

Bihar Rural
Livelihoods
Promotion Society



JEEVIKA

Rural Development Department, Bihar

50th Quarterly Progress Report

January - March, 2020



MISSION STATEMENT

JEEViKA is an initiative of Government of Bihar for poverty alleviation, which aims at social and economic empowerment of the rural poor and improving their livelihoods by developing institutions of the women like SHGs and their federations to enable them to access and negotiate better services, credit and assets from public and private sector agencies and institutions.

CONTENTS

Executive Summary	01-01
Institution and Capacity Building	02-06
Financial Inclusion	07-12
Livelihoods Promotion	13-22
Skill Training and Placement	23-25
Health, Nutrition and Sanitation	26-27
Convergence and Entitlements	28-31
Lohiya Swachh Bihar Abhiyan	32-34
Resource Cell	35-35
Satat Jeevikoparjan Yojana	36-38
Project Management	39-47
Communication	
Monitoring, Evaluation & Learning	
Management Information System	
Human Resource Development	
Procurement	
Finance	
Progress at a Glance 31st March 2020	48-48



EXECUTIVE SUMMARY

With the announcement of Covid-19 as pandemic in the month of March 2020, the field level activities naturally slowed down. However, the project made noticeable and progressive achievements in different activities undertaken in the first two months of the quarter.

Financial Inclusion theme on the bank linkage front did a commendable job by getting 83,950 SHGs credit linked (1st, 2nd & 3rd) with various banks for a total credit linkage amount of Rs. 1342 crore in this quarter alone. Saving accounts of 29,500 SHGs were opened in this quarter.

The institution and Capacity Building theme undertook ward-wise scooping activity for mobilization of the left-out targeted households. Over 6 lakh left-out targeted households were identified across 37 thousand wards. In this quarter, total of 40,543 SHGs, 1866 VOs and 75 CLFs were formed bringing the total number of CBOs formed till March 2020 to 9,48,159 SHGs, 60656 VOs and 1048 CLFs.

In Alternate Banking, 397 new Bank Sakhis started their financial transaction through their CSPs in this quarter. Till March 2020, cumulatively total of 939 Bank Sakhis are working in association with the project, running CSPs and providing financial services to the community. Financial transactions worth Rs.18,842.00 lakh was made and commission worth Rs. 45,54,715 was earned by Bank Sakhis in this quarter.

In Farm sector, cultivation of wheat through different packages of practices was undertaken by 4,05,599 SHG farmers on 33137 acres of land. Large scale production and sale of vegetables to whole sellers and other local markets was done by 3,12,626 farmers.

Around 5 lakh 60 thousand farmers were engaged in kitchen gardening activities, to ensure availability of fresh vegetables and fruits at household level and improve nutritional intake of the family. Custom Hiring Centres are providing agricultural equipments at comparatively reasonable prices through 106 community run CHCs.

In Goat intervention under IGSDS, 193 goat PGs were formed in this quarter. This programme is being implemented in 12 project districts.

Under Non-Farm sector, eighteen Rural Retail Shops did a business of Rs. 1.24 crore and four Didi ki Rasois made a profit of around Rs. 11.60 lakh in this quarter. Enterprise activities were started by 3684 SHG members under SVEP.

Project made some changes in fund release norms to ensure availability of adequate fund at VO levels for procurement of food grains, pulses, cooking oil, spices etc through community procurement to meet immediate needs of the HHs during the period of Covid-19 pandemic. During this quarter, 1286 new VOs received FSF and around 3650 VOs did community procurement of food items.

In Satat Jeevikoparjan Yojan, a total of 20,272 ultra-poor households were identified and endorsed through a special drive. Under this project, special provision was made to provide Rs. 2000 as Emergency Fund to vulnerable ultra-poor households to meet their immediate food requirements.

Under No One Left Behind programme of LSBA project, list of around 8.70 lakh left-out households has been prepared for construction of toilets.

Overall, the quarter has shown progressive achievements in different activities undertaken and the project intends to take up the work with more vigour in coming Financial Year.

INSTITUTION & CAPACITY BUILDING

Institutions and Capacity Building theme focused on mobilization of left-out targeted households by ward-wise scoping strategy followed by SHG formation drives. Further, the newly formed CBOs were strengthened through training and capacity building initiatives. Focus was also on return filing by registered SHG federations, document preparation for conducting election of SHG federations, preparing annual and statutory audit reports. In addition to this, two pilots ie. institutionalised payment tracking of community professionals at CLF and their capacity assessment was also tracked.

1. Social mobilization and CBO formation

During this quarter, the project focused on two main strategies to mobilize the left-out targeted households followed by formation of SHGs. For the identification of left-out target households, ward-wise scoping of targeted left-out household was undertaken in 37,000 wards. As a result, more than 6 lakh potential left-out households were identified. A district level 'help desk team' was also created to support the BPIU teams and community professionals engaged in scoping, mobilization and formation of SHGs. The help desk team comprised of a nodal person (TO/Manager-ICB), an Area Coordinator and two literate CRPs.

Besides scoping strategy, SHG formation drive was undertaken through CRPs in the month of January and February 2020. In 29 districts, a total of 506 CRPs were involved in formation of SHGs, providing basic modular trainings, identification of Community Mobilizers and placement of initial books of records. Around 9500 SHGs were formed from these CRP drives.

During this quarter, a total of 40,543 SHGs, 1866 VO's and 75 CLFs were formed. Cumulatively till March 2020, a total of 9,48,159 SHGs, 60,656 VO's and 1048 CLFs have been formed.

2. Legal entity and statutory compliance of SHG federations

Under this intervention, the theme focused on preparing and filing of returns of registered federations, document preparation for election in federations and issuance of registration certificate to newly registered Federations. Out of eligible 729 registered federations, 639 submitted their annual returns for the financial year 2018-19. Registration documents were issued to 12 SHG federations in Jhajha blocks of Jamui district. Cumulatively till March 2020, total of 755 SHG federations have been registered under BISSCO Act 1996 in 51 blocks covering 24 districts. Besides this, 413 eligible SHG federations were supported to start preparation of documents for election. This drive would continue till universalization of registrations.

Table 1: Status of registered federations till March 2020

For statutory compliance (FY: 2018-19), all eligible SHG federations (729) prepared their annual report and conducted their statutory audit (except twenty three SHG federations; 01 in Khagaria, 07 in Sitamarhi and 15 in Nalanda). All federations also conducted

Project	Number of blocks	Number of registered federations
BTDP	11	122
NRETP	39	621
NRLM	1	12
Total	51	755



their Annual General Meeting and ensured timely annual return filing for the FY 2018-19 (except in 99 federations; 19 in Khagaria, 07 in Sitamarhi, 15 in Nalanda, 25 in Muzaffarpur, 24 in East Champaran, and 09 in Saharsa).

For scaling up registration of SHG federations, keeping intact the community institutional architect, proposal for CLF as primary level federations along with model bye-laws and standard protocol has been proposed under BISSCO ACT, 1996. For strengthening registered federations and their community professionals, institutional support for the capacity building of selected federations will be rendered from DNS Regional Institute of Cooperative Management Institute Patna during FY: 2020-21.

3. Community Human Resource Management

Community professionals play a vital role in the project by providing their service in different thematic interventions, particularly at field levels. Currently more than 85, 000 community professionals in the form of Community Mobilizers, Book Keepers, Cluster Facilitators and Bank Mitras are engaged in different interventions. Out of total 85000 functional community cadre, 90 percent of the community professional were paid upto March 2020. Around 26 percent of the total cadres were completely paid by their concern CBO.

Regular payment of these cadres is crucial for smooth functioning and retaining motivation levels. To assess the capacity of Community Mobilizers and track monthly payment of community professionals, two pilots were initiated.

- a. A pilot testing on periodic grading of community mobilizers, based on eight indicators (weekly meetings, members' attendance, savings, loan repayment rates, book keeping etc) was initiated in Mushahari and Dhanarua blocks of Muzaffarpur and Patna districts respectively in the month of January 2020. Initial findings suggested, for fixing one dedicated day for filling of individual grading sheet, updating books of records for capturing data, and role of BPIU/ CLF for collation

of data as standard operating procedures. During testing, all data were captured and analysed based on standard mobile application.

- b. A pilot testing to institutionalize payment tracking system of community professional has been initiated in Sangam CLF of Mushahari block in Muzaffarpur district in the month of August 2019. The pilot was scaled upto 12 different CLFs in the districts of Gaya, Nalanda, Madhubani & Muzaffarpur with slight modifications in this quarter. Monthly payment tracking register of community professionals includes indicators like name & ID of community professionals, payment slabs & institutional contributions, total paid amount, cheque number, cash book page number, BOD meeting dates. With the successful efforts of CLF Anchor Persons, BPMs and District ICB teams, payment to 833 community professionals (197 at CLFs & 636 at VOs) covering 13 CLFs was tracked.

Findings showed that all the community professionals of 13 CLFs and 560 VOs of the total 636 VOs under 13 CLFs fold, received payment till February 2020. Looking into the self-reliant aspect of CBOs in terms of payment to cadre, 55.32 percent CLF cadres and 67.56 percent of VO cadres were completely paid by CBOs.

4. Strengthening of SHG federations

In this quarter, 75 new CLFs were formed with the support of Senior CRP Teams and project staff. The process of CLF formation involved providing trainings to member VOs, formation of CLF level General Body, Representative General Body, Board of Directors and their trainings. Objective is to strengthen and develop Cluster Level Federations as community owned, managed, controlled and self-sustainable institutions which are capable enough to strengthen member VOs and SHGs by providing regular services and supports through timely bank linkages and repayment efforts to leverage maximum benefits to the community, liaising and coordination with different stakeholders' viz. PRI, govt. departments, banks etc. Special emphasis is being made to establish offices, undertaken recruitment and training of community HR at new CLF level.

Under NRETP project, 100 model CLFs are being developed which would act as resource CLFs for the rest of CLFs. These CLFs would have best practices in terms of cadre management, fund rotation, resource pool development, governance, financial systems, etc. Learning of these CLFs would be replicated in rest of the CLFs.

Old CLFs amongst 100 Model CLFs are in position to attain institutional as well as operational self-sufficiency. They have developed resource pools of community professionals and CRPs who provide support to CBOs within as well as outside state. These CLFs are providing resource persons, senior CRPs to other CLFs. These old CLFs are capacitated enough to undertake cadre selection, review, payment and grading of CBOs.

JEEVIKA has also co-opted federations earlier formed by other organizations and is focussing on nurturing and supporting 62 federations (formed by WDC) operating in 62 blocks of 18 districts. There are 33684 SHGs and 2378 VOs associated with these federations. After proper reviews, gradings and micro-plannings, total of 21,144 SHGs have been provided RF, 10777 SHGs ICF and 817 VOs HRF till March 2020.

Table 2: Details of training activities undertaken for CLF strengthening

Sl.	Particulars	Jan. to Mar. 2020	Cumulative till March 2020
1	Number of CLFs formed	75	1048
2	Eligible VOs part of CLFs	2223	36944
3	Office establishment of CLFs	31	880
4	Number of CLFs received basic training on CLF	59	943
5	CLF exposure to well established CLFs	20	522
6	Number of Cluster Facilitators trained at CLFs	44	836
7	Training to CLFs (leaders) on CBO process and quality	49 CLFs	924 CLFs
100 Model CLFs			
1	Eligible VOs taken in CLF fold	389	4092 (90%)
2	Training on advance module(M6-M9)	22	83
3	Exposure of CLFs	11	68
4	Selection of CFs	18	135
5	Training to CFs	13	113
6	Training to CM	1213	4937 (93%)
7	Training to VO-BK	13	87 (87%)

5. Training and Capacity Building

Training and capacity building initiatives are a regular activity undertaken by the project for establishing a strong community institution. Concerned CBOs, community professionals, CRPs and project staff received training and exposure on standard training modules, flip charts and digital videos on regular basis. Resource pools of trainers have been developed at state, district and block levels for capacity building of CBOs, Community Professionals and project staff. Trainer CRPs have also been developed to provide training to CBOs. Details of the training provided to CBOs and cadre is as mentioned Table below.

