



ANNUAL ACTION PLAN AND BUDGET FY 2024-25

JEEVIKA

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
RURAL DEVELOPMENT DEPARTMENT
GOVERNMENT OF BIHAR

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EXECUTIVE SUMMARY

The Bihar Rural Livelihoods Promotion Society (BRLPS) has embarked on a transformative journey to empower rural communities and foster sustainable development across Bihar. Through a wide array of initiatives spanning various sectors, BRLPS is dedicated to uplifting marginalized groups, promoting gender equality, enhancing livelihood opportunities, and improving overall well-being. With a focus on inclusivity, innovation, and collaboration, BRLPS aims to address the multifaceted challenges faced by rural populations and pave the way for a brighter, more prosperous future for all.

The BRLPS has demonstrated exceptional dedication to promoting women's empowerment in Bihar. With a milestone achievement of reaching 150 lakh direct project beneficiaries, predominantly women from scheduled caste and scheduled tribes' backgrounds, BRLPS has formed 10.47 lakh Self-Help Groups (SHGs), federated into Village Organizations (VOs) and Cluster Level Federations (CLFs) across 534 blocks.

BRLPS aims to upscale Model Cluster Level Federations, deepen quality through core committees, and develop strategic plans for vision, strategy, and business development. CLFs are being registered as independent cooperative societies, implementing grading systems, and digitalizing monitoring processes for enhanced decision-making.

In collaboration with the National Urban Livelihood Mission (DAY-NULM), BRLPS extends its commitment to inclusivity by targeting urban poor households, including those identified through the SJY program.

BRLPS has undertaken a comprehensive capacity-building initiative to empower women-led community-based organizations (CBOs) in Bihar. Through structured training programs and workshops, BRLPS emphasizes leadership, governance, and financial management skills.

BRLPS has established Training and Learning Centers (TLCs) and Community Managed Training Centers (CMTCs) at the district level to facilitate the capacity building of CBOs, community cadres, and project staff. These TLCs play a crucial role in identifying training needs, organizing workshops, and developing a community resource pool to support ongoing capacity building efforts.

Under Financial Inclusion, BRLPS is undertaking a comprehensive effort to strengthen Cluster Level Federations (CLFs) and enhance financial management practices within its community institutions. Both statutory and community audits are being implemented to ensure financial discipline and transparency.

The state is leading the implementation of LokOS, a digitization tool for CBOs.

Piloting enterprise financing initiatives and promoting non-farm enterprises are priorities for leveraging financial resources and promoting economic opportunities.

Efforts will be made to expand microinsurance coverage to SHG members. Plans include sensitization drives, claim management systems, and the establishment of insurance support funds at the cluster level.

BRLPS emphasizes the importance of doorstep banking solutions and customer service points managed by Bank Sakhis.

Under Lakhpti Didi initiative, BRLPS has identified approx 32 lakhs of potential SHGs members and working with them to convert as a Lakhapati didi.

Under Livelihoods farm intervention, the proposed agricultural intervention aims to enhance the productivity and income of Self-Help Group (SHG) members in Bihar through a comprehensive approach involving agro-ecological practices, vegetable cultivation, mechanization support, farmer training, and the development of producer organizations

SHG members will receive training in improved agricultural practices such as Direct Seeded Rice, System of Rice Intensification (SRI), Zero Tillage, intercropping, and pulses cultivation. These practices are expected to increase crop yields by 20-30% and reduce cultivation costs.

Recognizing the importance of vegetables for income generation and nutrition security, the project will promote vegetable cultivation using Integrated Nutrient Management (INM) and Integrated Pest Management (IPM) methods.

Mechanization support will be provided at the Cluster Level Federation (CLF) level through custom hiring centers within a 5-7 km radius, aiming to improve efficiency and reduce labor costs for farmers.

SHG households with access to basic financial services will be mobilized into Producer Organizations (POs) focused on specific commodity clusters such as maize, vegetables, milk, poultry, honey, and crafts.

The Livestock intervention program implemented by BRLPS aims to improve the income of rural landless and marginal farmers through goatry, poultry, and dairy initiatives. Under the goatry intervention, households are provided with Black Bengal goats, supported by preventive and productivity enhancement services delivered by trained community cadres known as Pashu Sakhis.

Similarly, poultry intervention focuses on backyard poultry farming, with chicks distributed to interested Self-Help Group (SHG) members and plans to establish a Poultry Farmer Producer Company for value chain enhancement.

In dairy, women dairy cooperative societies are formed or supported, providing productivity enhancement services and linking SHG members to organized milk procurement systems. Additionally, initiatives like the Kaushikee Mahila Milk Producer Company and the promotion of community-based fisheries intervention underline BRLPS's commitment to empowering rural communities.

Under Non-farm interventions, BRLPS has initiated a wide range of impactful interventions aimed at enhancing livelihoods and promoting economic development in rural Bihar. The Didi Ki Rasoi initiative, launched in October 2018, involves professionally managed canteens run by SHG women across various government institutions. Didi Ki Rasoi has expanded to district hospitals, medical colleges, schools, and other government facilities, offering standardized services.

BRLPS has organized around 3000 artisans into Producer Groups across Bihar, addressing challenges faced by artisans and promoting traditional handicrafts under Art and Craft interventions. The Shilpgram Mahila Producer Company Limited enhances the financial sustainability of rural women artisans through improved marketing and capacity-building support.

Saras fairs provide a platform for SHGs to exhibit and sell their products, preserving rural art and craft while facilitating market linkages.

The entrepreneur-managed wholesale hub initiative, Grameen Bazaar, supports Kirana shop owners by improving margins and product range through demand aggregation and common procurement.

Aajeevika Grameen Express Yojna (AGEY) aims to provide alternative livelihoods to SHG members by facilitating the operation of public transport services in rural areas, connecting remote villages with key services and amenities.

PMFME program aims to enhance the competitiveness of micro food processing enterprises and promote formalization of the sector through capacity building, access to credit, and support to FPOs and SHGs.

One Stop Facility (OSF) at the sub-district level provide comprehensive business development services to nano-enterprises, supporting both existing businesses and new enterprises with growth potential. BRLPS plans to expand OSFs to 10 additional blocks in FY 2024-25.

Under the SVEP sub-scheme of NRLM, Micro Enterprise Development (MED) supports SHGs and their family member enterprises in the non-farm sector, aiming to develop an initial ecosystem for entrepreneurship in identified blocks. BRLPS aims to expand MED to 30 new blocks in FY 2024-25.

NRLM Incubation initiative aims to scale up existing women-owned/growth-oriented enterprises in manufacturing and service sectors. The plan includes outreach programs, selection of 150 enterprises, grant disbursement, and incubation support to enhance revenue and creditworthiness.

BRLPS is focusing on providing wider market access to SHG-produced goods through tie-ups with e-commerce platforms like Flipkart Samarth and Meesho, in addition to participating in state and national Saras Fairs.

Collaboration with various departments and organizations, such as the Bag Cluster partnership with the Department of Industries and the Common Facility Centres for handicraft artisans, aims to strengthen and promote traditional crafts and industries in Bihar.

BRLPS is committed to promoting sustainable livelihood opportunities and enhancing the employability skills of rural youth in Bihar. Over the past decade, the organization has implemented various initiatives such as the Deen Dayal Upadhyaya Grameen Kaushlya Yojana (DDUGKY), Rural Self Employment Training Institute (RSETI), and Job Fairs to address the growing aspirations of rural youth.

Further, under Skill Training and Placement initiatives, JEEVIKA aims to harness the demographic dividend in Bihar by equipping rural youth with employable skills and facilitating their access to dignified job opportunities, both locally and in destination areas. Empanelment of more than 24 partners to facilitate direct placements, with a special focus on providing a cohesive and secure job environment for female candidates would be done.

Established two Bihar Migrant Resource Centers (BMRC) in Delhi NCR and Bengaluru, with plans for one more center in the western part of India. These centers provide comprehensive support to migrant populations, including job opportunities, medical assistance, and family well-being.

BRLPS aims to strengthen community-based organizations (CBOs) and promote health, nutrition, and sanitation (HNS) interventions in Bihar. To strengthening CBOs, a structured approach is adopted to empower CBOs, including capacity building for CLFs and active engagement of CLF OB members and Social Action Committees (SAC).

The project under Social Development is focusing on gender sensitization, social inclusion, vulnerability reduction, and educational enhancement in Bihar. In Gender Intervention, training sessions, workshops, and the establishment of Gender Resource Centers have been pivotal in promoting gender sensitivity and ensuring a zero-tolerance policy towards sexual harassment. A

Gender Core Committee will be formed to develop operational strategies, emphasizing the execution of the annual gender campaign, "Nayi Chetna".

Access to the Vulnerability Reduction Fund, focusing on food security and health risk mitigation, will be prioritized to support vulnerable populations.

The BRLPS is spearheading an ambitious initiative to scale up the Community Library and Career Development Center (CLCDC) intervention in 400 Model-Cluster Level Federations (MCLFs) under the NRLM in Bihar.

To promote Renewable Energy and Social Entrepreneurship, the project is implementing solar initiative programs to provide clean energy solutions and livelihood opportunities in the renewable sector. Solar Shops (S-Mart) and incubation cum training centers to scale up renewable energy interventions.

JEEVIKA under Knowledge Management and Communication is embarking on a comprehensive brand promotion and communication strategy to enhance visibility, amplify success stories, and engage with stakeholders effectively.

Community Grievance Management has been established in all districts and implementing a MIS-based system for tracking grievances and monitoring effectiveness. A toll-free helpline number will be used by the community members to report grievances and seek assistance.

BRLPS, as the NRO for FNHW integration, supports SRLMs through behavior change communication, modular training, community campaigns, convergence with line departments, exposure visits, resource person support, IEC material development, baseline evaluation, and system strengthening

BRLPS is the designated NRO for implementing LokOS, aimed at integrating data management for SHGs and their federations. Key strategies include resource development, service delivery mechanisms, and e-master trainer development.

JEEVIKA's M&E integrates impact evaluations and qualitative studies, measuring change, project effectiveness, and identifying challenges. Components include Process Monitoring by external agencies and Community Process Monitors, acting as a feedback mechanism.

JEEVIKA enhances its digital presence through advanced analytics and machine learning in its MIS, enabling predictive analysis and personalized support for beneficiaries. BRLPS expands digitization efforts with mobile apps and web-based systems, reinforcing IT infrastructure.

The initiatives undertaken by the BRLPS underscore its unwavering commitment to holistic development and social transformation in Bihar. By prioritizing empowerment, innovation, and collaboration, BRLPS is not only addressing immediate challenges but also laying the foundation for sustainable progress and prosperity across the state. As BRLPS continues to forge ahead with its ambitious agenda, it remains poised to make a lasting impact on the lives of millions, empowering communities, and unlocking the full potential of Bihar's rural landscape.

INSTITUTION BUILDING AND CAPACITY BUILDING

Promotion of CLFs as Sustainable & Resilient Community Based Institutions

The Bihar Rural Livelihoods Promotion Society has demonstrated exceptional dedication to promoting women's empowerment. A milestone of reaching 150 lakh direct project beneficiaries has been achieved, with approximately 80% being women from scheduled caste and scheduled tribes' backgrounds. Total 10.47 lakh Self-Help Groups (SHGs) has been Formed, with 90% of these groups federated into 72,180 Village Organizations (VOs). These VOs, in turn, are federated into 1,536 Cluster Level Federations (CLFs), covering 534 blocks across Bihar. Major Focus so far has been given to institutionalise standard operational guidelines through proper modular trainings, and development of community resource persons across districts. For supporting these SHGs, pool of more than 84,000 community mobilizers have been selected and trained on the functions of SHGs. This 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 8600 book keepers and 1500 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, Annual action plan and Business development plan across all 292 MCLF and grading of 192 MCLF has played an important role in strengthening the internal capacity of CLFs and to map the aspirations of rural women, and a pathway to go for creating self-sustainable CBOs with a robust policy where each member are benefiting from it. In addition, 'Maasik Pratedan & Grading 'application)MPG APP (has been developed to monitor the Panchsutra at SHGs level and Astasutraa at VO level, the digitalized data will automatically produce the grading of CBOs, which will be helpful in taking decision and formulating policies and The process of digitising existing training material and developing e-learning training systems and modules have been initiated to access the real time training material which will help in improving the capacity at each level

Continuing with decade-long learning of BRLPS (JEEVIKA), the process of social mobilization and inclusion of target/ left-out households in SHGs will persist in FY: 2024-25. During the FY: 2024-25 approx. new 1.03 Lakh SHGs, 200 VOs and 50 CLFs will be formed. Given that BRLPS has achieved several milestones in mobilization and saturation areas, the current phase demands a reinforced effort to refine and optimize systems and processes within the cluster-level federation. 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.

Further Proposed Strategies

Institutional Governance and leadership of existing cluster level federations

As per mandate of BRLPS, presently total of 430 CLFs have been registered across 38 districts, with the learning experience registration process will be scaled up in all MCLF making it total of 834 MCLFs 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).

With IBCB at core 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. The (CLF) will implement its own staff-specific human resource guidelines, detailing clear job descriptions and duties. These policies will facilitate effective planning, regular reviews, and seamless monitoring of operational activities within the CLF.

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 Government Departments. Institutions, planning and implementation of member centric business development plan and other activities/ interventions, monitoring and review and timely adherence of compliances.

National Urban Livelihood Mission

BRLPS and DAY-NULM have recently signed a pivotal Memorandum of Understanding (MoU) to drive the "Social Mobilization and Institution Development" component of DAY-NULM in urban areas across Bihar. This collaborative effort aims to uplift urban poor households by facilitating their access to self-employment and skilled wage opportunities. The program targets a substantial reduction in poverty and vulnerability, fostering a sustainable improvement in livelihoods.

What sets this initiative apart is its commitment to inclusivity, encompassing Ultra Poor Households identified through the SJY program. The expansion of the program from 141 to 251 Urban Local Bodies (ULBs) in Bihar exemplifies a comprehensive approach. By creating 10,000 urban Self-Help Groups (SHGs), the program aspires to inclusively impact over 100,000 urban poor households.

A key feature involves the modular and exposure-based approach to SHGs and Area Level Federations (ALFs), strategically implemented to strengthen and build the capacity of Community-Based Organizations (CBOs). This collaborative effort signals a transformative step forward in addressing urban poverty, emphasizing not just economic upliftment but also community empowerment and sustainability.

Capacity Building

With huge potential of including women on different community institution platforms comes with 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 these 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. Exercised Visioning and AAP exercise across 292 MCLFs and their Vos and prepared their BDP. Developed State level and District Level resource persons on Visioning, AAP and BDP. Developed CLF E-learning training modules and exercised at MCLFs. Also, developed resource pool on E-learning.

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 their 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, Village Organizations are being formed and trained with the support of CRPs and trained project staffs. For modular training to VO, the block project staffs were trained 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. Included new CLF E- learning, Visioning, AAP and BDP training module and practiced at MCLFs and member VOs. 292 MCLFs prepared Vision documents, AAP and 192 MCLFs prepared BDP. Also developed 18 MCLFs as immersion site, who provided cross learning opportunity to CLFs.

In the FY24-25, we aim to rehaul 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. Further, we will develop 38 MCLFs as Immersion site, who will be the resource pocket for cross learning of rest CLFs and VOs. We will conduct Visioning and AAP exercises and process at CLFs and involve Senior CRPs as community resource person. At MCLFs blocks we will develop Spearhead team including CLF members with experience of leadership work. Further, we will communitize the CBOs grading process.

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.

We will increase the no. of MCLFs who will work as CMTC and community resource pool will be developed at each MCLF. Community professionals will be provided cross learning at MCLFs immersion sites .

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 23-24 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 420+ CLFs, conducting Visioning, AAP and BDP exercise, initiating grading of CLFs, maintaining Cadre payment records (R1 and R2), adopting e learning practices etc. Also, district level staffs and CLF Anchors are capacitated on CLF E-Learning. Staffs are also capacitating on CLF grading on NRLM tools, who further graded 192 CLFs. Plan is to increase the no. of trained staffs on CLF grading and grading of 834 CLFs in year 2024-25.

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. Conducted grading of 192 MCLFs on NRLM grading tools. In this FY 2024-25, we will exercise grading of 834 MCLFs on NRLM grading tools and develop App. for continuous quarterly grading.

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 CBOs

For strengthening of CBOs, a Special drive has been started “Samyudaik Samwaad” which covers each Project staff, Cadres, leaders & members, in Phased Manner, the objective of this drive is

1. Inclusion of left out HHs.
2. Raising awareness on repayment and boosting savings.
3. Increment of fund rotation in SHG, VO & CLF.
4. Increase in HHs involved in Livelihoods.
5. Ensuring repayment within fund rotations in SHGs, VOs, and CLFs.
6. Monthly Review Meeting at Block & CLF level.
7. Updating of Profile, Update of Bank, & Loan account in MIS.
8. VO & CLF monthly Report Publishing, Grading & Monitoring.
9. Overseeing CLF office management including filing, bookkeeping, and maintaining notice and display boards).
10. Evaluation on Book Keeping, Cadre Review, & Payment related things.

In the first Phase the coverage is at State, District, Block and CLF level, In the second Phase the coverage is at VO and SHG level, where each member associated with the SHGs will be oriented on the aforementioned 10 Points.

Strengthening of CLFs as Model CLFs

Under Model CLF strategy, BRLPS has been working on Phase-1, 192 CLFs as Model CLF and Phase 2 342 MCLF. 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 24-25, 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 300 new Model CLFs, making it count of 834 total MCLF across 534 Blocks of 38 Districts. All the past activities will also continue with financial sustainability being at the core of the intervention of the previous 534 Model CLFs. Best practices of 534 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. Focus will be made on strengthening of staffing i.e. CLF Coordinator, their

training and cross learning at immersion site, infrastructure fund, process etc. Capacity of BoD/OB members will be built on conduction of AGM, Grading, Visioning, AAP and BDP by community professional.

1. Key strategies for development of M-CLFs:

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, insurance performance as per set AAP etc.

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. Previously Total 292 MCLF went through the overall process of Visioning, AAP & BDP, Presently BRLPS has been undergoing visioning in 242 NRLM 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 300 MCLFs will start their Vision, Strategic and Business development plans exercise, 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.

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.

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.

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.

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.

2. Scaling up the Community Library and Career Development Center intervention in 400 Model-Cluster level federation (MCLF) under NRLM:

With the objective of strengthen the cluster-level federation by expanding its services portfolio to fulfil the non-financial need of SHG members and harnessing the demographic dividend of SHG HHs by leveraging the power of education to break generational poverty by expanding opportunities and enabling intergenerational mobility, SRLM, Bihar (JEEVIKA) piloted an innovative intervention, Community Library and Career Development Center (JEEVIKA Library) ,in 57 Model-CLF under NRLM & 37 Non-Model CLF in 100 blocks across 32 districts. It was funded by the World Bank's Bihar Transformative Development Project (BTDP) under innovation proposal. It's physically set up and operational with 6000+ sitting capacity at a time & total enrolments of 1.1 lakhs learners (63% female) and average daily footfall of 70-80 learners. Thus, daily serving 7000-8000 rural adolescents & youths with its library & career development services.

