting etc. on chargeable basis. They will also form the pool of resource persons for conduct of enterprise related training programmes of the JSLPS as well as of other

government and non-government agencies. The key issues that the mechanism was meant to cater to were the following.

- ⤴ Viability of project ideas and formulation of realistic plans
- ⤴ Creditworthiness of the poor and access to banks
- ⤴ Issues of economies of scale required for profitable operations of micro-enterprises
- ⤴ Issues of reaching follow up support to enterprises located in a dispersed manner

As per the agreement, the activities initiated in the month of Sep 2013. During a period of six months the first year 2013-14 the key focus is the identification, selection and capacity building of the MEC.

1. 15 Mentor MECs from Kerala were selected through a village immersion and joint evaluation of JSLPS and KUDUMBASHREE.
2. The selection camp were held in 3 resource districts and 180 MEC were selected through a grading list.
3. 34 best MECs were selected as master MEC through performance indicators and five modules of CREAM (Certificate for the Rural Enterprise administration and management) was imparted by the expert agency, TREE Society to master MEC during the period Sep 13 to Jan 14 in each month followed by assignment with a hand-holding support of mentor MEC of Kerala.
4. The General orientation and EDP (Entrepreneurship Development Programme) also continued for the rest 107 MEC at district level followed by assignment in every month by 4 training team.

#### **f. Status of Pilot initiatives or innovations taken up**

Several Pilots were proposed to be taken up by the Jharkhand SRLM in AAP 2013-14. However, building on the filed experience and discussions with NMMU it was realised to take up only the ones which are pertinent to the present context and are achievable.

Hence, the SRLM decided to take up and continue with the below mentioned two pilots:

#### **Piloting NRLM initiatives in PVTG villages:**

Tribals 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 9 tribal groups have been categorized as Particularly Vulnerable Tribal Groups (PVTGs) namely Asur, Birhor, Birajia, Hill Kharia, Korwa, Parahiya (Baiga), Sabar, Mal Pahariya and Souriya Pahariya being characterized with - Pre-agriculture level of technology, Very low level of literacy, Declining or stagnant population. The present PVTG population of Jharkhand as per Census 2011 is 2.23 Lakh. The majorities are ecologically embedded

communities practicing subsistence farming and are largely dependent on forests and commons for their livelihoods and socio-cultural ways of life. In spite of a number of targeted development programs the communities continue to be marginalized and are at the bottom of the economy. Most of the communities suffer from alarming levels of malnutrition, chronic diseases, low life expectancy and in recent past, there have been sporadic reports of deaths due to hunger. Residing in still inaccessible and neglected corners of the state, many are left out from state welfare programs and continue to struggle for the basics of food, water and shelter.

In the above backdrop, JSLPS commissioned a scoping study in Dec, 13 with following expected outcomes –

- Socio-economic factors leading to the vulnerability of PVTGs in the state
- Current status and sustainability of natural resources being accessed by the communities
- Level of skill competency among PVTG youth and their aspirations, preferences and scope of future engagements
- Understanding the health, nutrition and wellbeing vulnerabilities of PVTGs
- Current status of social mobilization among the PVTGs and further scope under NRLM
- Current outreach levels of different programs among PVTGs and understanding of which ones are faring better and the reasons attributed to the same.
- Understanding on the best practices in terms of the factors leading to the success.
- Log frame for Action plan towards comprehensive development in the next 5 to 7 years.
- Gender participation in economic, governance and social affairs

The field study and FGDs. in many districts is complete and findings of the report is expected by March, 14. Based on the early outcomes of the study, JSLPS envisages to take up limited interventions specifically focusing on social mobilisation process and capacity building of these vulnerable communities in one location with higher concentration of PVTGs and with some level of existing social capital.

### **Antihuman trafficking:**

JSLPS has commissioned the study on “Gap analysis study on Anti-human trafficking” to GfK mode pvt. Ltd., Kolkata in the month of Dec’13. The study is initiated formally from 17th Dec’13. By now, team of investigators and researchers have completed field level interviews and FGD in 8 selected districts of Jharkhand (as per ToR). The agency has submitted the inception report to the JSLPS.

JSLPS has submitted first draft of AHT pilot proposal for Jharkhand to NMMU in Jan'14. As per NMMU guidelines, resource blocks have been selected for the AHT pilot. The selected blocks for AHT pilot in Jharkhand are Namkum and Angara from Ranchi, Goelkera and Manoharpur from West Singhbhum and Thetaitnagar from Simdega District.

### g. Overall Progress made during FY 13-14-outputs expected and achieved

Table-1: Targets and Achievements of AAP 2013-14 (Intensive Approach)

Table-1: Targets and Achievements of AAP 2013-14 (Intensive Approach)														
S. N.	Particulars	NRLP				NRLM				Total As Approved in AAP 2013-14		Total Achievement – Jan'14		Remarks
		As Approved in AAP 2013-14		Achievement - Jan'14		As Approved in AAP 2013-14		Achievement - Jan'14		Total As Approved in AAP 2013-14	Total Achievement – Jan'14			
<b>A. SETTING UP IMPLEMENTATION ARCHITECTURE</b>														
1	No. of thematic positions at SMMU	40		32		10		9		50		41		
2	<a href="#">No. of thematic positions at DMMU*[1]</a>	99		56		33		9		132		65		
3	No. of thematic positions at BMMU*	272		105		170		2		442		107		
<b>B. OUTREACH AND COVERAGE UNDER INTENSIVE APPROACH*</b>														
4	No. of districts where intensive implementation has started	9		8		3		1		12		9		
5	No. of blocks where intensive implementation has started	RB:	16	RB:	8	RB:	0	RB:	0	RB:	16	RB:	8	
		PB:	14	PB:	14	PB:	0	PB:	0	PB:	14	PB:	14	

Table-1: Targets and Achievements of AAP 2013-14 (Intensive Approach)														
S. N.	Particulars	NRLP				NRLM				Total As Approved in AAP 2013-14		Total Achievement – Jan'14		Remarks
		As Approved in AAP 2013-14		Achievement - Jan'14		As Approved in AAP 2013-14		Achievement - Jan'14		Total As Approved in AAP 2013-14		Total Achievement – Jan'14		
		IB:	0	IB:	0	IB:	10	IB:	1	IB:	10	IB:	1	
6	No. of villages entered	862		949		200		8		1062		957		
<b>C.</b>	<b>SOCIAL MOBILIZATION/ INCLUSION/PROMOTION OF COMMUNITY INSTITUTIONS</b>													
7	No. of new SHGs promoted	3448		2238		400		35		3848		2273		
8	No. of old SHGs revived/ strengthened	3448		3450		200		5		3648		3455		
9	Total No. of SHGs Promoted	6896		5688		600		40		7496		5728		
10	Household Mobilized into SHG Fold	86200		61410		7500		500		93700		61910		
11	No. of village organization formed.	300		66		0		0		300		66		
12	No. of Cluster Level Federations (CLF) formed	10		0		0		0		10		0		
<b>D.</b>	<b>COMMUNITY CADRES AND BUILDING SOCIAL CAPITAL</b>													
13	No. of Bookkeepers placed	4692		4638		500		50		5192		4688		
14	No. of MBK trained and placed	N/A		230		N/A		0		N/A		230		
15	No. of potential internal CRP identified and trained	2128		653		100		16		2228		669		
<b>E.</b>	<b>FINANCIAL INCLUSION/MAINSTREAMING AND BUILDING ACCESS TO FINANCE</b>													

Table-1: Targets and Achievements of AAP 2013-14 (Intensive Approach)								
S. N.	Particulars	NRLP		NRLM		Total As Approved in AAP 2013-14	Total Achievement – Jan'14	Remarks
		As Approved in AAP 2013-14	Achievement – Jan'14	As Approved in AAP 2013-14	Achievement – Jan'14			
16	No. of SHGs having opened Savings Bank account	5502	3104	400	20	5902	3124	
17	No. of SHGs provided RF	6000	2432	400	0	6400	2432	
18	Amount of RF disbursed (in Rs. lakh)	900	248.95	60	0	960	248.95	
19	No. of SHGs provided CIF	3300	1126	0	0	3300	1126	
20	Amount of CIF disbursed (in Rs. lakh)	1980	347.90	0	0	1980	347.90	
21	No. of village organization (VO) opened bank account	50	28	0	0	50	28	
22	No. of village organization (VO) received Vulnerability Reduction Fund (VRF)	50	0	0	0	50	0	
23	No. of Cluster Level Federations (CLF) having bank A/c	10	0	0	0	10	0	
24	No. of Bank Branch managers immersed with Resource Organisation	160	57	40	0	200	57	
25	No. of SHGs accessing bank credit	774	104	262	0	1036	104	
26	Amount of bank credit accessed (Rs. in Lakh)	387	19.5	131.25	0	518.25	19.5	

Table-1: Targets and Achievements of AAP 2013-14 (Intensive Approach)								
S. N.	Particulars	NRLP		NRLM		Total As Approved in AAP 2013-14	Total Achievement – Jan'14	Remarks
		As Approved in AAP 2013-14	Achievement - Jan'14	As Approved in AAP 2013-14	Achievement - Jan'14			
27	No. of SHGs accessing interest subvention		0		0	0	0	
28	Amount of Interest Subvention disbursed		0		0	0	0	
F.	SYSTEMS AND PROJECT MANAGEMENT							
29	No. of SHGs, whose profile entered in the MIS	6896	4900	5000	5200	11896	10100	
30	No. of procurement assignments completed	73	53	9	0	82	53	
31	% Utilization of available fund	80	49.10	60	6.11	70	27.60	

**\*RB = Resource Block; PB = Partnership Block; IB = Intensive Block**

### Progress under Livelihood

The livelihood intervention was initiated in seven resource blocks across three intensive districts. Two technical agencies viz. Action for Social Advancement (ASA) and Indian Grameen Services (IGS) were involved to support System of Rice Intensification (SRI) in the programme. Similarly, The Goat trust – Lucknow has been engaged as technical agency to support goat based livelihood intervention in three resource blocks of two intensive districts namely – Ranch and W.Singhbum. Efficient irrigation based vegetable cultivation is being continued, and farmer user groups were formed to support off season vegetable cultivation. The details of progress are depicted in the table below:-



S.No	Particulars	Nos.
1	No of district where SRI/Village cultivation initiated	3
2	No of block where SRI /Village cultivation initiated	7
3	No of Village where SRI /Village cultivation was initiated	93
7	No. of Household covered under SRI cultivation	1989
8	No of SHGs involved under SRI	168
9	Area covered under SRI cultivation during year 2013 (in acres)	265
10	Training on SRI technology and awareness (no. of farmers)	3942
11	Training on INM to farmers (no. of farmers)	2149
12	Exposure visit to farmers (no. of farmers)	1817
13	Training to farmers on Vegetable (no. of farmers)	3107
14	Farmers under vegetable cultivation (no. of farmers)	4830
15	Number of Krishi Aajeevika Mitra ( Livelihood CRP) identified and trained (no. of persons)	72
16	Number of Pashu Aajeevika Mitra ( Livelihood CRP) identified and trained (no. of persons)	44
17	Goat Club Formation (no. of persons)	26
18	Number of families supported under Goat based livelihood intervention	732
19	Number of farmer user group formed	52

#### **h. Financial progress during FY 13-14-allocations made and expenditure incurred**

**Table-2: Financial Allocation and Expenditure under AAP 2013-14**

*(Rs in lakh)*

S. No.	Parameter	NRLP	NRLM	Total
1	Approved Allocation	6,403.00	10,359.34	16,762.34
2	Opening Balance	1,151.39	6,544.11	7,695.50
3	Amount released (including bank interest and SGSY refund in NRLM)	3,221.30	5,405.00	8,626.30

S. No.	Parameter	NRLP	NRLM	Total
4	Expenditure up to Jan'14	2,121.78	724.48	2,846.26
5	Estimated Expenditure up to 31 <sup>st</sup> March, 2014	3,621.78	3,000.00	6,621.78
6	Expenditure up to Jan'14 as % of total funds (opening balance + amount Released)	48.52	6.06	17.44
7	Estimated Expenditure up to March, 2014 as % of approved allocation	56.56	28.96	39.51

**Table 3: NRLP Component Wise Expenditure for FY 13-14 (Upto Jan'14)**

S.No.	Component/Sub Component	AAP Approved	Expenditure	Variance (%)	Reasons
<b>A</b>					Delay in recruitment of staff at SMMU, DMMU and BMMU level, lead delay start of program activity. Still we are not having full strength at DMMU and BMMU level
A1		0	0	0	
A2		0	0	0	
<b>B</b>					
B1	SMMU and DMMU Cost	965.00	668.58	30.72	
B2	BMMU, IB/CB Cost	2,600.00	592.57	77.21	
B3	CIF	1,600.00	694.15	56.62	
B4	IB&CB & CIF in partnership block	1,000.00	72.18	92.78	
<b>C</b>	Innovation, Studies & Pilot		9.69		
C1					
C2					
C3					
<b>D</b>	M&E Studies, e-NRLMS, KM&C, GAC	238.00	95.48	59.88	
D2					
D3					
D4					
D5					

**Table-4: Sources of Finance: NRLM AAP 2013-14 (BE)**

S. No.	Source of Finance	Amount (Rs.Crores)
1.	NRLP	
a.	Centre	24.01
b.	State	8.00
c.	Total	32.01
2.	NRLM	
a.	Centre	11.37
b.	State	0.47
c.	SGSY Refund	41.78
d.	Total	53.62
3.	Others (Bank Interest NRPL+NRLM)	0.63
4.	Total	86.26

**i. List of activities planned and approved, but not taken up during FY 2013-14**

A) Although the SRLM made good progress in terms of bringing poor households in the ambit of NRLM it lacked on imparting SHG training on basic modules (M-1, M-2, M-3) planned but could not be achieved as per plan, due to following reasons:

- Inordinate delay in recruitment of CC, CLC & BMMU staff
- Delay in NRO support in rolling out of resource block strategy
- Original strategy of training to SHG was not appropriate

However, SHGs were provided training on basic modules during external CRP drives. The mission has taken drive to fill up the vacancies especially at the village level in the current quarter of the FY 2013-14. Juxtapose, a pool of community level master trainers are being created among existing AWs, BKs, CCs and CLCs and it is now planned to clear all the back logs by the first quarter of FY 2014-15.

B) Saranda area special program plan activities not carried out due to;

- Lack of staff in Manoharpur block West Singhbhum district)
- Low level of reception and poor participation in social mobilization process

Special programmatic provisions in terms of providing additional manpower and expansion of CRP drives from existing 15 days per village to 30 days per village is being provisioned in the current AAP – 2014 -15 to overcome the above issues.

C) Vulnerability Reduction Fund (at VO level)

- VO formation has been initiated off late in Dec'13.
- Due to the initial impediments faced by the SRLM in opening SHG bank accounts, the pace of release of RF and CIF got accelerated only in the last two quarters of the FY 2013-14. Hence, the exact pattern of credit use could not be analyzed early.

The SRLM is analysing the credit pattern and based on which is in the process of evolving policy for VRF in the state. Now, JSLPS will initiate the disbursement of VRF to the quality VOs (for food security, health risk etc) in FY 2014-15.

D) Health and Nutrition

The two activities planned under the domain were:

- Training to Community Nutrition Volunteers
- Funds to VO

This intervention was planned at VO level. By now, we have 28 new VOs in resource blocks. JSLPS is planning to initiate this intervention with Health Risk Fund (HRF) at VO level in FY2014-15.

Due to paucity of time and relevance to the mission's prevailing context especially in the first year, where focus remained on developing resource blocks as proof of concept, several pilots planned for FY 2013-14 were ultimately dropped.

## **j. Progress under partnership blocks, if any**

With the previous support from Ministry of Rural Development (MoRD) and few funding agencies like – UNDP, PRADAN had successfully created a demonstrable and scalable model of Social Mobilisation and Livelihood in five districts of Jharkhand. In order to get a head start for the Mission, JSLPS following the partnership framework got into partnership agreement with federations and its promoting agency.

- JSLPS has made tripartite agreement with 15 Block level Federations (BLF) and their promoting agency PRADAN to upscale NRLM program under Home Grown Model (HGM) in Jharkhand. These 15 BLFs are spread over 14 blocks in 5 special SGSY districts namely Khunti, Lohardaga, Gumla, Godda and Dumka.
- As reported, 3746 SHGs are promoted with 2233 SHGs having bank account. Federations are vibrant with regard to social intermediations. A total of 200 social capitals exist which have been nurtured and groomed over past 3-4 years.
- Exposure visits have been conducted for three batches of Executive Committee (EC) members in JSLPS's Resource Blocks. One batch of EC members and PRADAN professional's exposure visit organized in BRLPS's operational area. 15 batches of Micro Credit Planning (MCP) training is conducted in 14 blocks for PRADAN professionals, CRPs and EC members.
- Till date application for release of Revolving Fund (RF) from 1799 SHGs and Community Investment Fund (CIF) from 371 SHGs is received and fund will be disbursed soon.
- All federations have set up their offices, Federation management staff recruitment is going on.
- PRADAN has placed the Mission Facilitation Team (MFT) in each block and placement of full time staff in the State Cell is in progress.

## Progress under home grown model

S.No	Particulars	Nos.
1	No of district covered under HGM	05
2	No of block	14
3	No of Village	753
4	No of Panchayat	173
5	Formation of new SHG after MOU signing ( Upto Dec, 2013)	653
6	Existing SHG prior to signing MOU	3093
	<b>Total SHGs ( Upto Dec, 2013)</b>	3746
7	No. of Household covered under SHG fold ( Upto Dec, 2013)	54200
8	No of SHG member who are part of producer group	7641
9	Release of RF to federation ( In lakhs) ( Upto Jan, 2014)	70.65
10	Formation of V.O ( Upto Dec, 2013)	29
11	Internal CRPs Promoted ( Upto Dec, 2013)	309
12	No. of SHG – Book Keepers placed ( Upto Dec, 2013)	2718

### **k. Knowledge partnerships promoted (CBAs, academic institutions)**

- a) **JSLPS has launched its new website [www.jslps.org](http://www.jslps.org)** and it contains the updates about mission and JSLPS's progress
- b) **E-bulletin:** In order to keep the concerned stakeholders and internal employees updated, the society initiated E – bulletin from the month of June, 13.
- c) **Partnership with Panchayatnama:** A special pilot programme was undertaken regarding circulating of a newspaper "Panchayatnama", which is an initiative of Prabhat Khabar especially catering to the information needs of Rural Audience. This effort was adopted for the capacity building of SHG members under the mission. This informative paper is to be distributed once in every month to our SHG Members at a subsidized rate of Rs.3.50/ copy.

Panchayatnama is a weekly rural news paper and 1000 copies of any one edition would be purchased every month till March 2014. The USP of this innovative pilot lies in the fact that at a later stage the SHGs themselves will bear the cost of paper.

