

**Sustainable Livelihoods for Marginalised Rural Communities for their Effective  
Empowerment**  
(In 15 hamlets of Lakhnaur Block of Madhubani District (Bihar) With financial assistance  
from Sir Dorabjee Tata Trust)

**Half Yearly Progress Report**



**For the period:**  
**February 1, 2009 to July 31, 2009**

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In February 2009, SSVK initiated a year long intervention in 15 villages/hamlets of Lakhnaur Block of Madhubani district with financial assistance from Sir Dorabjee Tata Trust. Now with more than 6 months having elapsed since the initiation of the project, this mid term report stakes a stock of what was attempted against the stated objectives and what has been achieved in terms of outputs till date. This report specifically looks at the outputs and does not really get into the issues of outcomes and impact as within the time frame till date it would be a trifle premature getting into these issues.

The overall goal of the intervention was to secure sustainable livelihoods for vulnerable rural communities in the poverty endemic district of Madhubani whereas the **purpose/objectives** were as follows:

**Purpose/Objectives:**

- To strengthen and optimize the returns on the land and water based assets that the poor have
- To secure the livelihood diversification activities that the target group is already into
- To enable the target group members to lay claim to and access their developmental and welfare entitlements from the government.
- To ensure proper implementation of the government programmes

The key expected project output were as follows

**Project Outputs:**

- Consolidated database on demographic and socio-economic profile
- SHGs formed in all project villages
- Right to information exercised by target group members in their entitlement seeking initiatives
- Access and control gained by beneficiaries over land and ponds on which they have an entitlement claim
- Incremental trend of coverage through govt. programmes

The major activities related to project outputs were as follows:

**Key Activities:**

- Baseline survey
- Capacity Building of target group representatives and organisational staff on land and pond rights, right to information and savings and credit operations
- Formation of SHGs and revolving fund support to shgs
- Sensitisation of target group members on govt. programme
- Streamlining and consolidating community savings fund (Gram Kosh) in all the project villages
- Periodic Workshops for multi-stakeholder dialogue on enhancing the outreach of government programmes to the poor

**Key Activities undertaken and Results Achieved**

**Baseline survey:** A detailed baseline survey covering 1513 families spread over 15 tolas (hamlets) was carried out to have a demographic and socio-economic profile of the targeted families. The Key findings of the survey were as follows:

- The 1513 families covered as part of the survey are spread over 15 hamlets, 7 revenue villages and 7 panchayats of Lakhnaur Block of Madhubani District and together account for a total population of 7978. The targeted families overwhelmingly come from Dalit and Maha Dalit categories followed by Extremely Backward Castes. Of the total population 3014 are children in the age group 0-5 and the remaining 4964 fall in the above 5 age group. The literacy rate averaged 35% which is way below the state average of 47.5%. Pathrahi tola with a 15% literacy rate ranked the lowest and Behat with a 49% literacy rate ranked the highest amongst the 15 hamlets.
- Of the 1513 families, 195 have some marginal holdings on which they undertake subsistence farming, 134 are engaged in one or the other non farming activities like fish and vegetable vending, running a grocery shop, tea shop etc.. 127 families have technical skills like that of a mason, carpenter, cobbler, potter and iron smith and 1057 families have agriculture wage labour as their primary source of income. Thus the families are overwhelmingly dependent on agriculture which is primarily rain fed and extremely vulnerable to floods as the block falls within one of the most flood endemic pockets of the state. The recurrence of floods in the region often deprives them of their main source of income from agriculture. Little wonder then that 1275 of the 1513 families i.e. 84.27 % were found to be indebted to the local money lenders.
- While 50.96% of the families live in Kutchha houses, another 39.13% of the families live in semi-pucca houses and the remaining 9.91% families live in pucca houses. Those living in pucca houses are entirely those that have benefitted from the Indira Awaas Yojana of the Government. Interestingly enough the survey shows that 26.31% of the total families have availed of the the Indira Awaas Yojana whereas on ground only 9.91% are actually in possession of a pucca house. This speaks volumes of how the programme has actually worked itself out on the ground level.
- While all the families qualify to be included in the BPL list, only 41.51% of the families have been able to find their way into the list.
- Given the high incidence of unemployment and under employment in the region, NREGA should have been a major poverty ameliorating intervention in the area. However, the survey found only 17.12% of the families to be in possession of NREGA job cards. In terms of access to source of safe drinking water, all the settlements by and large met the standard of 1 hand pump per 250 persons. Similarly access to Primary schools by and large met the norm of falling within a radius of 1 Km of all habitations except 2.
- The survey also revealed the poor status of land reform implementation in the targeted 15 tolas. Out of a total of 247 acres of Gairmajarua Khas Land available for distribution amidst the landless, land deeds had been executed for 60 acres out of which the intended beneficiaries had been able to lay claim to only 47 acres. Similarly for Bhoodani land, while land deeds have been made available for 37 acres but the intended beneficiaries are in actual possession of only 13 acres. With regard to ceiling surplus land, against a net availability of 85 acres land titles have already been allotted for 82 acres but the beneficiaries have been able to gain possession of only 16 acres.
- Similarly with regard to ponds, there are 18 government ponds in the area out of which only one has been settled. The target community with its organised initiative has occupied another 8 ponds though a formal settlement with the government remains to be executed. The remaining 9 ponds lie with the government again a manifestation of bureaucratic laxity in allowing potential sources of revenue to languish. Thus both with

