

SFG2044

# SOCIAL MANAGEMENT FRAMEWORK

BIHAR TRANSFORMATIVE DEVELOPMENT PROJECT  
(P159576)

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY  
*Draft version for Consultation*

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## 1. Background

Bihar Transformative Development Project (BTDP) aims to scale up mobilization of rural poor households into Self-Help Groups (SHGs) and their federations across 300 blocks in 32 districts of Bihar. The project will build on the significant results achieved by the Bihar Rural Livelihoods Project across 6 districts and 102 blocks and the National Rural Livelihoods Project across 77 blocks of the state. The institutional platform of these Community Based Organizations (CBOs) will be leveraged to enable higher access to formal financial services at the grassroots level apart from providing support services for diversification and strengthening of rural livelihoods. The CBOs will also serve as platforms for targeted communication on health, nutrition and sanitation and focused efforts will be undertaken to converge and leverage maximum resources and benefits from government programs in these sectors. The project aims to bring about transformative changes in rural Bihar by providing institutional platform and collective voice to the rural poor esp. those belonging to the disadvantaged sections of the society.

### 1.1 Rationale and Objectives of Social Management Framework

As per Census 2011, SCs and STs form more than 18 percent of population in rural Bihar. The population of SCs and STs in rural areas stands at 15.34 million and 1.27 million respectively. Eleven districts have more than 20 percent population as SCs with highest percentages seen in Gaya, Nawada and Aurangabad. As per estimates, more than 4100 villages have SC population higher than 40 percent. Scheduled Tribes are largely concentrated in six districts of Bihar viz. West Champaran, Katihar, Jamui, Banka, Purnea and Kishanganj. These six districts combined have nearly 70 percent of all STs in rural Bihar. More than 5.87 lakh people in rural areas are afflicted with disability of one or more kind.

This Social Assessment and Social Management Framework draws heavily from lessons learnt during the 8 years of implementation of the Bihar Rural Livelihoods Project (BRLP). Apart from its intensive work in the 102 blocks of 6 BRLP districts, another 77 blocks are being covered under the National Rural Livelihoods Project where the project has benefitted immensely from lessons learnt under the original BRLP. Under BTDP, the project will be scaling up substantially, covering new geographies with high concentration of SCs and STs. This calls for a revised and updated Social Management Framework that factors in the socio-economic conditions of the new project areas and provides for specific strategies to address the most vulnerable and marginalized section of the society. The Social Management Framework (SMF) has been prepared keeping in mind the following objectives:

- To ensure the objectives of BTDP are fully addressed especially for the most vulnerable and marginalized people in the project areas, including Scheduled Castes, Scheduled Tribes, Women, Elderly and Disabled.
- To integrate principles of social inclusion, equity, accountability, safeguards, risk management and sustainability in BTDP's structures, institutions and interventions.
- To ensure that BTDP does not support any activity likely to cause significant adverse social impacts on these sections and that all activities comply with the

laws, regulations and policies of the Govt. of India, Govt. of Bihar and the social safeguard policies of the World Bank.

The SMF has been prepared to assess and account for possible adverse effects on these groups and to provide necessary mitigation measures to ensure that the project benefits are socially, economically and culturally appropriate. The SMF provides a guidance tool for implementation, monitoring and supervision and will guide the project in addressing specific social inclusion issues through the social inclusion plan. Similarly, a Tribal Development Plan is being prepared, specifically targeting the districts with high population of Scheduled Tribes.

**OP 4.10 (Indigenous Population)** is triggered for this project as it envisages to scale up to new geographies having high percentage of ST population. Core strategies targeting the inclusion of tribals have already been developing during implementation of BRLP and NRLP. However, the project has further strengthened and customized these strategies based on prior informed consultations with tribal communities in the new geographies. Also, best practices from earlier projects have been incorporated and measures for institutionalizing the same have been proposed.

**OP 4.12 (Involuntary Resettlement)** is not applicable as the project will not be undertaking any involuntary acquisition of private lands and public lands with squatters.

## 1.2 Methodology

The project has adopted a multi-pronged approach towards preparation of SMF, focusing on ensuring that opinions of all stakeholders are factored in while designing strategy for the new large scale project. Following broad steps were undertaken in preparation of this SMF:

- a) **Literature Review:** The project has undertaken rigorous secondary research to identify key social issues in the new geographies proposed under the project. Apart from prevailing issues, legal and regulatory environment and social protection policies of the state government have also been factored in to ensure requisite synergy and integration. This has helped in identification of key issues and preparation of an informed social management framework.
- b) **Stock-taking of Implementation Experience:** The project staff has revisited its implementation experience in great detail to identify key lessons and best practices relevant to the new project. The updated SMF incorporates all these learnings as part of its design and provides for a more strengthened and refined framework for social inclusion in the new project.
- c) **Stakeholder Consultations:** In the process of development of SMF, stakeholder consultations have been held at state, district and local levels. Consultations with community members have been held in areas with high SC, ST population to understand key social issues that the project needs to address. Also, consultations with various line departments including Dept. of Social Welfare, Rural Development, Health and Panchayati Raj have been held to ensure necessary synergy with various government policies. The draft

SMF was also circulated to all relevant state level line departments for feedback before finalization.

### 1.3 Consultations and Disclosure

The project has undertaken an elaborate public consultation workshop as part of preparation of SMF. Additionally, district level consultations have been held in multiple areas, focusing on eliciting feedback and suggestions from key project stakeholders which include representatives from various line departments, Non-Govt, Organizations working in the rural space, Representatives from other World Bank projects, Banks, Microfinance Institutions, etc. Key statements emerging from the consultations are summarized below:

The BTDP must deepen the understanding on social exclusion and vulnerabilities highlighted by Jeevika as it prepares for social mobilisation in its previous project areas to cover the left-out households and in new geographies. It was also suggested that community-based organisations beyond SHG model must be promoted to allow for the poorest members to participate in the project. Field consultations highlighted the challenges of the poorest households, especially landless, in shifting from consumption to productive loans for livelihood purposes. In such cases, women asked for training to diversify their livelihoods on animal husbandry, poultry and linking with animal veterinary services. Some women highlighted the need for loan repayment schedules that are planned according to the livelihood activity that has been taken up. A demand from many landless women was for non-farm livelihood opportunities for them. Though there is less readiness for group-based activities, it was felt that women have made uninformed choices and sometimes have slipped further into debt traps.

Through field study and community level consultations in project districts, the project has prepared and updated the Community Operation Manuals (COMs) pertaining to CBOs to be promoted as part of the new project. These include COMs for SHGs, Village Organizations (VOs), Cluster Level Federations (CLFs) and Producer Groups (PGs).

The final SMF report has been disclosed on the project website as well as websites of RDD and on the World Bank Info shop. The Hindi version of SMF has been developed and circulated to all relevant implementing agencies and stakeholders. The SMF will also be made available to public libraries at the district level and/or at the office of the District Magistrates in all project areas.

## 2. Bihar Rural Livelihoods Project- Overall Progress

Government of Bihar (GoB) has been implementing the Bihar Rural Livelihoods Project (JEEViKA), a World Bank supported poverty alleviation program, across six districts and 42 blocks of Bihar since 2007. The project was provided with additional financing in 2012, allowing it to expand to an additional 60 blocks. Currently, the project operates in six districts and 102 blocks. JEEViKA is also Bihar's designated State Rural Livelihoods Mission and responsible for implementing the World-Bank supported National Rural Livelihoods Project (NRLP) in 77 blocks.

### 2.1 Key Results in Social Mobilization

1. More than 1.8 million households have been mobilized into nearly 149,000 Self-Help groups (SHGs), further federated into 9,531 Village Organizations (VOs) and 180 Cluster Level Federations (CLFs).
2. The project has saturated the 42 Phase-I blocks in terms of CLF formation.
3. Sustained efforts from the project towards strengthening CLFs have helped the federations and 66 CLFs in older blocks have achieved operational self-sufficiency and will soon completely take over core functions from Block Project Implementation Unit (BPIU)
4. Out of the households mobilized, the percentage of households belonging to Scheduled Caste and Scheduled Tribes is nearly 30 percent, as opposed to the state average of 18 percent.
5. The project has also successfully developed and nurtured 46,750 Community professionals including Community Resource Persons (CRP) providing numerous services related to various thematic interventions. BRLPS being a national resource organization is providing resource persons to other states including Uttar Pradesh, Rajasthan and Jharkhand.

### 2.2 Key Results in Financial Inclusion

1. Nearly 85% of project SHGs having a savings account and more than 75 % of them having accessed institutional credit at least once.
2. In addition to the project's direct community-level investment of INR 5.9 billion, SHGs have leveraged an additional INR 5.81 billion of institutional credit from public sector and regional rural banks and an additional INR 1.50 billion in individual savings. With an estimated fund rotation velocity of 1.5<sup>1</sup>, total direct investment at the household level is approximately INR 19.81 billion —3.3 times the project's investment.
3. The project has also facilitated SHG households in accessing the public insurance scheme; Janashree Bima Yojana (JSBY) with 357,584 households as active insured members and a very high claim settlement rate of 88 percent.
4. The project team has liaised continuously with the banks and has been successful in raising the minimum amount for fresh credit to SHGs from 17,000 in 2007 to INR 75,000 in 2016.

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<sup>1</sup> Rotation velocity is the ratio of total loans taken by the community to the total funds available with them. Total fund available calculated as Project Investment + Bank Credit + SHG savings.