- d) **Digital Green dissemination training initiated for documentation of best practices-**  
The pilot project with Digital Green is from 1<sup>st</sup> November, 2013 to 30 the April, 2014. The project parameter and deliverables are elaborated below:
- A total number 3500 households across 40 villages will be covered.
  - 240 SHGs will be covered with an average of 6 SHGs/ village.
  - 120 video dissemination groups will be formed whereby 2 SHGs make 1 dissemination group.
  - 4 CSPs will be involved in video production.
  - 15 CSPs will be involved in dissemination where each CSP would cover 2 to 3 villages.
  - Presently two out of nine videos have been shot and finalized.
- e) **Documentary film on JSLPS for foundation day** – A documentary film on JSLPS for foundation day was released by the name of “PEHEL”. The documentary is a 10 minute reel which describes in detail the works, functions and services of JSLPS.
- f) **Communication and IEC support to Job Fairs and CRP Drives:** The KMC team in consultation with thematic domains published posters and brochures for organizing job fairs in five districts of Jharkhand. Also posters have been published to facilitate dissemination and reinforcement of key messages during CRP drives.
- g) The KMC team was also instrumental in drafting and approval of the Internship policy
- h) **Writeshop with “The Livelihood School:** JSLPS organised a three day write shop with the livelihood school with the idea of enabling its employees for documenting of experiences/ best practices in all realms of rural development and particularly around livelihood promotion.
- i) **Media coverage of various events & success stories** -Mass media such as newspapers, magazines, radio or television are being regularly briefed about JSLPS’s feat for disseminating information to even larger audience.
- j) **Participation in organising various Fairs i.e Foundation day Jharkhand, Saras Mela.-** The idea is to promote the branding of JSLPS and simultaneously provide a marketing platform to the SHGS. These fairs have helped Self Help Groups promoted under NRLM to exhibit and sell their products. This has paved the way for developing direct linkages with the buyers and customers and providing even wider exposure to our rural artisans.

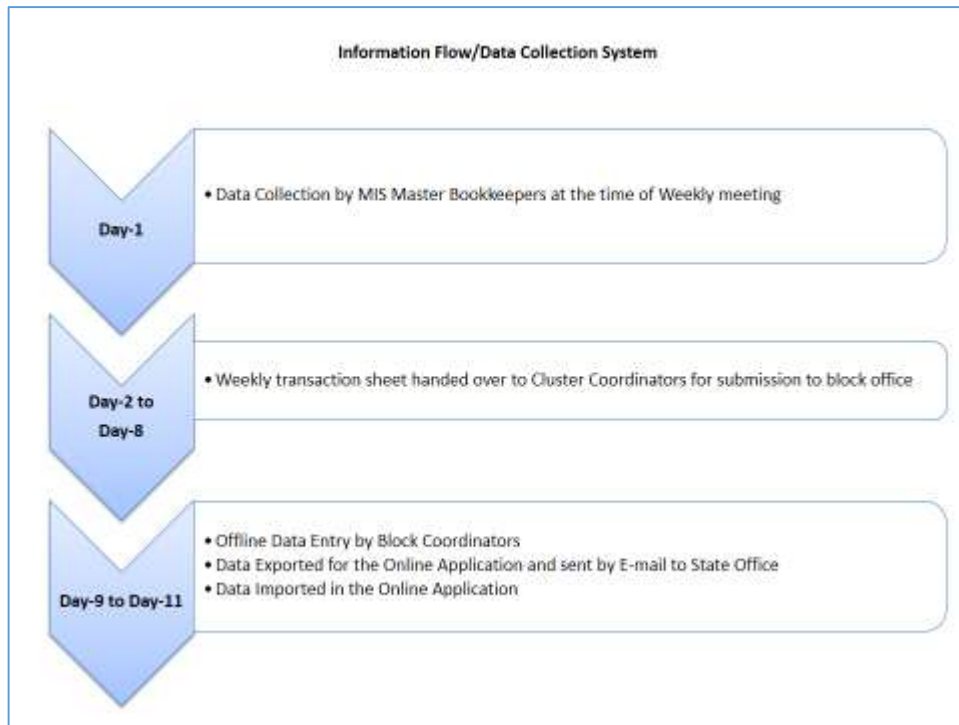
- k) **Two Musical films on CRPs Round strategy-** Two musical films based on CRP Round Strategy were released. It showcased how to facilitate group meetings, institution building, trainings and other important components that come under the agenda of the CRPs Rounds.
- l) **From February, 2014 onwards JSLPS intends to publish Hindi News Letters**
- m) **Branding Collaterals (Diary, Calendar & table calendars etc)** - The KMC unit has designed brochures, newsletters, fact sheets, press releases, and other electronic and printed promotional materials), ranging from annual reports, bulletins Diaries, table calendars and so on. Our soon to be released branding collaterals are JSLPS branded caps to be worn by CRPs during drives.



## I. Status of implementation MIS

JSLPS has developed transaction based Management Information System for Community Based Organizations (CBOs). To communities the MIS process in the program JSLPS has also developed the community MIS bookkeepers at village level. These MIS bookkeepers are responsible for data collection, validation directly from the SHG meeting. JSLPS has designed a training program for these bookkeepers for data analyst, 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 in 7 seven resource blocks. The same facilities would be provided in other blocks in the coming quarter.

The flow of data from SHG is depicted below:



The application for tablet based MIS is developed and has been successfully tested in Angara block of Ranchi district. The procurement of tablets is in the final stage and is expected to be over by March, 14.

System for monthly review meetings has been institutionalized at State, District, Block and Sub block level where overall progress of mission is assessed. Further, thematic reviews are also conducted by the teams as and when required basis. The RF and CIF disbursements take place every fortnight by

the RF and CIF appraisal committee.

Details of MIS and M&E positions approved and filled at SMMU, DMMU and BMMU level.

Sl. No.	Level	Position	No. of Positions Approved	Recruitment	Remarks
1	SMMU	SPM-M&E	1	1	
2	SMMU	PM-M&E	1	1	
3	SMMU	PM-IT&MIS	1	1	
4	SMMU	Data Administrator	1	1	
5	SMMU	System Analyst	1	0	
6	DMMU	District PM-M&E	7	0	1 in each non HGM-DMMU (total 7 DMMU)
7	DMMU	MIS Officer	12	7	1 in each DMMU (total 12 DMMU)
8	BMMU	Data Entry Operator	26	7	1 in each BMMU (total 26 BMMU)

### **m. Adequacy and quality of technical assistance sought and received from NMMU**

The NMMU team provided quality capacity building inputs in terms of conducting training and technical assistance. They helped in designing and developing systems and policies. Participation and input in review meetings and planning meetings has helped in ensuring the quality of programs.

Participation and sharing of experiences by NMMU representatives in CRP briefing, de-briefing, handholding and guidance support during field visits was encouraging.

### **Support from State Anchor (Mission Manager)**

The Jharkhand SRLM significantly gained from the continuous and timely support from State Anchor appointed by NMMU. His regular participation in State's monthly meetings, briefing and debriefing rounds and field visit helped the state in prioritising and pacing up the mission's work. Also he was

instrumental in facilitating partnership with federations and PRADAN in Jharkhand. His participation in EC meetings of SRLM has helped the state mission effectively raise as well as resolve issues of high importance.

### **Financial inclusion**

The RF and CIF guidelines were received in time from NMMU. It has helped in accelerating the release of RF and CIF and its grounding.

Visit of Financial Inclusion team of NMMU to Jharkhand helped in sensitizing bankers (SLBC sub-committee members and zonal level officials of certain banks) on NRLM and the Master Guideline issued by RBI.

### **Monitoring, Learning & Evaluation (Including MIS)**

The NMMU was instrumental in providing technical support to JSLPS in finalising ToRs for – EoI as well as RFP for the – SHG profiling, Baseline Study and Process Monitoring. Technical support was also obtained by SRLM from NMMU in terms of sampling design and indicator finalisation for the baseline study. Representatives from M&E division of NMMU also undertook visits to Jharkhand for orientating staffs on MIS and overall M&E framework envisaged under NRLM.

The NMMU team also undertook field visits and provided critical feedbacks for further strengthening of JSLPS's MIS systems. 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 organised by UNWOMEN, NMMU and World Banks helped the state team in gaining more insights into the different dimensions of the program.

### **Social Development**

The framework for bonded labour piloting and guidelines on AHT pilot were received in time from NMMU that helped in expediting the planning process. Also, SRLM got the opportunity to organize national level convergence workshop on MGNREGA with technical support from Kudumbshree. It helped in terms of inter as well as intra departmental coordination, networking and partnership. JSLPS was also able to sign MoU with Kudumbshree Kerala on PRI-CBO convergence.

## **n. Lessons learned and incorporated in AAP 2014-15**

### **SM&IB**

Following lessons are planned to be incorporated for effective and quality program in Resource and Intensive blocks.

- Year 2014 -15 would be consolidation year for the project and the mission would be rolled out in the same number of 40 blocks as was planned for last year.
- Large pool of social capitals like active women, internal CRP, community facilitator, book keeper, training CRP, VO CRP will be created
- Based on the community resources created during last two financial years, JSLPS is now confident to initiate operations in total of 10 intensive blocks.
- The State Mission has developed state level trainers pool. Out of the Training of Trainers (ToT) conducted for 24 participants 80% were found suitable. This year district and block level trainers pool will be created, so they will cater to the planned training. Block level training cell will be developed this year in resource blocks.
- The Jharkhand SRLM successfully tested internal CRP strategy in Bundu block of Ranchi district. This has infused a great sense of ownership among the community cadres and confidence among the team members to selectively scale up the learnings gained from resource blocks to the intensive blocks.

### **Financial Inclusion**

The staff needs to develop deeper understanding of Revolving Fund (RF) and Community Investment Fund (CIF) disbursement and management processes. Since, the VO have come in existence hence, in the Financial Year 2014-15 the appraisal of MCP/MIP and applications need to be done at VO level (in case VO is not formed appraisal would be done at BMMU/Block Level Federation).

- The slow pace of MCP/MIP preparation during the Financial Year 2013-14, delayed the release of CIF. Hence, in the Financial Year 2014-15 a pool of community facilitators for MCP/MIP preparation would be taken in all the clusters.
- Exposures visits of bankers (within the State/outside the State) resulted positively in accelerating opening of saving bank account of SHGs and helped in creating enabling environment for SHGs-Credit linkage. Exposures visits of bankers and other means of

- sensitizing them for long term relationship with SHGs/VOs/BLFs need to be further continued and strengthened.
- Hiring of three retired bankers as Consultants–Financial Inclusion also helped a lot in sensitizing bankers, regularizing DLCC and BLBC meetings, accelerating opening of saving bank account of SHGs and creating enabling environment for SHGs-Credit linkage. Around 06 Consultants–Financial Inclusion need to hired for this financial year (one consultant 4-5blocks within 2-3 districts in resource/intensive district and one consultant per two districts in non-intensive district).

### **Livelihood (Farm)**

- ▶ Livelihood intervention was focused on only three activities viz. SRI, Vegetable and Drip irrigation.
- ▶ As the agencies were engaged only at the onset of Kharif Season only i.e. in the month of June which is the peak season for paddy cultivation lead to less adoptability of SRI.
- ▶ Paucity of time for system building and vacant positions slowed down the promotion of SRI activity.
- ▶ Awareness programme was done to almost three thousand farmers but due to low and erratic rainfall the target for nursery bed preparation and transplantation had to be reduced.
- ▶ The parallel activity of community mobilization and livelihood intervention helped in adopted of SRI technology.
- ▶ The recycling of Community Investment Fund disbursed during the rainy season helped the SHG members to take up SRI, Vegetable cultivation and Goat based livelihood intervention.
- ▶ The livelihood interventions also helped in supporting MCP planning. The SHG members took loan though MCP in vegetable cultivation which helped in supporting livelihood intervention.
- ▶ Community resource person were identified and trained which would help in scaling up activity in new areas. Initially lead farmer were identified from within the SHG and she was nominated as livelihood CRP.
- ▶ Due to lack of higher institution in the villages the task based payment to community resource person was delayed.

## **Livelihood (Off Farm)**

In an effort to facilitate Business Development Services (BDS) for promotion of micro Enterprises, JSLPS had facilitated implementation of MEC project in 3 resource districts of Ranchi, West Singhbhum and Pakur. . Overall thrust of this initiative was to develop a cadre of MEC to facilitate micro-enterprises.. . Most of the micro enterprise development efforts focus on providing skill training, technology or credit. There is also focus on promoting new enterprises. However, when poorest families were asked, what they were looking for to strengthen their existing micro Enterprises, their expectation were more related to providing specific information or linking to some value chain player/service provider. This includes information on specific variety of goat, linkage with a buyer or livestock service providers. In some cases, they just wanted to know and interact with best entrepreneurs. Their preference was to strengthen existing enterprises than getting on to new enterprises. While initiating MEC in the project area, there was limited clarity on, ifBDS would be required as one off service or need to be provided on a continuous basis. During initial interaction with poorest families, it was becoming clear that some of the needs forBDS are “one off” and some are required on a continuous basis. However, in due course, it became clear that most of the families would require BDS on a continuous basis. This may be for growth of existing enterprise or diversification to new enterprises.

## **Home grown model**

- ▶ Working with a perspective of saturating entire block
  - PRADAN focused on poverty pockets in blocks to create and nurture growth nucleus. Coming to NRLM has helped to build perspective of saturating entire block
  - Individual SHGs tend to be self controlled and often closed to including other poor women in their folds. The concept of VO has helped these bodies to think about covering every marginalized family in the village.
  - The power of People led social led mobilization processes is a new experience for PRADAN. That the women could be charged up to support other women to form SHGs have been observed in the past two months. That they can be stimulated to take it on their own to reach out to poorest women, helping them to form collectives.
  - Given opportunities, the women could act as a strong body to influence other stakeholders

- There has been a certain level of rigors and structured engagement to make outcomes more predictable
- ▶ The module adopted for MIP has demonstrated a systematic methodology to help the groups objectively assessing their credit needs of members, ways and means to meet their requirement
- ▶ Whole idea of exploring common guideline working for common goals and bringing in complementary strengths has given a good initial impetus to the partnership.
- ▶ We have started partnering with SHG Federation who have spearhead social mobilisation in the block. Federation spearheading the social mobilisation role itself is a new experience for SRLM. A lot of effort now has to go to build these bodies truly as an institution of poor.

## **Social Development**

- Development of community cadres is necessary for proper and effective implementation as well as for scaling up the activities.
- We have to prioritize the pilot activities as per the demand of community and also on the basis of capacity of community institutions.
- MIP/MCP process for CIF clearly indicates that food insecurity and health are the two areas where project should focus under VRF as financial products.

## **Monitoring & Evaluation**

The designation of one person from SMMU as 'District Nodal Officer' has resulted into close interaction and support from the state to districts. Also the monthly review meetings process institutionalised at State, District, Block and Sub block levels has helped in improving the program performance both in terms of quantity and quality. This year community cadres will be trained and engaged to monitor programs in the neighboring blocks. Debriefing sessions will be organized for sharing their findings about SHG functioning, processes adopted, quality of training imparted, use of RF and CIF etc. where participants from District as well as State would participate too. This will help communitisation of program.

### **Learning learned in Non Intensive blocks (2013-14)**

**(i) Involvement of Deputy Commissioner (DC) is necessary:** In non intensive blocks, where DRDA is the prime implementing agency, involvement of DC is felt to be must. DRDA is hub of

several government schemes in the district. The priorities of implementation of the programmes are set as per the understanding of the priority of the DC there. Hence it is important that DC understands the importance of each activities of the NRLM and set them in the top order of the priorities accordingly. Secondly, instruction of DC plays very important role in the bureaucratic system prevailing in the district offices. There is a long process of filing that any activity has to go through before anything starts taking shape on ground. Hence it becomes further important that DC understands the importance and issue instructions from his or her end for initiation of the activity. Keeping in view the importance of SRC team has begun orientation of entire DRDA team on NRLM under the chairmanship of DC or DDC

**(ii) Enhancing the outreach of programme through enhanced hands:** Currently, the outreach of the programme is limited. Lady extension officers (LEOs) are limited in number and sometimes are in charge of more than one blocks. There are only 130 LEOs and most of them are on the age of retirement from the services. Given the context, it is important that we have someone not only at the block but also at least at the Panchayat level who could pinpoint the penetration of the benefits of the programme suitably. Hence the importance of Panchayat coordinator is spelled.

**(iii) Requirement of dedicated human resource:** Except at the state level there is no dedicated team in the district and below administrative area for the implementation of the programme. Project Officer (PO) and Assistant Project Officers (APOs) are though have been recruited for SGSY but are being used for all the programmes parked at DRDA. Similarly, LEOs are too being used for other programme as well. However, unless there is a dedicated team at all level the implementation of any programme and its ownership will be a difficult task.

**(iv) Absence of MIS at the block level:** Currently, SRC is dependent on the data shared by the DRDAs and DRDAs are dependent on their LEOs, in turn. However, it is still mystery that from where these LEOs bring the information. In the 219 blocks there are only 130 LEOs and most of them restrict themselves from visiting the field for variety of reasons. Secondly, the reported numbers of SHGs are about 60,000 in the non intensive blocks which average outs to be 462 SHG per LEO! Therefore in the absence of any proper MIS the authenticity of the data about SHGs will always be in question.



- (v) **Authentication of Data:** As on today there are about 80000 SHGs in Jharkhand. However, there is no source which could validate this data. Profiling of SHG will be taken by the end of first quarter. .
- (vi) **Involvement of Bankers:** Attitude of bankers towards SHG has not changed since ever. Even after so much of experience from the other areas and instructions from the RBI, they did not get confidence in the bankability of poor. Dedicated day in bank for SHG, SHG-Bank interface, etc are largely not in practice. All these lead to limited credit mobilization to SHGs.
- (vii) **Absence of nurturing system for SHG:** It is easy to form SHG but it is difficult to nurture these SHGs to strong institution in the absence of any nurturing system. Currently there is no system in which someone can facilitate the meeting of SHGs at least once in a month regularly. Though *gram-sevikas* or VLWs are being used for these purpose but their capacities and sensitivity towards gender issues is highly questionable.