The different services and programs offered by the CLCDC under one roof is providing the rural learners of SHG HHs with the path to reach those new dreams and end generational poverty for once and all. With having blended physical & digital library services with conducive self-study room, it providing a conducive learning environment and rich reading resources for children, youth, and adult learners of all ages and interests of SHG HHs and bridging the digital divide in education by providing digital learning resources with its Digital and physical classroom facility. With its career counselling and mentorship program through awareness & aspirations building workshops, opportunity discovery & connect platform, it provides end-to-end admission support in higher education institutes. With its distance education facilitation program in collaboration with National Institute of Open Schooling (NIOS) and Indira Gandhi National Open University (IGNOU), it's ensuring the inclusion of dropouts & left-out learners in mainstream education. With it's Education Financing Support Program, it provides handholding support to the aspirants of higher education in securing the fund for education through various sources, scholarships, Student Credit Card scheme, availing the education loan from formal banks and SHG.

Through National Rural Livelihoods Mission, the Bihar SRLM plans to scale up the Community Library and Career Development Center (CLCDC) intervention in the new 400 NRLM's Model CLFs in FY 2024-25. The total estimated budgetary requirement per CLCDC is 7.5 lakhs including recurring support for a year, 30 crores for 400 CLCDC in 400 CLFs.

Training Learning Centre, a Platform for Communitized Capacity Building of CBOs, CPs and Staffs

The 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 and the participants. 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 of 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, 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), Training 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 training of trainers on different CBOs concept as, 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 pools 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 FY24 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 24-25 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.

Community Managed Training Centers (CMTC)

Training and Learning Centers (TLCs) are functioning at district level for ensuring development of Community Resource Person and strengthening of CBOs, CPs, and Community leaders through continuous trainings. For supporting TLCs, a decentralized extension centers are required for supporting large scale capacity building activities across 38 districts of Bihar. In the pursuit of same, special supportive arrangement needs to be made as CMTC for providing continuous capacity building activities. The CMTC will work as a sub centre of TLC for supporting community trainings and others. In a district, based on the geographical spread and training requirement 1-3 such centers have been planned and which all the NRETP districts have been covered. The upcoming financial year has planned to cover other NRLM districts.

CMTC being sub-center of TLC will be governed by the objective, functions, and mandate of TLC. Monitoring and Capacity building subcommittee of TLC will support in day-to-day functioning of CMTC like resource management, TNA, CMTC CB Calendar, batch planning, budget, IEC management etc.

The CMTC premises are situated in an accessible place wherein means of communication is easy and community members can easily access transportation facilities. The CMTC are equipped with all the facilities for conducting residential training facilities. The CMTCs buildings are either rented or government building with proper agreement with the owner. In case of government infrastructure the buildings are fully handed over to CBOs and are in usable condition and in case of rented building, an agreement have been made for at least 11 months agreement between landlord and the concerned TLC and will be reviewed on regular basis on the experience of both the parties.

Some of the CMTCs have been housed in CLF building which is having sufficient space to accommodate the training requirement. The premise have space for conducting residential trainings of 30 to 35 persons with at least one classroom/ training hall and enough rooms for lodging of participants.

The training buildings have separate washroom facility for male & female participants with proper water supply.

For the governance and smooth functionality of CMTC, they keep their books of record, capacity building of leaders, etc.

The NRETP CMTCs have developed business development plan and training calendars. District training officers and TLC coordinators have been trained on business development plan. TLC and CLF cadres are supporting the CMTCs in day to day functioning and its governance.

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 24-25 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. Recently, as a discipline in CLFs Audit of CLFs on quarterly basis through Project Block Accountants has been started, which is giving good results in terms of Financial Management and accuracy in accounting work.

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 50% of SHG Audit, 75% of VO Audit & 100% of CLFs Audit through community audit process. Audit of SHGs (approx. 500000) VOs (approx. 50000) and CLFs (Approx.1650) 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 24-25, 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 the FY 22-23 and initiated piloting in 2 Blocks in 1st phase. Training on LokOS profile part has been done in all 534 Blocks from each of 38 Districts in this FY 23-24 itself.

FY 2024-25 would be year of implementation of LokOS in Bihar, where State will implement

Profile and Transaction entry 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 serving in other states. Looking demand for PCRP in Bihar & other states, Bihar will further train and identify pool of 1000 Community members and Cadres, out of which Best pool would be utilised for sending in other states for implementation of LokOS.

It has been discussed with NRLM team to give support of any agency for implementation of Lokos, particularly in Transaction cut off data preparation and entry. This will further help in implementation of Grameen CIBIL.

6. Financial Leveraging and Enterprise Promotion

We are doing Piloting in Enterprise Financing in selected Blocks with the help of Microsave. It will be extended in few more Blocks, only if support is provided by Microsave or likewise institutions. Non-Farm Team has mandate to make Individual Enterprise Financing, and FI Team will support it in policy advocacy etc.

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 **10.45 Lakh SHGs** and **1.30 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 lead 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 2.50 Lakh Crores with around 98% of recovery to banks. Similarly, more than Rs. 39000 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. 18371 crores with 98.8% of recovery as on December 2023.** In addition to it, BRLPS (JEEViKA) has provided **Community Investment Fund (CIF) worth around Rs. 11,000 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 endeavours 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 70 Lakhs and 80 Lakhs SHG members in PMJJBY and PMSBY respectively in FY-2024-2025. 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 65 lakhs members were covered during the drive that was continued till December 2023. The similar kind of effort will be taken in financial year 2024-25 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 70, 00,000 members under PMJJBY and 80, 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 2024.

- 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 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 (Pradhan Mantri 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.

In FY 24-25, Intervention have been started in 100% blocks

In FY 24-25, Aims to expand geographical reach 70% of GP in terms of panchayat coverage.

In FY 24-25, Target of 750 Bank Sakhi onboarding according to the location provided by Commercial Bank.

In FY 24-25, 100% of onboarded Bank Sakhi will be IIBF certified.

Focus to be given on enhancing the earning of 1385 Bank Sakhi by ensuring 250+ no. of transactions to be achieved i.e, 25% of onboarded Bank Sakhi.

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. Practices through Agro ecological practices:** With the help of Krishi sakhis/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, soil conservation techniques, cost reduction techniques would be involved such as Direct seeded rice, SRI, Zero Tillage, Maize cultivation, intercropping, pulses cultivation, maize cultivation with farmers for their income enhancement and cost of cultivation reduction.
- 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 and develop producers organizations as production clusters:** 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, to develop any specific areas for production cluster.

Agricultural Interventions & Services Planned for SHG members

- a. **Currently 31.9 lakhs farmers are engaged under different livelihoods farm interventions and additional 8.5 Lakh Farmers** would be included in fold under Agro ecological services intervention under NRLM project in **28000 villages in 38 districts** of Bihar.
- b. A strong pool of **10992** village level Cadres (**Krishi Sakhi & Udyog Mitra**) would be 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. Special focus would be at training block level staff under livelihoods Farm interventions.
- d. **Custom Hiring Centre** are established under farm livelihoods are extending machinery and tools services for harvesting as manual laborers are not available. **483 CHCs** is operated by JEEViKA are currently operational to support harvesting and post harvesting activities with **144881 farmers**. CLFs have generated an **Income worth 72.08 Lakh** through CHCs. Additional 30 CHC would be established in FY-2024-25.
- e. **6829** farmers are mobilized under **172 Local Groups** in 332 villages of 35 blocks to promote **organic farming** in Bihar which would be continued in FY-2024-25 for getting C-2 and C-3 certifications under PGS India in support with SIMFED.
- f. **409** commodity-specific **Producer Groups** have been formed in which **13730 Mahila Kisan** are doing transactions related to Farm produces through FPCs and various different marketing platforms. Additional 150 PG are planned in FY 2024-25 for commodity specific interventions for market linkage.
- 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 veggio kart, retail mart and have registered **Turnover worth INR 32.42 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 and SIMFED are technical partners of JEEViKA for different farm interventions and value chain interventions.

Initiatives Planned for Farm Intervention in FY 2024-25

- a. **8.5 Lakh Farmers** would be getting benefits of different Farm interventions in **28000 villages in 38 districts** of Bihar.
- b. Additional pool of **1000** 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 8.5 Lakh farmers.
- d. Additional **30 Custom Hiring Centers** may be established under farm livelihoods are extending machinery and tools services for harvesting as manual laborers are not available.
- e. **6829** farmers are mobilized under **172 Local Groups** in 332 villages of 35 blocks to promote **organic farming** in Bihar which would be continued in FY-2024-25 for getting C-2 and C-3 certifications under PGS India in support with SIMFED.
- f. **9000 HHs may be mobilized in 50 Integrated Farming Clusters in 12 blocks of 6 districts**.
- g. **Additional 150** commodity-specific **Producer Groups** may be formed in which 12500 **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 Goatery Intervention:

- ❖ **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 distributed
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
2023-24	4.67 Cr	10	3894	3894	11682
Total	24.04 Cr		32929	32929	98787

- ❖ **Formation of Goat Producer Group:** Jeevika has taken the strategy to distribute the goats through Goat Producer Groups. Till now a total of 837 PGs are formed by mobilizing 40 members in each group. PG members are trained on house management, feed management, and health management through community cadres. BPIU in coordination with SPMU organizes Block level Goat Haat for procurement of an improved variety of Black Bengal Goats. PG members rear the goats for better production and breed improvement. The male kids reproduced by the goats are used for selling purposes after maturity.
- ❖ **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 residential training in 3 Phases (5 days in each phase). The Pashu Sakhi after training provides the following services to goat rearers:

- **Handholding support in production and procurement Planning:** Facilitate HHs on the type of goat to be procured and buck to be used for breeding.
- **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.
- **First-Aid and other preventive measure support:** Provide primary veterinary Services (Ethno Veterinary) along with De-worming & Vaccination services against the prescribed schedule.
- **Input supply support:** Provides input Supply like;- Dana Mishran, Pashu Chat, Herbal Supplements, etc.
- **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	28
No. of Pashu Sakhi Trained	3,264
No. of HHs getting Services	4,10,128

In FY 2024-2025, it has been planned to develop 2390 Pashu Sakhi to provide services to 2,39,000 HHs across all 38 districts of Bihar. A pool of trainers has also been developed at the District level for the training of Pashu Sakhi.

- ❖ **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 works 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	27
No of Shareholder mobilized	19,273
No of Demo cum collection centre established	17

In FY 2024-25, it has been planned to cover 5727 more HHs into the fold of the company.

- ❖ **Partnership with technical support agency:** Jeevika has also entered into an 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, 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.

- ❖ **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 under which 100 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	38
No. of HHs Benefited	1,94,724

In FY 2024-2025, it is having been planned to cover 25,808 HHs under this scheme and distribute 1161360 Chicks to members through CLF.

- ❖ **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.

In FY 2024-25, it has been planned to cover 4000 more HHs into the fold of the company.

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.

The following two interventions will be carried out under Dairy:

Organization of Women Dairy Cooperative Society: BRLPS entered into an 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 an 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.

For FY 2024-25 BRLPS will again sign an MoU with COMFED for implementation of dairy intervention across all 38 districts of Bihar with an objective of linking 1,45,613 HHs to existing DCS or form new DCS.

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	1,42,120

In FY 2024-25, it has been planned to link 1,45,613 HH to Dairy cooperative societies with support of COMFED.

PG-DCS Model

Under the proposed PG-DCS model the new women DCS formed under in coordination with COMFED, and will also function as a Producer group.

This DCS-PG will be funded under PG Policy of NRLM for infrastructure development and working capital for its day-to-day functioning. The purpose of this Producer group is to provide a common platform to the women Cattle rearers for backward and forward linkage. Women farmers will get support for feed, vaccination, AI etc and market linkage for their surplus milk through the DCS.

In FY 2024-25, it has been planned to form 100 DCS PG with support of COMFED.

Integrated Dairy Development Scheme

BRLPS in convergence with Department of Animal & Fish Resources (GoB) will implement the “**Integrated Dairy Development Scheme**” (IDDS) under State Scheme for the first time. This scheme will create self-employment by establishing 2 Milch cattle Dairy Unit in subsidized way. Its implementation has to be carried out by JEEViKA across 13 districts of Bihar by benefitting 1613 HHs.

The main objective of the scheme is to create additional employment to rural households and include them in main stream of development so that they will be lifted socially and economically. For establishing 2 Milch Cattle Dairy Unit, provision of 50% Subsidy for General Category beneficiary and 75% subsidy for EBC/SC/ST Category has been made.

Successful implementation of the scheme will benefit the state in the following ways:

- ❖ Increase in milk production in the state.
- ❖ Opportunity of additional employment.
- ❖ Increase in milch animals after successful implementation of scheme.
- ❖ State will be self-dependent in milk production.
- ❖ To ensure minimum nutrition to every poor household of the state.

In FY 2024-25, it has been planned to link 1,45,613 HH to Dairy cooperative societies with support of COMFED.

Kaushikee Mahila Milk Producer Company: On 22nd September 2017 Kaushikee Mahila Milk Producer Company Limited (KMPCL) 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 organized 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.	761
Members enrolled	Cum No.	36,457
Average Milk Procurement per day	LPD	69,180

In FY 2024-25, 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

Achievements till date

Indicators	Achievement
No of Districts	31
No of Blocks covered	97
No of Ponds allocated under JJHA	114
No of Nodal VO's started activity	106

In FY 2023-24 it is planned to start activity in 1260 Nodal Vo's and cover 3800 HH's

Fisheries Models with individual SHG members Pond

For FY 24-25 BRLPS has planned to support individual SHG members under fisheries intervention. The main objective of this will be,

- **Table Size/Composite Fish Culture:** Implement a composite fish culture system for higher productivity, introducing diverse species like scampi and efficient feed production from local resources to boost economic yield.
- **Quality Fish Seed Production:** Establish high-quality fish seed production units and form a cluster of growers to provide top-tier fish seed for FPG ponds.
- **Promotion of Skill-based Value-Added Fish Products:** Empower FPG women to create diverse, high-value fish products, offering training and workshops to develop the necessary skills.
- **Empowerment of Fisheries Entrepreneurs (Matsya Sakhi):** Empowers Matsya Sakhi as a fisheries entrepreneur through training, resources, and certifications, promoting their role as trainers, seed suppliers, and business owners within FPGs.
- **Strengthen the fisheries marketing environment:** Enhance market access for FPGs by developing direct retail to urban consumers, improving storage, transportation, and supplier relationships through fisheries resource personnel support.

In FY 2024-25 it is planned to support 500 SHG members individual ponds.

Livestock Annual Action Plan 2024-25

S. No	Intervention		No. of Households to be Covered	TOTAL
1	Poultry	IPDS-III	11,948	29,308
		IPDS-IV	13,860	
		Producer Company	3,500	
2	Goatry	PS Model	2,17,500	2,23,227
		Producer Company	5,727	
3	Dairy	DCS	64,000	95,613
		IDDS	1,613	
		Animal Health Camp	30,000	
4	Fisheries	JJH pond allotment	3,800	4,600
		Individual SHG pond	800	
TOTAL			3,52,748	3,52,748

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, Education, 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.brpls.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. Aajeevika Grameen Express Yojna (AGEY)

The Government of India has introduced a new sub-scheme under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) entitled “Aajeevika Grameen Express Yojana” (AGEY) from the financial year 2017-18 with objectives of providing an alternative source of livelihoods to members of SHGs under DAY-NRLM by facilitating them to operate public transport services in backward rural areas and to provide safe, affordable and community monitored rural transport services to connect remote villages with key services and amenities (including access to markets, education and health) for the overall economic development of the area by making use of the supports available within the framework of DAY-NRLM.

Currently, AGEY is operational in six districts (17 blocks) of Bihar: Darbhanga, Gaya, Muzaffarpur, Nalanda, Patna, and Vaishali. Each selected block receives a maximum allocation of six vehicles. The Cluster Level Federation (CLF) or Nodal VO provides interest-free loans of up to 8 lakhs to eligible SHG members. The loan term spans six years, with repayment in 72 monthly installments. To date, a total of 102 vehicles have been approved across these 17 blocks, with an overall budget of Rs. 8.16 crore

7. Bee Keeping

Over the past several years, a significant number of poor households associated with Self-Help Groups (SHGs) have actively engaged in beekeeping. These households are predominantly located in Muzaffarpur, Khagaria, East Champaran, West Champaran, Vaishali, Samastipur, and Bhagalpur districts, which function as beekeeping hubs. Currently, beekeeping initiatives operate in 20 districts (comprising 98 blocks) across Bihar, resulting in a total production of 2932 metric tons of honey. Remarkably, more than 11,000 SHG member households derive a portion of their income from beekeeping activities.

Beekeeping serves as a valuable intervention for impoverished households, providing supplementary income. This practice can be undertaken by the community alongside their regular work. Notably, beekeeping does not require additional space for bee rearing.

8. Food Fortification Unit

The Global Alliance for Improved Nutrition (GAIN) and Nidan formulated a partnership with Jeevika and established small quasi-industrial scale plants for the production of Nutrition based products in 3 Districts of Bihar i.e Gaya, Khagaria & Muzaffarpur at five different locations. These plants are being owned & operated by JEEVIKA's promoted community-based organization. Total of 90 members are engaged across 5 districts in the operation of plants which acts as a source of livelihood for these SHG women along with other workers engaged in the plants. These Food fortification units are engaged in the production of nutritional blended food, “Wheatamix”. These plants produce two versions of the product: a basic version for women and a second version with some added sugar designed to be used by children.

“Wheatamix” is a blend of flours made from rice, wheat and lentils fortified with micronutrients including vitamins A, C, B12 and the minerals calcium and iron. It is made by either roasting or extruding the ingredients, then milling them, adding a mineral/vitamin premix and blending the final product before packaging in a pouch. The final product is supplied as a coarse powder and designed to be added to water or milk and cooked into porridge.

9. SHG Enterprise Product Tracking

DAY-NRLM has developed a SHG Enterprise module to address the requirement of capturing the data related to enterprises in the non-farm livelihoods sector. A separate enterprise module has been created in the NRLM MIS to capture various enterprises' data. It is similar to the exercise done to collect enterprise details under the PMFME scheme. Enterprises with a total investment at the time of starting the enterprise (capital investment and working capital) of more than Rs. 25,000/- will only be identified for the enterprises under the SHG enterprise module.

10. PMFME

The Vision of the program is to enhance the competitiveness of existing individual micro enterprises in the unorganised segment of the food processing industry and promote formalisation of the sector; and support Farmer Producer Organisation (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain. MOFPI is acting as the nodal agency through Dept. of Industries for the implementation of this program.

Objectives:

1. Capacity building of entrepreneurs through technical knowledge, skill training and hand holding support services;
2. Increased access to credit to existing micro food processing entrepreneurs for technology upgradation;
3. Support to Farmer Producer Organisations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain to enable microenterprises to avail common services;
4. Support of transition of existing enterprises into formal framework for registration under regulatory framework and compliance;
5. Integration with organised supply chain by strengthening branding & marketing

11. 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.

The SVEP program is currently ongoing in Bihar in three phases. Phase 1 and 2 each has 6 block (Total 12 blocks). In the first two 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.

SVEP Bihar's third phase wherein 10 new blocks have been approved and 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 complete. New enterprise promotion is ongoing and a target of 4800 enterprises till march'24 is being chased.
2. BRC set-up and operational expenses including honorarium of Cadres and community has been transferred at BRCs.

