



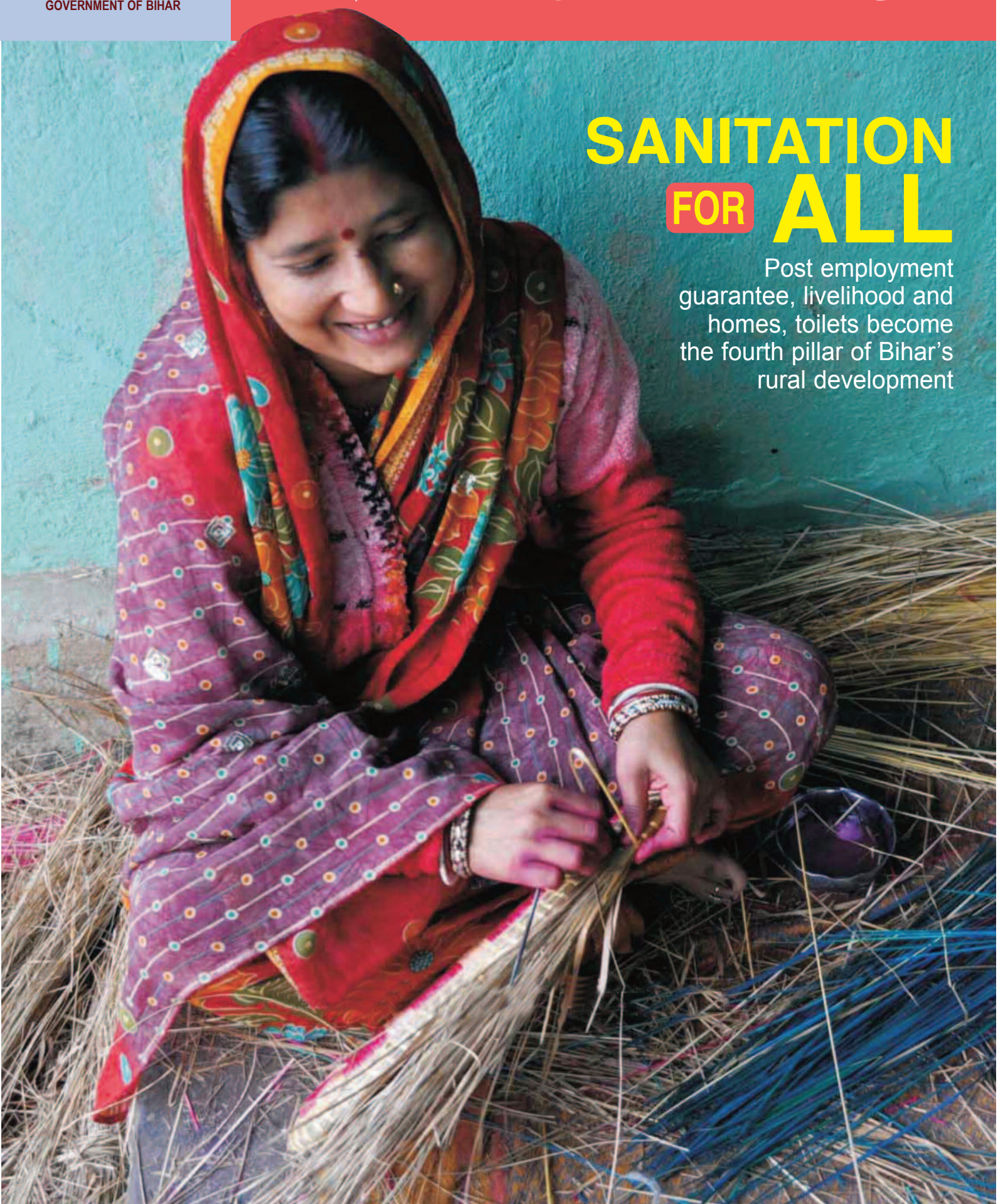
RURAL DEVELOPMENT
DEPARTMENT
GOVERNMENT OF BIHAR

Samriddhi

Volume 1, Issue 2

SANITATION FOR ALL

Post employment
guarantee, livelihood and
homes, toilets become
the fourth pillar of Bihar's
rural development





Editorial

The last quarter belonged to inspirational flagship programmes, fruits these bore and declarations that promised Bihar a future that belongs to everyone. On one hand, where the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), JEEViKA and Indira Awas Yojana expanded their reach, the Nirmal Bharat Abhiyan was pitched strongly by the chief minister. The current edition of *Samriddhi* looks at all these programmes that now envelop each of Bihar's 38 districts.

Samriddhi

EDITORIAL PANEL:

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We look forward to your valuable comments and suggestions to make this newsletter a truly interactive communication platform to help take our development initiatives forward. We seek your support through contributions in the form of letters, case studies and stories of success, problematic issues, news items, experiences, past and upcoming events, as well as announcements.

Please send your feedback and contributions to ksidharthrdd2011@gmail.com

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The newsletter brings to you MGNREGA best practices from Aurangabad, Kishanganj, Kaimur, Arwal, Samastipur and Jamui. These districts have successfully addressed their local issues through befitting solutions, such as irrigation, plantation drives, water conservation and women empowerment, through MGNREGA. The other interesting initiatives by the Rural Development Ministry included the Indira Awas Yojana camps, which became a platform for not just disbursing the instalments to people in time, but also served as a way to bring in transparency and accountability to the process.

The financial year 2012-13 marked progression and attainment of newer levels in financial inclusion, livelihoods and social development of the rural population. A reflection of the statement is JEEViKA, the livelihood scheme that has come a long way since its inception in 2006. The current edition captures the welfare scheme in all its glory. To date, the programme has mobilised 1.5 crore rural poor into 10 lakh self-help groups and aims to elevate one crore rural poor from poverty. Our section on the scheme takes stock of its growth so far and looks at its action plan for the ongoing year.

The Rural Development Department also thanks readers, who sent their feedback on *Samriddhi's* last issue. The appreciation and suggestions will help the newsletter get better with each edition.