## 2. Chapter-II- Implementation in Intensive Blocks

### a. Phasing Plan

Year→	2013_14	2014_15	2015_16	2016_17	2017_18	2018-19	2019-20	2020-21	2021_22	Total
District	12	12	16	20	20	24	24	24	24	24
Blocks	40	40	78	120	160	200	259	259	259	259
Village (Cumulative)	1179	2383	5503	8703	13503	19183	25923	30643	32364	32364
Households	78000	214152	594324	939924	1458324	2071764	2799684	3309444	3495312	3495312
<b>Institutions</b>										
SHGs	6500	17846	49527	78327	121527	172647	233307	275787	291276	291276
VO's (Cumulative)	55	755	1906	4402	6962	12153	17265	23331	27579	27579
VO (Yearly)	55	700	1151	2496	2560	5190	5112	6066	4248	27579
CLF's	6	19	160	160	234	312	480	640	1036	1036
BLF	0	0	40	40	78	96	128	160	207	207
<b>Funds</b>										
RF (No. Of SHG) (Cumulative)	3000	11863	34040	59960	98840	144848	217640	268616	287203	287203
RF (Amount in lakh) (Cumulative)	450	1779	5106	8994	14826	21727	32646	40292	43080	43080
CIF (No. Of SHG) (Cumulative)	2000	6468	24209	44945	76049	103654	147329	177915	189067	189067
CIF (Amount in lakh) (Cumulative)	1000	3234	12105	22473	38025	51827	73665	88957	94534	94534
Bank Linkages (Amount in lakh) (Yearly Non Cumulative)	250	2192	15967	24883	55987	66252	131026	55054	20074	371684.8 2
Bank Linkage (No. of SHGs) (Cumulative)	1000	3923	13568	23086	31104	41666	59400	61884	34781	34781
Amt of bank linkage (In Rs. lakh) (Cumulative)	500	1957	9702	25111	47407	92641	140626	198269	272113	272113
VRF (Amount in lakh) (Cumulative)	55	199	2050.4	5697.8	10753.8	18504.1	28806.4	39984.4	50298.4	50298
Livelihood CIF (Amount in lakh) Cumulative)	75	250	1464	3911	7079	12252	18681	25787	32006	32006

Year→	2013_14	2014_15	2015_16	2016_17	2017_18	2018-19	2019-20	2020-21	2021_22	Total
<b>Staff</b>										
BMMU (Cumulative)	82	800	1560	2400	3200	4000	5180	5180	5180	5180
DMMU (Cumulative)		192	256	320	320	384	384	384	384	384
SMMU (Cumulative)	50	65	65	65	65	65	65	65	65	65
Community Cadre (AW)	177	2303	6119	13607	21511	37274	53010	71592	85223	290816
Book keepers	5200	14771	49527	78327	121527	172647	233307	275787	291276	1242369
Other Cadre (MCP Trainer) (Liv-CRP)	165	1510	5719	13207	20887	36458	51794	69992	82736	282469

### Assumptions behind expansion plan

- Overall the SRLM has adopted the assumptions prepared by NMMU in terms of phasing of districts, blocks, villages and households
- The achievement for 2013-14 is on actual basis
- The projection for 2014-15 is based on aggregation of projections received from all the 12 intensive districts
  - A CLF would come at the end of 2nd year or beginning of 3rd year A BLF would come at the end of 3rd year
  - 70% to 80% of total SHGs formed would receive RF in each year
  - CIF provisioned for 60% of SHGs till 2017-18. After 2017-18 rest 40% SHGs would get CIF through their respective VOs on rotation basis
  - 60% of SHGs availing CIF would be bank linked

## b. Outputs expected/targeted for AAP 2014-15 (Table-5)

Table 5: Expected Key Outputs FY 14-15

S. No.	Particulars	NRLP	NRLM	NON INTENSIVE	TOTAL
<b>A.</b>	<b>SETTING UP IMPLEMENTATION ARCHITECTURE</b>				
1	No. of thematic positions at SMMU	40	10	0	<b>50</b>
2	No. of thematic positions/support staff at DMMU	83	28	12	<b>123</b>
3	No. of thematic positions/CLC/CC at BMMU	324	205	201	<b>730</b>
<b>B.</b>	<b>OUTREACH AND COVERAGE UNDER INTENSIVE APPROACH</b>				
4	No. of districts where intensive implementation has started	9	3	0	<b>12</b>
5	No. of blocks where implementation has started	30	10	0	<b>40</b>
5a	Resource Blocks	16	0	0	<b>16</b>
5b	Partnership Blocks	14	0	0	<b>14</b>
5c	Intensive Blocks	0	10	0	<b>10</b>
6	No. of villages entered	1090	258	0	<b>1348</b>
<b>C.</b>	<b>SOCIAL MOBILIZATION/ INCLUSION/PROMOTION OF COMMUNITY INSTITUTIONS</b>				
7	No. of new SHGs promoted	6795	1179	0	<b>7974</b>
8	No. of old SHGs revived/ strengthened	2080	1292	15434	<b>18306</b>
9	Total No. of SHGs Promoted	8875	2471	15434	<b>26780</b>
10	Household Mobilized into SHG Fold	110940	30900	192920	<b>334760</b>
11	No. of village organization formed.	625	75	0	<b>700</b>
12	No. of Cluster Level Federations (CLF) formed	13	0	0	<b>13</b>
<b>D.</b>	<b>COMMUNITY CADRES AND BUILDING SOCIAL CAPITAL</b>				
13	No. of Bookkeepers placed	9000	2000	4000	<b>15000</b>
14	No. of Master Bookeepers (MBK) trained and placed	963	227	1200	<b>2390</b>
15	No. of potential internal CRPs identified and trained	1877	249	0	<b>2126</b>
16	No. of Other Community Cadres (e.g. Community Mobilisers, Active Women, CMTs, MCP-BK )	2806	670	3700	<b>7176</b>
<b>E.</b>	<b>FINANCIAL INCLUSION/MAINSTREAMING AND BUILDING ACCESS TO FINANCE</b>				
17	No. of SHGs having opened Savings Bank account	6348	1200	18960	
18	No. of SHGs provided RF	7643	1220	10000	<b>18863</b>
19	Amount of RF disbursed (in Rs. lakh)	1146.5	183.0	1500.0	<b>2829.45</b>
20	No. of SHGs provided CIF	3833	635	0	<b>4468</b>
21	Amount of CIF disbursed (in Rs. lakh)	1916.5	317.5	0.0	<b>2234</b>
22	No. of village organization (VO) opened bank account	711	16	0	<b>727</b>

S. No.	Particulars	NRLP	NRLM	NON INTENSIVE	TOTAL
23	No. of village organization (VO) received Vulnerability Reduction Fund (VRF)	72	0	0	72
24	Amount of CIF received by Cluster Level Federations (CLF)	0	0	0	0
25	No. of SHGs accessing bank credit	2783	140	9477	12400
26	Amount of bank credit accessed (Rs. in Lakh)	1388	70	4674	6132
27	No. of SHGs accessing interest subvention	1424	60	9477	10961
28	Amount of Interest Subvention disbursed (Rs. in Lakh)	200	200	500	900
29	No. of Bank Branch managers immersed with Resource Organisation	96	45	276	417
<b>F.</b>	<b>ECONOMIC INCLUSION AND LIVELIHOOD PROMOTION</b>				
30	No. of Livelihoods Collectives promoted	2	1	0	3
31	No. of SHG Members linked to livelihoods initiatives (in intensive blocks)/layered activities	27	9	0	36
32	No. of Youth trained and set up enterprise (Settled)	6750	2250	9000	18000
33	No. of Youth trained and financed for setting up enterprise	5063	1688	6750	13500
<b>G.</b>	<b>SYSTEMS AND PROJECT MANAGEMENT</b>				
34	No. of SHGs, whose profile entered in the MIS	8375	2471	30000	40846
35	No. of procurement assignments completed				
36	% Utilization of available fund	90	90	60	

### c. Implementation Arrangements Proposed

#### Recruitment Strategy

Recruitment of SMMU, DMMU & BMMU level positions except Community Coordinators are under process through HR agency.- SRIJAN. Most of positions at SMMU & DMMU have been completed, however, positions those remained unfilled will be re-advertised and filled by same agency by end of March 2014.

#### Recruitment of Community Coordinator

The project has experienced communication and retention problem with the candidates who are recruited from outside for the Community Coordinator position. Hence, JSLPS will encourage local candidates to work on these positions for high retention and best output from them. For this,

Candidates shall be recruited first as a Trainee Community Coordinator for initial 6 months whose performance shall be regularly observed by the senior project staff and may be recommended for formal selection as a Community Coordinator. However, Selection of trainee Coordinator will be done through rigorous selection process like Written, GD and PI.

### **Staff in the Home-grown districts**

JSLPS will create thin HR structure in the partnership districts, as partner NGO shall operate these blocks through their own staff. The approved positions under partnership districts are– District Program Manager, District Finance Manager, , District Manager – FI, District Manager – Skills & Jobs, M&E & MIS officer, EACO and Support staff. However, other thematic positions may also be filled as per requirement of the project.

### **Training and capacity Building**

The capacity building for the staff of SRLM is an important aspect under NRLM program. Unless the knowledge and skill of all staffs from SMMU to cluster level is not enhanced, they will not be able to deliver the outputs effectively and efficiently. In this context, capacity building of staff would be important to complete before final deployment in the operational area.

All recruited staff in SRLM and the existing staff of JSLPS would undergo an extensive induction programme. The purpose of induction is to ensure the effective integration of staff into or across the organization for the benefit of both parties. The induction programme would provide all the information that new employees should know at the time of joining. It will be a well structured and slightly vary for managerial and field staff. Recruited staff will be trained, orientated and exposed to different level of practices for formation and strengthening of CBOs at SERP/BRLP. The framework of induction programme for new entrants will consists as per society requirements with duration of 4-6 weeks.

In addition JSLPS would take technical assistance from the resource institutions like SIRD, XISS, XLRI etc. to organise refresher training for the staffs periodically.

The Staff shall be inducted through three different formats of training during 30-45 days of time as explained below

1. In-house Thematic Training: (i) Basic Orientation (3 days) (ii) Thematic Orientation (6 days),
2. Field visit : (i) Village Immersion (15 days), (ii) Exposure visit to NROs (10 days),

### 3. Intervention related training (15-30 days)

- Basic Orientation (3 days): - All newly recruited staff shall be inducted 3 days basic orientation training to have common understanding about origin of JSLPS, objective, vision, mission and structure of Organizational, Basic Rules and Norms of JSLPS, Brief Introduction/status of NRLM and its components.
- Village Immersion (15 days): - All new recruits shall undergo 15 days village based immersion training to capture contextual knowledge about Jharkhand state.
- Exposure Visit (10 days) :- On completion of 15 days village Immersion, the staff shall be scheduled for 10 days exposure visit in the operational areas of NROs – SERP/BRLPS.
- In-house thematic Training (5-7 days) :- In-house thematic training will widely cover related theme of NRLM which may be imparted through resource persons from concern domain, NMMU, NROs, NSOs and other stake holders.
- Intervention related training (15-30 days) : - This training will be conducted to the staff in a periodic way as per requirement and relevancy of staff in specific domain.

### **Setup of HR System**

Since most of DMMU and BMMU are new, the prime work of HRD this year would be instituting robust and effective HR system across all units. The systems that needs to placed at every unit for smooth and easier HR operations would be :-

- Placing attendance & leave system and proper documentations of HR records
- Creating vertical structure of grievance handling cell from bottom to top level - BMMU-DMMU-SMMU.
- Creating Women grievance Redressal cell at SMMU level.
- Creating disciplinary action cell at every unit.
- Citizen charters and RTIs

### **Plans for instituting FMS, MIS and other systems**

CPSMS registration for State office completed. For district accounting centre, registration will be done by Feb, 14. In Feb, 14 we have proposed training on CPSMS for finance staffs. During last finance review meeting at Delhi it was informed that NMMU is working with Tally Solutions for integration of CPSMS for tally. If it would happen, we may start payment through CPSMS from 1st

April, 2014. The SRLM is negotiating with its existing IT firm to develop HRMIS for JSLPS. It is expected to be complete by June, 2014.

### **Plans for customization and adoption of COM**

In a joint exercise done by all SRLMs in NIRD between 10th to 20th Dec, 13 the COM was finalised. In due course of time JSLPS will make necessary modifications to suit to Jharkhand context.

### **Financial Control System**

JSLPS is having approved Finance , HR and Procurement manuals and clear delegation of authority chart. Cheque signatories are CEO, COO and SPM Finance with define limit. We are having 10 accounting centre at DMMU level out of which 3 are in mature stage as three districts, Ranchi, West Singhbhum and Pakur are old resource districts started in the years 2013-14. All the financial transactions including disbursement of salary, RF and CIF are being taken care of from district accounting centre. For payment to internal as well as external customer, we issue bank advice which instruct bank to transfer money to the beneficiary bank account directly through NIFT / RTGS. We have installed accounting software Tally at all accounting centre. System at SMMU is working as central server through which DMMUs system are connected periodically for data synchronization. We have well defined norms for backup and security of data in the accounting centre.

JSLPS is having approved norms for timely settlement of claims and disbursement of fund to its district accounting centre. Statutory audit has been conducted for FY 2012-13. We are going to hire CA firms for FMTSC and Internal auditor from FY 2014-15.

### **Accounting Centre Set-up**

JSLPS is having his accounting centre at SMMU, SRC and 10 DMMU level. We do not have accounting centre at BMMU level. All the accounting centre is having bank account in the name of JSLPS. Staff structure at accounting centre are as below:

Sl.No	Accounting Centre	Approved Position	Position Filled
1	SMMU	1 SPM, 1 PM, 1 A.O, 1 Cashier	All
2	SRC	1 FM and 1 Accountant	All
3	DMMU, Ranchi	1 DFM, 1 A.O and 1 A/c Asst.	All
4	DMMU, W Singhbhum	1 DFM, 1 A.O and 1 A/c Asst.	1 DFM and 1 A/c Asst.
5	DMMU Pakur	1 DFM, 1 A.O and 1 A/c Asst.	All



Sl.No	Accounting Centre	Approved Position	Position Filled
6	DMMU, Lather	1 DFM, 1 A.O and 1 A/c Asst.	1 DFM and 1 A/c Asst.
7	DMMU, Palamu	1 DFM, 1 A.O and 1 A/c Asst.	1 DFM and 1 A/O
8	DMMU, Giridih	1 DFM, 1 A.O and 1 A/c Asst.	1 A/O and 1 A/c Asst.
9	DMMU, Simdega	1 DFM, 1 A.O and 1 A/c Asst.	1 A.O.
10	DMMU, Dumka	1 DFM / A.O	1 A.O. and 1 A/c Asst.
11	DMMU, Khunti	1 DFM / A.O	1 DFM and 1 A.O.
12	DMMU, Gumla	1 DFM / A.O	1 A.O and 1 A/c Asst.

#### **d. Strategies and Key Activities for Promotion of Social Mobilization and Institution Building**

**Indicate key strategies and activities proposed for promotion/ revival of SHGs, VOs.**

JSLPS has established strategy and activities for promotion of new SHGs, VOs and CLF and revival of existing SHGs.

- MoUs have been signed with NROs (SERP, Hyderabad and BRLPS, Bihar) to provide CRP strategy for social mobilization promotion of SHGs and VOs in resource blocks. NROs will provide technical support and capacity building support for successfully roll out of resource block strategy.
- The systematic and proper protocols have been maintained for effective implementation of external CRP drive.
- The follow ups during the pre CRP drive, during CRP drive & post CRP drive activities will be done to maintain standard norms and preparation.
- Each resource block is divided into 4-5 geographical clusters, based on the area and population size. SRLM has positioned one Cluster Coordinator in each cluster and three Community Coordinators at each cluster to ensure program implementation. On an average 3-4 members are working in each and every cluster in Resource Blocks. Besides, community cadres like Book Keepers, Community Facilitators and Internal CRPs have been identified, trained and deployed to facilitate SHGs and federation promotion and management.

The DMMUs and BMMUs are established and strengthened in the NRLP blocks/ districts of Jharkhand to facilitate the implementation process. The full spectrum of interventions in NRLP blocks are; strengthening existing SHGs, formation of new SHGs, formation of VOs, strengthening VOs, formation and strengthening CLF providing financial support in terms Revolving Fund, Community Investment Fund, safety net(social security), livelihood farm, non-farm activities, infrastructure and marketing fund support, skill development and placement of youth and innovative programs and Participatory Identification of Poor (PIP) through SHGs and institutions of poor

### **Intensive blocks**

Similarly, JSLPS has established and experimented the SHG promotion protocols in intensive blocks. JSLPS has selected 10 blocks to implement the mission with the resources available in the 16 resource blocks of the state. This will be done through developing own internal social capitals to scale in other blocks and to promote own models of institution building. Social capital i.e. internal CRPs (active women) developed from amongst the SHG/community in the resource blocks would also be employed in the JSLPS intensive blocks to seed the social mobilization and institution building process. The active women will be selected and trained to scale up the best practices in the resource blocks to the newer blocks. Five internal CRP teams would be identified and trained to implement the programme in the other blocks. The internal CRPs and the CCs from the resource blocks will mobilize women into SHGs and train the SHGs.

JSLPS follow 5 phases of roll out intensive block strategy like identification of internal CRP, Capacity building of CRP, testing at field, main CRP round, assessment during de-briefing.

The intensive block is divided into 3-4 geographical clusters. Selection of internal CRPs will be done through the VOs or Cluster Level Federation (CLF). BPMU staff will only facilitate the process. AW (internal CRP) are tagged with external CRP round. Initial orientation of internal CRPs is done for 10-15 days and equipped with necessary modules and case studies. Flip charts are developed and orientation provided to them on that. Each CRP team comprises of 3-SHG CRP and 2-BK. First trial round is done in their own or neighbouring village after which training tool kits and logistics kits are provided to them.

Clusterisation is done by the block team and necessary preparatory work done in the respective villages where round is to take place.

After internal CRP teams arrive in the cluster, CC and the AW will involve in CRP work and take up responsibility for follow-up action and further facilitation support

## **Partnership with NRO**

### **Key highlights of Partnerships and Areas of Support**

In Jharkhand a total of 16 resource blocks are being developed which will cater to the social mobilization and institution building needs of the rest 243 blocks of the State by FY 2021-22. Total blocks in the State are 259. SERP and BRLPS, the two NROs for the State would be supporting JSLPS in 11 and 5 blocks respectively. The terms of engagement with these NROs remain almost the same as it was in FY 2012-13 and FY 2013-14.

### **Internal CRPs/Development of Social Capital**

3-5 SHG members would be trained when the external CRP rounds are being done in the block. Gradually, they are being developed as internal CRP and Community Facilitator over a period of 12 to 18 months. Regular training and capacity buildings are being done in and in NRO areas to develop them as internal CRPs.

## **Home Grown Models-Partnerships with CSOs**

JSLPS has entered into MoU with 15 Block level federations in 14 blocks of 5 special SGSY districts and its promoting agency PRADAN. This three year partnership will give a head start to State mission to upscale social mobilization, institution building and livelihoods under home grown model in the state.

Salient Features of this partnership is as follows:

- Federations are the implementing agency
- PRADAN will act as technical support agency for Federation
- Federations will mobilize poor and promote SHGs and VOs
- Federations will have their own office and staff
- Mission Facilitation Team ( MFT) at block level would provide support to Federations
- There will be DMMU established by JSLPS at district level with minimal staffing
- One livelihood expert will deputed by PRADAN at DMMU

Federation management cost, Federation's capacity building cost and RF and CIF will directly be transferred to Federation account.

## **Strategy towards social mobilization and institution building under Home Grown Models-Partnerships with CSOs**

- Federation would also take the responsibility of forming SHGs, VOs and CLFs. SHG would take up the role of mobilizing poor communities and bringing them into the SHG fold and saturating the blocks. This would be done by building shared perspective and vision with the Federations, training women in SHG promotion, expanding the pool of CRPs and developing plan of actions to saturate the blocks within 3 years.
- 80% of targeted rural household coverage per block would be achieved by March 2016.
- This Year efforts would be made to consolidate social mobilization in the existing villages and Panchayat. Federations will be supported in detailing out plans for saturation. It would be the initiatives of the Federation along with Cluster associations to saturate existing villages, and form Village Organizations (VOs) at village level.
- Village Organization (VO) would be a new structure in the selected blocks. In the first couple of years, it will be important to gain first hand experiences of promoting and nurturing VOs. These

bodies would act as intermediary to channelize and manage CIF with the primary groups. Thus, orienting VOs for this task and introducing effective systems and processes for financial intermediation would be important.

- PRADAN would jointly work with Federation to put in place, systems of monitoring and periodically review to track progress vis-a-vis plans.
- Each VO will have 8-12 SHGs based on the size of the village to cover 150 households.
- 6-8 such VOs from 4-6 Panchayat would be further federated into Cluster Level Federations.
- 4-6 Cluster Level Federations would be aggregated into Block Level Federatio750 to 900 SHGs.
- Building BLF as an effective institution to spearhead people led process.

### **e. Strategies and key activities for Capacity Building:**

#### **Training of staff of SMMU, DMMU and BMMU**

JSLPS have planned to develop trainers pool at various level to cater to the capacity building needs of CBOs, community cadres and staff. Trainers pool at state level is developed consisting of 24 members from SMMU (including SRC), DMMU, BMMU, members from SANJIVANI program of JSLPS, trainers from PRADAN and professional trainers from outside. The training immersion, exposure visit and induction of staff across the organization is defined and developed.