Expansion Plan under SVEP

In the next phase in financial year 2024-25, 12 new SVEP blocks are being proposed. The budget demand in SVEP is based on the following plan:

- The DPR preparation will be started by march'24 through KS-NRO. Once approved by NMMU in EC meeting, the final blocks will be placed with dedicated enterprises promotion block nodal.
- Grounding activities will be taken up like baselining, BRC set-up, cadre selection and BEPC committee formation.
- Funds will be transferred via FDM for further enterprise promotion through CEF and

program progress.

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

As per the guidelines circulated by NRLM, BRLPS is implementing the OSF intervention in 10 blocks in 5 districts from year 2023-24. The learnings from NRETP-OSF are handy in implementation of activities under NRLM, for graduation of enterprises from sustainability to growth trajectory.

Expansion Plan

This financial year, 2024-25, we are proposing another 10 blocks under NRLM OSF along with ongoing 10 blocks.

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 (900- 1000 enterprises) for this year in 20 OSF blocks.
- Skill building, exposure visits, mentor and functional expert honorariums in 20 OSF blocks.
- Training of CBOs, Cadres, business development support for community, OSF set-up and operational costs in 10 new blocks.
- Mentor and block support provided through PIAs and SRLM and accounting and auditing fees in 20 NRLM OSF blocks.

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 currently ongoing in 13 blocks around the SVEP Phase 1-2 block of 5

districts after approval from NRLM.

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
- On-boarding of CRP-EP.
- Capacity building and certification of CRP-EP
- Training of Entrepreneurs

Moving ahead, BRLPS has planned to implement the MED program in 30 new blocks in FY 24-25 to provide initial support system to inspiring micro entrepreneurs and build enterprise promotion ecosystem in these blocks. Moving further, building on its learning, these blocks shall be included in SVEP and/or OSF blocks.

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 disbursal to finalist 150 enterprises.

Incubation support to finalist enterprises via Industry mentors for 18 months to achieve above objectives.

Clusters

JEEViKA is planning for expansion and streamlining of 4 Clusters namely Agarbatti Cluster, Didi Ki Rasoi, Laundry and Cleanliness and Jute/Carpet Cluster in the state for which support from NRLM is sought.

Agarbatti- Traditionally, Agarbatti manufacturing has been one of the major contributors of employment in some parts of the state. Gaya, Shekhpura, Khagaria, Nalanda and other districts have been production centres for many decades. However, due to changes in technology and increasing dependence on imported raw materials, this industry has suffered losses. BRLPS (JEEViKA) is reviving incense stick making as one of the major non-farm activities with introduction of modern machinery and production process.

Didi Ki Rasoi- Didi Ki Rasoi” (DKR) is an initiative of JEEVIKA (BRLPS) to scale up a ‘community-based canteen’ in Bihar, it is a fully women-owned and operated enterprise, creating an ecosystem where quality and hygienic food with the taste of home like served to the patients as well as the doctors, nurses, and visitors, along with creating livelihood opportunities for the rural

community. Under this initiative quality and hygienic food is being made available to different institutions like: - Hospitals, Schools, Government Offices & individual customers, etc.

In the ownership of 85 CLFs and 4 Nodal VOs currently, 96 Didi Ki Rasoi have been started across Bihar out of which 28 Didi Ki Rasoi started in FY 22-23 including District hospitals, Sub-divisional hospitals, SC/ST schools, Banks, Registrar office, medical colleges, other institutions, and one in Mental asylum.

Laundry and Cleanliness- As part of its mission to empower the rural poor, JEEViKA has recognized a promising livelihood avenue in the realm of Cleanliness and Laundry services within Government institutions. JEEViKA started its first Cleanliness and Laundry services in September 2022. Involving JEEViKA's community members in Cleanliness and Laundry services at government Institutions improved the overall hygiene and cleanliness around the premises and this also provides the community members with a sustainable livelihood opportunity. Currently, the intervention is working in collaboration with the Health Department and SC/ST Department. The Cleanliness and Laundry services are in the running phase in all SC/ST schools and sooner it will start in health institutions such as medical colleges, District Hospitals, and sub-divisional hospitals.

Jute/Carpet- A cluster on the Jute or Carpet has been envisaged leveraging the rich heritage of Jute production in eastern Bihar and carpet production in various districts of Bihar.

Online marketing

BRLPS with the objective to eliminate rural poverty through innovative implementation strategies involving mobilization and organization of the rural poor. Many SHG members are involved in manufacturing services and value addition is one way of increasing the incomes of the SHG members. Realizing the importance of providing market access for ensuring the value-added products of the SHG members are sold at a remunerative price various channels of marketing has been established and further being explored. While, BRLPS is leveraging the market access provided through the state's bi-annual Saras Fair, and other states Saras Fair including National Saras Fair in Delhi, e-commerce access or online marketing channels are also being used through the tie-ups with Flipkart Samarth and Meesho etc to provide wider market access to SHG produce.

Convergence-

Bag Cluster- The bag manufacturing cluster located in Bela Industrial area, Musahari, Muzaffarpur is a prime example of a successful public-private partnership model flourishing in Bihar. This cluster, which has received support and collaboration from the Department of Industries, JEEViKA, as well as corporate partners such as M/s Highspirit and M/s RTD Global, represents a significant milestone in the convergence of efforts.

The bag cluster operates on a plug-and-play model provided by the Department of Industries. A total of 42 JEEViKA entrepreneurs have enthusiastically participated in this initiative by establishing 24 machines in each of their sheds, resulting in the employment of over 1100 trained workers. The successful development of this cluster was acknowledged and celebrated by the honourable Chief Minister, Shri Nitish Kumar, during his visit on September 24th, 2022. The official inauguration was conducted by the Chief Secretary of Bihar, Shri Amir Subhani, on December 4th, 2022. Bag Cluster is doing an annual business of 6 crore by manufacturing 9.32 lakh bags and promoting ancillary activities.

CFC- JEEViKA and Upendra Maharathi Shilp Anusandhan Sansthan (UMSAS) has signed an MoU to operationalize Common Facility Centres (CFC) for Handicraft Artisans. UMSAS having ownership of Common Facility Centre has handed over seven CFCs spread over six districts to JEEViKA initially for five years to run it. The CFCs supports machineries for craft processing activities.

Various crafts supported in CFCs to be run by JEEViKA are applique in Bhojpur, Stone craft in Gaya, Terracota craft in Darbhanga, Sikki-Madhubani painting craft from Madhubani and Bamboo

craft in Samastipur. Three CFCs supporting Sujani craft, Jute craft and Tikuli craft in Patna will be run by UMSAS.

Brass Cluster- In Bihar and neighbouring States, Parev is well-known for their Brass Metal utensils. Brass metal is used to make both decorative pieces and traditional utensils, which are a staple of Bihari households. The most well-known items they create are plates, bowls, pots, buckets, etc., which are given as wedding gifts and also used for conducting Pooja and different rituals.

For the locals, the Parev Brass metalcraft industry is a major source of income. Currently, Parev employs 2000 artisans directly or indirectly through its more than 150 brass metal facilities. The artisans in this cluster create metal items using basic, conventional techniques and equipment. Currently Parev Brass cluster is majorly manufacturing basic brass utensil such as plate, bowl, glass and pot, but these products are sold in set along with brass buckets, cook ware, etc. which are generally purchased from Muradabad, UP.

A plan to further develop the Parev Brass Cluster is being planned by JEEViKA in convergence with state industries department.

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 82,047 and placed 41,603 rural youth till Jan 2024. In RSETI BRLPS trained 2,95,024 and settled 2,16,926 Candidates. During FY 2023-24 under DDUGKY, BRLPS has trained 5,640 and placed 6,076 rural youth till Jan 2024. In RSETI BRLPS trained 26,073 and settled 17,453 Candidates.

For support in direct placement, BRLPS has defined Action plan for Job fair to every District in Bihar. Till date total 755 Job fair organized (cumulative), 1,54,937 job offered to candidates and 53,388 youth joined job. During FY 2023-24 143 Job fair organized, 22,434 job offered to candidates and 9,502 youth joined job. BRLPS has empanelled more than 24 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 BMRC 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

Health, Nutrition, and Sanitation Intervention for FY 2024-25

Introduction:

Health, Nutrition, and Sanitation intervention is being implemented in Bihar across all 534 blocks. The results have been found significant improvement in knowledge and adoption of expected behaviour specially on consumption of dietary diversity among mothers and children. During the implementation of the project, the service delivery system has been strengthened, trained cadres have been developed and usage of digital technology has been increased in program implementation and program management. However, the CLF and VO level planning and implementation needs to be strengthened. It has been learnt from the past that poorer people have the innate desire to come out from poverty and vulnerability. Though they have less literacy rate and are trapped in the debt net but have the honesty and learning experience and managing the team and activities at the grass roots level. It has also been observed and learnt that the graduation approach of shifting the roles and responsibilities makes the Office Bearer and members of the poorer institution more responsible, confident, and accountable. Based on those facts of learning and experience, the JEEVIKA has developed the strategy to build the capacity of the Office Bearer and Social Action Committee members of Village Organization and Cluster Level Federation in a gradual process. Therefore, in the upcoming financial year more focus will be on community ownership of the program in terms of planning, implementation, review and monitoring of the program activities. It is expected that the CBOs may continue the previous intervention to get next higher-level outcomes for their own interest as well as identify the new HNS area of intervention for implementation with the support of cadres. During this financial Year 2024-25 major focus will be to strengthen the

CLFs and VOs in planning and implementation of HNS activities with the support of the HNS cadre, the respective committee of CLFs and VOs apart from other activities. Moreover, it has been planned for deepening of existing intervention specially adequacy of diet and early identification of growth failure, ODF sustainability and solid waste management.

So, following are the brief key focus area of interventions for this financial year:

1. Strengthening CBOs:

- Implementing a gradual approach, responsibilities are systematically assigned for planning, implementing, and reviewing programs related to HNS cadres. This structured process ensures a comprehensive integration of roles, effective program execution and continuous improvement. The CLFs will be given capacity building training support and gradually assign the responsibilities to undertake HNS program intervention to achieve the expected and agreed output and outcomes.
- Empowering CLF OB members and Social Action Committee (SAC) is pivotal for the successful implementation of HNS and FNHW action plans. This empowerment strategy ensures active engagement and effective execution at the cluster level for comprehensive health, nutrition and sanitation initiatives.
- CBOs will be engaged in implementing SLWM BCC modules across all 534 blocks, this intervention will focus on engaging CLFs and VOs to undertake execution plan, implement, and review it in their meetings.
- Facilitating capacity building is a priority, encompassing staff, cadre, and Community-Based Organizations (CBOs), ensuring a skilled and empowered workforce for effective program implementation and community engagement. This strategic initiative aims to enhance expertise, fostering set up community run service delivery system to get maximum project outcomes.
- The focus lies on promoting Minimum Dietary Diversity, improving maternal and child health and nutrition care, adopting safe sanitation behaviors including promotion of solid waste management.
- Incorporating video films and IT tools enhances message reinforcement, providing a dynamic approach to communication within health, nutrition, and sanitation initiatives. This integration ensures an effective and engaging platform for conveying essential information and promoting behavior change.

2. Promotion of adequate diet including minimum dietary diversity and identification of early growth failure of children:

- With the support of the World Bank, this program intervention will be undertaken to achieve higher outcome of reduction in stunting rates among children of SHGs HHs. This ambitious target reflects a commitment to combat malnutrition and improving health wellness among children.
- Ensuring robust collaboration, there is a strong convergence with Integrated Child Development Services (ICDS) and anthropocentric studies. This strategic alignment enhances the effectiveness of interventions, fostering a comprehensive approach to health and nutrition initiatives.
- Implementing early identification strategies, the focus is on identifying growth failure through targeted household-level growth monitoring interventions. This proactive

approach enables timely interventions to address and mitigate potential health challenges in community.

3. Convergence with Health & Social welfare department:

The BRLPS has identified some of the departments and schemes for convergence namely Social Welfare Department & Health. It has been felt the need of creation of convergence model where role clarity and coordination at each level needs to be ensured. The incentive provision for community cadre will be introduced as possible during this convergence initiatives. Primarily focus will be on following government programs such as:

Family Planning: The initiative undertaken encircles five districts (Aurangabad, Jahanabad, Lakhisarai, Sheikhpura, and Sheohar) and covered 10 blocks in the last year. In the coming year it is planned to scaleup in all blocks of the five above districts. From the learning of the previous interventions, it has been decided that the Community Mobilizer will roll out the module on Family Planning, the CRRP will do the peer meeting and households visit, and both will get the incentive based on the adoption of the family planning methods by the eligible couples.

Ayushman Bharat Card: Under the flagship scheme of the Government of India- Ayushman Bharat Pradhan Mantri Jan Arogya Yojna (AB PM-JAY) and the world's largest health insurance scheme that provides a cover of up to Rs.5 lakh per family per year, for secondary and tertiary care including hospitalization, BRLPS (JEEVIKA) will provide support to the state health agency in mobilization of eligible beneficiaries for updating of e-KYC and Ayushman Card generation across Bihar. 80% coverage of eligible beneficiaries targeted in the coming year by the team. The CMs, CNRPs, other cadres will receive the incentives as per the prescribed policy.

NCD: It has been recognized that the non-Communicable disease burden on health services in rural Bihar is very high. Hence, the community led vital test service provisions has been introduced and do regular follow up, so that emergencies can be avoided. Therefore, the BRLPS and the Health Department of GoB have jointly undertaken an initiative for digitalization of health data and family profile for screening the individual and further health check-ups and follow up support services with help of field functionaries. In the light of emerging needs of NCD requires the timely response of community to link the existing available program of the government to benefit the needy and eligible beneficiaries.

VHSND: Ensure the participation of eligible beneficiaries at the Village Health Sanitation and Nutrition Day (VHSND) is the responsibility of the Health Sub-Committee of Village Organisation. It is expected of participation of the ASHA/AWW in VO monthly meeting for discussion on health & nutrition related issues and schemes.

VHSNC: The village health sanitation and nutrition committee has been formed in the village level. The Village Organisation (VO) representation has been incorporated in the VHSNC for smooth implementation and taking decision at the village level related to health, sanitation and nutrition.

Help Desk: The JEEVIKA Health Help Desk, a collaborative effort between BRLPS (JEEVIKA) and the Health Department, GoB aims to facilitate swift and convenient access to health care services for communities of all 38 districts of Bihar and reduce the interference of middleman in healthcare services, encompassing Sadar hospitals and Govt. Medical College and Hospitals. The Help Desk is operation with the support of Health Department particularly providing space, involving in monthly meeting, etc.

PMBJK: The cost-effective and genuine, generic quality medicines have emerged as a boon for all and especially for the poorest of poor (PoP) households. The JEEVIKA employs mobile-based technology to disseminate message and share informative videos for awareness generation on the advantages of these medicines. Also, the advantages of generic medicine are discussed in the weekly meetings of SHGs. Further, through the collaboration between JEEVIKA and the Health Department, the Cluster Level Federations (CLFs) establish the PMBJK for collective procurement, providing additional support such as livelihood generation for SHG HHs.

Annaprasan Diwas: VO support to ASHA/AWW through mobilizing the mothers of children aged 6-8 months to initiate timely complementary feeding and participate in Annaprasan Diwas with their children.

Poshan Maah: During the Poshan Maah, the Village Organisation organise various activities and the village level such as Rally, Rangoli Competition, identification of households having best dietary practice, etc.

4. Health Nutrition Pilot Interventions:

Solid and Liquid Waste Management (SLWM): It has been planned that the Community Mobilizer will roll out the module on SLWM and will do the other activities for Behavior Change Communication (BCC) on ODF+ (SLWM) in all SHGs. It is expected that the SHG households will segregate the waste at the household level as result of the interventions.

Balahaar: A traditional nutrition supplement, plays a crucial role in providing essential vitamins and minerals for the development of children. In Samastipur, JEEVIKA didis have taken the lead in production of Balahaar using locally sourced ingredients and ensures its quality. Those interested can easily purchase Balahaar from the production unit in Samastipur. Through this initiative, JEEVIKA aims to encourage complementary feeding and contribute to the overall well-being and healthy growth of children.

SNPU: JEEVIKA occupied the lead in establishing the Sanitary Napkin Production Unit (SNPU) in the Chausa block of Buxar District with the support of Satluj Jal Vidyut Nigam (SJVN) and Buxar District Administration. The objective of SNPU is to supply environment friendly, hygienic, and cost-effective sanitary pads to women of all targeted segments. This compostable product is made with the combination of biodegradable materials, including a non-woven upper sheet, core-patti, wood pulp, barrier sheet, construction glue, and non-woven with a release liner.

Health Kit: JEEVIKA community health professionals, trained by AIIMS Patna to operate the health kit, enhancing healthcare accessibility in the targeted regions. The health kits were provided to 32 selected districts to assess the blood pressure, BMI understanding, and regular sugar tests, etc. Specifically, tailored for new-borns, the kits include measurements for weight and length, extending care to both infants and their mothers.

5. Using IT Digital Platform:

To increase the efficiency and effectiveness of the project implementation, a mobile based digital platform will be introduced at the CBO level, for capturing the project outputs validating the data by the community members. This will significantly reduce the time required for data input from the field level. Further, the digital platform will be utilised for dissemination of information based on the digital form such as audio, audio -visual & visual for wider outreach.

Conclusion: The strategy emphasizes comprehensive HNS interventions, leveraging behavior change communication, convergence with existing programs, piloting innovative initiatives, and strengthening community-based organizations. The new way forward indicators provide a clear roadmap for monitoring and evaluating the progress of the Health, Nutrition, and Sanitation intervention within the JEEVIKA project.

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.

Vulnerability Reduction

1. Convergence and Entitlements

The mission aims to ensure convergence with various government schemes, fostering synergy in planning and implementation to maximize benefits with the convergence with line departments. The focus is on creating socio-economic opportunities in project locations, particularly for marginalized communities, to strengthen employment and livelihood prospects. The core principle involves building the capacities of the poor household through community institutions like Self Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs), leading to empowerment through collective action.

The platforms offer different services related to right and entitlements like food security and pensions, there's a potential for convergence with various government programs and departments for a comprehensive community development program. These partnerships cover a wide range of sectors, aiming to address social security, gender-related activities, food security, health insurance, enterprise promotion, livelihoods, rural development, agriculture, skill development, animal and fish resources, environmental conservation, and many more. These partnerships demonstrate a holistic approach to community development, touching upon key aspects of social, economic, and environmental well-being. Effective coordination and communication among the involved departments will be crucial for the success of these initiatives. Here are some potential convergences 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 activities.
- 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.
- Financial Inclusion
- Education and Literacy
- Disaster Relief and Emergency Services
- E-Governance

2. Social Development:

A comprehensive strategy for social development and entitlements, focusing on access to Vulnerability Reduction Funds related to food security and health risks. The approach involves a range of activities such as community mobilization, awareness campaigns, gender sensitization, and social inclusion of vulnerable groups like the elderly, disabled, widows, and tribal populations within Self-Help Groups (SHGs).

These mentioned activities will be taken by the lesioning 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. It covers various aspects of community development, ensuring a holistic and inclusive approach. Implementing such a plan

Under this intervention, Food Security Fund of Rs. 100000 is availed by the Village organization (VO) as a one time revolving fund based on certain triggers from the project. It's a community driven innovative financial credit as vulnerability reduction product that provides a single window to SHG members under the VO for collective demand generation, bulk procurement and distribution of quality food grain and other edible items at fair price from local producers, millers and retail shops nearby. The interest free recovery of the outstanding credit in a duly stress free schedule makes it accessible to the poorest of poor. The FSF is targeted towards the most vulnerable HHs, SC and ST populations where yearlong food insecurity and inadequacy with nutritional diets likely to be prevalent including the lean seasons. The core objective of FSF is to enable the poorest of the poor to have access to nutritional food security throughout the year and reduce the vulnerability of the poor HHs in coping with high cost debts and in supplementing the gap between PDS provisioning and actual requirements. Also it aims to enable the women and children from poor HHs especially pregnant, and lactating to ensure nutritional security.