Table 3: Status on training of CBOs, its members and cadre.

Sl.	CBOs and CPs received training	Topic	Achievement Jan.-Mar. 2020	Progress till March 2020
1	Number of SHGs	SHG modules	34567	824537
2	Number of VOs	VO modules	4653	52572
3	Number of CLFs	CLF modules	59	943
4	Number of Community Mobilizers	SHG concept and mgt.	2889	63446
5	Number of VO-Book Keepers	VO concept and mgt.	987	10005
6	Number of VOs (leaders)	CBO process and quality	7623 VOs	42343 VOs
7	Number of CLFs went for exposure visit of good CLFs	Cross learning	20	522
8	Number of Cluster Facilitators	CLF concept and mgt.	44	836

6. Training and Learning Centre

A total of eleven TLCs in the older districts of Gaya, Nalanda, Muzaffarpur, Madhubani, Khagaria, Purnea, Saharsa, Supaul, Madhepura, Jehanabad and Rohtas focussed on providing trainings at TLCs. However, TLCs in fairly newer 10 districts ie. Arwal, Begusarai, Bhagalpur, East Champaran, Gopalganj, Sitamarhi, Samastipur, Munger, Nawada, Katihar focused on TLC establishment.

Table 4: Status on training conducted at TLC

a. Training of TLC leaders & cadres on TLC concept and Management

A four-day residential training was organized in February 2020, in which 33 TLC leaders and cadres from nine districts participated. The training mainly focused on restructuring of TLCs based on new governance structure proposed in TLC Community Operational Manual, TLC concept, management and bookkeeping. The nine districts included Gaya, Nalanda, Muzaffarpur, Purnea, Madhubani, Supaul, Madhepura, Rohtas and Nawada.

b. Training of Trainers (ToT) to Project Staff on TLC concept & Management and Bookkeeping

A four-day residential training was organized on TLC concept, management and bookkeeping at SPMU, Patna for project staff of scaled up TLC districts. 27 Training Officers from Arwal, Begusarai, Bhagalpur, East Champaran, Gopalganj, Sitamarhi, Samastipur, Munger, Nawada, Katihar participated in this training held in February 2020.

Sl.	Districts	January to March 2020		
		Units	Days	Members
1	Gaya	22	56	749
2	Nalanda	22	64	723
3	Muzaffarpur	16	64	550
4	Madhubani	21	46	556
5	Khagaria	23	46	721
6	Purnea	9	33	285
7	Saharsa	1	3	7
8	Supaul	11	42	342
9	Madhepura	21	50	1446
10	Jehanabad	40	110	1074
11	Rohtas	8	36	233
	Total	194	550	6686

7. Partnership with APMAS

APMAS, Telengana has deputed dedicated professionals from its team with relevant expertise in thematic areas like institution building, self-regulation, training and capacity building etc. APMAS is implementing a pilot project on Livelihoods, (farm sector) in Garkha and Dighwara blocks of Saran district.

Besides, APMAS is also supporting JEEViKA in CLF strengthening in the districts of Munger, Nawada and East Champaran. The activities undertaken during the quarter on CLF strengthening are as mentioned below:

- ? Trainings delivered to 12 VO members on EC meeting process.
- ? AGMs of 7 VOs were facilitated by APMAS
- ? AGMs of 7 CLFs out of 9 CLFs were facilitated by APMAS
- ? AGMs of 91 VOs were facilitated by resource person.
- ? 33 VOs were support by ToT Cadre for their Book keeping.

MICRO FINANCE

During this quarter, Financial Inclusion theme concentrated on bank linkage, disbursement of the sanctioned loan, capitalization from banks as well as from the project, NPA and PNPA management, alternate banking, updation of CBO transaction. Under insurance, focus was on segregation of new enrolment data received from LIC for 11,52,174 SHG members and sharing the same with the blocks and districts for future course of action on enrollment.

1. Achievement of Bank Linkages with Mainstream Banking

The Bank Linkages of the Self-Help Groups moved ahead with the strengthening of the system further in terms of savings account opening and credit linkages. Continuous endeavours were made to follow with different banks to ensure the supply of savings and credit linkage forms for facilitating financial transactions with banks. Efforts were made to sensitize different bankers about the scaling of NRLM in the state and the potential it held for capitalization to the groups. From April 2019 to March 2020, total of 91097 SHGs could get their accounts opened and 224496 accounts were credit linked (1st, 2nd or 3rd linkage). During this quarter, 29,500 SHGs saving accounts were opened and 83,950 SHGs were credit linked with Rs. 1341.80 crores Cumulatively till March 2020, total of 8,36,178 SHGs got their saving accounts opened and 10,34,922 SHGs were credit linked worth Rs.11992.16 crore.

Table 5: Progress on SHGs bank account opening and bank credit linkage (April 2019-March 2020)

Sl.	Bank Name	SHGs Saving Account Opening	SHGs 1st credit linkage	SHGs 2nd credit linkage	SHGs 3rd credit linkage	Total Credit Linkage (1st+2nd+3rd) during	Progress of Credit Amount (1st, 2nd & 3rd credit linkage) in Rs. Lakh
1	Dakshin Bihar Gramin Bank	19126	19748	34133	14284	68165	146156
2	Uttar Bihar Gramin Bank	22438	24843	29364	1698	55905	72677
3	State Bank of India	18084	20281	12026	1788	34095	61371
4	Central Bank of India	7053	7004	6787	281	14072	23922
5	Bank of Baroda (Including Dena & Vijaya Bank)	5961	6144	4515	684	11343	19104
6	Uco Bank	5184	5631	3392	1758	10781	16064
7	Punjab National Bank	3300	4046	5011	1350	10407	16651
8	Bank of India	2835	4303	3725	494	8522	12783
9	Canara Bank	1974	2213	1084	708	4005	5807
10	Allahabad Bank	0	247	215	12	474	474
11	Union Bank of India	281	287	389	138	814	814
12	ICICI Bank	3130	2986	0	0	2986	2986
13	United Bank of India	0	326	158	0	484	484
14	Syndicate Bank	558	477	199	0	676	676
15	Indian Bank	957	1050	377	75	1502	2103
16	Indian Overseas Bank	28	14	31	20	65	65
17	IDBI Bank	144	194	0	0	194	194
18	Corporation Bank	44	0	0	6	6	3
Total		91097	99794	101406	23296	224496	382334



2. NPA & PNPA Management

The core of the NRLM financial inclusion and investment strategy is “making poor the preferred clients of the banking system and mobilizing from banks high doses of credit”. To keep the allegiance of banking systems on SHGs, NPA management is the next step in the ladder. In this quarter the main aim was to ensure zero NPA and PNPA SHG accounts. The strategy was to make the community aware about the importance of NPA management. Rigorous efforts and guidance resulted into good achievements. Due to Covid-19 effect, it could not result into 100% NPA removal by the year end, but almost all NPA improvement to become PA by 15th March 2020.

3. CBO Strengthening

a. CLF strengthening

During this quarter, office bearers of 14 CLFs participated in a three-day exposure visit to Sri Padmavathy Mahila Abyudaya Sangam (SPMS), Tirupati from 30th January to 1st February 2020 to get an understanding on working of SPMS federation, its financial management, HR policy etc. The learnings from the exposure were utilized for developing future plan of action and manual for CLF strengthening.

Following this exposure visit, a workshop was organized at SPMU on 13th and 14th February 2020, in which participating leaders from the CLFs, shared the learning of the exposure visit at SPMS and utilized the experience in preparation of future course of action for strengthening of CLFs. Shri Narendra Kande from the World Bank, CEO BRLPS, SPM - CF, YPs, CLF leaders, Anchor Persons, BPMs and M-CF participated in the Workshop.

b. CBOs' digitization

An in-house application on digitization of SHG transaction has been developed by MIS team. Testing of the SHG module in this app. was done and transaction entry of selected SHGs made. Analysis of the entered data was done and deviation was found between profiles already entered and actual members' profile.

Resource book keeper drive was utilized for updation and data preparation at VO and CLF levels. Bottom blocks were identified and regular follow-up was done with them. As a result, 92% CLFs have updated transaction entry till February 2020 and 67% of VOs have updated transaction entry till December 2019 in the MIS.

c. E-shakti SHG Digitization

Ten districts have been finalized for implementation of E-shakti SHG Digitization being implemented with the support of NABARD. Uploading of the data on this app. would be done by Community Mobilizers soon.

d. Staff & cadre training on books of records

Table 6: Status of cadre training on CBO books of records

3. MICRO INSURANCE- “Ensure to Insure”

List of 11,52, 174 new enrolled members was received from LIC. During this quarter, segregation of enrolled data was done district-wise and data shared with the respective Districts and Blocks. List of

uninsured members was also prepared and circulated with districts for further checks and necessary action. Corrected data of these uninsured members was again submitted to LIC for enrollment of members. Cumulative enrollment status for the F.Y 2019-20 was 20,87,651 SHG members. Follow up was also done with districts and blocks on claim documents submission against cases reported.

In order to achieve the larger goal of “ensuring to insure” every SHG member, streamlining the service delivery aspect of the product plays a very important role and a considerable effort has also gone into it. A great deal of care was taken to ensure that, not a single claim report gets rejected. In this quarter, 250 claims of PMJJBY worth Rs 500.00 Lakh were settled with the rest in the process of settlement.

Table 7: Insurance claim settlement status

S. No.	Particulars	Jan-March 2020	Cumulative April 19 - March 2020
1	Claim Reported - PMJJBY	614	1907
3	Claim Settled – PMJJBY	250	1177
5	Claim Amount - PMJJBY (Rs. in Lakhs)	500	2354

4. ALTERNATE BANKING- “Bank Hamare Gaon”

JEEViKA is working on the project of setting up community managed CSP centres to achieve the objective of providing seamless financial services to all community

members and connecting them with livelihood opportunities.

Collaboration with business correspondents of major banks (like DBGB, PNB, CBI, SBI, RBL, BOI, FINO payments bank and IDFC First Bank, Canara Bank, Union Bank of India) namely, C-DOT, Synapse Solution Pvt. Ltd, Common Service Centers, Vedavaag Systems Ltd. and Sanjivani, has been

done and operationalized. The strategy of working towards identifying suitable women SHG members to become BC agents (Bank Sakhi) is in different phases with different banks. The current bank-wise status of development is as mentioned in Table 8.

Table 8: Bank-wise progress in Alternate Banking

S. No.	Bank Name	Progress on number of Banks Sakhis formed	
		January -March 2020	Cumulative till 31st March 2020
1	DBGB	0	243
2	IDFC	17	213
3	CBI + PNB	0	6
4	SBI	0	17
5	Spice Digital	0	62
6	RBL	0	45
7	BoI	0	7
8	DigiPay	0	10
9	FINO	81	189
10	Canara Bank	25	78
11	UBI	36	36
Total		159	906

Table 9: Physical progress with transaction details in Alternate Banking

SI.	Parameters	Jan'20-Mar'20	Cumulative April 2019 to March 2020
1	Number of Community Members Identified	415	1429
2	Number of Community Members Trained	407	1332
3	Number of Community Members Selected as Bank Sakhis	397	939
4	Cumulative fund received by Bank Sakhis	158	918
5	Functional Bank Sakhis	142	906
6	A/c opened (till Jan 2020)	720	123696
7	Number of transactions (till Jan. 2020)	467087	4692231
8	Vol. of transactions (in Rs lakhs) (till Jan. 2020)	? 18,842.20	? 1,73,142.20
9	Commission earned (in Rs) (till Jan. 2020)	? 45,54,715.42	? 4,99,69,332.42
10	Average Ticket size	? 4,164	? 4,164
11	Average Commission earned per bank sakti	? 4,062	? 4,062

The intervention is operational in 254 blocks of 33 districts namely Patna, Nalanda, Nawada, Gaya, Jehanabad, Bhojpur, Buxar, Aurangabad, Arwal, Rohtas, Kaimur, Samastipur, Seohar, Jamui, Saharsa, Lakhisarai, Darbhanga, Vaishali, Muzaffarpur, Madhepura, East Champaran, Purnea, Begusarai, Katihar, Banka, Khagaria, Saran, Munger, Madhubani, Sheikhpura Siwan, and Bhagalpur . Total earning of Bank Sakhis as commission in this quarter was Rs 45,54,715 (Rupees Forty-Five Lakh Fifty-Four Thousand Seven Hundred Fifteen Only)



Public Sector Bank intervention

Efforts have been taken with Union Bank of India and Canara Bank for identification of locations to establish CSPs. In the 1st phase with Union Bank of India, BRLPS received 17 locations to set up CSPs in just one month. However, in the 2nd phase, a total of 19 locations were allotted to set up CSPs. Rigorous follow-up resulted in identification of 36 locations for UBI and further 112 locations (of which 109 locations are worth working) for Canara Bank. Locations were demanded by sharing data on highest number of credit linkage done in the concerned districts. Similarly, team has also sent mail to UCO Bank for locations in 10 districts including 52 blocks and 152 branches.