regard to land and water there lies a lot of potential in working towards enabling the target group's claim over these assets.

The survey results are largely a reconfirmation of the appropriateness of the objectives and the major activities planned for realisation of these objectives. The intervention seeks to address the critical issues as emerging from the survey like strengthening the asset base of the target group and diversifying their livelihood base for enhanced income security and building their capacities for enabling enhanced access to developmental and welfare entitlements from the government.

#### **Capacity Building of target group representatives and organisational staff on land and pond rights, right to information and savings and credit operations:**

2 members each from the 15 village development committees along with the two cluster coordinators employed by the project were imparted training in savings and credit operations over a five day period. The training focussed on formation of SHGs and the guiding principles that should determine the management of SHGs to enable them to effectively discharge savings and credit operations.

2 representatives each from the 15 hamlets along with the two cluster coordinators employed by the project were imparted training in land and pond rights. They were familiarised with the stipulations of land reforms, their legitimate entitlements that followed from these stipulations and the steps and processes to be followed in securing these entitlements. The relevance of organised and informed assertion of rights by the poor in shaking the administration out of its state of slumber was particularly emphasised. Similar inputs were given to them regarding their pond related rights and steps and processes that they needed to pursue to ensure their access and control over government ponds.

2 representatives each from the 15 hamlets along with the two cluster coordinators employed by the project were imparted training on Right to Information over a 3 day period. The training addressed the following aspects of Right to Information Act:

- What is Right to Information?
- Important provisions of RTI Act 2005
- How to use Right to Information?
- Why is it that RTI works when no other law has worked?
- What should one do if one does not receive satisfactory information?
- How does this law help one in getting one's work done?
- What should one do after getting information?

#### **Formation of 15 SHGs, one each in each of the 15 targeted and provision of revolving fund support to 150 SHG members:**

Against a stipulated formation of 15 SHGs, one each in each of the 15 hamlets, 15 SHGs were actually formed, however not covering all the 15 hamlets but restricted to 12 of the 15 hamlets. Efforts are however on to form the SHGs in the left out hamlets. Against a stipulated coverage of 150 beneficiaries with revolving fund support, 150 beneficiaries have actually been extended revolving fund support. The number of beneficiaries per activity and the extended support per activity are in line with what was proposed. Table 1 gives a detailed overview of activity wise coverage of beneficiaries per village and the village wise details of no. of SHGs formed. Table 2

gives a comparative overview of proposed number of beneficiaries per activity and the proposed quantum of support per activity vis a vis the actual status as on ground.