Ksid

Kumar Sidharth
Officer on Special Duty, RDD

Toilets for all

THE GOVERNMENT AIMS TO MAKE BIHAR AN
'OPEN-DEFECATION FREE' STATE BY 2022

In a radical measure aimed at creating awareness about sanitation, the Bihar government has barred politicians who don't have toilets in their homes from contesting elections to the Gram Panchayat (village administrative bodies) and urban bodies. Speaking at the World Toilet Day function in Patna, the Honourable Chief Minister Nitish Kumar said his government would soon bring in amendments to the Bihar Panchayati Raj Act and other statutes to make toilets at home a basic criteria for contesting in local bodies' elections. The government believes the move would prove quite helpful in achieving the target of declaring Bihar an "open-defecation free" state by 2022.

Re-affirming his commitment of toilets-for-all, the CM said that open defecation is an affront to human dignity and his government will ensure that the problem is addressed in an urgent manner. "Open defecation is an affront to human dignity, a curse to humanity. As someone bestowed with people's mandate to serve them, I feel it is my utmost duty to ensure them a life of dignity. Access to toilets is at the core of



(From left) Secretary, RDD, Amrit Lal Meena; Rural Development Minister, Nitish Mishra, Chief Minister, Nitish Kumar; and other dignitaries at the World Toilet Day function in Patna

Open defecation is the source of nearly 90 per cent of ailments. Its elimination will be a great service for the generation to come.

— NITISH KUMAR, CHIEF MINISTER, BIHAR

this," Kumar said in a blog later.

Recalling his government's measure to construct toilets in every household of the state, he said, "Inspired by Lohia's (Ram Manohar Lohia) vision and my personal conviction, we had designed and launched the unique Lohia Swachhata Yojana in 2006 with an aim to ensure toilets-for-all....I am proud to note that, other than Maharashtra, Bihar was the only state to have launched state's own scheme to address the problem of open defecation. The Lohia Swachhata Yojana was designed to achieve the objective of providing sustainable toilets to all households by 2015," he said.

At the event, the CM said the panchayats that achieve the 100 per cent target of constructing toilets will be given Nirmal Gram Panchayat award of ₹5 lakh and a certificate. The Nirmal Prakhand

award will carry ₹25 lakh in prize for blocks for conducting a cleanliness drive. He also announced to give ₹10,000 to each household to have toilets installed at home, adding that government officials would be engaged to monitor the quality of construction.

"Open defecation is the source of nearly 90 per cent of ailments. Its elimination will be a great service for the generation to come," said the chief minister. Rural development minister Nitish Mishra said the government has given priority to constructing toilets in houses across the state, and will soon achieve the goal of constructing one toilet in each house.

As per the assessment of the state government, around 22 million households in Bihar do not have toilets in their homes and are forced to defecate in the open. Only 17.6 per cent of households in the state have toilets. Of the total 82.4 per cent of households without toilets, 85 per cent are located in rural areas.

The state government, under the able leadership of Sh Nitish Kumar, has been driving the Total Sanitation Campaign through Vikas Yatras and public meetings since 2007. The Chief Minister said a bridge fund would be established in every panchayat with allocation of ₹2 lakh to each. It could be used along with MGNREGA to construct toilets. The Minister has requested the Centre to raise the target to construct toilets for 2.19 crore people in villages. ■



Total Sanitation Campaign

Nirmal Bharat Abhiyan (NBA) aims to accelerate sanitation coverage in rural areas. The implementation of NBA is proposed with panchayat as the base unit. Panchayats where all habitations have access to water are to be taken up on priority. The mission is to cover entire rural India and make the country Nirmal Bharat by 2022. The campaign is especially important for Bihar, as 67 per cent of its rural population does not have access to sanitation facilities, says a research done by global health organisation Population Service International. Around 85 per cent of households with no access to a proper toilet in rural Bihar want one. Out of those who want toilets, 49 per cent desire it for safety reasons (for women and children), 45 per cent for convenience (for elderly or during monsoon) and 24 per cent for privacy. One per cent of the population indicated health as a motivator.





A people mission

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005 provides a legal framework for accessing 100 person days of guaranteed wage employment in a financial year for every family willing to do manual unskilled labour in rural areas. In the long run, the scheme aims to move from creating wage employment for the poor to increasing livelihood assets and options. In this edition of *Samridhi*, we visit few districts of Bihar that have implemented the scheme with seriousness and are committed to its long-term vision. These districts have laid emphasis on MGNREGA and its other components such as strengthening Panchayati Raj Institutions, Ward Sabhas and Gram Sabhas, social audits and monitoring, and training of people.

AURANGABAD

Inter-sectoral approach is the way to go

A CONVERGENCE OF BEST PRACTICES HAS BROUGHT A POSITIVE IMPACT IN THE DISTRICT



A meeting in progress at the Ambedkar Club-cum-park in Etwah, Aurangabad

The policy of convergence has proved to be a step in progressing towards a brave new world in the Etwah panchayat of the Haspura block in district Aurangabad. The need is to effectively address the issue of poverty alleviation and optimise efforts through inter-sectoral approaches.

Convergence of an inter-sectoral programme with MGNREGA will enable better planning and effective investments in rural areas, while bringing synergy between different government schemes in terms of planning, process and implementation.

MGNREGA serves as an ideal entry point for convergence, since it presents a united fund for local area planning and offers the provision of decentralisation that enables a comprehensive assessment at the grassroots and ownership of projects. It empowers through legal safeguards and facilitates sustainable development through natural resource management and effective development of human capital and physical capital through institutional linkage. The Ambedkar Club at the Haspura block is a successful example of convergence among schemes under MGNREGA.

Before the construction of the Ambedkar Club-cum-park in the Etwah panchayat, the three-acre land had been completely abandoned, with the condition worsening during monsoon due to stinking garbage and other reasons. People residing near this area were afflicted with infectious diseases such as cholera and malaria.

People had taken their complaints in this context to the district administration and due to the prompt efforts of DRDA Aurangabad, this piece of land is now a landmark on the Aurangabad-Haspura route. A convergence of four schemes—

Before the construction of Ambedkar Club-cum-park in Etwah, the three-acre land was in a bad condition, worsening during monsoon. People residing near the area were afflicted with infectious diseases such as cholera and malaria

MGNREGA, Backward Regions Grant Fund (BRGF), the 12th Finance Commission and Swarnajayanti Gram Swarajgar Yojana (SGSY)—has borne results.

