



ANNUAL ACTION PLAN AND BUDGET FY 2023-24

JEEVIKA

**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
RURAL DEVELOPMENT DEPARTMENT
GOVERNMENT OF BIHAR**

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EXECUTIVE SUMMARY

Bihar Rural Livelihoods Promotion Society, popularly known as JEEVIKA, a registered society under the aegis of Rural Development Department, Government of Bihar marks a new chapter in the rural development of Bihar. The project aims at improving the livelihoods of rural poor households by developing institutions of the women like Self-Help Groups and their federations to enable them to access better services and obtain credit for creating self-employment opportunities.

The project has administered a transformational change over the period. From a small initiative in 2007, JEEVIKA has achieved milestones in the mobilization of women members into Self-Help groups, their capitalization from banks and projects, initiation of numerous livelihood activities to improve the income of the households, and convergence with different government initiatives to meet aspirations of the community members.

The project has successfully formed over 10.46 lakh Self Help Groups, 68645 Village Organizations and 1453 Cluster Level Federations in Bihar. A pool of more than 80000 community mobilizers, 8500 bookkeepers and 1100 cluster facilitators have been selected and trained as community professionals to support CBOs' functioning.

BRLPS has registered 368 Cluster Level federations as the primary cooperative society under BISCOSS Act 1996. This would strengthen the institutional structure and governance of CLFs. This would further enhance the ability of CLFs to frame suitable policies, implementation strategies, and independent decision-making. The project also formed 192 Model CLFs which would become independent, self-managed community institutions owned and managed by the community. The M-CLFs would further support SHGs and VOs in its functioning.

Regular training and capacity building of CBO members, cadres and staff play a vital role in strengthening of CBOs. District level Training and Learning Centres have been established in all 38 districts to facilitate the training and capacity-building initiatives. These community-run training centers are well-equipped to conduct residential and non-residential training with proper training, lodging and fooding arrangements. The TLCs in this FY conducted training need assessments, prepared annual training calendars and business plans for each TLC.

Economic transformation has an important element of access to finance associated with it. It is evident that sourcing capital from mainstream financial institutions has acted as a catalyst to build an ecosystem for productivity enhancement and provided aspirations for entrepreneurship activities amongst women members and their families. In FY 2022-23, the project leveraged Rs. 8764.49 crores from banks as SHG credit amount. The project has cumulatively, leveraged around 29838 crores from banks as SHG credit amount with less than 1.5 % as NPA.

NRLM launched an integrated tool for the digitization of SHG, VO and CLF profiles and transactions through LoKOS application. During FY 2022-23, the project piloted the rolling of LoKOS application in 2 blocks and further scaling in at least one block in each district. Audit of registered VOs and CLFs was done through empanelled Charter Accountant Firms.

Insurance Coverage was provided to over 53.69 lakh SHG members under PMJJBY and 58.89 lakh SHG members under PMSBY through banking channels.

To facilitate access to financial services in rural areas, efforts were made to establish customer service points (CSPs) managed by Bank Sakhis. 4958 Bank Sakhis operated CSPs with a cumulative transaction of Rs.9418.87 crores and Rs. 22.79 earned as a commission by Bank Sakhis. This initiative was initiated with 7 Bank Sakhis in FY 2016-17.

JEEVIKA has successfully scaled up the farm-based productivity enhancement activities amongst the SHG members by the adoption of an improved package of practices. The project benefitted around

12.93 lakh SHG farmers through farm interventions in 18 districts of Bihar. Custom Hiring Centres and village tool banks have been established to provide mechanized agricultural equipment and manually operated equipment on a rental basis. 128 Custom Hiring Centres have been established benefitting around 15488 farmers.

26 Farmer Producer Companies (FPC) are being promoted by JEEVIKA and operated by 22322 Jeevika Didis. So far trade of maize, menthe, and mustard through NCDEX/NEML platforms, trading of paddy through different corporate partners, and delivery of fresh fruits and vegetables through veggie mart, kart, retail mart was done by FPC members. The FPC registered a turnover of Rs. 30.42 lakhs in FY 2022-23.

Goat rearing, poultry, dairy and fishery interventions have emerged as alternate sources of income for SHG members and also improve the nutritional intake of the SHG households. JEEVIKA under Integrated Goat and Sheep Development Scheme has distributed cumulatively 87105 goats to 29035 households. In FY 2022-23, 38649 goats were distributed to 12883 households under this scheme. JEEVIKA has also incorporated 'Seemanchal Jeevika Goat Producer Company Limited' for marketing goats and providing backend services to goar-rearers through Pashu Sakhis. 3088 Pashu Sakhis have so far provided goat-rearing services to 2.71 lakh households.

JEEVIKA under integrated poultry development scheme (IPDS-phase 2) has distributed chicks to over 1.76 lakh household. Incorporation of Poultry Producer Company has been completed under NRETP. Mobilization of SHG member and their account opening process was ongoing.

JEEVIKA in collaboration with COMFED has established 911 Dairy Cooperative Society benefitting over 66000 households. Kaushike Mahila Milk Producer Company has also been incorporated to provide milk marketing facilities to community members in districts of Saharsa, Supaul and Madhepura.

Under non-farm interventions, 96 Didi Ki Rasoi are operating in district hospitals, sub-divisional hospitals, medical colleges, SC/ST schools, banks, academic institutions, registrar offices etc. Grameen Bazaar is another initiative under non-farm, which provides grocery items to member kirana stores with improved margin, better product range and plethora of support services.

Under DDUGKY, 76407 youths have been trained and 51768 placed till March 2023. In RSETI, 268952 youths have been trained and 199257 settled.

The Social Development theme is implementing several interventions in the field of education, health, gender, social security, social inclusion and environmental sustainability through policy advocacy and convergence initiatives. Under the gender initiative, 15 Gender Resource Centres /Sajha Shakti Kendra were initiated in 4 blocks across 3 districts.

100 Community Library and Career Development Centres at CLF level were established as community-led counselling centres for children of SHG members and students from underprivileged sections of society. JEEVIKA has also partnered with Turn the Bus, I-Sakshama, and Pratham to improve education opportunities for students.

In convergence with MGNREGA and the Department of Forest Resource and Climate Change, SHG members have established 618 didi ki nurseries. Plantation of over 86.54 lakh saplings was done in FY 2022-23.

As per disaster "Risk Reduction Roadmap 2015-2031" JEEVIKA has been entrusted with the responsibility of creating livelihoods through various means. JEEVIKA in partnership with UNICEF trained over 7000 staff, cadres and community members on "Floor Preparedness and Management". JEEVIKA in coordination with Bihar State Disaster Management Authority trained over 245 trainers on Disaster Risk Management and Mitigation. The resource pool will now train other staff, cadres and community members across the state.

Under Satat Jeevikoparjan Yojana, over 1.55 lakh ultra-poor households have been identified and endorsed by village organizations across 534 blocks of Bihar, Livelihood investment fund was provided to 1.49 UPHHs to start income-generating activities.

In FY 2023-24, JEEViKA will focus on starting some pilots, new initiatives, upscaling, diversification and intensification of the interventions. The focus areas will be on: -

The project plans to undertake the following activities in FY 2023-24:

- The process of social mobilization and inclusion of targeted HHs into SHG will continue with the formation of 15,670 SHGs, 1200 VOs and 50 CLFs.
- The project would register 155 new CLFs under BISCOSS Act 1996.
- The project would scale up the M-CLF strategy with the formation of 308 new M-CLFs.
- 11 model TLCs and one state-level resource centre would be developed.
- The community audit model would be started in FY 2023-24 for consistent monitoring of CBOs. It has been planned to audit 10% of SHGs, 50% VOs and 100 % CLFs.
- The project will rollout LoKOS application in all CBOs in a phased manner by the end of March 2024.
- 5,03,100 SHGs would be credit linked with banks with an amount worth Rs. 15580 crores.
- Life insurance coverage will be provided to around 70 lakh SHG members under PMJJBY. To facilitate insurance coverage, Bima Sakhis will be appointed at each block/CLF level.
- A pilot on social security scheme in 5 CLFs will be done.
- 2645 SHG members will be deployed as Bank Sakhis in 2023-24.
- Addition of 2,85,000 lakh farmers in farm-based productivity enhancement activity.
- 40 additional Custom Hiring Centres would be established.
- One farmer-producer Company to be started for the processing of fruits and other agricultural products.
- 214604 unique households will be covered under livestock interventions.
- Additional 32000 households will be involved in non-farm based interventions.
- 90 new Didi Ki Rasoi would be promoted by the non-farm theme.
- SVEP program will be started in 10 new blocks.
- 9805 rural youths would be trained and 35615 placed under skill training and placement initiatives.
- The Sajha Shakti Kendra would be started in 50 new blocks and 150 CLFs.
- Transgender, elderly women, women-headed families and PwD would be mobilized into SHGs.
- Special focus will be given to promoting exclusive enterprise for able persons.
- Under Lohiya Swachchh Bihar Abhiyan (LSBA), 9.62 lakh IHHL would be constructed, 3768 panchayats would be covered under Solid waste management, 113 plastic waste management units and 36 GOBARdhan units would be established.
- Over 44788 new ultra-poor HHs would be identified under SJY and Livelihood Gap Assistance Fund would be provided 57659 households and Livelihood Assistance Fund to 51135 households.

INSTITUTION BUILDING AND CAPACITY BUILDING

Promotion of CLFs as Sustainable Community Based Institutions

Bihar Rural Livelihoods Promotion Society has made enormous and unparalleled effort in promoting women's empowerment. A total of 142 lakh direct project beneficiaries have been reached with about **80 % of the women belonging to scheduled caste and scheduled tribe**. A total of **10.42 lakh SHGs** are promoted and 84 % of these SHGs are federated into **72180 VOs and 1536 CLFs in 534 blocks of Bihar**.

Major impetus so far has been given to institutionalise standard operational guidelines through proper modular trainings, and development of community resource persons across districts. Under multiple doses of capacity building program, BRLPS has so far succeeded in sustaining relevance of SHGs in the life of rural women. For supporting these SHGs, pool of **more than 80,000 community mobilizers** have been selected and trained on the functions of SHGs. The strengthened base of SHGs has given impetus in winning the faith of bankers for leveraging more credit support to SHGs.

Consistent and dedicated efforts of district training cell resulted into the development of staff resource pool for nurturing and replicating the best practices. For supporting these community-based institutions, pool of **more than 8500 book keepers and 1100 cluster facilitators** have been selected and trained on the functions of VO and CLF. In addition to this, special effort has been given for institutionalizing trainings of community professionals and leaders of community institutions through District Level Training and Learning Centres as well as Community Managed Training and Learning Centres.

Registration of CLFs as independent cooperative societies, initiating grading system coupled with placing community staff, the establishment of offices and infrastructure, and ensuring regular board meetings have started yielding encouraging results. Continued systematic and focussed effort in this direction will strengthen the CLFs and lead these to sustainable and self-governed quality community institutions. Visioning exercise across all 192 MCLF has played an important role in strengthening the internal capacity of CLFs and to map the aspirations of rural women. In addition, '**Maasik Prativedan & Grading 'application MPG APP** (has been developed and rolled out to regularise the grading of SHGs. The process of digitising existing training material and developing **e-learning training systems and modules** have been initiated.

Extending the decadal learning of BRLPS (JEEVIKA), the process of social mobilization and inclusion of target/ left-out households in SHGs will **remain continue in FY: 2023-24**. During the **FY: 2023-24 approx. new 30,000 SHGs, 1,200 VOs and 50 CLFs will be formed**. Given that BRLPS has achieved several milestones in mobilization and saturation areas, time now calls for a need to further strengthen and streamline the systems and processes at the CLF. For this purpose, BRLPS will scale up its model CLF strategy which aims in building CLFs as self-managed and independent institutions through a greater attention so that they can ensure continuity and strengthen SHGs and VOs to sustain the initiatives promoted so far.

Strategies

Institutional Governance and leadership of existing CLFs

As per mandate of BRLPS, presently total of 368 CLFs have been registered across 38 districts, with the learning experience registration process will be scaled up in more 155 CLFs making it total of 523 CLFs with cooperative identity. These **CLFs will work as Member-centric Primary Cooperative Society under Bihar Self Supporting Cooperative Society Act, 1996**. With slight change in CBO structure and keeping intact 3- tier structure, village organization will function as subsidiary organization and direct membership of all SHG members will be in CLF (Primary Level Federation).

The major focus will be given on building effective and independent governance systems at CLFs. CLFs will be strengthened to enhance its ability to frame suitable policies and independent decision making to oversee its operations, suitable systems to be placed for timely adherence to the legal compliances with decentralized administrative and statutory system. CLF will have its suitable human resource policies for its own staff with defined roles and responsibility to plan review and monitor operations.

Resource Pool of Project staffs, Senior CRPs and CLFs staffs will be developed for timely adherence of initial, one time and recurring compliances viz; Statutory Audit, Annual Report, Annual Action Plan, Business Development Plan, Budgeting, Annual General Body Meeting, Return file and Election of Board of Directors.

Board of Directors will be strengthened on making internal code of conduct for OBs and staffs, financial protocol, leverage of fund through different sources, networking with financial and Govt. Institutions, planning and implementation of member centric business development plan and other activities/ interventions, monitoring and review and timely adherence of compliances.

Capacity Building

With the huge potential for including women on different community institution platforms comes the challenge of maintaining quality of these institutions. BRLPS has been attempting numerous approaches for achieving standard quality across all CBOs. The project has put forward tremendous efforts on building capacities of this CBOs through structured training programs, exposures visits and workshops. All training modules and programs put major emphasis on building the skills of CBOs on leadership, governance and financial management. Rotation of leadership is being promoted with engagement of rotated experienced leaders as senior CRPs /community spearhead team members.

1. Capacity building of community-based institutions

Given the scale of women led organizations in Bihar, uniform and systematic training modules have been designed long back. These training modules have proved its efficacy in establishing systems and practices across CBOs in time and again. **SHGs Modular Training includes four modules** on catering the **need of SHG formation and establishing Panchsutras**. Similarly, VOs are being formed and trained with the support of CRPs and trained project staffs. For modular training to VO, we trained block project staffs on VO concept and use of methodology during modular training. CLF are being provided with trainings on CLF concept and management and CBO Process and quality, with the addition of new components i.e., strengthening governance and registration process, institutionalized CBOs grading system, model CLFs etc.

In the FY23-24, we aim to overhaul and redesigned all the existing capacity building modules and strategy, BRLPS will also ensure providing refresher trainings to weak CBOs and CLF leaders will be provided exposure at old CLFs and best practices outside the state to promote cross learning.

2. Capacity building of Community Professionals

There are different cadre associated with SHG, VO and CLF i.e., Community Mobilizer, VO book keeper, Cluster Facilitator, CLF Book Keeper etc. who undergo compulsory training. The cadre receive

basic training during probation period and during one year duration they receive all necessary structured trainings. There are different set training module and schedule for different cadre. Cadre training is being imparted by the district and block resource pool. CRPs and cadre get experience through regular practice, training and exposure. In the meantime, M- CLFs will be developed as CMTC (Community Managed Training Centre) who will be developed as “center of excellence” and work in close coordination with district level training center for training to community professionals, CBOs, CBOs leaders, CLFs BoD, community resource pools.

3. Capacity building of Project staffs

Any organization’s most valuable asset is its staffs, BRLPS has put forward lots of efforts in building capacities of its most valuable asset. Newly recruited staffs are immersed in the villages which help them in getting acquainted with the village life and understand the socio-economic condition of rural households in a much better manner.

State level Institutional Capacity Building team anchored the capacity building of Project staffs, Community Professionals and Community Institutions in close coordination with the district IB-CB cell, different themes, Training and Learning Centre, Cluster Level Federations and Block Team. The team ensure preparation of Annual as well as Quarter Capacity Building Plan.

FY 22-23 has proved to be very effective when it comes to building capacity of project staff. Given the myriad rang of work team have been involved in resulted in development of different level of resource pools for leading the achievements like enabling registration of 350+ CLFs, conducting Visioning, AAP and BDP exercise, initiating grading of CLFs, maintaining Cadre payment records (R1 and R2), adopting e-learning practices etc.

Continuing these efforts, after assessing the training gaps based on Capacity Building needs, staffs will form resource pool that will help in scaling up process such as visioning, business development plan, grading of MCLFs, PRI-CBO convergence and e learning initiatives. Capacity of these CRPs and other resource person will be built over multiple exposure visits and different training programs by technical partners as per the learning need.

Grading of CBOs

With the aspiration of establishing institutionalized grading of CBOs as monitoring mechanism of CBOs, we are working with simple Masik Prativedan and grading tools for SHGs, VOs and CLFs. Further, as a member SHG leaders submit the progress report to VO and VO grade the member SHGs in the meeting in Panchsutra indicators. Based on Masik prativedan submitted by member SHGs and books of records, VO prepare the Masik Prativedan, discuss it in meeting and submit the same to CLF. CLF compile the Masik Prativedan reports and grade the member VO in decided indicators i.e., ICF repayment, use of fund (idle fund), Operational Self Sufficiency and health initiatives and progress. The CBOs Masik Prativedan and Grading indicators are decided as per the status of CBOs including all themes. It is being reviewed periodically and changed as per the need.

At CLF level we have developed contextualized CLF grading tool, we are undergoing quarterly grading of all Model CLFs through proper MIS application.

Based on the experience of grading of different level of CBOs. It will be continued and deepened further. It will help community institutions in timely decision making. BoD members of VOs and CLFs participate in grading of CBOs in RGB meeting of VO and CLFs. It will be further strengthened.

Strengthening of CLFs as Model CLFs

Under Model CLF strategy, BRLPS has been working on 192 CLFs as Model CLF. The Model Cluster level federations being proposed are expected to become independent, self-managed community

institutions that are owned and controlled by the community and professionally managed to become financially self-sustainable.

For FY 23-24, BRLPS aimed to upscale the MCLF intervention/ strategy. The learning and experience gained during the implementation of the pilot is now being scaled up to 308 new Model CLFs, making it count of 500 total MCLF. All the past activities will also continue with financial sustainability being at the core of the intervention of the previous 192 Model CLFs. Best practices of 192 MCLFs such as stringent grading systems in place, AAP and BDP preparation activities along with visioning process, development of senior CRPs, quality control committees will deepen further to new MCLFs

Key strategies for development of Model-CLFs:

1. Ensuring quality through core committees

Continuing the previous strengthening practices of having core team at state, district and block level specifically for MCLF sustainability will persist with more deepened and focused approach.

State Level Core Team: There is state level core team including PCs, SPMs and PMs who meet monthly to review the performance, training & exposure needs, registration, fund rotation, VGF, livelihood, financial, statutory, administrative norms etc.

‘CLF Strengthening Committee’ at the district level whose members are Manager (IB&CB), Manager CF, Manager MF, Manager Farm/Non-Farm /Livestock (any one), Manager –SD and Finance Manager. CLF Coordination committee conduct monthly meeting under the leadership of DPM/In charge with CLF leaders (President & Secretary) and concerned BPMs and review and orient on performance, training & exposure needs, registration, fund rotation, VGF, functioning of BoD, cadre payment, CBOs grading, financial, statutory, administrative norms etc.

‘CLF Quality Committee’ at the block level whose members are CLF- Anchor, Accountant, Livelihood Specialist, CLF book keepers and two CLF leaders from each CLF in the block. This committee is headed by the BPM/In charge. The committee meets monthly and review the CLF performance i.e., training & exposure needs, registration, fund rotation, VGF, functioning of BoD, cadre payment, CBOs grading, financial, statutory, administrative norms, livelihood, entitlement and insurance performance as per set AAP etc.

2. Preparation of Vision, strategic and Business Development plans:

Visioning becomes important for any organization while addressing the member`s patronage with values, strategy, system, and processes. The visioning exercise supports the organization to design and deliver the services and products as per members` requirements. For The CLFs, it will also create the opportunity to make linkages with the relevant stakeholders as well developing the internal resources to maintain the desired changes. Presently BRLPS has been undergoing visioning in 192 MCLFs which will be followed by AAP and BDP exercise.

While conducting demonstration and visioning exercises in the CLF we experienced high participation of women leaders and other staff. Women were highly enthusiastic during the exercise and could identify a higher degree of change in the life of women in their families and also at the level of the village and society.

Learning from this experience, after assessing the status of SHGs, VOs and CLFs on various governance, financial and social development issues, through a participatory bottom-up approach, all new 308 MCLFs will start their Vision, Strategic and Business development plans exercise, out of which nearly 150 MCLFs addition to existing 192 MCLF will their vision document, AAP and BDP

plans by clearly articulating their financial, economic, and social agendas. It will strengthen the CLFs capacity and able to make functional thematic linkage with JEEViKA, Banks, financial institutions, concerned govt. departments etc.