#### **Capacity building of community institutions**

- Based on the learning gained from last year (2013), JSLPS has develop active women as training CRP and is expanding the fold. Their training skill is being developed through ToT, thematic training and exposure to NROs. They would conduct the training for SHGs and VOs in large scale.
- The training kit including flip chart will be provided for effective training.
- CC and CLC will also facilitate some training for CBOs

#### **Capacity building of community cadres**

- Standard training schedules have been developed for community cadres
- Flip chart and SHG marga darshika is being used as resource materials for trainers

- The SHG module and VO modules of NRO is being used by trainers during training.
- District and block level trainers pool and PRPs have been conducting the training for community cadres.
- Based on the requirement, JSLPS is hiring trainers from BRLPs and other CB institutions empanelled by NMMU.
- Community cadres are sent for 12-15 days to NRO for village immersion cum training
- Total 30 to 45 days orientation, ToT and thematic training is provided to all cadres

### **Internal CRPs/Development of Social Capital**

- External CRP from SERP and BRLPS identifies 3-5 active women per village during CRP round. Gradually, they are being developed as internal CRP and Community Facilitator over a period of 12 to 18 months.
- Under preparatory step identified individuals are tagged with the external CRP round for 15 days for on job training.
- They are sent to NROs for 15 days of village immersion cum exposure visit.
- Inducting, orientation, PTM (use of flip chart) and thematic training (SHG and VO promotion and management, book keeping) provided over a period of six months by CC, CLC, PRP and BMMU/SERP staff.
- Internal CRP comprising of 5 members (3 CRPs and 2 BKs) are being identified fulfilling the basic criteria as:
  - Worked and trained as an Active women
  - Member attended at least 50-52 weekly meetings
  - Should have taken minimum loan amounting Rs.20,000 to Rs.25,000
  - Should be able to articulate well about Panchasutras and SHG norms
  - Willing to work for 15-30 days in a month in other block/district
  - Active women having a case study of benefitting from Social Mobilisation Process
  - Acceptance by her family and her SHG

### **Partnerships with Capacity Building agencies etc.**

Looking into the huge capacity building requirement, this year it has been planned to have partnership with APMAS, Hyderabad for organizing training for staff and stake holders on SHG and VO formation and management. Apart from that resource persons and consultants will be hired as and when required depending on the capacity building program and module/manual development.

### **Strategy towards capacity building under Home Grown Models-Partnerships with CSOs**

- In first 6-months PRADAN will orient the Federation and Stakeholders on NRLM program, help these bodies to create a vision of growth, visualize institutional structures at different tiers and define roles of each tier in alignment with NRLM guidelines.
- The above would require structured training programme and exposure visits to established projects areas of SERP and BRLPS.
- Subsequent to this phase, Federations would be supported to prepare road maps for sustainable development of the blocks. The mid-term action plans (3-5 years) would flow from this along with clearly articulated goals and strategies.
- Community Resource Persons will be trained and they will facilitate formation and nurturing of collectives. The CRPs would be mostly women who have lived experiences of being part of the SHG movement in the block and are inspired to support fellow women (uninitiated in SHGs) in their neighborhood to join SHG. Some of them would have the capabilities to provide end-to-end support services for SHG programme.
- A series of training will be conducted for SHG Active members and CRPs who would be involved by the Federation to promote and nurture new SHGs. The focus here would be to support all the SHGs to adopt Panchsutra principles.
- The SHGs would be trained to assess the credit needs of their members. Based on this assessment, the SHGs would be supported to compile their Micro-Investment Plans (MIP), to be forwarded to the VOs.
- Conducting large scale trainings to support Social Mobilization Financial Inclusion.

## **f. Strategies and Key Activities for Financial Inclusion:**

### **Promotion of Financial Literacy & Capacity Building**

- Trainings and capacity building of JSLPS staffs, community cadres and SHGs/VOs members for proper and efficient management of RF, CIF and VRF will be taken up. Further, the appraisal of MCP/MIP and applications of RF will be done at VO level (in case VO is not formed appraisal would be done at BMMU/Block Level Federation).
- Trainings/exposure visits before SHGs- credit linkage and its follow up after the linkage (bank repayment norms, etc.) would be ensured.
- District wise quarterly sharing and learning of events/workshops for bankers/mega camps for credit linkage etc. district wise will be organized.

### **Sensitization/ Immersion of bank branch managers and nodal officers**

- Trainings and Exposures visits of bankers (within the State/outside the State) and other means of sensitizing them for long-term relationship with SHGs/VOs/BLFs need to be further continued and strengthened.

### **Strengthening of community cadres- Bank Mitras**

- There would be high focus on community cadres development and their capacity building (SHGs book keepers, VOs book keepers, Bank Mitras, Bima Mitras, MCP/MIP facilitators).

### **Strengthening community based recovery mechanism (CBRM)**

- Community Based Recovery Mechanism (CBRM) for ensuring on time repayment of loans either of bank loans or CIF would be introduced and strengthened

### **Introduction of Insurance Services**

- Measures to introduce life insurance and health insurance would be taken up.

### **Facilitating Interest Subvention**

- Awareness building measures to SHGs members and bankers on interest subvention to SHGs will be taken up



- SHGs profiling and ratification by Gram Panchayats for ensuring the benefits of interest subvention would be taken up

## **Others**

- 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 and SHGs-Credit linkage in the Financial Year 2014-15.
- Piloting of at least one or two new financial products under Vulnerability Reduction Fund.
- Piloting in the field of life insurance and health insurance.

## **Strategy towards financial inclusion under Home Grown Models**

- The project will develop a culture of thrift, credit or inter-lending and repayment; establish a mechanism of bookkeeping / accounting, primarily to promote transparency, accountability and ambience of trust for stakeholders.
- As the SHGs gain confidence, these would seek additional funds to meet their credit requirements. Priority would be given to Bank linkage to enable SHGs to access credit from the banks.
- However, in the initial stages, the group may find it difficult to access bank loan. At later stages also, there could be cases of indifference shown by the bankers. In such situations, the Community Investment Fund (CIF) could be used to create 'cases of success' for the SHGs in managing bigger volume of credit to convince the bankers and trigger off bank lending. For using CIF, special attention would be given to favour poorer and vulnerable groups. In the initial years, VOs would do financial intermediation for the SHGs. VOs are expected to be more alive to the financial needs and circumstances of constituent SHGs and member families. Also, being closer to the primary groups would enable the VOs to act with prudence to manage the CIF and support the most deserving members and ensure efficient rotation of the capital.
- PRADAN will train VOs and introduce systems to enable the VOs perform the task of financial intermediation. This would mean that VOs would have systems and processes to examine and approve Micro-Investment Plans of the SHGs, assess the

viability of the plan and determine the terms of lending / investments, maintain books for maintaining records and tracking on-time recovery of loans.

- Existing books of accounts of the SHG programme will be attuned to the MIS requirements of the NRLM. Under this programme the SHGs would adopt "HISAB"; as integrated financial management information software.
- Priority would be given to enable SHGs to access credit from formal financial Institutions like banks. While, there are needs for creating credit demands in the SHGs, it would also be important to sensitize the bankers to respond to needs of the SHGs. Workshop, Camps and Bankers Meet and Exposure would be organized to sensitize the Bankers.
- Community Investment Fund (CIF) will be disbursed directly from SRLM to the VO as grant. As a procedure, SHG submits micro-plan to VOs and VOs in turn transfer CIF after due assessment of the plans in consultation with higher tiers.
- SHG and VOs would ensure that the money revolves within their system addressing the financial needs of its members.
- Working capital for poultry, Horticulture, Tasar yarn reeling etc. could be given to the livelihood Collectives directly from SRLM.

## **g. Strategies and key activities for Promotion of Livelihoods:**

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

The major activities proposed under the resource blocks area are promotion of: SRI, lac, efficient irrigation and goat based livelihood intervention particularly in the project areas where significant level of social mobilization has been carried out.

### **SRI and Vegetable Cultivation:**

The two technical agencies (ASA and IGS) already involved in the resource blocks would further support in expansion of SRI intervention. The new blocks would be involved by the existing agency or a new technical agency would be identified for up scaling.

The main support systems which are being envisaged are:

- Development of community based agriculture support services

- Support on Participatory Varietal Selection and Promotion
- Productivity enhancement in SRI
- Introduction of Vermi-bed
- Initiation of community procurement centers for SRI produce
- Collective Marketing (input and output)

During the current year 2013 focus was on identification of community resource person called as '*Aajeevika Krishi Mitra (AKM)*' in the villages and train them. In the existing 7 resource blocks 74 AKMs have been identified and trained. They would be involved in up-scaling the activity and further new AKMs would be identified and trained to increase the coverage area. The payment to the AKM would be on task based assignment. The AKMs with support of technical agency would be involved for seeding the technology i.e SRI in paddy and management practices. During the current year SRI and vegetable cultivation was done with 4986 families and we intend to expand with almost one lakh famers. Support would be provided to SHG with one weeder per unit. Demonstration would be also done of PVSP and other processes.

#### **Goat based livelihood intervention**

One technical agencies i.e. The Goat Trust from Lucknow has been involved in the resource block for supporting goat based livelihood intervention in the three clusters. The new blocks would be involved by the existing agency or a new technical agency would be identified for up scaling the intervention in the new area. The main objective of the Goat Trust is to establish Community Managed Innovative Goat Rearing model.

Goat rearing intervention is being promoted through training of community members on para-veterinary. They are known as Aajeevika Pashu Mitra/ CRP livelihood. At present 44 APM has been promoted and further new APM has to promote in the new areas. At present the work is being done with almost 800 household and we proposed to reach 2000 in the current year.

#### **Lac based livelihood intervention:**

Community managed lac promotion intervention is proposed with 2,500 farmers in 2014-15. Under this intervention the existing host plants would be taken for lac cultivation. The resource organisation/MKSP partner having expertise in lac cultivation their field staff or resource persons would be used to promote lac based livelihood intervention. SRLM will enter into MOU with expert agencies having experience in implementation in similar kind of activity. Community resource

person/Krishi Aajeevika mitra would be involved and trained to replicate the intervention on task based assignment mode.

### **Efficient irrigation promotion:**

The Efficient irrigation system is being promoted through institutions of the poor. CIF is being provided to these farmer's institutions 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 Aajeevika 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 four hundred farmers.

### **Strategies for promotion of CMSA, NTFP, Livestock, Fisheries, Micro-enterprises.**

Community Managed Sustainable Agriculture (CMSA) is to be initiated in four resource blocks 10 villages each. The CMSA strategy will be initiated with the technical Support of SERP. MoU is to be done with the resource organization.

1. Livelihoods layering would be initiated by Village Organization in the 4 resource blocks where adequate community mobilization and internal CRP nurturing has been carried out systematically.
2. The existing or new community livelihoods resource persons /AKM Aajeevika Krishak Mitra (one in each village covered under VO formation) would be placed in four resource blocks.
3. VO subcommittee on livelihoods would be formed and strengthened. Committee will be equipped with agriculture tools and implements using the infrastructure development fund.
4. Common facility centres would be developed in selected areas within 4 resource blocks.
5. Focus would be on ultra-poor to bring them in agriculture fold and provide them with proven package of practices.

### Expected Output under Livelihood Interventions

S.N	Particulars	Unit	Output
<b>1.</b>	No. of farmers taken up livelihood activities by adopting improved agricultural practices		
<b>1.1</b>	Farmers Adopted SRI and or Vegetable Cultivation	Farmers	80000
<b>1.2</b>	Area taken under SRI Cultivation	Acres	20000
<b>1.3</b>	Area taken under Vegetable Cultivation	Acres	5000
<b>2.</b>	No. of farmers taken up improved Lac Cultivation	Farmers	2500
<b>3.</b>	No. of farmers taken up improved Goatry Activities	Farmers	2000
<b>4.</b>	No. of farmers group formed and strengthened	Farmers Group	52
<b>5.</b>	No. of producer group formed and strengthened	Producer Group	15
<b>6.</b>	No. of families availing support from CMSA	Farmers	2000
<b>7.</b>	No. of Livelihood CRPs (Krishi Aajeevika Mitra) created	KAM/ CRP	640

#### **Livelihoods promotion through partnerships (e.g. MKSP)**

Eight project implementation agencies have been selected for starting implementation of Mahila Kisan Sashaktikaran Pariyojna in the state in the first phase, under which 27630 women farmers from 522 villages of 22 blocks in 10 districts are to be covered. In 2nd phase 10 project submitted under which project will cover another 45900 Mahila Kisan from 19 blocks of 11 districts of Jharkhand. The strategy proposed as are as :

- a. Conduct sub-sector studies and value chain analysis to identify the opportunities and its potential to get it leveraged to disadvantaged Mahila Kisan.
- b. Create expertise for sub-sector studies and value chain analysis among SRLM people and involve them from the study to the implementation phase, follow up and facilitation.
- c. Formation of MKSP dedicated cell at state level that will extend continuous support to all the stakeholders in the field. Team of expert will also support in making detail project report of the PIAs sanctioned during 2013-2014.

- d. MKSP Jharkhand will come up with a detail 5 year perspective plan by third quarter of financial year 2014-15 with a goal to develop model of green livelihood with sustainable agriculture practices for small and marginal farmer across the state covering 07 lac Mahila Kisan that is 10% of women population in Jharkhand at working age i.e. - 69 Lakh.
- e. Under MKSP perspective plan, 50000 livelihoods CRP to upscale the proved model across the state with 50 lac Mahila Kisan because small & marginal farmers have 22 lac land holdings out of total 28.4 land holding spread among 69 working age rural women.
- f. In phased manner agriculture and allied livelihood model will be taken up and demonstrated.
- g. ICCO and SRLM have signed a MoU. Initially, this 2 years partnership under which ICCO will support SRLM will be for creating pool of professionals to roll out MKSP in Jharkhand in best possible manner. The specific role of ICCO supported MKSP cell are mentioned as follows:
- o ICCO will provide HR support to SRLM at state level to create a dedicated MKSP cell at state level.
  - o State MKSP cell will facilitate first phase PIA in the preparation of detail project report.
  - o ICCO will facilitate SRLM in conducting Sub-sector studies and Value chain exercise.
  - o This team will facilitate district/block team and PIA for landing of project proposal in best possible way.

### **Provision of livelihood support services for productivity enhancement and value addition**

- 141 MECs will be provided training in business management and hand-holding support in working with enterprises.
- Another 150 MECs will be selected in 3 resource districts.
- MECs will work in a group, with different persons in the group having skills in different areas like finance management, marketing and training. Depending upon the area in which they work and the enterprise opportunities in the area, they will also specialise in different business areas.
- TEAM Training for other MECs by Master MEC, of not less than 15 days duration over a period of five months, covering application oriented business management principles.

### **Setting up baseline information & enterprise benchmarks-**

- Secondary information on enterprise opportunities and identification of focus enterprise sectors.
- Data collection of existing enterprises in selected sectors, grading of existing enterprises by MECs.
- Development of sectoral performance and business result indices.

### **MEC Business Plan and Placement of MECs**

- Formation of MEC groups & Preparation of business plan for MEC group in assigned area.
- Placement of MEC groups as per the No. Of VO/SHGs, business opportunities,
- Functioning of MEC Groups and Monitoring
- MEC Groups functioning as per business plan
- Regular hand-holding by Mentor MECs from Kudumbashree

### **Monitoring and reporting**

- Develop suitable reporting formats for reporting in coordination with the MIS cell.
- Develop web based MIS for monitoring the activities of MECs

### **Strategy of livelihood promotion under Home Grown Models-Partnerships with CSOs**

The livelihood interventions will have two levels:

- a. Around improving agriculture to strengthen food security,
- b. Intensive intervention on around multiple income generation activities for sustainable livelihoods.

In the coming Year we envisage a scale of outcomes in livelihood development as per the following:

- a) 60% of the total SHG families would attain Food-security
- b) About 45% of the total SHG families would receive support for at least one livelihood activity (in addition to paddy cultivation) to enhance their annual income by Rs. 15,000.
- c) About 30% of the total SHG families would be engaged in multiple livelihood options to earn in the range of Rs. 25,000 to Rs. 50,000 per annum.
- d) About 20% of the total SHG families will have access to improved livelihood infrastructure.

### **Key Strategies for livelihood promotion**

- Select and manage CRPs. The CRPs, specialized in providing agriculture / extension services, would be engaged by the VOs to assist the households in planning the farming activity. The pool of CRPs would be expanded through rigorous training and on-field support and help organize crop demonstrations, organize input linkages and offer extension services.
- Farm-Allied sectoral livelihoods, relevant to the local communities with adequate market potential like Poultry, Tassar, Goat rearing, Lac rearing, Floriculture and other rural enterprises will be promoted with a value-chain development perspective.
- The finance for individual asset creation (poultry sheds, reeling machine, goat unit etc.) would be a combination of grant from Government subventions and loans / contribution from the beneficiaries. The grant would be raised by accessing Specified funds (SCA for TSP) from the office of the Tribal Welfare Commissioner, Govt. of Jharkhand, Central Silk Board (under Catalytic Development Programme), RKVY and NABARD. As the activities are demonstrated well, the SHG members may take loan from the CIF to create individual assets. Accordingly, separate loan products are to be developed.
- The investments for Value chain (Sorting-Grading and storage place, mini-cold storage, poultry hatchery etc.) and community /production infrastructure would be leveraged from NRLM infrastructure funds, NABARD, RKVY and similar such agencies. In the current year, the requirement of support for building community / production infrastructure has been assessed per block. The producers' collectives and PRADAN would jointly work to raise resources for creation of individual assets and community infrastructure to strengthen technology extension, marketing infrastructure and aggregation of produce in the production clusters.
- In the coming year focus would be on stabilizing Kharif agriculture, improving crop productivity by propagating improved technology and processes and in later years double cropping and vegetables in upland would be promoted.
- There is a need to demonstrate models that are successful in similar contexts. This would be undertaken to validate the models in the new context and facilitate rapid adoption,
- Promoting New livelihoods / enterprise among rural youth

Currently, all the livelihood collectives (14 in number) are accessing loans from Banks at 14% annual interest rates. The collectives are servicing such high cost loans by ways of reducing the profit margins of the poor producers. This does not help in significant income gains at the level of the



producers. Also it is difficult to expand business of the collectives with high cost loans. Considering the above, the working capital needs of the livelihood collectives have been assessed. Based on this assessment, the project seeks to raise low-cost finance from NRLM or request for interest subsidies from NRLM to meet the working capital requirements of 4 collectives amounting to 100 lakh.

### **Pilots on PRI-CBO convergence**

This is a Project on Converging and building institutional capacities of SHGs and Panchayat institutions for strengthening local governance

### **Partnership with NGO/CSO**

Jharkhand SRLM is partnering with PRADAN, a lead NGO in Jharkhand to pilot the project in 3 blocks of 3 districts.

Strategic intent: To strengthen collectives of rural women and PRIs and their synergic relationship, to ensure enhanced public service delivery, livelihoods and social security of 27,000 rural households<sup>1</sup> in the selected poverty pockets (*54 Panchayats of 6 blocks of 6 districts*) of Jharkhand state by December 2016; the primary motive being enhancing the capability of the institutions of poor and sense-of-agency of rural poor especially women

The project also aims at moving away from typical project functionary lead processes to more community led interventions where the project anchors have a facilitative role. The project plans to actively work under the NRLM with active support from resource organizations and implementing agencies. This project strategically plans to integrate number of flagship government schemes like MGNREGS, IAP, BRGF, NRHM and so on with considered partnership with local duty-bearers, line department and other projects in the state. The basic objectives of the project

i. Building capacities of-

- citizens especially women for claiming entitlements and widening economic opportunities
- SHGs and Panchayat Organizations,

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<sup>1</sup> Largely from marginalized communities namely ST, SC and OBCs.