## 2.3 Key Results in Livelihoods Promotion

1. The project has reached out to more than 400,000 farmer households with a package of improved agriculture practices. Additionally, nearly 35,000 households have been supported to undertake kitchen gardening at household level for enhancing their nutrition standards. The project is also promoting seed production with more than 3000 women farmers. The project has been able to develop a robust community based extension system with more than 1000 Village Resource Persons (VRPs) providing training and extension services to small and marginal farmers. Improved package of practices has helped in increasing productivity by an average of 80-90 percent.
2. The project has also been promoting Producer Groups at village level for next generation value chain interventions. As of now, there are 982 farm based PGs, of whom 790 have opened bank accounts and 684 have prepared detailed business plans. 516 PGs have been disbursed with funds worth INR 236.3 million after appraisal of their plans. More than 250 producer groups have already initiated execution of their business plans.
3. The project has also introduced the novel concept of Farmer Training and Information Centers at the block level as a one stop shop that will help the farmer access a range of information and services at one place. These centers will also act as capacity building and support hubs for community resource persons like VRPs and SEWs. 42 such centers have been opened up in the Phase-I blocks.
4. In a recent pilot, a producer company in Purnea undertook collective aggregation and marketing of high quality maize grains and utilized the online trading platform of NCDEX for forward trading. The intervention has enabled the farmers to earn nearly 15% higher per unit price realization. For similar interventions that allow farmers access to markets and high-value agriculture commodities, JEEViKA has partnered with the Kaushalya Foundation and ACCESS Development Services.
5. More than 46,000 SHG households have been linked with backyard poultry intervention, generating higher returns for the poultry farmers and also positively impacting nutritional intake at the household level. A partnership with Kegg Farms has supported the poultry intervention.
6. As part of nonfarm interventions, the project is working on select incense stick clusters in Gaya and Nalanda (7000 households), beekeeping cluster in Muzzafarpur (1000 households), art and craft clusters in Muzaffarpur and Madhubani (2500 households). For the beekeeping intervention, a partnership with Dabur has provided technical support to and an ensured buy-back model for beneficiaries. For the arts and crafts interventions, a partnership with Jaipur Rugs has allowed rural women to become trained in carpet weaving. Jaipur Rugs has also put in place a buy-back agreement for those artisans that meet its quality standards.

## 2.4 Key Results under Skills Development

1. The project has engaged multiple technical agencies and PIAs for skilling and placing youth. The project has also undertaken innovative initiatives including Post-placement tracking and Migration Resource Center to support candidates after placement.



2. The project has also enabled direct linkages with private sector agencies through job fairs resulting in job placement for youth among the SHG households.
3. As of now, more than 16,500 youth have been trained under the skill development initiative and nearly 75% of them have been placed in various agencies.

## 2.5 Key Results in Health, Nutrition and Sanitation

1. Intensive behaviour change communication (BCC) focused on increased awareness about health, nutrition and water, sanitation and hygiene services has also been taken up in partnership with Bill and Melinda Gates Foundation (BMGF) and the Department for International Development (DFID) in 50 blocks and nearly 43,000 SHGs have already been trained in these 50 blocks.
2. The project has also piloted innovative financing solutions to meet sanitation and nutrition needs at the village level, providing a revolving fund called Sanitation, Health and Nutrition (SHAN) fund to select Village Organizations, aimed at providing interim finance for construction of household sanitation facilities, minimizing delays from the time of demand from the community.
3. The project has introduced and scaled up a food security intervention that facilitates collective procurement of food on credit at the village level to nearly 6000 villages.
4. The project has also initiated convergence with Dept. of Social Welfare, Govt. of Bihar for promoting complementary feeding for children aged 6 months to 3 years. Under the initiative, apart from providing sensitization training to SHG members, Community Institutions are also engaged in producing fortified food mixture “Wheatamix” at two production units in Gaya and Khagaria. The fortified food mix is being supplied to ICDS for distribution in Take Home Ration (THR) at Aanganwadi centers.

### 3. Inclusion in JEEViKA- Lessons & Best Practices

With project implementation experience spanning nearly 10 years and geographical coverage of almost the entire state of Bihar, JEEViKA is in a unique position to provide crucial insights on developing a socially inclusive project. Over the years, JEEViKA has been able to identify and replicate best practices pertaining to social mobilization, inclusion and livelihoods promotion on scale. As part of preparation of the social management framework, it is important to revisit the project experience in successfully implementing such socially inclusive strategies and incorporate the same as part of the SMF for the new project.

#### 3.1 Inclusive Mobilization

Recognizing the fact that strong and socially inclusive social mobilization is the key to ensuring inclusion in subsequent interventions, JEEViKA has adopted multiple strategies aimed at ensuring inclusion of the poorest of the poor households including those belonging to SCs and STs in the institutional fold. The results of such strategies are evident in the significantly high participation of SCs and STs in JEEViKA SHGs. As depicted below in Table-1, in all the 6 districts, the participation rate of SCs into SHGs is much higher than the overall percentage of their population within the district.

District	Percentage of SC in total Population	Participation % of SC in SHGs	Inclusion % of SC Households	Percentage of Others in total Population	Participation of Others in SHGs	Inclusion of Other Households
Gaya	33.19	46.65	95.61	66.74	29.61	9.70
Khagaria	15.23	40.49	85.50	84.73	30.82	12.71
Madhubani	13.23	34.61	71.62	86.68	20.36	8.52
Muzaffarpur	16.37	26.33	55.13	83.52	12.90	5.32
Nalanda	22.94	67.96	141.26	77.01	45.25	15.65
Purnia	12.27	38.06	79.28	83.57	21.01	8.71

*Table 1: Participation of SCs in JEEViKA SHGs*

Purnia being the district with substantial tribal population (4.1%) has nearly 32 percent SHG members from ST communities. Such high level of inclusion has been achieved largely due to pro-inclusion mobilization strategies adopted by JEEViKA. Key best practices for inclusive mobilization are summarized below:

##### 3.1.1 Starting with the Poor

As part of design itself, JEEViKA promotes initiation of social mobilization from the poorest of the poor households first. This is inherent in the social mobilization strategy as the Community Resource Person (CRP) teams entering and mobilizing rural poor in new areas are trained to initiate the mobilization process from the poorest hamlet of the village. This not only ensures higher inclusion of vulnerable sections but also helps in avoiding institutional capture by the elite. The higher inclusion of SCs and STs in initial stages is also evident from the historical trend in

JEEViKA wherein during initial mobilization, the percentage of SCs and STs in the groups was as high as 80 percent or more and has subsequently come down as poor households from other sections of the society have also started participating.

### 3.1.2 Focusing on Saturation

JEEViKA works on a saturation approach in social mobilization i.e. no poor household in the village should be left out of the SHG fold. This further strengthens social inclusion among CBOs. Also, specific resource persons have been developed to drive inclusion of left out households into the SHG fold. Scoping CRPs developed under the project are specially trained to identify left out poor households and facilitate their integration with existing CBOs or mobilization into new groups if needed. These scoping CRPs work in tandem with the Village Organization in identification of such households. The Village Organization (federation of SHGs at the village level) finally certifies saturation of the village in terms of mobilization.

These special scoping CRP drives have helped the project in identifying nearly 50000 left out poor households which led to mobilization of an additional 3918 Self-Help Groups.

### 3.1.3 Driving Inclusion in CBO Leadership

As part of policy, JEEViKA VOs are mandated to have members from SC and ST communities as part of its executive committee. Data trends from MIS also indicate high levels of inclusion in CBO leadership as well.

DISTRICT	SC	ST	MINORITY	OTHER	Total Office Bearer	% of SC/ST & Minority in Leadership
MUZAFFARPUR	7391	283	2387	16265	26326	38.22
NALANDA	14718	161	629	33598	49106	31.58
PURNIA	6117	1800	5027	17865	30809	42.01
MADHUBANI	9216	271	4013	32011	45511	29.66
KHAGARIA	2914	48	799	12613	16374	22.97
GAYA	19513	88	1940	23511	45052	47.81

*Table 2: Percentage of SCs and STs in CBO leadership*

## 3.2 Inclusive Financing

Apart from providing training and capacity building support to SHGs, JEEViKA also provides initial capitalization support to groups for stimulating inter-lending and leveraging higher credit from formal financial institutions. This initial support, generally in form of Initial Capitalization Fund (ICF) is disbursed to SHG based on a micro-plan developed by the group in a participatory manner. The micro-plan takes into account the asset and debt situation of member households and also the latest and most pressing credit needs of the household. The SHGs are oriented in undertaking the microplanning exercise in a participatory manner and also establish an order of priority based on perceptual poverty of each household as well as the nature of credit requirement. The groups are sensitized to give priority to poorest households first and

to households accessing credit for health and other emergency needs. This has helped in ensuring that credit flow from group to households is inclined in favor of poorest households.

Mid Term review of the project in 2011 revealed that nearly 41 % of the SHG members that received the ICF belonged to SC/ST households. (Source: Revisiting of Micro Plans). Given that the proportion of SC/STs in the SHGs is between 40 and 45 %, it shows similar levels of inclusion of SC/STs in terms of access to ICF

*Customized Financial Products:* JEEViKA has been highly proactive in identify emerging needs of the community and designing proactive solutions for the same. The project has designed specific financial products aimed at addressing the most vulnerable sections of the society. Recognizing the fact that a significant percentage of SC, ST, Minority households report shortage of food grains in lean season, the project introduced Food Security Fund (FSF) intervention. Under the intervention, the village organization receives a one-time revolving fund utilized by the community to undertake collective procurement of food grains at competitive prices. The interest free food loan is repaid by the poor households over the course of 3-4 months and the next procurement cycle is undertaken.

The project by tracking the reported reasons for accessing credit by communities realized that a significant number of loans were being taken for health related expenditure. Recognizing the prohibitive nature of interest in health loans, the project introduced the concept of Health related savings at the SHG level. This was aimed at inculcating a practice of saving specifically for health related emergencies. Also, the project made a provision of providing a one-time revolving fund support called Health Risk fund (HRF) to SHGs undertaking regular health related savings. HRF as a low interest financial product esp. aimed at meeting health related needs of poor households has been extremely successful. More than 4000 VOs and the member SHGs in project areas are undertaking regular health savings.

### 3.3 Inclusion in Livelihoods

JEEViKA has undertaken promotion and strengthening of rural livelihoods across multiple sectors including farm, non-farm and off-farm. To ensure that such livelihood interventions are inclusive in nature, the project has adopted a multi-pronged approach.

**Firstly**, in most livelihood intervention, JEEViKA has introduced elements that stimulate higher participation from poor households including SCs and STs. For e.g. System of Crop Intensification (SCI), a universal productivity enhancement intervention has been scaled up to cover more than 400,000 farmers so far. An external impact assessment at the Mid Term review stage shows that nearly 35 to 40% of the farmers that were covered as part of the agriculture intervention were SC/STs and 76 % were marginal farmers. Such high level of inclusion was also stimulated by the fact that the SCI intervention suited small farmers more because of its labour intensive yet low cost methodology. Similarly, the project has scaled up the Backyard Poultry intervention across nearly 46000 households. The intervention has been readily picked up by poor households not having access to any land.

**Secondly**, the incentive structures for both the project staff as well as community cadre is designed in a manner that further promulgates higher inclusion of SC/ST households in livelihood interventions. For e.g. The honorarium of Village Resource Person (VRP), providing agriculture extension services at the village level, is directly proportional to the percentage of SC/ST households being supported.