**TABLE 1**

		Provisi on of fishing nets	Bask et Weav ing	Vegeta ble Vendin g	Spice Vendi ng	Te a Sh op	Bet el Sh op	Cycl e Rep air Sho p	Cosm etic Vendi ng	Shoe and Umbr ella Repai r	Tot al	No. of SHG s form ed
1	Sohrai		2	1	2				2		7	1
2	Navtol Purni			3	3	1	1				8	1
3	Pipraghat			1		1		1	2		5	1
4	Pathrahi				1	5	4	2		15	27	2
5	Adalpur	3				1			1	2	7	1
6	Dubarbon a										0	0
7	Behat		1	1	2	2			2		8	1
8	Kaithinia		1	3	1		2				7	1
9	Lakshmip ur	6		10	7			2	4		29	2
10	Deep	5			1				7		13	1
11	Godhanpu r										0	0
12	Gangapur	2	3		1		2	2		3	13	1
13	Bhelwatol										0	0
14	Gunakarp ur		3	1	2			1	1		8	1
15	Lakhnaur Khairi	14					1	2	1		18	2
	<b>Total</b>	<b>30</b>	<b>10</b>	<b>20</b>	<b>20</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>20</b>	<b>20</b>	<b>150</b>	<b>15</b>

**TABLE 2**

Activity	Proposed No. of beneficiaries	Proposed amount of revolving fund support	Actual No. of beneficiaries	Proposed amount of revolving fund support
Provision of fishing nets @ Rs 1500/beneficiary	30	45000	30	45000
Basket Weaving @ Rs 750/beneficiary	10	7500	10	7500
Vegetable Vending @ Rs 750/beneficiary	20	15000	20	15000
Spice Vending @ Rs 1000/beneficiary	20	20000	20	20000
Tea Shop @ Rs 2000/beneficiary	10	20000	10	20000

Betel Shop @ Rs 2000/beneficiary	10	20000	10	20000
Cycle Repair Shop @ Rs 2000/beneficiary	10	20000	10	20000
Cosmetic Vending @ Rs 1000/beneficiary	20	20000	20	20000
Shoe and Umbrella Repair @ Rs 2000/beneficiary	20	40000	20	40000
<b>Total</b>	<b>150</b>	<b>207500</b>	<b>150</b>	<b>207500</b>

The revolving fund support has been extended at a flat interest rate of 1% per month and has to be recovered over a 12 month period in 12 equal instalments. The following are the details of recovery schedule per activity:

**TABLE 2**

<b>Activity</b>	<b>Revolving fund support per beneficiary</b>	<b>Annual Interest payable @ 12%</b>	<b>Total Amount payable per beneficiary</b>	<b>Monthly Instalment payable per beneficiary</b>
Provision of fishing nets @ Rs 1500/beneficiary	1500	180	1680	140
Basket Weaving @ Rs 750/beneficiary	750	90	840	70
Vegetable Vending @ Rs 750/beneficiary	750	90	840	70
Spice Vending @ Rs 1000/beneficiary	1000	120	1120	94
Tea Shop @ Rs 2000/beneficiary	2000	240	2240	187
Betel Shop @ Rs 2000/beneficiary	2000	240	2240	187
Cycle Repair Shop @ Rs 2000/beneficiary	2000	240	2240	187
Cosmetic Vending @ Rs 1000/beneficiary	1000	120	1120	94
Shoe and Umbrella Repair @ Rs 2000/beneficiary	2000	240	2240	187

Workshop for facilitating multiple stakeholder dialogue: As postulated a stakeholders meet was organised for the benefit of the target group which had the participation of the representatives of target group, the panchayat representatives. The meet was structured in a manner where following presentations on the schemes pertaining to the development and welfare schemes, interactive sessions were held wherein target group representatives shared their problems in relation to accessing these schemes and raised queries on aspects they failed to understand.



**Project Management:** Though it is eventually intended to make the intervention an entirely community run and community managed affair and the community representatives have also been taken through a series of capacity building measures, still a lot of hand holding support is required before they become capacitated enough to significantly manage things on their own. So at this point the programme is primarily being run by the 2 cluster coordinators who are respectively in charge of 7 and 8 hamlets each. Each hamlet is visited 4 times a month in the course of which regular conduct of SHG level meetings are ensured. Apart from this inputting sessions are held with village development committees to firm up the inputs that have been given to them through the various capacity building inputs. In addition such meetings are also used as occasions to brainstorm over issues of concern brought up by the community members and how to best address them.