IIBF Details

As per RBI guidelines, all the Bank Sakhis have to clear the IIBF exam. In this quarter, 80 Bank Sakhis appeared for IIBF exam, out of which, 22 Bank Sakhis cleared the exam. In total, 300 Bank Sakhis have cleared the exam till quarter ending.

Dual Authentication

Overall, the dual authentication has been successful with 4 Banks namely BOB, BOI, DBGB and IDFCF. Activities undertaken under the intervention are:

- 450 (SHG/VO) dual authentication documentations were prepared for mapping with DBGB bank.
- Bank Sakhis of DBGB have also started transaction through dual authentication

Technical Service Agency (TSA)

JEEVIKA is in process to scale-up the DFS programme to 534 blocks across 38 districts to promote additional 2500 Bank Sakhis in next two years along with establishment of required systems and process including process monitoring (internal audit) of Bank Sakhi outlets, SHG dual authentication, development of model Cashless CBOs, establishment of strong monitoring mechanism for the Bank

Sakhi programme at state and district levels. To achieve this end , high quality comprehensive dashboard with reports on the status of roll out of the intervention, various analytics, policy briefs and other knowledge products as required from time to time would be required. Digitizing all key operational processes of insurance, knowledge management, staff capacity building etc.

- The documentation of TSA has been completed and its file for approval is in process.
- Further course of action would be accordingly taken up.

Corporate Business Correspondent- BRLPS (JEEViKA)

JEEViKA initiated its digital financial services (DFS) programme through Bank Sakhis (SHG member as BC) in 2016, to enable access to doorstep banking services to rural women and community-based organisations (CBOs), by developing a network of women banking agents or banking correspondents known as *Bank Sakhis*. The use of technology and IT enabled solutions is the mainstay of the programme to offer wider outreach and access to a wide range of products at competitive pricing. As of upto March 2020, JEEViKA has promoted 906 Bank Sakhis in 254 blocks of 33 districts. So, with the need of time and strengthening, JEEViKA's alternate banking services program (Bank Sakhi program) would be scaled up in all 38 districts in the state with strong monitoring mechanism at state and district levels.

- Exposure visit has been organized and completed in this quarter in Hyderabad at SUBK
- A team of 10 persons (from districts and SPMU) have visited Hyderabad to understand the mechanism of corporate Bcs.
- First draft of CBC document has been completed

Establishment of MIS

- After rigorous discussion, a mobile based application has been developed for data collection and monitoring
- Baseline survey has been incorporated in mobile based application developed by BRLPS team
- MIS Dashboard has been drafted by BRLPS and will be launched shortly
- MIS dashboard has been prepared for each and every month with respect to the data received by the banks and CBCs.

5. Interventions under Digital Finance

JEEViKA is working with major digital finance service providers namely, SIDBI and BASIX to ensure digital financial literacy and motivate digital financial transactions through the process of account opening at digital platforms, capacity building at SHG level and identifying local area merchants to facilitate transactions.

JEEViKA BASIX DFS Project

Operational Support

- Dual authentication orientation programme was supported by BASIX team
- 530 staff of JEEViKA were oriented at block/district/state levels by the BASIX team on dual authentication.
- Process monitoring was completed for 250 Bank Sakhis
- Socio-economic data of more than 103 Bank Sakhis were collected and analyzed.

LIVELIHOODS PROMOTION

A. Farm Livelihood

1. A productivity enhancement and cultivation of wheat are backbone of interventions undertaken by JEEViKA in farm sector

In Farm based livelihood activities, JEEViKA is supporting farmers in adoption of different crop technologies, institutional support, farm level support services, delivery mechanism, improved farm infrastructure and farm mechanisation. The project aims to have an incremental income for farmers with limited cultivable land owned or leased by them.

Nearly 4,04,599 lakh farmers adopted System of Wheat Intensification for wheat crop on approximately 33137 acres of land and about 1,13,112 lakh farmers adopted Zero tillage-based farming for cultivation of wheat crop on 12827 acres of land. Seed replacement was undertaken by 4,54,734 on 97824 acres of land.

Kitchen Garden

The project supports SHG members to undertake kitchen gardening, also called as poshan bagich, to diversify a family's daily diets, to an extent not possible when they had to purchase vegetables from the market. In addition, they also save the money they used to spend on purchasing vegetables. In Rabi season, total of 5,59,375 lakh HHs undertook kitchen gardening with quality seeds of vegetables like tomato, ladyfingers, chilli, Brinjal, Cauliflowers, Cabbage, Spinach etc.

Vegetable Cultivation

A total of 3,12,626 members undertook vegetable cultivation. This includes farmers who cultivated vegetables through Zero Budget Natural Farming (ZBNF). This method promotes traditional way of plantation of vegetables by adding some of the sustainable practices. Chemical fertilizers and pesticides are not used, rather farmers use natural techniques to address pest and disease attacks on crops.

Vegetable cultivation through trellis method/machan vidhi was taken up by approximately 36,642 farmers who cultivated bottle guard, cucumber, bitter-guard, sponge guard, etc.!

2. Support from Pradhan Development Services

In the second quarter of FY 2019-20, the project signed MoU with Pradhan Development Services, to get technical assistance in



farm based livelihood activities, for developing one model Village Organization each in selected blocks of six districts i.e Begusarai, Nawada, Kishanganj, Patna, Bhagalpur and Samastipur . The partner agency also placed a dedicated staff in each district to support in training and other farm related planning and implementation work. The agency would also support in development of ToTs to staff and CRPs in these blocks and districts. Below mentioned table shows the progress under this intervention:

Table 10 : Progress under this intervention

Sl.	District	Types of training	Training of Staff/ Cadre/ Farmers	Number of Participants
1	Begusarai	Residential	Cadre	36
2	Patna	Residential	Staff	40
3	Nawada	Residential	Staff	40
4	Bhagalpur	Residential	Staff	40
5	Bhagalpur	Non-residential	Farmer	92
6	Kishanganj	Residential	Staff	25
7	Kishanganj	Non-residential	Cadre	25
8	Samastipur	Residential	Staff	40

3. Farm Mechanization through Custom Hiring Center (CHCs)

To promote mechanization in agriculture sector and drudgery reduction of women farmers, JEEViKA is promoting establishment and usage of custom hiring center approach in convergence with Agriculture department, GoB. CHC is a community owned and run centre, where a set of selected agricultural equipments is kept and further allotted to SHGs members on demand basis. CHC centers are working on minimum fair price for the SHGs farmers in comparison to existing rates by the other service providers. The theme is also working to establish system to bring more transparency in its allotment of implements and day-to-day transaction. JEEViKA is also working on imparting training and awareness campaign regarding the timely uses of machines and benefits in input cost reduction and high yield from crops. Till March 2020, total of 106 Custom Hiring Centers have been established and rendering services to the farmers across twenty six districts of Bihar.



4. Organic Farming: Organic Cluster development

As per the guideline from NRLM under NRETP project regarding organic farming, JEEViKA has to develop 85 organic clusters in nine districts i.e Nalanda, Purnea, Gaya, Muzaffarpur, Madhubani, Khagaria, Saharsa, Madhepura and Supaul. In this intervention, JEEViKA has to identify farmers

whose lands are patches and form a group of local farmers to plan and work on organic farming. As per the guideline, an agency is to be hired as Technical Support Organization, that would support the farmers in getting, the certification process of the produce done and also support in forward market linkages and training of staff. “Bio-Cert International Pvt. Ltd, Indore, Madhya Pradesh” has been hired through procurement process. During the quarter, total of 1720 farmers were identified and farmer list ready for entry in PCS-India portal. Total of 64 local groups were formed in 22 blocks. Training of 1720 members and 190 group leaders was done on organic farming. These farmers initiated organic farming in vegetable and cereal crops like wheat and rice.

5. Value chain interventions

The Farmer Producer Companies (FPCs) promoted by JEEViKA aim to enhance market linkage of the commodities and facilitate increased bargaining power for the farming community. Total of 10 FPCs are promoted by JEEViKA in 10 different districts serving around 50000 farmers. These FPCs operate through their shareholders and Producer Groups (PGs). Major activities undertaken under this intervention are as follows:

Supporting members with Kitchen Garden Kits

The FPCs at Samastipur (*Shrestha Women JEEViKA Producer Company Limited*), Muzaffarpur (*Samarpan JEEViKA Mahila Kisan Producer Company Ltd*) and Begusarai (*Dhanyak JEEViKA Agri Producer Company Limited*) prepared and marketed around 20000, 5000 and 5000 Kitchen Garden Kits respectively to the farmers. These kits comprised of seeds of vegetables and fruits which could be used in their kitchen garden and could meet nutritional requirement of the SHG HH.

Vegetable Mart by the Producer Group

The PG of Madhubani Ghat in Motihari district opened its own Vegetable Mart and named it as “Santoshi JEEViKA Gramin Mart” after the name of the PG. The Mart offers a 'direct farmer to customer platform' for the members of the PG and also aims to provide fresh vegetables to its customers.

Arrangement of Seed requirement during look-down

Farmer Producer Company at Muzaffarpur (*Samarpan JEEViKA Mahila Kisan Producer Company Ltd*) catered to the seed demand of the farmers during the look-down period through the channel of Agri-Entrepreneurs (AEs). This helped many farmers to get quality seed at right time.

Training and Capacity Building

Training and Capacity Building is critical for the business operations of the FPCs. Continuous training were conducted by different FPCs for the PG members and SHG farmers, the details of which are given in table 11:



Table 11: Status on training for Farmer Producer Company

SI	Name of FPC	District	Training details Jan-March 2020		
			Number of Trainings	Number of participants	Topics covered
1	Aaranyak Agri Producer Company Ltd	Purnea	20	720	PG formation, market linkage of maize
2	JEEViKA Women Agri Producer Company Ltd	Khagaria	20	720	PG formation, market linkage of maize
3	Samarpan JEEViKA Mahila Kisan Producer Company Ltd	Muzaffarpur	16	576	PG formation, market linkage of Wheat and Potato
4	Sahyog JEEViKA Women Agri Producer Company Ltd	Nalanda	22	792	PG formation, market linkage of Potato
5	Saharsa Women JEEViKA Producer Company Limited	Saharsa	13	468	PG formation, market linkage of maize
6	Shrestha Women JEEViKA Producer Company Ltd	Samastipur	14	504	Governance structure and PG formation
7	Nari Anant JEEViKA Mahila Agri Producer Company Ltd	Vaishali	5	180	Governance structure and PG formation
8	Samposhit Krishi JEEViKA Agri Producer Company Ltd	East Champaran	18	648	Governance structure and PG formation
Total			128	4608	

- ? The CEO(FPC) along with other staff and BOD members of Samarpan JEEViKA Mahila Kisan Producer Company Ltd participated in the training programme on “Entrepreneurship Development Program on Litchi Beverages” conducted by ICAR - National Research Center.
- ? Staff from all FPC alongwith SPMU team (total of 15 participants) attended the “Value Chain Concept & Business Plan Preparation Training” during Feb 10-15, 2020 at Mumbai. The training was accompanied by the exposure visit to “Sahaydri Farms”, situated at Nasik (Maharashtra).