**Thirdly**, JEEViKA has promoted and strengthened traditional livelihoods of the rural poor households by providing them with requisite training, capacity building and market linkage support. Such livelihoods interventions have seen high participation of SC/ST households in project areas.

<i>Intervention</i>	<i>District(s)</i>	<i>SC/ST</i>	<i>OBC</i>	<i>Minorities</i>	<i>Gen</i>	<i>Total</i>	<i>% of PoP</i>
<b>Incense Stick making</b>	Gaya /Nalanda	2093	523	2350	523	5232	84.92
<b>Bee keeping</b>	Muzaffarpur/ Khagaria	275	555	78	122	1030	34.27
<b>Jute rope making</b>	Purnea	1135	1149	489	44	2817	57.65
<b>Art and craft</b>	Madhubani/ Muzaffarpur	17	249		141	407	4.18
<b>Total</b>		3520	2476	2917	830	9486	67.86

*Table 3: Participation of Poorest Households in Livelihood Interventions*

### 3.4 Access to Entitlements

JEEViKA has made continuous efforts to facilitate higher access to entitlements and benefits available for the rural poor under various government programs and has worked on multiple aspects pertaining to the entitlement access cycle. **Firstly**, the SHGs and VOs have been utilized as the suitable platforms for disseminating information pertaining to various entitlements available for the rural poor households. **Secondly**, the CBOs are also viewed as the ideal targeting platforms for various social welfare program. The SHGs and VOs by virtue of being highly inclusive have helped in better identification of beneficiaries as well as subsequent program delivery. **Thirdly**, the project has been proactive the identifying critical gaps in accessing entitlements under various schemes. For e.g. the SHGs and VOs in partnership with the local PRIs, facilitated issuance of Job cards under MGNREGA for target beneficiaries. Similarly, the CBOs also facilitate identification of the physically challenged within the village and facilitate issuance of disability certificate, a key bottleneck in otherwise accessing entitlements pertaining to disability. The recently concluded Integrated Participatory Planning Exercise (IPPE-II) also involved CBOs in large numbers in participatory planning and beneficiary identification for various schemes.

### 3.5 Collective Action and Participation in Public Institution

The project experience under JEEViKA clearly suggests that with sufficient exposure to the community institutions and related capacity building and handholding support,

rural poor households develop the agency to undertake collective action for the larger good. There have been numerous instances of rural SHG women organically mobilizing and acting collectively on prevailing social and gender issues. Some of the most common issues which have invited collective action from SHG women include Domestic Violence, Alcoholism, Exploitative Moneylenders and Unresponsive Bank branches. Govt. of Bihar has clearly articulated the role of SHG members in enforcing alcohol prohibition in the state. The participation of rural SHG women in Annual Gram Sabha has increased significantly over the years and the SHG households are in general more aware of their rights and entitlements. Similarly, as per govt. norms, in every village where JEEViKA SHGs are functional, 2 members from the Village Organization will be part of the School Management Committee. All these factors indicate the significant socio-economic change being driven by JEEViKA CBOs on ground and signifies the potential of the community institution in bringing socio-economic transformation in rural Bihar.

## 4. Bihar Transformative Development Project

Bihar Transformative Development Project (BTDP) will build on the significant results achieved by the Bihar Rural Livelihoods Project across 6 districts and 102 blocks and the National Rural Livelihoods Project across 77 blocks of the state. The project will scale up the successfully demonstrated approach from BRLP and NRLP across Bihar's 32 districts, in an additional 300 blocks of the state. The scale up of the program will be more efficient benefiting from the standardized protocols (related to quality of institutions and processes) that have been developed in the 179 blocks. Moreover, the project will benefit from the increased use of Information Communication Technology (ICT) across a range of initiatives.

### 4.1 Project Development Objective (PDO)

The Project Development Objective (PDO) is to Diversify and enhance incomes and improve access to nutrition and sanitation services among targeted households.

The project seeks to accomplish this PDO through the following five components (a) Community Institutional Development; (b) Community Investment Funds; (c) Access to Nutrition and Sanitation Services; (d) Partnerships, Innovations and Technical Assistance; and (e) Project Management.

### 4.2 Project Components

The project includes five key component described below in detail:

#### 4.2.1 Component 1: Community Institutional Development (USD 120 Million)

The objective of this component is to expand the formation of strong and sustainable self-help groups and their higher level federations and farmer producer organisations (FPOs) and build their capacities in terms of livelihood activities, e-bookkeeping, financial literacy, and business education, among others. The component will consist of two specific sub-components, described below.

***Development of Self Help Groups and their Federations:*** This sub component will support the identification, selection, and mobilization of poor rural households into self-managed institutions, such as Self Help Groups (SHGs) and their federations. At the village level, the SHGs will be federated to form the village organizations and at the cluster level (sub block) these will be federated into cluster level federations. This component will enable the placement of project teams at the block and sub-block levels that will identify and train resource persons from the community in order to undertake the mobilization and capacity building at the village level. One of the key tasks for the SHGs is to develop and manage finances including group savings, rotation of internal funds, management of idle funds, interest accrual, accessing loans from formal financial institutions and community investment funds from the project. In order to develop the financial capability of SHGs and the SHG Federations, the capacity and institution building activities will be focused on a) developing good quality micro investment plans for accessing finance from both formal financial institutions and project funds; b) developing and adopting quality monitoring protocols like ratings of SHGs and VOs not only to enhance confidence of partner



banks/ financial institutions but also to provide inputs to capacity building activities; and c) introduce alternative banking models like the business correspondents, mobile banking, etc. combined with financial literacy and counseling that will enable the SHG households to get access to a range of financial services including, savings, credit, remittances and insurance at their doorstep.

***Development of Producer Organizations:*** This sub-component will support the mobilization of those SHG households that already have access to some basic financial services and productivity enhancement services into producer organizations (POs) in specific commodity clusters (based on the commercial potential and economies of scale) across agriculture, livestock and the nonfarm sub sectors. Potentially these producer organizations will be centered on high value commodities like maize, vegetables, milk, poultry, honey and some specific crafts. The objective is to enable them access to high quality of support services like technology, credit, extension, marketing, etc.

#### 4.2.2 Component 2: Community Investment Funds (USD 215 Million)

The objective of this component is to provide financing to (a) SHGs, VOs and Cluster level Federations to catalyze larger investments from the commercial banks/other financial institutions and to enable them to support investments in a range of livelihood activities<sup>2</sup> outlined in their respective micro investment plans; and to (b) Producer Organizations for undertaking interventions across the value chain (including input services, value-addition and market linkage) in both farm and nonfarm sectors based on business plans developed by them.

There are three main sub-components under this component:

***Community Investment:*** This sub-component will primarily focus on financing catalytic investments at the SHG level and higher federations with the primary objective of enabling larger inflow of institutional credit from formal financial institutions. The funds will be transferred to the Village Organizations (VO) which will be used as a revolving fund to support the SHGs in the villages. The SHGs will leverage the community investment funds to mobilize additional funds from formal financial institutions via the SHG-Bank Linkage. Financing will also be provided to Village organizations and Cluster level federations towards specific livelihood activities like productivity enhancements in the agriculture and livestock sectors and towards specific skill development activities. Investments made under this sub-component will be based on micro-investment plans prepared by the SHGs.

***Health, Nutrition and Sanitation Interventions:*** This sub-component will enable financing to the Village Organizations and Cluster Level Federations towards specific health, food security, nutrition and sanitation related interventions based on specific micro investment plans developed by them. As mentioned in paragraphs 11 and 12 in the sections above, JEEViKA has already successfully demonstrated the implementation of the Food Security Fund (FSF) and the Sanitation, Health and

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<sup>2</sup> These activities include agriculture productivity enhancement, productivity enhancement in agriculture and livestock sectors, nonfarm activities, specific skill development activities, health, nutrition and sanitation related activities among others.

Nutrition Fund (SHAN) in the initial project (across 6 districts). Through this sub component, this approach will be scaled up across the 300 blocks. However, the proposed interventions will not be rolled out universally, but instead, will be undertaken in phases and in specific geographies based on the need and capacities of community institutions.

**Value Chain Development:** This sub-component will focus on financing business plans and value chain initiatives carried out by Producer Organizations. Areas for financial support under this component will include community level infrastructure, small equipment and working capital with a focus on enhancing incomes of the households. Producer Organizations financed under the component will serve as institutional platforms through which a range of interventions across the value chain— like access to good quality inputs, access to finance including insurance such as crop and livestock insurance, extension services, pricing norms, grading and sorting, storage and warehousing and access to markets— will be implemented. As part of value chain development, the project has successfully demonstrated (a) the development of Information and Communications Technology platforms for aggregating farmers (Digital Green for knowledge and agriculture extension<sup>3</sup>, NCDEX for produce marketing<sup>4</sup>); (b) partnerships with social enterprises for service delivery and market linkages (Green Leaf Energy for access to social entitlements<sup>5</sup>, Jaipur Rugs for nonfarm cluster development<sup>6</sup>, and Kaushalya Foundation for high-value agriculture commodities<sup>7</sup>, etc.); and (c) partnerships with large private industry players (Kegg Farms for poultry,<sup>8</sup> and Dabur for honey procurement,<sup>9</sup> etc.) These initiatives will be further scaled-up under this component.

#### 4.2.3 Component 3: Access to Nutrition and Sanitation Services (USD 25 Million)

The main objective of this component is to leverage the SHG platforms for increasing awareness and knowledge about specific health, nutrition, and sanitation services available through government programs. It will concurrently undertake specific efforts to ensure convergence with the government programs in these sectors. There are two main sub components under this component. (i) Improved awareness and knowledge of services. (ii) Capacity building of the community institutions for convergence with government programs.

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<sup>3</sup> Digital Green is an independent non-governmental organization that focuses on training farmers to make and show short videos where they record their problems, share solutions and highlight success stories.

<sup>4</sup> NCDEX: National Commodity & Derivatives Exchange Limited is an online commodity exchange based in India.

<sup>5</sup> Green Leaf Energy in response to issues of labor migration, drought, poverty, unemployment – creates biodiesel value chain in Bihar. The company conducts awareness programs in rural areas to make farmers aware of the benefits of biodiesel, sets up a nursery to grow saplings and provides technical support to farmers.