Through MGNREGA, in one part of the land, behind the park, a pond was built that acts as a means of livelihood through fishing for the village. Secondly, through MGNREGA, plantation has been done in the park, providing job opportunities and having a positive impact on the environment.

A walking track was constructed through the BRGF in this park, promoting the concept of healthy lifestyles. The park is a wonderful example of using funds productively for society. At Haspura block, it also serves the purpose of a recreation centre, where youth, women and the elderly use the space for community interaction, games or discussing common agendas for the village.

A large platform was constructed at the park, thanks to the 12th Finance Commission and it now works as a centre for cultural programmes and events at the block level. Besides, the plantation at the park was done by members of self-help groups under the SGSY from nearby villages. ■



Mahadalit families and job card holders around a farm pond in Kishanganj during MGNREGA awareness campaign

KISHANGANJ

Deeds in response to local needs

THERE ARE SEVERAL EFFORTS UNDERWAY IN THIS TEA-PRODUCING DISTRICT TO SUCCESSFULLY IMPLEMENT MGNREGA

Kishanganj is the only tea-producing district in the Purnea division, Bihar. The rivers associated with the region are Mechi, Mahananda, Kanki and Ramjan. The division borders Bangladesh, touches Nepal in southeast and is north from the Uttar Dinajpur and Darjeeling district of West Bengal. District-level officers as ADPC-cum-DDC, block-level officers (BDOs) and Programme Officers (POs) are directly in touch with rural households, doing their best to connect them with MGNREGA. As Kishanganj is the most backward district in Bihar in terms of literacy (57.04 per cent) and the majority of rural population is illiterate, direct communication with job seekers is playing an effective role in enhancing their participation in the welfare programme.

MGNREGA is unique in Kishanganj

The population of widows, deserted and separated women has been treated as a separate section and job cards have been provided to them. Separate identification and job card for single as well as dependent women residing with family members are also issued for securing their livelihood. The scheme is a significant step towards strengthening the grassroot process of democracy and infusing transparency and accountability in governance.

District teams run schemes in Kishanganj that directly benefit the job seekers. MGNREGA Phase II schemes have focussed on areas where chunks of Mahadalit, ST and physically disabled persons reside. The farm pond, locally known as the *khet pokhri*, is a popular recent scheme, besides the goat shelter, poultry shed and platform with urine tank.

Besides, the link road of PCC and interlocking tiles are also underway in the Mahadalit tolas and other places. Several plantation schemes are also being carried out successfully.

The District MGNREGA team plays a vital role in sharing information with the rural stakeholders, with regular visits to rural areas. As 93 per cent of the rural populace is illiterate, these efforts by the district team go a long way in creating awareness.

Information, education and communication

Workshops have been organised at the district-level to create awareness for MGNREGA. The Panchayat Rojgar Sevak (PRS), PO and the district MGNREGA cell participate in training programmes thrice a year. Apart from this, the Rural Development Department (RDD) organises sessions for MGNREGA employees with the assistance of IL&FS Education from time to time. Regular meetings are held with the media to make them aware with achievements in MGNREGA.

Block-level programme

The block-level campaign is often organised at the block office campus and in other public places such as Grameen Haats. These meetings are generally chaired by the district personnel in the presence of BDOs and PO. The Panchayati Raj Institution (PRI) members also participate in this orientation programme and train themselves on how to strengthen MGNREGA in the district.

Panchayat-level programme

Special camps are organised in Mahadalit tolas to make them

aware about their rights in MGNREGA. Appeals have been made to participate in these Gram Vikas Shivirs conducted at the gram panchayat level for registration, job card issuance, demand generation and account opening in bank and post office.

Regular monitoring

The prime implementing agency, running the schemes of MGNREGA, is the gram panchayat. The PRS also plays a vital role in making the scheme run successfully. The additional DPC is the key officer responsible for regular monitoring and inspection of the worksite. The Deputy Development Commissioner (DDC) works as Additional District Programme Coordinator (ADPC) here. Intensive visits to rural areas and interaction with the BPL families have given him a strong base for the MGNREGA Phase II schemes.

The farm pond has established a strong bond between people of different categories who are working together in the scheme. It has opened the door of employment to these people, even as land not fit for agriculture is being used for permanent storage of water. Other programmes under Phase II are also underway. It's customary to inspect 10 per cent of schemes by district officers in MGNREGA. However, over 25 per cent of these schemes are being inspected by district officers.

The MGNREGA Executive Engineer visits the worksite thrice a week to ensure progress. The ADPC-cum-DDC also

Separate identification and job card for single and dependent women residing with family members are issued for securing their livelihood. It is a step towards strengthening democracy at grassroots

Demand base process outcomes rising from last two years

S No	Financial year	Family demand for work	Person days generated
1	2011-2012	25,731	8,87,594
2	2012-2013	33,762	13,88,146
3	2013-2014 (Till July)	28,603	6,45,336

inspects the worksite thrice a week. The POs at the block level regularly visit the worksite so that any complaint can be solved promptly. In terms of inspection, the DPC-cum-District Magistrate monitors the programme on a daily basis according to several parameters, such as number of persons, days generated, women participation ratio, SC/ST participation ratio, muster roll management, etc. The officers have been instructed to visit every worksite in their jurisdiction and report to the DRDA regularly. During this visit a special emphasis is put on verification of muster rolls and worksite facilities.

Operational guidelines were set for a worksite. Under these, muster rolls were directed to be available and maintained at the site. Shade, drinking water and first-aid should be available. If more than five children under the age of six years are present, childcare facilities should be provided. ■

— The writer is Aditya Kumar Das, DPC-cum-District Magistrate, Kishanganj, Bihar

MGNREGA Phase II Case Study

Road and cluster goat shelter

Meetings with families belonging to the Mahadalit and SC/ST and listen to their concerns was a challenge initially. The focus was to uplift their life and show them how they can increase their earning and secure basic needs.

