



Rural Development Department  
Government of Bihar

# JEEVIKA

## ANNUAL REPORT

### 2020 - 21



**Bihar Rural  
Livelihoods  
Promotion Society**



## Mission Statement

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

## Contents

|  |           |
|--|-----------|
| <b>Executive Summary</b>                 | <b>01</b> |
| <b>Social Mobilization and Inclusion</b> | <b>05</b> |
| <b>Financial Inclusion</b>               | <b>11</b> |
| <b>Livelihoods Promotion</b>             | <b>16</b> |
| <b>Skill Development &amp; Placement</b> | <b>29</b> |
| <b>Health, Nutrition and Sanitation</b>  | <b>32</b> |
| <b>Social Development</b>                | <b>37</b> |
| <b>Satat Jeevikoparjan Yojana</b>        | <b>43</b> |
| <b>Lohiya Swachh Bihar Abhyan</b>        | <b>49</b> |
| <b>Resource Cell</b>                     | <b>53</b> |
| <b>Project Management</b>                | <b>56</b> |
| <b>Progress at a Glance</b>              | <b>66</b> |
| <b>Statutory Audit Report</b>            | <b>67</b> |



## JEEVIKA Response to COVID-19 at a Glance

1.25 Lakh Community Professionals organised for extensive campaign



4.88 crore Masks produced by over 20100 SHG members.



INR 7.7 crore transferred to extremely poor 38674 HHs under SJY.



INR 1857 Crore transactions (In FY 2020-21) done by 1907 Bank Sakhis



54 community led Grameen Bazaars ensuring supply of essentials



13 Didi KI Rasols serving food to in-patients



136 custom hiring centers boosting farming through machinery.



CBOs and Cadres mobilized around 35 Lakh community members for Covid Vaccine



5.4 lakhs Covid Leaflets distributed amongst SHGs for creating awareness.



INR 350 Cr worth soft loans to VOs for food security and health risk mitigation.





## Executive Summary

The Government of Bihar made three big announcements to promote livelihoods opportunities for JEEVIKA didis. It is expected that they would increase their participation in development work and also improve their livelihoods. The announcements include handing over of canteens of the district and sub-divisional hospitals to SHG members, maintenance of ponds and undertaking fisheries activities in ponds identified under Jal-Jeevan-Hariyali Abhiyan and stitching of uniforms for school students of Government schools by SHG members.

JEEVIKA received National CSO Award for its exceptional work in creating awareness among voters during Bihar Assembly Election 2020. JEEVIKA also received Sitaram Rao Livelihoods Case Study Award (3rd Position) for case study on Didi-Ki -Rasoi. Saharsa Women JEEVIKA Producer Company Limited received NCDEX KRISHI Award 2020-21 for upcoming Farmer Producer Organisation associated with Commodity Exchange (NCDEX). JEEVIKA also received India Food Court Award for highest sale organised by NRLM in Noida.

JEEVIKA achieved a milestone by reaching 10 Lakh Self-Help Groups (SHGs) in FY 2020-21. The project further federated these SHGs cumulatively into around 64593 Village Organizations (VOs) and 1187 Cluster Level Federations (CLFs). The project is steadily moving towards achieving its initial target of forming 65000 VOs and 1600 CLFs.

The capitalization of SHGs through banks plays an important role in supporting SHG households in undertaking livelihood activities. Under Financial Inclusion interventions, in this financial year, the project opened saving accounts of 98038 SHGs in different banks and ensured credit linkages (1<sup>st</sup>+2<sup>nd</sup>+3<sup>rd</sup>+4<sup>th</sup>) of 176624 SHGs for a total amount worth Rs. 350720 Lakhs.

Cumulatively, the project opened saving accounts of 934216 SHGs and a total of 1211546 credit linkages of SHGs (1<sup>st</sup>+2<sup>nd</sup>+3<sup>rd</sup>+4<sup>th</sup>) have been done with different banks. Cumulatively, Credit linkage amount worth Rs. 1549936 Lakh has been provided to SHGs .

Under Alternate Banking, the project decided to scale up the 'Banking Correspondent Model' by setting up Customer Service Points (CSPs) across the state. The project started the "One Gram Panchayat: One Banking Correspondent" programme for scaling up the intervention. In this Financial Year, a total of 988 CSPs were opened and financial transactions worth Rs. 1857.01 crore was done. Cumulatively, a total of 1907 CSPs have been opened and transactions worth Rs. 3799.39 crore has been done till March 2021. The project has collaborated with corporate BCs of major banks for establishing CSPs. RSETIs also co-opted for providing training to Bank Sakhis and for conduct of IIBF examinations. This initiative helped rural community access banking services at door steps meanwhile providing livelihood for BCs.

The project in the non-farm sector made some noteworthy achievements this Financial Year. With the announcement of the Government to hand over canteens of District/Sub-divisional hospitals to SHG members, the project geared up to take charge of the canteens and started venture in coordination with State Health Society. To manage the canteen services at the Government Hospitals, the project signed MoU with the State Health Society on 21<sup>st</sup> February 2021.

The project was also nominated by GoB for production and supply of masks to PRIs and Education Department. Over 20000 SHG members produced and sold 4.88 crore masks to governments departments and other organizations and generated business worth Rs. 87.84 crore.

Grameen Bazaar is another innovative initiative started by the project to create entrepreneurs and provide gainful employment to SHG members by helping them in the establishment of retail/kirana shops. A total of 54 Grameen Bazars have been opened in 16 districts and business worth Rs. 10.47 crore was done this FY.

A total of 1473 SHG member-owned Kiran shops are linked with the Grameen Bazars. Besides SHG member-owned Kirana stores, the Grameen Bazaar is also providing goods at reasonable rates to Didi-Ki-Rasoi, VO's under FSF intervention, general customers and retail shop owners.





In the Art and Craft segment JEEVIKA launched its online shopping portal [shop.brtps.in](http://shop.brtps.in) for sale of various products like honey, madhubani painted sarees, stoles, wall paintings, kettles, folders, cushion covers, sikki handicrafts, etc. In this financial year, handicraft items worth Rs. 5.74 crore were sold through Khadi Mall in Patna, Wellness Mall, B2V, B2C, [shop.brtps.in](http://shop.brtps.in), GeM, amazon, Flip-Cart, fairs etc.

In the Farm sector, Value Chain Intervention through Farmer Producer Companies moved ahead with adding new product portfolio, getting agri-input licenses for the sale of seeds and fertilizers by 10 FPCs, marketing of produce through NCDEX, future and option trading, Green Delight (JEEVIKA retail shop) etc. Business worth Rs. 12.68 crore was done by the 10 FPCs.

Productivity enhancement activities in wheat and paddy were undertaken by around 15 lakh farmers. Around 4.88 lakh SHG farmers undertook vegetable cultivation and 10.37 Lakh did kitchen gardening.

The project converged with the Agriculture Department for the establishment of Custom Hiring Centers (CHCs) at CLF level. A total of 136 CHCs were established to provide new and advanced agricultural equipment (motor operated) to small and marginal farmers at reasonable rates. These CHCs generated cumulative revenue worth Rs. 52.20 Lakh. The project also formed 493 toolkit banks at VO levels for providing manually operated agricultural equipment to SHG members at the village level itself.

To improve the Health, Nutrition and Sanitation (HNS) aspects of the community members, the project created awareness on the same by training SHG members through HNS modular trainings. The project, further ensured active participation of SHG members in Poshan Maah (National Nutrition Month) and Family Dietary Diversity campaigns to bring about change in behaviors towards correct practices.

Under Jal-Jeevan-Hariyali Abhiyan, GoB launched "Mission 5.0 crore", which aims at planting 5 crore saplings in a year. In line with this, JEEVIKA started "Harit Jeevika Harit Bihar Mission 1.5" aiming to plant 1.5 crore saplings across the state. The SHG members planted around 85.90 lakh saplings by March 2021.

To ensure community members get entitlement benefits under Public Distribution System (PDS), the project through CBOs and cadres worked towards the identification of households not having ration card and also supported in the submission of ration card forms to Food and Consumer Protection Department, GoB through MIS application. Altogether, 11.6 Lakh ration cards were generated through this initiative.

Food Security intervention of JEEVIKA emerged as big relief for SHG members as it ensured the supply of foodgrains and other essential items to SHG households during the lock-down.

The project achieved its target of endorsing 1 lakh ultra-poor households and providing livelihood activities under Satat Jeevikoparjan Yojana. With the achievement of this target, GoB further extended the project for another 3 years and scaling of the SJY in all 534 blocks. Cumulatively, till March 2021, a total of 101511 households were covered under the project. Livelihood Investment Fund was provided to 85930 HHs to initiate income-generating activities.

Under Lohiya Swachha Bihar Abhiyan, the project, cumulatively achieved 1.29 crore individual household latrine (IHHL) and made payment to a total of 85.47 lakh households till March 2021. The project also constructed 6872 Community Sanitary Complexes to provide access to toilets to landless, migrants and others not having access.

The Communication theme also moved ahead by continuing to issue online publications like JEEVIKA Community Newsletter, Quarterly Magazines, Monthly Newsletters, etc. and conveying appropriate messages to the community through online publications, Gram Vaani and Help Desk initiatives.

For proper implementation, monitoring and decision making, MIS theme developed several web-based and mobile-based applications for different interventions. The theme also created online platforms which were extremely useful for establishing communication between staff, cadres and other stakeholders, especially during pandemic.

The project staff, cadres and community members actively participated in creating awareness on Covid-19 amongst community members, mobilization of the migrant households for providing required support, mask production as per requisitions received from different government departments, ration card preparation, plantation, didi-ki-rasoi serving patients during covid, financial transaction by Bank Sakhis through CSPs, FSF interventions to provide food items to SHG members and many more. This showed the determination of staff and cadre to stay with community members in difficult times and also achieve project target through persistent efforts.





## Social Mobilization & Inclusion

JEEVIKA strived to achieve its goal by undertaking basic activities of CBO formation and strengthening by utilizing online platforms, mobile applications, follow-up through virtual meetings for planning and implementation of related interventions. It formed around 80,000 SHGs, 4200 VOs and 180 CLFs during the financial year and simultaneously achieved its initially committed target of forming 10 lakh SHGs.

### 1. Social Inclusion and Institution Building

Self Help Groups (SHGs) are the primary level institutions of the community-based organizations that aid in achieving self-reliance among poor women, strengthening and institutionalizing the habit of regular saving, their control over economic resources, improving access to microcredit and overall empowerment of rural women. Through SHGs, the rural women are encouraged to plan at the local level to enhance status of their health, nutrition, education, sanitation & hygiene, legal rights, economic upliftment and other social, economic & political issues for bringing betterment in living conditions.

‘ With the formation of around 80 thousand SHGs, JEEVIKA achieved a milestone of reaching 10 Lakh SHGs. ’

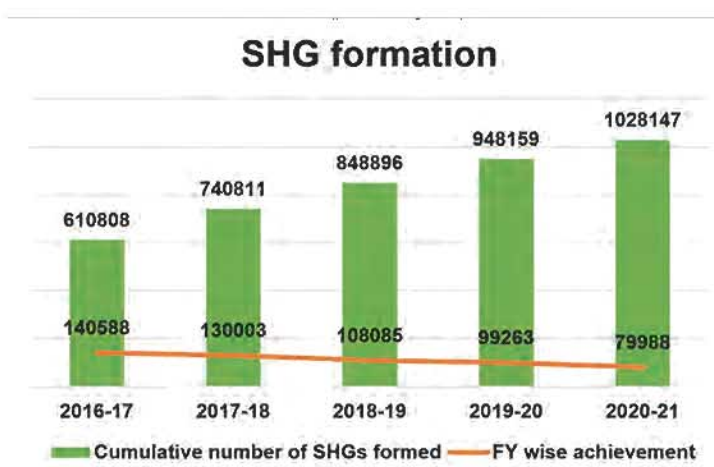




From past few years, the platform of SHGs and their federations have been utilized for implementation of various large-scale programs like Lohiya Swachha Bihar Yojana, Jal Jeevan Hariyali, Ration card preparation under Public Distribution System, Mask Production, Satat Jeevikoparjana Yojana, Ujwala yojana, Custom Hiring Centre, Immunization against Covid-19, scaleup of community kitchen (Didi-Ki-Rasoi) across state, the establishment of the nursery (Didi-Ki-Nursery) for plantation work etc.

### I. SHG Formation

The project in the FY 2020-21 focused on the inclusion of the left-out households and achieving the magical number of 10 lakh SHGs. It took scoping strategy, SHG formation drives, utilize higher level federations for the formation of SHGs. Cluster Level Federations (CLFs) and Village Organizations (VOs) anchored the new SHG formation drive in respective villages and clusters and worked towards attaining CBO formation in respective work areas.



JEEVIKA also focused on the inclusion of migrant households into SHG fold. Objective was to provide relief to the households and supported them in starting small businesses and provided them benefits of JEEVIKA interventions and accessing benefits of government services being offered. Most of the migrants who returned to Bihar during lock-down were laborers. A total of 79988 SHGs were formed in this financial year and cumulatively a total of 1028147 SHGs were formed till March 2021.

As the number of newly formed SHGs was large, it became important that a focused approach is taken for capacity building of the SHG members so that SHGs, from the beginning inculcate the habit of regular meeting, agenda-setting, internal saving, internal lending, updating of books of records, etc. To provide training to newly formed SHGs in a time-bound manner, block training teams comprising of CRPs and CMs were trained who further provided training to newly formed SHGs on SHG concept and management.



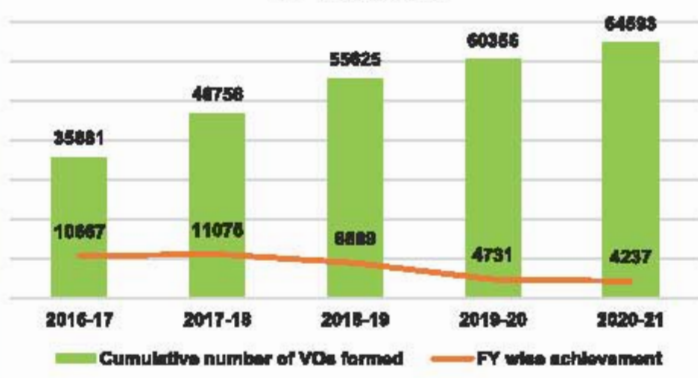
## II. Village Organization Formation

Self Help Groups (SHGs) at village level federate to form Village Organizations (VOs). This community-based organization is an important component of the institutional structure of the Community Based Organizations (CBOs), and serves as the forum to voice concerns and issues of member SHGs and strives for resolution of the same. The VO is responsible for empowering and strengthening the community by undertaking various Initiatives to address social issues (*such as community health, nutrition, sanitation & hygiene, education, economic upliftment through livelihood generation and other socio-economic and political concerns*) that are critical and to spread awareness in the community. Such initiatives at the VO level have the potential to penetrate at the SHG level and ultimately, to the individual members thus strengthening their purpose of existence.

It is also outlook of the organization to include all the poor and vulnerable groups or households into SHGs. For this, VO comes as crucial mid-level structure. Special efforts were made to bring in all left-out poor and vulnerable women into SHGs within a year of entering the village.

During this FY, a total of 4237 VOs were formed and cumulatively till March 2021, a total of 64593 VOs were formed.

**VO formation**

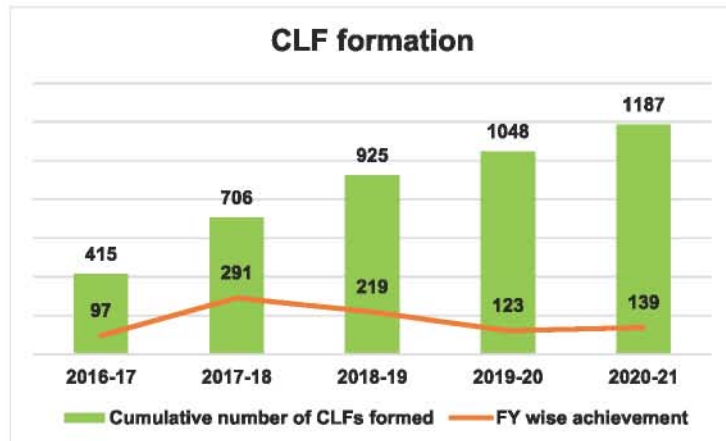


## III. Cluster Level Federation

Under the three-tier community-managed institutional structure, CLFs form the third-tier institution that serves as a secondary federation of SHGs. It is a federation of VOs at the cluster level with representatives of all the VOs working

towards the common pursuit of attaining economic and social empowerment of the community as well as the VOs and the SHGs that comes within its purview. The CLFs within the larger federal structure of micro-institutions play a key role in sustaining the grassroots-level activities of the SHGs. CLFs do it by strengthening collective action through more organized capacity building of the members as well as increased access to markets and local institutions and better financial intermediation and inclusion of the local community.