3. Scaling up PRI-CBO convergence

The convergence project is premised on the belief that creating a space for democratic dialogue between the community and their elected representative would be an effective way to achieve primary objective of democratic decentralization. Currently with the technical expertise of NRO- Kudumbashree, we are having 10 CLFs as pilot for this convergence. Under the new project, learning and resource developed during the pilot phase will be scaled up in other MCLFs with the objective of increasing the efficiency and reach of poor-centric programs and to develop a democratically conscious community to help strengthen and sustain local government institution.

4. Strengthening Digital learning and information systems:

The current training approach has certain limitations which calls for the need of e-learning initiatives. New aged, digitalized learning system and infrastructure equipped with Innovative learning and Interactive platform would be in major focus with e- learning initiative for building capacities of CBOs, CPs, and CRPs through training and learning centers. For fruiting the benefits of this transformation special focus will be given for establishment of adequate digital infrastructure at federation level by equipping it with digital board, android tablet/ phones, and other required systems.

5. Development of resource pool

For sustaining all activities and promoting community ownership of all the program, development of different level of resource pool remains an imperative exercise. Resource pool will be developed at district level in terms of managers and training/ project staffs, at block level in form of CLF anchors and finally at federation level in form of BoD, RGB members (CRPs, senior CRPs, and CPs).

These resource pool will help in development of need based advance training modules and field testing, scaling up process such as visioning, business development plan, grading of MCLFs, conduction of AGM, CPs grading, registration, rotation of leaders, PRI-CBO convergence and e-learning initiatives, conduction of ToTs, staffs, CPs, and CBOs training. They will support CLFs in improving CBOs quality, strengthening internal capacity in terms of governance, financial management and provide field-based support. Capacity of these CRPs and other resource person will be built over multiple exposure visits and different training programs by technical partners as per the learning need.

6. Partnership establishment

For smooth functioning and bringing in new perspectives and expertise from the market, partnership remains one of the important aspects of overall functioning of the theme. Apart from partnership with prominent CSOs, academic institution can play a very prominent role in the field of research and development for evolving best practices and establishing system such that community institution reaches the sustainability across the state.

Training Learning Centre

A Platform for Communitized Capacity Building of CBOs, CPs and Staffs

Regular Capacity building of CBOs (members and leaders) and community cadres, Project Staff plays a vital role in strengthening of CBOs. Along with the strengthening of CBOs through continuous capacity building activities, it is also necessary to maintain the quality of CBOs. As a part of this

strategy, Training and learning centres (TLCs) has been developed at district level covering all the CLFs of a district.

Till now, BRLPS has expanded its arm on all 38 districts with 38 TLCs. These TLCs will have separate Office with all the residential training facilities which includes food and lodging arrangement for the trainees. It has been envisaged TLCs to develop it as a “State of Art” institution.

These TLCs are engaged in identifying training needs (TNA) of CBOs and Cadres, organising trainings, coordinating CRP drives within State and outside state, developing community resource pool, organising exposure plans for CBOs and cadres, developing resource pockets/ immersion sites, developing Model CBOs etc. through quality training and capacity building activities.

These TLCs will prepare Annual Capacity building calendar through communitised process which includes identifying training needs by doing TNA of CBOs and cadres and planning these Capacity building needs in the form Annual CB calendar and rolling it throughout the year. The Capacity building calendar will be prepared integrating trainings of all other themes like IBCB, FI, LH, HNS, and SJY etc. For smooth functioning of day-to-day activities, TLCs will place formal Human Resource from the community members. The TLC level human resource will include -TLC Coordinator (1), TLC Book Keeper (1), Trainin Facilitators (2). Beside these TLC staff, TLCs will develop pool of Community resource persons who will be imparting trainings at TLCs and giving the resource support to member CBOs for strengthening of CBOs and to maintain the Quality of CBOs. The community resource pool will be developed by systematically identifying, training and doing regular ToTs on different CBOs concept, Book Keeping and Training methodologies trainings (PTMs) and other interventions for imparting trainings at TLCs and giving resource support to CBOs. These community resource pool/ professionals will include community mobilisers, bookkeepers, livelihood resource persons, Health and Nutrition Resource person etc. These Community resource pool will be initially developed by staff resource pool through ToTs and regular trainings. These Staff resource pool of TLCs will be developed by State team by conducting ToTs, exposures and cross learning exercises to best practicing TLCs. Initially, these staff resource pool will be imparting training at TLCs and gradually it will be handed over to community resource pool to impart trainings independently at TLCs. For imparting trainings at TLCs, they will be earning Rs 200-300 per day as resource fee.

As TLC will be community owned and managed institutions, besides imparting training by the community resource pool all other activities like batch planning, resource persons planning, organising trainings, logistic arrangements, food preparation and other management at training centre is done by sub-committees of TLC i.e. Quality and resource development sub-committee and Training management and procurement sub-committee. Along with the sub-committees, there is a group of 10-15 members at each TLCs for preparing food, serving and doing housekeeping activities at TLCs. These members are among the poorest and needy community who will be developed by giving training on “Food Hygiene and Housekeeping “. Further, to develop them as professional caterer, formal trainings will be given to these food group members in two trades i.e., one in Cook trade and second in waiter trade for six days under “Skill testing and Certification Program” under Ministry of Tourism, Govt. of India for which they will also receive Rs.300 per day for six days as wage loss. Besides meeting the internal training needs of CBOs, TLCs will also be engaged in doing convergence through other Government and Non-Government Organisations. With the experience of promoting TLCs in the districts, we will be now working on the development of Model TLCs in a district. Under Model TLC strategy, we aim to develop 10 independent, self-managed community training centers that are owned and controlled by the community and professionally managed to become financial self-sustainable.

For FY23-24 we aim to work on the deepening of interventions. The learnings and experience gained during the formation and establishment of these centers will be utilized in developing 11 Model TLCs.

All the past activities will also continue with financial sustainability being at the core of the intervention at the Model TLCs.

In addition to develop model TLCs in a district project is also planning to establish State level resource centre (SLRC). The State level resource center will anchor the capacity building agenda under the project. This centre will be engaged in building –

- i. knowledge management and documenting innovations
- ii. development of training modules, training aids, films,
- iii. documenting best practice case studies,
- iv. hiring and training of state and district resource persons,
- v. handholding district units and TLCs in implementation of capacity building strategies, and
- vi. monitoring and evaluation support for the training effort

The SRC will also host a Resource Cell to support livelihood projects implemented in other States. Partnership would be forged for its initial set up and growing stage, apart from a dedicated structure to run it on sustainable basis.

Given that the project is in its matured state and multiple initiatives are implemented across districts, there is a need to further strengthen and streamline the systems and processes at the institution level . For this purpose, FY 23-24 will focus to build CLFs as self-managed and independent institutions which will further strengthen SHGs and VOs to sustain the initiatives promoted so far. With the initiatives like building CLFs as primary cooperative society, ensuring its legal compliance, working on exercises like visioning, AAP and BDP, scaling up PRI CBO convergence activity and establishment of e learning initiative would lay strong foundation to the core objective of actualizing potential of CLFs as more compressive community institution.

FINANCIAL INCLUSION

Financial Inclusion, Social Security & Enterprise Financing

Any economic transformation has an important element of access to finance associated with it. **This dimension of finance occupies important place as with progress of time more care has to be taken to strength functioning of the community institutions for sustainability and leveraging of resources in perpetuity.** This is primarily because of the fact that strengthened community institutions will only withstand the scrutiny of quality parameters of different stakeholders including financial institutions. It will be immensely important that due strategy is put in place that facilitates **different components of strengthening of CLFs.** It is required that lot of emphasis is being put on addressing next generation issues of enterprise financing, digitizing the books of accounts of community institutions, ensuring proper rotation of funds in CBOs, timely repayment and prepare proposals for enterprise financing by SHGs, facilitating risk mitigation measures for social and Livelihood's security and paving the way ahead for participation of women in the new age banking solutions. Due engagement of the team is required as **institutional strengthening is going to be the back bone of the project to leverage resources from the mainstream financial institutions and other places.**

It is important that the experience of existing project is given due cognizance and product diversifications are brought in order to acclimatize to the upcoming challenges and aspirations. It is evident that sourcing of capital from mainstream financial institutions has **acted as catalyst to build ecosystem for productivity enhancement and has provided aspirations for the entrepreneurship amongst the women members and their families.** A supporting arm is required from the project side and is inevitable for facilitating confidence of community with different financial institutions and other stakeholders. Angle of enterprise financing or value chain finances needs to be explored further as there is a very little experience around it. It may also be suitable to explore the option of financing to higher level federations through financial institutions. This is possible only if due work is done around institutional framework for its strengthening. It may also be plausible to explore the option of rating of the community institutions. **It will be immensely important to include strategy for long term social security to the members in form of pension when they remain alive besides giving first priority to facilitating insurance coverage to women members. It is an important tool of social security in old age.** Any civilized society has the profound duty to ensure that due cognizance is taken of this important aspect and thus strategy needs to be devised to roll out the best possible product for the women members of SHGs. **As it is a long-term proposition, a lot of efforts are required around ensuring proper financial literacy to the members of SHGs.** The effort around providing financial literacy to the members need to be largely intensified as it will empower them to access resources and decide on the mode of transaction felt relevant for them.

It has also been felt that in this age of competition, due systems are required for analysis of the work done in quantifiable terms, convert it in to substantial scope for policy advocacy and share the same with different stakeholders. **Knowledge economy needs to have enough space and desire for data analysis providing adequate utility for management decision.** It has been felt in the existing project that **timely data analysis has stood good stead with respect to policy advocacy and management decision.** It is important that livelihoods promotion institution like that of Jeevika takes in to cognizance the importance of data analysis around Community Finance, Micro finance and Bank Linkage activities within Financial Inclusion gamut. Similarly, lot of data analysis around different sections and its correlation is required for aspects around promotion of MSME activities, value chain promotion, analysis of import and export data etc. It is the need of the time to **appreciate the importance of data analysis and bring in people with inclination to work on rural development**

integration. Mechanisms also need to be developed for further investment in order to make improvement in skill sets of people working on data analysis.

The whole ecosystem of livelihoods promotion needs to work around **risk mitigation strategy as well in form of Insurance in universal way.** The experience at the state level and across the country points to the fact that lot of hand holding is required in order to bring people within fold of Insurance for life. This is a long-drawn struggle as rural people are not inclined at first glance. **The reason is historical as members never got the opportunity to realize its importance from close vicinity.** The mentioned aspect provides learning that lot of spadework is required to be done in order to generate awareness about importance of Insurance. There is a need to work on strategy **“Ensure to Insure”** for the universal coverage of members. It will be prudent to have a defined strategy in the next phase of the work for effective result around Insurance. It will also be important to work on livestock insurance and assets insurance in progressive way.

Similarly, there is a need to scale up the existing model of Bank Sakhis to facilitate access to financial services from the close quarters. **The model of “Bank Sakhis” needs to be taken to the next trajectory** as it offers opportunities for the women members to explore their entrepreneurial abilities in the arena of banking services. The model has the potential of making SHG members the face of the rural banking over a period of time in progressive way.

Some of the aspects that need due emphasis in the next phase for depicting the scenario as transformational under NRLM is following:

1. Strengthening of Cluster Level Federations (CLFs)

BRLPS (Jeevika) has occupied the position of **state with highest number of SHGs existing with it.** This needs **due recognition in terms of the effort required for setting up of effective system in place in terms of financial management aspects leading to institutional strengthening.** It may be prudent to make preparedness for analysing the areas that needs more focus and desired result. The empirical evidence suggests that more effort will be required for building capacity of the staffs, community and cadres to prepare them for addressing the next generation issues related to timely maintenance of Books of Records, Rotation of Funds in CBOs, Repayment and Digitization of Books of Records. It will also be important to mention that due preparedness is required to facilitate proper upkeep of the Books of Records around PGs/PCs also.

2. Ensuring Training on Books of Records

Effective Book Keeping is a prerequisite to bring transparency and faith at the level of the community institutions. The attempt shall be on ensuring training to all project staff and community cadre like Community Mobilizers and Book Keepers on SHG's and VO books of records respectively at the first stage. The role of Manager (Micro-Finance) and Manager (Community Finance) shall also be vital to support the process. The services of FI consultant (Community accountants) shall be taken to accomplish the task. There shall be a thrust on creation of Master Trainers and Master Book keepers at the block level to improve the quality of book keeping. Thereafter, the focus shall be on imparting training to address the next generation of issues like financial risk and its diversification, and preparation for audit at the VOs and CLF' s level. Ensure refresher training to cadres.

3. Audit of CBOs

Statutory Audit: Audit of Registered CBOs will be done for all such registered VO & CLFs as per statutory requirements. This Audit would be done through empanelled Chartered Accountants Firms from cooperative department. Returns of such CBOs would be get filled after audit of registered CBOs. We have also planned to get Audit of all CLFs from such Chartered Accountants

Firms as a part of financial discipline, as they handle huge amount of money at CLF level.

Community Audit: This year we will start Community Audit Model for consistent monitoring of CBOs. Since scale of Bihar is very large so we will go for 10% of SHG Audit, 50% of VO Audit & 100% of CLFs Audit through community audit process. Audit of SHGs (approx. 100000) VOs (approx. 36000) and CLFs (Approx.1550) will be also be done by Community Auditors in this FY. Newly joined employee has been trained they will support community institution in effective way with due knowledge preparedness. For this they have been instructed that minimum 1 SHG & VO Books of Records to be written by themselves. All the managers, TO and all the staffs need to be trained on Books of Records and responsibility of writing set of Books of Records need to be put in place.

4. Financial Management Training:

Bihar has a very well set system of training on Book Keeping & accounting at all CBOs level. In this FY 23-24, we will also focus on training of CBOs leader and community members on Financial Management. This training was provided to Cadres earlier but now FM Training designed by NRLM would be given to all CBOs leaders and members, initially in Model CLFs area and later remaining CLFs/Blocks.

5. Implementation of LokOS:

NRLM has launched a very integrated tool for digitisation of all CBOs like SHGs, Village Organisations & Cluster Level Federation from Profile to Transaction at all levels. Bihar has also taken lead in implementation of LokOS from this FY 22-23 and initiated piloting in 2 Blocks in 1st phase. Training on LokOS profile part has been done in these 2 Blocks & further plan made for 1 Block from each of 38 Districts in this FY 22-23 itself.

FY 2023-24 would be year of implementation of LokOS in Bihar, where State will select 1-2 Block in each month and conduct training on saturation approach by end of FY. Since Bihar is also in role of NRO (National Resource Organisation) so it has prepared a pool of 60+ Professional Community Resource Person (PCRP) and now they are ready to serve in other states. Looking demand for PCRP in Bihar & other states, Bihar will further train and identify pool of 1000 Community members and Cadres in March'23, out of which Best pool would be utilised for sending in other states for implementation of LokOS.

6. Financial Leveraging and Enterprise Promotion

There is a need to appreciate that state with **around 52.83% CD ratio (as per SLCC as on December-2022)** and **a branch serving highest number of people in the country has its own challenges in leveraging of the resources from banks**. Till now, the project has been successful in leveraging resources from the banks with due satisfaction. **However, there is a lot that needs improvement as huge potential waits further**. With mandate of economic transformation in rural areas, it is imperative that due hand hold is provided to the community institutions and members in leveraging of resources from mainstream financial institutions. The natural trajectory that seems plausible from the present situation is **addition in product financing and scaling up in institutional financing** (to both SHG and PGs). There is a need to keep a **close watch on the continuity of the SHG financing as well** as the financial institutions may take some time to respond to the emerging requirement of enterprise financing. **A lot of effort will also be required around due policy advocacy for inclusion of such kinds of finance in its portfolio by mainstream financial institutions.**

At the same time, due effort will be required for the project to make headway by utilizing the existing products available with banks and make due preparedness for the same in terms of capacity building. It has been felt in the past that **highly densely populated state like Bihar with around 52.83 % of CD ratio needs better hand holding support in order to ensure leveraging and more importantly in servicing the same.** This is primarily because **the number gets manifold more either of the community institutions or that of the individuals in case of state like Bihar with high density of population.** Suitable Strategy needs to be framed including decision for enhancing the manpower.

7. Gramin CIBIL

Bihar Rural Livelihoods Promotion Society (BRLPS i.e. JEEViKA) is spearheading the implementation of **National Rural Livelihoods Mission (NRLM)** in the state of Bihar. This has led to formation of **10.35 Lakh SHGs** and **1.27 crore women** are associated with the SHGs in the state of Bihar. SHGs have been identified as **instrumental institution by Reserve Bank of India in order to facilitate reach to the last mile as tool of inclusion on financial aspects.** National Bank for Agriculture and Rural Development (NABARD) has led the **path of Financial Inclusion through SHGs in the initial phase and the concept** has further been scaled by SRLMs. The women associated with Self Help Groups (SHGs) have shown high level of **commitment, discipline and entrepreneurship to manage SHGs and their higher level of federations** in order to reap the benefits of the tool of inclusion. **The faith put on SHGs as tool of inclusion** has started showing impact both on Social and Economic parameters across the country.

The SHGs have been instrumental in leveraging of the resources from the mainstream financial institutions in order to give spurt to the livelihoods opportunities and entrepreneurial spirit. **The credit outstanding** at national level through SHGs stands at **Rs 1.69 Lakh Crores with around 98% of recovery** to banks. **Similarly, more than Rs. 26000 crores have been leveraged by SHGs in Bihar from the mainstream financial institutions in last few years.** In case of Bihar, the outstanding with banks remains at **Rs. 12275 crores with 98.1% of recovery as on October 2022.** In addition to it, BRLPS (JEEViKA) has provided **Community Investment Fund (CIF) worth around Rs. 10,000 Crores** to SHGs and their higher level federations over a period of time. The fund available with SHGs and their higher level federations both from the project and mainstream financial institutions has made it a potential tool to reach out the last mile and facilitate inclusion with the mainstream financial institutions. The proposition of inclusion through SHGs has helped in **establishing credit credentials of women members with banks.**

The empirical experience at the ground level makes it explicit that in spite of regular utilization of Capital from **different resources including banks and showing high quality of credit discipline, there is no integration of credit credentials of women at the national level** and is not in synchronization with **recognized aspects like CIBIL.** In view of the fact that information of **credit history of women members associated with SHGs remain with SRLMs,** JEEViKA is inclined to work on a mechanism **to make credit credential calculated on gross value, get the data sanitized and digitized further.** The availability of data will help in making **policy advocacy for “Grameen CIBIL”.** The endeavors made under the element of **“Grameen CIBIL”** will help in making **the credit credential of women reflected at the national level as well.** The potential of **“Grameen CIBIL”** can be gauged from the fact that it will **open opportunities for integration of credit information of millions of women** and will help in streamlining the presence of women on Entrepreneurial Space at the national level.

8. Specialized Institution like Streenidhi in Telangan& Andhra Pradesh

The SHG Bank Linkage Program has all the elements to realize the vision “to enable poor emerge a preferred client of the banking system”. Though the SHG Bank linkage program is one of the predominant model to channelize credit and other financial services in rural areas, it is faced with several constraints. Unpredictability in bank loans, inability of the community institution to offer

diverse financial products due to complexities in accounting and management, tardiness in internal process of CBOs, inadequate statutory compliance, limited option of technology and declining advantage of aggregation at SHG level, all becoming bottlenecks in leveraging the full potential of Model.

There is felt need to expand the bouquet of services, build efficiencies in business process through integrating technologies, respond to innovation in the sector and build new mechanisms and partnerships to maintain economies of scale. Though the initiatives has enabled the poor to have an improved access to the banking system for credit and paved way for banking with poor, still the extent of coverage by banks left a wide gap in meeting the financial needs of SHGs members. The amount received from NRLM in the form of CIF is not a perpetual source and as such the SHGs may not be in a position to rely or depend on this source of fund. **The efforts required on all these fronts may not be forthcoming and sufficient from within the existing architecture. Hence, and intermediary organization in form of State Level Federation required to be set up to provide the required stimuli.** The institutions can be positioned strategically, as a niche institution for financing livelihood activities of SHGs members in conformity with RBI guidelines.

Micro insurance - A step towards social security to rural poor

With enhanced intervention around livelihood, it will be important that the scale of Insurance occupies much emphatic proposition. At present, Project has set systems for 1st level of risk mitigation by facilitating coverage of SHG women members. There is an urgent need to enhance the coverage with idea to **“universalize” the phenomenon.** Aspects of Non-Life Insurance, Asset Insurance needs to be given due recognition as it helps in the long-term prosperity and sustainability of livelihoods. **The work of Insurance needs to be taken to logical conclusion by facilitating “universal Coverage”.**

In financial year 2022-23, adequate attempt has been made to provide insurance coverage to SHG members through PMJJBY/PMSBY with banking channels. The FI team from state to block level is committed to ensure the coverage for the risk mitigation of the community members associated with our institutions (SHG/VO/CLF).