<sup>6</sup> *Jaipur Rugs* is a wholesale Indian carpet manufacturer specialized in producing hand knotted as well as hand tufted area carpets, rugs and shags. Jaipur rugs foundation is a social welfare organization that aims at empowering the grassroots' communities and providing sustainable livelihood to weavers.

<sup>7</sup> The Kaushalya Foundation is registered as trust, which works with rural and urban poor engaged in the agriculture and food sector. Kaushalya Foundation collaborates with government institutions, financial institutions, market institutions, voluntary organizations, academic and research organizations.

<sup>8</sup> Kegg Farms, established in 1967, is one of India's oldest poultry breeding organizations. It is best known for pioneering genetic breeding of poultry stocks in India. Through a unique and innovative supply chain, Kegg Farms reaches out to one million disadvantaged rural households, across 13 states generating INR 450 million in additional livelihoods for rural households.

<sup>9</sup> Dabur is the fourth largest fast-moving consumer goods company in India. Dabur Honey is focused on honey production and serves as a technical partner to BRLPS.

***Improved Awareness and Knowledge of Services:*** Specific behaviour change communication (BCC) strategies would be used to increase knowledge and awareness of the following key areas: early registration of pregnancy, ante and postnatal check-ups, identification of high risk cases, counselling for maternal nutrition, birth planning, institutional delivery, early initiation and exclusive breastfeeding, infant and young child feeding practices, immunization, and sanitation and hygiene. The project will also ensure counselling for farmers, through Farmer Field Schools (FFS) to grow and consume diversified food crops. The project will work closely with technical support agencies, like the Bill and Melinda Gates Foundation, to develop a suitable communication strategy and material/tools to build awareness and knowledge among the communities on critical health, nutrition and sanitation services and support VOs, CLFs and other identified community members in carrying out the above.

***Capacity building of the Community Institutions for Convergence:*** The strong institutional platforms of the poor in the form of women's Self Help Groups (SHGs) and their federations apart from offering a variety of livelihood services to their members are also ideally placed to facilitate their access to services related to health, nutrition and sanitation as well as entitlements like social security pensions, food entitlements and wage employment. These entitlements can strengthen the household economy by ensuring reduction in health shocks and also additional cash inflows. As part of this sub component, specific capacity building for SHG federations and other technical support at the block, sub-block and village level shall be provided to enable member households to access services such as the Swachh Bharat Mission and Integrated Child Development Scheme, and entitlements such as the Mahatma Gandhi Rural Employment Guarantee Scheme and the Public Distribution System. As described in sections above, the convergence approach with the above programs has already been established and initial results have been achieved. These initiatives will be further scaled up as part of the proposed project.

#### 4.2.4 Component 4: Innovations, Partnerships and Technical Assistance (USD 25 Million)

As part of this component, productive partnerships will be developed with technical support agencies, best practice institutions in public, private and social enterprise sectors across the areas of community mobilization, financial inclusion, value chain development in agriculture, livestock and nonfarm sectors, skills development, and access to health, nutrition and sanitation services among others. A framework that will enable the development of such productive partnerships will be developed and rolled out. This framework will elaborate, inter-alia, the identification process, technical appraisal, capacity assessment, implementation arrangements including financial management and fiduciary systems, price discovery, performance indicators and outcome measurement systems.

Activities under this component will include a focus on skills training, including partnerships with a range of stakeholders to strengthen provision of market-led skills training programs to youth from poor families leading to positive placement and income outcomes. Activities will include conducting market scans to develop labour market demand and opportunity assessments; partner with stakeholders to develop training capacity in target areas relevant to the Bihar context, particularly in higher-

value agriculture and allied sectors; link with community institutions promoted by the project to mobilize poor youth and connect them to training provision; develop partnerships with employers and industry associations for inputs into program design and for post-training placements; and post-placement support activities to support transition to formal employment.

This component will also specifically support the expansion of ICT-based solutions for enhancing last-mile access to financial services including insurance and pensions for poor in the unorganized sector. For instance, the project will support convergence with Pradhan Mantri Jan-Dhan Yojana sub- schemes, which includes insurance (life and personal accident) and pensions (co-contributory pension), by leveraging JAM (Jan Dhan, Aadhaar, and mobile) trinity through banking correspondents, and alternative service delivery channels. The component will also support emerging innovations such as mobile banking and e-wallets to facilitate greater access to formal financial services.

JEEViKA has already organized two innovation forums to identify high impact innovations across the sectors that the project works on and build partnerships with the identified innovators to scale up the high impact innovations through the project. This approach will be strengthened and further scaled up as part of this component.

#### 4.2.5 Component 5: Project Management (USD 30 Million)

The objective of this component is to strengthen the project implementation at the state, district and block levels. It will finance dedicated staffing for the project activities, consultancies, training and related material, office equipment, and operational costs at the state level and the district level teams across 32 project districts. It will also support the further strengthening of the Monitoring, Evaluation and Learning (MEL) systems, Financial Management systems, Procurement Management, Human Resource Management, and Knowledge Management and Communications.

## 5. Social Assessment

Bihar, with a population of approximately 104 million, is India's most densely populated state. 88.7 percent of Bihar's population lives in rural areas, making Bihar India's least urbanized state. From 2005, Bihar has witnessed strong and sustained economic growth, with an annual growth rate of about 10 percent.<sup>10</sup> The state has also achieved significant improvement across major human development indicators including maternal and child health, nutrition and overall governance levels. However, despite such growth, Bihar's per capita Net State Domestic Product (NSDP) — INR 15,650 — is lesser than half of the national average of INR 39,904.<sup>11</sup> As per Planning Commission estimates, in 2011- 2012 33.7 percent of Bihar's population lived below the poverty line<sup>12</sup>. Though the poverty rate of 54.4 percent in 2004-2005 has declined, the absolute number living in poverty remains high at 35.8 million.

### 5.1 Social Profile and Key Social Issues

According to the Census 2011, it is found that there has been an increase in both the number and percentage of SC and ST in Bihar. There are 15.34 and 1.27 million of rural SC and ST population respectively comprising 14.74 and 1.38 per cent of the total rural population in Bihar. It is further observed that SC categories are not homogenous and there are a number of sub-castes/groups within each category. There are altogether 23 scheduled castes in Bihar of which the major ones include *Mushhar*, *Pasi*, *Dhobi*, *Bheiya*, *Rajwar*, *Bhangi*, *Batar* and others. Government of Bihar has notified a total of 127 communities as Extremely Backward Caste (EBCs), a category unique to the state of Bihar.

There are large intrastate variations in the percentage of Schedule Caste population among districts. The top 10 districts in terms of SC population in rural areas are listed below. These 10 districts combined account for nearly 46 percent of rural SC population in the state.

*Table 4: Districts with highest SC population in Bihar*

S. No.	District	Total Rural Population	SC Population	% SC Population
1	Gaya	3809817	1334351	33.2%
2	Samastipur	4113769	803128	18.9%
3	Muzaffarpur	4327625	751975	16.4%
4	Vaishali	3261942	738031	21.4%
5	Patna	3323875	920918	20.0%
6	Purba Champaran	4698028	649726	13.0%
7	Aurangabad	2303219	612064	25.3%
8	Madhubani	4325884	587158	13.2%
9	Darbhanga	3554057	615688	16.1%
10	Nalanda	2419759	607672	22.9%

<sup>10</sup> Economic Survey of Bihar, 2014- 2015, Finance Department, Government of Bihar.

<sup>11</sup> Ibid.

<sup>12</sup> Ibid.

The socio-economic indicators for the poorer sections of the society esp. Scheduled Castes and Scheduled Tribes indicate high levels of disparity and clearly communicate the need for specific focus on ensuring inclusion of these group. Both SC and ST households fare worse than state averages on all major indicators including household incomes, ownership of assets, health, nutrition, sanitation and jobs. As per the poverty estimates released by Planning Commission, the poverty rates for SC and ST communities in Bihar is much higher than the state average.

*Table 5: Poverty rates for Social Groups in Bihar*

S. No.	Indicator	Overall	Scheduled Castes	Scheduled Tribes
1	<b>Percentage of Households living below poverty line in Bihar</b>	34.4	51.7	59.3

Similarly, provisional estimates from the recently released Socio-economic caste census (SECC) survey also indicate the much higher poverty levels among SC and ST households.

*Table 6: Deprivation Status of SC-ST in Bihar (SECC-2011)*

S. No.	SECC Indicator	Overall Percentage for Bihar	Scheduled Castes	Scheduled Tribes
1	<b>Percent Households with highest earning member having less than INR 5000 monthly income</b>	71 %	83.5	79.5
2	<b>Percent households with no land and dependent on manual casual labor</b>	47	68	50

As per the SECC survey, in more than 83 percent SC households, the highest earning members has a monthly income of less than INR 5000 as compared to the state average of 71 percent. A staggering 68 percent of SC households do not own any land and are primarily dependent on manual casual labour. Also, more than 59 percent SCs live in a Kachcha house. Apart from high poverty, landlessness and limited livelihoods opportunities, low wage rates and huge out migration of especially men from the poorest households place a disproportionate burden on women in Bihar of both reproduction and production functions. High fertility, and maternal and child mortality rates continue to be disproportionately high for these sections of the society.

Sl.	Indicators	SC / ST	OBC	Others	Total
1.	Total Fertility Rate	4.48	4.02	3.94	3.6
2.	Infant Mortality Rate	63.0	56.2	50.4	49.0
3.	Institutional Delivery	42.8	56.9	63.1	62.7
4.	Children Immunized	41.7	52.6	59.7	61.9

*Table 7: Key Maternal & Child Health Indicators (NFHS-IV)*



Apart from SC/ST households, certain groups such as persons with disabilities, widowed women and older persons are especially vulnerable to social discrimination, economic shocks and increasing living costs. As per the 2001 census, there were nearly 5.5 million persons in Bihar aged above 60 years while nearly 1.9 million people were suffering from disability. By 2011, the number of elderly and disabled has grown to 7.7 million and 2.3 million respectively. Both these groups are likely to experience multiple deprivations owing to increased dependency on others. Households with one or more disabled members also tend to be poor. As per the latest census, there are more than 42000 households in Bihar having only disabled members. A critical source of vulnerability for the elderly is the rising health expenditure leaving them highly susceptible to health shocks.

Discrimination based on gender is also pervasive within rural communities, especially the most disadvantaged women like SCs and STs. Apart from low literacy levels, social issues like domestic violence, alcoholism and low levels of mobility are critical gender issues.