The project has gradually achieved near saturation in CBO formation. Hence, the role of the higher-level federation becomes more important in looking after and providing support to lower-level federations like SHGs and VOs. The project emphasized on the formation of CLFs and Model CLFs. During this FY, a total of 139 CLFs were formed bringing the total number of CLFs to 1187 till March 2021.



## 2. Institutional Governance

To strengthen the institutional architect of CBOs, the project started new initiatives as mentioned below:

### i. District and Block level strengthening committees

The project strategically decided to form the district and block-level strengthening committees to strengthen the functioning of CLFs.

Block strengthening committee comprised of One BPM, AC, CC and three OB members of the CLF to monitor the functioning of CLFs through grading, *masik prativedan*, repayment, cadre payment, NPA, sub-committees functionality, livelihoods, bank linkage, insurance, social development etc.

A district strengthening committee comprising of DPM, Thematic Managers, BPMs and 2 OB members was formed for each CLF. These sub-committees met on monthly basis and discussed issues of grading of CBOs, cadre payment, formation and functioning of Model -CLF, repayment, training gaps, NPA, bank linkage, livelihood activities etc.

### ii. *Masik Prativedan* and Grading by CLFs

To gauge the performance and harness their maximum potential, regular assessments of SHGs and VOs is done. In this respect, a mechanism has been put in place wherein the parent Village Organization assesses the SHG based on the Monthly Progress Report (MPR) (*Masik Prativedan*) filled by the Community Mobiliser at SHG level. The performance of VOs is assessed by respective CLFs.

### iii. Community Spearhead team

Community spearhead team comprising of senior CRPs and experienced leaders of VOs and CLFs were identified in 51 Model CLFs. The spearhead team acts as a resource for the CLF and supports CLFs on improving CBO quality.

### iv. Resource Materials

Two CLF-flipbooks were developed for effective training of CFLs, CLF-OB members, cadre and staff. The first flip book covers topics of CLF concept, structure, governance, meeting process, roles and responsibilities of sub-committees, leadership etc. The second flipbook deals with masik prativedan, grading, financial management, cadre payment, office management, registration etc. These flipbooks have been provided to CLFs.

### v. Legal identity to VOs and CLFs

For getting CLFs registered into the primary level federation, required guidelines, protocols, documentation and action plan were issued. Standard by-laws for registration of CLFs were vetted through the Co-operative Department, GoB. A detailed guideline was issued for the registration of Model CLFs.

Online training were provided to nodal persons (TOs & TMs) and CLF anchorpersons to support the registration process. Accordingly, the district teams prepared and verified the documents at DPCU level and submitted the documents online. A total of 756 VOs , 55 CLFs and 1 TLC have been registered.

## 3. Training to cadres and staff

The VO pledges to support and provide a platform to marginalized households through a series of planned strategic interventions. To implement their plan, the capacities of the members need to be enhanced through institutionalized trainings. The VOs nurture a pool of community cadres (CMs/ BKs/MBKs/Bank Mitras) who are adept at providing trainings.

Regular trainings and capacity building of SHGs, VOs and CLFs are important for maintaining the quality of CBOs. The project has designed basic and advanced training tools. Community



Mobilizers and Book Keepers support SHGs and VOs respectively in conducting meetings, maintaining Books of Records, support in day-to-day activities. For this, trained and skilled CMs and BKs are crucial.

## 4. Training and Learning Centers

Training and Learning Centers (TLCs) are being developed across the project to meet the training need of the project. The TLCs are

well equipped with training infrastructure like training hall with projector, seating arrangements, stationary items, fooding, staying arrangements, etc. In these TLCs, facility for residential training is also available with a kitchen facility managed by the community members.

These TLCs organized residential and non-residential trainings. 703 units of trainings were organized in this FY in which around 17,000 participants participated.

During the next year, JEEVIKA plans to focus on strengthening of CBO structure. Special focus would be given on strengthening of CLFs and development of Model CLFs which is crucial in achieving self-sufficiency. Focus will also be on establishment and furnishing of TLCs in all districts, inclusion of left-out household if any and developing senior CRPs for ensuring quality of CBOs. Empowerment of CRPs become all the more crucial because, in the capacity of NRO, CRPs from BRLPS are expected to provide support to other SRLMs in a number of activities already undertaken by JEEVIKA.

**Table1 : Cadre and staff training in the FY**

| SI | Topic  | Participants |
|----|--|--------------|
| 1  | SHG training on basic modules  | 127065 SHGs  |
| 2  | VO training on basic modules   | 4174 VOs     |
| 3  | CLF training on basic modules  | 230 CLFs     |
| 4  | Community Mobilizers training on masak prativedan, grading, SHG concept and management | 5652         |
| 5  | VO-Book Keeper training on VO concept, management, masak prativedan and grading        | 1000         |
| 6  | Cluster Facilitator training on CLF concept and management                             | 178          |
| 7  | BPM on CBO process and quality   | 89           |
| 8  | ToT to Training Officer /Training Manager on CLF visioning                             | 38           |
| 9  | Training to members of Block Quality Committee   | 178          |
| 10 | Training to District CLF strengthening committee members                               | 32           |
| 11 | Community spearhead team on CLF strengthening at CLFs level                            | 51 MCLFs     |

**Table 2: Training status at TLC**

| SI. | Particulars                  | Progress in FY 2020-21 |
|-----|------------------------------|------------------------|
| 1   | Number of TLCs               | 18                     |
| 2   | Units of trainings conducted | 703                    |
| 3   | Number of days               | 1876                   |
| 4   | Number of participants       | 17228                  |





## Financial Inclusion

### 1. Micro-Finance

#### i. SHGs using banking facilities

For yielding optimal benefits, the SHGs must have the bank accounts and make transactions regularly to cultivate improved banking habits and thereby financial inclusion in SHGs. Further, proper documentation of financial transactions is assured through regular maintenance of the bank passbooks by the SHG members. This helps to track the use and management of its fund. The project ensures that the accounts of all the Self-Help Groups are opened at the earliest as per protocols/ triggers laid down by the project. A total of 98038 saving accounts were opened in this financial year and cumulatively a total of 934216 accounts have been opened till March 2020-21. The opening of bank accounts facilitates capitalization of SHGs from the project as well as banks which is essential for the initiation of different livelihoods enhancement activities at the SHG household level.



**In this financial year, a total of 98038 saving accounts of SHGs were opened. A total of 176624 credit linkages of SHGs were done with a total credit linkage amount worth Rs. 350720 Lakh.**

## II. Bank Transactions and Credit Linkages

Bank credit is critical for empowering SHGs and reduce rural indebtedness. Credit and other financial services are essential to help the poor to facilitate their consumption, minimize livelihood shocks and vulnerability, and undertake investments for the acquisition, renewal, and expansion of productive assets. Thus, facilitating bank linkages for SHGs forms a priority area for the project.

The project facilitated Credit linkages of the SHGs by regularly following with banks to ensure supply of saving and credit linkage forms, utilize services of Financial Inclusion - Community Resource Persons, follow-up with field functionaries and providing required support through State Help Desk, the establishment of block-level Help Desk Team which includes cadre also. These strategies yielded positive results. A total of 176624 credit linkages (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> credit linkages) of SHGs from different banks were done with total credit linkage amounts worth Rs. 350720 Lakh in this financial year. By March 2021, cumulatively a total number of 1211546 credit linkages of SHGs (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> credit linkages) have been done with a total credit linkage amount worth Rs. 1549936 Lakh. The progress in SHG account opening and credit linkage front may be termed encouraging considering the covid situation this year.

## 2. Community Finance - Accounting System at CBOs

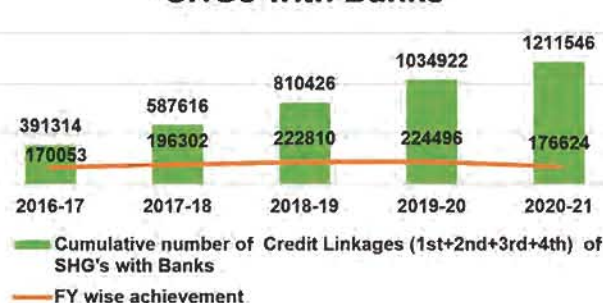
### I. Bookkeeping and community cadres training

Availability of Book of Records and Regular book-keeping help promote transparency and accountability in the management of operations of CBOs. Not only does regular documentation and book-keeping allow the SHG, VO and CLF

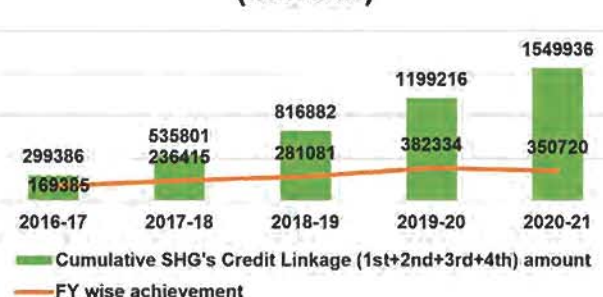
### Number of SHG's saving accounts opened



### Number of Credit Linkages of SHGs with Banks



### SHG's Credit Linkage Amount (in Lakh)



members to easily access information about all the internal and external transactions, but it also generates confidence in external stakeholders like banks and micro-finance institutions towards offering financial assistance to the SHGs. Regular book-keeping is symbolic of increasing the self-reliance and autonomy of the CBOs. To ensure proper accounting system at CBOs, the availability of printed books of records was ensured. Agencies were hired for printing and supply of 4 lakh sets of SHG Books of Records, 70 thousand sets of VO Books of Records and 1600 sets of CLF Books of Records.

It was further stressed to provide training to Community Professionals involved in maintaining CBOs Books of Records. Trainings were provided to around 4900 Community Mobilizers on SHG Book Keeping. Trainings were also provided to over 1000 Bookkeepers on VO Books of Records and 300 Master Book Keepers on CLF Books of Records.

## ii. Digitization of CBO Transactions

For the digitization of SHG transactions, in coordination with MIS theme an in-house MIS application was designed and finalized after few rounds of tests. JEEVIKA is also undertaking digitization of SHG transactions with the support of NABARD in 10 districts. E-Shakti application has been developed for ensuring entry of the SHG transaction data.

88% of CLF transactions have been digitized till March 2021. The block and district teams were regularly guided and the strategy of Resource Book Keeping was utilized for timely updation of Books of Records and data preparation for MIS entry.





### iii. CBO Audit

An audit has become an integral part of the CBO functioning. In this financial year, 132 CA firms were hired for undertaking audit of around 25000 CBOs and spread across 357 blocks for FY 2019-20. A total of 22569 CBOs were audited till March 2020-21.

## 3. Alternate Banking

Financial Inclusion and Banking services have always been at the centre of poverty alleviation and development programs as it provides a major thrust to the community to break the debt cycle and come out of poverty. However, access to financial services was earlier scarce in rural areas due to a lack of adequate banking infrastructure. Factors like limited connectivity, lack of awareness, and complex bank procedures further added to the gravity of the situation.

JEEVIKA came up with the Bank Sakhi model to provide financial services like account opening, deposits, AADHAR seeding, Fund transfer, etc. to rural households. 'Bank Sakhi' model has been developed which aims to deliver financial services at the doorstep of un/under bankable areas and provide last-mile connectivity to rural households. At the same time, it provides livelihood opportunities to the Bank Sakhis, providing them with a regular income stream.

JEEVIKA collaborated with business correspondents of major banks (*like DBGB, ICICI, PNB, CBI, SBI, BOI, FINO Payments Bank, IDBI First Bank, Canara Bank, Union Bank of India namely Manipal, C-DOT, Sanjivani*) for establishment of CSPs.

During this FY, MoRD, GoI under Day-NRLM launched "Mission One GP One BC Sakhi", to deepen the financial inclusion through SHG members as Business Correspondence. Under this mission, it is proposed to train identified Bank Sakhis at RSETIS and enable them to pass IIBF examination. By March 2020-21, a total of 904 Bank Sakhis passed this examination.

Physical and financial progress made under Alternate Banking is as mentioned in the table .

**Table 3 Physical and Financial Progress in Alternate Banking**

| SI | Particulars  | Progress in FY 2020-21 | Cumulative Achievement till March 2021 |
|----|--|------------------------|--|
| 1  | Number of community members identified             | 1919                   | 3528                                   |
| 2  | Number of community members trained                | 1447                   | 2945                                   |
| 3  | Number of community members selected as Bank Sakhi | 1243                   | 2342                                   |
| 4  | Cumulative fund received by Bank Sakhis            | 1049                   | 2005                                   |
| 5  | Functional Bank Sakhis                             | 988                    | 1907                                   |
| 6  | Number of accounts opened                          | 55803                  | 210269                                 |
| 7  | Number of transaction (in Lakhs)                   | 55.58                  | 107.57                                 |
| 8  | Volume of transaction (Rs. In Lakhs)               | 185701                 | 379939                                 |
| 9  | Commission earned (in Lakh)                        | 468.09                 | 1022.09                                |

In FY 2020-21, the concept of Model CLF (Cluster Level Federation) was introduced by MoRD. It proposed that some CLFs should be developed as Model CLFs on pilot basis. These Model CLFs would be used for training and demonstration purposes. In addition to establishing one CSP Point in CLFs premises, each panchayat under CLF will have at least one Bank Sakhi CSP centre. The CSP centres will help in digitising the transactions of CBOs. CBOs will be able to transact digitally which will reduce the time consumed in rotation of the fund. It will also help CBOs in record keeping and monitoring of the movement of fund. In addition, community will also be able to avail services from the Bank Sakhi outlets. Under this intervention 52 Model CLFs were identified in pilot phase to achieve saturation of panchayats by establishing CSPs.

**Table 4 : Progress on CSPs**

| Sl. No. | Particulars                       | Progress |
|---------|-----------------------------------|----------|
| 1       | Number of CLFs                    | 52       |
| 2       | Number of total Panchayats        | 290      |
| 3       | Active Bank Sakhis                | 91       |
| 4       | Bank Sakhis in onboarding process | 134      |
| 5       | Number of YP-CLF Managers         | 31       |

### **The facility of Dual Authentication to CSPs**

To facilitate digital transactions at CBO levels, the facility of dual authentication was activated for CBOs. This has enabled CBOs to access services of banking transactions through biometric attendance of office bearers at CSPs. The dual authentication facility has been activated for VOs and CLFs in the 1<sup>st</sup> phase. Different steps have been taken to initiate the process of dual authentication through 20 Model CLFs in 08 districts in this FY. This facility is active in SBI, BOI, BOB, DBGB, ICICI, IDFC, UBI and CBI banks.

## **4. Micro-insurance**

Insurance of SHG members is immensely important and useful in times of sudden shock arising due to health reasons or sudden loss of income. However, during the FY 2020-21 the PMJJBY and PMSBY programme being provided through LIC came to a closure in June 2020. The focus was given on claim settlement and a total of 1894 death claims was settled worth amount was Rs. 3788 crore against 1963 claims reported.

## **5. Interest subvention**

Under this scheme, there are two categories of districts. In Category-I districts (in which there are 17 districts of Bihar), SHGs are eligible for Interest Subvention of 5 % upfront and an additional 3 % Interest Subvention on prompt repayment by the SHGs making the effective interest rate 4%. In Category II districts (in which there are 21 districts in Bihar), the SHGs are eligible for Interest Subvention of 5% on prompt repayment. In this financial year, interest subvention of Rs. 23.97 crore was transfer to 59575 SHGs in 16 category-II districts.



## Livelihoods Promotion

### A. FARM

#### 1. Productivity Enhancement

Agriculture is considered the backbone of the Bihar economy as 77% of the workforce gets employment in the agriculture production system and agriculture contributes to around 24% of state GDP. Adverse climatic conditions like flood and drought, small landholdings, lack of advanced technological inputs are some of the reasons resulting in decreased production of the crops. Agriculture production can be increased to some extent through enhanced cropping intensity, change in cropping pattern, use of improved seeds of high yielding varieties, adoption of improved agricultural practices, use of suitable agricultural equipment and improved post-harvesting technologies.

##### I. Food grain production

The project focuses on improving crop production by facilitating farmers to adopt scientifically proven agricultural practices for better management of soil, water and nutrients. Farmers are provided training, exposure, field demonstration and field level support in the adoption of improved practices of seed treatment, nursery preparation,

‘ **A total of around 8.49 lakh farmers undertook paddy cultivation, 6.95 lakh wheat cultivation and 4.88 lakh did vegetable cultivation.** ’

land preparation, transplantation, cropping pattern, effective water management, weeding, soil aeration, use of organic manures, etc.

The project gives special emphasis on the adoption of SRI, SWI, direct seeding of rice, zero tillage in wheat, use of high-yielding varieties of seeds by the former for improved production of paddy and wheat. In FY 2020-21, around 849474 farmers undertook the paddy cultivation and 695133 farmers cultivated wheat through the improved package of practices.