? **Cross learnings – MIT Team Visit**

A 15-Day training –cum-exposure visit (Jan 9- 25, 2020) was organised for the team of 5 participants from Massachusetts Institute of Technology (MIT). The major focus of the training was on learning on operations of Farmer Producer Companies promoted by JEEViKA. The team made field visits to two blocks of Nalanda district - Harnaut & Sarmera and one in Patna- Bakhtiyarpur. Different methods of market research as FGD (Focused Group Discussion), Individual interviews etc. were undertaken by the participants from MIT. The study was directed towards understanding the cropping pattern of the area, the challenges faced by the farming community in production as well marketing of the commodity and on how the FPC is supporting farmers in providing the right platform for market linkage and other services to optimize their benefits.



B. Livestock

1. Goat intervention under Integrated Goat and Sheep Development scheme

JEEViKA has been implemented IGSD scheme in convergence with Department of Animal and Fish Resource, GoB in different phases. Phase-wise progress under this intervention is as mentioned in table12.

Table : 12 Progress of Goat Intervention

Implementation Year	No. of Beneficiary	No. of Goats distributed
Phase- I (FY-2017-18)	8300	24900
Phase- II (FY- 2017-18)	4001	12003
Phase – III (FY- 2018 -19)	3849	11547
Total	16150	48450

In its 4th phase (FY 2019-20) of implementation, JEEViKA had targeted to implement this program in 12 districts covering 35 blocks. During this quarter, 193 goat PGs were formed against the target of 380 PGs.

1. Service Model in Goat intervention

Service Model of goat intervention is being implemented in 15 districts of Bihar. Total of 856 Pashu Sakhis have been developed and are providing services to ensure breed improvement, disease prevention services, productivity enhancement, reduce mortality and development of immunity in goats and awareness generation in this regard. During this quarter, 419 new Pashu Sakhis were imparted training on this intervention.

Table 13: Services and activities initiated to strengthen the Goat PGs in project districts

Sl.	Service Indicators	Jan-March 2020	Cumulative till March 2020
1	Number of best quality bucks inducted	8	394
2	Number of inseminations done by inducted bucks	4765	16433
3	Number of farmers undertaken Azolla cultivation	629	6732
4	Number of Machans constructed	815	6279
5	Number of Sheds constructed	95	2668
6	Number of Feeders installed	5067	27611
7	Number of castrations done	5602	30977
8	Total Quantity of Dana Mishran (in kg) produced	14198	56272
9	De-worming doses	53455	218455
10	Vaccination doses	17345	124939

2. Training on goat intervention

To strengthen the ongoing intervention and capacity building of staff in intervention blocks, a 4-day residential training was provided to a total of 49 BPMs, LHSs and Area Coordinators.

3. Partnership support in Goat intervention

Aga Khan Foundation

- ? Program is operational in Bochaha, Mushahri, Sakra, Muraul, Motipur, Meenapur and Paroo blocks of Muzaffarpur district.
- ? In this quarter, 229 pashu sakhis were trained.
- ? Total of 40088 HHs have been covered from 356 goat rearing groups.

Initiation of Goat Marketing

To provide marketing opportunity to the goat rearing households, local goat haats are organized. During this quarter, goat haats were organized by PGs in 10 districts and business generated worth Rs. 13,17,415.

Table 14: Progress in Goat Intervention

Sl.	Particulars	Progress till Dec. 2019	Progress in Jan-Mar. 2020	Cumulative progress till Mar. 2020
1	District	8	2	10
2	Block	15	2	17
3	Number of members benefitted	604	383	987
4	Number of goats sold	648	397	1045
5	Total Profit to Pashu Sakhi (in Rs)	3775	3085	6860
6	Total Profit to PG (in RS)	12320	8015	20335
7	Total Business Volume (in Rs)	1640005	1317415	2957420

2. Poultry intervention

Under full cost model of poultry intervention, in this quarter around 5,408 chicks were distributed to 358 member and around 1200 members have been mobilized into 20 Producer Groups. Cumulatively till March 202, total of 20580 chicks were distributed to 1010 members in 6 districts.

3. Dairy intervention

Kaushikee Mahila Milk Producer Company was scaled up in 119 new villages in this quarter and cumulatively till March 2020, it is operational in 297 villages. Five new bulk milk chilling units were established in this quarter. Cumulatively till March 2020, nine bulk chilling units have been installed with average milk pouring rate of 22594 liters per day. Total of 17723 members are linked with this intervention.



C. Non Farm

1. Shilpgram Producer Company

- ? Members of the Shilpgram Mahila Producer Co. Ltd., participated in a 3-day SHG market place organised by NRLM and the World Bank in New Delhi on 9th and 10th January 2020. The Producer Company made sale worth Rs. 25,000 during this event.
- ? Members of the Silpgram Producer Company also participated in a 4-day marketing fair organised by Women Development Corporation, GoB at Gyan Bhawan, Patna from 21st to 24th Feb 2020.
- ? Bulk order of file-folders and silk stoles worth Rs. 1.5 lakh was made to Bihar State Pollution Control Board-Patna.
- ? Canvas bag worth Rs. 3.12 lakh was supplied to NRLM, New Delhi.
- ? Digitization of Art and Craft PGs and PCs - JEEViKA has already signed an MoU, with Mindtree in October 2019, for digitization of the product as well as financial transaction of Shilpgram PG. On 4th March 2020, a workshop was organized to orient PG members and staff on MIS application being developed for digitization of Shilpgram product by Mindtree. PG members and staff from Dharbhanga, Madhubani, Muzaffarpur, Nalanda and State non-farm team participated in this workshop.

2. Didi Ki Rasoi

Didi Ki Rasoi is a community (SHG member) run canteen being operational in Sadar Hospitals of 4 districts. These canteens particularly provide hot cooked meal to in-patients, out-patients and their attendants in these hospitals besides providing food to other departments as per demand. These canteens also participate in saras fair organized across the country.

Table 15: Progress on Didi ki Rasoi intervention

Sl.	Didi ki Rasoi	Sale	Expenses	Profit/loss
1	Buxar	785443	665940	119503
2	Sheikhpura	605030	511106	93924
3	Purnea	2696861	1600962	1095899
4	Vaishali	558906	707432	-148526
5	Total	4646240	3485440	1160800

Other initiatives carried out under Didi Ki Rasoi intervention in this quarter are as follows:

- ? Members from Didi Ki Rasoi participated in saras fairs organized in different states. This included Kannur saras fair in Kerala, Ormas saras fair in Odisha and Jodhpur Saras fair in Rajasthan.
- ? In Kannur saras, didi ki rasoi earned profit of around one lakh in 10 days. In Odisha Saras fair, they earned around Rs. 50 thousand and in Jodhpur Saras fair, they earned around profit of Rs.15 thousand.
- ? Didi Ki Rasoi in Buxar has received tender from Agriculture Department, Buxar to provide food during the meeting from February 2020 to January 2021.
- ? Didi ki Rasoi has already received permission for opening of canteens in Sadar Hospital, Saharsa, Sadar Hospital, Sheohar and Development Management Institute, Patna. Work has been started for establishment and starting of these canteens.
- ? MoU has been signed with Kudumbashree and JEEViKA for providing technical and handholding support to JEEViKA in this intervention.
- ? SHG members arose as Corona worrier during lockdown period Members of Didi Ki Rasoi have shown their courage during the lockdown period and became an active Corona warrior by serving food to in-patients as well as to quarantine patients while taking all necessary precautions. Hospital administration does regular check-up of these didis. The members are following



the norms of social distancing and sanitizing all the equipment and utensils every day. As part of awareness campaign on COVID-19, members of Didi ki Rasoi distributes pamphlets and gave demonstration on precautionary measures to patients, their family members and others directly or indirectly engaged in hospital work.

3. Rural Retail Shop (RRS)

Rural Retail Shop are community owned grocery shops which are providing grocery items to other SHG members running grocery shops in their villages besides other buyers. During this quarter, three new RRSs were opened-one each in Brahampur, Patepur and Langanj blocks of Vaishali district.

Table 16: Progress made by RRSs

Sl.	District	Block	Opening Date	Jan-March 2020
1	Patna	Bhaktiyarpur	24th Aug'18	2256008
2		Ghuswari	28th Feb'20	232855
3	Nalanda	Sarmera	17th May '18	1003168
4		Nagarnausa	21st Feb'19	49182
5		Giriyak	21st Feb'19	695150
6		Asthawa	27th Aug'19	378136
7	Gaya	Tekari	9th Jan'19	970510
8		Mohanpur	7th Aug'19	1130370
9		Dumaria	7th Aug'19	465952
10	Bhojpur	Tarari	15th Mar'19	154425
11		Sandesh	28th Aug'19	456775
12	Buxar	Rajpur	28th Nov'19	695630
13		lthari	14th Dec'19	3424741
14		Brahampur	05th Feb'20	102172
15	Aurangabad	Sadar	25th Oct'19	183620
16	Seikhpura	Chewara	24th Oct'19	29649
17	Vaishali	Lalganj	24th Feb'20	67534
18		Patepur	07th Feb'20	176825
Total Sale in Rs.				12472702



- ? A three-day residential training of CRPs - RRS was organized at Bihar Sharif, Nalanda. The training was conducted by the BASIX team. Total 19 CRPs, 5 store managers from 5 RRSs (Bhaktiyarpur, Nagarnausa, Giryak, Sarmera, Asthawa) participated in the training.
- ? A four day workshop (10th -13th Feb) was organized at SPMU, Patna on digitization of RRS and developing central monitoring system. Mindtree Consultancy, a technical partner conducted the workshop.
- ? During this period of Covid-19 look-down, the Rural Retail Shops have played crucial role by supplying essential items to grocery/kirana shops owned and run by SHG members in their villages. They also kept stock of mask and sanitizes to meet common people needs.

Sl.	District	Block	Achievement Jan- March 2020	Total in FY 2019-20
1	Bhagalpur	Kharik	452	760
2	Gaya	Barachatti	62	1,160
3	Gaya	Bodhgaya	321	1,770
4	Gaya	Dobhi	387	758
5	Madhubani	Rajnagar	424	812
6	Muzaffarpur	Moraul	402	1,550
7	Muzaffarpur	Musahari	50	863
8	Muzaffarpur	Bochaha	502	813
9	Nalanda	Bihar Sharif	205	527
10	Patna	Bihta	390	841
11	Patna	Dhanarua	232	1,232
12	Vaishali	Jandaha	257	1,412
			3,684	12,498

4. SVEP (Start-up Village Entrepreneurship Program)

SVEP (Start-up Village Entrepreneurship Program) is being implemented in 12 blocks of 7 districts of Bihar. A total of 3,684 enterprises were operational during this quarter and cumulatively till March 2020, in this FY, a total of 12498 enterprises have been promoted.

Table 17: Status on Enterprise formed under SVEP till March 2020

5. Bee-Keeping Intervention

Under beekeeping intervention, in this quarter total of 7750 bee boxes were provided to 775 new members of beekeeping-PGs in convergence with the State Horticulture Mission. In this

quarter, total of 7840 kilograms of litchi honey was produced by beekeeping PGs. Operational

guidelines for beekeeping was revised.

6. Other art and craft related activities undertaken in this quarter

? GeM: Government E Marketplace

Government e Market (GeM) platform allows one to buy and sell goods and services through a single national level platform. Gem has launched another segment / platform where small sellers and individuals can register their product for sale. SHG members have been given preference and encouraged to register their products for sale. SHG / individual SHG members would now require fewer documents and legalities to access this platform in comparison to big sellers. JEEViKA has also got registered 45 SHG/individual SHG members (from 21 blocks) in this portal. More than 40 products under Handloom and Handicraft items have been registered for sale through GeM.

A workshop was organized on 3rd March 2020 in Patna. In this workshop State non-farm team, concerned thematic managers and Block coordinators for the program from 9 districts viz; Darbhanga, Madhubani, Muzaffarpur, Nalanda, Sheikhpura, Nawada, Bhagalpur, Patna and Vaishali participated. Participants were oriented on GeM MIS for registration of sellers and uploading of products on portal. They were also oriented on the plan for undertaking this initiative.