FI theme intends to provide life insurance coverage to 65 Lakhs and 70 Lakhs SHG members in PMJJBY and PMSBY respectively in FY-2023-2024. Therefore, adequate planning in order to smoothen the claim settlement process, “Claim Management System will be devised at each cluster level federation in coordination with Block Team. This will provide hand hold support to the family members of deceased from preparation of claim document to disbursement of claim to the account of nominee. To ensure the deep penetration of the insurance Bima Sakhi will be appointed at each Block /CLF level. He / She will be also responsible to sensitize the community members on the importance and need of insurance. The results will be clearly visible in the first quarter itself. Once we cover life insurance product, the focus will also be on non-life insurance product. The major plan under micro insurance may be categorized under following points:

- I. **Coverage to SHG Members:** Insurance of SHG members under Pradhan Mantri Jeevan Jyoti Bima Yojna and Pradhan Mantri Suraksha Bima Yojna through banking channel have been started from financial year 2021-22 themselves. More than 45 lakhs members were covered during the drive that was continued till December 2021. The similar kind of effort will be taken in financial year 2022-23 also to improve the coverage ratio. We expect to insure 60% of eligible SHG member under Pradhan Mantri Jeevan Jyoti Yojna and 70% under Pradhan Mantri Suraksha Bima Yojna. Altogether in number around 65, 00,000 members under PMJJBY and 70, 00,000 members under PMSBY will be insured. Mega sensitization drive followed by organizing camps at panchayat level through the support of CSP and their corporate business correspondents is expected from last week of May 2023.

- II. **Claim Management System:** In order to facilitate timely process and payment of claims a claim management system has been developed at each cluster level federation. This will provide hand hold support to the family members of the deceased in preparation of claim and other documents. It will also support in disbursement of claim amount to the nominee of deceased by proper follow up and coordination with bank branch.
- III. **Insurance Support Fund:** An insurance support fund will be provided to each cluster level federation as per prescribed guidelines to support the family members when any unfortunate event occurs. This fund will bridge the gap between claim processed and claim disbursed. As an interim support to the family of the insured members will be provided through cluster level federation of Rs.10000 to fulfil the current needs in case of death or accident. We plan to provide insurance support fund in 100% cluster level federations under NRETP, BTDP and NRLM (subject to approval from NRLM).
- IV. **Technological support:** In last few years we have seen massive response of community towards social security. Since the enrolment of members and settlement of their claims will be done through banking channels, support of technology will be highly recommended under this diversified atmosphere. Different stakeholders will also play important part from enrolment to settlement of claims. Here digitization of all key process and data will play an important role in decision making. In this financial year we have plan to digitize 100 % insured member's details as well as claim data.
- V. **Pilot of cluster level social security scheme:** In this financial year we will pilot mutual social security scheme in 5 cluster level federations. Based on the learning we will facilitate the same in rest of Bihar in phase manner.
- VI. **Scoping study under social security program:** With the objective of providing social security cover, Jeevika intends to expand its insurance coverage amongst community member both in terms of scale and diversity of products and support services hence proposes to engage the services of an agency in financial year 2022-23 who will help Jeevika in understand felt needs and current gaps, assess existing business and operational process and IT enablement and capacity to provide a framework and strategy for more comprehensive next generational engagement.
- VII. **Health Insurance:** we will facilitate enrolment of SHG members into Ayushman Bharat (PradhanMantri Jan Arogya Yojna) and get their card printed.

Alternate Banking (A Step towards Door Step Banking)

Alternate Banking, efforts are required for effective management and monitoring of the Business Correspondent Agent locations. Door step banking solutions are the need of the hour and due efforts are required for its scaling up in sustained way. In order to facilitate access to financial services in rural areas, efforts made to establish customer service points being managed by **Bank Sakhis** has stood in good stead for the rural population. There is further scope to intensify the work and lead the way forward to contribute towards the “**Mission One Gram Panchayat One Bank Sakhi Model**”. It has been envisaged to identify new Bank Sakhis, provide due capacity building, certification through IIBF and ensure effective functioning of the established Bank Sakhis. Due amount of effort will be made to strengthen the existing Bank Sakhis and ensure that bucket of services being provided through them gets enhanced in order to facilitate access of different financial services at the nearby vicinity or door step. It is being planned to layout the strategy for **facilitating Dual Authentication** related to SHG/VOs made operational. This will necessitate that adequate amount of capacity building is done for the community members so that accountability is made known to all the members of the SHG. At the same time, all effort will be made to sensitize members to get habituated to the **process of transactions through CSP locations**. All the mentioned efforts will be important for efficient

functioning of the CSPs being managed by Bank Sakhis and ensuring its sustainability.

Major indicators to be covered

FY 2023-24 aims to expand geographical reach covering 100 % (Approx.) of the Gram Panchayat i.e., 4000 in this FY making it total 8004 out of 8004 Panchayat.

Total no. of Bank Sakhi to be placed is 4400 (2000 Full Fledge BS and 400 Digi pay Sakhi) in this FY

Total no of Bank sakhi to be certified till March 2024 will be 9800 including 4500 in this FY.

To expand digital transaction in CBOs total 192 Model CLF is identified.

Encourage the CBOs transaction through BC Channel and develop Digital Eco-system

More focus will be on Model CLF in terms of saturation of all panchayat in the geographical area of CLF

Partnerships with Micro Finance Institutions (MFIs)

It is envisaged that partnerships shall be forged with well-meaning MFIs to provide predictable and timely financial services to the poor. A detailed partnership process shall be laid out delineating the broader contours. Partnership shall be forged with 2 to 3 MFIs to provide end to end services. This set of services shall include the range of services available with them and which may be beyond their core strength also. The idea is to make the service environment not only competitive but also result oriented in terms of predictability of services and its judicious utilization by the CBOs.

It shall be ensured that interest of the community institutions is safeguarded and they utilize the services of the MFIs to diversify their livelihoods portfolio and enhance income. Timeliness and predictability of the services shall be cornerstone of the partnership. Some of the well-meaning MFI's that can be considered for partnership are BANDHAN, BASIX, CPSL, NIDAN etc. In due course of time, a dedicated team shall also be put in place to support the initiative in tracking, monitoring the process of intervention and delivering the desired results.

Pilots in Alternative Banking:

Presently, tremendous amount of emphasis is being put on ensuring access of financial services on behest of RBI. Banks have to ensure the flow of services to the unbanked masses through Business Facilitators (BFs) and Business Correspondents (BCs) model. It is an opportunity to partner with Banks and takes advantage of the provision of BCs and BFs for the CBOs and to set the pace of financial inclusion. The partnership can help in increasing supply of quality BCs through:

- Collaboration shall be made with NABARD for creating a **pool of potential BFs / BCs under Financial Inclusion Fund in form of VOs** and beyond. The commercial bank can use this pool for setting up banking touch points in unbanked locations on saturation basis. However, the initiatives of the project shall not remain limited for exploration of funds under FIF. It has been planned that piloting shall be made with the resources under one's own fold also.
 - Collaboration with NABARD and Technology Providers for creating last mile financial architecture would be explored. **The VOs can act as CSPs for the banking touch points** in different villages. The micro finance operations of these CBOs shall be computerized using financial technologies. These platforms can seamlessly integrate with CBS platforms allowing the CBOs to originate deposit, loaning and insurance business for the commercial banks.
 - **3-4 Regional data centers** will be established at different locations to support FI activities in the district.

PROMOTION OF LIVELIHOODS

1. FARM

JEEViKA has pioneered various livelihood promotion approaches and has achieved significant results in the areas of productivity enhancement, community-based extension systems and producer led aggregation and marketing. In convergence with the line departments, the Mission is implementing schemes of Department of Animal and Fishery resources, Industry and Horticulture. JEEVIKA has successfully scaled up promotion of productivity enhancement techniques like System of Crop Intensification and Community Managed Sustainable Agriculture.

Under livelihoods farm intervention organic farming is one of the important components which will be implemented in NRLM. Under this component application of all organic formulation for soil and plant management will be used, which will not create any kind of pollution. Organic farming methods combine scientific knowledge of ecology and modern technology with traditional farming practices based on naturally occurring biological processes. Following activities would be taken under productivity enhancement:

1. **Improved Practices of Paddy, Wheat Maize:** With the help of VRPs SHG members would be linked with different types of agriculture practices in which improved package of practices of different cereals crops would be imparted, through which there will be at least 20-30% increase in yield over the existing practices. Different cropping technologies would be involved such as Direct seeded rice, SRI, Zero Tillage, Maize cultivation, intercropping, pulses cultivation, maize cultivation.
2. **Vegetable cultivation:** Vegetable cultivation is a very important part of income generation and for nutrition security, therefore vegetable cultivation would be included in project with different INM and IPM methods.
3. **Custom hiring center:** Mechanization support at CLF level which would be tractor operated will be supported in project in the catchment radius of 5-7KM and mechanical support would be given.
4. **Establishment of Farmer training center:** Training and capacity building is an important part for knowledge dissemination and improving the quality of intervention, therefore continuous support of training and capacity building is required at District level in which all facilities related to training would be provided which will be operated through Solar Power and projector with smart board, table, chair, mike, computer, camera, etc.
5. **Development of Producer Organizations:** The sub head will support the mobilization of those SHG households that already have access to some basic financial services and productivity enhancement services into producer organizations (POs) in specific commodity clusters (based On the commercial potential and economies of scale) across agriculture, livestock and the nonfarm sub sectors. Potentially these producer organizations will be centered on high value commodities like maize, vegetables, milk, poultry, honey and some specific crafts. The objective is to enable them access to high quality of support services like technology, credit, extension, marketing, etc.

Pilot models of Agricultural Interventions & Services

- a. **12.93 Lakh Farmers** are getting benefits of different Farm interventions in **13262 villages** in **18 districts** of Bihar.

- b. A strong pool of **6992** village level Cadres (**Krishi Sakhi & Udyog Mitra**) are providing technical support for best package of practices to farmers, qualitative input support and marketing assistance for vivid commodities.
- c. Adequate number of **Human Resource** have been placed at State level, District level and Block level for different projects and interventions.
- d. The **Custom Hiring Centers** and Village tool banks established under farm livelihoods are extending machinery and tools services for harvesting as manual laborers are not available. **128 CHCs** operated by JEEViKA are currently operational to support harvesting and post harvesting activities of **15488 farmers**. CLFs have generated an **Income worth 12.08 Lakh** through CHCs.
- e. **6029** farmers are mobilized under **172 Local Groups** in 332 villages of 35 blocks to promote **organic farming** in Bihar.
- f. **227** commodity-specific **Producer Groups** have been formed in which **7292 Mahila Kisan** are doing transactions related to Farm produces through FPCs and various different marketing platforms.
- g. **26 Farmer Producer Companies** promoted by JEEViKA are being operated by **22322** JEEViKA didis are trading commodities like Maize, Mentha, Mustard on NCDEX / NEML; trading Paddy through different corporate partners; foraying in doorstep delivery of fresh carbide free fruits; facilitating vegetable sales through several innovative methods such as veggie kart, retail mart and have registered **Turnover worth INR 30.42 Cr. in FY 2022-23**.
- h. In-house **Strong knowledge repository** have been developed for dissemination like Module for Krishi Sakhi and VO members prepared for virtual training, Governance & HR for FPC management, IEC materials on different package of practices/ seasonal interventions etc.
- i. Strong **MIS** has been developed up to Block level in collaboration with NRLM for better monitoring of the project.
- j. Microsave, Biocert and Pradan are technical partners of JEEViKA for different farm interventions and value chain interventions.

Initiatives Planned for Farm Intervention in FY 2023-24

- a. **3.0 Lakh Farmers** may get benefits of different Farm interventions in **13262 villages** in **18 districts** of Bihar.
- b. Additional pool of **6992** village level Cadres (Krishi Sakhi, mCRP-Agri & Udyog Mitra) may provide technical support for best package of practices to farmers, qualitative input support and marketing assistance for vivid commodities.
- c. Capacity building of Cadres through **350 ToTs** to cover 15 Lakh farmers.
- d. Additional **40 Custom Hiring Centers** may be established under farm livelihoods are extending machinery and tools services for harvesting as manual laborers are not available.
- e. **Additional 5000** farmers may be mobilized under **50 registered Local Groups** in 80 villages of 20 blocks to promote **organic farming** in Bihar.
- f. **9000 HHs may be mobilized in 50 Integrated Farming Clusters in 15 blocks of 5 districts**.
- g. **Additional 100** commodity-specific **Producer Groups** may be formed in which **3200 Mahila Kisan** may do transactions related to Farm produces through FPCs and various different marketing platforms.
- h. **One Farmer Producer Companies/PEs** promoted by NRETP/NRLM/JEEViKA may start their business related with Fruit processing and other processing activities.
- i. App-based **MIS** may operate at Block level in collaboration with NRLM for better monitoring of the project.
- j. Other partner agencies may provide their technical expertise for betterment in Farm interventions.

2. LIVESTOCK

Livestock is the subsidiary income-generating activity for the rural poor of Bihar. It is an important source of income and employment for millions of landless poor in the state. The major objectives of livestock intervention in BRLPS are as follows:

- To provide additional income to SHG households by enhancing the productivity followed by market linkage support.
- To improve the nutrition status of the participating SHG households.

Goatry

Goatry intervention in BRLPS is carried out to increase the income of rural landless/marginal farmers by reducing the mortality, and enhancing the productivity through different preventive and productivity enhancement services along with marketing services through a community cadre called Pashu Sakhis. The following interventions will be carried out under Goatry Intervention:

1. Accessibility to Better Goat Breeds

Distribution of 3 Breedable Black Bengal Goats to each selected Household (Subsidy Model):

BRLPS in convergence with the Animal and Fish Resources Department, Government of Bihar has implemented Integrated Goat and Sheep development Scheme under which Goat Producer Groups are being formed and trained on Basic Goat Management. Members, itself procures 3 Breedable Black Bengal Goat as per specified characteristics. Accordingly, Rs.4000/Goat is directly being transferred to the beneficiary account. After, Goat induction different preventive and productivity enhancement services are provided through Pashu Sakhis.

Achievement till date is mentioned below:

FY	Fund Allocated	Districts Covered	HHs Targeted	HHs Benefited	No. of Goats
2016-17	9.96 Cr.	7	8300	8300	24900
2017-18	4.80 Cr.	8	4003	4003	12009
2018-19	4.61 Cr.	9	3849	3849	11547
2019-20	15.46 Cr.	12	12883	12883	38649
Total	19.37		29035	29035	87105

In FY 2023-2024, it has been planned to benefit 3,894 HHs under this scheme by distributing 11,682 Goats and also providing different productivity enhancement services to them.

2. Formation of Goat Producer Group

Jeevika has taken the strategy to distribute the goats through Goat Producer Groups. A total of 100 PGs will be formed by mobilizing 40 members in each group. PG members will be trained on house management, feed management, and health management through community cadres. BPIU in coordination with SPMU will organize Block level Goat Haat for procurement of an improved variety of Black Bengal Goats (3 She Goat/Member and 4 Bucks/PG). PG members will rear the goats and bucks for better production and breed improvement. The male kids reproduced by the goats will be used for selling purposes after maturity.

3. Development of Pashu Sakhi

Village-based women among the SHG members having experience in local goat rearing practices will be identified and provided 15 days of training in 3 Phases (5 days in each phase). The Pashu Sakhi after training provides the following services to goat rearers:

- i. **Handholding support in production and procurement Planning:** Facilitate HHs on the type of goat to be procured and buck to be used for breeding.
- ii. **Training and Demonstration support:** Training of rearers on Feed, House and Health Management and Demonstration of Low-cost goat house, Feeder & drinker, Azolla Pit, and Moringa Plantation.
- iii. **First-Aid and other preventive measure support:** Provide primary veterinary Services (Ethno Veterinary) along with De-worming & Vaccination services against the prescribed schedule.
- iv. **Input supply support:** Provides input Supply like - Dana Mishran, Pashu Chat, Herbal Supplements, etc.
- v. **Marketing support:** Update Market information to Goat Rearers, weigh the goats before the sale, and organizes local Haats.

Achievements till date are mentioned below:

Indicators	Achievements
No. of District Covered	20
No. of Pashu Sakhi Trained	3,088
No. of HHs getting Services	2,71,744

In FY 2023-2024, it has been planned to develop 1000 Pashu Sakhi to provide services to 10,000 HHs in the NRLM project area. A pool of trainers has also been developed at the District level for the training of Pashu Sakhi.

4. Goat Producer Company

Jeevika incorporated Seemanchal Jeevika Goat Producer Company Limited (SJGPCL) on 21st December 2020 in Seemanchal Cluster (Araria, Purnea, and Katihar) for marketing of Goat and providing backend services to goat rearers through Pashu Sakhi. The company will aggregate the Goats through Pashu Sakhi at the cluster level and tie up an organized market player for the sale of the goats.

The company will provide work on production planning in goat rearing as per the market demand and procure the goat on a weight basis and pay the farmer directly to their account. Altogether company will work on organizing goat rearing at the village level.

Achievements Till date are mentioned below:

Indicator	
No of Districts covered	3
No of Blocks Covered	18
No of Shareholder mobilized	18,120
No of Demo cum collection centre established	17

Partnership with technical support agency

Jeevika has also entered into a MoU with Aga Khan Foundation to implement Project Mesha Initiative supported, by the Bill and Melinda Gates foundation in four blocks of Muzaffarpur district for improvement in small ruminant's production by providing services by trained Pashu Sakhis. Pashu Sakhis has been trained to provide different services like castration, First-Aid, Training, and etc. AKF will be providing technical support to BRLPS in terms of capacity building of staffs and selected Pashu Sakhis by BRLPS.

Micro Save has been providing technical support in the operations of **Seemanchal Jeevika goat Producer Company limited (SJGPCL)**.

MoU done with FDRVC for technical support in the incorporation of a Poultry producer company in Nalanda and Gaya.

Poultry

Under Poultry, BRLPS has implemented Backyard Poultry Model in which dual-purpose multicolour birds (meat as well as egg purpose) is reared at Mother Unit for 28 days. After the rearing of chicks for 28 days at the Mother Unit, it is distributed to interested SHG members for rearing at the backyard level. At the backyard level cage was prepared for the night shelter. After 2 months of rearing male birds gain the weight up to 2-2.5kg which is sold by the member for meat purpose and female birds is kept for 18 months for laying 120-150 eggs.

1. Distribution of 45 Chicks under IPDS -Phase2 (Subsidy Model)

BRLPS in convergence with the Animal and Fish Resources Department, Government of Bihar is implementing the Integrated Poultry development Scheme (Phase2) under which 180 interested HHs is mobilized by CLF to form Poultry Business Group. After rearing of chicks at Mother Unit for 28 days, total 45 chicks are distributed to each member in 2 lots (25+20 Chicks/lot).

Achievements Till date are mentioned below:

Indicators	Achievements
No. of Districts Covered	36
No. of HHs Benefited	1,76,000

In FY 2023-2024, it is having been planned to cover 27,948 HHs under this scheme and distribute 1257660 Chicks to members through CLF/Nodal VO.

2. Poultry Producer Company

To enhance the value chain under Poultry farming, a proposal to establish a Poultry Farmer Producer Company in Nalanda and Gaya district was approved under the NRETP project. The Poultry FPC will cover a total of 4 blocks and 7500 HH in these districts. For technical assistance, Foundation for Development of Rural Value Chain (FDRVC) is assigned as a technical support agency (TSA) for which MoU has already been approved. The company will promote small-size Layer farming at the village level and ensure proper marketing of birds. In dual-purpose birds, the company will hire a mother unit and after 28 days rearing birds will be sold to farmers with buy back provisions for eggs.

The incorporation of the company has completed in the month of December 2022. Member Mobilization with account opening for FPC is under process.

Dairy

Under Dairy Intervention, Considering the low productivity of cattle and limited reach of the organized sector at the village level, BRLPS will focus on the institutional arrangement which would provide long-term sustainable livelihood alternatives to milk producers of the area by providing productivity enhancement services along with round the year assured buyer who makes timely payment on the basis of quality and quantity for the milk supplied by the producer fetching a better value/market realization for the milk produced.

1. Major Interventions under Dairy

Organization of Women Dairy Cooperative Society

BRLPS entered into a MoU with COMFED to support Self Help Group members of Khagaria, Muzaffarpur, and Nalanda District to take up Dairy as a livelihood alternative. The duration of the MoU was from 2009 to 2014. The following were covered under the MoU:

- Organization of Women Dairy Cooperative Society and Setup of Milk Procurement System at the Village Level.
- Training of DCS Secretary, President, Management Committee, and members on DCS functions and Cattle Management.