## ii. Vegetable production

Bihar is the largest producer of vegetables major part of which is dominated by the production of potato, onion, brinjal, cauliflower, etc. To increase the productivity of vegetables and enhance the income of farmers involved in vegetable cultivation, farmers were supported to adopt scientifically proven agricultural practices like SWI in vegetables, availability of a high-yielding variety of seeds. Further, to improve the quality of products and reduce the cost of cultivation, farmers were trained on the preparation and usage of biofertilizers and bio-pesticides from locally available resources. Farmers were capacitated through training and field demonstrations on the adaptation of these practices. The farmers were also provided with village tool kits, seeds, fertilizers, marketing facilities from Producer Groups and Producer Companies. A total of around 4.88 lakh farmers undertook vegetable cultivation.

## iii. Kitchen gardening

In our daily life, the consumption of a variety of food items is a must to meet body nutritional requirements and well-being. Daily purchase of fruits and vegetables is a costlier affair for rural poor households. One way of ensuring the availability of seasonal vegetables and fruits to a household round the year, can be through the establishment of the kitchen gardens by SHG members. In a small plot and with inputs from the project, the SHG members can cultivate different varieties of vegetables and fruits as per season and improve their nutritional intake. The number of SHG members undertaking kitchen gardening has increased gradually over the period. In this financial year, over 10.37 lakh SHG members undertook kitchen gardening.

## 2. Farm Value Chain intervention

Farmers Producer Companies have been established in 10 districts of Purnea, Khagaria, Nalanda, Muzaffarpur, East Champaran, Vaishali, Samastipur, Saharsa, Begusarai and Bhojpur.

**Table 5 : Cumulative achievement of FPCs**

| Sl. | Particulars                | Progress FY 2020-21 |
|-----|----------------------------|---------------------|
| 1   | Number of FPCs established | 10                  |
| 2   | Number of stakeholders     | 15201               |
| 3   | Volume of transaction      | 5429 MT             |
| 4   | Turnover of FPCs           | 12.68 Crore         |
| 5   | Retail stores              | 1                   |



### **Key achievements of FPCs In this financial year are as follow:**

- **FPCs diversified the product portfolio by including new commodities like foxnut (makhana), mint oil, banana, fresh vegetable and fruits and paddy in the marketing/trade list.**
- **Value addition in Itchl was done by the production of ready-to-serve juice and squash. Other value added products are packed sattu, carbide-free mangoes and banana etc.**
- **For better price realization, FPCs utilized future and options trading platform for the sale of commodities.**
- **5429 MT of dry commodities like maize, paddy, lentils and poultry feed were sold. This included sale of 2070 MT through NCDEX and 1200 MT through options.**
- **10 FPCs got the license for the sale of Agri-Inputs like seeds and fertilizers.**
- **675 MT of agri-inputs like seeds of different crops, kitchen garden kits and fertilizers were sold to SHG members and others through 10 FPCs.**
- **The gross turnover of 10 FPCs in this FY was around INR 12.68 crore.**
- **Profit of FPCs in FY 2020-21 was 74 lakh.**

### **3. Custom Hiring Centers**

JEEVIKA in convergence with Agriculture Department, GoB is working towards the establishment of Custom Hiring Centers. The CHC is a perfect model for providing advanced agricultural equipment to small and marginal farmers. Agricultural equipment like zero tillage planter, power reaper, multi-crop thresher, pump-sets, spray machine, maize thresher, power weeder, tractor, rotavator, mould board plough, paddy transplanter and all the power-driven machines are being provided to women farmers at reasonable rates through these CHCs. The CHCs have been instrumental in bringing modern agricultural tools and technologies to the doorsteps of poor women farmers. The use of agricultural equipment has not only reduced cost but also improved the production of crops. A total of 136 Custom Hiring Centers have been established in 32 districts. 92 of these Custom Hiring Centers have received subsidy amounts worth Rs. 5,48,29,990/- from Agriculture Department for purchase of equipments and operational costs for running CHCs.

### Progress of CHCs

| Sl. | Particulars                                   | Cumulative progress |
|-----|---|---------------------|
| 1   | Number of CHCs                                | 136                 |
| 2   | Number of farmers benefitted                  | 46427               |
| 3   | Total revenue generated by CHCs (Rs. in lakh) | 52.21               |



JEEVIKA is also under the process of developing MIS application for CHCs for the day-to-day monitoring of transactions taking place at CHCs.

To ensure the availability of manually operated agricultural equipment to women farmers, the project has also established village tool kit banks (*one village tool kit per three VOs*). Manually operated agricultural equipments like cono weeder for paddy, wheel hoe weeder for wheat and vegetables, seed drill, corn seed removing machine, solar or battery run sprayer, pump set, spade, sickle, paddy thresher and other equipment are available at Village Tool Kit Banks set up at VO level. A total of 493 tool kit banks have been established till March 2021.

### 4. Neera intervention

After prohibition in Bihar, SHG households involved in toddy tapping lost their livelihoods. To improve the livelihoods of such households, the government of Bihar introduced neera intervention in 2017. In the financial year 2021, around 8000 toddy tappers were identified and provided training and input support to increase the sale of neera through stalls, jaggery production and supply of neera to COMFED for further processing and market linkage.

**Table 6: Progress in neera intervention**

| Sl. | Particulars                                | FY 20-21 |
|-----|--|----------|
| 1   | Number of tappers identified               | 8449     |
| 2   | Number of tappers trained                  | 7954     |
| 3   | Details of tappers updated in MIS          | 7954     |
| 4   | Number of tappers received/renewed license | 6789     |
| 5   | Number of tappers part of neera PG         | 332      |

The project has also developed a neera application (*neerabihar.in*) for updation of neera-related data.



## 5. Direct to home sales of fresh vegetables and other products

JEEVIKA started a retail store under the brand name 'Green Delight' for the sale of fresh vegetables, fruits and other farm-based products of JEEVIKA like honey, litchi juice, besan, sattu etc. At present vegetables procured from FPCs are sold through this shop. e-commerce sales have also started by partnering with a local e-commerce portal.

## 6. Farmers Training Integrated Centers

Trainings and orientations of farmers on farm-based activities are undertaken round the year. To facilitate the training processes, the project has established its training centers well equipped with smart training devices like projectors with inbuilt computers, resource materials, seating arrangements for around 40 participants in one batch and other prerequisites. A total of 306 FTICs at the block levels and 32 at district levels have been established.

## 7. Organic farming

Organic farming is considered better than prevalent system of farming because of the lesser use of chemical fertilizers and pesticides. Increase use of organic waste is beneficial for health. The project has started organic farming in a cluster approach in 35 blocks in the districts of Gaya, Madhubani, Nalanda, Madhepura, Khagaria, Saharsa and Muzaffarpur. A total of 64 organic clusters have been developed covering 242 villages. 1832 farmers are practicing organic farming under this intervention.

## B. Non-Farm

In the non-farm sector, the Government of Bihar made some big announcements. This included the government decision of handing canteens of the district and sub-divisional hospitals to SHG members. The government also announced that stitching of school uniforms would be done by SHG members. The project, during this financial year worked to scale up the interventions of Didi-Ki-Raso, Grameen Bazaar, art & craft and mask production.

## 1. Didi-Ki-Rasoi

JEEViKA has started many initiatives for the economic empowerment of the rural poor. Didi-Ki-Rasoi, a community-driven canteen was initiated as a pilot intervention in the districts of Vaishali, Buxar, Sheikhpura and Purnea in the year 2018. Didi-Ki-Rasoi was initiated to develop a viable business model considering the significant customer



base at these canteens. These canteens were run successfully by SHG members and ensured a supply of quality food as per the prescribed menu with high standards of hygiene. The Didi-Ki-Rasoi showed exceptional determination of the community members to their work by ensuring quality food in hospitals and isolation centres during Covid.

Buoyed by the success of these canteens, the Government of Bihar decided to hand over all the canteens of government hospitals to JEEViKA didis. An MoU was signed between JEEViKA and State Health Society on 21<sup>st</sup> February 2021 for the establishment of Didi-Ki-Rasoi across the state. As per the agreement, State Health Society provides premises for the opening of canteens in the district and sub-divisional hospitals. It also ensures electricity connectivity, water supply, safety measures, waste disposal facility etc. JEEViKA ensures the setting up of canteen with requisite manpower, operational items, maintain daily operations, timely and quality food to inpatients as per menu and services to visitors at reasonable rates.

JEEViKA established 13 Didi-Ki-Rasoi while employing 220 SHG members. JEEViKA also started preparatory work for scaling the intervention across the state. To further streamline the working of the canteen, JEEViKA has partnered with Kudumbshree for technical support, the process for the hiring of qualified managers having experience in hotel management and having licences or certification for FASSI, GST and Udyog number are underway.





## 2. Grameen Bazaar

Grameen Bazaar is another innovative initiative of JEEVIKA which fulfils the objectives of creating entrepreneurs and acts as a source of gainful employment for the community. Grameen bazaar is a community-driven wholesale hub to support shareholder (100) kirana shop-owners in easily getting quality and branded grocery items at one place and at a reasonable price. The Grameen Bazaar also promotes the sale of products manufactured by SHG members. Grameen Bazaar supports micro-entrepreneurs and enterprises through the supply of grocery and other required items to enterprises / interventions started by JEEVIKA under Satat Jeevikoparjana Yojana, Food Security intervention, Didi-Ki-Rasoi, Training and Learning Centers, Food Fortification Units and enterprises started under Start-up Village Entrepreneurship Programme. JEEVIKA has started a total of 54 Grameen Bazaar across the state by March 2021.

Market tie-up with suppliers is critical for the regular supply of items at a profitable margin. JEEVIKA has tie-up with companies like Procter & Gamble, Patanjali, Nilons, 3 rice mills and 18 super stockiest to ensure regular supply of items to the Grameen Bazaar. It has also partnered with Technology Prowess for the installation of centralized EPOS at Grameen Bazaar.

Other key achievements of the programme are as follows:

- The policy framework has been designed to ensure statutory compliance (GST, Registration, FASSI etc) for all business entities
- Non-Financial tie-up with the Institute of Livelihood Research and Training, a BASIX promoted institute for training, capacity building, market tie-up and technology adoption at 9 Grameen Bazaars across 3



### Progress on Grameen Bazaar

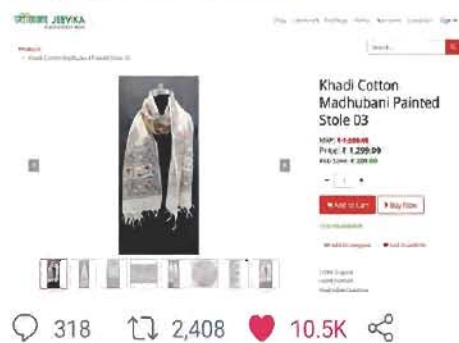
| Sl. | Particulars   | Progress |
|-----|---|----------|
| 1   | Number of districts involved                            | 16       |
| 2   | Number of Grameen bazaar open                           | 37       |
| 3   | Operational Grameen bazaar till march 2021 (Cumulative) | 54       |
| 4   | Number of kirana member linked with Grameen bazaar      | 1473     |
| 5   | Cumulative business in Rs. in crore                     | 10.47 cr |





**Narendra Modi** @narendram... · 5h  
 Khadi is closely associated with Mahatma Gandhi and India's rich history. Bought a Khadi Cotton Madhubani Painted Stole. This is a top quality product and is closely associated with the creativity of our citizens. #NariShakti

[shop.brps.in/shop/product/s...](https://shop.brps.in/shop/product/s...)



districts.

- Geo tagging of Grameen Bazaars for easy access through google map

### 3. Art and craft

JEEVIKA has been working with the artisans involved in Madhubani painting, sikki art and sujani embroidery from almost the beginning of the project. It was not an easy task to take these artforms to a level where they could compete with the international market. JEEVIKA worked consistently with these artisans, providing them inputs in the form of training, financial assistance through Producer Groups, showcasing and marketing handicraft items by participating in different fairs across the country. JEEVIKA has further moved ahead in this segment and made its mark in the national and international market by production of high quality, diversified and standardized handicraft items. JEEVIKA is now producing sarees, stoles, shawls, cushion covers, kettles, files and folders with Madhubani painting. It is also producing sikki art forms, sikki paintings, Madhubani paintings, stone carvings, metal statues, honey etc. JEEVIKA developed a producer company, Silpgram Mahila Producer Company in 2018.

JEEVIKA, on one hand, has worked extensively towards improving the quality of products and their diversification by providing training, financial assistance, good quality raw materials, master trainers for skilled training etc. and on the other, it has worked hard for creating market linkage for these products. JEEVIKA is now selling its handicraft items in Khadi Mall, Wellness Mall, B2V, B2C and fairs. The products are also being sold through online platforms like shop.brps.in, GeM, Amazon, Flipkart to tap the national and international market. JEEVIKA partnered with BFA Global for online marketing also.

During this financial year, handicraft items worth Rs. 5.74 crore were sold and wage payments worth Rs. 3.2 crore were made to the artisans.

## 4. Mask production

Covid-19 brought unprecedented risk to health and loss of livelihoods at a scale not experienced earlier. The government imposed lockdown to prevent the spread of disease. For a while supply of goods were disrupted. Demand for masks and sanitizers increased. JEEVIKA quickly acted upon and mobilized SHG members across the state for stitching of 2/3 ply masks. Online training sessions were organized in convergence with NIFT Patna for SHG members on the selection of fabric, cutting, forming layers, stitching, finishing and sanitizing the finished product. Master trainers were trained by professionals from NIFT Patna to widen the pool of interested SHG members. Guidelines were prepared and shared with staff and cadres for systematic adoption.

The government of Bihar nominated JEEVIKA for selling masks to PRIs and other line departments. It received orders from the Health Department, Rural Development Department, district administrations, WHO, police department and other line departments. Production of the mask was done by a combination of decentralized and centralized production processes. The SHG members, having sewing machines, purchased approved raw materials from nodal CLFs/VOs and supplied stitched materials to nodal CLFs/VOs. In a centralized system, 10-25 SHG members gathered at one place and produced masks. In addition to SHG members, JEEVIKA also mobilized a number of migrants who returned during lockdown and employed them in mask production. JEEVIKA also sold masks in the open markets through Grameen Bazaar, medical stores, general stores, push carts etc. Over 20130 SHG members were involved in mask production. Around 4.88 Crore masks were sold, generating business worth Rs. 87.84 Crore.

## 5. Beekeeping

The beekeeping intervention of JEEVIKA has evolved and made its mark too. Honey produced by JEEVIKA SHG members can be seen in the market with the brand name 'Jeevika Honey'. The project has been able to benefit around 4145 SHG members through beekeeping intervention. SHG members interested in beekeeping were identified, selected and trained on beekeeping. Krishi Vigyan Kendra, Khadi and Village Industries Centers (KVICs) and RSETI provided training on beekeepers. The trained SHG members were mobilized into Bee Producer Groups and provided with Bee Boxes at a subsidized rate from the Horticulture department. Dr. Rajendra Prasad Central Agriculture University is providing technical support for the processing and bottling of honey. Dabur India. Ltd and COMFED TIMUL Muzaffarpur are providing technical and market linkage support for honey.

**Table 7: Cumulative progress under beekeeping intervention**

| Sl. | Particulars  | Progress till March 2021 |
|-----|--|--------------------------|
| 1   | Number of districts involved                       | 18                       |
| 2   | Number of Bee Producer Groups formed               | 150                      |
| 3   | Number of HHs linked with bee keeping intervention | 4145                     |
| 4   | Cumulative production (in Tonne)                   | 1890.6 Tons              |
| 5   | Cumulative business in Rs. in crore                | Rs 22.94Cr               |



## 6. Start-up Village Entrepreneurship Programme (SVEP)

JEEVIKA is implementing SVEP programme, a sub-scheme under DAY-NRLM to help SHG members in establishing enterprises for livelihood enhancement. A total of 19441 enterprises have been established so far. JEEVIKA has also developed a pool of resource persons to provide training and field-level assistance to entrepreneurs.

## C. LIVESTOCK

Livestock rearing is an important source of income generation for poor and landless households. The project is implementing various interventions in the sectors of dairy, goat rearing and poultry to enhance income of the households through reduction in mortality, enhanced productivity, veterinary services and market linkage facilities. In FY 2020-21, Government of Bihar announced that ponds under Jal Jeevan Hariyali would be maintained by JEEVIKA CBOs in convergence mode. JEEVIKA will work in this direction by generating livelihoods through fish and duck rearing interventions.

### 1. Goat rearing

Goat rearing has a long history of serving people with 'income during emergency'. It is important source of employment and income generation for small, marginal and landless farmers, particularly SC/ST households. JEEVIKA is implementing three different inter-linked interventions in goat rearing.