- Public systems and duty-bearers.
- ii. Building mutual relationships amongst the CBOs and PRI organizations in enhancing public services, schemes and economic development initiatives.
- iii. Training and developing large pool of resource persons (including training materials)
- iv. Create/Document a methodology for the mainstream to scale-up (based on the experience of this pilot)

### **Pilots on PRI-CBO convergence**

Area for the Pilot intervention:

- District (s): Ranchi, West Singhbhum, East Singhbhum, Khunti, Dumka and Gumla.
- Block (s): Khuntpani, Bundu, Ghatshila, Torpa, Sikaripada & Raidihi
- Number of Panchayats: 54
- Rationale for choosing the pilot area: Presence of intensive strategy, presence of SHGs, active Mukhia and PRI members, better performance in MGNREGS
- Presence of SRLM team in the chosen area- number of SHGs, presence of federations, status of the panchayat (s), works being undertaken under NREGA

Expected Output / Outcomes

- Strong and vibrant PRI at various level (80% PRI members will be pro-active in their roles and responsibility)
- Effective implementation of NREGA (90% card holder, 75 days job and timely payment will be ensured) & Water & sanitation
- Strong and vibrant CBOs at various level(SHG & VOs)
- Participation of SHG in Gram Sabha
- Participation of PRI members in SHG/VO meeting
- Strengthening of Gram Sabha
- Convergence model will be experimented

- MGNREGA, PDS and water & sanitation will be fixed agenda in all SHG meeting
- Strengthening CBO for entitlements and demand generation, citizenship
- Entitlement card to each HH

#### Implementation structure and Personnel

- State Level: SPM -SM & IB & one YP (from SRLM)
- State Anchor and two YP (from NRO).
- Senior officials from NRO will also provide their support
- District Level: DPM & PM – SM & IB
- Block Level: BPM with Community Cadres.

#### State Resource Group/Cell

- Resource group at state level consisting of 10-12 representatives from academic institutes, civil society, Govt. dept. (PRI, NREGA, RD, W& CD), CB institute (SIRD) and Mahilasamakhyia.

Scaling up the prior experience of the SRLM, strategies to facilitate convergence between PRI and CBO, MGNREGS and other line departments, training and capacity building of communities as well as community professionals ( LRG's, BRG's).

#### 1. Project Stakeholders

- PRI members
- Community Based Organizations (CBOs)
- Civil Society representatives
- Line Departments
- NRO
- CB institutions

## **h. Strategies and key activities for promotion of Convergence and Social Development:**

Strategy and key activities in the Water and Sanitation Cell to promote convergence of NBA, NRDWP and MGNREGA.

Jharkhand State Livelihood Promotion Society (JSLPS) will take following interventions in the 3 resource districts in which UNICEF will provide the technical support and financial support.

1. NRLM has an inclusive approach to include all families in a village for livelihood security. Nirmal Bharat Abhiyan and National Rural Drinking Water Programme is also has a saturation approach to ensure sanitation and water for all. The three programmes, namely, NRLM, NBA and NRDWP is therefore has an inherent potential to converge
2. The convergence between Livelihood Mission and water & sanitation programmes will be possible only if Panchayats/VWSCs and SHGs have a common platform of operation. In this respect it is suggested that VWSCs can become part of VOs. In other words, all members of the VWSCs can be reorganized with the support of VO.
3. For implementation of any water and sanitation programme, 100% community consensus, before the start of the programme is mandatory. Also, community contribution towards scheme implementation will be ensured before the programmes are implemented
4. The programme will be initiated in the intensive blocks identified by JSLPS in Ranchi West Singhbhum and Pakur. UNICEF will provide technical support to the JSLPS and DWSD for implementation of the programmes

### **Strategy for promotion of convergence with MGNREGS**

Livelihoods of most of the poor and disadvantaged households in Jharkhand depend on wage earning in agriculture. However, as wage opportunity in agriculture is not available throughout the year, they resort to distress migration. In this context, MG NREGA is envisaged to provide employment guarantee to wage seekers. The primary objective of NREGA is to augment wage employment in rural areas. MG NREGA provides up to 100 days of guaranteed unskilled manual employment to every rural household. While doing so, the auxiliary objective has been to create durable community assets in rural areas and strengthen livelihoods resource base of rural poor. In the past, there have been efforts in ensuring availability of guaranteed unskilled employment.

In recent years, there have been efforts towards convergence of NREGA with activities of other line departments. This includes convergence of NREGA with department of agriculture, forestry, fisheries, animal husbandry, water resources, and with NRLM. Convergence guidelines have been issued by Central/State Government with overall thrust on leveraging NREGA for promotion of livelihoods. Efforts related to convergence at Palli Sabha/Gram Sabha level have limited impact. It is observed that in common meetings like Palli Sabha, the poor households feel reluctant to participate, and even if they participate they do not express their need/demand. There is need to facilitate convergence at poor household level. This could relate to aspiration of household to strengthen their own livelihoods. In context of NREGA, it could be strengthening Land (those who have) and Labour (focusing on skill labour). The strategy would be to facilitate promotion of livelihoods through Demand Driven Household led Convergence. This is in spirit of household focused demand driven inclusive development as envisaged under NREGA.

### **Strategy for the convergence:**

- To facilitate household led convergence
- To involve most of the poor households in GP leading to facilitate linkages related to entitlement as aspired by the households, mainly in context of vulnerable households. It would facilitate linkage with other livelihoods related programs.
- Developing Household Livelihood Plan with focus on convergence relating to NREGS and other initiative to strengthen livelihood resource base for the household and village.
- Proposal for 45 Cluster facilitation Team (CFT) covering 162308 job card holders of 46 blocks in 18 districts have already been submitted. CFT will act as secretariat of Panchayat.
- CFT of experts i.e. checks & measurement, Natural Resource Management, Project Planning and designing, community mobilisation etc. will be formed with a support of lead CSOs/CBOs in a cluster of Gram Panchayat i.e. 3-4 panchayat contain 3000-4000 job card holders.
- CFT will function as secretariat of Panchayat for MGNREGA works. Core functional of CFT is given as follows:
  - Creation of Awareness and Demand Generation
  - Identification and planning for works that converge with the livelihood plans
  - Worksite Execution and Measurement

- Advance Payment of Wages to NREGA workers through Revolving funds devolved to CBOs
- Provision of Capacity building and training for all stakeholders involved including PRIs.

#### Specific Target

- To ensure minimum 75 man days for targeted community to identified HH.
- Empower and facilitate 100% target village to have better access of wage and livelihood services.
- Formation of VO in each and every targeted village.
- Capacitate 100 % potential job card holders to generate demand of their need.
- To increase present income at least by Rs 10,000 to 15,000 per annum for at-least 75% of targeted HH
- Established functional and a strong Gram Sabha in the target village by strengthening Mahila Gram Sabha in 100% target village.

#### Role of the CFT

- CFT will be responsible to identify the potential job card holder and enlist the type of jobs they are demanding.
- CFT and CSO team will work closely in identification of Mates among the CBOs.
- CFT will participate Mahila Gram Sabha organised or facilitate by Sanjivani project of JSLPS for better coordination with the respective community and all the stakeholders to understand their need and gaps.
- CFT will work closely with MGNREGS point person, MEC, Community Resource Person of CSO and SHG to meet the demand and work.
- CFT will share list of Job Card holders with CBOs and coordinate with VOs/ SHGs for timely payment through RF.
- CFT will consolidate Village level plan along with MEC at Panchayat level and place the same to the Gram Sabha and other Authorities for approval as SoP.
- CFT will monitor and guide the Mates for timely measurement and submission of report i.e. within three days.
- Every month organise review meeting for preparing monthly action plan.
- CFT will prepare need based livelihood option under CFT strategy.

- Exposure and training on different issues.
- Household and farm based livelihood planning and execution.
- Organise Rojgar Diwas , Labour Day and other events.
- Organise training and exposure for the NREGS staffs, PRI staffs and CBOs for effective implementation of the scheme and entitlements.

### 3. Chapter-III- Partnerships, Innovations, Pilots and Special Programs

#### ➤ Key partnerships with public, private and community organizations

##### Health and Nutrition pilots

A nutrition food supplement will be prepared and supplied to Anganwadi as pilot project in 3 locations of 3 resource districts. 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 with the support of researchers and scientists from central plantation crops research institute, Kasargod, Kerala through consultative workshops at district and state level. The key strategy will be

- Awareness, selection and need assessment: It will be done to select the right VO, place for the pilot through the help of specialized MEC of the area and Community cadres.
- Production Protocol: -Ingredients like wheat, millet, Bengal gram, ground nut, soya, sugar etc proportion in the recipe will emerge through studying the calorific and nutritive value of the ingredients available in the local areas..
- Administrative set up: Monitoring of the child health at regular interval, Unit should conduct monthly meetings, sector meetings, Mother's meeting.
- Distribution Strategy: The timely food supplement need to be distributed to Anganwadis under the supervision of VO members.

##### **Special strategy for Saranda Forest Dwellers area under Manoharpur Block of West Singhbhum**

JSLPS has piloted the State Rural Livelihood Mission (SRLM) activities in three districts namely Ranchi, West Singhbhum and Pakur districts of Jharkhand. It has intervened in Saranda area, one of the most neglected and difficult area in December' 2012 and initiated social mobilization and institution building activities.

Saranda forest is a very rich Sal forest of 800 km<sup>2</sup> lying in the tri-junction of Jharkhand, Orissa and Chhattisgarh States. It is of strategic importance and has been under strong Maoists presence for many years. There are around 7000 tribal households with population of 36,500 in Saranda Forest in 56 villages. It is home to the "Ho" tribes who speak the Ho dialect. As per the government of Jharkhand,



of the 56 villages, 14 are forest villages, around 10 are un-surveyed Jharkhand villages and the rest are Revenue villages. Major part of Saranda forest range is in the Manoharpur Block of West Singhbhum district of Jharkhand state.

The Ministry of Rural development has been giving more focus to the development of Saranda area of Manoharpur block. As Saranda area has strong naxal presence and presents different challenges like difficult geographic terrain, no infrastructure, poor performing public services, weak delivery system, weak governance, severe malnutrition, high poverty and vulnerability and overall economic backwardness etc.

By now, SRLM is operational in 29 out of 56 villages of Saranda area. About 2500 poorest and vulnerable families are included in the fold of 210 SHGs and 6 federated structure of SHGs at village level (Village Organization). Program has also identified and built capacity of community cadres like book-keepers, active SHG women etc. However taking into consideration all the precarious challenges and program learning experiences, SRLM experienced that the area has need of special intervention, approach and strategies. The SRLM proposes following interventions:

- a) External CRPs Strategy- JSLPS has planned to deploy the External Community Resource Person team in Saranda to work for 30 days in each round i.e. coverage of one village for 30 days in spite of 15 days due to low level of reception and poor participation in social mobilization process.
- b) Community-managed interventions (at VO level) in health i.e. Nutrition cum Day Care Center (NDCC) can be introduced to improve the nutritional status of pregnant women, lactating mother and infant children.
- c) Vulnerability Reduction Fund (VRF) at VO level in forms of financial products on minimal operational charges for members like for Health Risk Mitigation and for food security etc.
- d) IGA, Infrastructure and Marketing: Marketing tie-ups with value addition of forest produce can be explored for promotion of income generating activities. Infrastructure development at community level like for solar electrification, grain bank etc.
- e) Convergence with Saranda Action plan and with different departments/agencies

- f) Appointment of one Legal Advisor to advise the community on the issues related to land disputes, illegal possession of land, unjustified allegation on community related to connection in naxal activities etc.
- g) Mobile Banking Strategy for easy access of community to bank
- h) Motivation for local community cadres for their effective participation: JSLPS has committed for the development of poorest tribal community living in Saranda area of West Singhbhum. As per the Book -Keepers policy of the JSLPS, it has approved to pay an amount of Rs. 500/- per month as honorarium to the book-keepers working in the Saranda area. The amount is paid with a purpose to motivate limited on hand human resources and ensure active participation of the community cadre in the program.
- i) JSLPS has decided to directly recruit local community people as Community Coordinators in Saranda. Project is also flexible in terms of essential educational qualification and experience for employing these additional community coordinators.

### **Pilot Proposal for piloting NRLM initiatives in PVTG villages, Sundarpahari block of Godda-Jharkhand**

#### **Background**

Sundarpahari a tribal, hilly block in Godda district of Jharkhand is home to Paharia & Santal tribes. The Paharias are the original inhabitants of the area with a population of 16,066 (estimated) Particularly vulnerable Tribal Groups-PVTGs (Jharkhand has 8 PVTGs out of which two - Saoria & Mal Paharias the largest group reside in the area) are some of the most disadvantaged in the area, residing on the hill tops with abject poverty, inaccessibility, low literacy levels, nutritional status and endemicity of Malaria and a number of other tropical diseases.

The Paharias take loans (in form of cash, rice or seeds) for carrying out Jara (jhum cultivation of cowpea) from money lenders/traders and pay back at 100-150% interest rates at harvest. Average loan size is Rs 2500; the crop is cultivated in about 1 acre with a production of 2-3 quintals. Annually a family is able to earn Rs 8,000 to Rs 10,000 and this is a single biggest contributor to household income.

One of the major problems in the area is the high incidence of Malaria, on an average 25 to 30% of febrile patients here suffer from malignant malaria. Malaria not only leads to suffering and death

but on an average takes away 30% of the gross income of the families here as well as reduces family manpower. Due to remoteness and near absence of health facilities getting reliable prompt diagnosis and treatment is a serious concern usually the major reason for complication. Apart from this TB, Kala-azar, diarrheal diseases are some of the other diseases affecting the people. About 87% of pregnant women are anemic and about 55 to 60% children (0-3) are malnourished.

As most of the people live atop the Rajmahal plateau drinking water is a major problem, women usually descend 100-150 feet almost 5 times a day across rugged terrain to fetch water and carry out other household chores mostly from natural springs or wells. Most of this water has high coliform levels and few continue to have water till the hottest months (water table reaches 60 -70 feet in dry months). This results not only in diarrheal & skin diseases but also augment an unhygienic environment and lifestyle.

Most of the government welfare programs like National Rural Employment Guarantee Act-NREGA, National Rural Health Mission-NRHM & Sarva Shiksha Abhiyan-SSA, and Mid-day Meal-MDM have either been non-starters or failed to reach their potential. Other programs like Integrated Child Development Scheme-ICDS, Public Distribution System-PDS and National Old Age Pension Scheme-NOAPS are operating at rudimentary levels.

All this coupled by lack of connectivity – most of the villages have no roads and thus severely affecting service delivery. There is less than 10 km of pucca road in the hills. Due to very low levels of literacy their vulnerabilities increase manifold and in the absence of mainstream services moneylenders, traders, contractors, quacks, commission agents, spurious organization are routinely siphon of much of what reaches them or whatever little they possess.

In terms of community mobilization there are about 30 functional Women Self Help Groups (SHGs) organized in 3 clusters in the hills primarily promoted by Professional Assistance for Development Action (PRADAN). Apart from weekly savings and credit meetings, the SHGs are also involved in livelihood activities like Cowpea cultivation, collective trading of NTFPs etc through bank linkages or revolving funds provided from the Block. The SHG clusters also maintain Seed Banks for cowpea. Under the Special Swarnajayanti Gram Swarozgar Yojana (SGSY) being implemented by PRADAN 186 families participated in the improved Goat Rearing program. Apart from this Tasar and Kusmi Lac rearing is being done in villages having host trees. A local cadre of Community Resource Persons comprising of SHG & Cluster Leaders, Accountants, Auditors, Facilitators, Community Health Workers. Midwives, Animal Health Workers, Community Animators provide a number of services to the SHGs and community where mainstream agencies have little outreach.

## **Strategy**

Under the above backdrop and uniqueness of the PVTGs there is strong need to evolve a modified strategy for initiating National Rural Livelihood Mission (NRLM) program in the area. Though in Sundarpahari block there is an added advantage that in a number of villages there are existing SHGs and community have an idea on the purpose and utility of collectivization and group formation, the process needs to go in a slower pace as compared to other conventional areas. A number of approaches of current NRLM initiatives would need some changes with respect to the PVTG community. Since PVTG communities have been eternally marginalized apart from having a distinct ethnic and socio-cultural identity as well as livelihoods it is urged that a separate and independent federation (apart from any other Federation that would be set up in the block with other communities) would be essential to usher enrichment of their well-being. However in the very first year, initiation of Federation at the block level would not be desirable, rather strengthening of existing SHGs and clusters (which would need to be recognized as Village Organization (VO)) and initiation of robust SHGs in new areas and villages with system setting needs to the priority. Due to low literacy rates, inaccessibility and ethnic identity of the community much effort is needed in developing community friendly modules and systems and developing/strengthening the pool of community resource persons who would facilitate the process.

In terms of program management, facilitation and all round support at the block level it is proposed that it be entrusted to a suitable organization (with active support from Block and other stakeholders) that is already working in the area in terms of promotion of SHGs, livelihoods and well-being, has developed rapport and earned the confidence of the communities and has long standing impeccable experience in handling multi-stakeholder programs in difficult areas.

To summarize the changes from the NRLM framework that is proposed for the first/initial year/s

- Separate Independent PVTG Federation at block level to be initiated in Year-2
- 7 to 10 SHGs being grouped into 1 Village Organization that acts as the cluster
- Revolving Fund directly transferred to the SHG account from block for initial year
- CIF transferred through VO from block for initial year
- Share 80% cost SHG accountants for the first year

- Development of Capacity building Modules and SHG Systems that are community friendly and relevant to the local livelihoods, culture, beliefs and environs.

## **Approaches**

The Table 1 to 6 depicts the various activities that can be taken up in the FIRST YEAR of NRLM initiatives as a PILOT towards scaling up the approach in near future in other PVTG areas

## **Pilot on Anti Human Trafficking**

Trafficking in persons for labour and/ or sexual exploitation is a widespread and serious problem in India. Agencies involved in anti human trafficking estimate that of trafficked victims, 45% are children alone. There are both supply-side and demand side factors that are root causes of trafficking in persons. Supply side factors leading to trafficking include poverty, social and cultural practices such as gender discrimination, globalization, caste/tribe marginalization, vulnerability of women and children to trafficking due to conflicts/disasters, governance. Demand side factors include increased sex tourism in India's major tourist destinations and economic boom that have led to increased demand for cheap labour and subsequently increased level of migrant workers. Jharkhand is one amongst the main sources for human trafficking in India. An estimate 30,000 persons-mostly poor, illiterate and young tribal girls/ women are subjected to trafficking every year from this state (CASA Report,2012). Trafficking from Jharkhand has increased threefold in the past 3 years, show data released by the social, women and children development department that has worked on the basis of rescued persons.

According to "India Country Assessment Report on Human trafficking 2013", trafficking is rampant in West Singhbhum, Lohardaga, Garhwa, Dumka, Simdega, Pakur, Ranchi, Palamu, Gumla, Hazaribagh, Sahibganj and Giridih Districts. Most of the women trafficked from the state belongs to Oraon, Munda, Santhal (including endangered Pahariya) and Gond tribes, but majority of them are from Oraon and Munda. Trafficking patterns of Jharkhand clearly shows that young girls/women are trafficked mainly for domestic works.

Based on information and data available from primary and secondary sources, the district of Simdega, West Singhbhum and Ranchi has been selected to launch the AHT pilot first in Jharkhand. Ranchi and West Singhbhum are resource districts of the projects with adequate human resource available (project staff as well as community cadres) for capacity building and well performing SHGs and their federated structures. However, Thetainagar block of Simdega is also selected for AHT

pilot. Simdega accounts for majority share of trafficked victims from the state. It is one of the least developed districts in the country, primarily settled by the STs with 70.2 % population (highest STs Population among all districts of Jharkhand). JSLPS will do AHT Pilot in five blocks of Jharkhand:

District	Selected blocks for AHT pilot
Ranchi	Namkum and Angara(Resource Blocks)
West Singhbhum	Goelkera and Manoharpur (Resource Blocks)
Simdega	Thetainagar(resource block)

The approaches of JSLPS to combat human trafficking includes preventive measures that includes promotion of livelihood, strengthening linkages with social security and government schemes engagement of different stakeholders and generating mass awareness among community. JSLPS also considered that the rehabilitation is a larger meaning than only restoration of trafficked victims with the family and it is important that the victims of trafficking have livelihood opportunities to live their life with dignity.