For intensive review of work progress, for discussing issues of larger concern (with implications beyond a specific hamlet), for strategic decision making and for facilitating interaction amidst VDC representatives from different hamlets, 2 quarterly review meetings, which has had the participation of VDC members from all the targeted hamlets and the project team, have already been held.

**Shortcomings:**

- Through much brainstorming the basic operational guidelines for running the SHGs and VDCs have been worked out but a detailed codification of bye laws and operational guidelines for either is still underway.
- Capacity Building inputs require considerable reinforcement to be enabling enough to trigger the self help initiatives at the community level.
- SHG formation has posed problems in the instance of 3 hamlets as a consequence of which 2 SHGs each have been extended revolving fund support in three hamlets. This has been a departure from proposed revolving fund support to 1 SHG each from each of the targeted 15 hamlets.

**Key Action Points for the coming months:**

- Strengthening of SHGs and VDCs through village level meetings and quarterly review meetings with VDC representatives
- Codification of bye laws and operational guidelines of SHGs and VDCs.
- Organised and structured initiatives for laying access to land and ponds
- Exercising right to information for improved access to developmental and welfare entitlements

**Photo Documentation:**

**Loan Distribution for Livelihood at SSVK, JP Gram, Jhanjharpur**

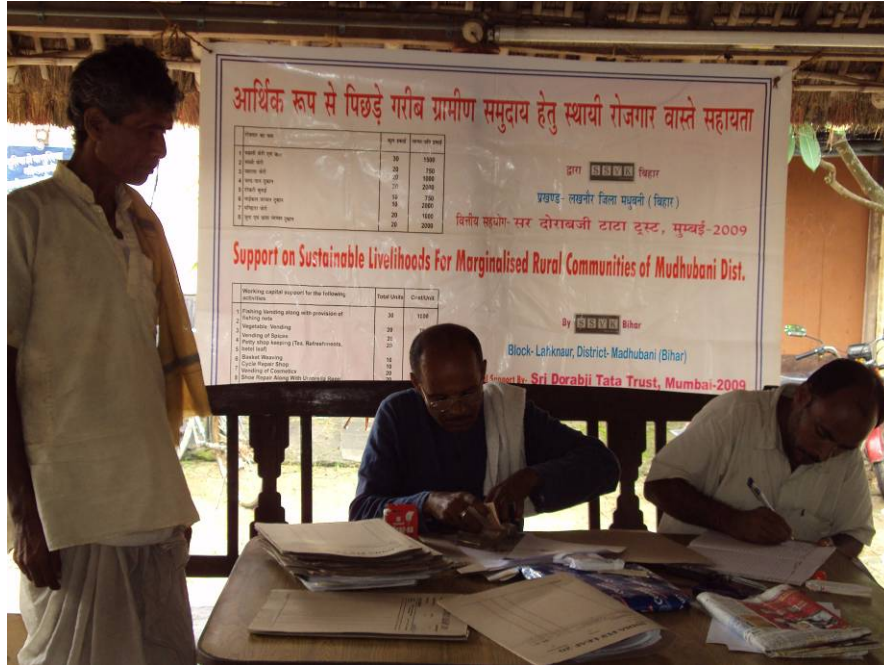


**Loan Distribution for Livelihood at SSVK, JP Gram, Jhanjharpur**





Loan Distribution for Livelihood at SSVK, JP Gram, Jhanjharpur



Loan Distribution for Livelihood at SSVK, JP Gram, Jhanjharpur





Training on Right To Information (RTI) at SSVK, JP Gram, Jhanjharpur



Participants having their lunch at SSVK, JP Gram, Jhanjharpur





Training on Saving and Credits of Group Leaders at SSVK, JP Gram





Training on Pond and Land rights at SSVK, JP Gram, Jhanjharpur



After Loan Distribution fishers community bought Fishing Nets  
(as Livelihood) at SSVK, JP Gram, Jhanjharpur