#### i. Pashu Sakhi Model

Under this model, Pashu Sakhi, an SHG member having experience in goat rearing is further trained on goat rearing practices and provides services to SHG members in goat rearing. The Pashu Sakhi supports SHG members in house management of goats, feed management, health management, breed improvement and market linkage. All these services reach goat rearers at a minimum expected cost and supports goat rearers in developing a business out of the available stock with enhanced income and lower risk.

These Pashu Sakhis perform a range of demonstrations amongst the goat rearers for information and awareness generation. The Pashu Sakhi also supports goat rearers in better price realization and market linkage.

The project, till March 2021, has developed around 1445 Pashu Sakhis which provided services to 115989 SHG households. In this financial year, around 555 new Pashu Sakhis were developed and 27773 new households were included in this intervention.

**Table 8 : Progress under Pashu Sakhi model**

| Sl. | Particulars                                  | FY 20-21 | Cumulative progress till Mar 2021 |
|-----|--|----------|-----------------------------------|
| 1   | Number of Pashu Sakhis developed             | 555      | 1445                              |
| 2   | Number of vaccinations done (Lakh)           | 2.83     | 4.08                              |
| 3   | Number of dewormings done (Lakh)             | 4.12     | 6.31                              |
| 4   | Number of castrations done                   | 40265    | 71242                             |
| 5   | Number of inseminations done                 | 24614    | 41047                             |
| 6   | Number of azolla pits developed              | 4047     | 10779                             |
| 7   | Number of goat sheds/ machans developed      | 5273     | 11552                             |
| 8   | Number of feeders installed                  | 17128    | 44739                             |
| 9   | Quantity of dana misharan prepared (lakh Kg) | 0.51     | 1.07                              |

## ii. Integrated goat and sheep development scheme

JEEViKA in convergence with the Department of Animal and Fish Resource Development is implementing Integrated Goat and Sheep Development Scheme (IGSDS) in 13 districts (Araria, Bhojpur, East Champaran, Gaya, Katihar, Nalanda, Nawada, Jamui, Rohtas, Gopalganj, Patna, Purnea and West Champaran).

In this intervention, tagged members are provided with 3 breedable Bengal bucks for production and business generation. The distribution is done through goat haat which has the facility of antemortem, ear tagging for identification and deworming. After 14 days of tagging, vaccination for PPR is given to prevent occurrence of disease.

**Table 9 : Progress under IGSDS**

| Sl. | Financial Year | Number of HHs benefitted | Number of goats distributed |
|-----|----------------|--------------------------|-----------------------------|
| 1   | 2016-17        | 8300                     | 24900                       |
| 2   | 2017-18        | 4003                     | 12009                       |
| 3   | 2018-19        | 3849                     | 11547                       |
| 4   | 2019-20        | 12883                    | 38649                       |
|     | Total          | <b>29035</b>             | <b>87105</b>                |

### iii. Value chain development in Goat rearing

JEEVIKA established Seemanchal Jeevika Goat Producer Company in December 2020 and plans to cover districts of Purnea, Araria, Katihar and Kishanganj districts. Under this intervention, a total of 40,000 households and 700 villages will be covered in a phased manner. In FY 2020-21, a total of 1345 households have been mobilized as shareholders. The company has developed 25 Master Trainers to provide training to Pashu Sakhi.

### iv. Goat marketing by CBOs (local goat haats)

Marketing of goat has started to take shape in all the districts and goat rearers are now able to have a price realization and sell goats based on the actual weight. The purpose of this haat is price realization and awareness amongst the rearers regards to selling practices and a basic platform for buyer-seller meet. The basic steps undertaken before any haat includes, mobilization of goat rearers, survey of goat rearers, finalization of sellers list and advertisement for goat haat and organizing haat is buyer-sellers meet.

**Table 10 : Progress made in goat intervention (Local Goat Haat)**

| Sl. | Particulars                                 | Progress till March 2021 |
|-----|---|--------------------------|
| 1   | Number of districts covered                 | 12                       |
| 2   | Number of blocks covered                    | 60                       |
| 3   | Number of members participated in Goat Haat | 2524                     |
| 4   | Number of goats sold                        | 3260                     |
| 5   | Total Business volume (Rs. in Lakh)         | 86.36                    |

## 2. Poultry intervention

JEEVIKA in convergence with Department of Animal and Fish Resource Development implemented Integrated Poultry Development Scheme until 2018. Under this scheme, a total of 150 chicks were distributed to each member in 6 lots. This was a subsidy model. JEEVIKA also implemented poultry intervention under full cost model. In Financial Year 2021-22, JEEVIKA will implement Integrated Poultry Development Scheme again with distribution of 45 chicks per household. Cumulative progress made under this intervention is mentioned in table.

**Table 11 : Cumulative progress under Integrated Poultry**

| Sl. | Particulars                            | Achievement |
|-----|--|-------------|
| 1   | Number of districts covered            | 36          |
| 2   | Number of mother units established     | 591         |
| 3   | Number of HHs linked with mother Units | 180392      |
| 4   | Number of households benefitted        | 131363      |
| 5   | Number of chicks distributed           | 7300770     |



### 3. Dairy Interventions

#### i. Dairy Cooperative Society

JEEVIKA in convergence with COMFED has formed around 500 Dairy Cooperative Societies (DCSs) to provide SHG members with the facility to sell milk by pouring at collection points and also receive provisions of dairy productivity enhancement services at the doorstep by COMFED.

**Table 12 : Progress made under DCS**

| Sl. | Particulars                           | Cumulative progress till March 2021 |
|-----|---------------------------------------|-------------------------------------|
| 1   | Number of Districts covered           | 3                                   |
| 2   | Number of DCS formed                  | 500                                 |
| 3   | Number of households linked with DCS  | 54037                               |
| 4   | Average liters of milk poured per day | 66034                               |

#### ii. Veterinary services to cattle

In convergence with the Department of Animal and Fish Resource, veterinary services are provided to cattle through vaccination drives or animal camps. Cumulatively till March 2021, around 4.8 lakh households have been covered and 12.08 lakh cattle vaccinated for FMD and HSBQ vaccines.

#### iii. Kaushikee Mahila Milk Producer Company

JEEVIKA established Kaushikee Mahila Milk Producer Company with support from the National Dairy Development Board (NDDB) for providing milk pouring facility to SHG members in the districts of Saharsah, Supaul and Madhepura. A total of 28445 members have been enrolled in 570 milk pouring points. Eleven Bulk Milk Chilling Units (BMCUs) have also been established and the producer company receives approximately 40,000 liters of milk every day.



Government of Bihar made an announcement that ponds identified under Jal-Jeevan-Hariyali Abhiyaan would be maintained by SHG members. The SHG members would take up fishery activities in these ponds. Process of identification and takeover of ponds is in different stages in the districts. As a pilot, Araria district has started Integrated Fishery activity. Plan in the next year, is to initiate fisheries activities across the state.



## Skill Development & Placement


JEEVIKA is providing training and placement facilities to rural youths under various programmes like DDU-GKY, RSETI and direct placement through job fair, Youth Mobilization Drives and Community Mobilization drives. Skill training and placement activities undertaken by JEEVIKA witnessed a slowdown trend due to covid pandemic.

### 1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana

DDU-GKY is an important programme of Ministry of Rural Development, GoI which focuses on providing skill training and placement facilities to Rural Youths between 18-35 years of age. With support from Project Implementation Agencies (PIAs), skill trainings are provided to rural youths on various traits. However, this financial year due to covid, the training centers remained closed for latter part of the year.

During the financial year 2020-21, training and placement facilities were provided through 78 active training centers. Around 4000 rural youths were provided training and 3072 got placed in different companies under DDU-GKY.



During the financial year 2020-21, training and placement facilities were provided through 78 active training centers. Around 4000 rural youths were provided training and 3072 got placed in different companies. 





**Table 13 : Training and placement status under DDU-GKY**

| Sl. | Particulars                    | FY 2020-21 | Cumulative till March 2021 |
|-----|--------------------------------|------------|----------------------------|
| 1   | Number of rural youths trained | 3966       | 54637                      |
| 2   | Number of rural youths placed  | 3072       | 23622                      |

## 2. Rural Self Employment Training Institute

Rural Self Employment and training institutes are dedicated institutions set up across the state for skill training and employment opportunities. JEEVIKA, with the support of the Ministry of Rural Development, GoB and lead banks works closely with RSETIS to provide training to youths on 61 approved traits. After successful training, rural youths are extended either financial assistance from banks for starting suitable livelihood activity or to start livelihood activity on their own. As the RSETIs remained closed for a longer period this financial year due to covid, the training and employment status remained lower than previous years.

**Table 14 : Training status under RSETI**

| Sl. | Particulars                    | FY 2020-21 | Cumulative till March 2021 |
|-----|--------------------------------|------------|----------------------------|
| 1   | Number of rural youths trained | 14868      | 219391                     |
| 2   | Number of rural youths settled | 11137      | 162326                     |

## 3. Job fair and direct placement

The job fairs provide rural youths with the opportunity to interact with different potential employers, companies and choose work of their choice and aptitude. In these job fairs, a number of companies come and select candidates of their requirements from a pool of filtered candidates selected by JEEVIKA. Besides Job Fairs, JEEVIKA also organized Youth Mobilization Drives and Community Mobilization Drives in which some company comes and selects 20-25 candidates as per requirement.

Ministry of Rural Development, Gol conceptualized the idea of organizing virtual job fairs. M/s Delhivery, M/s E Com Express, M/s E Com Express warehouse participated in





virtual job fairs and selected and placed around 240 candidates.

**Table 15 : Status on Job Fair and direct placement**

| Sl. | Particulars                     | Cumulative till March 2021 |
|-----|---------------------------------|----------------------------|
| 1   | Number of Job fair organized    | 128                        |
| 2   | Number of youths offered job    | 6388                       |
| 3   | Number of YMD and CMD organized | 1189                       |

#### **4. Measures taken up for trained and placed youths during covid**

- PIAs stayed connected with the placed candidates and arranged transportation facilities to ensure the safe return of candidates.
- JEEVIKA and PIAs supported candidates placed outside Bihar by staying in contact with them, getting filled their details in AAPDA link and getting assistance from the government.
- Training centers, having stitching machines, were used for the production of masks.
- Support was also provided to migrants, daily workers and other needy people by providing them fooding, lodging and health check-up facilities.
- Masks, sanitizers and soaps were distributed amongst the community members with the support of PIAs and partner agencies.
- JEEVIKA organized ' Jan Andaolan Campaign' for creating awareness to prevent the further spread of Covid. JEEVIKA took the initiative to reach out to the trainees and their families and made them aware of the threat being posed by covid, especially during festive periods.
- PIAs were Involved In creating awareness on Covid-19 by displaying posters, banners, notice boards at the institution, prominent locations and social media platforms.

The project, in the next financial year plans to fasten the mobilization of candidates by involving CRP-Skills and CBOs. The focus will also be on the reappointment of candidates who dropped out from job during lock-down.



## Health Nutrition & Sanitation

Health, Nutrition and Sanitation are paramount factors in deciding the overall human development and growth of a society. Poor levels of health, nutrition and sanitation act as major deterrents to the socio-economic development of a society. To overcome the challenges related to the Health, Nutrition and Sanitation (HNS) aspects, JEEVIKA is implementing wide range of health, nutritional and sanitation interventions for awareness creation, adopting of good practices and behaviour change of the rural communities. The approach focussed on the Implementation of a comprehensive Behaviour Change Communication (BCC) strategy, linking households with existing government nutrition programmes and JEEVIKA's livelihood interventions especially nutri-garden and livestock interventions for improved dietary diversity

### 1. Behaviour Change Communication (BCC)

One of the key strategies for empowering SHG members on health, nutrition and sanitation practices is by providing training to SHG members on different aspects of HNS through BCC Modules. This strategy is operationalised by JEEVIKA's Master Resource Persons (MRPs), and Community Mobilizers

More than 60 lakh SHG members participated in the poshan maah activity. JEEVIKA (SRLM-Bihar) contributed to 51.9% of the total events conducted and 28% of total SRLM participation. It stood 1<sup>st</sup> amongst all SRLMS in terms of number of events organized and number of participants.

(CMs), core block and district teams. The MRPs and CMs are the key facilitators in the process who orient SHG members on health, nutrition and sanitation modules during one of the four SHG meetings held in a month and follow up on the actions in the subsequent weekly meeting to reinforce the messages. The CMs are oriented by MRPs, who in turn, receive trainings from district resource persons. The CMs orient SHG members on one topic every month. The CMs are also entrusted with the identification and orientation of Health Sub-Committee (HSC) members at Village Organization level. These Health Sub-Committee members visit targeted households which include pregnant women, lactating mothers and mothers of children under 2 years of age. These HSC members provide advice, required support and encourage them to adopt recommended health and nutrition practices.

They work in close coordination with Accredited Social Healthcare Activists (ASHA) and Anganwadi members (AWWs), mobilise the women and children to avail services at Village Health and Nutrition Day (VHND) and Annaprashan Diwas. Community Nutrition Resource persons have also been identified and trained to facilitate awareness and mobilisation drives on HNS issues at village or panchayat levels. Two modules on Covid-19 were developed and rolled out in SHG meetings. First session focused on prevention measures by use of mask, physical distancing, hand washing and information on symptoms of Covid-19. Second session focuses on immunity booster. The progress made under this intervention is as in table below.

**Table 16 : Progress on BCC Modular Training**

| Sl.              | Modules   | Total no. of SHGs provided training till March 2021 | Total no. of CMs trained on Modules till March 2021 |
|------------------|---|---|---|
| <b>Module -1</b> |   |   |   |
| 1                | Session-1(linking HNS with Livelihoods)               | 6,16,857  | 56,580  |
| 2                | Session-2 (Breast-feeding)                            | 5,78,718  |   |
| 3                | Session-3 (Complementary feeding)                     | 5,28,015  |   |
| 4                | Session-4 (Maternal diet diversity)                   | 5,13,720  |   |
| <b>Module -2</b> |   |   |   |
| 5                | Session-5 (Nutri-Garden)                              | 2,21,491  | 26,432  |
| 6                | Session-6 (Identification and Management of diseases) | 1,81,478  |   |
| 7                | Session-7 (Disease Prevention among infants)          | 1,44,478  |   |
| <b>Module -4</b> |   |   |   |
| 8                | Session 12 (Sanitation BCC [Part 1])                  | 4,46,230  | 36,311  |
| 9                | Session 13 (Sanitation BCC [Part 2])                  | 4,39,091  |   |
| 10               | Session 14 (Sanitation BCC [Institution Building])    | 4,48,914  |   |
| 11               | Session 15 (Sanitation BCC [Toilet Technology])       | 4,33,382  |   |
| <b>Module -5</b> |   |   |   |
| 12               | Session-16 (Preventive measures of COVID-19)          | 8,92,837  | 71,303  |
| 13               | Session-17 (Improving Immunity during COVID-19)       | 8,73,590  |   |

## 2. Family Dietary Diversity (FDD) Campaign

To sensitize SHG members on issues of malnutrition in newly born child and female between 15 and 49 years of age Family Dietary Diversity Campaign was organized. For this, 2 days campaign on FDD was conducted at VO level. First day of the campaign focussed on pregnant women, lactating mothers and infants (0-6 months). Second day of the campaign was dedicated to mothers of children between 6-23 months.



During the campaign, community members were oriented to improve behaviour dimension on maternal diet and complementary feeding. To improve the nutritional intake, members were motivated to establish kitchen garden for ensuring availability of seasonal vegetables and fruits round the year. Food group demonstration campaign was organized at VO level for creating awareness on

different food groups and its importance in diet. The campaign also aroused awareness on exclusive breast-feeding and complementary feeding of children between 6 and 23 months for prevention of stunting, wasting and undergrowth in the children.

Line listing of the targeted households was done by VOs. Community Mobilizers /Community Nutrition Resource Persons and Health Sub Committee members visited critical households identified during campaign and provided required support.

**Table 17 : status on FDD**

| Sl. | Particulars                                    | Progress in FY 20/20-21 |
|-----|--|-------------------------|
| 1   | Number of districts covered                    | 38                      |
| 2   | Number of blocks covered                       | 534                     |
| 3   | Number of CLFs covered                         | 1112                    |
| 4   | Number of VOs covered                          | 62171                   |
| 5   | Number of targeted HHs covered                 | 1216667                 |
| 6   | Number of pregnant women visited               | 356112                  |
| 7   | Number of infant HHs (0-6 months) visited      | 224431                  |
| 8   | Number of children between 6-23 months covered | 636124                  |

## 3. Poshan Maah / National Nutrition Month

*Poshan Maah* or *National Nutrition Month* is a month-long campaign organized in the month of September across the state. This month-long campaign during the FY focused on creating

awareness on complementary feeding of children in 6- 23 months age group and dietary diversity. Besides dietary diversity, the campaign focused on promotion of nutri-garden, to encourage hand washing, proper usage of mask and other preventive measures during covid. The project proficiently adopted digital and electronic platforms for dissemination of messages through radio, advertisement on television, newspapers, video shows, etc. Prabhat pheris, rallies, rangoli making were also organized at community levels for ensuring maximum awareness.