After a meeting of the Ward Sabha, the PRS announced the day for the gathering. After having heard communities' problems, an annual plan was formulated to improve their living conditions. The first attempt was at a Mahadalit tola at Dheksara in panchayat Teusa, Kishanganj, where it was decided to connect the people with a road that connects them to the PWD road. An annual action plan allowed for a PPC road in the locality, where the muddy path had become completely unusable for pedestrians and cyclists during rains. After the construction of this PCC road, the next objective is to build a cluster goat shelter in the locality

KAIMUR

Roads and ponds lead to a better future

SEVERAL KEY INITIATIVES IN KAIMUR, SUCH AS CONSTRUCTION OF MOTORABLE ROADS AND PONDS, HAVE MADE THE LIVES OF VILLAGERS EASIER

In village Kailashpur, in block Kudra, district Kaimur, development had not arrived wholly. This village was not connected to a motorable road and was far from access to basic amenities such as ambulances to attend urgent medical cases. The gram panchayat Salathua then decided to take up the task under MGNREGA with the active participation of the villagers. The inhabitants were upbeat on the decision, as construction of roads meant better connectivity for their produce and equipment. This in turn promised increased access to the markets. The road was constructed in 293 person days at a budget of around ₹4 lakh. The best part of the programme was that the road was built with active people participation and monitoring.

Kamlesh Ram, a daily wage earner, made his living by working on others' lands. However, life gradually began to change after a *khet pokhari* (a dug-out pond) was constructed on his land. In this small pond, Ram started fishery work. The pond stores excess water during the rainy season and provides Ram an income of up to ₹40,000-50,000 per annum through fisheries. He is now more confident of his future.

The task of building *khet pokhari* on the land of Ram, a resident of village Kukudha, block Rampur, gram panchayat Badha Gaon, was carried out in financial year 2013-14 at total budget of ₹99,700 and in 653 person days. The pond, with a capacity of 81,000 litres, was undertaken using unskilled manual labour. And, the case was not single for the block.

Water conservation has been given due priority within Rampur with the objective to uplift the underprivileged by making them self-employed.

Besides new construction, villagers are reviving the existing set-ups under MGNREGA. In block Chand, gram panchayat Bharari Kala, villagers took up the repair work of Bharari Kusahi Tal, a pond not functioning properly. Repair work was taken up and soon villagers were able to irrigate approximately 50 acres of land and increase their agriculture produce. Due to the revived pond, the ground water table of the area also moved up. The programme was supported by plantation work on either side to provide additional livelihood opportunities to the villagers. The scheme, Bharari Kusahi Tal ki Marramat was completed in 5,944 person days at a budget of ₹9,91,500.

Sanitation in Mahadalit tolas has also been given emphasis. In villages Sabar and Lewabandh, PCC roads have been constructed in the financial year 2013-14 at budgets of ₹4,65,362 and ₹2,34,500, respectively. In village Chanaki, a 2,000-feet-long *pucca* road, had been constructed, connecting it to village Baheri. Now, inhabitants have easy access to villages Sabar and Belaon in the rainy season, via village Ahiraon to Belaon, which was not possible earlier.

To ensure the success of MGNREGA, the projects are monitored on a regular basis through social audits, Gram Sabha and Gram Vikas Shivir. ■



(From left) The farm pond built on Kamlesh Ram's land in village Kukudha and MGNREGA workers working in Bisahi Tal in village Kharenda

ARWAL

Second stage of development

CONSTRUCTION OF FARM PONDS IN PRIVATE LAND BRINGS PROSPERITY

The economy of Arwal district, part of Magadh division, depends on agriculture and does not have presence of any other industry. Its five block divisions, Arwal, Kaler, Karpi, Kurtha and Suryapur Vanshi, produce paddy, wheat and maize as main crops. Though most of the area of the district is well irrigated, due to lack of infrastructure and power farmers are not benefitted.

A step towards the change came when Secretary, Rural Development Department (RDD), Amrit Lal Meena visited Arwal recently. Under his motivation and guidance, a review of MGNREGA programmes running in the district was done. The review was done in the presence of other senior officials such as Additional District Coordinator-cum-Deputy Development Commissioner (ADC-cum-DDC), Arwal, and Fund Manager-cum-Director NEP and others. The team advocated building more *khet pokhari* or dug-out ponds in the farms.

The problems faced by the district were the availability of private land, as per departmental standards estimate, to priority groups such as SC/ST, land improvement beneficiaries and Indira Awas beneficiaries, high water level in certain regions and crop in the field. The diagnosis of these issues led to suggestions such as preparing estimates according to availability of private land, so that coverage can be more, and provision to reduce or increase the farm size, and reviewing the compulsory point of finishing the work undertaken in one financial year.

The following table shows block-wise construction of dug-out ponds under MGNREGA in Arwal. A detailed roadmap for other initiatives under MGNREGA Phase II was also put forwarded by the Secretary, RDD, during his visit to the district. ■

Achievement					
Block-wise construction of dug-out ponds under MGNREGA					
S. No.	Block name	No. of panchayats	Initial dug-out ponds	Final dug-out ponds	Person days (Approx)
1	Arwal	12	45	12	34,470
2	Kaler	15	30	13	22,980
3	Karpi	19	55	35	42,130
4	Kurtha	11	40	22	30,640
5	Suryapur Vanshi	8	27	13	20,682
Total		65	197	95	15,090.2



The plantation now yield fruits and vegetables

BHAGIRATHPUR

Unused land made fertile

THE TREE PLANTATION DRIVE ON FALLOW LAND UNDER MGNREGA HAS SEEN UNPRECEDENTED SUCCESS

Bhagirathpur, located near the Gandak river, falls under the Kalyanpur block of Samastipur district and is known for its fertile land and high water level, but suffers from a lack of arable land due to its dense population. The panchayat area also houses the Rameshwar Jute Mills, the sole industry that was founded before Independence, which helps some of its inhabitants earn a livelihood. The Muktapur station of the Samastipur–Darbhanga railway section was earlier linked with the Mills, at a distance of 2 km, to transport goods. Later, during gauge conversion, when the Muktapur station started being used for freight purposes, the approximately 16-acre barren land between Muktapur and the Mills was ignored. Lying unused, it became quite a bumpy stretch due to extraction of earth by some people.