? Art and Craft Cluster

Director from Micro, Small and Medium Enterprises, Hyderabad visited different clusters of Art and Craft in Bihar. The project is searching for options to undertake art and craft work in cluster approach. In this regard, some clusters have been identified and a proposal for SFURTI scheme was prepared and submitted to MSME for appraisal.

Under NRETP, different clusters have been identified, scooping of 2 clusters (Art & Craft and Handloom weaving) were done and details submitted to NRLM for further review and appraisal.

? Capacity Building

One batch of 15 days' training, on stitching and making of file-folder, bags and other jute products was organized from 24th Feb to 9th March 2020, in which 32 members of the Stitching Producer Group,



TRAINING, SKILLS & PLACEMENT

1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

DDUGKY is a flagship program of the Ministry of Rural Development (MoRD), Government of India (GoI) which focuses on providing skill training and placement to rural youths between the age of 15 and 35 years. JEEViKA is the nodal agency for implementing this program in Bihar. The program is being implemented in partnership with different training and placement agencies called Project Implementation Agencies (PIAs). Presently, 80 training partners with 80 training centres are functional in Bihar. During the 4th quarter of FY 2019-20, total of 4019 candidates were trained and 2261 candidates got appointed in different organisation.

During the FY 2019-20, total number of 14,236 candidates were trained and 9,449 candidates got appointed. As on 31st March 2020, cumulatively 50671 candidates have been trained and 33081 candidates appointed under DDUGKY.



Table 18: Status on DDUGKY intervention

Sl.	FY 2019-20	Trained	Appointed	Placed	Assessed	Certified
1	Cumulative till March 2020	50671	33081	20550	46248	37805
2	FY 2019-20	14236	9449	5912	16532	12931
3	January 2020 to March 2020	4019	2261	1333	4387	4410

Under ROSHNI programme of DDUGKY, M/s Quess Corp Ltd, Intelligence Manpower Services Pvt Ltd, M/s Vision India Services Private Limited and M/s Marg Comp soft Pvt Ltd are working in PWE districts of Gaya and Jamui districts of Bihar.



2. Job fairs and Direct Placements

Job fair is a single day event held on quarterly basis in a district. This provides rural youths with an excellent opportunity to interact with different placement agencies and choose work of their liking and aptitude. On the other hand, organizations also get a pool of filtered candidates for their organisation.

An intensive campaign is being organised before the event to pass on the information on job fair to the rural youths. The district teams along with different Organization actively participate to make the event a success.

Table19: Progress made under jobs fair intervention

Status of Job Fairs and Direct Placement (2019-2020)		
Sl.	Particulars	January - March 2020
1	Job Fairs organized	42
2	Offered Jobs	7640
3	Joined Jobs	1777
4	Total YMD & CMD	391

3. Workshops & review meeting

PAC Meeting (26th February 2020)

Project approval committee meeting, for approval of new training partners under DDUGKY was held on 26th February 2020 under chairmanship of the Principal Secretary, Rural development Department, Govt. of Bihar. Total of 39 PIAs participated

and presented their PPTs regarding plan, infrastructure, mobilization, training centre, prior experience under DDU GKY and opportunities against trade. Based on presentation and recommendations of the project appraisal agency, 27 proposals were approved.

Training Program for Domain & Non-Domain Trainers First batch of 34 (Domain and Non – Domain) trainers from 16 PIAs participated in TOT, held in Patna from 3rd to 8th March 2020, to promote capacity building of trainers involved in the DDU-GKY. The training was of 10 days which included 6 days of theory classes along with field assignment and 4 days interactive sessions on experience sharing, challenges faced and remedial steps by trainers in implementation. The program started with brief introductions and presentation by Australian Skill Development on Training Need Analysis in Bihar, followed by open house discussion. Some of the important topics covered under training programs were Indian skill system, international qualification framework, NVQF, skill development mission, SSC, NSQF, QP-NOS, Code of practice for trainers, training need analysis, communication practice etc.

4. Rural Self-Employment Training Institutes (RSETIs)

Rural Self-Employment Training Institutes (RSETIs) are dedicated institutions set-up across all districts of Bihar for skill up gradation and skill training of the rural youth & managed by sponsored lead bank of the Districts. SRLM, Bihar has been acting as nodal agency for providing support to RSETIs in the implementation of the program. JEEViKA with the support of MoRD, GoB and the lead banks is closely working with district units of RSETIs to provide self-employment training to rural youth in almost 61 approved trades. After the completion of training, the rural youths are also extended support in loan to initiate an enterprise.

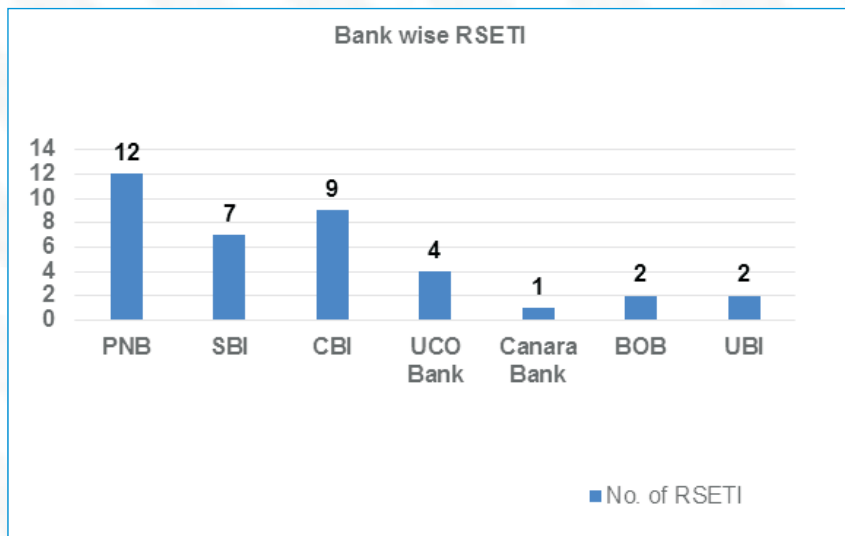


Table 20: Progress made under RSETIs

Status of training through RSETIs			
Sl.	Particulars	January – March 2020	FY 2019-20
1	Number of trainings conducted	228	841
2	Number of candidates trained	6965	24,961
3	Total Settled	914	11,425
4	Settled-self funding	387	5,713
5	Settled- bank finance	527	5,712

State Level Progress Review Meeting

A State Level review meeting of RSETIs was held at Adhiveshan Bhawan, Old Secretariat, Patna on 4th February 2020 under the chairmanship of Principal Secretary, RDD and in participation of NAR representative, controlling heads of different banks and Directors RSETIs. All RSETI presented the annual progress and plan for the next financial year.

Detailed orientation of assessment and certification process was done by NAR assessment controlling heads of Bihar division.

HEALTH, NUTRITION & SANITATION

The health and nutrition strategies implemented are focussed around empowering SHG members, by bringing about change in health and nutrition practices within their households and the community. The approach emphasizes on the implementation of a comprehensive behavior change communication (BCC) strategy along with strategic interventions to build linkages with existing government nutrition programs and JEEViKA's income support efforts like nutri-gardens and livestock for promotion of better dietary diversity in a household. The whole HNS strategy is being operationalized with the help of HNS-Master Resource Persons (MRPs), Community Mobilisers (CMs) and core block and district staff at existing CBO platform. During this quarter, 2863 HSCs were formed. Cumulatively till March 2020, a total of 45250 HSCs have been formed.

1. BCC modular training

Under BCC modular training, focus was on providing training to SHG members on all the four nutrition centric sessions on Module -1. The progress made during the quarter is as mentioned below:

Table 21: Progress on BCC Modular Training

Sl.	Modules	Total number of SHGs received training till Dec. 2019	Progress Jan-March 2020	Cumulative progress till March 2020
Module -1				
1	Session-1 (linking HNS with Livelihoods)	390566	34469	425035
2	Session-2 (Breast-feeding)	363097	38237	401334
3	Session-3 (Complementary feeding)	353334	33972	387306
4	Session-4 (Maternal diet diversity)	341865	34826	376691

? Training and capacity building of cadre and CBO members

Community cadre plays an important role in implementation of the HNS activities. The project ensures regular training and capacity building of the cadres. During this quarter, ToT of Master Resource Persons on Module 2 was initiated and 26 units of training on Module 2 were organized.



Table 22: Status on cadre training on BCC modules

Sl.	Cadre	Training topic	Trained till Dec. 2019	Jan-March 2020	Trained till March 2020
1	Community Mobilizers	Module 1	37597	1254	38851
2	Master Resource Persons	Module 1	725	161	886
3	Master Resource Persons	CNRP guidelines & HSC	339	5	344
4	Community Nutrition Resource Persons	CNRP guidelines	3000	604	3604
5	Health Sub-committees	HSC tool kits	12983	1675	14658
6	Master Resource Persons	ToT on BCC Module 2	0	537	537

? Training of staff

Project staff (ACs/CCs) are being capacitated to review the progress of HNS intervention in respective project areas. During this quarter, 9 units of ToT for staff on Module-2 were organized, in which 189 staff participated.

2. Intervention for protection against Acute Encephalitis Syndrome (AES)

Twenty-six most affected AES blocks were selected in Muzaffarpur (16) and East Chamapran (10) for intensive mobilization under AES intervention. Following activities were undertaken in these blocks:

? Mobilization

13127 SHGs were provided training through concerned Community Mobilizers on AES leaflets. Vulnerable household with children between the age group of 1 to 15 years were identified. Messaging/Phone call were made to identified households to inform them on messages like children should not be allowed to sleep hungry in the night, children should not go out for physical activity without having food, households should keep the contact number of ambulance/ other vehicle owners for emergency need. A two-pager leaflet containing detail information of AES was distributed to 61000 households through home visits.

? VO level Preparedness

Village Organizations were also involved in preparing consolidated list of HHs and provided fund support, monitor and mobilization through CMs, identification of vulnerable hamlets, prepared a list of both government and private vehicle owners for immediate travel requirement.

? FSF intervention

Village Organizations in these areas were asked to procure food grains in concerned VOs. Besides this, VOs were also allowed to procure other food items like jaggery, sugar, glucon-d, chiwda, ORS etc. as per demand. 13764 HHs procured food grain through 347 VOs in 21 blocks. 1577 mahadalit HHs and 9861 other HHs procured additional items through 177 VOs in 17 blocks.

? Training on AES to Staff/CMs/SHGs

Training to 2156 cadres and 109 staff was provided on leaflet developed by JEEViKA. 3023 cadre and 133 staff received training on district administration leaflets.

? Messaging on AES awareness through mobile vani was done for over 30000 HHs.

CONVERGENCE AND ENTITLEMENT

1. Food and health security intervention

Food Security intervention mandates to ensure nutritional food security of SHG households. The VOs have graduated by now and have started procurement of nutritional food items like pulses, grams, oils, soya-bean besides grain. In this quarter, approximately 3650 VOs completed community procurement of nutritional items. During this quarter, 1286 VOs received Food Security Fund. Cumulatively, a total of 26185 VOs have received FSF till March 2020.

Health Risk Fund is given to VOs having bank account and necessary monthly health saving for more than 3 months, to meet health related expenses of an SHG household. During this quarter, total of 2901 VOs received HRF. Cumulatively till March 2020, total of 43325 VOs received HRF.



2. Million SOULS (MNRE)

In MOU among JEEViKA, IIT-B and EESL, under the scheme of 7 million SoULS programme of Ministry of Natural & Renewable Energy, the project has the objective to provide solar study lamps to school going students in rural areas on subsidized rate of Rs.100 only per lamp. The solar lamps are to be provided to students in 18 districts covering 63 blocks. The blocks have been selected on the basis of high consumption of kerosene oil and high SC & ST population coverage. The programme is effectively managed by community members. These lamps are assembled and distributed by community

members of SHGs through setting up Assembly-Distribution Centres and Repair-Maintenance Centres. Total of 18 lakh lamps have been distributed till March 2020. In 2nd phase of programme, more than 301 enterprises have been set-up and are being run by SHG members. These shops are called S-MART (solar mart).