## 5.2 Social Impact Assessment

BTDP is aimed at large scale social mobilization of the rural poor in Bihar into Self-Help Groups and their higher federations. The project will be operational in 32 districts of Bihar, excluding only the 6 BRLP districts. The project is expected to mobilize a large majority of rural poor into institutional fold including households from SC/ST communities. The project proposes to facilitate SHG members to gain better access to financial services, diversify and strengthen livelihoods, enhanced access to government programs and entitlements, increase awareness on health, nutrition and sanitation aspects and link rural youth to skill development and placement opportunities. Some of the key social impacts envisaged under the project include the following:

- The project is expected to give a fillip to participation of rural poor households esp. SCs and STs into institutions like SHGs and their federations. Also, the participation into such collectives is also expected to build their agency for collective action and will also motivate them to participate higher in public institutions such as schools and Panchayat Raj Institutions (PRIs).
- The project is expected to significantly enhance the mobility of rural women on account of increased trainings, exposure visits, visit to nearby bank branches. Moreover, many SHG members are expected to work as Community Resource Persons (CRPs) and will be moving across district as well as outside to support training and capacity building activities.
- The project will build greater awareness on various aspects of health, nutrition and sanitation and will also facilitate access to facilities extended under various government programs. This will also involve significant efforts towards altering behaviors pertaining to these sectors among the rural social setting and is expected to bring a positive change in the social outlook towards issues pertaining to maternal and child health as well as sanitation facilities at household level.



- The project will also work on strengthening traditional livelihoods of rural communities by providing support services and linking them to better income enhancement opportunities.

## 6. Summary of Stakeholder Consultations

For development of the SMF for BTDP various consultations were held with key development stakeholders at the State level, with project staff at the State and district levels and with the most excluded communities in the project area. The consultations clearly established the need for continuous reflection of programme approach, implementation and monitoring and evaluation. While, the external and independent perspectives on what BTDP can do better or differently have been extremely useful in guiding the overall principles for the Social Management Framework, field consultations have highlighted key modifications the core strategies of the

### 6.1 External Stakeholder Consultation

- *Improved identification and understanding on exclusion.* Need for better identification and understanding of poverty, factors for exclusion so as to evolve more dynamic strategies for mobilization of most excluded groups. For instance, it was felt that specific groups such as Musahars and some ST groups such as Tharu are extremely poor and culturally distinct. Much more needs to be done to mobilize them and understanding their context, changing dynamics of poverty and exclusion is a critical first step.
- *Initiating convergence sooner.* Engagement of field functionaries of various Government departments can be explored during social mapping, resource mapping, mapping of access to entitlements for them to get first-hand analysis of the situation of poor households
- *Diverse institutions to accommodate the poorest households.* Explore institutions beyond the SHG model to accommodate the poorest and vulnerable groups. For instance, Neighbourhood Groups or Social Action Committees can allow participation of members who do not save but have key challenges of accessing information, entitlements and health and nutrition needs.
- *Inclusive institution building.* More dynamic institution building to ensure the community institutions function as platforms for the poor, for protecting their rights and entitlements. The integration of the real poverty and exclusion issues as core agendas beyond saving and credit has to be ensured. Strengthening of the Social Action Committees, VOs and CLFs to be able to provide the support to most vulnerable women, such as single women, victims of domestic violence, disabled women.
- *Data collation and analysis on excluded groups and communities.* The scale and project of Jeevika puts it in a strong position to collate and analyse data from all key sources such as SECC, NFHS, Social Welfare, IPP on SC, ST and other excluded groups.
- *Reflective and responsive organizational culture.* There is need for a shift in organizational cultural practices to allow more space for learning, critical reflection and course correction. It's important to periodically ask- where are we going wrong? What are we not doing right? There is a key role in promoting greater learning through thematic learning forum that can be created. While there is need for greater internal cross-learning, external inputs and insights must enable

## 6.2 Field Consultations

In the field consultations, focus group discussions were held with key stakeholders of the projects: excluded SC/ST households, tribal farmers and leaders, women members of VOs and CLFs landless etc. The selection of the sites for these consultations was done on the basis of SECC data with districts and blocks with the highest SC and ST populations. Within the blocks, the district teams were encouraged to select two villages so as to see both, examples of effective social mobilization and inclusion and areas where there continue to be high left-out households and high concentration of vulnerable groups. Finally, the districts selected were:

- High SC population districts (including Mahadalits): Gaya; Nalanda (Asthawan and Noor Sarai); Madhepura (Kumarkhand and Murliganj); Rohtas (Sheosagar and Sasaram); Navada (Roh and Akbarpur)
- Highly ST population districts: West Champaran (Sidhaw and Gaunaha); Purnia (Dhamdaha and Banmankhi); Katihar (Korha and Manihari); Jamui (Chakai, Jhajha); Kaimur Adhaura; Banka (Katoria, Bansi and Chanan); Kishanganj (Pothia and Thakurganj)

Insights from field consultations from selected sites in four districts are included. Other field consultations are underway and findings will be used to refine and make appropriate modifications in the SMF.

The wide range of issues touched upon were: reasons for left-out households from SHG fold, drop-outs, loan utilization, challenges in enhancing returns from livelihood activities, livelihood diversification for landless groups, challenges in accessing various entitlements and social protection schemes savings status and the of the project on lives of the poor women. These interactions have provided many insights and way forward on outreach and mobilization strategy, improvement in microplanning.

Field consultations in selected sites in four districts highlighted the challenges of the poorest households, especially landless, in shifting from consumption to productive loans for livelihood purposes. In such cases, women asked for training to diversify their livelihoods on animal husbandry, poultry and linking with animal veterinary services. Some women highlighted the need for loan repayment schedules that are planned according to the livelihood activity that has been taken up. A demand from many landless women was for non-farm livelihood opportunities for them. Though there is less readiness for group-based activities, it was felt that women have made uninformed choices and sometimes have slipped further into debt traps. This has led to some women dropping out from the SHGs. The issue of the poorest women who are unable to save Rs 10 on a weekly basis was raised. For such women, there can be direct loan which can trigger their livelihoods. There are several challenges as far as various entitlements and programmes of the Government are concerned. MNREGS is an important entitlement among all the social protection components because it seeks to achieve multiple objectives. It not only provides employment opportunities during lean agricultural seasons but also in times of floods, droughts and other natural calamities. However, after preparation of job cards two years ago, after which men got work for only 30 to 40 days, there has been no work under MNREGA.

In Jamui, the discussion with tribal households highlighted the fragility of their livelihoods. Women are engaged in forest-based activities and the men are usually engaged in masonry and other work in the town or neighbouring cities. However, their work is erratic and therefore their incomes. Due to habitation in hilly and forested areas the access to health and other services is extremely low. The language spoken by the tribal community was different from that of the Community Mobilisers and Coordinators. This raised the need for ensuring the identification of all community cadre from within the tribal communities. For mobilization, in the absence of such cadre, engagement of tribal leaders, who are mostly a little more exposed to the outside world, is important. However, women's literacy levels are extremely low and therefore finding village level resource persons to be trainers and use project's communication material is a challenge.

## 7. Other organizations and programs on gender and social inclusion

The project proposes to build a database on organisations that are working with excluded groups and engage them as experts to learn from their experience and invite them for reviews of BTDP in areas with high pockets of poverty and exclusion. The PACS programme of DFID has ended however some of the local NGOs and agencies under PACS have significant experience in addressing entitlement gaps with most excluded populations.

**CHARM.** The Centre for Health and Resource Management (CHARM) is a Civil Society Organisation (CSO) that focuses on helping to improve non-discriminatory access to health and nutrition services. In their work with PACS, CHARM are working in 305 villages in the Nalanda district of Bihar to help socially excluded groups, especially Scheduled Caste (SC) and Muslim women, to access their health, nutritional and sanitation entitlements and to strengthen their demands to improve the delivery of these services. Key strategies include:

- Organizing women and adolescent girls from SC and Muslim communities into Community Based Organisations (CBOs) who can monitor local health and nutrition services including the Janani Suraksha Yojana and the ICDS.
- Facilitating the formation of federations of CBOs to work together on health and nutrition issues.
- Networking and advocacy with various stakeholders on health and nutrition issues that socially excluded communities face when accessing their health and nutrition rights.
- Building the capacity of traditional birth attendants to ensure safe home deliveries.
- Actively engaging with the Government of Bihar to enhance the uptake of government health and nutrition schemes by socially excluded groups.

**DEEP.** Development Education and Environmental Programme (DEEP) is a Civil Society Organisation (CSO) that focuses on the social, economic, educational and cultural development of socially excluded communities in rural areas. In their work with PACS, DEEP are working in 180 villages in the West Champaran district of Bihar to generate awareness and mobilise Scheduled Castes (SCs) and Scheduled Tribes (STs) to access their rights and entitlements to forest land and employment. DEEP's project with PACS involves:

- Building awareness among SC and ST communities about their rights and entitlements under the Forest Rights Act and the Mahatama Gandhi National Rural Employment Scheme and mobilising these communities to claim them.
- Developing sustainable leadership among the socially excluded communities.
- Building the capacities of the SC and ST communities to participate in decision-making processes at all levels of local government.
- Advocating at the District-level for better implementation and non-discriminatory access to FRA and MGNREGA.

**Nari- Gunjan.** NariGunjan (Women's Voice) is a registered NGO, established in 1987 by Sudha Varghese. It became registered in 2000-2001. Over the years, NariGunjan has worked with thousands of Musahar children and women in Bihar through formal and non-formal education centers and support groups. Since its inception, NariGunjan has spread its reach to the Musahar communities of 3 districts in Bihar: Patna, Gaya and Saran. NariGunjan's main focus is Dalit women. Accessing the rights of women, particularly of the deprived and marginalized, is one of the main objectives of NariGunjan. Another of the objectives of NariGunjan is to help women become aware of the discrimination and violence meted society. Recognizing this and fighting against any type of atrocities them demand justice.

**PRADAN.** PRADAN is already a partner with Jeevika. However, there is a need to learn how they have reinvented their programmes with a gender perspective. PRADAN has been implementing the Gender Equality Project in nine project locations with 80,000 women across four states in partnership with UN-WOMEN and Jagori. This was under a grant awarded to it in July 2010 to implement programme 'Facilitating Women in Endemic Poverty Regions of India to Access, Actualize, and Sustain Provisions on Women Empowerment'. Unlike the rest of PRADAN's programmes that work for economic development, the Gender Equality Project aspires for larger social and political empowerment led by women.