During the Gram Sabha, the panchayat passed a resolution to use this land for plantation under the MGNREGA scheme. Under the leadership of the headman, the members of the panchayat and Panchayat Samiti began a movement to obtain a no-objection certificate from Indian Railways, which was received in August 2012. Nearly 50 saplings of fruits and vegetables were chosen to be planted. These plants flourished, with apt water, fertiliser and care, leading to high production and at no additional costs.

Encouraged by the initial results, the forest keepers started vegetable farming throughout the area. The results were very encouraging and because of unexpected high production, the produce was distributed among the indigents. It is estimated that vegetables amounting to a value of nearly ₹5 lakh have been distributed so far. Thus, an unused piece of land has been developed as one of the biggest resources of the panchayat under the MGNREGA scheme. ■



A sustained network of dams, *ahar-pyne*, ponds, wells and other supporting structures make unusable land arable

JAMUI

Water empowerment

THE DISTRICT COMES OUT OF ITS IRRIGATION PROBLEM WITH A TRADITIONAL WATER CONSERVATION MODEL

Jamui is a drought prone, Naxal-affected district in south Bihar. The Balthar panchayat is in the hill zone of its Sono block, with more than half of the 20,000 acre hilly in terrain and rocky in texture, remaining fallow because of water scarcity. The average rainfall in the district (1,192) compares well with other areas, but the sloped topography and lack of water conservation have hindered its potential benefits. The farmers of the panchayat depend upon rainwater for irrigation of their farmlands.

With the visionary efforts of the people and leadership of the panchayat, along with the supportive framework of NREGA, the panchayat has built a sustained network of dams, aahars, pynes, ponds, wells and other supporting structures, through which over 1,000 acres of land has been made irrigated and arable. This, in turn, has increased opportunities of better livelihood for the agriculture-based economy of the region.

The table shows how in the last six years, the Balthar panchayat in Sono block has reclaimed more than 1,000 acres

of land into irrigated land through water conservation and harvesting through MGNREGA. Through a network of *ahar-pyne* and ponds, flowing water has been made available to residents of the panchayat.

The case is also a success story of Bihar's centuries-old system of *ahar-pyne*, which is being revived in Balthar. The system is an indigenous irrigation technology that has evolved from the need of the agro-climatic conditions of the region. The system of irrigation is particularly important in areas with

More than 1,000 acres of land have been brought under irrigation and active cultivation. There is further potential to bring over 2,000 acres under cultivation in the area in and around Sono panchayat

Blockwise land utilisation (area in ha)

Sl. No	Block	Geographical area	Cultivable area	Cultivated area	Cultivable wasteland	Current fallow	Forest	Land put under misc. plantation
1	Jamui	17767.29	8751.70	8722.54	11.07	5136.58		607.22
2	Khaira	43055.46	12323.08	11777.47	1486.65	7441.16	15250.55	487.48
3	Jhajha	42897.81	7821.53	7276.20	4478.18	3428.36	7395.59	2785.66
4	Sono	39002.42	5801.18	5615.85	4837.12	15301.70	4804.65	59.17
5	Chakai	82460.86	11303.65	10215.96	7405.34	18092.33	32715.14	402.78
6	Laxmipur	24978.68	8447.26	7253.18	985.11	6465.48	5221.70	206.08
7	Barhat	22432.02	5536.20	5231.08	424.64	23309.26	13159.85	
8	Gidhaur	8270.24	4730.19	4686.52	1186.91	1087.91		170.35
9	Sikendra	18558.92	5915.51	5781.48	1076.72	5871.16	2398.78	5.56
10	Aliganj	17070.40	7232.62	7110.12	994.61	5025.80	1987.23	
Total		316494.15	77862.92	73670.40	22886.35	91159.74	82933.49	4724.30

- Balthar panchayat is in Sono block, where more than half of the land is fallow and around 12 per cent is cultivable wasteland
- More than half of the area is hilly in terrain and rocky in texture
- The farming population of the panchayat depends upon rainwater for irrigation



(From left) A newly built *khet pokhari* and MGNREGA workers at a construction site in the district



problems of scanty rainfall, rapid slopes (a reason for quickly running rainwater) and soil, which is either stiff clay or loose sand and does not retain moisture. In order to prevent wastage of water, long narrow artificial channels called *pyne* lead the water from rivers to the fields. Further, the same rapid slope would facilitate the wastage of the water if it were not impounded in reservoirs called *ahar*, which are formed by constructing a series of embankments across the lines of drainage.

The farmers now work on a simple but powerful strategy of water harvesting and conservation using this age-old knowledge and tactics of the villagers. The mantra is to:

- hold flowing water
- control the flow of water, make its reach wider.

- identify the catchment area and increase the irrigated area through small dams, and *ahar-pyne*, and
- use the network of ponds to contain water and improve the water table.

Thanks to this, more than 1,000 acres of land have been brought under irrigation and thus active cultivation. There is further potential to bring over 2,000 acres under cultivation in the area in and around the panchayat. The water table has improved, saving the cost of irrigation. The community was taken into confidence while starting these projects, ensuring continued participation from villagers. The panchayat has the highest female and SC participation in the district. ■

— The writer is Devendra Kumar Savita, Deputy Development Commissioner, Jamui, Bihar

Dream homes get real

SEVERAL NEW INITIATIVES HAVE IMPROVED TRANSPARENCY AND EFFICIENCY OF THE WELFARE SCHEME

The Bihar government has taken several new initiatives to make the Indira Awas Yojana (IAY) more accessible to the people. Besides widespread publicity of the programme, special camps have been held in blocks to facilitate disbursement of funds. These camps have successfully brought in transparency and accountability in the whole disbursement procedure. The need for paperwork has been minimised for the underprivileged and illiterate classes, with the cost of affidavits as well being borne by the government. A database of beneficiaries is being prepared from 1996 to 2012, and a special drive is on to identify those who are yet to complete construction work as per assistance provided to them.