- Provision of productivity enhancement services like: Artificial Insemination, Green Fodder Seeds, De-wormer, Vaccination, etc.

Jeevika in collaboration with COMFED again signed a MoU for the period of 3 years (2021-2024) In this 60,000 SHG members from eight districts (Saran, Siwan, Aurangabad, Rohtas, Gopalganj, Nawada, Bhojpur, & Buxar) would be linked with existing DCS or new women dairy cooperative society.

Objectives of the current MoU are-

- Linking of SHG members into existing Dairy Cooperative Societies (DCSs) of COMFED.
- Formation of women dairy cooperative society (DCS)
- Training and capacity building of members.

Achievements Till date are mentioned below:

Indicators	Achievements
No. of District	11
No. of DCS Organized	911
No. of members Linked	66925

In FY 203-24, it has been planned to link 43,075 HH to Dairy cooperative societies with support of COMFED.

Kaushikee Mahila Milk Producer Company

On 22nd September 2017 Kaushikee Mahila Milk Producer Company Limited (KMMPCL) was formed for providing sustainable livelihood alternative through dairying to women milk producers round the year in the districts of Saharsa, Supaul and Madhepura districts of Koshi region of Bihar and it came in operation on 11th Oct 2018. The main objective of the company is as mentioned below:

- Round the year access to organised market with fair and transparent milk procurement systems and accurate and timely payment to the Milk Producers directly in their bank account
- Strengthening the capacity of the proposed Milk producer company's stakeholders through education, training and other extension activities.
- Arranging to provide technical input services in the areas of breeding, nutrition, care and management of milch animals to increase milk productivity for the benefit of the Members.

Achievements till date are mentioned below:

Indicators	Unit	Achievements
No. of Districts Covered	Cum No.	4
No. of BMC Established	Cum No.	15
No. of Milk Pooling Point Established	Cum No.	737
Members enrolled	Cum No.	37,751
Average Milk Procurement per day	LPD	57,296

In FY 2023-2024, it has been planned to cover 10000 more HHs into the fold of the company.

Fisheries

The public ponds revived and created **under Jal-Jeevan-Hariyali mission (JJHA)** are to be transferred to the community-based institutions of BRLPS for the purpose of maintenance and livelihood generation activities. BRLPS has decided to promote community-based fisheries intervention with an aim to reap multi-faceted benefits.

The main objective of the Fisheries Intervention is to improve income of the concerned household by livelihood activities such as Fish and various integrated fish farming of mainly rural landless/marginal

farmers with monthly income less than Rs.5000, along with sustainable maintenance and management of ponds allotted

The intervention will focus on the following fisheries schemes:

- Spwan/Early Fry to Fingerling
- Advanced Fry to Fingerling
- Fingerling to table fish
- Fish cum duck farming

Progress till date

Indicators	Achievements
No of Districts	24
No of Blocks covered	85
No of Ponds allocated under JJHA	105
No of Nodal VO's started activity	76

In FY 2023-24 it is planned to start activity in 465 Nodal Vo`s to cover 2325 HH`s

Livestock Annual Action Plan 2023-2024

Livelihoods - Producer Group Formation		NRLM
PG	Dairy (MPP/DCS)	500
	Goatry (PG)	40
	Fisheries (Nodal VO)	465
	Pashu Sakhi Development	1000
Health Camps	Large Animal camps (no)	110
HHs	Poultry (Subsidy Model)	27948
	Dairy (DCS+KMPCL)	53075
	Goatry (PG+P.S+SJGPCL)	109256
	Large Animal camps (HH)	22000
	Fisheries	2325
Total (HH)		214604

3. NON-FARM

Under the Non-farm sector of Livelihoods theme, BRLPS aims to create an ecosystem that can act as a catalyst for entrepreneurial activities and strengthen MSME (Micro, Small, & Medium Enterprises) in rural Bihar.

JEEVIKA has pioneered various livelihood promotion approaches and has achieved significant results in the areas of enterprise promotions, community led institutions and business development, productivity enhancement and services delivery to different institutions. The Mission is supporting through interventions in convergence with Department of Industries, Horticulture, Health, SC ST Welfare, DC Handicraft and Electricity. JEEVIKA has successfully scaled up promotion of livelihood options through different business activities.

Key Interventions

1. *Didi Ki Rasoi*

It is SHG women run institutional canteen chain in Bihar initiated by JEEVIKA in October 2018, as a pilot. It is professionally managed chain of canteens with standardized and uniform ambiance, cooking and serving utensils, procurement and accounting process, trained staff with digitized transaction options. Currently Didi Ki Rasoi has been expanded to all district hospitals, Sub Divisional hospitals, medical colleges, SC ST schools, banks, academic institutions, registry offices and other government institutions.

2. *Stitching Intervention*

During the pandemic, over Ten Thousand women had been involved in production and supply of more than 12 crore masks across Bihar turning into revenue of around 120Cr. Later on, Cabinet approved by Bihar Govt.: 2 dresses to be supplied by JEEVIKA CBOs to the eligible students. That time Nodal Training cum Production Centres has been envisaged to train SHG members in Apparel Sector and help them in getting sustainable livelihood to enhance their life style through economic growth. The intervention will work in collaboration with Electricity Department, Health Dept., and SC-ST Dept. Social Welfare Dept. Etc.

3. *Arts & Craft*

Bihar having a rich culture and heritage, and the beautiful paintings and embroidery work of Bihar handicrafts has a wide market across many countries. Handicrafts industry in Bihar serves as a good business for many poor and landless people. BRLPS through its CBOs has collectivized around 3000 artisans organized into Producer Groups in 17 different art forms across 20 districts of Bihar, and trained them to address basic challenges faced by the artisans. Producer Groups (15-50 members in each group) that have been formed, address basic issues like access to finance, basic design training & some leverage of price negotiation. “*Shilpgram Mahila Producer Company Limited*” An initiative of Bihar Rural Livelihoods Promotion Society, was incorporated on October 1, 2018, with the sole objective of enhancing the financial sustainability of rural women artisans through improved marketing, design, and capacity-building support. Headquartered in Darbhanga, the cultural capital of Bihar, Shilpgram currently incorporates over 500 women artisans shareholders spread across the nearby districts of Darbhanga, Madhubani, and Muzaffarpur. Collectively-owned and run by its women member artisans, Shilpgram is dedicated to the social and financial empowerment of more than 1000 rural artisans across Bihar by encouraging and promoting their traditional handcrafting skills and connecting urban consumers to the local art forms of Bihar. Products sold through various channels like: **B2B** - various institutional buyers directly (Education Department, PCI, Panchayati raj, etc), Sales through physical shops, Fair participation - Various local, national and international fairs, such as:- Indian handloom fair, Japan, IITF, Ajeevika Mela, Delhi and **other Saras fairs**, **E-Commerce** – Jeevika own portal (shop.brlps.in) has been started from June 2020 to sell the SHG products.

4. *Saras*

Saras represents “sale of articles of rural artisan society”. It is a fair conducted by different SRLMs under the guidance of MoRD to provide a platform for SHGs members to exhibit and sale

their products. Artisans use to bring different products which represent their indigenous culture, ethnicity and conventional trade. It also helps in preserving the rural art and craft by providing them a proper market linkage to exhibit their products.

5. Grameen Bazaar

The Grameen Bazaar is envisaged as the entrepreneur managed wholesale hub, supporting its shareholder i.e., Kirana shop owners through improved margins, better product range and a plethora of support services. Its objective is to improve profitability of Kirana store owner through demand aggregation and common procurement by making direct linkage with companies (FMCGs) distributors and is expected to generate cost saving for participating Kirana Stores. It also works as aggregator cum seller of SHG made products.

6. SVEP Overview

SVEP program in Bihar is envisaged to promote rural entrepreneurship in rural areas and help in the eradication of poverty by helping them to set-up enterprises by providing seed capital fund. The SVEP program focuses on creating an ecosystem at the grassroots wherein the marginalised sections of society are brought into activities of manufacturing, services and trading allowing them to earn their livelihood and curtailing migrations. The program vision is to help the rural poor come out of poverty by helping them set up enterprises and provide support till the enterprises stabilize. To provide them with business skills, exposure, loans for starting and business support during the first critical twelve months of the enterprises by using the NRLM SHGs and their federations. These skills shall be imparted by local youth (called Community Resource Persons – Enterprise Promotion – CRP-EPs) who shall be trained in business set up, management, monitoring and support using ICT and audio-visual aids. These local CRP-EPs shall also provide support to help the rural poor come out of poverty by helping them set up enterprises and provide support till the enterprises stabilize.

Expansion Plan under SVEP

The SVEP program is currently ongoing in Bihar in three phases. Phase 1 and 2 each has 6 block (Total 12 blocks). In both phase blocks, KS-NRO was the PIA for implementation and training support. Currently the Phase 1& 2 blocks are in transition phase from which the PIA has taken an exit from ph. 1 blocks and is going to exit this financial year from Ph. 2 blocks as well. SVEP in Bihar is currently taken up in third phase wherein 10 new blocks have been proposed through DPRs and formal approval is awaited. For these 10 blocks KS-NRO has been empanelled as training partners for CRP-EPs.

1. As per the NRLM-SVEP master circular, for financial year 2023-24, trainings are planned along with year 1 target enterprise promotions and CEF accordingly has been proposed.
2. Budget has been proposed for trainings and capacity building of CRPs and BEPCs.
3. BRC set-up and operational expenses including honorarium of Cadres and community.
4. Skill building cost for entrepreneurs and handhold support by CRP-EPs and PIAs.

NRLM OSF Overview

OSF is envisaged as a business facilitation-cum-incubation centres at the sub-district level to provide business development services to existing nano-enterprises on a growth track. It will also support a few new enterprises that have the potential to grow. Each OSF will support a minimum of two and maximum of four blocks. One district may support a maximum of two OSFs. The technical support provided by the OSF may include, but not limited to the following:

- Business ideation for new enterprises and conceptualization for growth for existing enterprises
- Handholding support to initiate and grow businesses

- Business plan preparation
- Facilitating setting-up, running and growing an enterprise
- Entrepreneur training
- Market and business linkages
- Mentoring
- Facilitation support to access finance from formal institutions like banks

Expansion Plan

As per the guidelines circulated by NRLM, BRLPS has planned to implement the OSF intervention in 10 blocks. The learnings from NRETP-OSF will come handy in implementation of this activity under NRLM, for graduation of enterprises from sustainability to growth trajectory.

The budget proposed for OSF is on the basis of following activities to be taken up during financial year 2023-24:

- Baseline activity under NRLM-OSF
- CEF for enterprise promotion as per targets proposed (750-800 enterprises) for this year
- Skill building, exposure visits, mentor and functional expert honorariums.
- Training of CBOs, Cadres, business development support for community, OSF set-up and operational costs.
- Mentor and block support provided through PIAs and SRLM and accounting and auditing fees.

MED Overview

Micro Enterprise Development (MED) is a component under the Start-up Village Entrepreneurship Programme (SVEP) sub-scheme of Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM). The MED scheme has the objective to support SHGs and their family member enterprises in the non-farm sector. This scheme is planned in such a way that the necessary hand-holding and post enterprise grounding support to entrepreneurs shall be provided and financing part will be mobilized from CIF provided under NRLM and Banks/financial institutions.

Unit of implementation: The block is the unit of implementation in MED. The program aims to develop an initial eco-system for entrepreneurship development in the identified blocks and prepare it for the next level of entrepreneurship intervention like SVEP and One Stop Facility (OSF). NRETP-OSF

MED Expansion Plan

The MED program in Bihar is proposed initially in 20 blocks around the SVEP 12 block, for which proposals have been already submitted to NRLM, so that SVEP learnings along with existing cadre support can be availed.

The budget proposed has been planned according to the MED guideline shared by NRLM for promoting following activities.

- On-boarding PIA for MED program support

NRLM-Incubation

The objective of the initiative is to pilot strategies to scale up at least 150 existing women owned/women-led growth-oriented enterprises in a State/UT and create models for replication. The enterprises supported will be in manufacturing and service sectors, which are hamstrung by various facets of market failure and information asymmetry. The total duration of the incubation component is for three years.

The main deliverables being:

- Develop these women led enterprises (in manufacturing and service sectors) as formal enterprises and build them as legal entities with proper business models
- Help the incubated enterprises increase revenue by 15% from the baseline (on year-on-year basis)
- Improve creditworthiness of these enterprises and enable them access credit from formal financial institutions
- Develop partnerships with innovators/social enterprises/for-profit company/start-ups to catalyse the growth of rural enterprises
- Create business models for generating local employment (an average of three to four jobs)
- Capacitate the women entrepreneurs to enable them running the business themselves.
- Create model for replicability across the state.

NRLM Incubation Expansion Plan

- Outreach program for information dissemination through-out Bihar.
- Selection of 150 enterprises through challenge fund round.
- Grant and soft loan disbursement to finalist 150 enterprises.
- Incubation support to finalist enterprises via Industry mentors for 18 months to achieve above objectives.

4. SKILL DEVELOPMENT

BRLPS believes that **Vocational Education and employability skill** are the driving forces of economic growth and social development for Community institution. Therefore, JEEViKA, given high importance for Employability skill building and exploring dignified job opportunity to develop workers into knowledge workers who will be multi skilled with the ability to adjust in any situation.

JEEViKA moves progressively towards **promoting sustainable livelihoods opportunity in rural Bihar**. Last ten years, organization has been taking every effort generously to meet the rising aspirations of its rural youth by engaging industry as a placement partner, **Project Implementation Agency (PIA)** for **improving skilling & upskilling of Rural Youth** to secure better career progression which commensurate to the desired growth to the individual Family member.

Recognizing the imperative need, JEEViKA implementing **Deen Dayal Upadhyaya Grameen Kaushlya Yojana (DDUGKY), Rural Self Employment Training Institute (RSETI) and Job Fair** to establish and realizing an all-encompassing of Demography Dividend in Bihar.

Under DDUGKY, BRLPS has trained 74,947 and placed 34,179 rural youth till Jan 2023. In RSETI BRLPS trained 264710 and settled 192823 Candidates.

For support in direct placement, BRLPS has defined Action plan for Job fair to every District in Bihar. Till date total 572 Job fair organized (since 2019 to Jan 2023), 1479707 job offered to candidates and 41014 youth joined job. BRLPS has empaneled more than 15 partner who are recruiting rural youth from different Job fair Organized by Bihar. JEEViKA has taken utmost care to have cohesive and secure job environment for Female candidates. There are few placement whose industry are solely run by female worker, they are providing free fooding and lodging to female worker. **More than 1500 females are working and they are earning above 15,000 rupees per month.**

In order to have able support to Migrant of Bihar. JEEViKA always come forward to **support from source to Destination of Migrant of Bihar**. In light of mitigating various challenges of Migrant population, Organization has **established Two Bihar Migrant resource center (BMRC)** which is

located in Delhi NCR and Bengaluru, **in coming quarter, one More BRMC will be established** in western part of India. This BRMC is supporting all basic requirement of Migrant which is range from job opportunity, medical assistance, Child and family wellbeing, liaison with Industry to explore opportunity for Job etc.

HEALTH, NUTRITION and SANITATION

JEEViKA Health, Nutrition and Sanitation focuses on promoting maternal and child dietary diversity, breastfeeding, complementary feeding, institutional delivery, ante-natal care, nutri-gardens, sanitation and hygiene. The two-fold strategy adopted by JEEViKA includes sustained social and behaviour change communications (SBCC) efforts through home visits for counselling, group demonstrations of nutritious meals using local ingredients while encouraging SHG members to learn by doing. It also emphasizes on educating people about nutritious diets and healthy lifestyles. It also focuses on integration with themes to fulfil food availability at SHG household doorstep and convergence with line departments for social mobilization and access to services. The HNS integration strategy complements the envisioned scheme of the POSHAN Abhiyaan, which calls for a JAN Andolan to reverse malnutrition indicators. From April, 2022 onwards this theme has initiated on health related enterprises as well with the purpose of maximize or provide easy availability of local healthy food items to SHGs. During the year 2023-24 HNS theme will focus on CBOs system strengthening, Convergence with different departments, different verticals and promotion of FNHW enterprises

CBOs System Strengthening

System strengthening of CBO's in terms of FNHW requires formation of a committee at Cluster level federation and Health Sub Committee at Village organization. This committee will be capacitated enough to do regular monthly review on FNHW indicators and do advocacy with line department for increasing access to services among SHG households. MIS based review mechanism will also be developed at VO and CLF level. Reporting format at SHG and VO level will be developed which will be in register form for collection & compilation of data. It will be done by respective VOs and the validation of data will be done by the VO leaders during the VO meetings. The online and offline approaches will be introduced for collection of information.

Capacity Building of SAC

SAC will be oriented on importance of FNHW and its significance role in vulnerability reduction and economic development. Social Action Committees will be trained on Session 4 of Visioning 3 module consisting of health. Health and Nutrition related messages will be displayed and disseminated in CBOs through digital toolkit. The CLF should be capacitated enough to prepare its Annual Action plan and conduct monthly review with the support of MIS.

Social Behaviour Change Communication

The SBCC strategy implemented in SHGs is to achieve improved health seeking behaviours of the community. Till now, five SBCC modules comprising 20 sessions have been developed focusing on Health, Nutrition, Sanitation and COVID 19 preventive care. The community mobilizers are accountable for module roll out in all the SHGs during their first weekly meeting in every month.

Module roll out: - SHG members will receive messages during regular SHG meetings by the concerned cadres on identified by NRLM. Customised module will be developed for message dissemination among SHG members.

Home Visit & Community Campaign

Providing information once is not enough to change the behaviour of a person hence constant reinforcement of messages is required. Home visit plays an instrumental role in changing the behaviour

of a person/family. Hence SAC members of VO will visit targeted households i.e. pregnant women and lactating mothers of U-2 children along with concerned cadre. They will observe household practices and will interact with both targeted beneficiary and their family members about the importance of a particular behaviour. They will use physical mode while home visit.

Campaigns are very important for creating positive environment towards a particular behaviour. Hence campaigns will be organized on quarterly basis and mostly aligned with the modules being rolled out in the SHGs. Some campaigns will be for a particular target and some will be for all, based on the topic of the campaign line list will be prepared. SAC will visit the targeted household and impart messages based on the specified topic. Quiz, role play, Audio-visual tools, rally & demonstration will be used in campaigns. Those who are good practitioners of a particular behaviour will be felicitated by the CBO's.

Convergence

The series of events/activities conducted under SBCC leads demand for services from the community. If their demands not fulfilled then they loses their faith in the system. Hence convergence is an important component. The specific convergent activities will be identified for ensuring smooth convergence and increasing access to the health and nutrition services. This has envisaged that CLF will play important role for **convergence with health department to improve access to services of the govt.** and CLF might provide institutional services as service providers to Panchayats and other stakeholders.

1. Participation in VHSND

VO Health Sub Committee members will mobilize targeted beneficiaries i.e. pregnant women, Lactating women, children aged up to 2 years for availing services and to participate in VHSND.

2. Participation of AWW & ASHA in VO meetings

Monthly meeting of VO's can be used as the best avenue for promoting convergence among different departments. Here they will impart information regarding various government schemes of their respective departments and information related to importance of ANC during pregnancy, safe delivery, importance of breast feeding, family planning etc.

Apart from the routine programmes this year HNS theme will focus on diagnosis and follow up of persons suffering from Non communicable diseases in selected areas in convergence with health department and partners.

FNHW enterprises Promotion

To fullfil the growing demand of nutritious food and supplementary food products small scale enterprises are emerging fast. This has been led to the creation of a wide range of businesses, from small enterprises that produce and distribute nutritious foods, to large corporations that specialize in water and sanitation solutions. The sector is highly diverse; encompassing everything from small-scale farmers to multinational corporations, with this emerging demand for the nutrition based supplementary products JEEViKA HNS has planned to set up enterprise.

Promotion of Nutri-Garden

With joint intervention of farm and H&N theme to promote healthy food and improve easy access to nutritious foods at SHG household doorstep, Nutri gardens will be developed. These gardens will include a variety of nutrient-rich crops. Training for the same will be provided for kitchen gardening and nutrition education. By increasing access to fresh, nutritious foods. With the convergence of livelihood and farm theme nutri garden will be developed in all the NRLM blocks. Further, 10 demonstration sites based on FNHW will also be developed for exposure and learning purpose.

Sanitary Napkin Production Unit

The sanitary napkin production unit, is one of the initiatives under the supervision of JEEViKA. Establishment of sanitary napkin production units, improving menstrual health and hygiene for women and adolescent girls and providing employment opportunities for rural women. The production units manufacture and distribute low-cost sanitary napkins to local communities, helping to increase access to menstrual products and break the stigma surrounding menstruation.