An important plank of the pilot has been capacity building by Jagori for Pradan's staff and community cadre. Over a period of time, PRADAN as an organization has been able to reflect on its programming approach with a gender lens and has realized that it is not enough to focus on income generation for families while women, who are equal stakeholders in the family, face violence or discrimination. It has recognized the need for women to work together on a large scale as collectives and strive to bring about a cultural change in the patriarchal society. According to PRADAN, mass rural poverty and the marginalization of women results from imbalanced interactions between and within the three broad constituents: People (Individuals, groups and communities), Institutions (social, political and economic) and resources (natural and financial). Thus, its approach to livelihoods now focuses on not just creating assets and enhancing income but also re-configuring the dynamics between people, institutions and resources, leading to a more equitable and just society.

## **Other global projects**

### **Indonesia - Kecamatan Development Project (KDP).**

The KDP is the largest Bank poverty reduction project in Indonesia. Started just before the East Asia financial crisis, KDP, is completing its second phase, is aimed at improving community participation and building basic economic infrastructure to serve the rural poor. The project has reached 12,000 poor villages with an estimated total beneficiary population of almost ten million; 75% of project funds go towards roads, bridges, irrigation and clean water. Over 77% of fund loan beneficiaries have been the poorer members of their communities, and 38 % have been women. Nearly five million villagers received wages in KDP's first year. KDP 2 is giving teeth to the reform agenda laid out in the CAS and Indonesia's decentralization program by

turning broad principles into a program of action in which many of the poorest Indonesians, including widows and other vulnerable groups, will receive significant benefits.

### **Chars Programme, Bangladesh, DfID**

The Chars Livelihoods Programme Phase One (CLP1) was a Department for International Development (DFID) funded integrated rural livelihoods development programme, running from early 2004 to early 2010 in north-west Bangladesh. Based on the remote River Jamuna sand islands (chars) of five Bangladeshi districts, CLP1 specifically focused its interventions on 55,000 extreme poor households who were „assetless“ and owned no land. Echoing the Millennium Development Goals, CLP1’s objective was to halve extreme poverty in the riverine areas of Bangladesh by 2015.

The CLP1 pathway aimed to increase the income and wealth of extreme poor households through a number of mutually re-enforcing activities. At CLP1’s core was “asset transfer”: a one-off significant productive asset grant to participant households. Supporting this transfer were interventions targeted at the household level: basic infrastructure improvements to mitigate against environmental vulnerability and improve household sanitation facilities and access to clean drinking water; homestead garden inputs to increase household food security; social development education to raise social and human capital, and improve social cohesion; cash stipends to buoy consumption and support the asset transfer; and enterprise activities to boost household level income earning opportunities. In addition, large pilots were undertaken in the health, nutrition, education and community based savings areas. Significant employment opportunities were also provided during relatively food insecure seasons for participant households and the wider community through various public cash-for-work schemes.



## 8. Social Management Framework

The Social Management Framework has been designed as a guidance tool for implementation, monitoring and supervision of the proposed project and interventions and focuses on addressing social issues and risks, including social safeguard risks. Also, as the target geographies of the project include many districts with high percentage of ST population, World Bank's Operational Policy (O.P. 4.10) is triggered. Accordingly, a Tribal Development Framework for districts having significant tribal population (at least more than 2%) has been prepared. The SMF also provides a strategy to promote inclusion by gender and vulnerability as part of the overall project design and specific measures to be undertaken to ensure inclusion in all aspects of program implementation. Insights and recommendations from stakeholder consultations at the State level with representatives from the Government, partners and civil society as well as from field consultations in project sites with highest SC and ST populations have been

### 8.1 Strategies/Approaches for social inclusion under BTDP

BTDP will capitalize on the longstanding experience of JEEViKA in implementing a large scale community driven development project. Best practices addressing key aspects of social inclusion and gender empowerment will be incorporated as part of the project design. Training and capacity building modules will be suitably updated to meet the objectives of the proposed SMF. The project will adopt the following strategies in order to ensure highly inclusive and robust community institutions that can positively impact socio-economic challenges in rural Bihar and also facilitate high development outcomes for the most vulnerable communities esp. SCs, STs, Women, Elderly and Disabled.

#### 8.1.1 *Social Mobilization and Targeting:*

Identification and social mobilization is an important first step towards inclusion. However, if there are compromises in this step, many households can be left-out. The project will scale up best practices in social mobilization and will also introduce certain innovative elements focused on achieving high degree of inclusion.

- 1) A dedicated team at the state level to lead social inclusion agenda. It is proposed that a dedicated PM Social and Tribal Inclusion and Young Professionals will lead the activities of identification pockets of high exclusion, specific excluded groups such as Musahars, persons with disabilities, landless, tribal groups and provide guidance on mobilization tolls and strategies for district teams on mobilization of excluded groups and tribal exclusion. They will also be entrusted with monitoring of social inclusion and mobilization.
- 2) Reorientation and strengthening of capacities of project staff and CRPs on social inclusion and tribal issues and PRA. There is tremendous experience in the project team, however to ensure uniformity and reiteration of principles
- 3) The project will continue to focus on inclusion of the poorest of the poor households and initiate SHG formation from ST and SC hamlets in new areas.

- 4) The concept of Scoping CRPs focusing on inclusion of left outs and saturation will be institutionalized. This was a good practice adopted in selected districts and had proved to be an effective strategy to reach left-out households. Under BTDP, it is proposed to have a minimum of 2 scoping CRPs per VO who will be responsible for undertaking quarterly scoping exercises to ensure no poor households are left out.
- 5) *Role of Village Organisations (VO) in Social Mobilisation.* The VOs will be capacitated to play a key role in identification and mobilization of poor households to ensure that inclusion is a community owned and driven agenda.
  - i. Each VO will develop its Village Profile identifying the ST, SC, including Mahadalits, especially Musahars, and other vulnerable households. These vulnerable households include landless, single/deserted women, women-headed households, widows, persons with disabilities, with a special mention of food insecure households and migrants. This is intended to help constant tracking of left-out households and poorest of poor households. It is suggested the VO at the initial stages conduct a review based on the Village Profile every three months and then six months.
  - ii. A separate listing of left out HHs will be done with the help of CMs and CRPs. This will be followed up with problem diagnosis or finding out the real cause for their not joining SHGs, need assessment on what the immediate/ first requirement of the left-out households are and ensuring CRPs and CMs provide the counseling required.
- 6) In geographically remote and difficult terrain areas where large number of groups in one locality are not feasible, the project will explore the possibility of forming more VOs with lesser number of SHGs.
- 7) The project will also explore formation of SHGs with special focus on the elderly and disabled. Community Cadres will be specifically trained on facilitating such groups and incentive structures will be customized to promote inclusion of such vulnerable sections.
- 8) The project will also weave in examples of collective action in its communication package as part of the CRP drives. This will help in further strengthening the orientation of new SHG members towards social issues and role of collective action.

Key Indicators to be monitored by the project to track inclusion in social mobilization are as follows:

- a) % of SC/ST/Minority households mobilized into SHGs (as % of total SC/ST/Minority households in project areas)
- b) % of villages saturated in terms of social mobilization.

### 8.1.2 Inclusive Institutional development and functioning

The institution building is the core foundation of the project. The following strategies are proposed to ensure the institutions established under the project are inclusive in their functioning.

- To ensure inclusive functioning of the VOs and CLF it is mandatory to ensure rotation of leadership every three years. This will avoid elite capture and formation of ‘exclusive leaders clubs’.
- It is important to enhance capacities of VOs to identify and ensure inclusion of left-out households and work closely with community staff to handhold SHGs with poorest members and where there has been low inter-lending and uptake of livelihood activities. In addition, VOs will be sensitized on gender and women’s empowerment to be able to handle most immediate and important gender issues faced by women.
- There is a need for re-strengthening of Social Action Committees to be able to understand exclusion and address gender inequities. They can identify households where women are in need, face domestic violence and help the women share their issues with the VO.
- The CLFs review VOs and their progress in achieving village saturation. In addition, it is proposed that CLFs are trained on inclusion and gender to be able to address issues that VOs are unable to handle. This will include higher level advice on addressing gender issues such as domestic violence, referrals to other NGOs and legal aid.

### 8.1.3 Capacity Building- Staff and Cadre

BTDP will build in specific strategies to ensure that the project staffs as well as community cadres have a strong orientation towards issues of social exclusion and gender.

- *Positive and sensitive attitudes and enhanced capacities of project staff.* A strong internal sensitivity is needed to work on issues of social inclusion, women’s empowerment and tribal inclusion. Regular training, sensitization events and some innovative practices (such as ‘Social Inclusion Dialogues’ and ‘Gender Dialogues’ for project staff to share their experiences and good practices should be promoted on an annual basis will be encouraged. Exposure visits to other districts and external projects with strong gender and inclusion focus will be encouraged.
- *Encouraging participation of staff in social inclusion and gender initiatives.* While there is a Social Development team and responsibilities of social inclusion and mobilization fall under the Institution Building and Capacity Building team, other staff will also be encouraged to participate in thematic studies, pilots to explore inclusion and gender with a livelihoods perspective.
- *Incentivizing inclusion of SC, ST and other vulnerable households.* The scoping CRPs and other thematic CRPs will be adequately trained and sensitized on various issues of inclusion and gender. Also, one time incentives for CLFs and VOs certifying saturation in their geographies will also be explored. Cadre payment policies for all key community cadres will be aligned to incentivize

inclusion of SCs, STs, Disabled and Elderly. For community mobilizers working with special groups like those of elderly and disabled, specific provisions will be made in terms of honorarium and number of groups to be facilitated.

#### 8.1.4 Building Inclusion in Access to Finance

The project will continue to track inclusion in access to financial services for the weaker sections of the society, most notably SCs and STs. Specific strategies aimed at driving inclusion in access are described below:

- As part of the newly developed comprehensive MIS, the project will track inclusion in access to finance at all levels. This includes access to ICF, Bank Linkage and specific financial products introduced at the VO or CLF level.
- The project will continue to sensitize the groups and higher federations on the merits of inclusion and core strategies like Inclusive Microplanning, and Prioritization based on poverty status will be scaled up.
- Customized financial products for vulnerability reduction aimed at addressing the specific needs marginalized groups such as the Musahars will be piloted in districts with high Musahar population. The fund is intended to primarily help with asset creation. If the lessons from the pilot are encouraging, the fund will be extended to other districts and blocks.
- The project will also work on facilitating higher access to mainstream financial services at the individual level as well. Apart from opening and activating individual accounts under PMJDY, crucial services like Life and Health insurance will be facilitated with specific focus on inclusion of SCs and STs. Also, access to finance under enterprise development and livelihood schemes of government esp. those earmarked for poorer sections and traditional livelihoods will be facilitated.