3. Cluster Facilitation Team

The concept of Cluster Facilitation Team (CFT) was introduced 'to synergize the functioning of MGNREGA & NRLM' with a view to substantially enhance the quality of assets being created in villages and thereby ensuring sustainability of rural livelihoods. JEEViKA is implementing the model in 25 blocks across 10 districts of Bihar through CLFs. It aims to capacitate labours for their entitlements under MGNREGA and also to supplement block level MGNREGA functionaries in their last mile service delivery.

Table 23: Progress under Cluster Facilitation Team

Sl.	Indicator	Jan-March 2020	Cumulative till March 2020
1	Number of labour groups formed	150	2634
2	Number of VOs trained on MGNREGA	750	10704
3	Number of job cards given / re- issued to SHG members	2300	71289
4	Number of work demands registered	83000	764627
5	Number of persons allotted work	69531	485767
6	Man-days generated for SHG labourers	1668744	9113167
7	Wage payment to MGNREGA labourers (Rs.in crore)	29.54	158.26
8	Incentives to MGNREGA VRP/Mates (Rs.in lakh)	31.2	160.12

SHG members in around 500 Gram Panchayats of CFT blocks have actively participated in Participatory Planning Activity under MGNREGA at the ward as well as at Gram Panchayat levels.

4. Education Projects

? i-Saksham

Under i-Saksham program, 23 edu-leaders are teaching around 750 children in 20 schools/community learning centres. Their efforts have started to show results in learning abilities of children and have drawn appreciation from various stakeholders. More than 70% of children are now able to read rhymes and recognize familiar words. Significant rise in attendance was seen in schools and classrooms, facilitated through Teaching and Learning Material prepared by edu-leaders. CLF members are proactively engaging themselves by monitoring the activities and supporting the edu-leaders. The school administration is positive about the effort.

Edu-leaders have participated in 24 weekly trainings, 28 School Management Committee meetings, and regular monthly CLF meetings. They also participated in review cum training workshop held at Patna in the month of February 2020.

The project plans to strengthen the learning progress of children and improve their attendance with the help of Social Action Committees of the VOs.

? Pratham Education Foundation

JEEVIKA is implementing this education initiative with the support of Pratham in Supaul, Gaya, Purnea, Nalanda and West Champaran districts.

With support of Pratham Education Foundation, training and orientation materials were finalized and later printed and procured at district levels. Training calendar has been prepared and training of CMs would start soon using these printed materials.



Various Baal Sabhas and activity fairs were organized in the community, during which children and their parents came together on one platform. To harness engagement of CBOs at the micro-level, Pratham team was involved at the SHG level to orient them on Group Report Card, Library Activity, 'Khel Khel Mei' etc.

5. Gender Intervention

Currently, gender intervention is being implemented in eighteen districts of Bihar. Key method used for addressing gender issues is participatory in nature wherein gender sensitive workshops are held for both women collectives/institutions and project staff. At the same time, a robust knowledge repository of exemplary stories, demonstrating of live experiences of struggle and self-discovery is also being developed.

A draft manual on gender issue has been developed in consultation with various stakeholders. This will be further tested on field to analyse the veracity. Furthermore, twenty detailed case studies were also prepared for publication.

6. Mukhyamantri Kosi Mulberry Pariyojna

Mukhyamantri Kosi Mulberry Pariyojna is being implemented in Saharsa, Supaul, Madhepura, Purnea, Araria, Kishanganj, Katihar and Bhagalpur districts to revive, expand and diversify sericulture by integrating the activities of rearing, cocooning, marketing of silk and enhance income of the community members engaged in this intervention.

Table 24: Progress under MukhyamantriKosi Mulberry Pariyojna till March 2020

Sl.	Particulars	Achievement (Jan. - Mar. 2020)	Cumulative till March 2020
1	Number of farmers did mulberry plantation	0	4777
2	Number of farmers received payment through MGNREGA	70	4001
3	Number of farmers benefited through irrigation facilities	0	1975
4	Number of farmers received rearing Kit including pump set	47	3150
5	Cocoon production (in quintals)	20	514
6	Cocoon sold (in quintals)	0	494
7	Number of PGs formed	0	68
8	Number of Chawaki rearing centres initiated	0	5
9	Number of farmers received rearing house money	0	963

Apart from the above-mentioned achievements, other activities undertaken during the quarter are as mentioned below:

1. A total of 250 members of mulberry Producer Groups, staff and cadres received 5 days residential training at Central Silk Research Training and Institute (CSRTI), Berhampore, West Bengal on the making of handicraft items from mulberry cocoon.
2. Cocoon produced in last quarter was converted into yarn at Malda, West Bengal. Total of 121 kgs of yarn was produced.
3. It was for the first time, that during this quarter, matka silk yarn weighing 20 Kgs was procured.
4. A six day residential training was organized on mulberry-tassar development in collaboration with PRADAN in Patna, in which mulberry VRPs, one CC, BPMs from each of mulberry blocks and Manager – SD participated. In this training, PRADAN team shared details of work in progress on tassar production in Banka district.
5. The nodal mulberry Producer Groups i.e. *Adarsh Mahila Mulberry Utpadak Samuh* participated in the Mahila Udyog Mela organized by WDC at gyan bhawan Patna from 21st to 24 th Feb. 2020. During this fair , the PG members sold saree worth Rs. Twenty thousand.
6. Cumulative sale of Sarees by mulberry PG is of Rs. 2,10,000/-
7. **Hon'ble Prime Minister of India, Shri Narendra Modi spoke on** efforts of JEEViKA during **“Mann Ki Baat”** telecatsed on various channel on 23rd Feb 2020. He emphasized how mulberry interventon of JEEViKA has resulted in sustainable development by providing livelihood opportunites to the members associated with this intervention.



Public Distribution System

Cumulatively, till March 2020, total of 121 VO run PDS were operational in Bihar. During this quarter, training was organized on PDS for staff from Madhubani, Nalanda, Patna and Muzaffarpur districts. Review of PDS work was undertaken at block level. Communication was also made with concerned district level government officials for new license of PDs in Gopalganj, Samastipur, Buxar, Bettiah and Sitamarhi. It would be duly pursued with the concerned district administration.

LOHIYA SWACCH BIHAR ABHIYAN

Lohiya Swachh Bihar Abhiyan (LSBA) is a mission mode programme comprising of centrally sponsored SBM-(G) and Lohiya Swachachhata Yojna (LSY) for ensuring universal sanitation coverage in Bihar. LSY is a fully funded state initiative to cover such households which are not factored under SBM-(G), LSBA is committed to make Bihar free from open defecation through proactive participation of its people and giving focus on Behavioral Change Communication (BCC).



1. Progress under LSBA

LSBA is moving from ODF to ODF-S (Sustainability), and then further to the provision of ODF Plus interventions like solid & liquid resource management, wastewater management and menstrual hygiene with constant emphasis on sustained behavior change practices. Districts, depending upon their capacities and community response can take the interventions one by one, or may move along the packages simultaneously. Solid and Liquid Resource Management (SLRM) is one of the key components that can help to attain improved general quality of life in rural areas in Bihar. To maintain ODF status in villages and panchayats, the

project ensures regular toilet usage, safe hygiene practices and cleanliness at household levels by effective operation and maintenance of WASH assets at household, institution and community levels for continued functionality and usage.

Table 25: Status on physical progress under LSBA

Sl.	Parameter	Jan-March 2020	Cumulative
1	IHHL Construction	3.30 Lakh (NOLB)	1.13 Cr
2	IHHL Coverage	100%	100%
3	IHHL Payment	483566	7704547
4	Geo-Tagging	1%	80.54%
5	Number of villages declared ODF	100%	38691
6	Number of villages underwent ODF verification	1530	37307

2. New Initiatives Undertaken

? No One Left Behind

There is still gap in toilet coverage in some tolas / habitations and village, especially in mahadalit tolas and poor families mainly due to two reasons:

- Household is covered with the toilet but name not recorded in the baseline survey.
- Such house which are neither been covered by toilet nor have their names been recorded in the baseline survey.

To achieve the goal of complete sanitation coverage, names are being added to the list of all such houses which have not been covered under toilets.

In No One Left Behind coverage, name of total of 869725 beneficiaries have been entered in IMIS till March 2020

? Community Toilet

In villages/GPs where there is non-availability of land in families/households, especially in mahadalit tola and poor families, community toilets are encouraged to cover the left-outs. In this quarter, the project sent a model with specification to construct two community toilets in each GP so that district can build community toilets in all such habitation where land is an issue. Till March 2020, total of 397 community toilets have been constructed.]

3. IEC ACTIVITIES

LSBA continued its 360-degree communication strategy through mass media, mid media and HBCC/IPC at different levels to address gap and achieve behavioural sustainability. It conducted a wide range of IEC activities such as swachhata rath, nukkar natak, disseminating ODF-S & plus messages through All India Radio and FM channels.

Hon'ble Minister, Rural Development Department, Sri Shrawan Kumar on 15th January 2020, flagged off 15 swachhta sankalp raths adorned with swachhta messages. Further 15 nukkar natak teams were flagged off on 5th February 2020 to spread awareness on swachhta across the state in all 38 districts.

The raths deployed were beautifully designed with attractive picturesque flex designs and slogans for dissemination of good sanitation practices like importance of sustaining behaviour change for safe sanitation, regular use of toilet, retrofitting, importance of not leaving anyone behind, and need for community sanitary complex. The vans were equipped to play audio-video shows and short films on



related issue. These vans moved to various villages as per roadmap provided. The route chart was prepared in consultation with the District water and sanitation committee. In addition, street plays (nukkad natak) were organized on related issues as per planned route chart.

Besides this, behavioural sustainability initiatives, a wholistic 360-degree IEC Campaign was undertaken to create awareness in communities regarding Solid and Liquid Resource Management (SLRM) in selected 52 GPs of 14 districts. The districts included Samastipur, Begusarai, Khagaria, Munger, Nalanda, Nawada, Banka, Muzaffarpur, Purnea, Patna, Buxar, Saran and West Champaran. In this Campaign, four solid and liquid jan-jagrukta raths with audio-visual publicity equipment and nukkar natak teams and six miking publicity vehicles (Mid-Size Van) were deployed for selected 52 Gram Panchayats to arose awareness among communities. Rathes were beautifully decorated with SLRM Slogans. This IEC Campaign started on 06th March and concluded on 08th March 2020, aimed at creating great impact on mind-set of communities.

For promoting personal sanitation and hygiene practices, behavioural sustainability in communities, audio messages were broadcasted by regional AIR radio stations and FM channels in the months of January and February 2020.



4. Solid Liquid Waste Management Activity

Continuing with the ODF+ activities initiated during the quarter, LSBA trained 60 selected “Sanitation Supervisors” for implementation of SLRM work in selected Gram Panchayat in LIS-NNP Districts and also trained selected “Swachhata Mitras” at Gram Panchayat levels where SLWM work has already been started through the support of UNICEF and ILRT.

RESOURCE CELL



1. CBOs formation drive for UPSRLM (Uttar Pradesh State Rural Livelihood Mission)

Under MoU with UPSRLM, a total of 150 CRPs were deployed for CBO formation in this quarter. The team was deployed in UPSRLM districts of Dewaria, Gorakhpur, Ambedkarnagar, Banda, Mirzapur, Sonebhadra, Chitrakoot, Balrampur, Bijnoure, Hardoi & Pratapgarh for a period of 30 to 45 days. 150 CRPs from Gaya, Nalanda, Purnea and Muzaffarpur districts participated in these drives.

2. Exposure visit of Swabhiman blocks of BRLPS by Odissa Livelihood Mission

Staff and Poshan Sakhis from Odissa Livelihood Mission participated in an exposure visit to Swabhimaan Project areas in Kasba and Jalagarh blocks in Purnea. The purpose of visit was to observe and learn about different activities of Swabhimaan project, demonstrated by Poshan & Kishori Sakhis at Village Organization. The period of the visit was 18th and 19th February, 2020.