In the Year 2024-25, the focus will be to provide the FSF under VRF to all the eligible Village Organisations also facilitating them in graduating towards nutritional security through preferred

procurement of nutri-supplementary items e.g. soyabean, grams, jaggery, mustard oil and other edible items along with food grains to avail the more diversified and holistic diet for the family members of poor HHs along with emphasising to take up kitchen garden activities by poor SHG Didi through availing the seed pocket to poor HHs in the FSF procurement. This includes ensuring a minimum of three procurement cycles in a year, diversifying the food basket for making nutritious and colorful thali in the poor HHs along with giving highest priority to most vulnerable families and social groups. The training of concerned committee members, leaders, cadres and field staff on community procurement guidelines would be conducted for adherence to the standard procedures and making the process more participatory, transparent and accountable.

In collaboration with The University of Sheffield (lead), The London School of Hygiene and Tropical Medicine, MicroSave Consulting (India), JEEVIKA is implementing the INFUSION (Indian Food Systems for Improved Nutrition) project, a large new 5-year research project addressing the challenge of improving consumption of nutrient-dense foods - F&V and ASFs - among the rural poor in India and designing an innovative intervention of Nutritional Security Fund(NSF), the next generation of FSF using its research insights. It's field testing is being done in Sandesh and Udwanagar blocks of Bhojpur and Kalyanpur and Patori blocks of Samastipur.

- **Health Risk Fund Intervention**

India has one-of-the highest level of Out-Of-Pocket Expenditures (OOPE) contributing directly to the high incidence of catastrophic expenditures and poverty, reported the Economic Survey released in January 2021. The burden and high interest loan sources of this expenditure has a detrimental effect on health of members of poor households along with creating barrier for socio-economic mobility in long term. Health Risk Fund (HRF) aims to provide a low cost fund for health and medical emergencies to such vulnerable households included in the SHG fold. Access to low cost health loans and savings by SHG members are two components of Health Risk Fund intervention. In FY 2024-25, the focus will be to provide the FSF under VRF to all the eligible Village Organisations and facilitating the SHG members to mobilize to increase their health savings from Rs.10/month to a slightly bigger amount of Rs. 20 or more in their Village Organization. In this FY emphasis would be to facilitate the SHG members to avail the loans related to health emergencies expenditure which are more than Rs. 3000 will be provided by the SHGs on urgent basis from SHG corpus. Later, the SHG would be able to demand the same from the concerned VO's HRF in reimbursement mode.

3. Education Initiatives

- **Community Library and Career Development Center (JEEVIKA Library) at Cluster level federation (CLF):-**

With the objective of strengthening the cluster-level federation by expanding its services portfolio to fulfil the non-financial need of SHG members and harnessing the demographic dividend of SHG HHs by leveraging the power of education to break generational poverty by expanding opportunities and enabling intergenerational mobility, SRLM, Bihar (JEEVIKA) piloted an innovative intervention, Community Library and Career Development Center (JEEVIKA Library) ,in 57 Model-CLF under NRLM & 37 Non-Model CLF in 100 blocks across 32 districts. It was funded by the World Bank's Bihar Transformative Development Project (BTDP) under innovation proposal. It's physically set up and operational with 6000+ sitting capacity at a time & total enrollments of 1.1 lakhs learners (63% female) and average daily footfall of 70-80 learners. Thus daily serving 7000-8000 rural adolescents & youths with its library & career development services.

The CLCDC is envisaged as an one-stop opportunity hub for the adolescent & youth learners of SHG HHs along with educationally aspiring SHG members serving them with its educational, career, skilling, and entrepreneurial incubation support services, especially to girls, aspiring JEEVIKA Didi's &

marginalized first-generation learners. The CLCDC is owned, operated, and managed by the CLF and runs with the support of Vidya Didi, a dedicated community cadre placed in each.

The context and demand of this initiative brought by the SHG members itself when they often confess in the CBO meeting that their children and other family members had no one to guide their careers ahead, nor could the parents figure out the finances for continuing to stay in the 'big city' and admission process to the higher education institutions and their courses. Also, when somehow the learner from their HHs mostly studied in vernacular-medium schools to pursue higher education, they face massive language and cultural barriers to thrive in the competitive environment and among comparatively well-off peers. They're often mentally stressed, affecting their academic performance and career prospects. Another problem they bring to the discussion in the meetings is convincing the adolescent and young learners of their family, mostly first-generation learners, to pursue higher education in the first place. There's a lot of hesitation in these students because of cultural or language barriers and financial constraints as well. They don't think they can move outside their villages or districts to go to bigger cities to pursue higher education. There's a sense of inferiority because they struggle to articulate their thoughts.

It's worth ponderable that education is a proven tool to break the generational poverty and transforms communities. The CLCDC intervention is based on the rationale that the rural poor HHs in the fold of women SHGs can reduce poverty and vulnerability when their children and young members of their families have access to educational and career opportunities and are trained as future leaders, and emerge as local role models. Access to the professional, vocational and technical education and career options of their choice is such a tool, which directly hits to break generational poverty by helping these families find hope in their future and enabling them not only to survive but also to improve their standard of living and wellbeing. With its vibrant engagement and activities, the CLCDC is developing an enabling ecosystem for adolescent empowerment and youths career development among SHG HHs in rural areas through increasing the levels of access, aspiration, and achievement for getting a quality higher education and career opportunities among adolescent and young first-generation learner. The CLCDC is emerging as an local support system for increasing the participation of women and marginalized learners in higher education and also translate into increased participation in the formal workforce. Also providing an opportunity for upskilling the SHG HHs in their chosen livelihood through short term training and entrepreneurial incubation support services .

The different services and programs offered by the CLCDC under one roof is providing the rural learners of SHG HHs with the path to reach those new dreams and end generational poverty for once and all. With having blended physical & digital library services with conducive selfstudy room, its providing a conducive learning environment and rich reading resources for children, youth, and adult learners of all ages and interests of SHG HHs and bridging the digital divide in education by providing digital learning resources with its Digital and physical classroom facility. With using Digital Library, it runs webinars, career workshop, preparatory courses in separate batches on online and offline modes for preparation of different entrance exams of universities, and courses, competitive exams for jobs, and board exams. With its career counselling and mentorship program through awareness & aspirations building workshops, opportunity discovery & connect platform, it provides end-to-end admission support in higher education institutes. With its distance education facilitation program in collaboration with National Institute of Open Schooling (NIOS) and Indira Gandhi National Open University (IGNOU), it's ensuring the inclusion of dropouts & left-out learners in mainstream education. With its Education Financing Support Program, it provides handholding support to the aspirants of higher education in securing the fund for education through various sources e.g. scholarships, Student Credit Card scheme, availing the education loan from formal banks and SHG. Through National Rural Livelihoods Mission, the Bihar SRLM plans to scale up the Community Library and Career

Development Center (CLCDC) intervention in the new 400 NRLM's Model CLFs in FY 2024-25. The total estimated budgetary requirement per CLCDC is 7.5 lakhs including recurring support for a year, 30 crores for 400 CLCDC in 400 Model-CLFs.

Sr. No.	Particulars	Achievement till March 2024	Target in FY 2024-25	Cumulative Achieve.
1.	Scaling up the Community Library and Career Development Center (CLCDC) intervention in the new 400 Model CLFs in FY 2024-25	100	400	500

- 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.

4. 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. The focus on renewable energy sources, particularly solar energy, aligns with the global push towards sustainable practices. JEEViKA's focus on providing clean energy solutions aligns with the broader goal of social development. By collaborating with line departments and different agencies, JEEViKA demonstrates a holistic approach to tackling the energy challenge. The emphasis on creating livelihood opportunities in the renewable energy sector for first-generation entrepreneurs is a positive step. This will not only address energy needs but also contributes to economic empowerment and poverty alleviation. For the Local Empowerment and Sustainable Ecosystem, the focus on "made local for local" concepts is crucial for community engagement and ownership. This approach helps in building a sustainable ecosystem where communities actively participate in and benefit from the energy solutions provided. Currently, 372 Solar Shops (S-Mart) is functional and the plan to scale up the initiative to 3500 S-Mart across the state indicates a commitment to expanding the impact. This scalability is essential for reaching more communities and maximizing the social and economic benefits. For the training and Learning Centers, the establishment of an incubation cum training and learning center, with plans for expansion, shows a commitment to capacity building. This is crucial for ensuring the sustainability of the initiative by empowering local communities to manage and maintain the renewable energy infrastructure. JEEViKA's collaboration with partner agencies for the promotion and awareness of energy-efficient and solar products is vital for encouraging adoption. Educating communities about the benefits of clean energy and energy-efficient technologies is key to successful implementation. Women Empowerment: The plan to create livelihood opportunities for over 3 Lakhs Self-Help Group (SHG) women across the state through the promotion, awareness, deployment, sales, and service of renewable energy products is a positive step towards empowering women economically. Overall, JEEViKA's comprehensive approach to addressing energy challenges in rural areas is noteworthy. The integration of social, economic, and environmental aspects in the initiative makes it a holistic model for sustainable development.

- **Distributed Renewable Energy (DRE)**

JEEViKA is actively collaborating with partner agencies to deploy clean and green energy solutions. The primary focus of this initiative is on Distributed Renewable Energy (DRE) solutions. DRE technologies encompass decentralized energy systems that generate power closer to the point of use, reducing transmission and distribution losses. It reduces dependency on centralized power grids, making communities more self-reliant in terms of energy supply. The deployment of DRE technologies is tailored to meet the energy demands of various local economic activities. The deployment of DRE solutions positively impacts community development by fostering economic growth and improving overall quality of life. The initiative is designed to ensure the sustainability of DRE solutions by incorporating community participation and capacity building. The long-term impact includes reduced environmental impact, enhanced energy security, and improved socio-economic conditions.

This strategy aligns with the goal of addressing specific energy needs in rural areas to strengthen economic opportunities. It represents a practical approach to rural electrification by integrating clean energy solutions with livelihood development. The decentralized model of DRE solutions enhances resilience and adaptability to local conditions. It Promotes local economic development by supporting livelihood activities powered by clean energy.

5. Gender Mainstreaming

As a State Rural Livelihoods mission with a history of more than a decade in the realm of women led community institutions. It has ten million women as the forerunner of socio-economic change in Bihar. Hence, its commitment towards as an organizational ethos and significant tool for achieving inclusive development becomes critical.

Currently, the intervention is ongoing intensively in 37 districts with the 174 blocks. We open DIDI ADHIKAR KENDRA to establish Didi Adhikar kendra funds are transferred to respective blocks. In addition to this we are planning to add 12 more blocks in the first phase of gender mainstreaming Didi adhikar kendra. In the coming time we will look forward to saturating all districts and blocks in phased manner. The key method used for addressing gender issues is participatory in nature wherein gender sensitive workshops are held with both women collectives/institutions and project staff. Simultaneously, we are collecting narratives directly from the field to develop a robust knowledge repository of exemplary stories that demonstrate lived experiences of struggle and self-discovery. All this address issues and sensitization will be done with help of our technical support of the part organization Centre for Catalyzing Change. For more awareness we have Gender campaigns which take place at all levels of institution bodies.

Key Interventions to be introduced at the Community Institution level

- **Ensure prioritization in inclusion of vulnerable Women who are marginalized, SC/ST, single women/widows, Survivors of Violence etc-** The sensitization of VO/CLF members in recognizing social issues that directly impact the lives of women will play a critical role. In order to facilitate an effective sensitization; provision of robust pool of Tots and Gender tool kits (songs, manuals, modules, posters etc). The Social Action Committee with the support of leaders and Gender Point Persons (One active member of the SAC) will roll-out the intervention at the community level. Moreover, a significant focus would be on their capacity building so that SAC members, leaders and Gender Point Persons are equipped to streamline adversities.

The two of the most prominent activities to be taken up by the SAC/Gender Point persons in support with VO/CLF leaders is to ensure prioritization of vulnerable women in RF, CIF and

VRF and including social/gender issues as a key agenda at SHG, VO and CLF meetings and maintaining records of discussions in the meetings, issues received and action taken at VO/CLF level.

- **Facilitate VO to form an informal body called Gender Forum at VO level-** one active member each from SHG would be part of the Gender Forum. The Gender Forum will support SAC members in their planning and implementation. The purpose of the forum is to provide a platform for discussing gender-based issues like child marriage, sex-based discrimination, girl child education, dowry, violence against women at the village level. Keeping record of discussions and facilitate their resolution. Establishment of Counselling Centres under the hand-hold support of Gender Forums is also one of the roles of Gender Forums.
- **Facilitate effective access to entitlements centred on policies that are especially designed for women-** The SAC members with the support of Gender Point Persons are responsible for convergence with state specific women centred programs like Mukhyamantri Kanya Uthan Yojana, Pension Scheme etc.

- **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.

6. Social Audit:

The Social audit Society(SAS) under the Rural Development Department is the nodal agency to conduct the social audit of Govt. schemes and programmes with the involvement of community members under the aegis of community based organizations. The role of JEEVIKA in this project is in convergence with the SAS is the identification, training and payment of village resource persons(VRP). The Social audit in a gram panchayat to be led by the team of SHG-VRP along with the facilitation support of District/Block resource persons from SAS.

In FY 2024-25, there would be an emphasis on ensuring the seamless onboarding and training of a pool of 100 SHG-VRPs who are active,aware and vocal members of SHGs in each district. Beyond engaging in the audit of assigned schemes, the SHG-VRP would be engaged in participating in CBOs meeting and capacitating the social action committee at VO and CLF level as convergence CRP. The SHG-VRP would bring awareness through concept seeding of social audit processes and tools in the CBO meetings for transparent and accountable public service delivery. They would also be discussing the eligibility of various center and state sponsored schemes, checklist of required documents and facilitate the members to access welfare schemes.

There would be greater efforts to ensure maximum participation of JEEVIKA SHG women in public hearings in special Gram Sabha scheduled at the last day of each social audit activity.

7. PRI- CBO convergence in universal approach through Village Prosperity Resilience Plan Reduction Plan:

Village Prosperity Resilience Plan (VPRP) is a comprehensive, participatory, and well-rounded planning which is addressing various dimensions of poverty. It focuses on participatory identification of households, targeted inclusion, and linking them with various entitlements. This plan encompasses key components such as Social Development, Entitlements, Livelihoods, and Goods and Services. The emphasis on community involvement, regular assessments, and targeted strategies enhances the likelihood of success in poverty reduction efforts 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.

8. Harit JEEViKA Harit Bihar:

1650 Individual Nurseries to be set-up for sapling availability within state under Jal Jeevan Harayali and MGNREGA as well as Environment & Climate Change Department Government of Bihar. To support green cover initiative and community managed plantation Jeevika CBO have planted more than 3.27 crore saplings with the network of 16034 community cader (Van Mitra) . In FY 2024-25 we will plant 1 crore saplings of perennial plants.

9. Convergence with MGNREGA:

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is creating a resilient eco-system for the rural population, particularly in terms of socio-economic indicators and the creation of durable assets. The convergence of JEEViKA–MGNREGA and the Community Facilitation Project (CFP), led to positive outcomes through community engagement. The future engagement with MGNREGA in convergence would be helpful to specify the proposed physical targets. These targets could include specific goals related to employment generation, asset creation, or other socio-economic indicators.

- A.** Overall increment in the percentage of person seeking employment 100 days by at least 5% of current state average, formation of 3 labour groups in each panchayat. Under Individual Benefit Scheme physical target of 5 ponds, 20 cattle shed, 30 goats shed, 10 poultry shed, 50 unit of plantation is finalized as annual target. For promoting organic agriculture inputs target of 50 vermipit per panchayat has been finalized, with further scope of expansion into producer company.
- B.** To work on establishment of 1 MGNREGA Nursery in each cluster & for common infrastructure 1 VO building in each block, 2 CLF building in each district one Haat in each block will be constructed with the help in convergence with MGNREGA.

S.NO	Indicators	Type of Employment	Physical Target	Expected cumulative Target in the end of the last financial year.
1	Ensuring 100 days of employment to SC/ ST	Wage employment	Percent of total Job cards holders	20%
2	Labor Group Formation	Wage employment	10 Labor Group / in a block	5340
3	VO Building	Common Infrastructure	1 at least one VO building / one CLF	1650
4	CLF Building	Common Infrastructure	2 per district	76
5	Varmipit	Enterprise	50 vermipit / in a block	2620
6	Nursery	IBS	1 per cluster	1650 nursery
7	Ponds	IBS	5/ Panchayat	534 blocks
10	Cattle shed	IBS	10/ panchayta	80000 Cattle shed
13	Plantation	IBS	50 unit/block	25000 units
14	Placement of MGNREGA Mate	IBS	2 per Panchyat	16000

10. Promotion of SeriCulture

Social Development theme of JEEViKA is working on promotion of Seri culture in convergence with Industries department Government of Bihar and Central Silk Board in 7 district of Koshi region namely Purnia, Kishanganj, Saharsha, Supaul, Saharsha, Katihar, and Madhepura under Mukhya Mantri Koshi Mulberry Priyojna in which more than 5000 farmers have been mobilized for opting Seri-culture as livelihood opportunity and currently 4500 hundred farmers is engaged in project area having mulberry plantation at their individual land with estimated overall production of around 10000 kgs of raw mulberry cocoons in the project area. The aim of Mukhyamantri Koshi Mulberry Pariyojana was mainly to bestow special attention for improvement of productivity in all stages of silk production and to ensure higher income to the stakeholders to produce competitively priced high-quality silk and to create greater opportunities for gainful employment in the rural areas through the spread of scientific sericultural practices and by promoting modernization and quality up gradation of sericulture and silk industry.

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. In year 2021, moving a step ahead it was decided by community to register farmer’s producer company “KAUSHIKI MAHILA MULBERRY SILK PRODUCER COMPANY” in Dhamdaha at Purnia district, with a vision of incorporating all mulberry farmers (approx. 2000) and extending support to all new and old farmers of the mulberry growing region.

New proposals have been submitted for pre and post-cocoon interventions in seven districts: Purnea, Kishanganj, Araria, Supaul, Madhepura, Katihar, and Saharsha, under the Silk Samgra-2 intervention funded by CSB through the Bihar Industries Department. Principal sanction for pre-cocoon intervention has been granted in Purnea, Kishanganj, Araria, and Supaul, with anticipated commencement in March 2024.

- **Reeling unit establishment in Dhamdaha Purnea**

The development of mulberry sericulture in Purnea district is a collaborative effort involving the Bihar government's Industry Department, JEEViKA, and Bihar Industries Department. The project's goal is to identify new farmers, form mulberry producer groups across 25-30 villages, and target at least 500 farmers, including returning migrant workers with at least 0.5 acres of land. The objective is to enhance cocoon productivity, reduce production costs, and enable farmers to achieve higher income levels. The project plans to establish a Multi-end Reeling Unit with 10 basins at Dhamdaha Purnea, serving farmers and small-scale traders engaged in mulberry cocoon production across several districts. The operational strategy involves collaborating with the "KAUSHIKI MAHILA MULBERRY SILK PRODUCER COMPANY," a farmer producer company established by JEEViKA. This company will manage the reeling facility, provide services, and train community members. The facility aims to serve individual farmers, producer group members, and traders in the local area, impacting around 1500-2000 farmers involved in sericulture activities. With an optimal operational scale, the facility plans to operate 200 days a year, processing 100 kgs of dried cocoon per day, providing employment to 15 laborers per day, totaling 3000 person-days annually during the reeling period.