At SHG level, special meetings are organized on complementary feeding in 1<sup>st</sup> week, handwashing , oath taking on nutrition in 2<sup>nd</sup> week, promotion of kitchen garden in 3<sup>rd</sup> week and awareness on food groups in 4<sup>th</sup> week.

At VO levels, practical demonstrations on food groups, their importance, availability and recipes were covered. Community members were also encouraged to participate in annaprashan divas and VHSND.

**Table 18 : CBOs participation in Poshan Maah**

| Sl. | Particulars                 | Participation |
|-----|-----------------------------|---------------|
| 1   | Number of Districts covered | 38            |
| 2   | Number of Blocks covered    | 534           |
| 3   | Number of CLFs covered      | 1105          |
| 4   | Number of VOs participated  | 43452         |
| 5   | Number of SHGs participated | 522828        |

#### 4. Acute Encephalitis Syndrome

Acute Encephalitis Syndrome is a deadly disease resulting in loss of life especially children every year in Bihar. Government of Bihar entrusted JEEVIKA with the responsibility of taking up activities for creating awareness on AES amongst the community members and provide support



for prevention of disease. 26 most affected blocks of Muzaffarpur (16) and East Champaran (10) have been selected for intensive mobilization and implementation work.

Vulnerable households with children between 1 and 15 years of age were listed by VOs. These households were regularly visited or contacted over

phone for providing information on AES. AES leaflets were provided to around 61000 households. The households were asked to ensure that children are not empty stock before going to bed or while going outside. The VOs also ensured availability of food items and other essential items like jaggery, sugar, Glucon-D, Chiwra, ORS etc by procurement and distribution to SHG households/targeted households through FSF intervention. The VOs also kept contact numbers of ambulance / private vehicle owners for emergency need.

**Table 19 : Awareness generation on AES through Mobile Vani**

| Sl. | Episodes   | Number of listeners (HHs) till March 2020-21 |
|-----|--|--|
| 1   | Episode 1 (General Information regarding AES)                              | 55556  |
| 2   | Episode-2 (Identification of symptoms of AES)                              | 42305  |
| 3   | Episode-3 (Take appropriate steps after identification of symptoms of AES) | 43351  |
| 4   | Episode-4 (Things to be kept in the mind in case of AES)                   | 49108  |

**Table 20 : Progress on AES intervention 2020-21**

| Sl. | Activities  | Achievement |
|-----|---|-------------|
| 1   | Number of intervention blocks covered   | 26          |
| 2   | Number of cadres trained on AES leaflet developed by JEEViKA                      | 2647        |
| 3   | Number of staff trained on AES leaflet developed by JEEViKA                       | 109         |
| 4   | Number of cadres trained on AES leaflet developed by District Administration      | 3592        |
| 5   | Number of staff trained on AES leaflet developed by District Administration       | 150         |
| 6   | Number of cadres trained on AES Flip Book   | 1245        |
| 7   | Number of staff trained on AES Flip Book  | 45          |
| 8   | Number of VOs procured grain through FSF  | 1430        |
| 9   | Number of HHs provided grain through FSF  | 144832      |
| 10  | Number of VOs procured Jaggery, Sugar, Glucon-D, Chiwda, ORS                      | 1046        |
| 11  | Number of HHs provided Jaggery, Sugar, Glucon-D, Chiwda, ORS                      | 45387       |
| 12  | Number of Mahadalit HHs provided Jaggery, Sugar, Glucon-D, Chiwda, ORS            | 28750       |
| 13  | Number of HHs having children in the age group of 1 - 15 years                    | 241045      |
| 14  | Total number of Children in the age group of 1 - 15 years                         | 426782      |
| 15  | Number of HHs visited having children in the age group of 1 and 15 years Children | 344362      |
| 16  | Total SHG members to whom mobile Vaani services has been reached                  | 57794       |
| 17  | Total number of calls made to SHG members under mobile vani                       | 313834      |
| 18  | Number of AES confirmed cases in children   | 78          |
| 19  | Number of cured cases in children   | 61          |
| 20  | Number of casualties (Children)   | 17          |



## Social Development

### 1. Food Security Fund

The Food Security Fund was institutionalized under Jeevika with a view to mitigating food security risks of community particularly during lean season. This is specifically targeted at the poorest households with special focus on SC/ST households. This fund was of great use to SHG members during the lock-down period. Amidst lock-down, when most of the shops were closed, there was uncertainty if the market opens or not. The FSF fund was widely utilized for procurement of rice, wheat, pulses, gram, cooking oil, soyabean, grains and other essential food items. This ensured availability of essential food items in village itself and prevented any kind of chaos that may have arisen in the society due to shortage of essential items during lockdown. Some relaxation was also done in procurement norms for best utilization of FSF during pandemic. During this financial year, FSF was provided to 19000 new VOs and by end of March 2021, a total of 46225 VOs received FSF.



The project under Harit Jeevika Harit Bihar Mission 1.5, planted around 85.9 lakh fruit and timber saplings across the state.





## 2. Health Risk Fund

To counter the economic setbacks emerging from health issues, the concept of 'Health Risk Fund' was institutionalized in the project. The HRF is routed through the Village Organisations and is to be utilized to meet the out-of-pocket health expenses. A total of 4700 VOs received HRF this FY and cumulatively, till March 2021, a total of 49127 VOs have received HRF.

## 3. Harit Jeevika Harit Bihar

Under *Jal-Jivan-Hariyali Abhiyan*, a program called 'Mission 5 crore' has been started by the Government of Bihar which aims at planting 5 crore trees. In line with this scheme, JEEVIKA has also started *Harit-Jeevika-Harit-Bihar Mission 1.5* and aims at planting 1.5 crore saplings with a focus to conserve the environment and improve the nutritional intake of the households.

As a positive step towards environmental safeguard, the Social Development theme took the initiative of ensuring low-cost plantation across all the blocks of Bihar. Under this activity, around 85.90 lakh fruits and timber saplings were planted by SHG members. The initiative aims to bring behavioural change for regular plantation. Moreover, as it is being implemented in a cluster-based approach, it will help to develop a Carbon Sink in the coming years.

To have sustainable approach towards the large-scale annual plantation, JEEVIKA with support of MGNREGA would establish 210 nurseries. These nurseries will cater to the demand of sapling across Bihar. The saplings would be grown in a sustainable approach avoiding undue usage of harmful agro-chemicals.

At present, the species promoted in the intervention include guava, Indian gooseberry, jackfruit, litchee, mango, java plum, Indian bel, lemon, drumstick and custard apple. There is a plan to promote timber species like mahogany, Indian rosewood, fig (peepal), teak, banyan etc. Also, environmental cadres have been developed to support the intervention known as Van Mitra and monitoring centres for regular follow-up ensuring safety and maintenance of planted sampling.

## 4. Solar Project

After Successful distribution of 18 lakh solar study lamps, the project continued to expand solar intervention by setting up of Solar shops and Solar Company. A solar company called J-Wires (*Jeevika Women Initiative Renewable Energy and Solutions*) Pvt. Ltd has been formed which is working on manufacturing, assembly, production of solar components,



sales and marketing, partnership management and customized installation services. The solar company till March 2021, has produced over 11000 AC 9W LED Bulbs. The company has also worked on the installation of 300 KG capacity solar dryer in Jehanabad, 5 units of 5KW rooftop system in Government schools, 50 solar street lights in Nalanda and Sitamarhi districts.

Throughout the project, more than 3 thousand community members have been trained to take up solar-based intervention as an income generation activity. A total of 310 solar shops are being operated by SHG members.

**Table 21 : Achievements of the solar project**

| SI. | Indicators   | Achievement till March 2021 |
|-----|--|-----------------------------|
| 1   | Solar products distributed and installed           | 20,00,000                   |
| 2   | Members trained on technical and advanced training | 2500                        |
| 3   | Skill Council certification for members            | 1000                        |
| 4   | Saving carbon emission                             | 48000 tonne                 |
| 5   | Honorarium paid to SHG members                     | INR 10 crore                |
| 6   | Profit to CBOs – (VOs and CLFs)                    | INR 4 crore                 |

## 5. Cluster Facilitation Team (CFT)

CFT project is being implemented to synergize the functioning of MGNREGA and DAY-NRLM with an objective to substantially enhance the quality of assets being created and thereby, improving the livelihoods of the SHG members. JEEViKA is implementing CFT Project in 25 blocks across 10 districts. The project focuses on capacity building of labors for their entitlements under MGNREGA and supplements block-level MGNREGA functionaries in their last mile delivery.

**Table 22 : Progress under CFT**

| SI. | Indicator  | FY 2020-21 | Cumulative achievement till March |
|-----|--|------------|-----------------------------------|
| 1   | Number of Labour Groups formed                       | 204        | 2838                              |
| 2   | Number of VOs trained on MGNREGA                     | 1675       | 12379                             |
| 3   | Number of job card given / re- issued to SHG members | 25610      | 96899                             |
| 4   | Number of work-demands registered                    | 503874     | 1268501                           |
| 5   | Number of persons allotted work                      | 464272     | 950039                            |
| 6   | Man-days generated for SHG labours                   | 8039842    | 17153009                          |
| 7   | Wage payment MGNREGA labours (Rs. in Cr.)            | 156.74     | 315                               |
| 8   | Incentives to MGNREGA VRP/Mate (Rs.in Lakh)          | 121.6      | 281.72                            |

**Table 23 : Progress in terms of asset creation**

| Sl. | Particulars   | Achievement (FY 2021) | Cumulative till March 2021 |
|-----|---|-----------------------|----------------------------|
| 1   | CFT Blocks (number)   |                       | 25                         |
| 2   | Gram Panchayats (number)  |                       | 500                        |
| 3   | Number of Van Poshaks formed  |                       | 3674                       |
| 4   | Number of HHs undertaken plantation under MGNREGA (Social forestry) | 7965                  | 10836                      |
| 5   | Number of HHs constructed Ponds                                     | 2210                  | 2796                       |
| 6   | Number of HHs constructed Soak pits                                 | 11142                 | 15565                      |
| 7   | Number of SHG/VO infrastructure constructed (NRLM Structure)        | 159                   | 202                        |
| 8   | Number of HHs constructed Poultry Shed                              | 1306                  | 1330                       |
| 9   | Number of HHs constructed Goat Sheds                                | 4565                  | 4846                       |
| 10  | Number of HHs constructed Cattle Sheds                              | 16520                 | 17748                      |
| 11  | Number of HHs made Vermi and Nadep pit                              | 955                   | 1223                       |
| 12  | Number of HHs benefitted from other Individual Benefit Scheme       | 221                   | 369                        |

## 6. Mukhyamantri Kosi Mulberry Pariyojana

Mukhyamantri Kosi Mulberry Pariyojana is being implemented in Araria, Bhagalpur, Katihar, Kishanganj, Madhepura, Purnea, Supaul and Saharsa districts. JEEViKA is implementing this project in convergence with the Industries Department, MGNREGA wing of Rural Development Department and Agriculture Department. The project aims at improving the livelihoods of the families around various activities involved in production of mulberry silk. It includes plantation work, rearing of silk worms, production and sale of cocoon, reeling of cocoon and production of fabric.

Farmers were provided financial assistance for plantation work, irrigation equipments, pump sets, silkworm rearing kits, establishing silkworm rearing house. The project has also established a unit for reeling of mulberry cocoon in Kishanganj etc.

Cumulative achievements of the project by March 2021 :

- A total of 4903 farmers undertook mulberry
- 4806 farmers have been paid from MGNREGA for plantation work
- 1975 farmers have accessed irrigation facilities
- 3150 farmers were provided with rearing kit and pump sets
- 66485 quintals of cocoon produced 68 Mulberry PGs formed
- 1341 farmers received fund for construction of rearing house
- PG members participated in various platforms to showcase and sell their products
- They participated in Purvanchal Saras Mela organized in New Delhi, Noida Haat, UP etc.
- An agency has been hired for registration of Framers Producer Company

## 7. Social Audit

To monitor the functioning of government schemes and to bring transparency in the implementation of the government schemes at panchayat level, Department of Rural Development has formed an independent society called as *Social Audit Unit*. As per the standard Operational Manual issued by MoRD, GoI, the SHG members from SRLM would do Social Audit work. As per the protocol JEEViKA identifies SHG members based on set criteria at

VO and CLF levels. The list of identified SHG members is shared with the Social Audit Unit, which further screens the SHG members through written test and interactive sessions. The screened SHG members are provided training on social audit of different government schemes. These trained SHG members are also called as Social Audit -Village Resource Persons (SA-VRPs). The SA-VRPs as per yearly plan, conduct social audit of government schemes at Gram Panchayat level.

During this financial year, 4838 SA-VRPs were engaged in social -audit of MGNREGA, PMAY, PDS and LSBA programmes in 2201 Gram Panchayats spread across 13 districts. Due to covid, some of the audit- works were postponed.

**Table 24 : Progress under Social Audit work of government schemes**

| Sl. | Particulars  | Achievement FY 2020-21    | Cumulative achievement till March 2021 |
|-----|--|---------------------------|--|
| 1   | Government schemes audited                                   | NREGA, PMAY(G), PDS, LSBA | NREGA, PMAY(G), PDS, LSBA              |
| 2   | Number of districts in which SA-VRP training conducted       | 13                        | 38                                     |
| 3   | Amount of fund transferred for training of SA-VRPs (in Lakh) | 88                        | 146.85                                 |
| 4   | Number of SHG members trained as SA-VRPs                     | 1134                      | 5758                                   |
| 5   | Number of GPs in which Social Audit conducted                | 2201                      | 5325                                   |
| 6   | Number of SA-VRPs engaged in Social Audit                    | 4838                      | 12517                                  |
| 7   | Amount paid to SA-VRPs for audit work (Rs. in Lakh)          | 182                       | 1128.19                                |

## 8. Education Initiatives

### a. Turn The Bus – Digital Classroom

JEEViKA and *Turn The Bus* started a pilot project to educate underserved students of Bihar. This project was scaled up in all 38 districts this financial year. The project focuses on providing curricular education to students (Class 12 Arts students) through online platform. A total 1300 students have been mobilized and 600 enrolled in whatsapp group. For teaching students, weekly online classes are being conducted, interactive sessions are organized through videos and quizzes are organized. Topper of Bihar Secondary Education Board are involved as tutor for confidence building of the students. More than 400 videos on different topics have been developed for teaching.

### b. i-Sakasham

JEEViKA in partnership with i-Sakasham is implementing a pilot project on education in two blocks each in Munger and Jamui districts. Objective of this project is to bridge the shortage of trained teachers and to provide quality education to children from marginalized section.

Under this project, youths have been identified and trained as community Edu-leaders under a fellowship programme. The Edu-leaders would provide minimum of 10 hours of education every week to children at community centres.

Key achievements of the i-Sakasham

- 23 Edu-leaders have been trained by i-Sakasham
- Capacity building of Edu-leaders was done on concept of PRI, Leadership, Communication skills, Government Health System, Duolingo app., Ticklink app etc.
- The Edu-leaders taught children mathematical calculation using abacus, shapes using Concrete Language Representation Abstract and Play method, body parts, alphabets, akshar gyan, art and craft etc.
- Virtual sessions were organized with children and their guardians during lockdown.

### c. Pratham Education Foundation

JEEViKA in partnership with Pratham, is implementing this project in Supaul, Gaya, Purnea, Nalanda and West Champaran districts. The project focuses on providing high-quality, low-cost and replicable model of education to address gaps in education system. It caters to the needs of the students between 3 and 18 years of age. For educating children, (up to class 3) a repository of educational games, stories, activities for children, videos for mother has been developed. For students above class 3, there is a collection of videos on Science, English and Mathematics subjects.

**Table 25 : Student's inclusion status**

| Sl. | Particulars              | Details   | Progress till March 2021 |
|-----|--------------------------|---|--------------------------|
| 1   | Number of Blocks covered |   | 10                       |
| 2   | Smart Phone Users        | Number of Whatsapp users                                    | 10191                    |
|     |                          | Number of students getting education through Whatsaap group | 13953                    |
| 3   | Feature Phone Users      | Number of SMS users   | 8411                     |
|     |                          | Number of students accessing SMS facility                   | 11334                    |

## 9. Gender Mainstreaming

To create awareness on gender aspect, JEEViKA is implementing interventions on gender mainstreaming in 18 districts. Gender sensitive workshops are organized for both women collectives / institutions and staff for addressing gender issues.