Activities demonstrated during the exposure visit included IMP planning at Village Organization level, review of IMP, maitri baithak at SHG level, annaprashan diwas at anganwadi centres in Kullakhas Panchayat in Kasba block of Purnea district. The team also visited nutri-sensitive integrated farming system sites, food demonstration, kishori baithak and annaprashan diwas in Chak panchayat of Jalalgarh block.

SATAT JEEVIKOPARJAN YOJNA

1. Endorsement of ultra-poor households

Special drive was conducted for identification and endorsement of ultra-poor households at VO level. A team of three, comprising of 2 CRPs and one cadre was formed and trained before participating in the special drive. The drive was conducted in all VOs in 131 blocks across 38 districts. During this quarter, total of 20272 households were endorsed. Cumulatively, till March 2020, total of 70284 HHs have been endorsed. Total of 2405 CRP teams have been formed for identification and endorsement of ultra-poor households.

Coverage	38 Districts 231 Blocks 5427 Panchayats
Village Organisation	22615 VOs
Endorsed HH	Total Endorsed HH: 70284 HHs covered in Toddy Tapper survey: 18319 Toddy Tapper HH: 7288

2. Training on Confidence Building & Enterprise Development for ultra-poor households

To build confidence & entrepreneurial skill of identified ultra-poor households, 3-day training is provided to each of the newly identified HH at block/district level. Day one of the training deals with confidence building and the remaining two days includes sessions on enterprise development & risk management. In order to conduct these trainings, a resource pool comprising of 236 ACs/CCs/LHSs has been identified and developed in different districts. During this quarter, 4613 ultra-poor households were trained in 184 batches on nonfarm and livestock activities. Till March 2020, total of 13467 ultra-poor households have been trained on Enterprise Development.



3. Livelihood intervention under Cluster Approach

Satat Jeevikoparjan Yojana has evolved as per the need of the community. During the endorsement drive, several pockets of people living in extreme poverty, were identified. One such cluster of households was found in Dharhara block of Munger District. Households in this cluster were involved in making of traditional baskets from bamboo. Trader's dominance, irregular and low income, isolation from the main market demand were major issues these households were faced with and forced to live in ultra-poverty conditions. The project, considered cluster approach better than individual asset approach and worked accordingly. 49 HHs from *Turi* community of Kareli village, Dharhara block, Munger were trained to prepare utility and decorative products from bamboo like lamps, tray, dustbins, handicraft items, furniture etc.

4. Emergency Fund

With the Covid-19 lockdown suspending all forms of work for weeks, the ultra-poor households under SJY were seen as a vulnerable section of the society and needed immediate consumption support. An initiative was taken under SJY to provide such households with a consumption support of Rs 2000/- through Village Organizations. This initiative started immediately after announcement of lockdown in the state and till March 2020, total of 6396 ultra-poor households were provided financial support of Rs. 2000 to meet immediate consumption need.

5. Special Investment Fund (SIF)

Special Investment Fund of Rs. 10,000 is one-time grant provided to the endorsed HHs at VO level so that they could participate in trainings, meetings and also to encourage the households for initial investment for livelihood interventions. During this quarter, a total of 20777 households were provided Special Investment Fund and cumulatively till March 2020, total of 27596 households have been provided SIF.

6. Livelihood Gap Assistance Fund (LGAF)

Under livelihood financing component of SJY, VO will provide livelihood gap assistance fund to such ultra-poor households whose bank accounts were opened. A monthly amount of Rs. 1000 is provided to each endorsed family for the first 7 months. During this quarter, LGAF was provided to 120 HHs and cumulatively till March 2020, total of 39290 ultra-poor households have received LGAF through Village Organizations.



7. Livelihood Investment Fund

Participatory livelihoods micro-planning of the endorsed ultra-poor households is done by Master Resource Persons. Cumulatively till March 2020, micro-plannings of 39170 households have been done by 1175 MRPs. Then micro-plan of the endorsed households is recommended by respective Village Organizations and 1st tranche of Livelihood Investment Fund (LIF- I) is approved for the households. The procurement committee of the VO, along with MRP and Ultra-poor household conducts market survey, procures assets and supports in establishing the enterprise. Till March 2020, VOs transferred the productive asset to 34044 households. Most of the households (around 74%) selected micro-enterprise and remaining 26% selected livestock (Goatery, Poultry, and Dairy) and agriculture as source of livelihood.

8. Insurance for providing safety nets to Ultra Poor Households

Insurance is one of the essential components of the project, which provides member a safety net from sudden shocks. The targeted beneficiary is insured under PMJJY & PMSBY for which insurance premium amount is fully covered under SJY. For insurance, it is essential to have Bank account and UID card, but many ultra-poor households do not have their own bank account or UID card or both. Project facilitates such households in getting these essential documents. In this quarter, 3313 new policies were generated and cumulatively till March 2020, total of 7300 members were provided insurance coverage.



9. Capacity building of staff and MRPs under SJY

Training of staff and MRPs on different modules are taking place across the project.

Table 26: Progress on training of staff and MRPs

SI.	Modules	Number of MRPs trained (Jan-March 2020)
1	Module 1 (Induction & Enterprise Selection),	370
2	Module 2 (Enterprise Development and SJY Books of Records),	209
3	Operation Management Course)	190

10. SJY MIS

? MRP Field Visit Application

A mobile application was developed to track visit of MRPs to the beneficiary households. New features were added to this application, which enables to create day-wise MRP visit Roaster mapped with each household.

? SJY Information Application

Under SJY, a mobile based application was developed for knowledge management having all programme related resource materials (policy guidelines, training modules, training videos, mis module video, reports and case studies) and is available for different stakeholders.

11. Partnership

Bandhan Konngar (Technical Assistance partner) supports the SJY project on capacity building training and implementation support to staff & dedicated community cadre (MRP) towards "full graduation package". The agency has deployed 136 resource persons in blocks, districts and at state level for technical assistance. J-PAL South Asia (*Knowledge & Learning partner*): Under the partnership, J-PAL SA is conducting process evaluation to inform incremental changes and effective adaptation for implementation fidelity. During the quarter, the agency conducted process evaluation of Enterprise Selection Process.

PROJECT MANAGEMENT

A. Knowledge Management and Communication

Knowledge Management in JEEViKA intends at creating, capturing, sharing, distributing, leveraging and archiving knowledge for the organization's internal use, to improve and enhance its implementation capabilities and service delivery mechanisms. The knowledge management practices also intend to reach out to a wider external domain for effective policy advocacy.



1. Competency Enhancement Program

? Workshop on video dissemination and production

JEEViKA in collaboration with MIS Digital Green organized one-day workshop on video production and dissemination titled “Strategies to Institutionalize Community Video Production and Dissemination in JEEViKA” on 19th February, 2020. The event invited ideas from the participants for strategies to be developed that would impetuously formulate guidelines for better production and dissemination of videos by the community for its members. CEO, BRLPS, Shri Balamurugan D. addressed the workshop and encouraged the officials to engage the community as much as possible for video production and its dissemination. This would empower the community and also help them assess the benefits derived.

? Young Professional Induction Program

JEEViKA in its initiative to recruit Young Professional talent from Open Market Recruitment had inducted 25 Young Professionals coming from various disciplines. One-day orientation cum joining session was organized followed by a 5-day induction program and a 15-day village immersion. The joining was facilitated by OSD, BRLPS, Shri B.K Pathak, Director, Kumar Anshumaly, PC-GKM, Mahua Roy Choudhury and the State Project Managers of various themes. The YPs were apprised with the decorum of the organization by the HRD team. The SPMs took sessions wherein the bevy of young minds was briefed about the activities in practice in their verticals.

? Workshop on National Rural Economic Transformation Project (NRETP)

A 2-day state level workshop was organized jointly by the World Bank and BRLPS on 3rd & 4th February, 2020. Main focus of the workshop was on NRETP strategies to be implemented and enterprise survey related to the project. Various other strategies, approaches and components of the project were discussed during the event.

? Training on Strengthening Rural Clusters for Responsive Governance-

A total of four DPMs of JEEViKA participated in a 4-day training organized by National Institute of Rural Development and Panchayati Raj, Hyderabad. The objective was to strengthen the cluster of rural India for responsive governance.

2. Events

? Republic Day Celebration

This quarter witnessed the National Festival, Republic Day. JEEViKA displayed financial inclusion achievements in its tableau. The tableau portrayed JEEViKA's achievement and how it has helped the community to come out from the clutches of poverty by promoting micro-finance and access to credit through banks. The march was led by financial inclusion cadres depicting their achievements. A concoction of entrepreneur's promotion, easy access to finance through JEEViKA's community



institutions and cadres was demonstrated live on the tableau. SHG members meeting under a tree bearing the core components of financial inclusion savings, credit, insurance, pension was put. The tableau was an effort to present the changes that have been brought out in rural Bihar through financial inclusion by JEEViKA.

? Human Chain Formation

On the 19th January, 2020 people across the state formed the largest human chain ever to spread awareness on Jal-Jeevan Hariyali Abhiyan, prohibition of alcohol, abolition of child marriage and dowry system. This state-wide event was an initiative of the state government where JEEViKA played an imperative role to ensure huge participation of its community members. The community participated in formation of Human Chain and created awareness through rallies, candle marches and other similar activities. Approximately 6 million JEEViKA didis participated in the human chain for its success.

? JEEViKA participated in Bihar Mahotsav held in Gujarat

A three-day event aimed to promote art and culture of Bihar, beyond the precincts of state was held in Gujarat from 28th Feb to 1st March, 2020. JEEViKA portrayed the rural artefacts of Bihar and a pictorial representation of rural transformation in Bihar. JEEViKA didis' handicrafts, honey, paintings fascinated

the masses. Through the organization of Didi Ki Rasoi during the Mahotsav, community members served the visitors with indigenous delicacies of the state which one was very much appreciated. The ideal village portrayed at the exhibition also received accolade from the visitors.

? **Inauguration of Grameen Bazaar in Buxar and Patna**

On 7th Feb, 2020 Grameen Bazaar was inaugurated in Bagen block in Buxar district. This rural super mart will not only ease the life of rural community but also promote entrepreneurs and increase sources of livelihoods for the community. Similar Grameen Bazaar was inaugurated in Goswari block of Patna during this quarter.

? **Inauguration of Youth Counselling cum Resource Center**

To facilitate employment opportunities for the rural youths, Youth Counseling-cum-Resource Center was established in the CLF office in Barsoi block of Katihar district. Through this center, livelihood opportunities in various trades will be promoted through self-employment trainings and institution-based trainings in various trades.

? **JEEViKA didis interaction with Prime Minister on "Mann Ki Baat"**

broadcasted over radio "Mann Ki Baat" programme was broadcasted on radio on 23rd February, 2020 in which Hon'ble Prime Minister of India, Shri Narendra Modi interacted with JEEViKA didis of Purnea district. The dialogue took place on Bihar's tradition, its crafts, challenges faced by women and their achievements. The SHG /women members explained how difficult their path against fight against poverty had been. The Hon'ble PM lauded the efforts of the women.



? **JEEViKA didis interaction with Rural Development Minister**

On the occasion of international Women's Day on 8th March, JEEViKA Didis interacted with the Hon'ble Rural Development Minister, Shri Narendar Singh Tomar. The program was broadcasted on National television channel Doordarshan . During the interaction, the SHG members shared their experiences on Health, Nutrition and Sanitation activities, the challenges faced by the women in their daily lives, how they battled to have a better and healthy life. The construction of toilets and arousing awareness on

sanitation amongst the masses was not an easy task but women across Bihar have brought the revolutionary change.

3. Publications and knowledge dissemination

? During this quarter, KMC team published 3 Newsletters.

? Video shooting by Doordarshan-

Success stories of Satat Jeevikoparan Yojna and Mukhyamantri Koshi Mulberry Yojna were shot in Purnea. The success story of Mulberry intervention was admiringly mentioned by the Prime Minister in his program "Mann Ki Baat" on 23rd February, 2020.