A total funding of Rs 153,84,505 is proposed for establishing a mulberry cocoon reeling facility, covering land, building, and furniture costs. Of this, Rs 58,24,000 is required from the Bihar Industries department for the facility's establishment and operationalization, excluding land, building, and furniture expenses, which amount to the same. The concerned agency will hand over the proposed building along with furniture and fixtures as accorded by competent authority (costing to Rs 95,60,505) to JEEViKA. Upon the handover of building Jeevika will establish reeling unit as proposed.

- **Establishment of MulberryNursery**

For effective plantation and survivability, raising of nurseries is very much useful than plantation through cuttings. Hence, support is given to Kissan Nurseries for vertical growth of the industry during the project period. As per Central Sector Scheme (CSS) a unit cost of Rs.75000/- per 0.5 acre is approved. 4 nursery will be developpe in each districts namely Purnea, Kishanganj, Araria, and Supaul in 2.0 acre of land out of which 2 No. of nursery would be developed through General category and 2 No. would be by SC/ ST farmers. The total cost for raising of nursery would be 3.00 lakh out of which Rs. 1.7250 Lakh would be borne by CSB. Industries Deptt. will born 0.750 Lakh and rest Rs.0.525 Lakh would be borne by beneficiary.

KNOWLEDGE MANAGEMENT AND COMMUNICATION

Summary

In the fiscal years 2024-2025, JEEVIKA has strategically prioritized Knowledge Management and Communication (KMC) initiatives aimed at enhancing community engagement in video production, empowerment, and outreach. Central to these efforts is the establishment and promotion of an umbrella brand, JEEVIKA, to market products manufactured by JEEVIKA Didis, facilitated by an array

of promotional channels including social media, radio, digital marketing, campaigns, and roadshows. Complementing brand promotion, community-driven video production initiatives, coupled with professional training, have emerged as potent tools for amplifying voices and fostering inclusivity. Through the implementation of interactive voice response (IVR) technology, access to information and services is expanded, particularly for those with limited digital connectivity, with IVR systems offering comprehensive access to topics ranging from health and education to financial inclusion and social development. Regular publication of newsletters, magazines, case studies, and thematic materials serves to track progress, share success stories, and facilitate knowledge exchange among stakeholders. Event participation, including flagship programs and community fairs, remains integral to JEEVIKA's brand promotion and stakeholder engagement endeavors, reinforcing its commitment to community development. Leveraging various social media platforms, JEEVIKA effectively disseminates information, encourages dialogue, and solicits feedback, thereby fostering interactive engagement with a diverse audience. Additionally, JEEVIKA has established grievance redressal committees (GRC) across districts, supported by a comprehensive MIS-based system and a toll-free helpline, to ensure transparent and responsive governance, further solidifying its commitment to addressing community needs and concerns. Through these strategic initiatives, JEEVIKA continues to drive social and economic progress at the grassroots level, embodying its mission of empowerment and inclusive growth.

Key Focus Areas in FY 24-25

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.

Champions' Booklet

- JEEVIKA will introduce a new initiative, the Champions' Booklet, to celebrate outstanding individuals and success stories within the community.
- The Champions' Booklet will serve as a platform to recognize individuals who have made significant contributions to their communities through their involvement with JEEVIKA initiatives.
- The publication highlights compelling narratives and testimonials of individuals who have achieved remarkable success through their engagement with JEEVIKA programs.
- By showcasing success stories, the Champions' Booklet inspires and motivates others within the community to strive for excellence in their endeavors.
- Through the Champions' Booklet, JEEVIKA amplifies the voices of its beneficiaries, fostering a sense of pride and ownership within the community.

- A chapter of the booklet will cover Lakhpati Didi initiative (A pioneering initiative aimed at empowering women entrepreneurs to achieve financial independence and become "lakhpati," or millionaires).

MONITORING AND EVALUATION

The objective of Monitoring & Evaluation (M&E) is to integrate project monitoring systems with scientific impact evaluations and qualitative studies, collaborating closely with project implementation units. The M&E system utilizes comprehensive monitoring, evaluation, and learning to measure change, assess project effectiveness, and identify design and implementation challenges. This provides continuous feedback to project management, aiding in timely decision-making, mid-course corrections, and assessing project outputs, outcomes, and impacts. Additionally, it aims to institutionalize learning processes, converting field experiences into knowledge products for wider dissemination. Capacity building initiatives for M&E managers and Community Based Monitoring Systems are integral for effective project management and decision-making.

A. Components of the Monitoring, Evaluation, and Learning System

11. Process Monitoring (External and Internal Process Monitoring)

In a community-driven project, there is a need for responsive and adaptive monitoring systems, as community-level development processes do not necessarily conform to preset rules, deadlines, targets, or blueprint 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, process monitoring would support the project management team and other stakeholders in understanding 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 the process monitoring task, two approaches would be adopted: firstly, through an external agency, and secondly, through internal CPR-Process Monitors. For external process monitoring for FY 2024-25, agencies will be hired at the state level to cover process monitoring in all 38 districts.

Process Monitoring by an External Agency would involve hiring an external agency to regularly monitor various interventions across the project area. This includes monitoring the functioning of SHGs, VOs, and CLFs/MCLFs across interventions in farming, non-farming, livestock, skills, social development, Food Nutrition Health, WASH, SJY, etc. The project also plans to establish a feedback mechanism to communicate key observations to project staff at all levels for effective action. Under process monitoring, special focus would be placed on monitoring the progress of different business entities/enterprises initiated by different themes.

For Internal Process Monitoring, a Community-Based Monitoring System (CBMS) would be established. Under this intervention, CRP-Process Monitors would be selected and trained thereafter for Process Monitoring in parallel with an external agency. The Community Process Monitors would monitor the basic functioning of SHGs and VOs and would share observations with the state, district, and block teams. Findings would also be generated as a report.

More specifically, the objectives of process monitoring are:

- Process Monitoring would act as the third eye and ear of the project, which could also capture some problematic facts and truths that regular monitoring might not be able to capture.
- Capturing the qualitative changes and processes taking place in the community throughout the project process.
- Serving as a feedback mechanism for the communities on how to do things better.
- Capturing the assessment of hard-to-measure shifts in community attitudes, behavior, and practice.
- Cross-checking whether the processes and procedures of JEEViKA are adhered to.
- Suggesting changes in processes or implementation strategies to improve the functioning of CBOs/interventions.
- Developing a feedback and compliance mechanism to inform CBOs, BPIUs, DPCUs, and SPMU about the key deviations and ensure redressal of the same by sharing key findings at all levels for corrective measures. Sharing of documents and presentations could separately be done for the same.

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.

12. Impact Evaluations and thematic studies

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

13. Publication of the reports

- Production of “Process Monitoring Reports” on a quarterly basis
- Production of “Community-based Process Monitoring Report” half yearly basis
- Production of “Project Annual Progress Report”
- Production of “Project Quarterly Progress Report”
- Production of Impact Evaluation and other study reports

14. Training and Capacity Building of SHG Members and Staff

Training and capacity building for Monitoring and Evaluation (M&E) managers are vital for enhancing skills, ensuring data quality, and promoting evidence-based decision-making. These initiatives equip managers with the expertise needed to monitor project progress effectively, evaluate outcomes accurately, and provide actionable insights for improvement. By fostering a culture of learning and adaptation, training programs enable organizations to strengthen institutional capacity, enhance performance management practices, and ultimately achieve better project outcomes. Investing in the development of M&E managers is essential for building resilient organizations capable of delivering sustainable impact in the long term. Training programs for staff are planned.

Community Based Organization members would be exposed to best practicing CBOs through exposure visit within the project area. The purpose of exposing community-based members is to broaden their knowledge, skills, and perspectives, empowering them to actively engage, contribute, and lead within their communities' development initiatives.

B. 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, MLE system will be further strengthened to function as “Management and Decision-making tools”

C. Monitoring and Evaluation activities for Decision Making

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

Monitoring and Evaluation team would actively involve in regular monitoring of project interventions. This would be done by ensuring weekly, monthly review meetings at all levels of the project. Besides this the project would also conduct the regional review meetings. This would give opportunity to connect with block teams, particularly BPMs and all the district officials. This is generally not possible only through state level, meetings. Regional review meeting would give a deeper insight on progress of different interventions and factors affecting the progress of any intervention.

Block and district ranking would also be done on set indicators. This would help in assessing the good performing and performing blocks and districts. Accordingly, the teams would work to improve the performance based on the ranking.

MANAGEMENT INFORMATION SYSTEM

JEEVIKA in rural Bihar, strives to empower communities through several sustainable livelihoods and other initiatives. In this journey of social transformation, data plays a crucial role, and the Management Information System (MIS) emerges as a powerful tool for informed decision-making and effective program management.

The following are the key areas planned for the year ahead: -

1. Digital Transformation: - Intervention are to be brought on digital platform. Currently more than 50 such solutions have been rolled out.
2. Improvement: Continuously improving existing apps to enhance user-friendliness for community members.
3. Non-Farm ERP: Implementing Non-Farm ERP across interventions to provide Single point access.
4. Empowering Decisions through Information: Making MIS reports and dashboards readily available to maximize accessibility, assisting individuals in informed decision-making.
5. Automating Insights with AI/ML: Exploring AI projects to automate decision-making based on data analysis and insights.
6. Taking Digital platforms to community: - Capacity building of community to use digital platforms.

7. Moving towards Digital Transformation from project management to community level.

Digital Presence

Jeevika continues to evolve its MIS, integrating advanced data analytics and machine learning capabilities. This will enable more predictive analysis, proactive interventions, and personalized support for beneficiaries, further accelerating their journey towards sustainable livelihoods in Bihar.

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.

Digital Livelihoods

The Digital solutions will be taken up to the community level. To some extent it has been tried and results are encouraging.

The full-fledged involvement of SHG members and Cadres on Digital solution will be conducted.

Bridging the digital divide: Scaling community access and empowering SHGs and Cadres with full-fledged participation in next-level digital solutions.

Digital Livelihood will be another area of work in coming days. It will allow the SHG members to use digital platforms for intervention related data captures, surveys, convergence with other departments, etc.

Digital Literacy

Basic IT 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. CLFs are going to be the next level in this regard. These resource person can be groomed and strengthened by extending their IT 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.

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

The use of community members in digitization process has shown encouraging results and in coming times will immensely help in expediting the data entry process. The members will also be able to use other mobile apps for their own requirement. The digital literacy will capacitate and motivate them.

IT Infra

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 needed now. The Infra will include cloud servers for hosting all the application with security and robust environment with minimum downtime of applications. As going further, CLFs are being centre for multiple activities, including Digital Centre, IT infra strengthening will be required on priority. Availability of Desktops/Tabs/Smartphones will further expedite the digitization process at ground level.

Overall, Jeevika is moving steadily towards Digital Transformation with apps, web portals and ERP solutions covering interventions in every themes. Strengthening the Infra, Capacity of users, etc. will certainly improve the transformation pace.

RESOURCE CELL

JEEViKA, NRO FNHW, AAP Note and Budget FY-2024-25

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-

1. Behaviour Change Communication (BCC) on FNHW:

Behavior 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.

2. 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 centers.

3. 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.

4. 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.

5. 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.

6. 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.

7. 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.

8. FNHW baseline Evaluation Study-

NRO will support SRLMs in designing survey tools for baseline evaluations on FNHW and in forming team of enumerators for conducting the surveys. Data collection through personal interviews with the target beneficiaries will be carried out through the trained enumerators, followed by data analysis to identify key indicators and gaps. Baseline findings will be disseminated to stakeholders. Further, the lessons learned from the evaluation will be integrated into strengthening the FNHW interventions.

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 review with the support of MIS.

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.

Approved Budget for NRO-RC BRLPS for FY 2024-25						
Sl.No	Budget Head	No. of person	Unit /days	Unit Cost	p.a. per block Total Budget (Rs.)	Remarks
A	HR FNHW NRO Consultants, YPs in BRLPS					
1	Project Manager -NRO External Support	1	12	80000	960000	It is expected, hiring process to be completed by March'24
2	NRO Consultants (FNHW-4 & RC -4) for 12 months	3	12	95,000	3,420,000	Hiring of consultant by March'24
3	Project Associate (full time)	1	6	35,000	210,000	It is expected, hiring process to be completed by Aug'24
4	Other Entitlements & benefits (TA/DA, Insurance, Mediclaim, EPF etc)	5	12	10,000	600,000	It includes entitlements and benefits as per the approved policy of BRLPS
Sub Total A					5,190,000	
B.	Capacity Building, Exposure & Immersion for own team within state					
1	Capacity Building Training of CRPs, PRPs & others (State/District level Residential Trainings with TA and stationary & other cost) FNHW	200	20	1,000	4,000,000	TA/DA, Stationary & other Cost-FNHW.
2	Training to NRO Consultant, SAP,SRP, Trainers & Staff etc.	50	15	1,500	1,125,000	State Level Residential Training & Stationary Cost
3	Resource person fee for each batch of training of CRPs/ PRPs/staff/consultants etc	25	20	2,000	1,000,000	For training of Consultant/CRPs/PRP s/Staff etc.
4	TA/DA, Travel, accommodation & fooding etc. for resource person	25	20	2,500	1,250,000	
5	Capacity Building of CRPs/PRPs through CRP drive training and exposure within state	200	7	1,000	1,400,000	
Sub Total B					8,775,000	
C.	Staff/Expert/Specialist Support of JEEViKA officials at the Place of SRLM					
1	Resource Fee-NRO Training Experts for Training and consultancy	20	10	3000	600,000	
2	Food & Accommodation (During Travelling To & Fro)	20	10	3000	600,000	
3	Travelling to SRLM (By economy class air fare/Train)	Lumpsum			250,000	
4	Attending briefing/Debriefing by SRLM officials/other officials from JEEViKA(food & lodging & Travel by Air/Train)/ Visit to SRLM for MoU discussion / Recce Visit by NRO team/ Support to Non-MoU States	Lumpsum			500,000	

Sub Total C			1,950,000	
D.	IEC, MIS, Communication & Miscellaneous			
1	IEC Material (Flip Chart/Modules etc) printing, Zoom/Webex etc. App for meeting and training	Lumpsum	2,500,000	
2	Empaneling, Hiring & Establishing MIS based suport system	Lumpsum	1,000,000	
3	Hiring of higher-level consultant for studies & Evaluation.	Lumpsum	750,000	
4	Miscellaneous /Contingencies	Lumpsum	1,500,000	
Sub Total D			5,750,000	
TOTAL			21,665,000	0

BRLPS-NRO Proposal for LOKOS ROLL-OUT SUPPORT TO SRLM

Introduction-

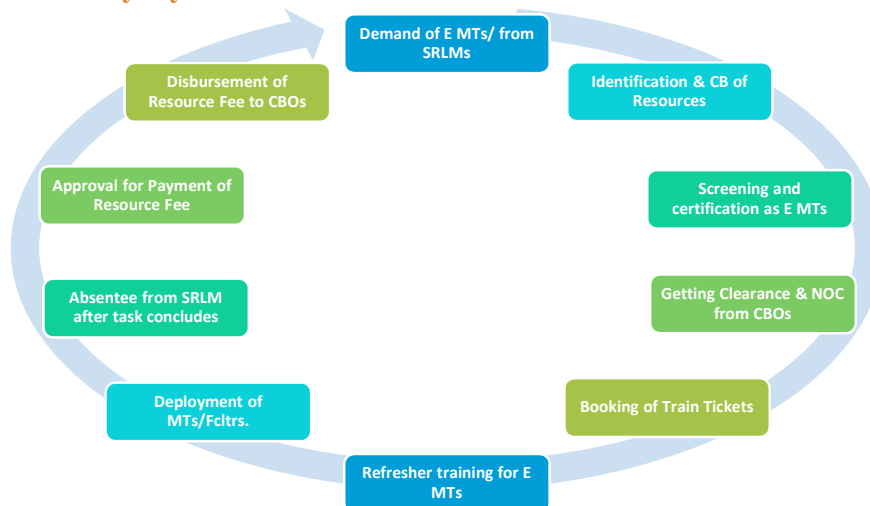
Government of India (MoRD-NRLM) has enlisted BRLPS as NRO (National Resource Organization for LokOS Roll out support to other SRLM Vide its DO letter No-F.NO-11060/08/2019-RL-Part-(3) (E-377421) dated-31.03.22. As DAY-NRLM in partnership with the Bills & Melinda Gates Foundation (BMGF) has developed the “LoKOS application” which consists of ‘Profile’ and ‘Transaction of the Self-Help Groups, Village Organization (VO) and Cluster Level Federations (CLF). LokOS application is based on Android & web Application for capturing related data.

As LokOS application provides integrated solution for SHGs and their federations, single source of up-to-date and validate data for NRLM/SRLM and a channel to share data with other dept. FIs and Service providers, JEEVIKA, BRLPS as NRO is committed to support SRLMs in LokOS implementation and capacity building through quality resource deployment.

NRO key Strategy of Resource Development for LokOS-

- State Team's meticulous identification of State-level Master Trainers and Resource Persons.
- Thorough training and capacity building sessions designed for Master Trainers on the required modules.
- Regular refresher training and meticulous screening of Master Trainers on LoKOS application Modules.
- Strategic identification and nurturing of quality cadres and potential resources by Master Trainers.
- Rigorous identification and screening process to pinpoint the most proficient resources from Blocks to Districts.
- Tailored training sessions conducted for the cream of the crop Resources from Blocks at the District level.
- Systematic screening and evaluation of the top-tier resources during District-level trainings.
- Specialized refresher training sessions organized for Screened Resource Persons at the State Level.
- Careful screening of the best Resource Persons/Master Trainers for the Community at the State Level.
- Efficient deployment of Electronic Master Trainers (E MTs) and Facilitators based on the demand of State Rural Livelihood Missions (SRLM).

NRO Service Delivery Cycle and Mechanism:



Status and Activities planned for eMaster Trainers development-

BRLPS-NRO has selected 1068 community cadre members (BK/MBK/CF) using a strategy of two representatives per block for LoKOS Profile module training. These selected participants underwent training at the district level, (regional-level) held in 7 nodal districts. Following the initial training, 50% of the participants were further screened by district-level teams. Subsequently, a second round of training was conducted at 6 locations, corresponding to the 6 nodal districts, where once again, 50% of the participants were selected for state-level training.

After completing the state-level training, 120 participants were identified as e-MTS (Master Trainer) for the profile module. Additionally, 55 participants were previously shortlisted as e-MTs from the community PRP (Professional Resource Person) pool.