Nutrition sensitive integrated farming system (NSIFS)

JEEVIKA focuses on promoting a holistic IFS approach to farming that integrates six subsystems such as livestock, fisheries, crop & vegetables, poultry, agriculture with traditional crop cultivation to ensure food security and improved nutrition consumption for rural households. JEEViKA didi's nurture this module with the object of promotion and upgrade the integrated kitchen garden module that can help to ensuring the dietary diversity. NSIFS units will also educate the SHG didi's along with rural community on integrated farming system.

BALAHAR

Balahar is a traditional nutrition supplement for children. Mother's breast milk is not sufficient to meet proper vitamin and mineral levels after completion of 1st 6 months of life. It is highly recommend that complementary feeding product like BALAHAR helps a child in becoming physically and mentally strong. JEEViKA didi's are manufacturing this product with the help of some small machinery and also they are packaging this product on their own. This product is prepared in a scientific method and under the supervision of Dr. RPCAU, PUSA Samastipur. Through this product, JEEViKA promotes complementary feeding at the community level.

Pradhan Mantri Jan Aushadhi Kendra (PMJAK)

JEEViKA HNS Theme has planned to run the Pradhan Mantri Jan Aushadhi Kendra (PMJAK) in Bihar. PMJAK is a government-led initiative that aims to promote the use of generic medicines by making them more accessible and affordable to the population in Bihar. Under PMJAK, HNS theme will create awareness about generic medicines and their benefits, and setting up Jan Aushadhi Stores in rural areas to provide affordable medicines to the rural population, by promoting generic medicines.

MIS Based FNHW Review

CLF conduct MIS based monthly FNHW review of CBO's and cadres

JEEViKA involves conducting a monthly review of the Community-Based Organizations (CBOs) using a Management Information System (MIS). The purpose of the review is to track the progress of the program and to ensure that it is meeting its goals and objectives. The MIS-based monthly review helps to gather and analyze data on various aspects of the program on selected indicators; the information collected through the review is used to make informed decisions and to identify areas for improvement in the program and planning.

SOCIAL DEVELOPMENT

Social Development theme in BRLPS anchors various interconnected verticals which reinforce each other involving multiple dimensions, such as education, health, gender-equality, social inclusion, and environmental sustainability through advocacy, policy and convergence. Through convergence, Social Development theme also emphasizes on the importance of collaboration and coordination across sectors, institutions and stakeholders through holistic and integrated approach that takes into account the interdependence and complexity of social development issues. In coming years Social Development theme is determined to work on the following strategies.

Gender Intervention

The SRLM recognizes the need to engendering the mission activities and institution as a whole, thus, on this note, in collaboration with our partner agency C3, various training on POSH and ICC formation, and workshops on gender sensitization of state-level officials and staff across the verticals have been done in the past. A refresher exercise shall be planned, where a resource pool of Gender CRPs at all levels would be created. The state mission promotes a strict no-tolerance policy towards sexual harassment at the workplace and in community-based institutions. The DMMU and BMMU staff would be sensitized once again on POSH and ICC would be re-formed while emphasizing on redressal of complaints that arise in the project. The focal point of gender sensitization shall be on transgender and bringing them under the umbrella of formal community groups. The campaign has contributed immensely in setting the tone for executing awareness activities and setting up institutions for redressing their grievances. In FY 22-23, the state inaugurated 15 Gender Resource Centres at the CLF level in 4 blocks of 3 districts, which is formally known as Sajha Shakti Kendra in Bihar. Planning for FY 23-24, we planned to expand the model to 50 blocks and 150 CLFs in all 38 districts. From each block at least 3 CLFs may be considered to establish 150 Sajha Shakti Kendra. A Gender Core Committee would be put in place involving different development partners like C3, Pradan, and NRP to formulate a Gender Operational strategy and Gender Action Plan for the coming year and engendering the verticals of the State mission. Special emphasis would be placed on rolling out the MIS for the annual gender campaign “Nayi Chetna”

Social Inclusion

The prime focus for the state would be on creating a community-based institution for transgender, the elderly, women-headed families, and PwD in this FY 23-24. The core strategy would be formulated at the state level with the help of subject matter expertise on the vulnerable group. A resource pool would be created with specialists of the vulnerable groups and would be deployed in fields, who, therefore, would help the state create an internal resource pool, with ToTs and CRPs. A special campaign may be designed and executed in identifying these vulnerable groups and mainstreaming their issues. A robust Grievance Redressal System (GRM) would be established to address the challenges faced by these vulnerable groups at community levels. The inclusion of these groups in the decision-making process would be the top priority of society. . Preparing and strengthening the CBO to take up collective actions with non- negotiable, social campaigns & awareness, gender sensitization, entitlements & rights-based approach and social inclusion of elderly, disabled, widow and tribal in SHG fold. These mentioned activities will be taken by the liaisoning with line departments, MoU with agencies, development of community professionals, training and capacity building of community members and their exposures. CRP drives in many interventions will also be the major area for the intensive approach to ensure the qualitative delivery to the even last households included into SHG households. Simultaneously,

capacity building of staffs and community professionals will be the main agenda for ensuring effective and efficient management systems.

Vulnerability Reduction Fund

The primal area for Social Development and Entitlements would be on access to Vulnerability Reduction Fund in terms of Food Security Fund and Health Risk Fund through diversified nutritional food security & health risk mitigation.

Inclusion of Elderly and Disabled

Elderly, disabled and tribal population are the most vulnerable section of the society. Mobilisation of this vulnerable group and inclusion into the SHG fold is necessary. The vulnerable groups will be formed specially focusing on inclusion of community like elderly, destitute, single, differently abled persons. Presently, Help-Age India Foundation is working with 863 groups of elderly persons in three districts of Bihar. All the groups of Help-Age India Foundation in Bihar will be undertaken into JEEViKA's fold. Inclusion of these groups will be done by signing of MOU between JEEViKA's and Help-Age India Foundation.

Education

1. Functional Literacy

The project in partnership with different agencies will bring about qualitative change in the existing educational structure both at the micro (student) and macro (institutional) level by facilitating active engagement of CBOs. In an effort, in domain of education SRLM is planning to scale functional literacy amongst the CBO members, which will enable them to attain minimum level of literacy required for leading decent and informed life.

2. Promotion of quality education of children with prime focus on adolescent girls and their leadership skills

In collaboration with technical agencies, quality education as a supplementary model can be an effective tool to bridge the attendance and learning level gaps. It can be implanted in Model CLFs wherein mother and child learning engagement and peer-to-peer learning between female youths and community children can be introduced. Also, building identity, agency, self-worth and choices of adolescent girls through structured trainings. In other words, this would also be accompanied with skilling and over all well-being of the girl child/youth. Translation into a justifiable model would require support SMCs, SACs, and CLF/VO leaders.

3. Community Library

The Community library Centre will be established at CLF level as Coaching and Counselling center for the students. To strengthen the cluster-level federation by expanding the social services portfolio to fulfil the non- financial need of SHG members and to empower SHG member (JEEViKA Didi's) and their families educationally, Bihar SRLM has been implementing an innovative educational initiative of establishing a Community Library and Career Development Center (CLCDC) at cluster level federation (CLF) in 100 blocks across 32 districts under Bihar Transformative Development Project on a pilot basis. It's envisaged as an Educational and Career Resource Centre for the learners of SHG HHs and underprivileged students from non-SHG HHs serving them with its educational, career, and academic support services, especially to girls & marginalized first-generation learners. Bihar SRLM aims to scale up the CLCDC initiative at the cluster level federation (CLF) in the NRLM project area in a phase-wise manner.

Convergence with Different Department

The Mission will ensure convergence with different line department of Government schemes. The objective is to establish synergy among different programs in planning and implementation to optimize

the benefits. Secondly, appropriate convergence strategies will bring enhanced economic opportunities for the target mass in the project locations which will strengthen the employment and other livelihood opportunities for the different segment of the societies which will eventually lead to empower them. Building capacities of poor through strong community institutions/CBOs and its federations like Self Help Groups (SHGs), Village Organizations (VOs) & Cluster Level Federations (CLFs) is the core investment of JEEVIKA and eventually has brought empowerment through collective action. These platforms, has been using to offer different services including access to entitlements like food security, pension etc. As per the need of community, the possible potential convergence with different programs and departments are mentioned below:

- Partnership with Social Welfare Department for Social Security
- Partnership with Women Development Corporation for Gender Related Activities
- Access to food Security in partnership with Food and Civil Supply Department
- Access to Health Insurance in partnership with Health Department (State Health Society)
- Partnership with Industry department for Enterprise Promotion
- Partnership with Prohibition, Excise and Registration Department for Livelihoods Promotion and Prohibition related activities.
- Partnership with Bihar Rural Development Society, Rural Development Department, Government of Bihar for Mahatma Gandhi NREGA activities.
- Partnership with Agriculture Department, Government of Bihar for CHC promotion and participation in Agriculture Road Map.
- Partnership with labour Department for Skill Development and certification of youths.
- Partnership with Animal and Fish Resources Department for Poultry, Sheep and Dairy related actives.
- Partnership with Jal- Jeevan-Hariyali Mission for Ponds allotment and maintenance.
- Partnership with Department of Environment, Forest and Climate Change and Mahatma Gandhi NREGA for plantation related activities.
- Partnership with Bihar State Disaster Management Authority for training and Capacity building of staff to roll out DRR roadmap.

1. Convergence with MGNREGA:

MGNREGA has been instrumental in creating a resilient eco-system for the rural population lacking on socio-economic indicators, through wage employment and creation of durable and quality asset. The convergence of JEEVIKA–MGNREGA has shown good result in past through CFT project in terms of maximizing the program output through community engagement in intensive mode. The learning from these projects has given us an opportunity to develop better understanding about nitty-gritties of the MGNREGA project. For future engagement with MGNREGA in convergence mode for quality asset creation through increased wage employment and IBS scheme. Also efforts shall be made to leverage more benefits for the community members and institutions by placing them as PIA, Vendor or MGNREGA mate in Individual capacity.

2. Convergence with Panchayati Raj Department

Village Poverty Reduction Plan: Village Poverty Reduction Plan – Participatory identification of households excluded from one or more entitlements in the VPRP will be conducted every year. Targeted approach for inclusion of identified households and linking them with their entitlements be it pensions, MGNREGA, PDS or others will be taken. Work on the Social Development Plan, Entitlements Plan, Livelihoods Plan and Goods and Services Supply Plan developed in a participatory manner will be facilitated by the State Mission. Member & CBO participation in PRI institutions Participation of CBOs/ SHG members in Gram Panchayat Development Plan (GPDP) with the basic required details available from VPRP. Participation and inclusion of MGNREGA participatory planning exercise with GPDP will be ensured. Member participation through CBO mobilization in ward level

PRI elections Capacity building of community members through PRI-CBO convergence activities, electoral literacy clubs, others forums and mobilize community participation in PRI related activities.

3. Convergence DOFCC

Harit JEEViKA Harit Bihar: Individual Nurseries to be set-up for sapling availability within state. Development of Producer Company/ FPC for nurturing, supporting and scaling up activities undertaken under nursery development, sapling development and other related activities.

Renewable Energy

Access to clean, convenient, and cheap sources of energy solutions is a prominent initiative for social development theme for many years in JEEViKA. JEEViKA in collaboration with line department and different agencies has been providing renewable energy lighting and home solutions. JEEViKA in partnership with different agencies is implementing the solar initiative program to provide a clean energy access solution to enhance the availability and accessibility in rural settings along with a positive change in income and productivity. It provides livelihood opportunities in Renewable sector for the first-generation entrepreneurs. This solar initiative is now being seen as social entrepreneurship

This solar initiative is now being seen as social entrepreneurship having objective to provide at the local levels access of clean energy solutions and thus leveraging made local for local concepts among the rural community and promoting a sustainable eco-system. Presently, 341 Solar Shops (S-Mart) is functional in different locations and the intervention will be scaled up through S-Mart across the state. An incubation cum training and learning centre is established in Gaya district and in upcoming days scaled up to three new location or regions in Bihar. JEEViKA on Renewable Energy sector working with the different partner agencies for the promotion, awareness of the energy efficient products, solar products and Decentralized Renewable Energy (DRE) base livelihood technologies and in upcoming days will be scaled

Energy Literacy

To sensitize community about different available sources of energy , their access and opportunity cost involved in choosing a particular energy source and what are their long term impact on micro and macro level, BRLPS will focus on disseminating information with the help of specialised module based on Energy literacy.

Social Audit

Social Audit Unit (SAU) has been formed as an independent society under Department of Rural Development, Bihar to conduct social audit of MGNREGS, PMAY and PDS. As per the Standard Operating Procedure (SOP) of Ministry of Rural Development, GOI, Village Resource Person (VRP) from Women Self Help Groups members will be engaged in conducting the social audit at Gram Panchayat Level. This initiative aims to create a community cadre of Village Resource Parsons (VRP)/CRP who will be engaged in conducting social audits at the Gram Panchayat Level. By analysing the experience of CFT and SRLM, MORD has instructed Social Audit Unit (SAU).

Promotion of Seri Culture

To leverage the benefits arising in due course of “**Mukhyamantri Kosi Mulberry Pariyojna**” need of establishing a business entity for managing backward and forward linkages for the promotion of Mulberry related products was strongly felt. A business organization promoted by project beneficiaries managed with the help of professionals will not only help in marketing of post cocoon linkages but also will be effective in streamlining pre-cocoon process.

The future plan is to ensure better infrastructure facility for the Seri culture farmers by establishing reeling units, dying units etc run and managed by Farmer Producer Company.

Special Projects

- A) **Promotion of Divya gram:** Social Development theme is planning to promote an exclusive enterprise for especially abled SHG members by capacitating them on different skills and knowledge to run the enterprise on their own.
- B) **Inclusion of Elderly:** A special project with focus on elderly will be devised which will cover different aspects which will help them to lead a decent and dignified life.
- C) **Inclusion of Transgender:** Transgender community in our society has always been excluded socially and economically, special intervention would be required which can insure their inclusion in “main frame” society. The proposed project will focus on their health, economic opportunity, and emotional wellbeing.

SATAT JEEVIKOPARJAN YOJANA (SJY)

JEEViKA is implementing Satat Jeevikoparjan Yojana, an ambitious project envisaged by the Government of Bihar for the upliftment of ultra-poor households through sustainable livelihood interventions, micro interventions and collective action of SHGs/VOs. It is one programme that Bihar government through active participation of BRLPS is implementing as a special project using graduation approach at such a large scale. The project is ambitious in terms of size, complexity and range of responsibilities undertaken by a dedicated team of cadres and staff supporting beneficiaries spread across 38 districts. The Government of Bihar formally launched the *Satat Jeevikoparjan Yojana (SJY)* on 5th August, 2018 for a period of 3 years and further extended till FY 2023-24.

The SJY is designed on the lines of the globally tested ultra-poor “**Graduation Approach**”. The approach includes a holistic set of services to the poorest households in a village including a participatory identification process, asset-grant transfer, training, temporary consumption allowance, weekly mentoring, general life skills coaching, and access to savings accounts and health information or services. These different activities, coupled with regular interactions with the households over the course of 24 months are designed to complement each other in helping households to start a productive self-employment activity. The idea is to provide a big push, over a limited period of time, with the hope of unlocking the poverty trap. The Project aims to cover around 200,000 (0.2 million) ultra-poor households, belonging to 3 different categories i.e., UPHHs traditionally engaged in production and sale of toddy/country liquor, UPHHs of SC/ST Community and UPHHs of others community within 24 months of livelihoods promotion, capacity building and mentoring support through dedicated community cadres (Master Resource Persons (MRPs)) for social and financial empowerment of these UPHHs.

Identification of Target HH

Under SJY, the village-based community organization named “Village Organization (VO)”, being promoted by JEEViKA conducts community-based participatory targeting process to identify and endorse ultra-poor households. Trained JEEViKA Community Resource Persons (Experienced SHG members) lead the facilitation of the participatory identification process. Since inception of the scheme, there is a continuous focus on endorsement of all eligible ultra-poor households in the service area of Village Organizations. Building on the lessons of the ongoing phases of project implementation and insights of the process evaluation rounds, JEEViKA has gradually shifted from identification of Ultra-Poor HHs through CRPs towards the Special Endorsement drives and Cluster Development strategies to expedite the endorsement process.

In Decemeber 2022, it has been decided that the SJY will be implemented in the urban area as well. Till FY 2022-23, 1,55,212 UPHHs has been identified and endorsed by village organization across 534 blocks of Bihar. In this FY (2023-24) 44,788 UPHHs is planned to be endorsed in both urban and rural areas.

Livelihood Financing

The targeted households under SJY program receive the “Livelihood Financing” through the “Village Organization (VO)”. SJY combines three complementary approaches – Special Investment Fund (SIF) which fulfils the initial capitalization requirement and basic necessities of ultra-poor HHs, Livelihood Gap Assistance Fund (LGAF) consumption stipends for seven months (Rs. 1000/month), and transfer of Productive Asset through Livelihood Investment Fund (LIF). The LIF support is based upon the livelihood option selected by the individual household through Micro planning.

The tranche-based support is spread over 2-3 tranches with average investment per HH of INR 60,000/- and up to a limit of INR 100,000/- investment per HH. After recommendation of Micro-Plan of endorsed households, the 1st tranche of LIF gets approved for individual ultra-poor households. The VO along with MRP and Ultra-poor household procure the asset following the community procurement norms and establish the enterprise. Livelihood’s financing ensures that the selected household is able to start sustainable livelihood activities to generate income continuous handholding support from SJY Master Resource Person (MRP) and JEEViKA’s ongoing interventions constitutes a comprehensive graduation package for the Ultra-Poor Households.

In the FY (2023-24), it has been planned to provide livelihood financing (Livelihood Investment and Livelihood Gap assistance fund) to the 7604 UPHHs identified in previous financial year and 44,788 new households which will be identified in this FY. In total 52,392 households will be provided with LIF tranche-I and the 1,47,608 households which have already received LIF- tranche-I will be provided 2nd and 3rd tranches.

Livelihood Cluster

Promotion of Livelihood Cluster for area specific farm and non-farm products

The livelihood cluster approach aims to improve income generating activities of ultra-poor families either having cluster as main source of income or diversified income source generating additional income along with their already running enterprises or livestock provide under SJY. It is a process of improving the ability, opportunity & dignity of ultra-poor households. The SJY cluster approach combines different approaches into one comprehensive package aimed at providing handholding support in implementation of livelihood value chain interventions transforming ultra-poor households into sustainable livelihoods. JEEViKA team has been using its long-term experience of supporting development of group-based livelihood clusters, to offer new business opportunities for the ultra-poor households which have not been explored in any graduation model across the globe. The efforts have been done to run different cluster; we have ideated many clusters till now which are being slowly growing. In this FY 2023-24, we’ll promote approx. 12 such clusters.

Capacity Building of Staffs

In Financial year 2022-23, we started refresher trainings and graduation training of all staffs, cadres and households as per the need. In last FY 25,813 households have been provided with graduation training and graduated out of poverty and join the mainstream of Jeevika SHG fold. We are planning to further graduate remaining households for which in FY 2023-24, we will train the staffs and cadres of remaining approx. 300 blocks on graduation and convergence module.

Immersion Site Development

As the SJY programme has completed 4 years of implementation and in these years the programme as been designed as per the field learning and the Graduation model has been modified as per the

community structure of Jeevika. This has created a new model of graduation known as “Communitized Graduation Model” which is unique to the world and there are many organizations across country and outside the country have started visiting our graduation model. To make these visits organized and led by the community, we need to build the capacity of community leaders and members. Therefore, in FY 2023-24, we will develop 80 CLFs as such immersion sites. This needs extensive capacity building trainings to the CLF and VO members which will be done in this FY.