**Table 26 : Progress on Gender initiative**

| Sl. | Particulars  | Progress till March 2021 |
|-----|--|--------------------------|
| 1   | Number of gender point persons identified                  | 781                      |
| 2   | Number of districts covered                                | 18                       |
| 3   | Number of blocks covered                                   | 207                      |
| 4   | No. of CLFs in which gender sensitive activities conducted | 87                       |
| 5   | Number of Gender Resource Persons identified               | 285                      |
| 6   | Number of CLFs started activities against violence         | 4                        |
| 7   | Number of VOs introduced on Gender concept                 | 144                      |
| 8   | Number of SHGs participated in gender awareness meeting    | 1445                     |



## Satat Jeevikoparjan Yojana

The Satat Jeevikoparjan Yojana is a state programme envisaged by the Government of Bihar (GoB). This scheme was launched on 26th of August, 2018 with an objective to “empower ultra-poor households traditionally engaged in the production, transportation and sale of country liquor/ toddy and also ultra-poor households from ST/SC and other communities through diversification of livelihoods, capacity building and improved access to finance”.

The main guiding force behind articulating this scheme was that in April 2016 when the Government of Bihar banned liquor in the state livelihoods of those who were engaged in the production and transportation of toddy/liquor were severely affected. Government of Bihar entrusted JEEVIKA with the responsibility of implementing SJY in the state. Target was to cover 1,00,000 ultra-poor and extremely vulnerable households in three years. To realise the objectives of this scheme, the Graduation Approach has been adopted. Moreover, resource persons and professionals have been deployed at the state, district, and block-levels to achieve proper implementation of the scheme and ensure its regular monitoring.

In this financial year, the project achieved its target of covering 1 lakh (101511) Ultra-Poor household. On achievement of this target, Government of Bihar announced to scale up this model in all 534 blocks. The project also got an extension of another 3 years till 2023-24.

## 1. Identification of Ultra-Poor Households

Identification and Endorsement of the Ultra-Poor households was done using different approaches such as CRP Endorsement Drives, Special Endorsement Drives, Toddy Tappers Survey Drive and Cluster approach. Endorsement of Ultra-Poor households was led by Village Organizations. A pool of 2405 CRP teams was also developed to facilitate the identification and endorsement drives of the ultra-poor households. A total of 101511 HHs were identified and endorsed till March 2021.

## 2. Capacity Building of the ultra-poor households

Capacity building through trainings and orientations is another important component of the project. As a part of this scheme, efforts are being made towards training and orienting the beneficiaries with respect to their skill development. Further, spreading awareness among beneficiaries about various Government schemes, entitlements and programs is also aimed at as part of the training programs organized under SJY. There are basically two types of trainings provided to the beneficiaries i.e. Confidence Building Training and Enterprise Development Training.

### i. Confidence Building Training

Confidence Building training is a one-day training program conducted to understand the hidden skills of the beneficiaries and encourage them towards utilizing their potentials to face the challenges they encounter. This training program is organized once the beneficiaries have been provided with a livelihood option. The participants are also oriented on asset creation in the context of both small businesses and livestock rearing. The main focus of this one-day program is to nurture self-confidence among women. Master Resource Persons provide this training to the beneficiaries during the household visits or SHG meetings. This training was provided to 60765 HHs in this FY and cumulatively to 94809 HHs till March 2021.

### ii. Enterprise Development Training

The Enterprise Development training aims at orienting the beneficiaries concerning the livelihood option availed by them. For imparting these trainings to the beneficiaries, a pool of 1894 CRPs has been developed. These CRPs provided three days residential training to the ultra-poor households. For better delivery of the training, CRPs are provided with two flip charts. A resource pool of 236 Area Coordinators, Community Coordinators and Livelihood Specialist has been developed to provide Enterprise Development training to cadres. A total of 43423 HHs received Enterprise Development training. Based on the selection of the livelihood option by the SJY HHs, capacity building on either Livestock or Micro-enterprise is provided to the HH.



**Table 27 : Status on training to Ultra-poor Hhs**

| Sl. | Indicators  | FY 2020-21 | Cumulative till March, 2021 |
|-----|---|------------|-----------------------------|
| 1   | Number of SJY HHs received Confidence Building training                         | 60,765     | 94,809                      |
| 2   | Number of SJY HHs received Enterprise Development (Micro-enterprise) training   | 43,423     | 53484                       |
| 3   | Number of SHG HHs received Enterprise Development (Livestock training) training | 15,484     | 17522                       |
| 4   | Total number of Enterprise Development (ME+LS) training conducted               | 58,997     | 71006                       |

### 3. Livelihood Financing

#### I. Livelihood Investment Fund (LIF)

To provide livelihood support to the SJY HHs, financial assistance was extended to the HHs in the form of the Livelihood Investment Fund (LIF). The Master Resource Persons (MRPs) ensured that all the beneficiaries pursue livelihood opportunity, chosen by them. In this regard, micro-planning was done and the most suitable option of livelihood which can ensure a secured income, in the long run, was identified for the concerned HHs. Majorly, three livelihood choices are identified through micro-planning i.e., Micro enterprises, Livestock Promotion and Agriculture related activities.

The Livelihood Investment Fund was provided to beneficiaries, once the SJY HHs finalized the livelihood activity they would undertake. It would help them to create a productive asset, that will enable them to reap suitably rewarding income from the same and create a sustainable livelihood. A total grant ranging from Rs. 60,000 to 1 Lakh is provided to households under LIF which is disbursed in 3-4 instalments, based upon the livelihood chosen. 51886 HHs received LIF and cumulatively a total of 85930 HHs have received 1<sup>st</sup> instalment of LIF till March 2021. Around 67.6% of the households have selected Micro-Enterprise, 32% Livestock (Goat rearing, Poultry, and Dairy) and 0.4% Agriculture as alternate source of livelihoods under SJY.

#### II. Livelihood Gap Assistance Fund (LGAF)

The Livelihood Gap Assistance Fund (LGAF) is the third type of financial assistance which is extended to the SJY beneficiaries. Under this, a sum of Rs. 1,000 per month is provided to the beneficiary for a period of 7 months to support their subsistence economically until their livelihood investment starts yielding suitable returns. Livelihood Gap Assistance Fund has been provided to 85,930 HHs till March 2021.

**Table 28: Financial assistance to SJY HHs**

| Sl. | Indicators   | Progress FY 2020-21 | Cumulative till March, 2021 |
|-----|--|---------------------|-----------------------------|
| 1   | Number of HHs completed Micro-planning               | 55,519              | 94,809                      |
| 2   | Number of HHs received SIF                           | 43,675              | 71,271                      |
| 3   | Number of HHs received LIF (1 <sup>st</sup> Tranche) | 51,886              | 85,930                      |
| 4   | Number of HHs received LGAF                          | 51,719              | 85,930                      |



## 4. Training & capacity building of cadre /staff

### i. Training to Master Resource Persons

As per the guidelines of the scheme, a provision has been made that for every 30-50 SJY beneficiaries, one Master Resource Person is appointed to assist these households with respect to accessing various services under the yojana and thereby, to ensure quality coverage of the scheme. The MRPs provide handhold support to ultra-poor households in transfer of productive assets and ensure last mile delivery of different components of the programme. Hence, capacity building of Master Resource Persons becomes important. The MRPs were provided modular trainings as well as other need-based trainings. Due to pandemic lockdown the residential trainings were discouraged and knowledge dissemination was also done through Virtual mode.

**Table 29: Training of MRPs (Modular training)**

| Sl. | Indicators              | Progress during FY 2020-21 | Cumulative till March, 2021 |
|-----|-------------------------|----------------------------|-----------------------------|
| 1   | Number of MRPs selected | 1934                       | 3121                        |
| 2   | Trained on Module-01    | 1721                       | 2858                        |
| 3   | Trained on Module-02    | 1819                       | 2593                        |
| 4   | Trained on Module-03    | 1421                       | 1813                        |

### ii. Capacity Building of Staff

FY 2020-21 was affected by pandemic, but JEEVIKA continued to provide support to SJY beneficiaries. Until FY 2019-20, the

**Table 30: Status on training to staff**

| Sl. | Designation   | Cumulative number of staff trained |
|-----|---|------------------------------------|
| 1   | Number of District Nodals trained                             | 52                                 |
| 2   | Number of BPMs trained  | 434                                |
| 3   | Number of resource Area Coordinators trained                  | 38                                 |
| 4   | Number of ACs & CCs trained                                   | 306                                |
| 5   | Number of District Accountants trained                        | 34                                 |
| 6   | BPIU staff (ACs, CCs & Accountants) trained at district level | 1736                               |
|     | <b>Total</b>  | <b>2588</b>                        |





intervention was implemented in 231 blocks but in FY 2020-21, the intervention was scaled up in 434 blocks in total. Therefore, trainings of staff and cadres were conducted as per the need. In FY 20-21, a total of 12 new districts nodal joined the team after six days residential training was conducted at Nalanda in the month of March 2021. The status on training of staff is as mentioned in Table 30.

#### Details of workshops conducted in FY 2020-21:

- **Webinar on System Strengthening in Government-driven Implementation of Ultra-Poor Graduation Approach:** A webinar on System Strengthening was organized from 8th to 10th September to share the experiences of the project so far, discuss JEEVIKA's role so far in the implementation, the role of community institutions, the role of technology, the officials and various stakeholders was discussed through various sessions. The webinar also discussed on infusion of new strategies and way forward of the project. The webinar was graced by the presence of one of the leading economists and Nobel laureate Mr. Abhijeet Banerjee. The webinar was also graced by the Principal Secretary, Rural Development Department, GoB, sector experts from World Bank, J-Pal, Co-Impact, Digital Green, Aga Khan Rural Support Program and Bandhan Konnagar.
- **Workshop on Ultra-Poor Graduation Approach - A Capacity Building Workshop on Ultra-Poor Graduation Approach** was organized at Nalanda on 23<sup>rd</sup> and 24<sup>th</sup> February 2021 for knowledge sharing and increasing understanding on graduation model amongst the partner agencies Bandhan Konnagar, J-PAL and JEEVIKA. Discussions on different topics were conducted to improvise strategies on roles of implementation teams in strengthening of VOs & CLFs, MRP Quality Development, Enterprise Development & Livelihood Diversification for households, achievement of graduation indicators, identification of field level best practices &

innovation and identification of implementation challenges and their solutions. Certificates of appreciation were provided to the best implementing district teams by CEO-Jeevika, CEO-Bandhan Konnagar and Research Manager-J-PAL South Asia on different activities under SJY.

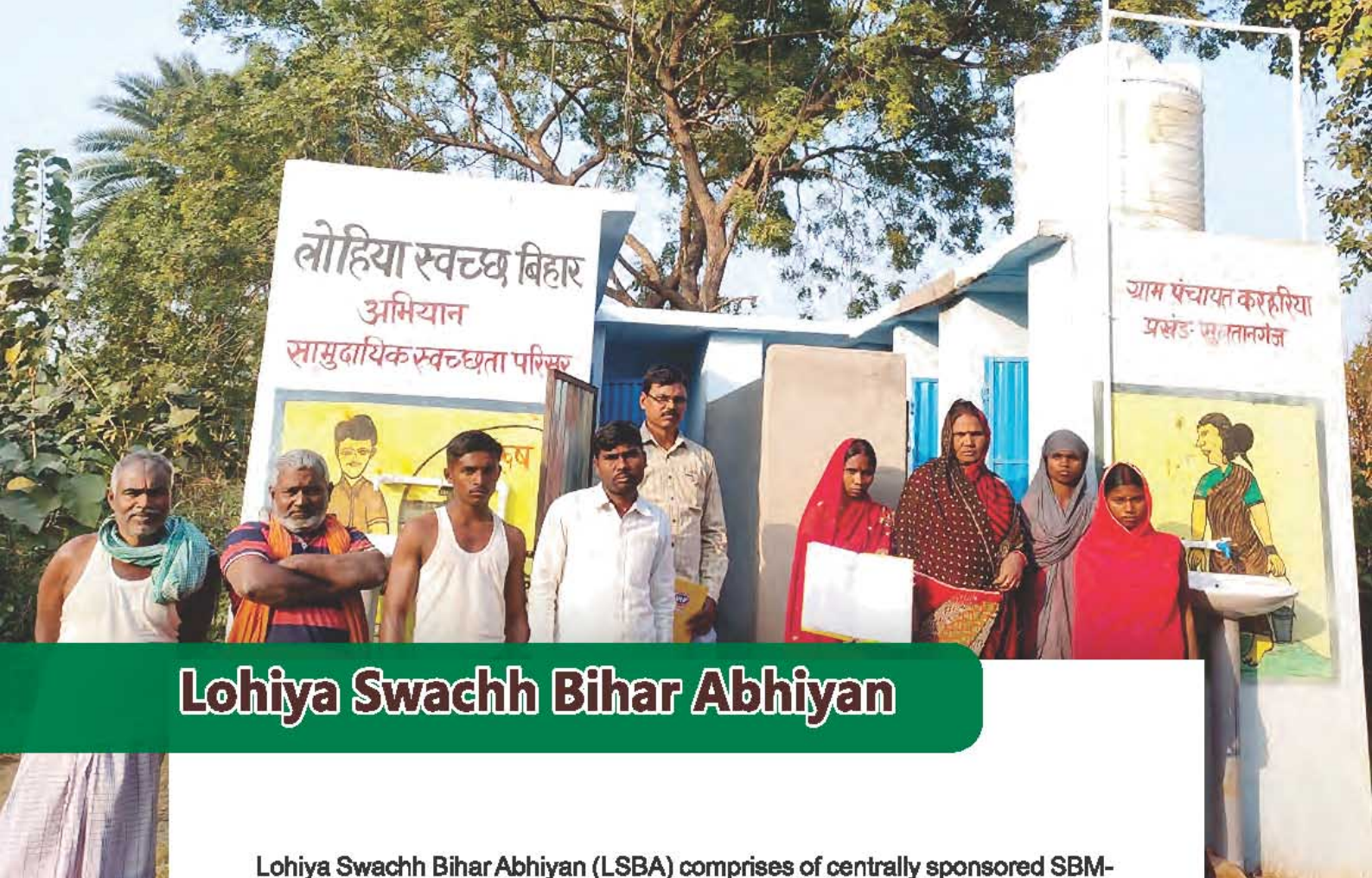
## 5. Convergence Initiatives

- During lockdown, the project identified 7920 ultra-poor households who were not having ration Card. The list of these households along with ID proof and Bank account details were provided to Food and Consumer Protection Department. After this, Department transferred Rs. 1000 to these HHs to meet their consumption need during lockdown. Ration card applications was generated for these households and submitted with the concerned functionaries.
- JEEVIKA, in convergence with *Care India* started a pilot in Nalanda, Gaya, Muzaffarpur and Samastipur districts to assess the health and nutrition status of children 6 - 9 months age group in targeted Hhs.
- *Care India* in collaboration with Department of Health, organized basic health checkup of children and women of these HHs.
- For skill upgradation of the youths associated with SJY HHs, mapping of youths was done in the districts of Katihar, Kishanganj, Purnea, Nawada and Madhepura districts. 21 participants from Katihar were identified and provided 6 days training and certification on shopkeeping under RSETI.
- Goats, belonging to SJY HHs, were provided with PPR vaccination with support from Animal Husbandry and Fisheries Department.

## 6. MIS system

MIS applications were further strengthened to improve the monitoring and decision support system. Details of some of the applications included this FY are as mentioned below:

- **SJY information application:** A mobile based application was developed as knowledge repository for SJY related policies, guidelines, training modules, videos and case studies.
- **Finance and utilization module:** To capture the finance and utilization details of the HHs, finance module was developed to capture and monitor the sanctioned amount and utilization status at VO level.
- **Household Capacity Building module:** Digitization of HH level CB&ED training was done to monitor the training status of Ultra-poor households and do further planning.
- **MRP activity report:** To monitor the field visit of MRPs, new '*MRP activity module*' was created. A HH level feedback collection module was also developed and rolled out to collect feedback of HH regarding effectiveness of the programme and satisfaction level of beneficiaries.
- **Post covid survey module:** A feature was added in the field reporter application to capture the status of the livelihood activities started by SJY households. Information of around 60,000 endorsed HHs were captured in this application which during post Covid period helped decision makers to formulate post covid strategy for UPHHs.



## Lohiya Swachh Bihar Abhiyan

Lohiya Swachh Bihar Abhiyan (LSBA) comprises of centrally sponsored SBM-G and state sponsored Lohiya Swachhta Yojana (LSY) for ensuring universal sanitation coverage in Bihar. LSY is a fully state funded initiative which intends to cover households not factored under SBM(G). After achievement of ODF status in the state, the project under LSBA is undertaking various activities to achieve ODF-S status in the state. The project is working extensively on construction of Community Sanitary Complexes to ensure access of toilets to landless, migrants and others. Campaigns and IEC activities are being undertaken to bring about behaviour change in community towards cleanliness and sustenance of ODF status. Progress of Lohiya Swachh Bihar Abhiyan in the year 2020-21 has been detailed further.