Further on transaction module, a total of 54 participants underwent training sessions conducted at both the state level and NIRD -Hyderabad. In which 50-Participants attended refresher cum Screening on transaction module conducted by NRLM -team at Patna, during the initial screening process, 60% of the master trainers were identified as capable of providing support to other State Rural Livelihood Missions (SRLMs), while the remaining trainers required further practice

Way Forward

- 120 eMTs are ready on LoKOS profile module. They will be trained further on transaction module.
- Developing a Strategy for Building a New Resource Pool of 100 e-MTs.
- Working on Internal deployment plan under Resource block strategy and also develop one model block under LoKOS component
- Develop a framework for allocating resources based on LoKOS Implementation priorities, timelines, and resource availability.
- Implement mechanisms for tracking resource utilization and identifying potential bottlenecks.
- Foster a culture of continuous Training and learning practices and innovation to maximize resource utilization and effectiveness.

other State):-

- One batch of 4 e-master trainer has been deployed at CGSRLM on transaction module
- Another round of deployment to other SRLM will be done in the month of Feb-March '24.
- By the end of March, approx. 100 e-master trainer (including New & Old) will be developed on transaction module.
- Empaneling of State Master Trainer with NIRD.

Phase	Period	Deployment of E-Master Trainer
Phase-1	April'24 to June'24	110

Phase-2	July'24to sep'24	70
Phase-3	Oct'24to Dec'24	60
Phase-4	Jan'25to Mar'25	60

NRO strengthening and Set-Up: HR requirement, Current Status and Plan:-

Sl.No	Designation	No. of Position required	No. of Position Filled	Vacancy	Timeline
1.	SPM-RC	1	1	0	
2.	PM-RC/NRO	2	1	1	
3.	PA-RC	2	1	1	
4.	Young professional	5	1	4	May'24
5.	Consultant	10	2	8	May'24

Norms for Identification of e-master Trainer among the existing cadre –

- S/he must be working as a Book-keeper/any other cadre for at least two years.
- S/he must have good conceptual clarity on universal books of records with training skills.
- S/he must have basic computer skills and experience on working in AAP based MIS.
- S/he can travel to other SRLMs for 15-30 days.
- Preference to willing cadres having Smart Phone/or purchase it as per the LoKOS specification.

Conditions for Resource deployment at other SRLMs:-

- S/he must be insured and have NOC from concerned CLF is must.
- S/he must be free from any contagious disease.

Conducting Training for e-Master Trainer-

- Development of LoKOS training Module.
- Training on profile updating and Transactions separately
- Field Immersion & demo practice in the blocks and orientation training to field cadre.
- Feedback by Participants and cadre.

Screening- Selection & identification of e-master trainer on following indicators-

- No. of Demo profile entered (At least twenty SHG profile)
- Knowledge & content test with Speed
- Training Ability & Communication skills
- Clarity on Application & transaction updating

Based on the above indicators the selected cadre will be graded at SPMU level and NRLM team will be called for final certification.

Provided Services to the following SRLMs on LoKOS -Profile Module

- CGSRLM- 33-e-MTs from 01.03.23 to 30.03.23
- MSRLM- 40- e-MTs from 13.05.23 to 10.06.23.
- UPSRLM- 50- e-MTs from 09.09.23 to 09.10.23

Part-III: Estimated Budget for NRO-LokOS

Annexure Tentative Template

Component A-Institution and Human Capacity Building	Supported by- State/NIRD /NMMU	Place	Number of Persons	No. of Days/months	Unit Cost	Annual Action Plan (Amount Rs. in lakhs)	Timeline	Remarks

A.1	Technical Assistance								
A.1	Strengthening Capacity of National Resource Organizations								
a	NRO operation cost (2-3 persons)		State level						
	Young Professional			1	12	50000	6,00,000		
	Consultant/IT Expert			1	8	95000	7,60,000		
b	Other Operational cost, Workshop					Lumpsum	20,00,000		
c	Monitoring cost- NRO Team travelling to states (briefing/debriefing meeting)					Lumpsum	5,00,000		
d	e-Master Trainers development cost (upto 120 members)								
1	Resource fee for SRPs- Master Trainers for e-Master Trainer's Training (for 2-3 person)	LokOS	NIRD/State	3	20	6000	360,000		
2	Development of e-Master Trainers								
3	LokOS- SHG/VO/CLF profile application	NRO/NIRD /NMMU							
4	Classroom training- 2 day								
5	On Field profile entry including supporting BPM in approval (at least 2 SHGs-1VOs-1 CLF data) - Day 3 & 4								
6	Classroom training (Experience sharing and discussion on data entry fields) - Day 5								
7	SHGs/VOs/CLFs data entry & verification- In the respective block for minimum 10 SHGs-3 VOs-2 CLFs entry								
8	Feedback/doubt clearing session- Day 6								
e	LokOS- SHG/VO/CLF Transaction application	NRO/NIRD /NMMU							
	One Model Block development as per NRLM-Guidelines	NRO	Within State			Lumpsum	25,00,000		

1	Transaction Application module & Cut-off data preparation - 5 days classroom training	NRO	Within State						
2	On field: Cut-off data preparation and transaction capturing at meeting (at least 1 SHGs-1 Vos-1 CLF data) - Day 6 & 7	NRO	Within State						
3	Classroom training- Experience sharing and discussion on data entry fields - Day 8 & 9		Within State						
4	SHGs/VOs/CLFs transaction entry- In the respective block for minimum 10 SHGs-3 VOs-2 CLFs entry		Within State						
5	Feedback/doubt clearing session- Day 10								
f	PTM/role play and other personality related trainings- 3 days	NRO/NIRD /NMMU							
g	Refresher training- Pre/Post of every round (may be 11 days)		NRO State/NIRD						
xx x	Total Number of days of Training (tentative upto 30 days)	State/NIRD /NMMU	NRO state/NIRD	250	30 days	15 00	1,12,50,000		
	TA/DA to participate in the training						Lumsum 7,50,000		
A.1 .4	Demand Driven TA [examples given below]								
A1.4.5	TA for Digitalization								
1	e-Master Trainers deployment to other SRLM- resource fee		Other SRLM	170	100 days	20 00	3,40,00,000		
			Internal (Within SRLM)	180	100 Days	10 00	1,80,00,000		
2	e-Master Trainers deployment to other SRLM- TA/DA and other expenditure (12 times TO&FRO in a year)		Other SRLM	170	05 days	30 00	25,50,000		
4	Anyother/miscellaneous/ Insurance/medical emergency etc.						170*5000 Per Master Trainer 850,000		
	Total						7,41,20,000.00		

SATAT JEEVIKOPARJAN YOJANA

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. After that the scheme, spanning for **3 years** from the **fiscal year 2024-25 to 2026-27**, entails an estimated expenditure of **Rs. 3,032 crores**.

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 December 2022, it has been decided that the SJY will be implemented in the urban area as well. Till FY 2023-24, 2,01,284 UPHHs has been identified and endorsed by village organization across 534 blocks of Bihar out of this 18,134 HHs in urban areas has been identified and endorsed in CLFs of 233 Urban blocks. In this FY (2024-25) 25,000 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 s2-3 tranches with average investment per HH of INR 60,000/- and up to a limit of INR 200,000/- 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 (2024-25), it has been planned to provide livelihood financing (Livelihood Investment and Livelihood Gap assistance fund) to the UPHHs identified in previous financial year and 25,000 new households which will be identified in this FY. In total 20,458 remaining households will be provided with LIF tranche-I and the 1,80,826 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 12 clusters till now which are being slowly growing. In this FY 2024-25, we’ll promote approx. 10 more such clusters.

Capacity Building of Staffs

In Financial year 2023-24, we started refresher trainings and graduation training of all staffs, cadres and households as per the need. In last FY 233 urban block BPMs, block nodals and 38 TOs has oriented. We are planning to further orient all newly joined nodals and in addition to we are also planning refresher training for all district nodals and resource Acs in this financial year.

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 have developed 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.

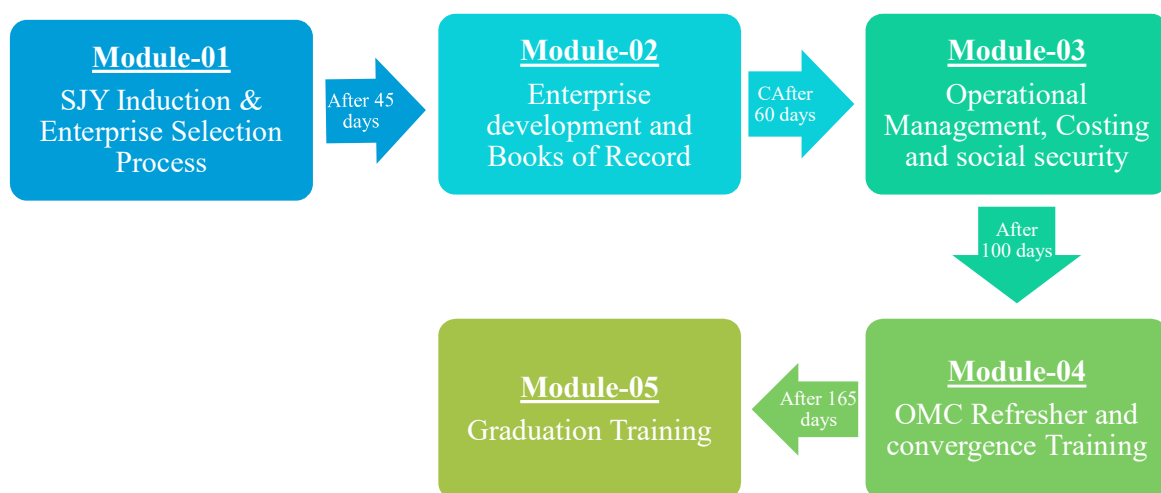
SI No.	Designation	Cumulative No. of Staffs trained on SJY and basics till FY23-24	No. of Staffs to be trained on graduation of HHs FY 23-24
1	District Nodal	38	0
2	BPMs	410	124
3	Resource AC	38	0
4	AC & CC trained on Graduation module	410	124
5	Training of district Accountant at state level	38	0
6	VO and CLF leader Training on Immersion site development	7400	1230
	Total	8596	1478

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' 2024	Q1	Q2	Q3	Q4	Cumulative FY24-25
No. of MRPs selected	5490	200	150	150	150	650
Trained on Module-01	5398	200	150	150	150	650
Trained on Module-02	4748	300	250	200	150	900
Trained on Module-03	4517	150	150	150	300	750
Trained on Module-04	3704	400	300	150	150	1000



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 FY24-25

Indicators	Cumulative till March' 2024	Q1	Q2	Q3	Q4	Cumulative FY 24-25
No. of SJY HH CB training completed	1,90,319	8000	8000	8000	8000	32,000
No. of SJY HH CBED-ME+LS training completed	166098	6000	10000	10000	8000	34,000
No. Of HHs Refresher training completed	101102	4000	8000	8000	8000	28,000
No. Of HHs Graduation training completed	75128	5000	6000	7000	7000	25000

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 2024-25, 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 2023-24 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 MPPR Report

In FY 2024-25 we have planned to verify all 1.97 Lakhs of SJY HH Monthly progress report through field reporter pro app on nine graduation indicators. 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 19.4 thousand pending MP Profile along with approx. 18.134 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 25,000 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 separate 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 separate Web based MIS has been developed in this financial year and further different services module will be developed for the SJY Urban.

HHs mapping with MRPs and Roaster creation

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

New digital platform for the CBOs (Didi ki Awaz)

At present we have plan to develop a different digital platform for CBOs “Didi Ki awaz” to monitor the performance of MRPs and progress of HHs. This platform will provide CBOs to all kind of information for the purpose of monitoring their progress.

Lohia Swachchh Bihar Abhiyan (SBM-G)

ANNUAL IMPLEMENTATION PLAN (AIP) FOR 2024-25



Swachh Bharat Mission (Grameen) Phase-II

Name of State/UT : BIHAR

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Swachh Bharat Mission- Grameen

Annual Implementation Plan 2024-25

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)	Yes and Proposed activities will be included in GPDP/BDP/DDP respectively.
Whether the AIP has been prepared in consultation with Rural Development Department, Panchayati Raj Department, Urban Development Department and Department dealing Autonomous Councils (Please tick) ?	1. Rural Development Department 2. Panchayati Raj Department 3. Urban Development Department 4. Department dealing Autonomous Councils
Whether activities of AIP2024-25 included in development plan of 15th Finance Commission ?	Yes, will be included accordingly.
State Profile	
Total population of the State (Census 2011)	10,40,99,452
Total rural population of the state (Census 2011)	9,23,41,436
Number of Districts	38
Number of Blocks (Rural)	533
Number of Gram Panchayats	8056
Number of Villages	36891
Number of rural households (Census 2011)	16862940

ODF Plus Plan for 2024-25

ODF Plus GPs and villages

Component s	Total no. of districts/blocks/ GPs/villages in the State	Actual ODF Plus* achievement upto 31.12.2023		Expected total ODF Plus achievement (upto 31.3.2024)	ODF Plus (Model) plan for 2024-25
[1]	[2]	[3]		[4]	[5]
GPs	38/533/8056				
Villages	36891	Non ODF Plus	10643	0	
		Aspiring	17497	22891	
		Rising	2282	2000	
		Model	6469	12000	24891
		Total	26248	36891	24891
*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.					

Quarterly Plan for ODF Plus(Model) for 2024-25

Components		Projected ODF Plus plan - 2024-25				
		Q1	Q2	Q3	Q4	Total
No. of GPs proposed to be declared ODF Plus (Model)		1000	2000	2000	1056	6056
No. of villages proposed to be declared ODF Plus-	Model	4000	6000	10000	4891	24891
	Model(Verified)	6000	4000	6000	12000	28000
	Total	4000	6000	10000	4891	24891

Solid Waste Management (SWM) – Village level activities

Separate write up on the proposed strategy for SWM in the State including O&M arrangements to be attached

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

Villages covered with SWM should have arrangements for collection of waste (from households, public places and institutions), its transportation to village collection centre/storage shed (including for plastic waste), and adequate composting arrangements (individual/community level) and is to be certified by GP resolution

PART - A

SWM Plan 2024-25				
Total no. of villages in the State	No. of villages covered with SWM till 31.12.2023 (cumulative)	Expected No. of villages covered with SWM upto 31.3.2024 (cumulative)	Residual no. of villages to be covered with SWM [(1)-(3)]	No. of villages planned to be covered with SWM during 2024-25*
[1]	[2]	[3]	[4]	[5]
36891	16200	18000	18891	18891

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

Quarterly plan for SWM for 2024-25

	Q1	Q2	Q3	Q4	TOTAL
No. of villages proposed to be covered with SWM	3500	5000	8000	2391	18891

What is user charge (per month) for collection of Garbage from Households	30
No. of villages which do not have vehicle for waste collection from households	6500
O & M Policy notified (Yes/No)	In Process (Draft prepared)

If yes, copy to be attached.

PART - B

Component-wise details for SWM Plan 2024-25 *(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)										
A.) collection/ storage/ segregation centre/ shed	734	3303	8257500	5505			5505			
B.) Community Compost Pits	2202	3303		660.6			660.6			
C.) Vehicles for Collection and Transportation	19010	6000		5840.4	5840.4					
a.) Tricycles (Manual)	17736			3547.2	3547.2					
b.) E- Rickshaws/ Battery Operated vehicles	1274			2293.2	2293.2					
c.) Motorised Vehicles	0									
				12006	5840.4	0	6165.6	Total:	Total:	Total:
For bigger villages (above 5000 population)										

A.) Collection/ storage/ segregation centre/ shed	100	500	2750000	750			750			
B.) Community Compost Pits	300	500		90			90			
C.) No. of Vehicles for Collection and Transportation	2350	500		710	497					
a.) Tricycles (Manual)	2200			440	440					
b.) E- Rickshaws/ Battery Operated vehicles	150			270	270					
c.) Motorised Vehicles	0			0	0	0				
				1550	497	0	840	Total:	Total:	Total:
No. of Individual Compost Pits			NA		NA	NA				
Segregation bins for individual households	5000000	3803	NA	9000	NA	NA	9000			
Segregation bins at Public Places	36345	10900	NA	908.625	NA	NA	908.625			
Amount for Material/equipment (including safety equipment) for waste management e.g. segregation, cleaning of premises, etc. from GP 15th FC fund	2423	10900	NA	242.3	NA	NA	242.3			
Amount for Material/equipment (including safety equipment) for waste management e.g.	5633	25991	NA	563.3	NA	NA	563.3			

segregation, cleaning of premises, etc. from Block level 15th FC fund										
Amount for Material/equipment (including safety equipment) for waste management e.g. segregation, cleaning of premises, etc. from District level 15th FC fund			NA		NA	NA				
O&M* for Solid Waste Management (including services of collection/ transportation of waste from households to collection/ segregation centre/ Repair and Refurbishment of SWM assets etc.) (Focus on Business Model):	NA	NA	NA	39431	NA	NA	24205.8		3959.2	11266

Note : For SWM at Village level requirement of funding for honorarium to Swachhata Karmis approx 7 Lakh per GP. For this support required from 15th FC and SFC.

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).

3. A write up explaining detailed mechanism in the State for village level collection and management of solid waste (for both biodegradable and non-biodegradable wastes) be given.