There is groundwork has been initiated for the launch of the pilot and it will be synchronized with the implementation of the resource block strategy. The following is a tentative plan for setting up the AHT Pilot:

- a. Study on human trafficking – Gap analysis
- b. Risk & Vulnerability Mapping:
- c. Promoting Convergence with the Key stakeholders
- d. Media sensitization and campaigns
- e. Campaign for Public Awareness
- f. Formation of State and District Committee for creation of task force
- g. Formation of village/federation level committees
- h. Creation of tracking mechanism
- i. Capacity building of key stakeholders

## **4. Chapter-IV- Implementation in Non Intensive Blocks**

### **a. State level support unit (non-intensive cell) established**

State resource cell (SRC) was constituted in Jharkhand, as per plan, in July 2013. The objective of formation of SRC, as per (*source: Memo No. 470, JSLPS, Ranchi dated 18/7/12*) were

1. To design and develop training modules, materials for programme and project under JSLPS
2. To field test the developed training materials and modules on the thematic area of livelihoods.
3. Finalize training materials and modules for standardization and prepare yearly training calendar to cater the capacity building requirement of the NRLM, Sanjeeveni, Johar and other similar projects under JSLPS.
4. Conduct training of trainers (ToT) and develop Master Trainers based on the developed modules and thematic areas of operations
5. Coordinate and establish network within and outside state with different Training and resource organizations to leverage capacity building resources.
6. Support DRDAs in quality implementation of Non-intensive strategy of NRLM in the state.
7. Facilitate empanelment of training agencies for providing training and conducting exposure visit of staff as well as SHG members.

Largely, the memo gave two major mandate to SRC, one, to build the capacity of all the project of JSLPS through network of resource organizations within and outside the state and Second, to facilitate implementation of NRLM activities in Non intensive blocks through DRDA.

## **b. Approach for Annual Action Plan -2014-15**

State Resource Cell, as the name suggests and enshrined in the Annual Action 2013-14, has been created as a dedicated cell in SRLM, Jharkhand to cater to the needs of JSLPS with regard to Capacity Building process and interventions. Learning gathered in the resource blocks will be utilized for building preparatory ground for rolling out NRLM activities in non-intensive blocks.

Keeping such mandate, in mind, State Resource Cell cantered to create the support structure at district level i.e., creation of NRLM Cell in the DRDA to plan, monitor and supervise the progress of NRLM in the non-intensive blocks. The basic difference contemplated as a shift towards professionalism and commitment. The cell thus created is envisaged as a dedicated and committed unit working solely for NRLM activities. All the NRLM Cell personnel will be immersed and oriented through a series of trainings and discussions. The strategy is being revised, keeping the pace of work and setting up of DMMU in 12 districts, in 2014-15. Two separate strategies

will be adopted i.e., one for the districts where DMMU has been set up and the other where it is yet to be set up.

In first category of districts, the DMMU will cater to the needs of the districts. The DMMU will also coordinate with DRDAs for the implementation of the NRLM activity in the non-intensive blocks apart from their direct responsibilities of coordination in intensive blocks. In the rest of the districts NRLM Cell thus created will look after the progress of the work. Under the NRLM Cell, only the Programme Coordinator will be placed at the district level and other support staff will operate from the cluster level only. The Programme Coordinator being placed at the district level will coordinate with the DRDA, DMMU and SMMU.

In non-intensive areas handholding support will be rendered through cluster approach. A cluster consisting of 3-4 blocks will get additional hands to look after the SM&IB, capacity building as well as financial inclusion process through hired staff preferably from NGOs or civil society organisations having previous experience in the districts as well as in the field of social mobilization, financial inclusion and related fields. These hired staff viz; one Subject Matter Specialist for SM& IB, another SMS for FI and one Panchayat Coordinator in every selected Model Panchayats will roll out, strategize, and implement the planned activities.

Model Panchayats are those Panchayat wherein the social mobilization, institution building, identification and nurturing of Active Women, mass campaigns, film shows, wall-writing etc will be taken up. In these model panchayats the first and foremost task is to identify the existing SHGs and to detail their profile. All the IEC, capacity building and trainings of SHGs will help in revival and strengthening of existing SHGs. In the Model Panchayats new SHGs will also be formed and financial assistance e.g., RF, credit mobilization will be provided on a priority basis. Towards making the SHGs NRLM compliant, PIP of SHGs in these model Panchayat will be initiated through vetting the poverty status of their members through Gram Sabha.

To carry out the large number of trainings in the districts, resource pool is being created through empanelment of master trainers at district level. These master trainers are/will be trained properly to enable them to address the CB needs at the district level.

Devising CB strategy will be the mandate of SRC both in the intensive (especially resource blocks) and non-intensive areas wherein it will imbibe the existing CB strategy and chalk out the Capacity Building plan for SRLM.



Actions towards Community run Regional CB Academy can be envisioned as one of the future mandates of State Resource Cell. Actions towards this end will also be initiated during 2014-15 which are mostly non-financial interventions during the initial phases. Based on the experience gained, guidance received from NMMU and exposure in related domain may help in conjuring up detailed activity to be taken up towards establishing Community run regional CB Academy. The Community run regional CB Academy will coordinate the movements of internal CRPs into new adopted blocks/panchayats, services of active women, identify and nurture community cadres.

### **c. Key Activities proposed**

The interventions in Non intensive blocks are planned in two processes. One panchayat in each block has been selected as

- **'Model Panchayat'**: Model panchayat will have intensive activities and will be treated as priority panchayats in the sequence of reaching out to all the panchayats in intensive mode.
- In 219 Model Panchayat NGOs at the cluster level will place one **Panchayat Coordinator** for carrying out NRLM interventions. Moreover, in Jharkhand state the 100 villages have been selected under **Adarsh Gram** wherein the schemes and programs of the Govt. are being implemented on a priority basis. Around 50 to 60% of these Adarsh Grams are being planned to be taken up for NRLM activities in the first phase itself.

### **d. Hand holding Support**

1. **Formation of NRLM Cells at the district level:** A dedicated cell is being created in every district barring all the 12 intensive districts to coordinate with various blocks, clusters and model panchayats. This cell is comprising of 3 professionals i.e., MIS Coordinator, Capacity Building Coordinator and one Assistant-cum-Data Entry Operator, designed to mitigate various gaps e.g., information, strategy, coordination, monitor, convergence at cluster, block or down below the panchayat level.
2. **Hiring the services of NGOs at cluster level:** A cluster would constitute of 3-4 blocks in a district. At each cluster 2 subject matter specialists (SMS) and at each panchayat one panchayat coordinator will be deployed. For their deployment and nurturing, services of NGOs will be taken by each DRDAs at the cluster level. The process for the selection of NGOs is already finalized

and shared across. The human resource thus deployed at cluster level would initiate activities for social mobilization, strengthening institution building process, carry out, monitor and plan for capacity building interventions, promote financial inclusion, coordination with NRLM Cell, SRC and other Govt. departments.

### **3. Identification and nurturing of active women and book keepers**

- a. **Active women:** two active women per village under model panchayat is envisaged to guide the SHGs through the well-defined processes under NRLM guidelines. These women will activate the women SHGs time to time.
- b. **Master Book Keepers:** about 1200 master book keepers are envisaged in the non intensive blocks. About 25% of these master book keepers will be from Model Panchayats.
- c. **Book Keepers:** through the master book keepers 12000 book envisaged in the year. 25% of the book keepers will again be from model panchayat. The master book keepers will provide the handhold support to these book keepers. 1 master book keepers will train 10 book keepers. These book keepers will be trained for keeping the records of groups up-to-date as per the required/agreed format. The services of these book keepers will also be used for maintaining Community Based MIS.

#### **e. Capacity Building and support**

For non-intensive blocks the Capacity building support has two streams, one, for the preparation of training manuals, training calendars and designing the capacity building support and other is the delivery channel of all capacity building activities. SRC, in close functioning with SMMU, have envisaged the designing of training manual through series of desk reviews, visits to the resource blocks of the state, consultations workshops, piloting the modules, writeshops, and preparation of training manuals of the trainers and handbooks for the field practitioners. As the delivery of the CB activities, master trainers are and pool of resource organizations have been envisaged at various levels for its implementations.

- a. **Training Manual development:** training manuals are planned on 'Social Mobilization' and 'Financial Inclusion' . Since in the year 2014-15 these would be the prime activities, it is necessary that SRC is prepared with standard training manual on all the three identified subject matters so that the relevant training and capacity building activities can be taken up with different stakeholders at different levels at appropriate time.

- b. **Development of Capacity Building Monitoring Strategy:** the objective is 'to develop a concurrent monitoring system for various capacity Building Activities being carried out or has been planned to be carried out in the state'. Capacity building is one of the core activities in NRLM. SRC is envisaged to act as resource hub for the state for livelihood promotion under NRLM. To carry out varieties of capacity building activities at various levels is one of the mandates of SRC under NRLM. The mandate requires a robust monitoring system to be placed to ensure quality capacity building activities. Such strategy would require consultations and studies to be conducted at various levels.
- c. **Development of Master Trainers:** the objective is 'to create a pool of master trainers at state, district and block level to implement the capacity building activities at corresponding level as per the plan' in cascading approach. Implementation of any activities of NRLM, especially the CB would require various activities to be implemented simultaneously at different levels. The master trainers would be prepared through series of Training of Trainers to the empanelled resource persons at various levels procured through the set process.

#### **f. Social Mobilization**

- **Mass Campaign:** The districts have also planned for range of methods of mass campaign in the target villages like organizing *Mela, nukkad natak*, Rally, Film shows. SRC is planning to develop apt IEC materials, rounds of radio talks for promotion and mobilization.
- **Display Board:** A display board is planned in every ,model panchayat. The board will display the information about No. of SHGs, RF received, Bank linkages, etc. the information shall be made up to date by their respective Panchayat coordinator. The board shall encourage transparency in the programme.

#### **g. Monitoring**

SRC is contemplating on assessing the impacts of CB strategies undertaken in JSLPS with the objective of incorporating modifications, if required to make these trainings more effective. In this regard necessary activities would be initiated in the year 2014-15 through initiating discussions at various level, various stakeholders and capturing information at community level.

One more thing that has evolved as an agenda is to study how the programme NRLM is being conceived by various stakeholders including the CBOs, NGOs, Govt officers, academia and above all the community members.



## 5. Chapter-V- Infrastructure and Marketing

- Key infrastructure items proposed and the rationale
- Economic Infrastructure
- Training and Capacity Building Infrastructure

### SARAS/ Market Fairs

The market fairs, Melas and SARAS are being organized across different states and within the states throughout the year. Besides important and relevant days is celebrated in the district and state level which will provide a platform for sharing and capacity building event. The following days will be observed in the respective blocks and districts.

1. 15<sup>th</sup> Aug- Independence Day, 26<sup>th</sup> Jan Tableu preparation, 2<sup>nd</sup> Oct- Gandhi Jayanti, 15<sup>th</sup> Nov- Jharkhand Diwas , Biswa Adivasi Diwas, March 8<sup>th</sup> women's day, NRLM day, June 3<sup>rd</sup>, & any other local district level annual day celebration in district and block which may be a occasion for sharing the good practices and exchange of good ideas and interventions.
2. Participation in the MELA and SARAS of different statesThe different potential produces of districts will be mapped 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 2014-15. The SHG members with potential produce will be linked for the participation in the exhibitions 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.

## 6. Chapter-VI Technical Supports Required from NMMU

- **Support from State Anchor Persons and Thematic Units**

### **Social Mobilization and Institution Building**

Supporting in coordination with the NRO on various aspects

### **Financial inclusion**

Designing and system setting in the field of ensuring life insurance, general insurance and health insurance to SHGs members.

### **Livelihood**

Support in linkages and networking for the marketing of the products and value addition.

Support in linking with melas, SARAS and other important occasions in other states to understand successful livelihood proto-type models of best practices.

### **Monitoring & Evaluation**

The State Mission has commissioned baseline study by engaging services of GfK Mode Pvt. Ltd. Support is required in terms of coordinating between SRLM and Social Observatory in World Bank and also close technical supportive support is required so as to maintain the desired scientific rigour of the study.

Similarly, it is expected that contract with agency for undertaking Process Monitoring would be signed in the present financial year. Since, process monitoring is still an evolving process in the country hence, technical support would be required in proper rolling out of process monitoring system.

JSLPS has rolled out its own MIS named 'Swalekha'. Guidance in making it more efficient would be required from NMMU on time to time.

### **Social Development**

- Technical support needed in pilot interventions on anti-human trafficking and bonded labour.
- Designing trainings and exposures visits for large number of Govt. officials, PRI members and other stake holders on various aspects in the field of social development in coming years.
- Designing and system setting for health insurance to SHGs members.
- Guidance in establishment of nutritional centres in Jharkhand especially in Saranda.

- **Implementation Support Mission**

JSLPS need support in initiating, system setting and ensuring interest subvention benefits to SHGs.

Similar support in up scaling of existing livelihood opportunities would be required in the state

- **Other support**

Regular thematic mission visit to State and concurrent field visits would help the SRLM in further improving its program.

Sharing of best practices from other SRLMs by means of documents, workshops or by organizing exposures would be helpful for the State.

Participation of National Mission Managers in the monthly review meetings at State would help bring new perspective to the program as well as receive guidance.

## 7. Chapter-VII Timeline of activities

Timeline of Activities														
Activity/Item	Unit	Target	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15
<b>1. Social Mobilization&amp; Institutional Building</b>														
SHG formation	Poor & PoP													
Training of SHGs	SHG members													
VO formation	SHG													
Training of VOs	VO members													
TOT for state trainers pool/dist trainers pool/PTM & follow up	SMMU & DMMU													
Training on SHGs, VO & CLF concept & Management for staff of resource block & intensive block	DMMU, BMMU													
PIP workshop(6days for 40 participants)	SMMU, DMMU & BMMU													
Partnership with CB institute/agency	Agency													
Appointment of Legal advisor for Saranda	Consultant													



Timeline of Activities														
Activity/Item	Unit	Target	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15
Entry point program(health, education, light)	Community													
Infrastructure centre & IGA promotion	community													
PRI CBO convergence: Scoping study	CBO & PRI members													
<i>Exposure visits of SRG, BRG &amp; staff</i>	Staff & community													
<i>TOT of trainers team</i>	Trainers pool													
<i>Gram sabha strengthening</i>	GS members													
<i>Training of PRI representatives &amp; CBOs</i>	PRI & SHG													
Developing Training modules & materials	SM & IB team													
Translating COM, community cadre policies & training materials	SM & IB team													

**Timeline of Activities Under Financial Inclusion Theme**

<b>Activities</b>	<b>Target</b>	<b>Apr-14</b>	<b>May-14</b>	<b>Jun-14</b>	<b>Jul-14</b>	<b>Aug-14</b>	<b>Sep-14</b>	<b>Oct-14</b>	<b>Nov-14</b>	<b>Dec-14</b>	<b>Jan-15</b>	<b>Feb-15</b>	<b>Mar-15</b>
No. of SHGs having opened Savings Bank account													
No. of SHGs received Revolving fund (RF)													
No. of SHGs received Community Investment Fund (CIF)													
No. of SHGs received bank credit													
No. of Bankers immersed with Resource Organization													
Trainings and Exposures of Bankers within the State													
No. of village organization (VO) opened bank account													
No. of village organization (VO) received Vulnerability Reduction Fund (VRF)													
No. of members linked with Life Insurance													
Capacity building of Communities/Community Cadres													
Introduction of Bank Mitra													

<b>Timeline of Activities Under Financial Inclusion Theme</b>													
<b>Activities</b>	<b>Target</b>	<b>Apr-14</b>	<b>May-14</b>	<b>Jun-14</b>	<b>Jul-14</b>	<b>Aug-14</b>	<b>Sep-14</b>	<b>Oct-14</b>	<b>Nov-14</b>	<b>Dec-14</b>	<b>Jan-15</b>	<b>Feb-15</b>	<b>Mar-15</b>
Introduction of Bima Mitra													
Capacity building of staffs on Financial													
Rolling out of Interest Subvention													

<b>Timeline of Activities Under Knowledge Management and Communication</b>													
<b>Activity/Item</b>	<b>Target</b>	<b>Apr-14</b>	<b>May-14</b>	<b>Jun-14</b>	<b>Jul-14</b>	<b>Aug-14</b>	<b>Sep-14</b>	<b>Oct-14</b>	<b>Nov-14</b>	<b>Dec-14</b>	<b>Jan-15</b>	<b>Feb-15</b>	<b>Mar-15</b>
<b>Agency Consultancy Fee</b>	<b>Agency</b>												
Different types of training for capacity building of team SRLM with premier educational institutions (creativity & photography)													
<b>IEC - Printing and Others</b>													
Learning toolkit (flipcharts, posters, banners, maps, training aids)													

**Timeline of Activities Under Knowledge Management and Communication**

<b>Activity/Item</b>	<b>Target</b>	<b>Apr-14</b>	<b>May-14</b>	<b>Jun-14</b>	<b>Jul-14</b>	<b>Aug-14</b>	<b>Sep-14</b>	<b>Oct-14</b>	<b>Nov-14</b>	<b>Dec-14</b>	<b>Jan-15</b>	<b>Feb-15</b>	<b>Mar-15</b>
Online repository of KMC products (through CD/DVD) including photo and video bank													
Documentation of best practices (writeshop, compilation of current BPs)- print and/or video													
Learning notes (case studies/innovations/testimonies)													
Compilation of key research outputs (presentations/ articles etc.)- print and/or pdf Films (Short films on livelihood, thematic films, training films)													
Communication toolkit (brochure, leaflets, posters, folder)- design & production;													
Branding collaterals (logo, tagline, slogans, standees, hoardings, notepad, letterhead, business card, I-card, presentation template, tableaux)- design & production													

**Timeline of Activities Under Knowledge Management and Communication**

<b>Activity/Item</b>	<b>Target</b>	<b>Apr-14</b>	<b>May-14</b>	<b>Jun-14</b>	<b>Jul-14</b>	<b>Aug-14</b>	<b>Sep-14</b>	<b>Oct-14</b>	<b>Nov-14</b>	<b>Dec-14</b>	<b>Jan-15</b>	<b>Feb-15</b>	<b>Mar-15</b>
Newsletter (community and/or program): e-newsletter and/or print													
<b>Special Campaigns and Innovative tools and approaches</b>													
Google fusion tables (mapping of intervention blocks)													
BCC tools and trainings													
Purchasing of Panchayatnama													
Games (cards/ snakes &ladders)- customized to programme needs													
Dynamic website- design and content													
Social Media (Facebook, Youtube, Picasa,Blog)- branding, sharing and approval protocols Performing Art groups (Street play, Kala jathas/ folk music troupes)- support in mobilization efforts and/ or build capacity of community to develop a cadre of 'performers/ trainers'													

**Timeline of Activities Under Knowledge Management and Communication**

<b>Activity/Item</b>	<b>Target</b>	<b>Apr-14</b>	<b>May-14</b>	<b>Jun-14</b>	<b>Jul-14</b>	<b>Aug-14</b>	<b>Sep-14</b>	<b>Oct-14</b>	<b>Nov-14</b>	<b>Dec-14</b>	<b>Jan-15</b>	<b>Feb-15</b>	<b>Mar-15</b>
Photo/ paintings exhibition- selected photographs and/or paintings- by/ about community- noted artist and /or community													
Music album (SHG songs) and/ or concerts - support in mobilization efforts and/ or build capacity of community to develop a cadre of trainers'													
<b>PR Media Relations &amp; Adverts</b>													
Database of Media personnel (updated annually)													
Media workshop(s) to sensitize media on NRLM/ SRLM related issues													
Field visit of media personnel													
TV commercials, radio spots, print Ads, hoardings (specific to the state channels in regional languages)													
<b>Audio-visuals Knowledge Products-</b>													
"Community Best Practices" documentation with DG and likewise													