#### 8.1.5 Inclusion in Livelihood Interventions

There is a need to deepen the project's expertise on livelihoods for poorest and landless households. Given that the SCs, especially Mahadalits, STs and other vulnerable groups have fragile livelihoods. Key strategies aimed at addressing inclusion in Livelihoods are described below:

- There is need for a more rigorous approach to microplanning by the Community Mobilisers and Community Coordinators for the poorest/landless households. A key challenge is that the poorest households, who are landless and have no assets and work as agricultural labour, struggle to diversify their livelihoods with the loans they currently take. More intensive counseling and adequate handholding support will be provided to SC/ST groups having low risk propensities.
  - Use of vulnerability assessment tool to precede microplanning with poorest households to identify real needs including entitlements and livelihoods and ability to repay loans.

- Microplanning to ensure the identification of activity for which loan is taken, the loan repayment schedule which suits the cycle of livelihood activity that has been opted and separately identify other support required for such as training, linking to services such as animal or crop insurance.
- Specific livelihoods indigenous or endemic to certain communities of STs will be further strengthened and necessary training and skill upgradation support will be provided. The new tribal geographies present an opportunity to strengthen traditional livelihood opportunities which are currently not being able to
- Cluster approach in promoting rural non-farm enterprises, handicrafts, handlooms and would need to target landless women, and vulnerable households like people with disability, single women households.
- Under skill development, the project will specifically focus and track inclusion of youth from SC/ST households for skills training and placement. Also, possibilities will be explored for local placement for such youth who belong to SC/ST households and are the primary earning members in the family.

#### 8.1.6 Convergence and Access to Entitlements

One of the key components aimed specifically at addressing issues of social inclusion and gender will be facilitating higher access to entitlements specifically earmarked for SCs, STs, Minorities, Elderly and the disabled. The project will work on providing support to SHG households at all levels of the entitlement process.

- Clear guidelines and directive manuals will be prepared for the staffs as well as communities to develop awareness about key entitlements and the process of availing such entitlements. BTDP will develop a reference handbook consolidated relevant information regarding key government programs and the process of accessing the same.
- The project will converge with specific government departments and key programs like Mahadalit Mission and Manav Vikas Mission to facilitate better on ground implementation and higher community participation.
- BTDP will organize interface meetings with field staff from various departments in the poorest blocks and villages with high SC and ST populations for a faster identification and provision of key entitlements.
- Specific events will be organized to build higher engagement with implementing agencies and local governance bodies.

#### 7.1.7 Monitoring Systems and Knowledge Management

BTDP will place a very strong focus on monitoring inclusion outcomes at all levels and emerging lessons from initial years will feed into the program strategy and course correction if any.

- *Tracking of component-wise inclusion indicators.* The project will have specific indicators for tracking inclusion at all levels and the same will be rigorously monitored as part of core implementation progress.

- *Data analysis and status reports.* Collation and analysis of data using social inclusion, tribal and gender data from all sources such as SECC, NFHS, Social Welfare to present short status papers on women, tribal people and socially excluded groups such as Musahars.
- *Thematic reviews on social inclusion, tribal inclusion and gender.* To ensure M&E is learning oriented, at least two rounds of thematic reviews on social inclusion, tribal inclusion and gender outcomes are proposed to be lead by the state over the project period, while promoting annual focused reviews at the district levels using the SMF and TDPs as frameworks.
- *Peer learning and reviews.* Promoting learning between districts on social inclusion and gender. This can be extended to peer review on progress, good practices and gaps.
- *External and independent reviews on social inclusion, tribal inclusion and women's empowerment.* It is felt that engaging gender and tribal experts, or other NGOs with vast experience on social inclusion, gender and working with critically marginalized groups such as *Musahars* can be invited for undertaking field reviews and lending their experience in addressing gaps.
- *Knowledge events.* *BTDP* will organize knowledge events showcasing good practices in inclusion and examples of collective action while inviting similar sharing by other organisations. Also, best practice cases will be documented and utilized as part of training package for staffs, cadre as well as community.

## 9. Gender and Women's Empowerment

BTDP will adopt a comprehensive gender strategy to ensure the appropriate focus, comprehensive approaches, and correct support to the project. While working exclusively with women has had significant impacts on women's agency and economic empowerment, it is felt that there is scope to enhance.

- *Report on women's vulnerabilities, needs and aspirations.* BTDP has planned to conduct a series of consultations with most marginalized women to identify the specific their vulnerabilities, gender discrimination issues, livelihood concerns and health, nutrition and sanitation problems. Special focus will be on single women, women-headed households, widows, women with disabilities, Musahar women and women who are migrant labourers. These consultations will culminate into a Gender Report which will serve as a useful guide for the project to initiate gender pilots, trainings, exposure visits and promotion of collective action on issues that are the closest to women's hearts.
- *Creation of Gender Resource Blocks.* In order to increase its support for women's empowerment, BTDP proposes to extend a pilot under JEEViKA named 'Empowering women and engendering livelihoods' in the MKSP project in collaboration with UN-Women, Mahila Samakhya and ANANDI. The pilot was implemented in one cluster each in Saraiya and Kurhni blocks of Muzaffarpur and Khizarsahar block in Gaya. The plan is to extend the lessons to one block each in 32 districts. In each block, a resource pool of 12 CRPs per cluster (total of 120 CRPs) will be created which could then rapidly upscale the interventions to all other blocks. The major focus areas of gender training will be equity /asset ownership of women, domestic violence, access to entitlements and collective action.

Key activities envisaged:

- Selection of training of Master Trainers and Block- level Nyay Sakhis/ Gender CRPs
  - Capacity building/ trainings for CRPs and SAC members
  - Organising and training of SHG members
  - Follow up with VO level social action committees( Nyaya/ samata sakhis) and follow up action by CRPs
  - Gender Justice Campaigns and *Mahaadhiveshans* at block level
- *Leadership development for Musahar women.* Participation of women from the Musahar community has been challenging. Yet, there are some promising breakthroughs and strong SHGs that can be used as role models to encourage participation of Musahar women in other areas where their participation is low. BTDP proposes leadership development trainings for Musahar hamlets with support of NGOs, such as Nari Gunjan, DEEP, CHARM (PAC partners) who have expertise and experience of working on their empowerment.
  - *Gender reviews:* Reviews using a women's empowerment framework will be conducted at least twice over the project period. These will track key impacts on



changes in women's mobility, decision making, reduction in discrimination at home and public spaces, improved confidence and leadership in dealing with government departments and banks under broad dimensions of social, economic and political empowerment.

## 10. Tribal Development Framework

### 10.1 Background and Context

In Bihar, Scheduled Tribes form just above one percent of the state's total population with nearly 1.33 million people belonging to the ST communities. The Schedule tribes in the state have a distinct social and cultural identity and there are certain key social issues specific to these communities. BTDP proposes to undertake program implementation in 32 districts of the state, many of them having significant tribal population. As a result, the World Bank operational policy (OP/BP 4.10) pertaining to Indigenous People is triggered. The World Bank's OP 4.10 on indigenous people underlines the need to foster full respect for their dignity, human rights and cultural uniqueness. It emphasizes that the development process should ensure that the indigenous people do not suffer any adverse effects as a consequence of the proposed initiatives and that they receive culturally compatible social and economic benefits. In order to ensure that development initiative reaches the tribal population, the World Bank recommends that the strategy for addressing the developmental issues pertaining to indigenous people should be based on informed participation of the indigenous people themselves identifying local preferences and indigenous knowledge and resources through direct consultation. Accordingly, the project team has undertaken detailed field consultations with tribal communities across multiple locations and inputs and preferences from the ST groups have been incorporated as part of specific strategies addressing inclusion of the scheduled tribes.

### 10.2 Scheduled Tribes in Bihar

Bihar has nearly 1.34 million people belonging to Scheduled Tribes, with more than 94 percent of them living in rural areas. Govt. of Bihar has notified a total of 29 Scheduled Tribes in the state. *Santhal*, *Oraon* and *Kharwar* form the majority of tribes in rural Bihar. Gonds and Munda are the other two major tribal groups in Bihar. Primitive Tribal Groups (PTGs) are extremely less in number with only about 3500 households. PTG households are extremely scattered across the states with specific PTG pockets existing in E. Champaran, Darbhanga, Muzaffarpur, Saran and Bhagalpur.

11 districts in Bihar have at least more than 2 percent of their rural population in form of Scheduled Tribe. West Champaran, Katihar, Jamui and Banka have the highest percentage of tribes. The top 10 districts in terms of tribal population account for more than 80 percent of Scheduled Tribes in the state.

S. No.	District	Total Rural Population	ST Population	% ST Population
1	Pashchim Champaran	3541877	245578	6.9%
2	Katihar	2797207	174106	6.2%
3	Purnia	2921614	121532	4.2%
4	Banka	1963450	90210	4.6%
5	Siwan	3147551	83773	2.7%

S. No.	District	Total Rural Population	ST Population	% ST Population
6	Jamui	1615072	78201	4.8%
7	Bhagalpur	2435234	65636	2.7%
8	Kishanganj	1529277	60968	4.0%
9	Gopalganj	2399207	59447	2.5%
10	Kaimur	1560813	56361	3.6%

GoI as part of its larger mandate to provide special attention and resources to tribal populations, offers support to state government under the Tribal Sub Plan for development of scheduled tribes as Special Central Assistance. However, with a very small proportion of population falling under Scheduled Tribes, central assistance is minimal. Also, as the tribal population in Bihar is low and scattered, it does not fall within the purview of the Panchayat (Extension to Scheduled Areas) Act, 1996 that guarantees specific rights and local resources to the tribals under the 5<sup>th</sup> Schedule of the constitution.

### 10.3 Tribal Development Framework

Responding to the World Bank's O.P. 4.10 (Indigenous People), the project has prepared a tribal development framework encompassing key inclusion strategies to be undertaken under each project components. The plan has been developed in consultation with different tribal communities across multiple geographies. The proposed Tribal Development Framework aims at facilitating development of Tribal Development Plans to enable environment to ensure higher participation of the vulnerable communities in the program. The project will aim to provide equitable and culturally compatible benefits to tribal people and other socially disadvantaged groups identified. Thematic teams, especially teams from Institutional Building, Social Development and Health and Nutrition will undergo capacity building in socially and culturally sensitive ways of working with the tribal communities.