### 1. Individual Household Latrine (IHHL)

Construction of individual toilets had been carried out on a large scale by the communities in the rural areas of the state to achieve the status of Open Defecation Free (ODF). After construction of toilets, incentive amount was paid to the beneficiaries at the rate of Rs. 12,000 per family.

Under this program a total of 1.29 crore IHHL have been constructed and payment to 85.47 lakhs HHs have been made till March 2021. A total of 6872 community toilet have been constructed for the landless families.

**Table 31: Toilet construction and payment status.**

| Sl. | Particulars                                    | FY 2020-21              |
|-----|--|-------------------------|
| 1   | Number of individual toilets constructed       | 3.99 lakh toilets       |
| 2   | Number of beneficiaries given incentive amount | 8.30 lakh beneficiaries |

## 2. Provision of advance financial assistance for construction of toilets

Provision of advance financial assistance of Rs. 8000 per family was initiated for households that were not able to construct toilets at their own due to financial constraints.

## 3. Community Sanitary Complexes

A total of 6872 Community Sanitary Complexes were constructed to provide access of toilets to landless families, especially SC/ST families, migrant laborers and nomads.

## 4. Pradhan Mantri Garib Kalyan Yojana

'Pradhan Mantri Garib Kalyan Yojana' was started in virtual mode on 20th June 2020 by the Hon'ble Prime Minister from Telihar village of Beldaur block of Khagaria district with the aim of providing employment and livelihood to the migrant laborers. Under this scheme, Construction of Community Sanitary Complex is one of the 25 activities identified for employment generation. A total of 3330 Community Sanitary Complexes were constructed under this scheme, from 20th June to 25th October 2020.

## 5. Solid and Liquid Waste Management



Solid and Liquid Waste Management activities were started in 36 identified gram panchayats of 11 districts of the state viz. Banka, Begusarai, Buxar, Khagaria, Munger, Purnea, Muzaffarpur, West Champaran, Samastipur, Nalanda and Nawada. Capacity building of 36 sanitation supervisors, 385 sanitation workers

and concerned block coordinators of these gram panchayats was done in a phased manner. Simultaneously, orientation of Panchayati Raj representatives of all these Gram Panchayats was also done. As a result of daily lifting of wet and dry waste from all the wards of these gram panchayats, about 80 thousand families have been benefitted. Temporary waste processing units have been constructed for solid and liquid waste management in all 36-gram panchayats, where the work of sorting the waste collected from the houses is done.

In order to encourage the cleanliness of drains in Gram Panchayats, a monthly *Nali-Gali* cleaning campaign was started. Under this, all the drains of the village are cleaned one week in every month by the sanitation workers.

**Table 32 : Progress under Solid Liquid Waste Management**

| Sl. | Particulars                        | Progress FY 2020-21   |
|-----|------------------------------------|-----------------------|
| 1   | Number of districts covered        | 11                    |
| 2   | Number of blocks covered           | 25                    |
| 3   | Number of Gram Panchayats covered  | 36                    |
| 4   | Number of revenue villages covered | 161                   |
| 5   | Number of wards covered            | 442                   |
| 6   | Number of houses covered           | 80 thousand (approx.) |

## 6. ODF Plus Baseline Survey

Under the Lohiya Swachh Bihar Abhiyan, a baseline assessment is being conducted to get information about the current status of solid and liquid waste management in all gram panchayats of the state. Related assets, which have been constructed by the Central / State Government / other scheme / self-made etc., are also being entered in ODF Plus Mobile App.

## 7. Human Resource

A total of 223 candidates were selected for the position of State Level Consultant, District Coordinator, Thematic District Consultant and Block Coordinators under the Lohia Swachh Bihar Abhiyan in the year 2020-21, out of which 167 personnel joined which included 3 at the state level, 48 at the district level and 116 at the block level.

## 8. Information, Education and Communication

### i. Swachh Gaon-Hamara Gaurav Abhiyan

Under the first phase of Lohiya Swachh Bihar Abhiyan, construction of individual toilets was done by the masses on a large scale. For the sustainability of open defecation free status and the continuity of behaviour change, 'Swachh Gaon-Hamara Gaurav' campaign was started in all the gram panchayats of the state from September 2020. Under this campaign, the Swachhagrahis and members of the monitoring committees did morning and evening follow ups for one week every month. Along with this, various activities like ratri chaupal, torch procession, shramdaan, painting and essay competitions were organized to motivate the masses and provide impetus to the message of cleanliness. In this campaign, around 11000 Swachhagrahis reached about 15 lakh villagers to bring about behaviour change towards proper sanitation and cleanliness.

## ii. Gandagi Mukh Bharat Abhiyan

From 8th to 15th August 2020, a week-long campaign 'Gandagi Mukh Bharat Abhiyan' was undertaken in all the gram panchayats of the state. In this campaign, various cleanliness activities were conducted in the Gram Panchayats with the help of the community. Some of the achievements during the campaign are:

Second prize in wall painting category was awarded to East Champaran district by the Ministry of Jal Shakti, Government of India for its excellent performance in the campaign at the all India level.

Radhika Kumari, a class VIII student of Bhojpur district, was awarded the third prize at the all India level in the painting category.

## iii. Awareness through street plays and cleanliness chariots (Swachhata Raths) in identified gram panchayats

Under Lohiya Swachh Bihar Abhiyaan, street plays and swachhata raths were used to bring about behaviour change in community towards cleanliness. This was done in identified bottom 315-gram panchayats in the districts of Madhubani, Gaya, Banka, East Champaran, Supaul, Darbhanga, Muzaffarpur and Sitamarhi from 08<sup>th</sup> March 2021 and is to continue till 14<sup>th</sup> April 2021.

## iv. Launch of the Lohiya Swachh Bihar Abhiyaan magazine 'Sabera'

The magazine 'Sabera' was started with the objective of compiling the activities, best practices and case studies implemented at the grassroots level under the Lohiya Swachh Bihar Abhiyaan.

## v. Distribution of Swachhta Calendar

A "Swachhta Calendar 2020-21" was distributed to all government schools in the state under Lohiya Swachh Bihar Abhiyaan to make people aware of Covid-19. Through this calendar, hygienic habits such as maintaining social distancing, frequent hand washing with soap, use of toilet, ten rules of a clean life, etc. were disseminated in the community.

## vi. Dissemination of e-messages

By the use of various audio-visual messages on social media, the community were aroused about cleanliness and Covid-19.

## vii. Capacity Building

Detailed online training on the topic 'Swachh Bharat Mission Mobile Academy' was provided to all the Swachhagrahis at the district level.

Online induction-cum-refresher training was provided to all the newly recruited and already working personnel at the state and district levels, in which capacity building was done on various aspects of the campaign like solid and liquid waste management, retrofitting, toilet construction etc.



## Resource Cell

Bihar Rural Livelihoods Promotion Society, **JEEVIKA** has been identified as National Resource Organization (NRO) by the MoRD, Government of India to provide implementation and technical support to other State Rural Livelihoods Missions in rolling out the poverty alleviation program under (NRLM) National Rural Livelihoods Mission. For the purpose, BRLPS has set up a State Resource Cell theme and placed experienced professionals to support other SRLMs in implementing Resource Block Strategy.

BRLPS worked in partnership with SRLMs Rajasthan, Uttar Pradesh, Uttarakhand, Arunachal Pradesh, Jharkhand and Assam in formation of CBOs through external CRPs, training and capacity building of staff on IBCB and FI aspects, livelihoods promotion through training and handholding field level implementation.

In FY 2020-21, JEEVIKA has again been designated as NRO by NRLM to provide support to other SRLMs for implementation of *Food Nutrition Health and Wash* (FNHW) interventions. The SRLMs which have expressed their interest for taking support on FNHW from BRLPS are Meghalaya, Manipur, Mizoram, Sikkim, Uttarakhand, Himachal Pradesh and Arunachal Pradesh.

“ JEEVIKA has been designated as NRO for Implementation of food, nutrition, health and WASH interventions in other SRLMs. JEEVIKA started working with SRLM Sikkim, Uttarakhand, Manipur, Mizoram, Meghalaya, Arunachal Pradesh and Himachal Pradesh this FY. ”



## 1. Progress made with different SRLMs during this FY under FNHW

JEEViKA, in this FY started working with SRLMs Meghalaya, Sikkim, Mizoram, Manipur, Arunachal Pradesh, Himachal Pradesh and Uttarakhand for implementation of FNHW interventions. To implement FNHW interventions in other SRLMs, JEEViKA supported SRLMs in developing SOP on FNHW, Training through Virtual Platform, Orientation of staff & cadre on SOP, Deployment of staff for ToT on related Modules. The Progress made so far is as below:

**Table 33 : Progress with other SRLMs**

| Sl. | Activity                                     | Sikkim   | USRLM                               | Manipur                                       | Mizoram                      | Meghalaya                   | Arunachal Pradesh                 | Himachal Pradesh |  |
|-----|--|--|-------------------------------------|---|------------------------------|-----------------------------|-----------------------------------|------------------|--|
| 1   | Completion of SOP FNHW                       | Done   |                                     |   |                              |                             |                                   |                  |  |
| 2   | Three Months Action/Activity Plan            | Completed  |                                     |   |                              |                             |                                   |                  |  |
| 3   | Staff orientation on SOP                     | Completed  |                                     |   |                              |                             | Pending                           |                  |  |
| 4   | Sharing of COVID flip charts (Three Modules) | Three COVID-19 modules in Hindi & English have been shared with SRLMs  |                                     |   |                              |                             |                                   |                  |  |
| 5   | Sharing of FNHW Modules                      | First Three FNHW Modules in English & Hindi has been shared with SRLMs. Support also provided in customization and illustration. |                                     |   |                              |                             |                                   |                  |  |
| 6   | ToT on three modules                         | Two batches of physical trainings completed  | Physical training will be conducted | Completed through virtual platform            |                              | Physical training completed | Planned In the month of Nov. 2021 |                  |  |
| 7   | Draft MoU & Budget shared                    | Shared with SRLM   | SRLM put up for approval            | Budget has been approved and MoU to be signed | MoU & Budget discussion held | Shared with SRLM            | Old MoU to be continued           | Shared with SRLM |  |
| 8   | Number of Resource blocks in each SRLM       | 2  | 4                                   | 6   | 4                            | 4                           | 3                                 | 2                |  |

## 2. Other works done to strengthen the FNHW Intervention

In order to strengthen the services of FNHW, following are the works done at BRLPS:

| Sl. | Activity                                  | Progress   |
|-----|---|--|
| 1   | Hiring of Consultants                     | Two consultants have been hired for FNHW.  |
| 2   | Printing of Modules                       | Three Modules of FNHW have been placed for printing.   |
| 3   | FNHW CRPs                                 | FNHW CRPs from Muzaffarpur, Nalanda, Purnea, Saharsa, and Khagaria have been screened.   |
| 4   | ToT to FNHW CRPs                          | One batch of ToT to FNHW CRPs has been conducted at Nalanda.   |
| 5   | Screening of C-PRPs                       | Screening of C-PRPs from districts has been initiated.   |
| 6   | ToT to SRPs/DRPs                          | One batch of ToT conducted for SRP & DRP. Post ToT, six trainers have been identified as quality resource persons to be engaged for training with other SRLMs. |
| 7   | Developing Manager-HNS as Resource Person | Selected HNS Manager has been identified as Resource Person for training on modules at other SRLM.   |



### 3. Exposure visits/Orientation programs



As a Resource Organization, JEEVIKA also provides exposure to other organizations on development works undertaken by JEEVIKA.

A team of 15 officials from the organization Water Aid visited Vaishali District to get an understanding of non-farm activities undertaken in the project. They got an exposure on genesis, functioning of Grameen Bazaar, branding of spices, agarbatti and mask production by JEEVIKA SHG members.

A team of 27 students (*MA, Second Year, Social Development*) from Central University of South Bihar visited Bodhgaya and Dobhi blocks of Gaya district. They were oriented about JEEVIKA and its initiatives for women empowerment through CBOs, livelihoods promotion activities etc.



## Project Management

### A. COMMUNICATION

#### 1. JEEVIKA Help Desk Centre

JEEVIKA started its own Help Desk centre which went live on 17<sup>th</sup> September 2020. The Help Desk is a one stop information/facilitation centre for community and stakeholders alike, who have queries regarding services/schemes being implemented by the organization. It has a two-way feature of inbound and outbound calls and is managed by an IVR system with integration with ERP. The Help Desk during this FY, facilitated implementation of work related to Jobs, Social Development, Insurance, Alternate Banking and HNS themes, besides redressal of community grievances through toll free number 1800572119.

#### 2. Community Grievance Management and Redressal Mechanism

Community Grievance Management and Redressal Mechanism is a platform to address the grievances of the community members and provide them with solutions in a transparent manner. In this regard, community members were apprised about this system through leaflets and flexes at CLF levels. CBO members were trained on the

“ The Project developed its own Help Desk Centre, Mobile Vaani and Community Newsletter to provide information to community. The Project also developed a number of Mobile and Web based applications to support themes and ensure flawless communication at different levels. ”

processes in respective CLFs by State Mentors and Managers Communication of the districts concerned.

This is being implemented through a web-based information management application for online registration of queries with Call Centre being operated by seven Call Centre Executives and one Technical Supervisor for its management. This system has feature to send auto-generated SMS to aggrieved parties

### 3. JEEVIKA Mobile Vaani



JEEVIKA Mobile Vaani is a mobile based voice media/ information platform for SHG members whereby SHG members can listen to the content and also create their content through an Interactive Voice Response System. JEEVIKA Mobile Vaan has been envisioned as a sustainable, technology-based solution that addresses the problems of the last mile information dissemination in the rural and urban population. The voice-based nature of the system helps to cross the illiteracy barriers without the need for the

users to carry own smart phones or internet connections. A simple voice call is all it takes to access this system. JEEVIKA Mobile Vaani has provided a platform for communicating messages on Health, Nutrition, Sanitation, AES, Social issues like child marriage, dowry etc. This project is being implemented in 15 blocks of Nalanda and 5 blocks of Muzaffarpur districts.

### 4. JEEVIKA Samwaad Setu

JEEVIKA launched Telegram Channel "*Jeevika Samwaad Setu*" for dissemination of information down the line to Jeevika officials in a single tap. This platform was used to provide updates and information related to Covid-19, AES, circulation of community newsletters, information on kitchen gardening, handwashing drive, community events, SJY project on real time basis. Through this platform, information in being shared as audio-visuals, documents, publications, guidelines and office orders. A team has been formed for content collation, create stories, cases for publication through this channel.

### 5. Competency Enhancement

- Twenty-five newly joined Young Professionals were oriented on various interventions being undertaken by different themes.
- Training was provided to the Managers, Communication on development of script, content strategy formats for IVRS communication under Mobile Vaani intervention. The staff were trained to plan and design campaigns on IVR through creative content development in the form of drama series, stories, conversations for different themes and their usage through studio generated contents.
- DPCU and BPIU level GROs, GRCs and GRFCs were oriented on roles, responsibilities and

functioning of GROs and GRCs. CLF level GROs and GRCs were also oriented on functioning, roles and responsibilities of GROs and GRCs.

- Managers Communication, Managers HNS and Young Professionals, were oriented on Community Grievance Management and Redressal Mechanism In a two days residential training.

## 6. Events

### i. Harit Jeevika Harit Bihar

A massive plantation drive for a *greener Bihar* was carried out under *Jai Jeevan Hariyali Abhiyan*. Under this initiative, Government of Bihar has initiated *Mission 5 crore* and targets to plant 5 crore trees across the state. To provide momentum to this drive "Gaddha Khodo Diwas" was celebrated and didis across the state dug pits for plantation of trees and community members planted trees.

### ii. Awareness on Covid

As the Covid-19 Pandemic was engulfing the entire world, there was need for arousing awareness of people on this. For this purpose, the message of the Chief Minister of Bihar on measures and precautions for safety from deadly diseases was transmitted through T.V. which was watched and heard by the SHG members across the state.

### iii. Global Handwashing Day

"Global Hand Washing Day" was observed on 15<sup>th</sup> October 2020. The community members across the project area participated in different events, took pledge to inculcate the habit of proper hygiene and fight against global pandemic covid-19.

### iv. International Women Day

International Women Day was celebrated on 8<sup>th</sup> March 2021 across the state by JEEVIKA didis. They participated in rallies, interactive sessions, competitions, events and were felicitated for their achievements towards women empowerment.