SWM-Villages Saturation Report

No. of villages to be covered with SWM (Column 5 of Part-A)	Coverage of villages (in No.) after implementation of the AIP	Remarks
18891	18891	All village will be covered in 2024-25. WPU arrangements has been done in 50% GP and rest will be covered in 2024-25

GOBARdhan Projects under SBM-G

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

Progress 2023-24											
Sl.No.	Name of District	Santioned Plants Status		Status as on 31.12.2023					Projected status as on 31/03/2024		
		No. of plants sanctioned	Amount Sanctioned (in Lakhs)	Yet to Start Plants	Under Construction plants	Completed plants	Functional plants	Total	Completed plants	Functional plants	Total
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
1	JAMUI	1	50				1	1		1	1
2	EAST CHAMPARAN	1	50				1	1		1	1
3	PATNA	1	50				1	1		1	1
4	GAYA	1	50				1	1		1	1
5	GOPALGANJ	1	50				1	1		1	1
6	MUZAFFARPUR	1	50				1	1		1	1
7	NALANDA	1	50				1	1		1	1
8	BHAGALPUR	1	50				1	1		1	1
9	SUPAUL	1	50				1	1		1	1
10	BEGUSARAI	1	50			1		1		1	1
11	AURANGABAD	1	50			1		1		1	1
12	KHAGARIA	1	50			1		1		1	1
13	SHEIKHPURA	1	50			1		1		1	1

14	BUXAR	1	50			1		1		1	1
15	SAMASTIPUR	1	50			1		1		1	1
16	ARARIA	1	50		1			1		1	1
17	BANKA	1	50		1			1		1	1
18	KATIHAR	1	50		1			1		1	1
19	SASARAM (ROHTAS)	1	50		1			1		1	1
20	VAISHALI	1	50		1			1		1	1
21	SIWAN	1	50		1			1		1	1
22	MADHEPURA	1	50		1			1		1	1
23	NAWADA	1	50		1			1		1	1
24	SAHARSA	1	50		1			1		1	1
25	DARBHANGA	1	50		1			1		1	1
26	MADHUBANI	1	50		1			1		1	1
27	MUNGER	1	50		1			1		1	1
28	LAKHISARAI	1	50		1			1		1	1
29	PURNIA	1	50		1			1		1	1
30	SITAMARHI	1	50		1			1		1	1
31	KAIMUR (BHABUA)	1	50		1			1		1	1
32	BHOJPUR	1	50		1			1		1	1
33	KISHANGANJ	1	50		1			1		1	1
34	ARWAL	1	50		1			1		1	1
35	WEST CHAMPARAN	1	50		1			1		1	1
36	JEHANABAD	1	50		1			1		1	1
37	SHEOHAR	1	50	1				1	1		1
38	SARAN	1	50	1				1	1		1
Total		38	1900	2	21	6	9	38	2	36	38

PART - B

GOBARdhan Plan 2024-25

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]
Community GOBARdhan projects	Upto Rs.50 lakhs per district*	0	0	800	800	0	0	0	0
O&M of Community GOBARdhan projects (Focus on Business Model)	NA	38	38	459.8	NA	125.4	NA	334.4	0

*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 with Rural PWMUs as on 31.12.2023	No. of blocks mapped with Rural PWMUs as on 31.12.2023	No. of blocks having linkage with urban MRF as on 31.12.2023	Total No. of blocks covered with (Rural PWMU + urban MRF) as on 31.12.2023	Expected-Total No. of blocks to be covered with (Rural PWMU + Urban MRF) as on 31.03.2024	Total No. of villages in the blocks mapped with Rural PWMUs/Urban MRF	Residual blocks to be covered in 2024-25	Out of Column [7], Total No. of villages where waste Plastic not sent to Rural PWMU/Urban MRF	Out of Column [7], Total No. of villages where plastic waste is disposed through Kabadi Walas/informal sector
[1]	[2]	[3]	[4]	[5] = 2+3 +4	[6]	[7]	[8]	[9]	[10]
533	103	385	26	411	430	26565	103	10289	10289

Total no. of Rural PWMUs where collected waste plastic is sent for Road Construction	Total no. of Rural PWMUs where waste plastic is sent to Cement Kilns for Co- processing	Total no. of Rural PWMUs earning Revenue through forward linkages	Total Revenue earned till date through Rural PWMUs (in Lakhs)	Total no. of Rural PWMUs not earning Revenue
1	0	0	35.2	

PART – B

PWM Plan 2024-25

No. of blocks planned in which Rural PWMU will be set up during 2024-25*	A	55	
No. of blocks planned to be mapped with Rural PWMUs during 2024-25*	B	101	
No. of blocks planned to be linked with Urban MRF during 2024-25*	C	2	
Total No. of Blocks planned to be covered (with Rual PWMU + Urban MRF)	D = B+C	103	
No. of Vehicle to be purchased for transporting of Waste Plastic from Villages to Rural PWMU/Urban MRF		0	

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

Quarterly plan for PWM for 2024-25

	Q1	Q2	Q2	Q3	Q4	TOTAL
No. of Blocks proposed to be covered with PWM	0	12	12	16	15	55

PART – C

Component-wise details of PWM Plan 2024-25

Components	Funding permissible under SBM-G	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 (Additional)	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]	
Setting up of PWMUs/MRFs	No. of PWMUs / MRFs	Rs.16 lakhs per block*	55	880	880	110			
	No. of Blocks		103						
No. of Vehicle to be purchased for transporting of Waste Plastic from Villages to Rural PWMU/Urban MRF	NA	38	NA	NA	380	NA			
No. of PWMUs to be linked for usage of waste plastic in Road Construction	NA	100	NA	NA	NA	NA	NA	NA	
No. of PWMUs to be linked with Cement Kiln for Co-processing of waste plastic		2							
O&M of PWMUs/MRFs (Focus on Business Model)	NA	139	834	NA	208.5	NA	625.5		

*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

PART – A

Existing status of Menstrual Waste Management

Components	Total No. in the state	No. of Incinerators installed
Upper Primary School (Class 6-8)	25587	0
High School (Class 8-10)	2286	0
Higher Secondary (Class 11-12)	2217	120
Govt. Residential Schools (KGBVs, Ashramshala, JNV etc.)	673	0
Segregation shed in the state	3870	0
Health Centers	1899	0
No. of Blocks having Incinerators	534	0

PART - B

Plan for 2024-25

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	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]
No. of Incinerators (CPCB/SPCB approved) proposed to be installed in	Upper Primary School (Class 6-8)	NA	0	NA	326	NA		
	High School (Class 8-10)		38					
	Higher Secondary (Class 11-12)		114					
	Govt. Residential Schools (KGBVs, Ashramshala, JNV etc.)		0					
	Segregation shed in the state		500					
	Health Centers		0					

Greywater Management (GWM)

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

Villages covered with Greywater Management should have adequate arrangements for disposal/treatment of greywater at individual/community level and conveyance system of greywater from households/institutions upto the disposal/treatment point.

Greywater Management (GWM) Plan 2024-25				
Total no. of villages in the State	No. of villages covered with GWM upto 31.12.2023	Expected No. of villages covered with GWM upto 31.3.2024	Residual no. of villages to be covered with GWM [(1)-(3)]	No. of villages planned to be covered with GWM during 2024-25*
[1]	[2]	[3]	[4]	[5]
36891	25368	30000	6891	6891

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

Quarterly Plan for GWM for 2024-25

	Q1	Q2	Q3	Q4	Total
No. of villages proposed to be covered with GWM	6891	0	0	0	6891

PART – B

Component-wise details for Greywater Management Plan 2024-25

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)	Funding sources (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	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]	[13]

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 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 UTs other than J&K)	113000	36981	73962000	33900	23730	10170					
Construction of Community Soak pits for institutions			Schools	20000			6000	4200	1800				
			Hospital (Health care facilities)	1000			300	210	90				
			Panchayat Ghar	0			0	0	0				
			Other Government institutions	8000			2400	1680	720				
			Total	142000			42600	29820	12780				
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)		WSP	690	12490	24980000	13800	9660	4140				
			Constructed Wetlands				0	0	0				
			Phytorids				0	0	0				
			DEWATS				0	0	0				
			End of drain discharge point	11800			3540	2478	1062				
			Any other				0	0	0				
			Total	12490			17340	12138	5202				
Construction of Individual Soak pits/Leach	NA	NA	120840		NA		NA	NA		6042			

pits/Magic pits												
Kitchen Gardens	NA	NA	4000000		NA	NA	NA	NA	NA	NA	NA	NA
Drainage channels	NA	NA			NA		NA	NA				
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			NA		NA	NA				
O&M for Greywater Management (Focus on Business Model)	NA	NA			NA		NA	NA				

*As 15th FC funds are not available to UTs, 15th FC mandatory contribution is also to be borne from SBM(G) funds.

GWM-Villages Saturation Report		
No. of villages to be covered with GWM (Column 5 of Part-A)	Coverage of villages (in No.) after implementation of the AIP	Remarks

Faecal Sludge Management (FSM)

Separate State FSM Action Plan 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 with rural areas linkage	No of urban FSTPs with rural areas linkage
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
1	ARARIA	483991	6467	6395	2390	24	717	717	0	0	0
2	ARWAL	52064	5	62401	52098	2	301	301	0	0	0
3	AURANGABAD	336319	380	44134	19769	4	1726	1726	0	0	0
4	BANKA	99056	7111	85217	82038	6	1586	1586	0	0	0
5	BEGUSARAI	430315	11738	59399	2034	68	699	699	0	0	0
6	BHAGALPUR	289360	38987	88367	3639	27	881	881	0	0	0
7	BHOJPUR	163113	15066	223035	26972	6	977	977	0	0	0
8	BUXAR	62179	5716	114517	125531	4	764	764	0	0	0
9	DARBHANGA	237815	10705	404665	85655	13	1138	1138	0	0	0
10	GAYA	134474	79462	366748	7405	9	2568	2568	0	1	0
11	GOPALGANJ	161711	15703	201763	60155	22	1321	1321	0	0	0
12	JAMUI	287652	6472	1195	264	5	1310	1310	0	0	0
13	JEHANABAD	38902	3881	103222	3	2	529	529	0	0	0
14	KAIMUR(BHABUA)	243316	4850	66125	62161	25	1227	1227	0	0	0
15	KATI HAR	429234	45335	5710	68	15	1220	1220	0	0	0
16	KHAGARIA	222286	2185	3371	8	17	201	201	0	0	0
17	KISHANGANJ	260176	3750	765	10	0	691	0	0	0	0
18	LAKHISARAI	148003	1625	10433	53	9	334	334	0	0	0
19	MADHEPURA	145262	6940	205898	5	21	374	374	0	0	0
20	MADHUBANI	418527	19037	147095	1458	25	990	990	0	0	0

21	MUNGER	142522	6045	61841	20	8	490	490	0	0	0
22	MUZAFFARPUR	227587	4985	496650	15131	59	1673	1673	0	0	0
23	NALANDA	327116	76	5410	278	0	937	0	0	0	0
24	NAWADA	215166	1311	15820	32653	0	892	0	0	0	0
25	PASHCHIM CHAMPARAN	572600	11520	37592	20578	21	1204	1204	0	0	0
26	PATNA	125958	377	449568	174143	40	1176	1176	0	6	0
27	PURBA CHAMPARAN	282228	30629	562269	330046	54	1177	1177	0	0	0
28	PURNIA	444505	28934	16662	13	23	1031	1031	0	1	0
29	SAHARSA	75913	6174	222736	1538	12	394	394	0	0	0
30	SAMASTIPUR	262350	9130	518944	9414	24	959	959	0	0	0
31	SARAN	466914	1207	87391	58066	0	1500	0	0	0	0
32	SASARAM(ROHTAS)	225585	3328	190919	4427	5	1578	1578	0	0	0
33	SHEIKHPURA	52508	375	58190	24246	5	215	215	0	0	0
34	SHEOHAR	184376	346	1682	395	7	180	180	0	0	0
35	SITAMARHI	225895	5510	319559	5788	5	793	793	0	0	0
36	SIWAN	118433	18511	330635	237986	3	1346	1346	0	0	0
37	SUPAUL	291376	1906	140714	7986	29	563	563	0	0	0
38	VAISHALI	487644	4778	27907	1216	51	1229	1229	0	0	0
Total		9372431	420557	5744944	1455640	650	36891	32871	0	8	0

Part-B

Retrofitting Plan for FSM

Components	No. of IHHLs identified for retrofitting	No. of IHHLs retrofitted as on 31.12.2023	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 Twin pit toilets	420557	19435	401122	1000	500	0	1500
Retrofitting of Septic tanks without soakpits	5744944	12121	4289304	2000	2500	0	4500

Part-C
Mechanical desludging Plan 2024-25

Component	District	No of Villages	Mechanical Desludging arrangements proposed to be made during FY	Total funds required (Rs. in lakh)	Funding sources (Rs. in lakh)			
					15 FC Funds	Business model Private funds	Other source, if any (SFC/ MPLAD/ MLALAD/ CSR, etc. - pl. specify)	
					[1]	[2]	[3]	[4]
Districts/villages for which mechanical desludging (Emptying & Transpotation) arrangements proposed to be made during the FY (focus on Business Model)								

Plan for setting Urban Rural Convergence - Linkage with Urban FSTPs/STPs during 2024-25

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]
Linkage with existing or new urban STP (with co treatment facility)	Upto Rs. 230 per capita*	0	0	0	0	0	0	0	0	0	0	0
Linkage with existing or new urban STP (with requirement of retrofitting with a co treatment facility)		7	3	715	357500	350	210					
Linkage with urban FSTP		0	0	0	0	0	0	0	0	0	0	0

*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)

Plan for setting up new rural FSTPs during 2024-25											
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 new Faecal Sludge Treatment Plants	Upto Rs. 230 per capita*	28	28	1120	2800000	6440	2160	0	0	0	0
Deep Row Entrenchment (DRE)		0	0	0	0	0	0	0	0	0	0
O&M of rural FSTPs (Focus on Business Model)	NA				NA		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 : Funding for FSM under SBM(G) can be utilized for Trenching and rural FSTPs where retrofitting or co treatment is not possible

Individual Household Latrines (IHHLs)

IHHL Achievement during 2023-24

	Planned as per AIP 2023-24	Achievement upto 31.12.2023	% achievement	Reason for low achievement
	[1]	[2]	[3]	[4]
No. of IHHLs	962000	607931	63.19	

IHHL Special Drive - Status of Gram Sabhas

Total No. of GPs	Number of Gram Sabha meetings held	Number of Toilet Applications received during Gram Sabhas	Number of Toilets Sanctioned (out of Column 2)	Completion Time line for 100 % Sanction
	[1]	[2]	[3]	
No. of IHHLs	5456	339366	84469	24.89

IHHLs Plan for 2024-25		(Rs. in lakhs)				
	IHHL Backlog 2023-24 (For Incentive payment)	No. of new IHHLs to be constructed	Total No. of IHHLs to be constructed in FY 24-25	Funds requirement		
				Centre share funds - SBM(G)	State share funds - SBM(G)	Total
	[1]	[2]	[3] = [1]+[2]	[4]	[5]	[6]=[4]+[5]
IHHLs	396000	665000	1061000	76392.0	50928	127320.0

Quarterly plan of IHHLs	Q1	Q2	Q3	Q4	TOTAL
		100000	200000	300000	65000

Community Sanitary Complexes (CSCs)

Separate write up on the O&M arrangements and functionality status of CSCs in the State to be attached

Total No. of villages in the State	No. of villages having CSCs as 31.12.2023	Total No. of CSCs as on 31.12.2023	No. of CSCs with separate provisions for men and women	No. of Divyang friendly CSCs	No. of CSCs having availability of water	No. of CSCs with handwashing facility	Details of O&M mechanism for these CSCs may be explained (Separate write up may be attached, if required)	No. of functional CSCs#
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
36891	9544	9544	9544	895	7472	7294		6795

Functionality report to be attached

CSCs achievement during 2023-24													
	Planned as per AIP 2023-24	Achievement upto 31.12.2023	% achievement			Reason for low achievement							
	[1]	[2]	[3]			[4]							
No. of CSCs	1066	36	3.38										
Plan for CSCs for 2024-25		<i>(Rs. in lakhs)</i>											
Components	Physical plan (units in number)	No. of villages	Funds requirement and funding sources										
			Upto total Rs.3 lakh per CSCs (70% SBM(G) and 30% mandatory 15th FC contibution)						Addl. 15th FC funds	MGNREGS	Business Model / Private funds	Other sources, if any (SFC/ MPLAD/ MLALAD/ CSR, etc. - pl. specify)	Grand Total
			SBM-G funds			Mandatory 15th FC contibution							
			Centre share	State share	Total								
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]		
Total number of CSCs proposed to be constructed	1030	1000	1297.8	865.2	2163	927							
a.) At tourist places	38												
b.) At Religious places	38												
c.) Near High ways	76												
d.) Near Institutions*	300												
e) Others	578												
O&M of CSCs (Focus on Business Model)			NA	NA	NA	NA							

*like schools, anganwadi centres, ashramshalas (tribal residenal schools), health centres, GP buildings, public places like weekly haat/bazar, mela ground, bus stand, playground/ sports complex, etc.

Quarterly plan of CSCs for 2024-25				
Q1	Q2	Q3	Q4	TOTAL
100	300	300	330	1030
Capacity Building Plan for 2024-25				
Componenets	Description	Number	Unit Cost	Total cost (in Rs.)
Orientation	Orientation of elected PRIs	8056	500	40.3
	Orientation of Sanitation Supervisor	8056	150	12.1
	Orientation of Masons for retrofitting & O&M of SLWM assets	1900	500	9.5
	Orientation of Coummunity mobilizer of Jeevika	70000	150	105.0
	Orientation of other village level functionaries	110673	150	166.0
	Orientation of Swachta Karmi	141858	100	141.9
	Orientation of WIMC member on SLWM activities (separately on all verticals i.e. SWM, LWM, PWM, GOBARDhan, FSM)	219268	150	328.9
	Training of Rural Local Bodies (RLBs)	Training on SLWM activities (including/separately on all verticals i.e. SWM, LWM, PWM, GOBARDhan, FSM)	8056	700
Training on Operation and Maintenance (O & M)		16112	700	225.6
Training of officials	Training of State level officials	50	7500	11.3
	Training of District level officials	110	5000	16.5
	Training of Block officials	534	5000	80.1
Training of Trainers	State/district/block level Consultants	72	1800	3.9
	Individual experts	8	20000	4.8
Exposure visits	Elected PRIs	4000	10000	1200.0
	Officials (Within state)	400	10000	120.0
	Officials (Outside state)	100	70000	280.0
	Community Groups (SHGs/Swachhagrahis/etc.)	190	2000	11.4
Documentation	Documentation of Best Practices/Impact Studies	38	1800	0.7
Total				3096.2
WASH Cell in SIRD or any training support organisation				No

Whether State has prepared district wise CB roll out plan			Yes
State Training Management Unit (STMU)			
STMU constituted			Yes
Strength in STMUs			5
District Training Management Units (DTMUs)			
Total No. of districts	No. of DTMUs constituted	No. of DTMUs functional	Remarks
38	38	38	One IEC Consultant/Inchg. in each District
If STMU/DTMUs not constituted			
Reasons for not having STMU/DTMU		NA	
Whether State proposes to constitute STMU/DTMUs		NA	
Status of Project Management Unit (PMU)			
Name of Agency/organization		Strength	Annual budgetary allocation
NA		NA	NA
If PMU not constituted			
Reasons for not having PMU:		Bid is in Process	
Whether State proposes to constitute a PMU:		Yes	

IEC Plan for 2024-25				
Componentes	Status	Units Planned	Unit Cost	Expenditure foreseen (Rs. In Lakh)
Availability of Plan				
State IEC Plan	Yes			
No of Districts with District IEC Plan	38			
Materials for IEC				
IEC materials on Solid Waste Management	Flip chart	8754	1800	157.57
Bio degradable Waste Management / Grey Water Management, Plastic Waste Management & FSM	Handbook set of 4 booklet	43400	240	104.16
Bio Degradable Waste Management / Grey Water Management, Plastic Waste Management, FSM/ Gobardhan & IEC/BCC	Set of 5 Brochers	126131	75	94.60

Leaflet on SBM (G) and ODF Plus for stakeholders, PRI members, Jeevika CBOs members and field functionaries,		524794	10	52.48
CB Module/SOPs	Module/ODF Plus SoP booklets	1276	500	6.38
ODF Plus Documentation, Branding and other IEC material				10.00
Video Documentaries/Short films/ Spots Production		6	413000	24.78
State level exhibitions / stalls / felicitation / special events (World toilet day / Saras Mela exhibitions, awards etc.)				35.00
Advertisement (Print & Electronic)		6	300000	18.00
IEC in Model villages (On village per Block)	Showcasing ODF+ product range (Sinage board-5)	533	30000	159.90
	Wall Painting/Slogan Writing/Faxes	533	20000	106.60
Iconic places district and state	Display board/ Singage board/Hoarding/Wall Painting/Slogan Writing	40	50000	20.00
Digital Communication (DCMS)	Messaging with mobile phones (Text message, Audio, Video, Multimedia)	8057	3600	290.05
IEC Campaign (Media Mix)	Stree play, video dessimination in bottom GPs	533	40000	213.20
State IEC/Social Media agency: Engaging IEC agencies for content development, designing, editing, DCMS content (Text, multimedia, animation etc) production, social media dissemination, district handhold suppot etc.				50.00
Engagment of Brand Ambassador/Celebrities/Local Social media Influencer				25.00
Innovation (ODF Plus assets, O&M technology, Communication Strategy, Method and tools development etc)				25.00
Exposure visit / Field visit				50.00
Handy IEC Equipment for Community Mobilizaion activities & documenation (State IEC Cell and District IEC Cell / 38+1=39)	Still Camera, portable speaker, Pico projector etc.	39	75000	27.30
Impact Assessment of IEC/BCC activities + Social Audit in FY 2024-25				650.00
Functionaries for IEC				
Deploymenet of Swachhagarahis (For BCC/IPC) for Community Mobilization, Rolling our periodic BCC/IEC Campaigns (like- 'Hamara Swachh Sudar Gaon', 'Milkar banayenge Swachh Bihar'-	8057 (@2 per GP)	8057	2800	676.79