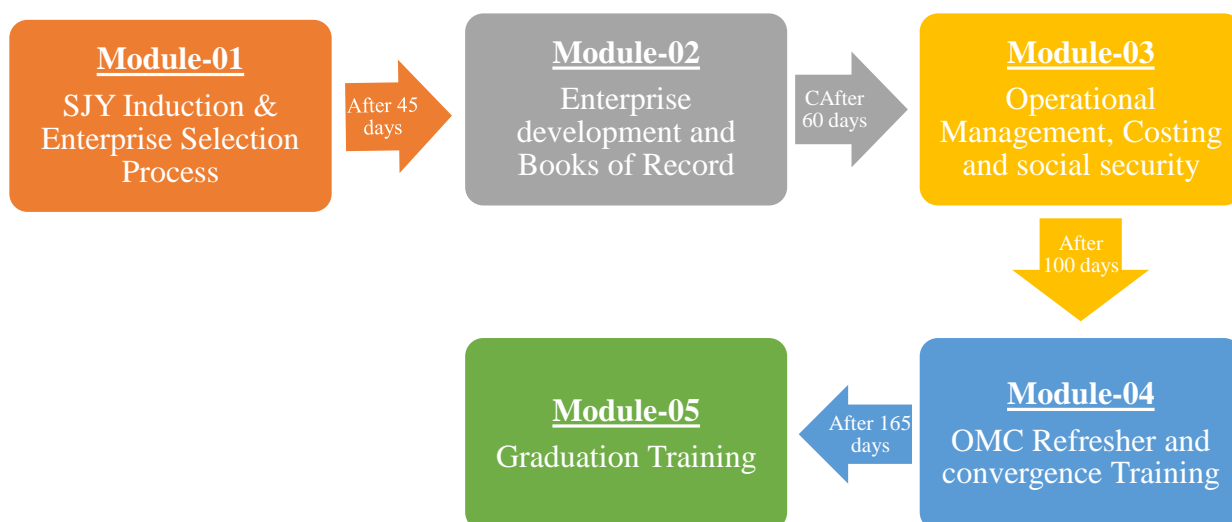
SI No.	Designation	Cumulative No. of Staffs trained on SJY and basics till FY22-23	No. of Staffs to be trained on graduation of HHs FY 23-24
1	District Nodal	52	52
2	BPMs	234	300
3	Resource AC	38	38
4	AC & CC trained on Graduation module	234	300
5	Training of district Accountant at state level	38	38
6	VO and CLF leader Training on Immersion site development	2000	5400
	Total	2596	6128

Modular trainings of Master Resource Person

The grassroots level workers cadres are called Master Resource Person who provides day to day mentoring, coaching and handhold support to ultra-poor households. There are four modular trainings of MRPs have been planned in the whole process of graduation of targeted ultra-poor households.

SJY MRPs Modular training progressive plan:

Indicators	Cumulative till March' 2023	Q1	Q2	Q3	Q4	Cummulative FY23-24
No. of MRPs selected	5100	379	377	377	377	1510
Trained on Module-01	4720	474	472	472	472	1890
Trained on Module-02	4089	631	630	630	630	2521
Trained on Module-03	3502	777	777	777	777	3108
Trained on Module-04	1900	1177	1177	1177	1177	4710



Capacity Building of Households

The timely handholding, mentoring and coaching of ultra-poor households is one of the essence of Satat Jeevikoparjan Yojana. The confidence building and enterprise development (CBED) training of households boosts confidence and shows the pathways to household to come out extreme poverty. The first Confidence building training is conducted by MRPs and after Micro Planning the CBED training is done residential by staffs The CBED trainings is conducted with support of Community Resource Persons with help of flipcharts and other learning materials. Based on demand of Household there are two types of training is conducted one is CBED- Enterprise and other is CBED- Livestock.

JEEViKA based on idea of internal convergence the cadres of livestock theme also known as PashuSakhi services where taken to facilitate implementation of CBED training on Livestock. These PashuSakhis where already trained for 7 days on animal rearing by livestock team of JEEViKA for other projects. The refreshers and ToTs will be e also conducted for livestock as well as Enterprise by JEEViKA staffs for conducting on field training of households.

In order to have effective mentoring handholding, mentoring and coaching the refresher trainings of households are also conducted. And once all the parameters/ indicators of graduation are fulfilled and ultra-poor households are able break the chain of ultra-poverty then those households are called graduated households. For all the graduating households a final three days training is conducted to celebrate the progress and achievement of such households, known as graduation training.

Detailed plan for FY23-24

Indicators	Cumulative till March' 2023	Q1	Q2	Q3	Q4	Cumulative FY 23-24
No. of SJY HH CB training completed	1,50,758	12312	12310	12310	12310	49,242
No. of SJY HH CBED-ME+LS training completed	126902	18276	18274	18274	18274	73,098

No. Of HHs Refresher tranng completed	53365	36659	36659	36659	36658	146,635
No. Of HHs Graduation training completed	25813	32350	32350	32350	32349	129399

Access to Govt. Entitlement for Ultra Poor Households

The sustainability of the approach over a longer term depends on its ability to evolve strategically into a convergence approach—one in which the resources and benefits of other public programs can be leveraged in support of the poorest people. The convergence with various departments for access to entitlement has been focused by JEEViKA for creating safety nets for ultra-poor households. The importance of the entitlements was very much visible during toughest times like pandemic. The identified households under this programme usually did not even have basic identity cards like Aadhar Card and Bank Account which JEEViKA has ensured 100% for each beneficiary. Apart from this for food security through Ration Card and to meet unforeseen situations Insurance was also prioritized.

We have been ensuring the coverage for all eligible households under different government schemes which provide such ultra-poor households with the basic need of two meals a day, safe drinking water, housing, insurance, health etc. In FY 2023-24, We will ensure to facilitate the SJY households to get the benefits of all such different schemes for which the household is eligible, so that they cannot fall back to the poverty trap again.

MIS

In FY 2022-23 several milestones have been achieved in respect with development of different modules in SJY, Training Module, HH Feedback and service improvement Module. To track the Graduation indicators achieved by SJY Ultra poor HHs to design further Graduation Module has been developed to declare the household as graduated while fulfilling all the 9 graduation indicators under SJY which is being captured through Monthly progress Report module developed in last FY. In last Financial Year we have also decentralized the SJY MIS to increase the use of SJY MIS for decision making process, So Login credentials have been developed for DPMs, DRPs, and regional coordinators, BRPs, BPMs and Nodal ACs. District Team and BPMs have been oriented on use of SJY MIS.

Validation of SJY HH Profile

In FY 2022-23 we have planned to rectify all 1.55 Lakhs of SJY HH Profile. We will verify all the HH basic details and Convergence details entered in SJY MIS along with about Photograph captured by MRPs through different Modules of Field Reporter Pro App. After verification the Basic details along with convergence details will be corrected as per latest available information.

Entry of Micro planning Profiles in SJY MIS

About 7.6 thousand pending MP Profile along with approx. 45,000 new endorsed MP Profile will be entered in SJY MIS by MRPs through Field Reporter Pro App by MRPs.

HH Profile Entry of Endorsed SJY HH Profile

About 45,000 new Profile will be entered in SJY MIS Endorsed during special Endorsed drive of Country Liquors and Toddy Tappers in both urban and rural areas

Digitization of MRP Profile and their capacity Building

About 1500 new MRPs will join in SJY Team, their Profile will be digitized in SJY MIS and they will be trained on different Modules of SJY MIS. We have also planned to organize refresher training for MRPs on different Modules of SJY MIS.

Strengthen MIS Based Honorarium Payment to SJY MRPs

At present we are processing MIS based variable Honorarium payment to MRPs based on their % Monthly Field visit. As the HHs are graduating now, we have planned to process the MRP honorarium payment based on the Field visit along with their achievement towards HHs Grading and their achievement towards Graduation indicators.

Development of new Modules for Cluster

In Satat Jeevikopaaryan Yojna vertical we are forming different product based clusters for market linkages and developing value chains for SJY HHs . Different Module will be developed in SJY MIS to track the performance of the cluster of SJY

Separate Web Based MIS for Ultra poor HHs in Urban area

We have already initiated Ultra poor HHs Endorsement from Urban area. A spate Web based MIS will be developed for the purpose.

HHs mapping with MRPs and Roaster creation

All the digitized HHs will be insured to Map with MRPs and their Roaster Formulation.

Strengthen the Alert Systems: At present we have developed a system of auto forward the MRP weekly visit to BPMs for review of MRPs and decision making and send the alerts on achievement of graduation indicators by SJY HHs and performance of MRPs to different stakeholders as required. In this FY, we have a vision to digitize the urban area SJY implementation in a separate module and also digitize the cluster module developed under SJY.

KNOWLEDGE MANAGEMENT AND COMMUNICATION

Key Focus Areas in FY 23-24

Umbrella Brand Creation and its promotion

- JEEViKA is also launching its own brand to market the products manufactured by the JEEViKA Didis.
- Training of the concerned and Effective brand promotion using social media, radio jingles, hoardings, digital marketing and campaigns and roadshows for the forward and backward linkages of the products manufactured by JEEViKA.

Video Production and Dissemination

KMC focuses on Video production by community professionals and community participation, which is a powerful tool to bring people together and amplify the voices of those who might otherwise be overlooked.

- Inculcating technical expertise and creativity among the community professionals through periodic training on video production and dissemination techniques.
- Extensive Video production
- Strengthening knowledge sharing using vitalized tracking mechanism through MIS based mobile application – **Pico Projector Monitoring System (PPMS)**.
- Community Video Film Festivals

Interactive Voice Response

GKM&C also introduced Interactive voice response (IVR) technology to increase access to information and services for those SHG members who may not have reliable access to the internet or other digital technologies.

- IVR systems has been developed to interact with automated voice menus, enabling them to access a wide range of information, from Health and Nutrition, social development and education to financial inclusion and entitlement services.
- Development of Audio Spots for Social Messaging on HNS, IBCB, SD, Insurance and so on.
- MIS based application for tracking dissemination

Periodicals and other Publication

Newsletters, Quarterly magazines, case studies and other wide range of materials, such as thematic booklets, meeting minutes, Information Education & Communication (IEC) materials, flyers, coffee table book, posters and project plans, are regularly published to track progress and share information with stakeholders.

- Periodicals include 3 monthly Newsletters (JEEViKA Newsletter, Samachar Patrika and SJY Newsletter) and Quarterly Magazine (The ChangeMakers) provides a platform for sharing updates, success stories, and other news with a broader audience, helping to build awareness and support community development.

- Case studies – An important KM product offer a more in-depth look at specific project or initiative, providing valuable insights.

Event management

- An important component of JEEViKA's Brand Promotion, to engage with communities and stakeholders, and build awareness and support for the program.
- By organizing and participation on events such as **Chief Minister's Program, Tableau presentation for Republic Day and Independence Day, Job fairs, Bihar Diwas, Saras Mela, Mahotsav** at district level and so on.

Social Media Management

- Social media promotion and campaigning is a vital indicator of GKM&C as it allows the program to reach a wider audience, particularly among younger people and those with greater access to technology.
- Information dissemination through platforms like Facebook, Twitter, Instagram, YouTube, Telegram and WhatsApp, JEEViKA shares updates, success stories, and other news with a broader audience and creating online forums for the community members to ask questions, share feedback, and engage with the program.

Community Grievance Management and Redressal Mechanism

One of the important facets of Governance is Community Grievance Management and Redressal Mechanism to ensure transparent, accessible, and responsive to the needs of community members.

- JEEViKA has established grievance redressal committees (GRC) in all 38 districts for addressing and resolving complaints in a timely and transparent manner.
- A MIS based system has been developed for tracking grievances and monitoring the effectiveness of the grievance redressal mechanism.
- Using toll-free helpline that community members can use to report grievances or seek assistance.

MONITORING AND EVALUATION

The objective of Monitoring & Evaluation is to integrate project monitoring systems, with scientific impact evaluations, and qualitative studies, in close collaboration with project implementations units. Monitoring and Evaluation system would use a comprehensive and thorough monitoring, evaluation and learning system to measure change, assess the effectiveness of the project, and pinpoint design and implementation challenges in a manner that is closely integrated with project implementation activities. The expectation is that this will provide continuous feedback to project management and other stakeholders on the progress and quality of project implementation. This would help the project management in taking appropriate and timely decisions, to make mid-course corrections as necessary, and to assess the output, outcome and impact of the project vis-à-vis its stated objectives. Moreover, a system of learning would be developed to institutionalize the learning process and convert field experiences and field actions into knowledge and knowledge products, which can be disseminated to internal and external audience for wider outreach and for increasing the effectiveness and efficiency of the implementation process.

Components of the Monitoring, Evaluation and Learning System

Process Monitoring (External and Internal Process Monitoring)

In a community driven project, there is a need of responsive and adaptive monitoring systems as community level development processes do not necessarily conform to pre-set rules, deadlines, targets or blue print approaches. As part of the Process Monitoring (PM) effort, the exercise would ensure that project facilitation activities are properly undertaken and fiduciary aspects of the project are properly handled. In this regard, the process monitoring would support the project management team and other stakeholders in understanding on how and through what processes inputs get converted into outputs; what issues are critical in that conversion process, and what action is necessary to increase the effectiveness of project interventions. It seeks to assess whether the processes observed are close to the ideal or intended processes and it explains the factors responsible for the deviation, if any, and explains what needs to be done to achieve the ideal/intended process. It is a key management tool for staff at all levels (State, District, Block), especially for process driven projects, designed to help implementing organizations become more participatory and demand responsive.

To execute Process monitoring task two approached would be adopted; firstly, through external agency and secondly, through internal CPR-Process Monitors. For external Process monitoring for FY 2023-24, an agency will be hired at state level to cover Process Monitoring in 38 districts. For Internal Process Monitoring, Community Based Monitoring System (CBMS) would be established. Under this intervention, CRP-Process Monitors would be selected from Resource Blocks and trained thereafter for Process Monitoring in parallel with external agency.

More specifically, the objectives of process monitoring are:

- To understand how project inputs result in project outputs and identify issues critical to such conversion;
- To provide information necessary to the management to increase the effectiveness of the project in the areas of:

- Inclusiveness and Sensitivity of the project staff to the needs of the poor;
 - Internal and external functioning of the SHGs/ VOs/ CLFs/ PGs/ PCs
 - Evolution, implementation and management of sub-projects;
 - Inclusion of PRIs and civil society organizations in the project implementation; and
 - Identification, rehabilitation and empowerment of vulnerable and disabled people.
- To verify the process related assumptions of the project;
 - To track the defined intervention based protocols;
 - To assess whether activities/processes as planned are carried out;
 - To generate a learning and feedback mechanism, which would enhance prospects for adaptation, especially at the early stages of the project; and
 - To assess whether the style of work and management is the best way to achieve the objectives.

The Process Monitoring will place a system of feedback loops (both horizontal i.e. across blocks/districts/states and vertical i.e. from management to field and back). Feedback loops will also be instituted at the community level and will track social and political mobilization challenges; changes in levels of empowerment, civic engagement, and political participation in gram panchayat institutions, and social audits; and changes in aspirations, mobility and entrepreneurial capacity of members. The Process Monitoring team will also facilitate project implementation: quality, failures, successes, and challenges and the internal learning by doing. They will also document important stories of change and empowerment through digitized audio and video files.

Impact Evaluations

In collaboration with external agencies, a series of comprehensive studies would be carried out that will provide an in-depth understanding of the impact of the project, and the processes initiated in project.

Comprehensive Group Self-Monitoring System (to track institutional development)

The central objective of group (SHG/VO/CLF/PC/PG) self-monitoring is to make the primary stakeholders an integral part of the overall M&E system. The self-assessment would involve the use of learning tools by the groups to assess their own organizational capacity development as well as progress towards sustainable livelihoods. Each SHG/VO would periodically undertake self-assessment of the goals it set out for itself and measure progress towards indicators it selected. Self-assessments would track levels of satisfaction/dissatisfaction of the groups to function as a collective, mobilize resources, promote bonding and bridge social capital, solve livelihood problems, manage collective activities and take responsibility.

In order for the group self-assessment to be useful and taken seriously by members, the SHG/VO would be empowered to take decisions on the basis of their collective self-assessment. They may also need to be effectively linked to a higher-level decision making body that would respond quickly and effectively as and when required.

Developing appropriate self-monitoring and learning tools is a critical step in the introduction of a self-

monitoring system. Simple, flexible and yet useful tools would be developed to enable the groups to undertake self-monitoring early on in the project. However, self-monitoring tools would be so designed as to capture certain basic information about the dynamics and development of the group, apart from groups' self-perceptions. The basic group information would be fed into input-output MIS system as well as process monitoring system. To enable the groups to undertake self-monitoring, appropriate capacity building of group would be undertaken by the M&L wing of the district project management unit. The development of learning tools for self-monitoring, however, would be contracted to the agency responsible for external process monitoring and MIS development so that effective integration of the three types of monitoring would be achieved.

Publication of the reports

- ✓ Production of "Process Monitoring Reports" at quarterly basis
- ✓ Production of "Community based Process Monitoring Report" half yearly
- ✓ Production of "Project Annual Progress Report"
- ✓ Production of "Project Quarterly Progress Report"
- ✓ Production of Impact Evaluation and other study reports

MLE activities for Decision making

The core objective of MLE activities to feed into the management's decision making process based on the timely and accurate information so that the project management and staff can take timely and necessary corrective actions. Under JEEViKA II, MLE system will be further strengthened to function as "Management and Decision making tools"

During the course of project start up, the team will agree on Key 15 monitoring indicators to be monitored and focused. Routine monitoring at district, block, CBO level will focus on the following 15 indicators. Monthly report will be prepared for the management's attention along with the progress of AAP at each district.

MANAGEMENT INFORMATION SYSTEM

The data entry or digitization of CBOs' profiles and their financial transactions at the block/district level is being conducted. The other interventions related to Farm, Non-Farm, Livestock, Jobs etc. are also being covered. This allows to maintain current data in the MIS system and will help the management in proper decision making as well as in carrying out reviews at all levels.

The digitization work in BRLPS is increasing in significant manner as multiple mobile apps and web based data entry is being rolled out across state. The data entry in all apps/applications is going to be a continuous process and will help in sharing of information in timely manner with accuracy. The digitization would require reinforcement of the existing IT Infrastructure and utilization of existing cadres and project staffs at block and district level offices.

Apps/Application

Going ahead, the MIS vertical have plans to enhance and strengthen the IT Infrastructure at SPMU, DPCUs and BPIUs for smooth, effective, reliable and robust way of digitization. This will allow data sharing and communication among them. It may be further extended to CBOs i.e. CLF and VO to start with.

Digital literacy

Digital literacy is one of the segment where more emphasis is required. In coming times, digitalization is going to increase with leaps and bounds and the resource person for the activity can be identified from the Cadres or CBOs members. These resource person can be groomed and strengthened by extending them Digital literacy. Capacity building of cadres is of paramount importance for digitization purpose and its proper understanding. This will have multi-facet benefit to the community members, CBOs and Project as well. This will help to take the MIS to community level too. The digitization process, generation of reports and its usage is to be done by the community at the CBO level.

Initially it will be started with limited number of interventions for basic data entry work with minimum transactional data.

The use of community members in digitization process will immensely help in expediting the data entry process. The members will also be able to use other mobile apps for their other requirement. The digital literacy will also motivate them. It will help them to use smart phones for their financial transactions as well.

IT Infrastructure

The smooth flow of information across organization and all stake holders is based on the IT infra. The proper maintenance of existing infra and further enhancing it is very much the need of the hour. The Infra will include cloud servers for hosting all the application with security and robust environment with minimum downtime of applications. Desktops/Tabs/Smartphones will further expedite the digitization process at ground level.

RESOURCE CELL

NRLM, MoRD, has recognized BRLPS as NRO for integration of Food, Nutrition, health and WASH Intervention (FNHW), Vide DO Letter No-11012/01/2011-SGSY-1(315537), dated 02.07.2020. The primary focus of “JEEViKA” is to enhance livelihoods of rural poor households in the state, as part of addressing multi-dimensional issues of poverty and quality of life of rural poor. JEEViKA has been focusing on empowering communities for better utilization of available services, resources and encourage them to adopt recommended health, nutrition, sanitation, hygiene behaviors and improve the uptake of health, nutrition & sanitation services.

Further, NRO BRLPS has also been entrusted to provide capacity building input support to SRLMs in universalizing FNHW intervention/activities. Hence, in the light of the above **NRO shall support SRLM in the following ways-**

SUPPORT EXTENSION TO SRLM AS NRO

Behaviour Change Communication (BCC) on FNHW:

Behaviour Change Communication approach with CBOs has always proven to be very impactful and cost effective. The Trained Community cadre facilitate FNHW training and regular discussion on key FNHW issues (09 modules) during weekly meetings of SHGs. The Cadre roll out one module in each month repeatedly in respective weekly meetings. VO Health Sub Committee (HSC) (Also termed as Social Action Committee under other SRLMs) does the follow up through House Holds (HH) visits among targeted HHs i.e. pregnant women and lactating mothers of U-2 children along with concerned cadre. NRO will support SRLM with Nine FNHW Modules and any specific issue separate module will be developed by NRO.

Modular Training to Social Action Committee & Office Bearers:

Specific modules will be roll out by CRPs to orient the Social Action Committee members & Office Bearers members to encourage them to visit Household & health centres.

Community Campaign and Participation:

Campaigns are very important for creating positive environment towards a particular behaviour. Hence campaigns will be organized on quarterly basis and mostly aligned with the modules being rolled out in the SHGs.