**Gantt Chart under MKSP 2014-15**

	Activity/iTem		Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Total
A	<b>Progress on projects not through AAP</b>														
A-1	<b>Capacity Building</b>														
A-1.1	Training & Orientation on Sustainable Agriculture (03 days programme each)	Person	0	25	25	15	10	0	25	25	0	15	10	0	125
A-1.2	Exposure visit on Sustainable Agriculture site (10 days programme each)	Person	8	8	4	0	0	10	0	10	0	0	0	0	24
A-1.3	Travelling cost for the exposure participant		8	8	4		0	10	0	10	0	0	0	0	24
A-1.4	Bi-monthly state level meeting (2 days programme each)	Person	0	10	0	10	0	10	0	10	0	10	0	10	50
A-1.5	Provision for hiring resource person (3 days programm each)	Person	0	9	0	6	6	6	3	3	3	6	6	6	45
	<b>Sub Total</b>				<b>33</b>			<b>36</b>			<b>3</b>			<b>16</b>	<b>268</b>
A-2	<b>Study/preparation of livelihood perspective plan</b>														
A-2.1	Sub-sector study and value chain exercise	Lumpsum			1			0			0			0	1
A-2.2	SPIP MKSP based on study recommendation	Lumpsum			0			1			0			0	1
					<b>1</b>			<b>1</b>			<b>0</b>			<b>0</b>	<b>2</b>
A-3	<b>PIA project funding details</b>														
A-3.1	First Phase MKSP				0			0			0			0	0

**Gantt Chart under MKSP 2014-15**

Activity/iTem			Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Total
A-3.2	2nd Phase MKSP (Under process)				0			0			0			0	0
					0			0			0			0	0
B	<b>Progress on projects through AAP</b>														
C	<b>Progress on projects as Fund routing agency</b>														
	HR cost of Young Professional	Person			0			0			5			5	10
	Provision for Laptop & software	Lumpsum			0			0			5			0	0
					0			0			10			5	10
					34			37			13			21	280

**Implementation Gantt Chart: JSLPS -Livelihood Off-Farm MEC (April 14 to March 15)**

**Activities and Timeline**

Sl. No.	Item	Units	Coverage	MONTH											
				Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-15	Jan-15	Feb-15	Mar-15
<b>A</b>	<b>Capacity Building of the MEC</b>														
1	CREAM training follow-up for the master MEC	MEC	33												
2	TEAM training of the MEC	MEC	141												
3	Check points	MEC	33												
4	Mentoring and handholding support to MEC	MEC	141												



**Implementation Gantt Chart: JSLPS -Livelihood Off-Farm MEC (April 14 to March 15)**

Activities and Timeline															
Sl. No.	Item	Units	Coverage	MONTH											
				Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-15	Jan-15	Feb-15	Mar-15
<b>A</b>	<b>Capacity Building of the MEC</b>														
<b>B</b>	<b>Baseline and opportunity assessment study</b>														
5	Baseline and Benchmarking	Enterprise	50												
<b>C</b>	<b>MEC Business plan</b>														
6	Formation of the MEC group	MEC	141												
7	Business plan of the MEC group	MEC	141												
<b>D</b>	<b>MIS and Monitoring,</b>														
8	Development of MIS	Website Update	1												
9	Process Documentation and Photo documentation	Document	12												
<b>E</b>	<b>Quarterly Review and Evaluation</b>														
10	Review meeting	No. of review meeting	12												
11	Mid-term evaluation	Evaluation study	2												

Non-intensive		Units	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March
#	Activity/Item													
<b>B2.1.4</b>	<b>Staff / Resource person training</b>													
B2.1.4.1	Two Day consultation workshop on Training Manual Development on SM, FI and MCP	Person days												

Non-intensive		Units	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March
#	Activity/Item													
B2.1.4.2	Five Day Writeshop on Training Manual Development SM, FI and MCP	Person days												
B2.1.4.3	Five Day Writeshop on Handbook Development SM, FI and MCP	Person days												
B2.1.4.4	Orientation of project team (NRLM cell and SMSs) on NRLM concept and their role	Person days												
B2.1.4.5	Immersion of SMSs and Block level officials in Resource Blocks for 5 days inter district	Person days												
B2.1.4.6	Immersion programme of NRLM cell for 5 Days at NROs	Person days												
B2.1.4.7	Immersion of Panchayat Coordinators of Model panchayat in Resource Blocks for 5 days	Person days												
B2.1.4.8	ToT on Livelihood verticals to Resource Persons (Three days at State)	Person days												
B2.1.4.9	ToT of PRP on SHG concept & management (Four days at District)	Person days												
B2.1.4.10	ToT of PRP on MCP (Four days at District)	Person days												
<b>B2.2</b>	<b>Social Mobilization and Community Institutions</b>													
<b>B2.2.1</b>	<b>Social Mobilization Costs including CRP Rounds, PRP and SAP cost</b>													
B2.2.1.1	Mass campaign (rally, campaign etc)	No. of events												
B2.2.1.2	Nukkad natak at the village level	No. of events												
B2.2.1.3	Wall painting (6*4 ft)	No. of points												
B2.2.1.4	Film show at the panchayat or village level	NO. of shows												
B2.2.1.5	Display Board	No.												
B2.2.1.6	Master Trainers on Social inclusion, FI, CBO MIS at State	person days												

Non-intensive		Units	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March
#	Activity/Item													
<b>B2.2.2</b>	<b>CRP Development Costs ( include active women )</b>													
B2.2.2.1	Orientation cum Training to Active women on SHG for 3 days at district	Person days												
B2.2.2.2	Exposure visit of active women in resource block for 2 days	Person days												
<b>B2.2.3</b>	<b>SHG/VO/CLF Start-up Costs including IT equipment, tablets, etc.</b>													
<b>B2.2.4</b>	<b>SHG/VO/CLF Facilitation Costs including Community Professionals</b>													
B2.2.4.1	Facilitation cost to Active Women for nurturing SHGs developing MCP and credit mobilization	No. of SHGs												
B2.2.4.2	Facilitation cost of SMS and Panchayat coordinators of Model Panchayat	LS												
B2.2.5.1	Training to Mater Book keepers on CBO MIS at State for four days	No of M.BK	-											
B2.2.5.2	Training to Book keepers (3BK per SHG) for 3 days at Block of model Panchayat	No of BK												
B2.2.5.3	Training to SHG on SHG concept & management for 4 days at village	No of SHGs												
B2.2.5.4	Exposure visit to SHG members of 5 SHGs of 219 model Panchayats in resource block for 2 days	No of SHGs												
B2.2.5.5	Training to SHGs on MCP prepration on 3 days at Panchayat	No of SHGs												
B2.3.2	Demand-driven other training/Credit Camps	LS	-											
B2.3.3	Exposure visit to Bankers	Person days												
B2.3.4	Identification & orientation to Bank Mitra for 3 days	Person	-											
B3.1.1	Revolving Fund Grants to SHGs													
D2.2.1	State level Review meeting													
D2.2.2	District Level Review Meeting													

Non-intensive		Units	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March
#	Activity/Item													
D.5	Knowledge management & communication		-			-			-			-		
D5.2	IEC - Printing, newspaper advert and Others													
D5.2.1	Printing of Training Manuals	No. of copies												
D5.2.2	Printing of Training Modules compendium	No. of copies												
D5.2.3	Printing of ToT Handbook	No. of copies												
D5.2.4	Development and printing of Posters and leaflets	No. of copies												
D5.2.5	Monthly news letter in Hindi	No.												
<b>G.- RSETIS (for details see IUFR S3A)</b>		<b>No. of Trainees</b>	3,750			3,750			3,750			3,750		

Timeline of Activities Under M&E and MIS														
Activity/Item	Unit	Target	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15
Baseline	Document													
MIS	Database													
Process Monitoring	Document													

## 8. Chapter-VIII- Summary of Costs and Sources of Finance

Estimated Costs for NRLM and NRLP

Table 6: NRLP Component Wise Financial Requirements\* FY 2014-15

S. No.	Component/Sub Component	Projected Expenditure (Rs. In crore)
<b>A</b>	<b>Technical Assistance</b>	
A1	Technical Assistance	4.10
A2	Human Resource Development	0.00
<b>B</b>	<b>State Rural Livelihood Mission</b>	
B1	State & District Management Unit	12.91
B2	Institution Building & Capacity Building	38.77
B3	Community Investment Support Fund	15.69
B4	Special Program (Implementation Partners)	26.75
<b>C</b>	<b>Innovation &amp; Partnership Support</b>	
C1	Innovation Forum and Action Pilot	2.15
C2	Social Entrepreneurship Development	0.00
C3	Public Private Community Partnership	0.00
<b>D</b>	<b>Project Implementation Support</b>	
D2	Monitoring, Evaluation and Studies	1.96
D3	eNRLM State and Community level	0.68
D4	Governance & Anti corruption	0.06
D5	Knowledge Management & Communication	1.35
Total		104.43

\*Note: Based on Unit Cost Norms circulated

Table 7: NRLM Component Wise Financial Requirements: FY 2014-15

S. No.	Component/Sub Component	Projected Expenditure (Rs. In crore)
<b>A</b>	<b>Technical Assistance</b>	
A1	Technical Assistance	0.00
A2	Human Resource Development	0.00
<b>B</b>	<b>State Rural Livelihood Mission</b>	
B1	State & District Management Unit	2.44
B2	Institution Building & Capacity Building	30.94
B3	Community Investment Support Fund	21.00
B4	Special Program (Implementation Partners)	0.00
<b>C</b>	<b>Innovation &amp; Partnership Support</b>	
C1	Innovation Forum and Action Pilot	0.00
C2	Social Entrepreneurship Development	0.00

C3	Public Private Community Partnership	0.00
<b>D</b>	Project Implementation Support	
D2	Monitoring, Evaluation and Studies	0.00
D3	eNRLM State and Community level	0.00
D4	Governance & Anti corruption	0.00
D5	Knowledge Management & Communication	0.00
<b>E</b>	Infrastruction & Marketing	2.43
<b>F</b>	Interest Subvetion (Intensive + Non Intensive)	9.00
<b>G</b>	RSETI	4.62
<b>H</b>	MKSP	18.17
Total		88.60

Expected Sources and amount of finance for NRLM and NRLP

Table 8: Sources of Finance: FY 2014-15

S. No.	Source of Finance	Amount (Rs. Crores)
1.	NRLP	
a.	Centre	78.32
b.	State	26.11
c.	Others	0
d.	Total	104.43
2.	NRLM	
a.	Centre	74.40
b.	State	14.20
c.	Others	0
d.	Total	88.60
3.	Total (1+2)	193.03

## 9. Chapter-IX- Result Monitoring Framework

### List of Outcome and Output Indicators

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

Indicators	Baseline	Units of Measure	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year 1 (14-15)	Year 1I (15-16)	Year 1II (16-17)	Year 1V (17-18)		
60 % of HHs perceive improve food security due to NRLM interventions over the baseline	% HHs	0%	5%	10%	30%	60%	Yearly	Mid term & End term evaluation & Studies
<b>V. Reduction in high cost debt</b>								
80 % of HHs report a 70 % decline in high cost debt	% HHs	0%	20%	40%	60%	80%	Yearly	MIS, Mid term & End term evaluation & Studies
<b>VI. No. of skill youth trained and placed</b>								
1.2 lakh trained youth provided continuous placement for 1 year and more	No. of youths	0	30000	60000	90000	120000	Yearly	MIS, Studies
<b>Outputs/ Intermediate Results</b>								
<b>I. Social Mobilisation, Social Inclusion and Institution Building</b>								
At least 80 percent of the identified poor HH mobilized into Self Help Groups (SHGs)	% HHs	10%	20%	40%	60%	80%	Yearly	MIS
50 % of HHs mobilized into SHGs are from the SC, the ST and the minority communities.	% HHs	10%	20%	30%	40%	50%	Yearly	MIS
20 % of the VOs and CLFs are able to meet operational expenses from own surpluses.	% VOs	0%	0%	5%	10%	20%	Yearly	MIS
70 % of VOs have at least 03 trained community resource persons	% VOs	0%	20%	40%	60%	70%	Yearly	MIS
<b>II. Financial Inclusion</b>								



Indicators	Baseline	Units of Measure	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year 1 (14-15)	Year 1I (15-16)	Year 1II ( 16-17)	Year 1V (17-18)		
Households Mobilized into SHGs cumulatively save Rs. 34 crores. (could be changed to per capita/per SHG)	Rs. Crore	1.87	5.13	14.26	22.55	34.00	Yearly	MIS
80 % of the eligible SHGs are able to access RF	% of SHGs	0%	40%	60%	70%	80%	Yearly	MIS
80 % of the eligible SHGs are able to access CIF (through VOs or directly)	% of SHGs	0%	40%	60%	70%	80%	Yearly	MIS
80 % of the mobilized SC, ST and the Minority households are able to access CIF.	% of HHs	0%	40%	60%	70%	80%	Yearly	MIS
50 % of SHGs credit linked with banks at least once and mobilized 200 Rs. Crore from formal financial institutions.	% of HHs	0%	10%	30%	40%	50%	Yearly	MIS
20 % of SHG members covered under life/ accident insurance at least for three continuous years and 80 % claims settled.	% of SHGs	0%	05%	10%	15%	20%	Yearly	MIS
<b>III. Economic Inclusion/ Livelihood Promotion</b>								
60 % of HHs reporting shift from wage as their principal source of livelihood to non-wage source of livelihoods (including self employment)	% of HHs	0%	10%	30%	50%	60%	Yearly	Mid term & end term studies & other studies
60 % of SC, ST , marginal farmers/ tenants brought under livelihood	% of HHs	0%	10%	30%	50%	60%	Yearly	Mid term & end term studies & other studies

Indicators	Baseline	Units of Measure	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year 1 (14-15)	Year 1I (15-16)	Year 1II (16-17)	Year 1V (17-18)		
interventions (CMSA, NTFP, Livestock enhancement)								
40 % of HHs covered productivity enhancements/value chain interventions in and agriculture including CMSA, NTFP, Livestock enhancement	% of HHs	0%	10%	30%	50%	60%	Yearly	Mid term & end term studies & other studies
30 % of mobilized HHs report taking up new livelihoods (after joining NRLM fold)	% of HHs	0%	10%	15%	20%	30%	Yearly	Mid term & end term studies & other studies
40 % of SHG women members reporting higher level of employment than the state average through NREGS	% of SHGs	0%	10%	20%	30%	40%	Yearly	Mid term & end term studies & other studies
<b>IV. Innovation and Partnerships</b>								
05 local innovations(identified through the Development Market Place) identified, financed and publicized	No. of innovations SHGs	0	01	03	04	05	Yearly	Mid term & end term studies & other studies
3 pilot innovations replicated, adopted	No. of pilots	00	00	01	02	03	Yearly	Reports
2 major business linkages established through public private partnership by CBOs	No. of Business Linkages	00	00	00	01	02	Yearly	Reports
4 Producer Groups/ Companies working in partnership with private sector organizations or other institutions	No. of producer groups	03	03	03	03	04	Yearly	Reports
<b>V. Social Development and Convergence</b>								

Indicators	Baseline	Units of Measure	Cumulative Target Values (FYs)				Frequency	Data Source/ Methodology
			Year 1 (14-15)	Year 1I (15-16)	Year 1II (16-17)	Year 1V (17-18)		
At least 50% of the households of the CLFs reported improved access to the Mid Day Meal schemes	% of HHs	0%	10%	20%	30 %	50%	Yearly	Mid term & end term studies & other studies
Household perception of the quality of and access to basic services--education, health, integrated child development services (ICDS) – improved by 50%	% increase	0%	10%	20%	30 %	50%	Yearly	Mid term & end term studies & other studies
30% Increase in percentage of children (by gender) enrolled to schools	% increase	0%	10%	20%	30 %	50%	Yearly	Mid term & end term studies & other studies
50% of people perceive that local governments are more inclusive and responsive to the needs of the poor in pilot blocks	% 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>								
Complaints/grievance handling mechanism established and complaints disposal rate is at 95% as per GAAP	% disposal rate	50%	60%	80%	90 %	95%	Yearly	Reports
4 annual COM revisions based on feedback and learning from the field, independent reviews and Supervision Missions	COM revisions	0	01	02	03	04	Yearly	Reports



## **10. Chapter-X- Annexure:**

- a. Detail Budget**
- b. Procurement Plan for 12 months in the prescribed format**
- c. List of Intensive Districts and Blocks**
- d. SGSY Financial Closure Report for the Jharkhand**
- e. Glossary**

## a. Detail Budget

### BUDGET TEMPLATE FOR FY - 2014-15 (JSLPS NRLP)

Resource Block Costs		Rs.L	Rs.L	Rs.L	Rs.L	Rs.L
#	Activity/Item	Q-1	Q-2	Q-3	Q-4	Total
A.1	Technical Assistance	102.50	102.50	102.50	102.50	410.00
A.2	Human Resource Development	-	-	-	-	-
B1	State Rural Livelihoods Mission	347.34	313.11	295.48	334.83	1,290.75
B2	Institutional Building and Capacity Building	863.43	880.93	950.05	1,182.97	3,877.38
B3	Community Investment Support Fund	160.45	347.45	496.65	564.80	1,569.35
B4	Special Programs (implementation partner at block level)	760.47	578.25	734.29	602.04	2,675.05
C.1	Innovation Forums and Action Pilots	41.00	58.00	58.00	58.00	215.00
C.2	Social Entrepreneurship Development	-	-	-	-	-
C.3	Public Private Community Partnerships	-	-	-	-	-
D.2	Monitoring & Evaluation and Studies	81.50	81.50	16.50	16.50	196.00
D.3	e. NRLM State and community level	17.00	17.00	17.00	17.00	68.00
D.4	Governance & Anti Corruption	1.50	1.50	1.50	1.50	6.00
D.5	Knowledge management & communication	14.00	35.50	43.00	43.00	135.50
E.-	Infrastructure & Marketing (for details see IUFR S3A)	-	-	-	-	-

Resource Block Costs		Rs.L	Rs.L	Rs.L	Rs.L	Rs.L
#	Activity/Item	Q-1	Q-2	Q-3	Q-4	Total
F.	- Interest Subvention (Intensive+Non intensive)	-	-	-	-	-
G.-	RSETIS (for details see IUFR S3A)	-	-	-	-	-
H.	- MKSP (for details see IUFR S3A)	-	-	-	-	-
<b>Grand Total NRLP</b>		<b>2,389.19</b>	<b>2,415.73</b>	<b>2,714.97</b>	<b>2,923.13</b>	<b>10,443.02</b>

### BUDGET TEMPLATE FOR FY - 2014-15 (JSLPS NRLM)

		Rs.L	Rs.L	Rs.L	Rs.L	Rs.L
#	Activity/Item	Q-1	Q-2	Q-3	Q-4	Total
A.1	Technical Assistance	-	-	-	-	-
A.2	Human Resource Development	-	-	-	-	-
B1	State Rural Livelihoods Mission	54.44	63.86	63.27	62.66	244.24
B2	Institutional Building and Capacity Building	404.04	1,037.10	935.48	717.25	3,093.86
B3	Community Investment Support Fund	340.00	400.00	800.25	560.25	2,100.50
B4	Special Programs (implementation partener at block level)	-	-	-	-	-
C.1	Innovation Forums and Action Pilots	-	-	-	-	-
C.2	Social Entrepreneurship Development	-	-	-	-	-
C.3	Public Private Community Partnerships	-	-	-	-	-