Convergene led campaign, 'SHS', 'Swachh Pooja', 'Toilet sabke liye', MHM, 'Handwashing', 'Swachh Jeevika Swachh Bihar' and other calender Campaign				
Hiring of IEC Experts				
IEC Cell at State level			1	600.00
Village level Interventions				
SHG(Jeevika) Led BCC	Engaging CBOs (2CM Per GPs)		300	193.36
School led total sanitation (SLTS) programe / Felicitation of local champions.	5 School per GP	8057	2500	201.43
Slogan Writing / Wall Paintings ODF Plus IEC Messages/Branding/Swachhta E Rishaw Rath/Banners etc	ODF Plus / SBMG	2400	20000	480.00
ODF Plus boards with SBM Branding (@1 per GP (533 saturated as SBMG Ideal village)		7524	7000	563.99
District Level Interventions				
Swachhta Samvaad avm Samman Utsav' : Ward & GP level janbhagidari Samitis, Stackholders/ PRI/ Jeevika CBOs members, youth clubs, Swachhta Sakhis (Women group), Faith leaders, community influencers etc.	GP level (2 times in a year)	8057	2000	161.14
Swachhta Samvad avam samman Samaroh at block level with concerned block level officials, BPMU members, ULBs, Stackholders/Mukhiyas/ janbhagidari Samitis, Jeevika CBOs member and BPM, civil society etc	Block level(Quartley)	533	2500	53.30
Swachhta Samvaad avm Samman Samaroh with Concerned department district and block level officials, DWSC members, ULBs, Stackholders/PRI/ janbhagidari Samitis, Jeevika CBOs member and official, civil society etc	Distict Level (Quartly)	38	15000	22.80
ODF Plus messages/ Branding of SBM (G) at district HQ (4 ODF Plus Sinage board/Wall Painting and other displays)		38	50000	19.00
ODF Plus messages/ Branding of SBM (G)at Block HQ (1 ODF Plus board at block HQ, Wall Painitng and hoarding)		533	15000	79.95

District level BCC/IEC Campaign, Folk Media activities, Exhibitions / Special day & issue campaign / Sanitation Mela / Mahotsav etc.		38	500000	190.00
Renumeration of SRP and DRP (5 SRP and 26 DRP)	District level			74.82
Renumeration of War room Swachhagrahis				128.00
Video production / editing / compilation of success stories / high resolution photo and documentation.	District level	38	50000	19.00
Total				5583.59
Social media coverage				Yes
If yes, indicate your handlers	Instagram = @lsba_Bihar , X = @LSBA_Bihar , facebook.com/BiharLSBA			
Utilisation of Community Radio Station				No

Summary of Physical and Financial Proposals for the year 2024-25

(Rs. in lakhs)

Component	Project ed physical plan	Funds requirements and funding sources							Total
		Projected requirements for SBM-G funds		15th FC	MGNREGS	Business Model/ Private funds	Other source, if any (SFC/ MPLAD/ MLALAD/ CSR, etc)		
		Centre share	State share						
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	
Solid Waste Management (SWM)	No. of smaller villages (upto 5000 population) proposed to covered with SWM		3504.24	2336.16	6165.60				12006.00
	No. of bigger villages (above 5000 population) proposed to covered with SWM		298.20	198.80	840.00				1337.00
	Other Activities (O&M/Ind. Assets/Safety equipment/Honorarium of Swachhata karmi etc.)				34920.03	0	3959.2	11266	50145.23
	Total	6500 villages	3802.44	2534.96	41925.63	0.00	3959.20	11266.00	63488.23
Greywater Management (GWM)	No. of smaller villages (upto 5000 population) proposed to covered with GWM		17892	11928	12780				42600.00
	No. of bigger villages (above 5000 population) proposed to covered with GWM		7282.8	4855.2	5202				17340.00
	Other Activities					6042			6042.00

	Total	36891 villages	25174.8	16783.2	17982	6042	0	0	65982.00
Plastic Waste Management	No. of Blocks proposed to be covered with PWMUs/MRFs or linkage with urban facilities	55	528	352	110				990.00
	No. of PWMUs/MRFs proposed	2	0	0	0				0.00
	O&M				968.5		625.5		1594.00
	Menstrual Waste Management (MWM)	652			326				326.00
	Total		528	352	1404.5	0	625.5	0	2910.00
Gobardhan Projects	No. of districts in which community GOBARDhan projects proposed to be set up	0	480	320	125.4		334.4		
	No. of Community projects proposed	0							
	Total	0	480	320	125.4	0	334.4	0	1259.80
Faecal Sludge Management	No. of districts proposed to be covered with FSM by setting up FSTPs/linkage with urban facilities	28	1422	948					2370.00
	Retrofitting				3000	3000			6000.00
No. of IHHLs projected to be constructed		665000	76392.0	50928.0	NA	NA	NA	NA	127320.0
No. of CSCs projected to be constructed		1030	1297.8	865.2	927				3090.00
IEC and Capacity Building (up to 3% of SBM-G funds)			3272.9	2181.9					5454.9
Administrative Charges (upto 1% of SBM-G funds)			1091.0	727.3					1818.3
Total			113460.9	75640.6	65364.5	9042.0	4919.1	11266.0	279693.2

SBM(G)-Component Wise Expenditure														
STATE : BIHAR														In Rs Lakhs
Sl No.	Components	Expenditure in FY 2020-21			Expenditure in FY 2021-22			Expenditure in FY 2022-23			Anticipated Expenditure in the FY 2023-24 & 2024-45			Total
		SBM(G)	MNRE GS	15 th FC	SBM(G)	MNRE GS	15 th FC	SBM(G)	MNRE GS	15 th FC	SBM(G)	MNREGS	15 th FC	
1	IHHL	1,09,861.86			6,121.49			65,850.00			2,27,777.00			4,09,610.35
2	Retrofitting	-			-			-						-
3	Community Sanitary (CSC)	666.94			1,842.63			1,085.59			3,490.00			7,085.17

4	O&M of CSC	-	-	-	-	-	-	-	-	-	-
5	Solid Waste Management	-	-	-	-	-	-	-	-	-	-
6	Segregation Bins at HH Level	-	-	-	-	-	-	-	-	-	-
7	Segregation Bins at public places	-	-	-	-	-	-	-	-	-	-
8	Community Compost Pit	-	-	-	30.04	-	-	-	-	30.04	-
9	Storage/Collection of Plastic	-	-	-	-	-	-	-	-	-	-
10	Wages for collection and segregation	-	-	-	5,438.96	-	-	42,911.00	-	48,349.96	-
11	Equipment for cleaning the premises and segregation waste	-	-	-	335.06	-	-	2,521.30	-	2,856.36	-
12	Tricycles/vehicles for collection	-	-	-	14,451.62	-	-	21,558.40	-	36,010.02	-
13	O&M for SWM	-	-	-	-	-	-	-	-	-	-
14	Plastic Waste Management Units (PWMU)	-	-	-	138.90	-	-	1,855.00	-	1,993.90	-
15	PWMU O&M	-	-	-	-	-	-	-	-	-	-
16	Grey Water Management	-	-	-	-	-	-	-	-	-	-
17	Community Soak pits	-	-	-	13,027.20	-	-	56,306.00	-	69,333.20	-
18	Grey water treatment systems (WSP/DEWATS etc.)	-	-	-	23.02	-	-	9,660.00	-	9,683.02	-

19	Aeration of big ponds	-			-			-							-
20	Drainage channels	-			-			2,411.91							2,411.91
21	O&M for Grey Water Mang	-			-			-							-
22	Menstrual Waste Management	-			-			-							-
23	Faecal Sludge Management	-			-			-							-
24	Trenching	-			-			-							-
25	FSM Plants	-			-			-				2,870.00			2,870.00
26	Mechanized Emptying & Transportation of faecal matter from septic tank	-			-			-							-
27	O&M for Faecal Sludge Mang	-			-			-							-
28	GOBAR-Dhan Projects	-			-			94.60				1,800.00			1,894.60
29	O&M of GOBAR-Dhan Projects	-			-			-							-
30	IEC & Capacity Building Exp	1,390.08			823.86			1,952.28				6,454.85			10,621.07
31	Admin Expenditure	2,213.40			2,645.56			1,808.02				3,618.28			10,285.26
Total		1,14,132.28	-		11,433.54			1,06,647.20				3,80,821.84			6,13,034.86

Estimated expenditure on SCs						
						(Amount in Rs. lakhs)
Total % of SCs in the rural population of the State	Expenditure during 2023-24			Estimated expenditure for the year 2024-25		
	Total expenditure incurred under SBM(G) during 2023-24	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	173520	33000	19.02	189101.54	35929.3	19%

Estimated expenditure on STs						
						(Amount in Rs. lakhs)
Total % of STs in the rural population of the State	Expenditure during 2023-24			Estimated expenditure for the year 2024-25		
	Total expenditure incurred under SBM(G) during 2023-24	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	173520	2430	1.4	189101.54	2925.0	1.4

Estimated expenditure for women/girls (Gender budgeting)

(Amount in Rs. lakh)

Total % of Women/Girls in the rural population of the State	Expenditure during 2023-24			Estimated expenditure for the year 2024-25		
	Total expenditure incurred under SBM(G) during 2023-24	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	173520	88495	51.0	189101.54	104500	55.26

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

Individual Household Latrines (IHHLs) in Namami Gange

IHHLs Plan for 2024-25				<i>(Rs. in lakhs)</i>		
	No. of IHHLs to be constructed			Funds requirement		
	Backlog	New IHHLs	Total	Centre share funds - SBM(G)	State share funds - SBM(G)	Total
	[1]	[2]	[3]=[1]+[2]	[3]	[4]	[5]
IHHLs	0	25000	25000	1800	1200	3000

Community Sanitary Complexes (CSCs)

Plan for CSCs for 2024-25

(Rs. in lakhs)

Components	Physical plan (units in number)	No. of villages	Funds requirement and funding sources									
			Upto total Rs.3 lakh per CSCs (70% Namami Gange and 30% mandatory 15th FC contibution)				Mandatory 15th FC contibution	Addl. 15th FC funds	MGNREGS	Business Model / Private funds	Other sources, if any (SFC/ MPLAD/ MLALAD/ CSR, etc. - pl. specify)	Grand Total
			Namami Gange funds			Total						
			Centre share	State share								
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	
CSCs proposed to be constructed	170	170	214.2	142.8	357	153						
O&M of CSCs (Focus on Business Model)	457	452	NA	NA	NA	NA						
Toilets in tourist places	10		NA	NA	NA	NA						
Toilets along Highways			NA	NA	NA	NA						
Toilets in market places			NA	NA	NA	NA						
Toilets near bus stand			NA	NA	NA	NA						
Toilets in schools	10		NA	NA	NA	NA						
Toilets in ashramshalas (tribal residenal schools),			NA	NA	NA	NA						
Toilets in health centres			NA	NA	NA	NA						
Toilets in anganwadi centres			NA	NA	NA	NA						

ODF Plus GPs and villages					
Components	Total no. of districts/blocks/GPs/villages in the State	Actual ODF Plus* achievement upto 31.12.2023		Expected total ODF Plus* achievement (upto 31.3.2024)	ODF Plus (Model)* plan for 2024-25
[1]	[2]	[3]		[4]	[5]
GPs	268		268		
Villages	452	Non ODF Plus	0		
		Aspiring	139	0	
		Rising	45	0	
		Model	268	452	
		Total	452	452	

***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.**

SWM Plan					
Total no. of Namami Gange villages in the State	No. of villages covered with SWM till 31.12.2023 (cumulative)	Expected No. of villages covered with SWM upto 31.3.2024 (cumulative)	Residual no. of villages to be covered with SWM [(1)-(3)]	No. of villages planned to be covered with SWM during 2024-25	
[1]	[2]	[3]	[4]	[5]	
452	324	452	0	0	

GWM Plan

PART -A				
Total no. of Namami Gange villages in the State	No. of villages covered with GWM upto 31.12.2023	Expected No. of villages covered with GWM upto 31.3.2024	Residual no. of villages to be covered with GWM [(1)-(3)]	No. of villages planned to be covered with GWM during 2024-25
[1]	[2]	[3]	[4]	[5]
452	444	452	0	0

PART - B

Component-wise details for Greywater Management Plan 2024-25

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)	Funding sources (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	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]	[13]	
Construction of Community Soak pits/Leach pits/Magic pits (for smaller and	Upto Rs. 280 per capita	30% from 15th Finance Commission funds*, and remaining 70%	3222	452		966.6	676.62	289.98					

bigger villages)		under SBM(G) in the ratio of 60:40 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 UTs other than J&K)										
Construction of Community Soak pits for institutions			Schools	452	452	135.6	94.92	40.68				
			Hospital	268		80.4	56.28	24.12				
			Panchayat Ghar	0		0	0	0				
			Other Government institutions	268		80.4	56.28	24.12				
			Total	4210		1263	884.1	378.9				
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)		WSP	59	452	1180	826	354				
			Constructed Wetlands			0	0					
			Phytorids			0	0					
			DEWATS			0	0					
			End of drain discharge point	3222		966.6	676.62	289.98				
			Any other	0								
			Total	3281		2146.6	1502.62	643.98				
Construction of Individual Soak pits/Leach pits/Magic pits	NA	NA	3222	452	NA	225.54	NA	NA				
Kitchen Gardens	NA	NA	32220	452	NA	NA	NA	NA	NA	NA	NA	NA
Drainage channels	NA	NA			NA		NA	NA				
Small-bore pipe	NA	NA			NA		NA	NA				

conveyance system												
Creation of Silt, Oil & Grease chambers for pre-treatment of grey water before channelizing into community GWM system	NA	NA			NA		NA	NA				
O&M for Greywater Management (Focus on Business Model)	NA	NA			NA		NA	NA				

***As 15th FC funds are not available to UTs, 15th FC mandatory contribution is also to be borne from SBM(G) funds.**

PWM Plan 2024-25

PWM Plan 2024-25					
No. of blocks planned in which Rural PWMU will be set up during 2024-25*	A				
No. of blocks planned to be mapped with Rural PWMUs during 2024-25*	B	59			
No. of blocks planned to be linked with Urban MRF during 2024-25*	C				
Total No. of Blocks planned to be covered (with Rual PWMU + Urban MRF)	D = A+B+C	59			
No. of Vehicle to be purchased for transporting of Waste Plastic from Villages to Rural PWMU/Urban MRF		12			
Plastic Ban in Ganga villages issued		Yes			
Plastic Ban in all Ganga villages implemented		Yes			

Annual Action Plan for the Financial Year

Sl. No.	Indicators	NRLM	BRLPS
A. Institution Building			
1	No. of Self Help Groups (SHGs) to be formed	80450	80450
2	No. of Households to be mobilized into SHGs (in Lakh)	9.61	9.61
3	No. of Village Organizations (VOs) to be formed	665	665
4	No. of Cluster Level Federations (CLFs) to be formed	12	12
5	No. of CLFs to be promoted as Model CLFs	500	500
B. Community Funds to CBOs			
1	No. of SHGs to be provided by Revolving Fund	200000	200000
2	No. of SHGs to be provided by Community Investment Fund	432959	432959
3	No. of VOs to be provided by the Vulnerability Reduction Fund (Health Risk Fund & Food Security fund)	5000	5000
C. Financial Inclusion			
1	No. of SHGs to be credit linked with Banks- (all tranches) (As per NRLM Portal)	503100	503100
2	(As per NRLM Portal) Rs. in crore	15580	15580
3	No. of SHG members to be deployed as BC Agents/ pay points	800	800
4	No. of SHG members to be insured under Pradhan Mantri Jan Jeevan Bima Yojana (PMJJBY) (in lakhs)	70	70
D. Livelihoods Promotion			
1	No. of unique Mahila Kisans to be promoted under Farm interventions	850000	850000
2	No. of unique HHs to be covered under Livestock interventions	352748	352748
3	No. of unique HHs covered under Non-Farm interventions	45000	45000
4	No. of Didi Ki Rasoi to be promoted	20	20
E. Satat Jeevikoparjan Yojana			
1	No. of Households to be endorsed by Village Organisation		25000
2	No. of endorsed Households to be provided Livelihoods Gap Assistance Fund		58975
3	No. of endorsed Households to be received Livelihoods Investment Fund		40895
F. Skill Development and Placement			
1	No. of Youths to be Trained		32390
2	No. of Youths to be Placed/Settled		22673
G. Lohia Swachchh Bihar Abhiyan (LSBA)			
1	No. of Individual Household Latrines (IHHL) to be constructed (In lakhs)		6.65
2	No. of Villages to be covered under Solid Waste Management (SWM)		6500
3	No. of Community Sanitary Complexes (CSCs) Projected to be constructed		1030

Budget for the Financial Year 2024-25

National Rural Livelihoods Mission (NRLM)		
Component	Budget Head	Amount (₹ in Crore)
Component A- Institution and Human Capacity Building	A.1- Technical Assistance	10.00
	A.2- Human Resource Development	12.00
Component B- State Livelihood Support	B.1- State Rural Livelihoods Mission	188.22
	B.2- Institution Building and Capacity Building	1106.00
	B.3- Community Investment Support	1740.55
	B.4- Special Programme	44.18
	B4.2- Other Special Initiatives	-
Component D- Project Implementation Support		31.00
Component E- Infrastructure and Marketing		5.00
Component F- Interest Subvention (Non-IAP Districts)		-
Component C- Innovation and Partnership Support		-
Total Budget		3136.95

National Rural Economic Transformation Project (NRETP) (Till June 2024)		
Component	Budget Head	Amount (₹ in Crore)
A	Institutional and Human Capacity Building	-
B	State Livelihood Support	118.83
	B.1 State Project Management Unit	15.00
	B.2 Institution Building and Capacity Building	60.83
	B.3 Community Investment Support	33.00
	B.4 Special Programs	10.00
D	Innovation and Partnership Support	-
C	Project Implementation Support	1.50
Total Budget		120.33

Start-up Village Entrepreneurship Programme (SVEP)-2024-25		
Sl.	Component	Amount (₹ in Crore)
1	Total SVEP Umbrella	11.66
	Total Budget	11.66

Mahila Kisan Shashaktikaran Programme (MKSP)-2024-25		
Sl.	Component	Amount (₹ in Crore)
1	Total MKSP	9.33
	Total Budget	9.33

Satat Jeevikoparjan Yojana 2024-25		
Components	Heads	Amount (₹ in Crore)
1	Capacity Building Fund	64.96
2	Livelihoods Gap Financing	41.28
3	Livelihoods Investment Fund	412.29
4	Partnership and Convergence	02.00
	Total Budget	520.53

Deen Dayal Upadhyay Grameen Kaushal Yojana 2024-25					
Components	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Amount (₹ in Crore)
Programme Cost	14.01	14.44	35.67	34.70	98.82
SupportCost	2.18	2.25	5.56	5.41	15.40
Innovation	0.91	0.94	2.32	2.25	6.42
Administrative Cost	1.09	1.13	2.78	2.70	7.70
Total Budget	18.19	18.75	46.33	45.06	128.33



JEEVIKA

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

RURAL DEVELOPMENT DEPARTMENT

GOVERNMENT OF BIHAR