Convergence with Line Department:

The convergence with the government department primarily aims to strengthen the supply side intervention and support government’s ongoing schemes which are focused on improving FNHW status of SHGs. So primarily, the focus is given on such a scheme in which is directly beneficial for our SHG HHs, which meet our defined FNHW objective as well as link with Livelihoods framework.

Exposure on Best Practices at NRO:

Regular exposure visit of cadre & Staff from SRLM will be conducted at NRO sites for seeing the impact of BCC among the community and also role of CBOs in changing the food habits & diet diversity adopted with the BCC module roll-out.

Resource Person Support for conducting ToT:

NRO will send trained and expert FNHW trainer to develop master trainer at SRLM on BCC module. The support will deepen up to District & Block level. The master trainer will play important role in expansion of FNHW intervention in non-intensive blocks.

FNHW module support & IEC material:

NRO will support SRLM in developing FNHW modules & its customization and also provide support in developing various IEC material related to knowledge dissemination among the community and will be used at CBO level for training. NRO will develop training tool kit in sync with the NRLM guidelines and advisory.

System strengthening:

- Formation of Committee: - Formation of three-member Social Action Committee at all institutions above SHG i.e. V.O. and C.L.F.
- Placement of Manpower: - To strengthen the capacity of the members of CBO's it is required to place dedicated manpower for FNHW at each level i.e., at State, District, Block, CLF etc.
- Capacity building of manpower: - Staff and cadre placed at different levels will be trained on FNHW modules time to time by NRO/NRP/Technical support agency. Capacity building programme will take place in cascading mode i.e. Trained pool of staff at state will train manpower placed at district and block and up to CLF.
- Capacity building of SAC: - At first SAC will be oriented on importance of FNHW and how it plays significant role in economic improvement.
- Displaying of messages around Health & Hygiene inside CBO office premises.
- The CLF should be capacitated enough to prepare its Annual Action plan and conduct monthly

Budget for NRO-FNHW, BRLPS for FY 2023-24						
S. No.	Budget Head	No. of person	Unit /days	Unit Cost	Total Budget/ Rs./ Block P.A	Remarks
A	HR FNHW NRO Consultants, YPs in BRLPS					
1	Project Manager -NRO External Support	1	6	80000	480000	It is expected, hiring process to be completed by Aug'23
2	NRO Consultants (FNHW-4 & RC -4) for 12 months	3	10	95,000	28,50,000	Hiring of consultant by April' 2023
3	Project Associate (full time)	1	6	35,000	2,10,000	It is expected, hiring process to be completed by Aug'23
4	Benefits & Entitlements/ TA/DA, Insurance, Medi-claim, EPF etc.)	3	10	10,000	3,00,000	As per the approved policy of BRLPS
Sub Total A					38,40,000	
B.	Capacity Building, Exposure & Immersion for own team within state					
1	District level Residential Training of CRPs, PRPs & others	400	10	1,000	40,00,000	TA/DA, stationary & other cost- FNHW
2	Training of NRO Consultants, SAP, SRPs/Trainers/ staff etc.	30	10	1,500	4,50,000	State level Residential Trainings & stationary cost

review with the support of MIS.

3	Resource Person's fee	20	20	2,000	8,00,000	For training of consultants CRPs/PRPs/staff/etc.
4	Resource person travel, TA/DA accommodation & fooding etc.	20	20	2,500	10,00,000	
5	Capacity Building of CRPs/PRPs	400	7	1,000	28,00,000	Through CRP drive training & exposure within state
Sub Total B					90,50,000	

Being healthy is a state of complete physical, mental and social wellness. Food, Nutrition, Health and Wash (FNHW) is one of the crucial components for healthy and quality life for every human being. It promotes overall well-being at all ages which plays a very essential role in livelihoods & sustainable development. As a FNHW NRO, BRLPS motto is to actualize the realm of popular proverb "Health is Wealth" through providing CB support to other SRLMs and their CBOs in implementing the FNHW BCC modules with universalization strategy.

C.	Staff/Expert/Specialist Support of JEEViKA officials at the Place of SRLM					
1	Resource Fee-NRO Training Experts/consultants for Training	20	10	3000	6,00,000	
2	Food & Accommodation (During Travelling To & Fro)	20	10	3000	6,00,000	For Trainer/Experts and Consultants
3	Travelling to SRLM (By economy class air fare/Train)	Approx.			2,50,000	
4	JEEViKA, NRO officials visit related Cost (travel, Food & Lodging cost)	Approx.			5,00,000	Attending Meet, Debriefing /briefing travel by Air/Train)
Sub Total C					19,50,000	
D.	IEC, MIS, Communication & Miscellaneous					
1	IEC Materials, (Flip Chart/Modules) WebEx, ZOOM & other apps etc.	Approx.			15,00,000	IEC Printing cost. Apps for meeting & training
2	Empanelling, Hiring & Establishing MIS based support system	Approx.			7,50,000	
3	Hiring of higher level consultant for studies & Evaluation.	Approx.			10,00,000	
4	Miscellaneous /Contingencies	Approx.			15,00,000	
Sub Total D					47,50,000	
Grand Total					1,95,90,000	

Total Estimated Budget - Rs. One Crore Ninety Five Lakh Ninty Thousand Only /-

LOHIA SWACHCHH BIHAR ABHIYAN

Swachh Bharat Mission- Grameen

Annual Implementation Plan 2023-24

Whether the AIP has been prepared in consultation with Rural Local Bodies (Gram Panchayat/Block Panchayat/District Panchayat authorities) and the relevant proposed activities have been included in GPDP/BDP/DDP)	
Whether the AIP has been prepared in consultation with MGNREGS authorities and the relevant proposed activities have been included in MGNREGS Annual Action Plan	
Whether 15th FC funds have been dovetailed against different sanitation activities	
BASIC INFORMATION	
Name of State/UT	BIHAR
Implementing Agency at State level (Mention: SWSM/Other State Govt. Agency)	Lohiya Swachh Bihar Abhiyan, State Project Management Unit
Department by which SBMG is implemented	Rural Development Department
Chairman of Executive Committee of the State Committee/Agency by designation	Chief Executive Officer BRLPS -cum- Mission Director, Lohiya Swachh Bihar Abhiyan
Address for communication	Mission Director, LSBA, JEEViKA (Bihar Rural Livelihoods Promotion Society), 1st Floor, Vidyut Bhawan - II, Patna - 800021 (Bihar)
Phone: Office, Mobile	0612-2504981
Email:	ceo@brlps.in
Account details of State SBM(G) Agency (Account details under SBM(G)-regular grant at State level)	Account No: 625901143298
	Name of the Bank: ICICI
	Branch: Exhibition Road
	IFSC Code: ICIC0006259
State Profile	
Total population of the State (<i>Census 2011</i>)	10,40,99,452
Total rural population of the state (<i>Census 2011</i>)	9,23,41,436
Number of Districts	38
Number of Blocks (Rural)	533
Number of Gram Panchayats	8067
Number of Villages	36858
Number of rural households (Census 2011)	16862940

ODF Plus Plan for 2023-24

ODF Plus GPs and villages

Components	Total no. of districts/blocks/GPs/villages in the State	Actual ODF Plus* achievement upto 01.02.2023		Expected total ODF Plus* achievement (upto 31.3.2023)	ODF Plus* plan for 2023-24
[1]	[2]	[3]		[4]	[5]
GPs	8067		100	200	3000
Villages	36858	Non ODF Plus	28763	25058	0
		Aspiring	6764	10000	23458
		Rising	930	900	2500
		Model	401	900	10000
Total		36858	36858	36858	35958

*In the case of GP, achievement against Model status is to be indicated, whereas in the case of villages, ODF Plus status according to categories is to be stated.

Solid Waste Management (SWM) - Village level activities

PART - A

SWM Plan 2023-24				
Total no. of villages in the State	No. of villages covered with SWM till 01.2.2023 (cumulative)	Expected No. of villages covered with SWM upto 31.3.2023 (cumulative)	Residual no. of villages to be covered with SWM [(1)-(3)]	No. of villages planned to be covered with SWM during 2023-24*
36858	10300	19186	17672	17672

PART - B

Component-wise details for SWM Plan 2023-24 (Also attach separate write up as per Note 3)

Components	Physical plan (unit)	No. of villages proposed to be covered	Projected population to be covered	Total funds required (Rs. lakh)	Funding sources (Rs. in lakh)					
					Projected requirement of SBM-G Funds subject to cap in Note 1	Mandatory 15th FC contribution as per Note 1 and Note 2	Addl. 15th FC funds	MGNREGS	Business Model/Private funds	Other source, if any (SFC/ MPLAD/ MLALAD/ CSR, etc. - pl. specify)
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
Village level activities										
For smaller villages (upto 5000 population)										
No. of Community Compost Pits	8973	15347	38367500	2691.9	16114.35	6906.15				
No. of Tricycles/other vehicles	40093	15347		12518.6						
Setting up of collection/ storage/ segregation centre/ shed	2500	15347		20000						
				Total: 35210.9					Total:	Total:
For bigger villages (above 5000 population)										
No. of Community Compost Pits	2328	2325	12787500	698.4	4028.0625	1726.3125				
No. of Tricycles/other vehicle	15217	2325		5324						
Setting up of collection/	1267	2325		10136						

storage/ segregation centre/ shed				Total: 16158.4			Total:	Total:	Total:	Total:
No. of Individual Compost Pits	35000	17672	NA		NA	NA				
Segregation bins for individual households	10000000	17672	NA	18000	NA	NA	18000			
Segregation bins at Public Places	56505	17672	NA	1412.63	NA	NA	1412.62 5			
Material/equip ment (including safety equipment) for waste management e.g. segregation, cleaning of premises, etc.	3767	17672	NA	376.7	NA	NA	376.7			
O&M for Solid Waste Management (including services of collection/ transportation of waste from households to collection/	8067	36858	NA	2016.75	NA	NA	2016.75			

segregation centre) (Focus on Business Model)								
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Notes: 1. For village level SWM activities, SBM(G) funding is available for community compost pits, tricycles/other vehicles, collection/storage/segregation centre/shed upto Rs. 60 per capita for villages upto 5000 population and Rs. 45 per capita for villages above 5000 population - out of this, 30% is to be mandatorily borne from 15th Finance Commission funds, and remaining 70% under SBM(G) in the ratio of 60:40 between Centre and State (90:10 in the case of 8 NE States, and Himachal Pradesh, Uttarakhand and UT of Jammu and Kashmir, and 100% for UTs other than J&K). However, savings in respect of village level Greywater management if any can be used for SWM in the same village

2. As 15th FC funds are not available to UTs, 15th FC mandatory contribution is also to be borne from SBM(G) funds on activities permitted under SBM(G).

GOBARDhan Projects

Separate write up on proposed strategy for Gobardhan projects in the State including O&M arrangement to be attached.

States are to fill relevant data in the designated boxes. Colored boxes (with pre filled data) are not to be edited.

PART - A

Existing status of GOBARDhan projects in Districts as on 01/02/2023

Sl.No.	Name of District	No. of Cluster projects	No. of Community projects	No. of Compressed Bio-Gas (CBG) plants	Total	Remarks
[1]	[2]	[3]	[4]	[5]	[6]	
	Purba Champaran	0	1	0	1	10 Community projects are under construction in
	Jamui	0	1	0	1	

Total		0	2	0	2	10 Districts to be completed by end of Mar 2023.
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PART - B

GOBARdhan Plan 2023-24

Components	Funding permissible under SBM-G	No. of districts in which the projects proposed	Physical plan (in number)	Total funds required (Rs. lakh)	Source of funding (Rs. in lakh)				
					Projected requirement of SBM-G Funds subject to cap in Column (2)	15th FC Funds	MGNREGS	Business model Private funds	Other source, if any (SFC/ MPLAD/ MLALAD/ CSR, etc. - pl. specify)
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
CommunityGO BARDhan projects	Upto Rs.50 lakhs per district*	26	26	1300	1300	0	0	0	0
O&M of Community/cluster GOBARDhan projects (Focus on Business Model)	NA	13	13	151.84	NA	0	NA	151.84	
Household level GOBARDhan projects	NA	0	0	0	NA	NA			

*60:40 between Centre and State (90:10 in the case of NE States, and Himachal Pradesh, Uttarakhand and J&K, and 100:0 for UTs other than J&K)

Plastic Waste Management

Separate write up on proposed strategy for Plastic Waste Management in the State including O&M arrangement to be attached.

States are to fill relevant data in the designated boxes. Colored boxes (with pre filled data) are not to be edited.

PART - A

Existing status of Plastic Waste Management Units (PWMUs)/Material Recovery Facilities (MRFs)

Total no. of blocks in the State	No. of blocks having PWMUs / MRFs as on 01.03.2023	No. of blocks having linkage with existing urban PWMUs/ MRFs as on 01.02.2023	Total No. of blocks being catered by these rural or urban PWMUs/MRFs	Total No. of villages in the blocks in Column (4)	No. of villages having coverage of PWMUs/MRFs			Out of Column(5), Residual villages to be covered from existing rural/urban PWMUs/MRFs [(5)-(8)]
					with Rural PWMUs/ MRFs	with Urban PWMUs/ MRFs	Total	
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
533	22		22	1364	1364		1364	

PART - B

PWM Plan 2023-24

No. of blocks planned for setting up PWMUs/MRFs / having linkage with urban	Residual no. of blocks for 2024-25
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PWMUs/MRFs during 2023-24*	
113	394

*Component-wise details of physical targets and funds requirement/sources to be given in Part-C.

PART - C

Component-wise details of PWM Plan 2023-24

52		52	52	52	Projected requirement of SBM-G Funds subject to cap in Column (2)	15th FC Funds	MGNR EGS	Business model/ Private funds	Other source, if any (SFC/ MPLAD / MLALAD/ CSR, etc. - pl. specify)
[1]	[2]	[3]	[4]	[5]					
Setting up of PWMUs/MRFs	No. of PWMUs/ MRFs	Rs. 16 lakhs per block*	113	1808					
	No. of Blocks		113						
No of blocks proposed to be linked with Urban PWMUs/MRFs		NA		NA	NA	NA	NA	NA	NA

No. of PWMUs/MRFs to have arrangements for transportation of plastic waste from villages to PWMUs	NA	113	NA	NA		NA		
No of PWMUs/MRFs for which forward linkages to be established with recyclers, for use in bituminous road construction, cement factories, etc.	NA	113	NA	NA	NA	NA	NA	NA
O&M of PWMUs/MRFs (Focus on Business Model)	NA	139	13.9	NA		NA	13.9	
*60:40 between Centre and State (90:10 in the case of NE States, and Himachal Pradesh, Uttarakhand and J&K, and 100:0 for UTs other than J&K)								

Menstrual Waste Management

Components	No.
No. of Incinerators installed	117
No. of Blocks having Incinerators	

Plan for 2023-24

Components	Funding permissible under SBM-G	Physical plan (in number)	Total funds required (Rs. lakh)	Source of funding (Rs. in lakh)				
				SBM-G Funds	15th FC Funds	MGNR EGS	Business model/ Private funds	Other source, if any (SFC/ MPLAD / MLALAD/ CSR, etc. - pl. specify)
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
No. of Incinerators (CPCB/SPCB approved) to be installed	NA			NA		NA		
No. of Blocks								

PART - A

Greywater Management (GWM) Plan 2023-24

Total no. of villages in the State	No. of villages covered with GWM upto 01.02.2023	Expected No. of villages covered with GWM upto 31.3.2023	Residual no. of villages to be covered with GWM [(1)-(3)]	No. of villages planned to be covered with GWM during 2023-24*

[1]	[2]	[3]	[4]	[5]
36858	10300	19186	17672	17672

PART - B

Component	Funding permissible under SBM-G	Sharing pattern	Physical plan (in number)	No. of villages	Projected population to be covered	Total funds required (Rs. in lakh)	Projected requirement of SBM-G Funds subject to cap in Col (2) & Col (3)	Mandatory 15th FC contribution*	Addl. 15th FC funds	MGNERGS	Business model/Private funds	
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	
Construction of Community Soak pits/Leach pits/Magic pits (for smaller and bigger villages)	Upto Rs. 280 per capita	30% from 15th Finance Commission funds*, and remaining 70% under SBM(G) in the ratio of 60:40	161559	17672	38367500	48467.7	107429	14540.31				
Greywater Management systems (WSP, Constructed Wetlands, Phytorid, DEWATS, etc.) - for bigger villages	Upto Rs. 660 per capita if they take up Greywater Management Systems (WSP, etc)	between Centre and State (90:10 in the case of NE States, and Himachal Pradesh, Uttarakhand and UT of J&K, and 100:0 for	WSP	38	152	12787500	760	84397.5	724.5			
			Constructed Wetands	38	76		570					
			Phytorids	5	20		125					
			DEWATS	12	48		360					
			Horizontal filter	100	100		200					
			Vertical filter	100	100		200					
			Root zone treatment	5	20		200					
			Total	298	516		2415					

		UTs other than J&K)									
Construction of Individual Soak pits/Leach pits/Magic pits	NA	NA	35000	17672	NA	1750	NA	NA		1750	
Kitchen Gardens	NA	NA	37670	17672	NA	NA	NA	NA	NA	NA	NA
Drainage channels (In Feet)	NA	NA	3534400	17672	NA	28275.2	NA	NA		28275.2	
Small-bore pipe conveyance system	NA	NA	Need based		NA		NA	NA			
Creation of Silt, Oil & Grease chambers for pre-treatment of grey water before channelizing into community GWM system	NA	NA	161559		NA		NA	NA			
O&M for Greywater Management (Focus on Business Model)	NA	NA			NA		NA	NA			

Faecal Sludge Management (FSM)

Separate write up on proposed strategy for Faecal Sludge Management in the State including O&M arrangement to be attached. States are to fill relevant data in the designated boxes. Colored boxes (with pre filled data) are not to be edited.

Part-A

Existing FSM status										
S.No .	Name of District	No. of Twin pit toilets	No. of Single pit toilets	No. of Septic tank toilets	No. of Septic tanks connected with soak pits	No. of Mechanical desludgers	Total No. of villages in the district	No. of villages linked to Mechanical desludgers	No. of FSTPs in rural areas	No. of urban STPs/FS TPs with rural areas linkage
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
1	ARARIA	451909	1490	2392	1087	27	717		0	
2	ARWAL	52072	24	65120	57	0	301		0	
3	AURANGA BAD	333855	537	46348	1	0	1726		0	
4	BANKA	214995	309	98498	241	0	1586		0	
5	BEGUSARAI	451704	866	2180	1	0	699		0	
6	BEGUSARAI	394362	2380	16691	217	0	880		0	
7	BHOJPUR	346676	916	81138	6130	0	977		0	
8	BUXAR	145729	9610	126275	7	0	764		0	
9	DARBHANGA	545004	20647	86359	13747	37	1138		0	
10	GAYA	433561	15287	152895	8	7	2563		0	1

11	GOPALGAN J	316552	1066	66581	47	0	1317		0	
12	JAMUI	287652	6466	1195	264	0	1310		0	
13	JEHANABA D	82667	5400	49830	1	0	529		0	
14	KAIMUR(B HABUA)	243269	4845	66125	0	0	1227		0	
15	KATI HAR	425239	965	511	46	0	1220		0	
16	KHAGARIA	223006	668	775	5	0	201		0	
17	KISHANGA NJ	263631	884	54	2	0	691		0	
18	LAKHISARA I	153015	129	1867	1	0	333		0	
19	MADHEPU RA	312964	1282	89	1	0	369		0	
20	MADHUBA NI	575698	3380	126366	186	0	990		0	
21	MUNGER	142453	6032	61823	14	0	487		0	
22	MUZAFFAR PUR	711999	5115	4554	4377	0	1672		0	
23	NALANDA	319131	408	305	277	0	937		0	
24	NAWADA	196301	4754	37866	5	0	892		0	
25	PASHCHIM CHAMPAR AN	572600	11520	37793	7	0	1193		0	
26	PATNA	388678	3511	180338	15	50	1176		0	
27	PURBA CHAMPAR AN	407812	26105	436332	1	0	1177		0	
28	PURNIA	478686	409	24	1	0	1031		0	1

29	SAHARSA	281296	1973	21554	14	0	394		0	
30	SAMASTIPUR	597145	3420	9867	568	0	959		0	
31	SARAN	438460	5273	75435	1073	0	1498		0	
32	SASARAM(ROHTAS)	428579	647	4964	837	0	1578		0	
33	SHEIKHPURA	75475	768	26534	1	0	215		0	
34	SHEOHAR	183695	544	1706	38	8	180		0	
35	SITAMARHI	541212	3818	5794	21	0	793		0	
36	SIWAN	118433	21307	330631	208475	0	1346		0	
37	SUPAUL	382695	1755	15081	1888	44	563		0	
38	VAISHALI	486757	4748	28314	682	0	1229		0	
Total		13004967	179258	2270204	240343	173	36858			2

Part-B

Retrofitting Plan for FSM							
Components	No. of IHHLs identified for retrofitting	No. of IHHLs retrofitted as on 01.02.2023	No. of remaining IHHLs to be retrofitted	Funds required & funding sources (Rs. in lakhs)			
				15th FC funds	MGNREGS	Other sources, if any (SFC/ MPLAD/ MLALAD/ CSR, etc. - pl. specify)	Total
Retrofitting of Single Pit toilets to	179258	2439	50000	2500			

Double pit toilets							
Retrofitting of Septic tanks without soakpits	2270204	2569	1000000	10000	10000		

Note : 6 Lakh septic tanks will be connected with Soak pit constructed by household.