A focused approach is required to address the development gap that exists between Tribal households and other social groups on various parameters continues to exist for which, a focused approach is required that would include:

- Screening and identification of tribal households project areas and their inclusion in the village baseline
- Exclusive consultations with tribal leaders and VO members
- Qualitative studies to capture socio-cultural characteristics, vulnerabilities of tribal population and livelihood opportunities.

Component	Key Activities	Actions under TDP
<b>Social Mobilization and targeting</b>	<p>Informed consultations</p> <p>Qualitative studies on vulnerability assessment</p>	<ul style="list-style-type: none"> <li>• Informed, prior consultations with STs in all old and new geographies</li> <li>• In addition to the baseline survey, qualitative study covering main tribal dominated districts for a clear picture on basic socio-economic-cultural aspects of the various tribal groups, vulnerability assessment, indigenous livelihoods &amp; skills, health, education, consumption needs, land and other asset ownership, basic entitlements, financial services including remittance, etc</li> </ul>
<b>Community Institution Development</b>	<p>Mobilization of rural poor into Self-help groups and Higher Federation</p> <p>Mobilization of village level producers into information Producer Groups and needful federation into higher federation</p>	<ul style="list-style-type: none"> <li>• Project information will be made available in the tribal villages and to tribal families in a culturally sensitive manner</li> <li>• Needful development of training materials in local languages for better communication</li> <li>• Specific Indicators in MIS to track inclusion of STs in SHGs</li> <li>• Exclusive Tribal Groups will be formed in areas with high concentration of tribal groups.</li> <li>• Local Tribal leadership to be involved right from the time of initial mobilization for clearly communicating project</li> <li>• Resource Persons and Community Cadres like CMs and Book-keepers to be identified and developed from within tribal communities.</li> </ul>
<b>Community Investment</b>	Catalytic Investments in community institutions to	<ul style="list-style-type: none"> <li>• Investments will be supported in land, which many tribal families own, along with improvements in production practices, productivity</li> </ul>

	stimulate higher savings, leveraging higher credit from banks, strengthening rural livelihoods and generate higher investment and participation in health, nutrition and sanitation	and marketing. <ul style="list-style-type: none"> <li>• Support for skill development of Tribal youth</li> <li>• Indigenous livelihoods as well as local art forms to be developed into income generating activities for tribal communities</li> <li>• Exposure and orientation to new generation production activities and development of value chains around traditional livelihoods will be explored</li> </ul>
<b>Access to Nutrition and Sanitation</b>	Behaviour Change Communication aimed at increasing awareness on Health, Nutrition and Sanitation issues and government programs and providing facilitation support to improve access.	<ul style="list-style-type: none"> <li>• Special studies to understand nutrition and sanitation issues in tribal communities to be undertaken</li> <li>• Convergence with various government programs esp. those marked for tribal communities to be prioritized in these areas.</li> <li>• Specific financial products aimed at bridging the supply gap from government to be explored</li> </ul>
<b>Project Implementation</b>	Implementation of programs at various levels with dedicated units at State, District and Block, supported by a large community cadre	<ul style="list-style-type: none"> <li>• Staff working in villages with significant tribal population to receive sensitization trainings</li> <li>• Preference for community members who are sensitive to the needs of Tribal to be given preference for para professionals</li> <li>• Partnerships with Technical service providers – individuals and organizations that have experience working with Tribals</li> <li>• Convergence with government programs for tribals to enhance benefits</li> </ul>

## 11. Implementation Arrangement

### 11.1 Overall Institutional Arrangement

BTDP will be implemented by Bihar Rural Livelihoods Promotion Society (BRLPS) under the guidance of the Rural Development Department, Govt. of Bihar. The project will have a three tiered implementation support structure with dedicated units at State, District and Block Level. This three tiered structure will be further supported and strengthened by a large workforce of community cadres working directly with the CBOs to provide support under various thematic interventions.



### 11.2 Institutional Arrangement for SMF Implementation and Compliance

The Chief Executive Officer (CEO) of BRLPS will be responsible for overall implementation of the program. Also, regular monitoring and review mechanisms will be put in place at all levels for regular monitoring of progress being made as envisaged under SMF. At the state level, a specific task team will be constituted to lead the agenda on social inclusion. This team will comprise of a dedicated project manager along with 2-3 Young Professionals. This team will be supported by the State Project Manager- Institution Building and State Project Manager- Social Development. The State Project Manager- Social Development will be responsible for

monitoring implementation of day to day activities pertinent to the SMF. S/he will also coordinate with other thematic teams at the state level to ensure that inclusion elements as detailed in the SMF are implemented as part of thematic interventions.

At the district level, Manager- Social Development will oversee program implementation and requisite adherence to principle of the SMF. S/he will coordinate with other thematic teams to ensure that all thematic interventions are sensitive to the SMF agenda and also will undertake specific measures pertaining to special geographies with high concentration of specific groups like Primitive Tribes.

At the block level, Block Project Manager will be the in charge of ensuring implementation of program strategies as envisaged under SMF and will also ensure that the field staffs as well as cadre are sufficiently oriented on key aspects of the SMF.

## **12. Monitoring and Evaluation**

The project will roll out a comprehensive electronic MIS capturing key progress areas of program implementation on a regular basis. BTDP will ensure that inclusion parameters are incorporated as part of MIS strategy and specific reports pertaining to inclusion within institutions as well as thematic interventions is sufficiently measured. Additionally, the project will also undertake periodic assessment and evaluation studies to further understand program's efficacy in addressing inclusion issues and undertake course correction if needed.

Key social inclusion indicators:

- % of SC/ST households mobilized within SHG fold (as percent of total HHs mobilized)
- % of SC/ST households mobilized (as percent of total target SC/ST households)
- % of SC/ST households availed credit from SHGs
- % of SC/ST youth trained under skill development initiatives
- % of SC/ST households facilitated to gain better access to government programs
- % of SC/ST households facilitated to access household sanitation facilities.

The project will also conduct periodic stakeholders workshop to share emerging lessons from project implementation and to incorporate new inputs from implementation partners. Key lessons on inclusion will be substantially documented for wider dissemination.

### 13. Accountability and Grievance Redressal

The goal of Bihar Transformative Development Project is to generate significant socio-economic progress in rural Bihar by building strong and sustainable community institutions to be leveraged for targeted interventions on selected value chains, enterprise development and human development. A robust accountability and grievance redress mechanism and community feedback system is critical for a Community Driven Development project such as this. There needs to be transparent, community friendly mechanisms for community to seek accountability and grievance mechanism from the project. The SMF is a guiding document to help BTDP address key social, caste and religious inequities. It is critical for all excluded groups to be able to understand the objective, key strategies and community investments and specific funds such as the social safety funds.

- A proactive attitude and approach will be adopted relating to transparency and public dissemination of project related information. The SMF will be disclosed on the BRLPS website in both English and Hindi.
- Strengthening VO and CLF capacity to conduct sunwais in the village on any irregularities observed in the range of entitlements includes social security payments, MGNREGS payments, entitlements under insurance and persons with disabilities etc. Besides, providing payments the one stop shop also provides the facilitation and counselling services for land access, PDS, gender and disability services, as well as grievance handling and redress services.
- *Participatory Process Assessment of Community Level Institutions.* In order to promote community led monitoring processes and oversight, the project shall adopt Community Score Card tool. Community Score card tool will help assess the functioning of the community institutions functioning, the loan distribution and ensuring access to entitlements. The SAC will also be trained on broad principles of social audit and CSC to see any traces of elite capture of loans, only fewer members taking bigger loans. The pilots and initiatives below are also important to ensure that VO and CLF functioning is inclusive and pro-poor:
  - ✓ *Assessment of quality VO:* The M&E team has developed a systematic process on VO quality assessment through seven indicators for the existing project. The indicators are related to the aspects of GAC like transparency, participation, inclusion and accountability. These assessment indicators will be followed and extended in BTDP.
  - ✓ *Community monitoring:* With a view to enhance accountability and transparency in the system and to strengthen the Cluster Level Federation and Village Organisations, Community Based Monitoring System was piloted in the existing project. In this system, a grading tool was designed and it was pilot tested in 20 VOs. Through this grading tool, detailed information on different aspects of VO



functionality has been extracted. The tool has proved to be immensely useful in knowing the status of VO and the way in which it is working.

- Civil Society Oversight and Involvement: The project will involve a high degree of participation and oversight by civil society groups aimed at identifying any traces of collusion, nepotism, fraud and misuse of community funds or any adverse impacts of project interventions.

## 14. Budget

Key activities proposed under SMF are summarized below along with proposed budget. As discussed in earlier sections, the project will undertake large scale capacity building of CBOs as well as staffs on gender and social issues and will also pilot a special fund for the most vulnerable sections. The project will also rope in quality technical assistance personnel to support BTDP on various interventions.

*Table 8: Key Activities under SMF and budget.*

<b>Social Management Fund</b>							
<b>Particular</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>	<b>Total Budget</b>
<b>Community Institution Development</b>							
CB for Tribals, Musahars and Mahadalits	7.4844	7.4844	8.316	5.6133	5.6133	4.158	37.2834
Gender Sensitization	0.8316	0.8316	0.924	0.6237	0.6237	0.462	4.30
Social Risk Management Fund - Special Grant for Tribals, Musahars and Mahadalits dominant VO (> 50%)*	<b>8.316</b>	<b>8.316</b>	<b>9.24</b>	<b>6.237</b>	<b>6.237</b>	<b>4.62</b>	<b>41.58</b>
<b>Special Technical Assistance Fund</b>							
Technical Assistance	0.5	0.5	0.5	0.5	0.5	0.5	3
<b>Sub-Total</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>	<b>3</b>
<b>Project Management Fund</b>							
Monitoring & Evaluation	0.4	0.4	0.4	0.4	0.4	0.4	2.4
<b>Sub-Total</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>2.4</b>
<b>Grand Total</b>	<b>24.216</b>	<b>24.216</b>	<b>25.14</b>	<b>22.137</b>	<b>22.137</b>	<b>20.52</b>	<b>46.98</b>

\* The special risk management fund will be piloted in a phased manner in the first 2 years and will be scaled up based on the results and lessons from the first 2 years of implementation.