Camps, a solution

Special Indira Awas Yojana camps were organised in all blocks to disburse the first instalment, resulting in disbursement of ₹1,398.40 crore on a single day among 4,66,135 beneficiaries. Another camp was held on October 12, 2012 where ₹631.90 crore was distributed among 2,10,631 beneficiaries. A total of ₹1,268.44 crore was disbursed in two camps organised in June.

To ensure transparency, the entire process of IAY fund disbursement has been divided into various stages: block-wise/panchayat-wise setting of targets and its widespread publicity, publicity of targets at the panchayat office and public places, updating the AWAASSoft on the list of beneficiaries, authentication of the beneficiary list by the Block Development Officer (BDO), publication of camp schedules, widespread awareness drive for the camp (distribution of pamphlets, advertisement in newspapers, beating of drums, etc), preliminary meeting at the camp location, disbursement of IAY funds on the scheduled camp date and arrangement for videography to register grievances.

The camps have bridged the gap between the administration and beneficiaries. The following table has the details of the impact that IAY camps have brought about. As shown in the table, as much as 52 per cent of the target has been achieved in one single camp in the financial year 2011-12. Similarly, 51 per cent of the entire target for financial year 2012-13 was achieved on a single day, on July 28, 2012. Besides physical achievement, these camps have brought in transparency and accountability.

The majority of IAY beneficiaries are the illiterate and poor sections of society. They have a lot of apprehensions when it comes to official paperwork and this



Indira Awas Yojana beneficiaries outside their homes

often leads them to middleman. However, this problem has been addressed with the help of IAY camps. Not only are the beneficiaries briefed about the process in detail, but the government bears the cost of affidavits so they don't need to go elsewhere for their entitlements.

The process of IAY disbursement has several steps, involving different stakeholders at each stage. The camps are arranged systematically, with a particular date fixed for the panchayat and the presence of banking personnel is ensured for opening of bank accounts.

Financial year	Target	Camp date	Achievement in the camp
2011-12	7,37,486	27.08.2011	5,07,771
		24.09.2011	65,650
		11.01.2012	1,90,111
		From 11.01.12 to 31.03.12	37,175
2012-13	8,35,925	28.07.2012	4,66,135
		12.10.2012	1,95,101
		From 12.10.12 to 31.03.13	72,308
2013-14	6,05,550	08.06.2013	1,02,638
		29.06.2013	1,43,682
		17.8.13	1,63,995
In financial year 2013-14, as per AWAASSoft, the number of sanctioned homes till 10.01.14 was 5,91,788.			

Under the Mukhyamantri Shatabdi Indira Awas Protsahan Yojna, incentive will be given to Mahadalit beneficiaries who would complete their house within two months of getting the second instalment

New initiatives

To ensure timely payment and facilitate a system where beneficiaries get subsequent instalments without any hassles, weekly disbursement camps are being organised at the block level. To remove the delay in the disposal of claims for second or subsequent instalments, the department has envisaged an RTGS type counter—Indira Awas/MGNREGA Seva Kendra—at the block level. The highlights of the system include establishment of a counter manned by an Executive Assistant to receive the application, a system of ensuring a proper receipt to the applicant, disposal of all claims of the previous month within 15 days of the next month and intimation of fund transfer to the beneficiary. Application of job demand under MGNREGA can also be submitted, and Senior Deputy

Collectors in charge of the block have been given the responsibility to monitor the counters at times to ensure its proper functioning.

The entry on AWAASSoft has been made mandatory, and fund transfer is being done on the basis of system-generated advice and the manual system has been done away with. Fund transfer to beneficiaries' accounts is being done through the NEFT/RTGS system to minimise the time lag between sanction and actual fund transfer. Photographs of houses under construction have been made mandatory for claiming the second instalment of assistance. To facilitate photography, the state government has decided to use the Vasudha Kendras. The amount payable to Vasudha Kendras is also being borne by the state government.

There is also emphasis on preparing database on the programme since its inception in 1996. The data thus created will be uploaded on the AWAASSoft so that it is available in the public domain. The initiatives have led to hiring of officers to accomplish the objective in time and efficiently. There is engagement of Executive Assistant for augmenting Human Resources at block level, especially for updating AWAASSoft. Around 10,777 fresh contractual appointments are being done for effective implementation and monitoring of the scheme. Online applications have been invited for the posts of Grameen Awaas Sahayak, Grameen Awaas Paryavekshak and Lekha Sahayak.

There is also a special drive in ST/SC saturated panchayats to ensure that no eligible beneficiary is deprived of benefits of the Yojana. As a result, approximately 1.5 lakh new families were included in the BPL list. The housing facility is being provided to newly included BPL families. All eligible SC/ST beneficiaries in 11 districts have been provided assistance.

The government is aiming to provide housing facilities to all homeless families of SC/ST category by 2014-15. To complete the houses of SC/ST category sanctioned prior to April 1, 2004 and provide assistance to reconstruct dilapidated houses, the government has in principle decided to launch a scheme, with a budgetary provision of ₹10 crore for 2013-14, for which a survey is underway. Under the Mukhyamantri Shatabdi Indira Awas Protsahan Yojna, an incentive of ₹2,000 will be granted to those Mahadalit beneficiaries who would complete their house within two months of getting the second instalment of assistance.

To promote overall habitat development and qualitative changes in the lifestyle of IAY beneficiaries, due weightage has been given for construction of chulhas, kitchen gardens, toilets and Rajiv Gandhi Grameen Vidutikaran Yojana. The engagement of a Project Management Unit at state headquarters level and district level for MIS updation has been done. Appreciating the delay in the release of the second instalment of the Central share and need for availability of funds in the district, the state government has decided to release its share in advance so that the physical progress is not hampered due to non-availability of resources. ■

Livelihood mission to go far and deep

THE JEEVIKA PROJECT HAS SEEN MAJOR ADVANCES IN THE LAST FINANCIAL YEAR, ENABLING THE RURAL POOR WITH SOCIAL AND FINANCIAL INCLUSION

JEEViKA—Bihar Rural Livelihoods Project (BRLP) has come a long way since its inception in 2006. Significant progress has been made in the areas of institution and capacity building, financial inclusion (especially promoting savings and establishing credit linkages with banks), vulnerability reduction through food and health-related interventions and access to entitlements and income enhancement through livelihood interventions and skill building. To date, the programme has mobilised 1.5 crore rural poor into 10 lakh self-help groups (SHGs) and targets that one crore rural poor will be out of poverty, 15 lakh rural youth will be skilled and placed in the formal sector and ₹12,000 crore credit will flow from institutional sources.