Part-C

Plan for setting up rural FSTPs or linkage with Urban FSTPs/STPs during 2023-24

Component	Funding permissible under SBM-G	Physical plan (in number)	No. of districts proposed to be covered	No. of villages proposed to be covered	Population that will be covered	Total funds required (Rs. in lakh)	Funding sources (Rs. in lakh)				
							SBM-G Funds* subject to cap as per Column (2)	15 FC Funds	MGNREGS	Business model Private funds	Other source, if any (SFC/ MPLAD / MLALAD/ CSR, etc. - pl. specify)
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
Setting up Faecal Sludge Treatment Plants	Upto Rs. 230 per capita*	10	10	500	1250000	500	500				
Trenching		5	5	10	25000	5					
Linkage with urban STP/FSTPs	NA	13	1	825	NA		NA	NA	NA		
O&M of rural FSTPs (Focus on Business Model)	NA				NA		NA				

*60:40 between Centre and State (90:10 in the case of NE States, and Himachal Pradesh, Uttarakhand and J&K, and 100:0 for UTs other than J&K)

Note: SBM Urban Bihar has targeted 230 STPs. Once the construction is done then SBM-G will converge with them

IEC Plan for 2023-24

Components	Status	Units Planned	Unit Cost	Expenditure foreseen (in RS.)
IEC Materials (for BCC)				
Solid Waste Management	FlipChart (Two Volumes), Handbook	16753	1350	226.17
Grey \Water Management, Gobardhan, Plastic Waste Management, FSM	Brochures (5)/leaflets	1000000	15	150.00
CB Module/SOPs	Module/ODF Plus SoP booklets	8750	250	21.88
Video Documentaries/Short films/ Spots Production	success stories/best practices/Spots/advertisement (IPRD)	6	413000	24.78
Advertisement (Print & Electronic)	Newspapers /TV / Radio (AIR/FM/Community Radio)			50.00
IEC in Model villages (On village per Block)	Showcasing ODF+ product range (Sinage board-5)	533	35000	186.55
	Wall Painting/Slogan Writing/Faxes	533	10000	53.30
Iconic places	Display board/ Sinage board/Hoarding/Wall Painting/Slogan Writing	1	500000	5.00
Digital Communication (DCMS)	Messaging with mobile phones (Text message, Audio, Video, Multimedia)	8067	300	145.21

IEC Campaign (Wholistic/360 Degree)	Swachhta Rath / Nukkar Natak (IPRD) Miking/Community activities in bottom GPs	800	40000	320.00
IEC Cell (State)	Camera and other equipment, video documentation, editing etc		200000	2.00
Impact Assessment of IEC/BCC activities				20.00
Functionaries for IEC				
Deployment of Swachhagrasahis (For BCC/IPC)		8067	2800	1355.26
Hiring of Experts (PMU)				
PMU at State level	For 24 months.	1		600
Village level Interventions				
SHG(Jeevika) Led BCC	Engaging CBOs (2 CM Per GPs)	8067	300	145.206
Slogan Writing / Wall Paintings	ODF Plus/SBMG/SSG 2023 Messages	17672	2000	353.44
Periodic Community Led BCC campaign	Thematic fortnight/weekly/community led BCC Campaign (ex- SGHG, HSSG, SHS, HKHJ)	3067	1400	171.75
District Level Interventions				
Meeting/Review with Stackholders/PRI	One each quarter	38	20000	30.4
IEC/BCC Drive by DWSC	DWSC IEC Plan (Swachhta Rath/Nukkad Natak/Miking)	38	200000	76.0
Awariness/Branding/Exhibtions	Hoarding/ Singage board/Wall Painting/Displays etc	38	50000	19.0
Facilitation/Award Ceremony		38	30000	22.8
District IEC Cell (Social Media)	Camera and other equipment, E-posters making, video editing etc	38	50000	19
Total				3997.73

Plan for SSG 2023 activities post completion of Baseline Village Self-Assessment

A	Please highlight the State/UT's strategy to address the gaps found under village self-assessment (may attach separate sheet, if required)						
	The 96% village self-assessment was done in the month of Dec'22 and then the date was extended to Jan'23 • As per the findings the district has been sensitized to update the self -assessment of all the villages once again in the month of April'23 and to correct the gaps observed. • Training imparted to the district and block team on SSG'23.						
B. Overall approach and strategy for completing peer verification							
Sl. No	Level of peer verification	Strategy for completing peer verification and selection of best performing GPs					
1	Plan for peer verification of all GPs at block level	Inter block team will do the peer verification of all GPs before 10th June 2023.					
2	Plan for peer verification of best performing GPs in block by District level	Inter District team will do the peer verification in selected GPs before 25th June 2023.					
3	Plan for peer verification of best performing GPs in District by State level to nominate best GPs to DDWS	All shortlisted GPs will be verified by state level team before 10th July 2023					
C Districts progress under SSG 2023 vis-à-vis SSG 2022							
Sl. No	District Name	District Score - SSG 2022	Planned District Score - SSG 2023	Sl. No.	District Name	District Score - SSG 2022	Planned District Score - SSG 2023
1	KHAGARIA	2.6	***	20	NAWADA	1.52	***
2	SHEIKHPURA	4.19	***	21	KISHANGANJ	1.71	***
3	PURNIA	0.18	***	22	BEGUSARAI	2.3	***
4	SARAN	0.61	***	23	NALANDA	0.92	***
5	JEHANABAD	2.06	***	24	GOPALGANJ	0.22	***
6	ARWAL	4.46	***	25	KAIMUR(BHABUA)	0.13	***
7	KATIHAR	0.42	***	26	PURBA CHAMPARAN	1.15	***
8	BANKA	0.47	***	27	PATNA	2.24	***
9	SHEOHAR	3.01	***	28	GAYA	1.25	***

10	JAMUI	0.66	***	29	DARBHANGA	0.96	***
11	LAKHISARAI	1.48	***	30	SITAMARHI	0.95	***
12	SAHARSA	2.76	***	31	VAISHALI	0.66	***
13	MADHEPURA	0.72	***	32	ARARIA	0.6	***
14	SASARAM(ROHTAS)	1.93	***	33	SIWAN	0.65	***
15	BHAGALPUR	0.49	***	34	MUZAFFARPUR	0.53	***
16	BUXAR	1.07	***	35	PASHCHIM CHAMPARAN	0.32	***
17	SUPAUL	2.38	***	36	AURANGABAD	0.91	***
18	BHOJPUR	0.48	***	37	SAMASTIPUR	2.11	***
19	MUNGER	3.03	***	38	MADHUBANI	1.11	***

Summary of Physical and Financial Proposals for the year 2023-24

(Rs. in lakhs)

Component		Projected physical plan	Funds requirements and funding sources						
			Projected requirements of SBM-G funds		15th FC	MGNRE GS	Business Mode I/ Private funds	Other source, if any (SFC/ MPLAD/ MLALAD/ CSR, etc)	Total
			Centre share	State share					
[1]	[2]	[3]	[4]	[5]	[7]	[8]	[9]	[10]	
Solid Waste Management (SWM)	No. of smaller villages (upto 5000 population) proposed to covered with SWM	15347	6388.41	4258.94	24563.15				35210.5
	No. of bigger villages (above 5000 population) proposed to covered with SWM	2325	2529.408	1686.272	11942.72				16158.4
	Other activities				21806.07				21806.1

	Waste Processing Unit (WPU) of FY. 2022-23	2057			6128	10328			16456.0
	Total	17672	8917.8	5945.2	64439.9	10328.0			89631.0
Greywater Management (GWM)	No. of smaller villages (upto 5000 population) proposed to covered with GWM	15347	20356.43	13570.96	14540.31				48467.7
	No. of bigger villages (above 5000 population) proposed to covered with GWM	2325	1014.3	676.2	724.5				2415.0
	Other activities					30025.2			30025.2
	Total	17672	21370.7	14247.2	15264.8	30025.2			80907.9
Plastic Waste Management	No. of Blocks proposed to be covered with PWMUs/MRFs or linkage with urban facilities	113	1084.8	723.2	0				1808.0
	No. of PWMUs/MRFs proposed	113							
Gobardhan Projects	No. of districts in which community/cluster GOBARDhan projects proposed to be set up	26	780	520	0				1300.0
	No. of Community projects proposed	26							
	No. of districts in which Household projects proposed to be set up	0	NA	NA	NA				
	No. of Household projects proposed	0							
	Total	26							
Faecal Sludge Management	No. of districts proposed to be covered with FSM by setting up FSTPs/linkage with urban facilities	10	300	200	12500	10000			23000
	No. of IHHLs projected to be constructed	962000	69264	46176	NA	NA	NA	NA	115440

No. of CSCs projected to be constructed	1066	1343.16	895.44	959.4				3198.0
No. of CSCs Under construction of 2022-23	505	318.15	212.1	454.5				984.8
IEC and Capacity Building (up to 3% of SBM-G funds)		3101.36	2067.57					5168.9
Administrative Charges (upto 1% of SBM-G funds)		1033.79	689.19					1723.0
Total		107513.8	71675.9	93618.7	50353.2			323161.5

Estimated expenditure on SCs

(Amount in Rs. lakhs)

Total % of SCs in the rural population of the State	Expenditure during 2022-23			Estimated expenditure for the year 2023-24		
	Total expenditure incurred under SBM(G) during 2022-23	Out of Column (2), expenditure incurred for the benefit of SCs	% expenditure on SCs	Total projected funds requirement under SBM(G)	Out of column (5), estimated expenditure for the benefit of SCs	% expenditure on SCs
[1]	[2]	[3]	[4]	[5]	[6]	[7]
15	115400	17400	15.1	178638.22	30000	16.79

Estimated expenditure on STs

(Amount in Rs. lakhs)

Total % of STs in the rural population of the State	Expenditure during 2022-23	Estimated expenditure for the year 2023-24

	Total expenditure incurred under SBM(G) during 2022-23	Out of Column (2), expenditure incurred for the benefit of STs	% expenditure on STs	Total projected funds requirement under SBM(G)	Out of column (5), estimated expenditure for the benefit of STs	% expenditure on STs
[1]	[2]	[3]	[4]	[5]	[6]	[7]
1.37	115400	1620	1.40	178638.22	3000	1.68

Estimated expenditure for women/girls (Gender budgeting)

(Amount in Rs. lakh)

Total % of Women/Girls in the rural population of the State	Expenditure during 2022-23			Estimated expenditure for the year 2023-24		
	Total expenditure incurred under SBM(G) during 2022-23	Out of Column (2), expenditure incurred for the benefit of women/girls	% expenditure for women/girls	Total projected funds requirement under SBM(G)	Out of column (5), estimated expenditure for the benefit of women/girls	% expenditure on women/girls
[1]	[2]	[3]	[4]	[5]	[6]	[7]
47.85	115400	58000	50.26	178638.22	90000.0	50.38

Plan for Namami Gange Villages (Applicable to Bihar, Jharkhand, Uttar Pradesh, Uttarakhand, West Bengal)

ODF Plus GPs and villages

Components	Total no. of Namami Gange GPs/ villages in the State	Actual ODF Plus* achievement upto 01.02.2023		Expected total ODF Plus* achievement (upto 31.3.2023)	ODF Plus* plan for 2023-24
[1]	[2]	[3]	[4]	[5]	[6]
GPs	266		0	10	256

Villages	456	Non ODF Plus	164	0	0
		Aspiring	241	356	0
		Rising	39	50	0
		Model	12	50	406
		Total	292	456	406

SWM Plan

Total no. of Namami Gange villages in the State	No. of villages covered with SWM till 01.2.2023 (cumulative)	Expected No. of villages covered with SWM upto 31.3.2023 (cumulative)	Residual no. of villages to be covered with SWM [(1)-(3)]	No. of villages planned to be covered with SWM during 2023-24
[1]	[2]	[3]	[4]	[5]
456	39	456	0	0

GWM Plan

Total no. of Namami Gange villages in the State	No. of villages covered with GWM upto 01.02.2023	Expected No. of villages covered with GWM upto 31.3.2023	Residual no. of villages to be covered with GWM [(1)-(3)]	No. of villages planned to be covered with GWM during 2023-24
[1]	[2]	[3]	[4]	[5]
456	241	456		

Plastic Waste Management Units (PWMU) Plan

Total no. of Namami Gange blocks in the State	Out of Column (1), no. of blocks having PWMUs/ MRFs as on 01.02.2023	Out of Column (1), no. of blocks having linkage with existing urban PWMUs/	Total No. of Namami Gange blocks being catered by these	Total No. of Namami Gange villages in the	No. of Namami Gange villages having coverage of PWMUs/MRFs

		MRFs as on 01.02.2023	rural or urban PWMUs/MRFs	blocks in Column (4)	with Rural PWMUs/ MRFs	with Urban PWMUs/ MRFs	Total
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
60	0	0					
No. of Namami Gange blocks planned for setting up PWMUs/MRFs / having linkage with urban PWMUs/MRFs during 2023-24			Residual no. of blocks for 2024-25				
30							

Faecal Sludge Management (FSM)

Name of NAMAMI Gange Districts	No. of Twin pit toilets	No. of Single pit toilets	No. of Septic tank toilets	No. of Septic tanks connected with soak pits
[1]	[2]	[3]	[4]	[5]
BEGUSARAI	451704	866	2180	2
BHAGALPUR	394362	2380	16691	453
BHOJPUR	346676	916	81138	4955
BUXAR	145729	9610	126275	96
KATIHAR	425239	965	511	245
KHAGARIA	222887	665	779	498
LAKHISARAI	152849	129	1365	28
MUNGER	142453	6032	61823	15
PATNA	388678	3511	180338	33

SAMASTIPUR	597145	3420	9867	621
SARAN	437385	5908	75622	1073
VAISHALI	468917	5008	28135	258
Total	4174024	39410	584724	8275

Retrofitting Plan for FSM

Components	No. of IHHLs identified for retrofitting	No. of IHHLs retrofitted as on 01.02.2023	No. of remaining IHHLs to be retrofitted
Retrofitting of Single Pit toilets to Double pit	39410	5537	33873
Retrofitting of Septic tanks without soakpits	584724	222551	362173

Plan for setting up rural FSTPs or linkage with Urban FSTPs/STPs during 2023-24

Component	Physical plan (in number)	No. of Namami Gange districts proposed to be covered	No. of Namami Gange villages proposed to be covered
[1]	[2]	[3]	[4]
Setting up Faecal Sludge Treatment Plants			
Linkage with urban STP/FSTPs		12	456

Mechanical desludging Plan 2023-24

Component	No. of Namami Gange districts	No. of Namami Gange villages
[1]	[2]	[3]
Districts/villages for which mechanical desludging arrangements proposed to be made during the FY (focus on Business Model)	12	456

Annual Action Plan for the FY 2023-24

Sl. No.	Indicators	NRLM	NRETP	BRLPS
A.	Institution Building			
1	No. of Self Help Groups (SHGs) to be formed	12767	2903	15670
2	No. of Households to be mobilized into SHGs (in Lakh)	1.25	25	1.5
3	No. of Village Organizations (VOs) to be formed	906	294	1200
4	No. of Cluster Level Federations (CLFs) to be formed	35	15	50
5	No. of CLFs to be promoted as Model CLFs		100	
B.	Community Funds to CBOs			
1	No. of SHGs to be provided by Revolving Fund	81500	-	81500
2	No. of SHGs to be provided by Community Investment Fund	71800	-	71800
3	No. of VOs to be provided by the Vulnerability Reduction Fund (Health Risk Fund & Food Security fund)	4200	--	4200
C.	Financial Inclusion			
1	No. of SHGs to be credit linked with Banks- (all tranches) (As per NRLM Portal)	419250	83850	503100
2	Amount to be leveraged by Banks (As per NRLM Portal) Rs. in crore	12983	2597	15580
3	No. of SHG members to be deployed as BC Agents/ pay points	1290	625	2645
4	No. of SHG members to be insured under Pradhan Mantri Jan Jeevan Bima Yojana (PMJJBY) (in lakhs)	65	10.83	75.83
D.	Livelihoods Promotion			
1	No. of unique Mahila Kisans to be promoted under Farm interventions	236550	48450	285000
2	No. of unique HHs to be covered under Livestock interventions	168121	46483	214604
3	No. of Farmer Producer Companies (FPCs) to be promoted			20
4	No. of unique HHs covered under Non-Farm interventions	26670	5330	32000
5	No. of Didi Ki Rasoi to be promoted	34	26	90
E.	Satat Jeevikoparjan Yojana			
1	No. of Households to be endorsed by Village Organisation			44788
2	No. of endorsed Households to be provided Livelihoods Gap Assistance Fund			57659
3	No. of endorsed Households to be received Livelihoods Investment Fund			51135
F.	Skill Development and Placement			
1	No. of Youths to be Trained			9805
2	No. of Youths to be Placed/Settled			35615
G.	Lohia Swachchh Bihar Abhiyan (LSBA)			
1	No. of IHHL to be constructed (In lakhs)			9.62
2	No. of Panchayats to be covered under solid waste management			3768
3	No. of Plastic Waste Management Unit to be established			113
4	No. of GOBARdhan Unit to be established			36

Annual Budget for the FY 2023-24

National Rural Livelihoods Mission (NRLM)		
Component	Budget Head	Amount (₹ in Crore)
Component A-Institution and Human Capacity Building	A.1-Technical Assistance	12.36
	A.2-Human Resource Development	3.50
Component B- State Livelihood Support	B.1- State Rural Livelihoods Mission	154.37
	B.2- Institution Building and Capacity Building	1049.84
	B.3- Community Investment Support	1167.33
	B.4- Special Programme	10.20
Component D- Project Implementation Support		16.34
Component E- Infrastructure and Marketing		2.50
Component F- Interest Subvention		150.00
Component C- Innovation and Partnership Support		5.00
		2571.45

National Rural Economic Transformation Project (NRETP)		
Component	Particulars	Amount (₹ in Crore)
A	Institutional and Human Capacity Building	-
B	State Livelihood Support	
	B.1 State Project Management Unit	52.95
	B.2 Institution Building and Capacity Building	148.26
	B.3 Community Investment Support	10.59
D	Innovation and Partnership Support	-
C	Project Implementation Support	-
Total Budget		211.80

Mahila Kisan Shashaktikaran Pariyojana (MKSP-IFC)		
Sl.	Component	Amount (₹ in Crore)
1	Infrastructure cost under MKSP-IFC	6.00
2	Working Capital under MKSP-IFC	6.00
Total Budget		12.00

Start-up Village Entrepreneurship Programme (SVEP)		
Sl.	Component	Amount (₹ in Crore)
K03	Community Enterprise Fund	20.39
K08	Skill Building of Entrepreneurs	3.76
K09	Training of Community Institutions	3.53
K10	Handholding Support by CRP-EP	5.86
K11	Training and Capacity Building of CRP-EPs, including certification	3.48
K12	BRC/OSF Setup and Support Cost	1.02
K13	Baseline	.32
K15	Mentor and Block Support	7.21
Total Budget		45.58

Bihar Transformative Development Project (BTDP)

Project closure date: 30.04.2023

SL.	Component	Amount (₹ in Crore)
1	Community Institutional Development (CID)	41.64
2	Community Investment Fund (CIF)	3.86
Total Budget		45.51

Satat Jeevikoparjan Yojana 2023-24

Components	Heads	Amount (₹ in Crore)
1	Livelihoods Gap Financing	70.00
2	Livelihoods Investment Fund	293.44
3	Partnership and Convergence	-
4	Capacity Building Fund	60.00
Total Budget		423.44

Deen Dayal Upadhyay Grameen Kaushal Yojana

Components	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Amount (₹ in Crore)
Programme Cost	12.57	30.82	45.28	29.52	118.19
CTSA Monitoring Cost	0.44	0.44	0.44	0.44	1.76
Support Cost	8.38	8.38	8.38	8.38	33.52
Administrative Cost	1.77	1.77	1.77	1.77	7.08
Total Budget	23.17	41.42	55.87	40.11	160.57



JEEVIKA

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

RURAL DEVELOPMENT DEPARTMENT

GOVERNMENT OF BIHAR