? IPRD Team's video shooting

IPRD Patna shot a film on alcohol prohibition and its impact on the lives of women in Bihar. This film was made in Samastipur. JEEViKA didis of Tajpur, Hasanpur and Bithan blocks shared their experiences which were captured for the film. The communication team facilitated the task.

? Video Shooting by NIRD team

Rural Development Department, Gol captured the activities, inspirational stories of women and their battle for success for production of a movie. They captured major transformations brought about in the rural areas through Customer Service Points.

4. Visits

? Mulago Foundation team's visit

Officials from Mulago Foundation visited JEEViKA project area. They witnessed the process of video message dissemination by the community professionals among the community members. They also observed the impact this method of video production and information sharing is having on the community. They appreciated the activities undertaken by JEEViKA.

? Chief Minister's visit

On the eve of 'Jal Jeevan Hariyali Yatra', the Hon'ble Chief Minister of Bihar, Shri Nitish Kumar visited Begusarai, Madhepura, Supaul, Katihar and Purnea districts on 4th, 5th, 6th, 7th and 8th January 2020 respectively. He assessed the activities taking place under Jal Jeevan Hariyali and also encourage, community to focus on environment sustainable practices. During the visit, stalls were put by JEEViKA to display activities taken up under Jal Jeevan Hariyali, Satat Jeevikoparjan Yojana, Financial Inclusion and Sanitation. Agriculture tool kits were provided to the beneficiaries in Begusarai and in Katihar, SJY beneficiaries were provided SJY toolkits and SHG members were given Bank Linkage cheques by the Hon'ble Chief Minister.

B. MONITORING EVALUATION AND LEARNING

1. Process Monitoring under BTDP

Process Monitoring of BTDP by third party

Process Monitoring of activities under BTDP was undertaken by M/s AMS in 19 BTDP districts. The work mainly included regular process monitoring on functioning of SHGs and VOs. The agency shared the findings of Process Monitoring with project staff at District and State levels.



Community Process Monitoring drives

Community Process Monitoring drives were undertaken by CRP-Process Monitors in Arwal, Katihar, West Champaran and Aurangabad districts. These CRP- process monitors were provided 2-day refresher training in Resource Districts. Trained CRP Process Monitors looked into the basic functioning of the SHGs and VOs and collected their observations in pre-designed format. The CRPs participated in field visit for 15 days followed by data collection and one day debriefing after 15 days drive.

Table 27: Community Process Monitoring drives during the quarter

Sl.	Tagged Districts	Resource Districts	Date of Training	Period of training and drive
1	Arwal	Jehanabad	21.1.2020 to 22.1.2020	23.1.2020 to 06.1.2020
2	Katihar	Purnea	1.2.2020 to 2.2.2020	3.2.2020 to 17.2.2020
3	West Champaran	Muzaffarpur	4.2.2020 to 5.2.2020	6.2.2020 to 20.2.2020
4	Aurangabad	Rohtas	5.2.2020 to 6.2.2020	7.2.2020 to 21.2.2020

The CRPs also shared the findings of the CBO process monitoring activity in a debriefing meeting at District level, where in BPMs, Managers and DPMS were present.

C. Management Information System

In House Application Development Web Application for capturing online application of NRETP Vacancy (Online Job Portal)

A web-based application was developed to capture and process the applications of candidates for the vacancies in the project. This module has five sub modules for capturing the candidates details viz. **registration, basic educational qualification, experience, uploading of images of applicant, signature, marksheet and experience certificates etc. After successfully submitting the application, candidates can download and print the submitted application as receipt and for further reference. This application will be used in any upcoming recruitment process of BRLPS.**

1. Rollout of the “e-PAS” Application

E-Performance appraisal applications was rolled out. All the staff of BPIUs and DPCUs barring DPMs (total of 5320 employees) applied their self-appraisal and grading forms for FY 2017-18 using this application. Respective supervisors completed grading of their subordinates and finally the applications were received at state level through automated systems. Final grading reports was prepared at state level based on several formulas provided by PM – SLA. This is the first time, BRLPS has migrated from manual to automated system for self-assessment of staff.

2. Upgradation in Bank Sakhi Mobile Application

Two new Modules namely Reporting Module and Base Line survey Module were added in the Bank Sakhi Mobile Applications. Now users can download the details in excel format and can print the details based on multiple filters like district, block, panchayat, year and month. In baseline survey module member's name, SHG's name, VO's name, CLF's name, account opening details and transactions details with Bank can be captured.

3. Shifting of all web Applications and Mobile App. from Old Sify Server to New Sify Server

All MIS Applications were shifted from Old Sify Server to New Sify Server during this period. Such shifting had become necessary as there were technical issues in old sify server. Almost 50 applications (31 web applications and 19 mobile applications) were shifted on new server. All the applications are viewable on the link www.mis.brlps.in

4. Mobile Application For “Knowledge Repository of JEEViKA”

A mobile Applications was developed as “Knowledge Repository of JEEViKA”. In this app, one can see thematic details, IEC material and Training modules of different themes.

5. Common Progress Report (CPR)

Common Progress Report is an application being developed so that progress and review indicators of different themes, which are at present coming from different MIS Applications and manual entries can be bought at one place. This would help to develop a strong review system and reporting can also be done using the same platform. For this application, values for most of the indicators are fetched from different online MIS Applications database and manual data entered at block level on monthly basis.

Currently, this application captures and displays the reports for various themes like HNS, Jobs, Communication, Procurement, IBCB, FI, Farm, Non-farm, Livestock, SD, Finance and SJY etc. This application is under the process of testing.

D. Human Resource Development

1. Recruitment

- ? Under Recruitment, group discussions, personal interviews and document verifications of over 6000 candidates were done for 40 different positions of BRLPS and LSBA.
- ? Computer Based Test result for the position of Area Coordinators and Community Coordinators was declared.
- ? Process for conducting village internship for the position of Area Coordinator got approved.
- ? Various positions with its job descriptions under NRETP were got approved by Executive committee.

2. Training of BPMs and DPCU level staff

- ? HR Training on “Right to Information Act-2005, grievance handling and sexual harassment at workplace, Act-2013” for all BPMs and Thematic Managers at DPCU level was completed in this quarter.

3. Mediclaim

- ? During this quarter, Mediclaim payments were done of 166 employees for a total amount of Rs. 27,64,375.

4. Manpower status

Table 28 : Manpower Status

Manpower till March 2020					
UNITs	Total Sanctioned Position	Status as on 31st Dec. 2019	Progress during quarter		Status till 31st Mar. 2020
			Staff joined	Staff Left	
SPMU	129	139	0	2	137
DPCU	955	680	24	11	693
BPIU	8544	4517	0	28	4489
Total	9628	5336	24	41	5319

E. Procurement

1. CONSULTANCY SERVICES

- ? Technical Evaluation for hiring of TSA for organic farming was completed and contract is to be signed with M/s Bio-cert International Pvt. Ltd., Indore (MP).
- ? Technical evaluation for hiring of CA Firms for Internal Audit of BRLPS for Assignment XI and Assignment -XII is under process.

2. GOODS/WORKS/NON-CONSULTING SERVICES

- ? Contract was signed with M/s Cyfuture India Pvt Ltd on 07/02/2020 for establishment of Call Centres for JEEViKA.
- ? Contract was signed with M/s GA Digital Web Word Pvt Ltd on 13/02/2020 towards data entry works.
- ? Contract was signed with M/s M4 Solutions pvt ltd on 24/01/2020 for providing outsourcing staff.
- ? Purchase order was issue to M/s Unique Enterprises for *Printing and Supply of IEC material related to Parali under BTDP on 19/01/2020.*
- ? Work order was issued to M/s Buddha advertisement for *Designing, fabrication & presentation of JEEViKA Tableau on Republic day.*
- ? Contract was signed with M/s Surya Enterprises for Printing and Supply of Len den prapatra & Ledger under BTDP on 04/01/2020.
- ? Contract was signed with M/s New National offset for Printing and Supply of Len den prapatra & Ledger under BTDP under NRLM.
- ? Work order was issued to M/s Frameslab India for Bihar Mahotsav 2020 which could not be held due to unavoidable reasons.
- ? Work order was issued for Printing & Supply of AES flip books to M/s Gyan Ganga Creations on 19/03/2020.
- ? Technical Evaluation for hiring of agency for IVR system is underway.
- ? Evaluation for printing & Supply of Monthly newsletter, quarterly magazine & district booklet in under process.

3. Contract created on GeM

Bid floated for purchase of official vehicle.

Procurement process initiated for

Advertisement given to IPRD for publication of hiring of Individual Consultants under H&N.

F. Finance

- All the DPMs and Finance Managers were oriented for making transactions through PFMS portal under project NRLM and the same has been operationalized across the Districts. Concerned staff / Accountants at DPCU levels were trained for using PFMS.
- MoU was signed with State Bank of India (SBI) for using its CMP Portal Services (SBI-Fast) so as to

enable electronic fund transfers across the offices of BRLPS (DPCUs & BPIUs) and the beneficiaries.

- The Parent-Child accounts are operational in all the 38-DPCUs under NRLM & BTDP. The limit regarding availability of bank balance for making expenditure at DPCUs /SPMU level from Child Accounts for the Financial Year 2019-20 has been set and communicated to all the DPCUs, the Banks & all other concerned.
- Parent-Child Accounts under NRETP are operational in 18 DPCUs. The limits regarding availability of bank balance of DPCUs and SPMU Child Accounts have been set and communicated to the Bank & concerned DPCUs.
- IUFRRs up to February 2020 for BTDP and up to the 3rd quarter for NRLM/ NRETP of FY 2019-20 were submitted to the World Bank and MoRD.
- Internal Audit for 3rd Qtr. of FY 2019-20 was completed in all the DPCUs & SPMU. The Audit Reports were submitted by the Internal Auditors.

Table 30 : Unaudited Expenditure

Unaudited Expenditure for 4th quarter 2019-20 and cumulative till 31/03/2020				
(Rupees in crore)				
Sl.	Name of the Schemes/Projects	Allocation for Financial Year 19 - 20	Expenditure during the Qtr-4	Cumulative Expenditure till 31/03/2020 (FY 2019-2020)
1	NRLM	810.47	395.3	644.57
2	BTDP	418.57	161.6	370.07
3	NRETP	133.29	46.23	103.68
4	SJY	146	48.34	75.4
Total Amount		1508.33	651.47	1193.72

Progress at a Glance (Till March, 2020)

Particulars	Progress till March 2020
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	948159
Number of Village Organizations formed	60656
Number of Cluster Level Federations formed	1048
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	836178
Number of Self-Help Groups credit linked (1 st +2 nd +3 rd) with banks	1034922
Amount of credit linkage (Rs. In crore)	11992.16
SHG HHs linked with Insurance Programme	2087651
LIVELIHOODS	
FARM	
Number of SHG HHs undertaken wheat cultivation (SWI, zero tillage & seed replacement)	404599
Number of SHG HHs involved in Kitchen Garden	559375
Number of HHs involved in vegetable cultivation	312626
LIVESTOCK	
Number of Poultry Mother Unit	609
Number of beneficiary part of Poultry PG	181292
Number of Dairy PGs	799
Number of HHs part of Dairy intervention (DCS+ Company+ Animal Camp)	65904
Number of Goat PGs	544
Number of beneficiary part of goat PG	21300
NON-FARM	
Number of Producer Groups formed in non-farm activities	496
Number of HHs linked with Producer Groups	32250
JOBS	
Number of youths trained (DDU-GKY,RSETIs)	271167
Number of youths trained (DDU-GKY,RSETIs,Job fair)	295367
VULNERABILITY REDUCTION	
Number of VOs involved in Food Security intervention (FSF)	26185
Number of VOs involved in Health intervention (HRF)	43325
LOHIYA SWACHH BIHAR ABHIYAN	
Number of Individual Household Latrine constructed(in crore)	1.13
Number of villages declared ODF	38691





JEEVIKA

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