JEEViKA has efficiently mobilised women members and is looking forward to achieve its objectives. The programme expanded its interventions in 47 blocks out of a total 60 under the BRLP and another 65 blocks in the newer 12 districts under the National Rural Livelihoods Mission (NRLM). By the end of the financial year 2012-13, JEEViKA was present in 167 blocks across 21 districts of Bihar. In microfinance, JEEViKA has crossed ₹100 crore worth credit linkage in a single year. In micro insurance, its share is more than 90 per cent of the total members insured by LIC under Jana Shree Bima Yojana (JSBY) in 2012-13.

Badhte Kadam

Groups of underprivileged rural women were organised in Patna on March 9, 2013, in continuation of the “Badhte Kadam” programme launched in 2009, when the project was initiated in 26 new blocks and 1,800 SHGs were credit linked. This year, the

programme focussed on social and financial inclusion and over 14,000 SHGs spread over 55 blocks of Bihar were credit-linked with banks for an amount of over ₹75 crore.

The social development theme focussed on empowering the rural poor by improving access in terms of entitlements, availability of food, health services, improved nutrition and sanitation facilities. Nearly 1,451 new village organisations (VOs) procured foodgrains covering over two lakh households and leading to a total coverage of more than five lakh households. The number of SHG members getting a direct benefit from PDS is 13,873. During this year, 1,443 VOs initiated health savings amounting to ₹6.37 crore and 1,540 new VOs received the Health Risk Fund. About 54 Community Health and Nutrition Care Centres were set up in Gaya, Khagaria and Muzaffarpur and 1,389 pregnant and lactating women were enrolled.

Two different initiatives were started to encourage farming in the flood-affected Kosi region. Cultivation on sand depositions (*balu par kheti*) was piloted in Chameli JEEViKA Mahila Gram Sangathan of Gidramari village in Basantpur block (Supaul district) and 123 farmers undertook cultivation on sandy deposits on approximately five acres of land. Another initiative, Sack Farming was taken up in Khagaria and a total of 1,800 SHG households have done vegetable cultivation.

For the purpose of production and trading, four companies were established and around 2,000 farmers were associated with these companies, serving 40,000 SHG households. The hallmark of the BRLP team this year was the poultry intervention, where the low-cost model of Kuroiler was replicated. Altogether 1,500 households have been engaged and two mother units established.

In non-farming areas, the intervention will be scaled up through cluster approach. For making agarbatti, an MoU has been signed with ITC, and 720 SHG households were mobilised into 18 producer groups comprising of 720 members in four blocks. In Madhubani, two producer groups consisting of 95 artisans were trained on diversified production. Twelve new agencies were hired for providing skill development, training and placement to 30,000 rural youth. An MoU was signed with Matrix Clothing Pvt. Ltd for training and placement of 15,000 rural youth in three years and with Kudumshree for training and placement of 200 micro enterprise consultants at the village level covering 65,000 SHG households. A total of 30,292 rural youth were trained and placed in the organised service sector.

Financial inclusion

Microfinance in JEEViKA has progressed from strength to strength over the years. The account opening process for CBOs has been highly streamlined with every nine out of ten SHGs



Training in stitching, Sikki grass crafts and Madhubani art is provided to rural population under JEEViKA

having a bank account by the time they are three months old. Policy-level initiatives, including introduction of Bank Mitra and higher first credit linkage amount have contributed to a high conversion ratio. For every ten SHGs more than six months old, 7.5 have been credit linked with banks. Initial capitalisation of SHGs has progressed with remarkable efficiency with nearly 87 per cent of the groups receiving ICF by March, 2013.

JEEViKA has successfully scaled up coverage of SHG members under life insurance with 1,91,000 members insured under the JSBY, with a high claim settlement ratio owing to effective convergence with the insurance agencies. Alternate banking models have been successfully piloted to bring individual SHG members into the financial mainstream.

Livelihoods

JEEViKA has efficiently utilised the institutional platform of SHGs and their federations to promote diverse livelihoods for the member households. Over the years, the number of farmers involved in farm-based livelihoods intervention by JEEViKA, mainly SCI has steadily increased (1,92,000 farmers this year) and members have diversified beyond rice and wheat to pulses, maize and vegetables. Specific activity-based clusters of producers have been developed in art and craft, bee-keeping, agarbatti rolling, goat rearing and backyard poultry.

A community-based extension system, driven by 6,519 village resource persons has been further strengthened by introduction of digital video-based extension models such as Digital Green. Also, renewable energy initiatives are being promoted in remote areas to create rural entrepreneurs. Nearly 16,000 members are linked to 330 dairy cooperatives societies, availing better market prices and quality extension services. Four producer companies by women farmers are operational with long-term business plans focussed on creating sustainable income-generating enterprises.

More than 30,000 youth have been trained and placed so far and new process innovations like job fairs, rural youth profiling and post-placement tracking are being successfully implemented. The Bihar Innovation Forum II has been planned, aimed at identifying new innovators and partners to scale up

livelihood activities as the project moves to an unprecedented scale under NRLM.

Microfinance

The microfinance domain in the year 2012-2013 has achieved new heights as the bank credit linkages of the self-help groups crossed ₹100 crore. On March 9, during the Badhte Kadam programme on social and financial inclusion of self-help groups of poor rural women in Patna, more than 14,000 SHGs spread over 55 blocks of Bihar were credit linked with ₹75 crore. Additionally, an amount of ₹90 lakh was disbursed as scholarship among 8,112 students from the SHG families covered under JSBY. Nearly 2,000 community members were present at the event and a few of them also shared their experiences, expressing their resolve to surge ahead.