		Rs.L	Rs.L	Rs.L	Rs.L	Rs.L
#	Activity/Item	Q-1	Q-2	Q-3	Q-4	Total
D.2	Monitoring & Evaluation and Studies	-	-	-	-	-
D.3	e. NRLM State and community level	-	-	-	-	-
D.4	Governance & Anti Corruption	-	-	-	-	-
D.5	Knowledge management & communication	-	-	-	-	-
E.- Infrastructure & Marketing (for details see IUFR S3A)		54.00	67.50	54.00	67.50	243.00
F. - Interest Subvention (Intensive+Non intensive)		150.00	150.00	300.00	300.00	900.00
G.- RSETIS (for details see IUFR S3A)		115.50	115.50	115.50	115.50	462.00
H. - MKSP (for details see IUFR S3A)		-	-	1,783.70	33.08	1,816.78
<b>Grand Total NRLM</b>		<b>1,117.98</b>	<b>1,833.97</b>	<b>4,052.20</b>	<b>1,856.24</b>	<b>8,860.38</b>



### BUDGET TEMPLATE FOR FY - 2014-15 (JSLPS NRLM + NRLP)

Resource Block Costs		Rs.L	Rs.L	Rs.L	Rs.L	Rs.L	Rs.L
#	Activity/Item	Q-1	Q-2	Q-3	Q-4	Total	
A.1	Technical Assistance	102.50	102.50	102.50	102.50	410.00	
A.2	Human Resource Development	-	-	-	-	-	
B1	State Rural Livelihoods Mission	401.78	376.97	358.75	397.49	1,534.98	
B2	Institutional Building and Capacity Building	1,267.47	1,918.03	1,885.53	1,900.21	6,971.24	
B3	Community Investment Support Fund	500.45	747.45	1,296.90	1,125.05	3,669.85	
B4	Special Programs (implementation partner at block level)	760.47	578.25	734.29	602.04	2,675.05	
C.1	Innovation Forums and Action Pilots	41.00	58.00	58.00	58.00	215.00	
C.2	Social Entrepreneurship Development	-	-	-	-	-	
C.3	Public Private Community Partnerships	-	-	-	-	-	
D.2	Monitoring & Evaluation and Studies	81.50	81.50	16.50	16.50	196.00	
D.3	e. NRLM State and community level	17.00	17.00	17.00	17.00	68.00	
D.4	Governance & Anti Corruption	1.50	1.50	1.50	1.50	6.00	
D.5	Knowledge management & communication	14.00	35.50	43.00	43.00	135.50	
E.- Infrastructure & Marketing (for details see IUFR S3A)		54.00	67.50	54.00	67.50	243.00	

**BUDGET TEMPLATE FOR FY - 2014-15 (JSLPS NRLM + NRLP)**

Resource Block Costs		Rs.L	Rs.L	Rs.L	Rs.L	Rs.L	Rs.L
#	Activity/Item	Q-1	Q-2	Q-3	Q-4	Total	
F.	- Interest Subvention (Intensive+Non intensive)	150.00	150.00	300.00	300.00	900.00	
G.	- RSETIS (for details see IUFR S3A)	115.50	115.50	115.50	115.50	462.00	
H.	- MKSP (for details see IUFR S3A)	-	-	1,783.70	33.08	1,816.78	
<b>Grand Total NRLM &amp; NRL</b>		<b>3,507.17</b>	<b>4,249.70</b>	<b>6,767.17</b>	<b>4,779.37</b>	<b>19,303.40</b>	

## b. Procurement Plan for the FY: 2014-15

Summary of Procurement Plan for the Year 2014-15 of SRLM, Jharkhand			
Sl. No.	Types of Procurement	Planned In No.	Estimated Value (INR) in Lakhs
1	Goods	12	702.61
2	Works	2	41.36
3	Services	7	345.00
4	<b>Total</b>	<b>21</b>	<b>1,088.97</b>

PROCUREMENT PLAN-GOODS - 12 months procurement plan (April 2014 - March 2015)

Sl. No	Contract Description (Goods/Items)	Estimated Cost (Rs Lakh)	Method of Procurement	Review by NMMU/World Bank (Prior or Post)	Specifications, Bid Document and Advert	Expected Contract Signing (Month)	Procurement Unit (SMMU/DMMU)	Remarks
1	Office Refurbishment (Chair, Tables, TV etc.)	17.9	Shopping	Post	01-May-14	01-Jul-14	DMMU	Total cost of all 12 DMMUs
2	Hiring of Vehicles (Monthly & Tour)	72.2	Limited Tendering	Post	01-Apr-14	01-May-14	DMMU	Total cost of all 12 DMMUs
3	Office Equipment (Computer, AC, Printer etc.)	35.4	Limited Tendering	Post	01-Jun-14	01-Aug-14	DMMU	Total cost of all 12 DMMUs
4	Office Refurbishment of SMMU (Furniture & Fixture)	24.2	Limited Tendering	Post	01-Jun-14	01-Aug-14	SMMU	
5	Hiring of Vehicles (Monthly & Tour)	38.0	Open Tender	Post	01-Jun-14	01-Aug-14	SMMU	
6	Printing of different types of Books of Accounts, Training Modules & Flip Charts etc. for SHGs & VOs	130.0	Open Tender	NMMU	01-May-14	01-Aug-14	SMMU	
7	Development of Video Documentary	20.0	Limited Tendering	Post	01-Jul-14	01-Aug-14	SMMU	

PROCUREMENT PLAN-GOODS - 12 months procurement plan (April 2014 - March 2015)

Sl. No	Contract Description (Goods/Items)	Estimated Cost (Rs Lakh)	Method of Procurement	Review by NMMU/World Bank (Prior or Post)	Specifications, Bid Document and Advert	Expected Contract Signing (Month)	Procurement Unit (SMMU/DMMU)	Remarks
8	Printing of New Years Diary, Calendar, IEC Materials etc.	38.0	Open Tender	Post	01-Jul-14	01-Sep-14	SMMU	
9	Procurement of 1500 Tablets for MIS activity at Village Level	240.0	Open Tender	WB	01-May-14	01-Aug-14	SMMU	
10	Lease Line for all 9 Districts (Non-Consulting)	25	Limited Tendering	Post	01-May-14	01-May-14	SMMU	
11	Video Conferencing Unit for 9 District	32	Open Tender	Post	01-May-14	01-Jun-14	SMMU	
12	Computer Hardware/Software for DMMU/BMMU	30	Open Tender	Post	01-Jun-14	01-Aug-14	SMMU	
<b>Total Goods</b>		703						

NRLM/NRLP - 12 months procurement plan (April 2014 - March 2015): Consulting Services

Sl. No	Contract Description (Consultancy Services)	Thematic Area	Estimated Cost (Rs Lakh)	NRLP/ NRLM/NRLM-NRLP Funds	Method of Procurement	Review by NMMU/World Bank (Prior or Post)	TOR/EoI letter and Advert finalised (Date) (For Single Source - Proposal with Budget finalised)	Negotiations & Contract Signing (Expected Month)	Remarks
1	Hiring of Agency for Anti Human Trafficking	SD	45	NRLP	QCBS	Post	May-14	Jul-14	
2	PVTGs Piloting	M&E	50	NRLP	QCBS	Prior	May-14	Jul-14	
3	Hiring of Agency for Lac Cultivation & Marketing	LH, Farm	60	NRLP	QCBS	Prior	May-14	01-Aug-14	
4	Hiring of Agency for SRI	LH, Farm	65	NRLP	QCBS	Prior	May-14	01-Aug-14	
5	Hiring of Agency Goatary	LH, Farm	60	NRLP	QCBS	Prior	May-14	01-Aug-14	
6	Hiring of Legal Consultant	HR	5	NRLP	IC	Post	01-May- 14	01-Jun-14	
7	Hiring of Agency for Capacity Building of Human Resources of SMMU/DMMU/BMMU	SM&IB	60	NRLP	QCBS	Prior	01-Apr- 14	01-Jun-14	
	Total		345						

PROCUREMENT PLAN-WORKS - 12 months procurement plan (April 2014 - March 2015)

Sl. No	Contract Description	Estimated Cost (Rs Lakh)	Method of Procurement	Review by NMMU/World Bank (Prior or Post)	Specifications, Bid Document and Advert finalised (Month)	Expected Contract Signing (Month)	Procurement Unit (SMMU/DMMU)	Remarks
1	Office Refurbishment (Partition with minor Civil Works)	35.4	Limited	Post	01-May-14	01-Jul-14	DMMU	Civil work plan of all 10 DMMU
2	Minor Refurbishment of SMMU	6.0	Limited	Post	01-May-14	01-Jul-14	SMMU	
Total Goods		41						

c. List of intensive districts/resource blocks/intensive blocks and non-intensive blocks

Sl. No.	District	Source of Funding to DMMU	Block	Source of Funding to BMMU	Block Type	Starting Year	Implementation Strategy
1	Ranchi	NRLP	Angara	NRLP	Resource	2012-13	External CRP_SERP
2	Ranchi	NRLP	Namkum	NRLP	Resource	2012-13	External CRP_SERP
3	Ranchi	NRLP	Bero	NRLM	Intensive	2013-14	Internal CRP Strategy
4	Ranchi	NRLP	Bundu	NRLM	Intensive	2013-14	Internal CRP Strategy
5	West Singhbhum	NRLP	Goilkera	NRLP	Resource	2012-13	External CRP_SERP
6	West Singhbhum	NRLP	Khutpani	NRLP	Resource	2012-13	External CRP_SERP
7	West Singhbhum	NRLP	Manoharpur	NRLP	Resource	2012-13	External CRP_SERP
8	West Singhbhum	NRLP	Jagganathpur	NRLM	Intensive	2013-14	Internal CRP Strategy
9	West Singhbhum	NRLP	Tantnagar	NRLM	Intensive	2013-14	Internal CRP Strategy
10	West Singhbhum	NRLP	Hatgamahariya	NRLM	Intensive	2013-14	Internal CRP Strategy
11	Pakur	NRLP	Pakuria	NRLP	Resource	2012-13	External CRP_BRLPS
12	Pakur	NRLP	Maheshpur	NRLP	Resource	2012-13	External CRP_BRLPS
13	Pakur	NRLP	Pakur	NRLM	Intensive	2013-14	Internal CRP Strategy
14	Pakur	NRLP	Amrapara	NRLM	Intensive	2013-14	Internal CRP Strategy
15	Pakur	NRLP	Hiranpur	NRLM	Intensive	2013-14	Internal CRP Strategy
16	Pakur	NRLP	Littipara	NRLP	Resource	2013-14	External CRP_BRLPS
17	Simdega	NRLP	Kolebera	NRLP	Resource	2013-14	External CRP_SERP
18	Simdega	NRLP	Thetaitangar	NRLP	Resource	2013-14	External CRP_SERP
19	Simdega	NRLP	Bano	NRLM	Intensive	2013-14	Internal CRP Strategy
20	Palamau	NRLM	Chatarpur	NRLP	Resource	2013-14	External CRP_BRLPS
21	Palamau	NRLM	Satbarwa	NRLP	Resource	2013-14	External CRP_BRLPS
22	Palamau	NRLM	Bishrampur	NRLM	Intensive	2013-14	Internal CRP Strategy
23	Latehar	NRLM	Barwadih	NRLP	Resource	2013-14	External CRP_SERP
24	Latehar	NRLM	Latehar	NRLP	Resource	2013-14	Internal CRP Strategy



Sl. No.	District	Source of Funding to DMMU	Block	Source of Funding to BMMU	Block Type	Starting Year	Implementation Strategy
25	Giridih	NRLM	Dumari	NRLP	Resource	2013-14	Internal CRP Strategy
26	Giridih	NRLM	Bengabad	NRLP	Resource	2013-14	External CRP_SERP
27	Godda	NRLP	Patthargama	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
28	Godda	NRLP	Poreyahat	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
29	Gumla	NRLP	Raidih	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
30	Gumla	NRLP	Palkot	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
31	Gumla	NRLP	Basia	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
32	Gumla	NRLP	Gumla	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
33	Gumla	NRLP	Ghagara	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
34	Dumka	NRLP	Shikaripara	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
35	Dumka	NRLP	Katikund	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
36	Khunti	NRLP	Torpa	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
37	Khunti	NRLP	Murhu	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
38	Lohardaga	NRLP	Kuru	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
39	Lohardaga	NRLP	Kisko	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model
40	Lohardaga	NRLP	Senha	NRLP	Intensive-Home Grown Model	2013-14	Home Grown Model

## **SGSY Financial Closure Report for the Jharkhand**

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

This is to certify that:

1. 24 numbers of DRDAs out of 24 numbers of DRDAs and 20 numbers of DRDAs out of 24 numbers in the state have submitted their Audited SGSY Financial Statement of accounts for FY 2011-12 and FY 2012-13 respectively.
2. An amount of Rs. 5639.76 lacs (in words- fifty six crores thirty nine lacs and seventy six thousand rupees) has been certified by 20 numbers of DRDAs as unspent SGSY funds as on 31/03/2013.
3. Out of this certified unutilised amount (Rs. 5639.76Lac) has been evacuated to SRLM as of Rs. 4128.97 Lacs (on the date of certification).
4. As of 31<sup>st</sup> March 2013, the 24 DRDAs reported a total committed liability of Rs.1800.16 lacs.
5. DRDA wise details are provided in Annexure -1

Verified and found correct subject to audit reports.

Finance Officer, SMMU

Date:

CEO, SRLM

Date:

**Check list to be attached along with the SGSY closure report**

Name of SRLM: Jharkhand State Livelihoods Promotion Society (JSLPS)

1. No of DRDAs in the State	24
2. No of DRDAs that have submitted Audited Statement for FY 2011-12 to the MORD along with request for release of 2 <sup>nd</sup> instalment during 2012-13	24
3. No of DRDAs that have submitted Audited Statement for FY 2011-12 to the SRLM	24
4. No of DRDAs that have submitted Audited Statement for FY 2012-13 to the SRLM	20
5. Total SGSY fund balance as per Audited Financial Statement for FY 2012-13 for all DRDA including those who have not submitted Audit report till date.	Rs. 7910.62 Lacs
a. Balance available in the DRDA account as per Audit / DRDA accounts (as the case may be)	Rs. 3452.53 Lacs (20 districts)
b. Amount advanced to Banks but not disbursed by the banks	Rs. 1395.14 Lacs (20 districts)
6. Amount repatriated by the DRDA to SRLM	Rs. 4128.97 Lacs
7. Amount of Committed liability reported by DRDAs	1800.16 Lacs

Verified and found correct

Finance officer SMMU

Date

**List of Audit Objections/ Para Pending**

Sl.No	Name of the DRDA	No of Audit Objections Pending at the end Audit for FY 2012-13	Number of Audit Objections Cleared up to Reporting Date
1	Giridih	NIL	NIL
2	Latehar	NIL	NIL
3	Hazaribag	NIL	NIL
4	Ramgarh	NIL	NIL
5	Bokaro	NIL	NIL
6	East Singhbhum	NIL	NIL
7	Saraikela Kharsawan	NIL	NIL
8	Dumka	NIL	NIL
9	Lohardaga	NIL	NIL
10	Koderma	NIL	NIL
11	Jamtara	NIL	NIL
12	Pakur	NIL	NIL
13	Deoghar	NIL	NIL
14	Godda	NIL	NIL
15	Sahebganj	NIL	NIL
16	Khunti	NIL	NIL
17	Ranchi	NIL	NIL
18	Dhanbad	Report awaited	
19	West Singhbhum	Report awaited	
20	Palamau	Report awaited	
21	Simdega	NIL	NIL
22	Gumla	NIL	NIL
23	Chatra	NIL	NIL
24	Garhwa	Report awaited	

**DRDA wise Status of SGSY Audit Unutilised funds and Evacuation**

**Rs. Lacs**

Sl. No	Name of the DRDA	Audit Report for latest year 2012 to 2013	Unutilized Amount Traced as on			Amount Evacuated to SRLM	Committed Liability if any (as reflected in the Audited Financial Statement) at the end of the FY 2012-13	Amount of State Share Due But Not Received
			In DRDA Account	Unutilised Advance Amounts with Banks	Total			
1	Giridih	2012-	339.34	355.87	695.21	695.21	71.00	Yes
2	Latehar	2012-	373.72	186.29	560.01	480.14	45.05	Yes
3	Hazaribag	2012-	184.25	154.43	338.68	259.00	110.00	Yes
4	Ramgarh	2012-	41.56	91.63	133.19	69.88	70.68	Yes
5	Bokaro	2012-	166.6	166.13	332.73	178.34	83.82	Yes
6	East	2012-	6.84	66.87	73.71	73.71	143.48	Yes
7	Saraikela	2012-	132.18	42.88	175.06	100.00	4.00	Yes
8	Dumka	2012-	59.8	265.05	324.85	0.00	11.00	Yes
9	Lohardaga	2012-	14.62	17.46	32.08	30.82	26.00	Yes
10	Koderma	2012-	8.1	57.1	65.20	65.20	42.34	Yes
11	Jamtara	2012-	17.3	15.16	32.46	24.99	72.00	Yes
12	Pakur	2012-	18.09	35.99	54.08	0.00	48.80	Yes
13	Deoghar	2012-	30	26.25	56.25	56.25	4.00	Yes
14	Godda	2012-	28.96	169.7	198.66	55.19	188.35	Yes
15	Sahebganj	2012-	0.03	19.27	19.29	19.29	0.43	Yes
16	Khunti	2012-	1.39	10.02	11.41	11.35	11.46	Yes
17	Ranchi	2012-	527.3	1043.4	1570.70	600.00	193.18	Yes
18	Dhanbad	2011-	36.27	413.18	449.45	300.00	25.00	Yes
19	West	2011-	811.11	326.89	1138.00	610.07	35.27	Yes
20	Palamau	2011-	346.71	239.66	586.37	124.53	305.00	Yes
21	Simdega	2012-	31.63	73.57	105.20	34.79	61.85	Yes
22	Gumla	2012-	51.03	80.44	131.47	128.81	92.45	Yes
23	Chatra	2012-	210.88	518.64	729.52	211.40	90.00	Yes
24	Garhwa	2011-	14.82	82.22	97.04	0.00	65.00	Yes
	<b>Total</b>		<b>3452.5</b>	<b>4458.10</b>	<b>7910.6</b>	<b>4128.97</b>	<b>1800.16</b>	

*Note: SGSY Committed liabilities are as proposed in AAP 2013-14 & reported by concern DRDAs and Rs. 612.32 Lakhs settled out of Rs. 1800.16 Lakhs in FY 2013-14. Figures shown in bracket [ ] as reflected current liabilities in the audited statement of FY 2012-13 under same column.*

## **SGSY Closure Status**

- The SGSY financial closure report have furnished with the following documents/information:
  - (i) A certificate that the utilization certificate and Audit Report for SGSY grants has been received for the year 2011-12 and 2012-13 from all the DRDAs and that these are in order. According to audit report, it is also found that the matching State share under SGSY has been released up to 2012-13.
  - (ii) The unspent balance of SGSY grant Rs. 7910 lacs in the 24 DRDAs accounts as on 1.4.13 and the committed liabilities amounting Rs. 1188 lacs in SGSY still outstanding on this date.

The SGSY balance with the DRDAs of Rs. 4129 lacs out of 7910 lacs have recouped in bank account of the SRLM. Based on their action plan and proposals, Amounting Rs. 611.95 lacs out of Rs. 1800.16 lacs have been settled their committed liabilities till Dec 2013

## e. Glossary

<b>Glossary</b>
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

<b>Glossary</b>
LEOs-Lady Extension officer
M&E-Monitoring and Evaluation
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