The micro insurance portfolio offered a scheme Aam Admi Bima Yojana, which is supported by the Government of India and maintained by Life Insurance Corporation of India. The scheme is floated at a subsidised premium of ₹100 for the rural poor and is designed to be rolled out by JEEViKA as a nodal agency. In FY 2012-13, there have been 19,1824 insurance enrolments of SHG members under JSBY. Additionally, the project pays attention to aspects of easy claim settlement and leveraging of scholarship

amount under Shiksha Sahyog Yojana (SSY). An amount of ₹90 lakh was disbursed as scholarship by LIC under SSY.

Action Plan for 2013-14

The financial year 2012-13 marked progression and attainment of newer levels in financial inclusion, livelihoods and social development. However, with the expansion of the project in all the 38 districts, the project has adopted a twin-pronged strategy for 2013-14 aimed at meeting expansion objectives in new blocks and deepening objectives in old blocks. The current year has been marked as the Year of Entitlements and Convergence with renewed focus on socio-economic security of most vulnerable households. The project will be expanding to all the 534 blocks in the state, with intensive coverage in nearly 70 per cent of these areas. ■

Women SHG members during a meeting





(From left) RDD Secretary Amrit Lal Meena and Rural Development Minister Nitish Mishra during the programme, and participants

Making the media aware

A ONE-DAY PROGRAMME SENSITISED JOURNALISTS ON THE BENEFITS OF MGNREGA

Bihar began implementing MGNREGA, the world's biggest poverty elimination programme, in its districts in 2006. It strives to provide at least 100 days of employment/livelihood support to rural households, create durable assets and empower Panchayati Raj Institutions (PRIs) in planning and making panchayat-level decisions on local development issues.

With the heavy outlay in the plan budget, it's natural for the programme to attract media attention. Journalists are among the stakeholders who need to understand the steps taken by the government to accelerate the flagship programme. The media, as a means of mass communication, has the potential to take the information to the grassroots and bring grievances to light.

A one-day orientation programme was, therefore, organised in Patna to orient journalists on the rural development beat about the intricacies of MGNREGA implementation. It aimed at briefing mediapersons about the programme, sensitising them

The media's role becomes important in creating an emphasis on a bottom-up approach for works to be taken up. The journalists must also highlight relevant stories from remote areas

to cover the field realities vis-à-vis departmental guidelines (use of NREGAssoft), act as agents to raise voices of the exploited and alienated sections, and document the benefits of the programme.

The programme was conducted in the presence of Rural development Minister Nitish Mishra; Secretary, Rural Development Department (RDD), Amrit Lal Meena; Senior Resident Editor, HT Media, Mammen Mathew; print and electronic mediapersons covering MGNREGA; and RDD officers.

The minister spoke about the media's role in bringing transparency by regularly raising irregularities witnessed in the field, besides highlighting positive aspects of the programme. The Secretary and his team described how MGNREGA had evolved, and the need for the media to keep pace with the changes. The media can conveniently access and cross-check information, which is available in the public domain through NREGAssoft (MIS). The website of the RDD can also be browsed for information on the latest departmental guidelines.

Mammen Mathew, relating his own experience as a journalist in his youth, spoke on the need for the media to highlight relevant stories from remote areas and bring them into the mainstream. The media's role also becomes important in creating an emphasis on a bottom-up approach for works to be taken up. It can also play a crucial role in disbursement of unemployment allowances, job demand registrations, quality of assets created, etc. ■

A fresh resolve to meet

SEVERAL ISSUES RELATED TO THE NEW MGNREGA GUIDELINES WERE DISCUSSED AT THE PROGRAMME OFFICERS' WORKSHOP IN PATNA RECENTLY



(From left) Secretary, RDD Amrit Lal Meena, Minister of Rural Development Nitish Mishra and Commissioner MNREGA, Mihir Kumar Singh presided over the workshop

The Department of Rural Development, Government of Bihar, conducted a two-day state-level MGNREGA workshop on September 2-3, 2013, at the Krishna Memorial Hall, Patna, presided over by Minister of Rural Development, Nitish Mishra; Secretary, Department of Rural Development, Amrit Lal Meena and Commissioner MNREGA, Mihir Kumar Singh. The objective of this programme was to discuss the new guidelines, resolve issues related to MIS and get acquainted with any issues that had cropped up in the districts.

At the start of the workshop, chief guest Arvind Kumar Chaudhary, Commissioner Swarojgar, addressed issues of livelihood and MGNREGA. Mithilesh Kumar Singh, Additional Commissioner, Department of Rural Development put across his views regarding transparency and accountability, social audit and grievance redressal related to MGNREGA. Meanwhile, Rajiv Kumar, Project Officer, discussed issues related to institutional architecture and HR, while OSD AK Verma, enlightened delegates about quality management and MIS and discussed the strategy for vulnerable groups and organising workers. Satish Ranjan Sinha from UNDP discussed aspects such as job card planning, preparation of the labour budget, besides jobs and their execution. The PHED threw light on the convergence of MGNREGA and the Nirmal Bharat Abhiyan campaign. Special discussions were conducted by OSD K Sidharth on IEC and records; Sumit Agarwal, UNDP, on eFMS; Assistant Manager, Seema Sinha on capacity building and OSD Sanjay Krishna on Indira Awas Yojana.

Various issues regarding the new MGNREGA guidelines were discussed by the Department of Rural Development at



The participants discuss issues with the dignitaries

The objective of the workshop was to discuss the new guidelines, resolve issues related to MIS and get acquainted with any issues that had cropped up in the districts

this workshop. On the first day, the members were divided into groups and discussions were held on selected topics. On the second day, the groups made a presentation.

The presentation topics included transparency and accountability, social audit vigilance and grievance; MIS management; convergence; technical management; empowerment of Panchayati Raj Institutions and alternative implementation strategy, among others. ■



Block Office Complex, Patna Sadar

THREE-DIMENSIONAL VIEWS OF THE PROPOSED BUILDING
RURAL DEVELOPMENT DEPARTMENT
GOVERNMENT OF BIHAR IS CONSTRUCTING