### v. Bihar Diwas

Keeping in view the Covid-19 pandemic, JEEVIKA celebrated Bihar Diwas on 22<sup>nd</sup> March 2021 differently. On this occasion, "Sapath Patra" issued by the Chief Minister of Bihar was read out in community meetings throughout the state. The Chief Minister tried to convey message on the role of women in the society. He applauded the role of





didis in Jal-Jeevan Hariyali Abhiyaan, Prohibition and Didi-Ki-Rasoi interventions.

## vi. Nasha Mukti Diwas

26<sup>th</sup> November in Bihar is observed as Nasha Mukti Diwas. On this day, SHG members held rallies, meetings at CBO levels, oath taking and highlighting the adverse impact of alcohol in family.

## vii. Republic Day

On the eve of Republic Day, JEEVIKA participated in Republic Day ceremony organized at Gandhi Maidan Patna. JEEVIKA presented a tableau displaying JEEVIKA didis as corona warriors. The tableau presented JEEVIKA's fight against covid during pandemic by showing role of didis in mask production, operation of Didi-Ki-Rasoi at the government Hospitals for inpatients and isolation centres, financial transactions in rural areas by Bank Sakhis, operation of Grameen Bazaar to ensure availability of groceries and other essential items during lockdown etc. JEEVIKA bagged III prize at the state level. District and Block teams hoisted flags and also participated in the events organized at by District/Block level administration. CBOs also celebrated Republic Day by hoisting National flags at CBO levels.

## 6 Publications and media

JEEVIKA launched its Community Newsletter capturing success stories of women and CBOs. The Community newsletter is meant for distribution amongst the SHG members on achievements and exceptional works being done by them. Jeevika issued monthly newsletters, magazines and other reports to reach out to a larger audience.

## B. Management Information System

During this FY, several mobile and web-based applications were developed for different themes for flawless communication between State, District and Block teams. This was also important keeping in view the prevailing pandemic condition across the state.

### 1. Mobile Application on mask production

In the time of global pandemic, mask production in rural areas became a necessity and service to the humanity as well as a source of livelihood for SHG members. JEEViKA didis were engaged in production of mask across the state. To monitor the overall production and sale of masks by CBOs, a Mobile Application was developed and utilized to capture data fields like date of mask production, households involved, CBO details, mask sold to different agencies and payments received. A detailed report was also developed for displaying consolidated date wise details at state, district and block levels.

### 2. Mobile application for Ration Card preparation

Government of Bihar entrusted JEEViKA with the responsibility to identify the vulnerable households which had not been provided Ration Card and register them for the preparation of ration card. Ration Card Mobile Application (*annexure -1*) was developed for surveying the potential households, not having ration card. Another mobile application was developed for collection of individual household level data and entry of data related to Prapatra K and Prapatra Kh for preparation of new ration card or updation of existing ration card.

### 3. Mission 10 Lakh SHG application

To capture the pace of digitization verses actual SHG formed, this application was developed. The application captured the count of SHGs profile, SJY HHs, migrant HHs and other HHs mobilized into new SHGs or into existing SHGs entered into CBO MIS.

### 4. Masik Pratedan and CM grading application

A Masik Pratedan mobile application was developed for grading of SHGs, VOs and CLFs.

### 5. Bank Mitra Mobile and Web Application

Bank Mitra Mobile application was developed to capture banking details of SHG saving and loan accounts. This application captures loan disbursement amount and date, repayment amount and date, contra withdrawal and entry, new account opening data etc.

Web application was developed to map block-wise Bank Mitra with SHGs and Community Mobilizers. The Bank Mitras were provided user-ID and password.

## 6. CHC Mobile Application

Custom Hiring Centers have been developed across the project to provide agricultural equipments to the farmers at reasonable rates. To keep a track on booking of the equipment, a mobile application was developed. Through this application, the manager may approve or disapproved on basis of availability of machine on particular day or time.



## 7. Jeevika Honey Mobile and Web application

To monitor the functioning of honey intervention, the project developed a Jeevika Honey application. The Honey Bee PGs have been mapped with SHG members, which in-turn is linked with mobile application users, who are basically Village Resource Persons looking into bee intervention. The dashboard has also been developed to show number of bee PGs, number of members, mapped members, active VRPs, sale status to vendor, Dabur etc.

## 8. Development of Aadhar verification application and updation

Aadhar details of the SHG members is being captured by Mobile application and then validated using UID server. With the help of Web application, user can manually enter Aadhar data and by Mobile application data can be entered using scan Aadhar QR Code.

## 9. Backyard e-Poultry application

This application is being developed to capture the processes of backyard poultry intervention. This application has two modules, first one is based on poultry full cost model and second one captures the data under IGSDS in PG model.



## 10. Receipt and payment entry and fund-wise analysis report

This module was added in Audit Module to capture VO/CLF wise financial details for each accounting head under receipt and payment.

## 11. Capacity Building Module

A new web-based and mobile-based capacity building module has been developed to capture training details of HNS modules for cadre and SHG members. This module will also capture, IBCB module and details of training to cadre, SHG members and CBO committees.

The project also updated existing applications for supporting themes.



## C. Monitoring , Evaluation and Learning

### 1. Process Monitoring

The project has hired two agencies for undertaking Process Monitoring of different interventions of the project. In 19 BTDP districts, M/s Academy of Management Studies Lucknow conducted process monitoring of project interventions. As part of regular process monitoring, the Process Monitoring agency physically participated in scheduled SHG, VO and CLF meetings. The agency shared the findings at DPCU level on monthly basis. The reports were shared with all the BPMs, DPMs and Thematic Managers. The agency also monitored SJY interventions, Bank Sakhi Model, HNS intervention and shared findings with State teams. Under Process Monitoring assignment, the agency also undertook thematic studies of the project interventions and documented success stories. Brief on work undertaken by the agency in FY 2020-21 is as mentioned below:

- Process Monitoring of around 1800 SHGs, 900 VOs and 220 CLFs conducted.
- Process Monitoring of Bank Sakhi intervention and Satat Jeevikoparjan Yojana done on quarterly basis.
- Panel Study of around 1800 SHG members conducted to assess the effectiveness of BCC module training on HNS. This study also tried to find out the dietary diversity in targeted Women and Children.
- Assessed the functioning of Grameen Bazaar by undertaking an assessment study of ten Grameen Bazaars.
- Rolled out enterprise tracking tool in 7 Grameen Bazaars and Didi-ki-Rasois by visiting these units. The findings of these thematic studies were shared with the stakeholders.
- Undertook an assessment study to find out the functioning of Food Fortification Unit in Gaya.



- Assessed the reason for non-inclusion of left-out households in the project.
- Success stories of candidates who were trained and placed under DDUGKY and RSETI were documented. Success stories of Master Resource Persons under SJY and Food Security Intervention also documented.

The findings and reports of the process monitoring activities were shared with all concerned. In 19 Districts under NRETP, process monitoring is being undertaken by M/s Sambodhi Research and Communication Pvt. Ltd, Uttar Pradesh. The agency undertook Process Monitoring of 100 Model CLFs spread over 89 blocks in 18 districts.

**Table 34 : Findings of Process Monitoring during the Year**

| Sl. | Indicator   | April 2020 to March 2021 |               |              |                |
|-----|---|--------------------------|---------------|--------------|----------------|
|     |   | April-June 2020          | July-Sep 2020 | Oct-Dec 2020 | Jan-March 2021 |
| 1   | Percentage of SHGs and VOs that maintained the Minutes Book   | 90%                      | 92%           | 97%          | 99%            |
| 2   | Percentage of SHGs that received at least one Credit Linkage  | 93%                      | 92%           | 93%          | 93%            |
| 3   | Percentage of VOs that received the Community Investment Fund | 57%                      | 60%           | 59%          | 67%            |
| 4   | Percentage of VOs that received the Health Risk Fund          | 80%                      | 74%           | 82%          | 78%            |
| 5   | Percentage of VOs that received the Food Security Fund        | 60%                      | 64%           | 65%          | 65%            |

## 2. Annual Action Plan

*Annual Action Plans* of BTDP, NRETP, NRLM and other projects were prepared, got approved by Executive Committee of BRLPS and shared with staff at all levels. Orientation of the DPCU and BPIU teams on action plan was done. Review of these projects were done from time to time through meetings. This helped in refining implementation strategies.

## 3. Block and District Ranking

To bring about health competition and compare progress made by different blocks and districts, ranking of the blocks and district was done based on data, mostly pulled from MIS. Rankings were also shared with the teams.

## 4. Quarterly and Annual Reports

Project progress were documented in JEEVIKA Quarterly and Annual Reports and shared with the stakeholders. The reports are available on BRLPS website.

## D. Human Resource Development

During this FY, the HRD theme recruited more than 3200 staff under various projects. Besides this, orientation and immersion of the newly joined staff was another important work undertaken



this FY. Cumulatively, a total of 3206 candidates joined for 29 different positions against 3770 vacancies. By March 2021, the total manpower status of JEEVIKA was 7747.

**Table 35 : Manpower Status as on March 2021**

| Sl.                | Staff Category | Number of units | Total number of approved positions | Number of staff in position as on 31 <sup>st</sup> March 2021 | Percentage of staff positioned against approved | Number of staff placed in FY 2020-21 |
|--------------------|----------------|-----------------|------------------------------------|---|---|--------------------------------------|
| 1                  | SPMU           | 1               | 139                                | 114   | 76.51   | 18                                   |
| 2                  | DPCU           | 38              | 929                                | 722   | 77.71   | 153                                  |
| 3                  | BPIU           | 534             | 8726                               | 6911  | 79.2  | 3035                                 |
| <b>Grand Total</b> |                |                 | <b>9794</b>                        | <b>7747</b>   | <b>79.34</b>                                    | <b>3206</b>                          |

Induction and village immersion were also completed for all 3206 new joiners. Campus placement including Off Campus recruitment of Young Professional was completed. Besides continuation of regular HR tasks with particular emphasis on capacity building of staff through need-based training programmes and consolidation of HR functions process for probation confirmation was also initiated in this financial year.

**Main achievements in HR in this financial year are as under:**

1. Enabled project to obtain at least 75 % manpower of required quality for various positions at SPMU, DPCUs and BPIUs as well as retained them with effective integration with the Society.
2. Supported HR Agency in planning, organizing and conducting internship selection process of Community Coordinator besides recruitment process for rest positions.
3. Organized and conducted systematic and structured Induction-cum-orientation programme for newly joined staff and followed up training need assessment for capacity building programme of staff in line with training requirements of project.
4. Continued for rationalizing and strengthening HRD systems and processes with particular emphasis on probation confirmation system, performance management system and HR MIS.
5. Staff benefits and entitlements have been paid to staff.
6. Completed the RTI compliance and Grievance redressal.

## E. Procurement

Procurement plays an important role through transparent procurement of goods and services under various project. Various agencies were hired by procurement theme as per need and demand of the project. The details of goods and services procured during this FY are as mentioned below:

### 1. Consultancy Services

- CA firms, Dinesh Kumar Yadav & Associates and U.P.Prasad & Co. were hired for undertaking Internal Audit of BRLPS for DPCUs.
- M/s Bio-cert International Pvt. Ltd, Indore was hired as TSA for implementation of Organic Farming and Certification assignment.
- M/s Geo Technosoft, Mumbai was hired for the assignment “OCR/ICR approach for digitization at source”.
- M/s Indoempower Services Pvt. Ltd, Gurgaon was hired for providing Technical Support to Grameen Bazaar intervention.
- M/s Sambodhi Research & Communication Pvt. Ltd., Uttar Pradesh was hired for undertaking Process Monitoring of BRLPS under NRETP project.
- M/s Squaricle Innovation Pvt Ltd., Delhi and M/s Technogeo Soft Pvt. Ltd, Mumbai were hired for the assignment “Development of Centralized Performance Monitoring System” for Grameen Bazaar and Di-di Ki-Rasoi.
- Supplementary contract was signed with M/s Cyfuture India Pvt. Ltd towards extension of contract for providing “Call center Services for JEEVIKA”.

### 2. Goods/Works/non-consulting Services

- M/s Schoolnet India Ltd was hired for purchase of K-Yan projectors.
- Contract was signed with various agencies for printing and supply of flexes, banners, flip books, SHG/VO registers etc. under BTDP.
- M/s Graphic Trades Pvt. Ltd was hired for purchase of Pico Projectors.
- Vodafone Idea Ltd was hired for providing IVR system.
- M/s DTP World was hired for printing and supply of QPRs and Annual Reports.

### 3. Purchase/Work orders

- Purchase /Work orders were issued to several agencies for providing goods/ works and non-consultancy services. Work Orders were issued for getting 150 G-mail IDs, printing and supply of flipcharts for Procurement theme, internet connection to BRLPS, printing and supply of CHC booklets, printing and supply of FPC booklets, SJY booklets, FPC training modules, SHG and VO Books of records, bulk SMSs etc.
- M/s CSM Technologies Pvt. Ltd was hired for providing Data Service Centers.
- M/s Bharat Printing Works was hired for printing and supply of CLF Books of Records.

The theme also initiated procurement process for hiring of other agencies for understanding various assignments.

## Progress at a Glance

| Particulars  | Progress till March 2021 |
|--|--------------------------|
| <b>SOCIAL MOBILIZATION AND INCLUSION</b>   |                          |
| Number of Self- Help Groups formed   | 1028147                  |
| Number of Village Organizations formed   | 64593                    |
| Number of Cluster Level Federations formed   | 1187                     |
| <b>FINANCIAL INCLUSION</b>   |                          |
| Number of Self-Help Groups having bank A/c   | 934216                   |
| Number of bank accounts of SHGs credit linked (1 <sup>st</sup> +2 <sup>nd</sup> +3 <sup>rd</sup> +4 <sup>th</sup> ). | 1211546                  |
| Amount of credit linkage (Rs. In crore)  | 15499.36                 |
| <b>LIVELIHOODS</b>   |                          |
| <b>Farm</b>  |                          |
| Number of SHG HHs undertaken wheat cultivation (SWI, zero tillage & seed replacement)                                | 695133                   |
| Number of SHG HHs undertook paddy cultivation (SRI, DSR & seed replacement)  | 849474                   |
| Number of SHG HHs involved in Kitchen Garden   | 1037256                  |
| Number of HHs involved in vegetable cultivation  | 488960                   |
| <b>Livestock</b>   |                          |
| Number of Poultry Mother Unit  | 591                      |
| Number of beneficiary part of Poultry PG   | 131363                   |
| Number of Dairy PGs (DCS+MPP)  | 1024                     |
| Number of HHs part of Dairy intervention (DCS+ Company+ Animal Camp)   | 67810                    |
| Number of Goat PGs   | 738                      |
| Number of beneficiary part of goat PG  | 29035                    |
| <b>Non-Farm</b>  |                          |
| Number of Producer Groups formed in non-farm activities  | 548                      |
| Number of HHs linked with Producer Groups  | 41513                    |
| <b>Jobs</b>  |                          |
| Number of youths trained (DDU-GKY,RSETIs)  | 287170                   |
| Number of youths placed/settled (DDU-GKY,RSETIs,Job fair)  | 327773                   |
| <b>VULNERABILITY REDUCTION</b>   |                          |
| Number of VOs involved in Food Security intervention (FSF)   | 46225                    |
| Number of VOs involved in Health intervention (HRF)  | 49127                    |
| <b>LOHIYA SWACHH BIHAR ABHIYAN</b>   |                          |
| Number of Individual Household Latrine constructed (in crore)  | 1.29                     |
| Number of villages declared ODF  | 38691                    |

# Statutory Audit Report



**JAISWAL BRAJESH & CO.**  
CHARTERED ACCOUNTANTS

## INDEPENDENT AUDITOR'S REPORT

### OF BIHAR RURAL LIVELIHOODS PROMOTIONAL SOCIETY REPORT ON THE CONSOLIDATED FINANCIAL STATEMENTS

We have Audited the accompanying consolidated financial statement of National Rural Livelihood Mission, Which comprise the Balance sheet as at 31<sup>st</sup> march 2021, The Income & Expenses Account and the Receipts & Payment Accounts for the year then ended, and a summary of the significant accounting policies.

#### MANAGEMENT'S RESPONSIBILITY FOR THE CONSOLIDATED FINANCIAL STATEMENTS

The management of the society is responsible for the matters with respect to the preparation of those consolidated financial statement that give a true and fair view of the financial position financial performance of the society in accordance with the accounting principles generally accepted in India, including the accounting Standards. The responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the applicable ACTs for safeguarding of the assets of the society and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies making judgments and estimates that are reasonable and prudent; and design implementation and maintenance adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, Whether due to fraud or error.

#### AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on these consolidated financial statement based on our audit. We have taken in to accounts the provisions of the act the accounting and audit. We have taken in to accounts the provisions of the act the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the ACT and the Rules made there under.

We conducted our audit in accordance With the standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud or error. In making those risk assessments the auditors considers internal financial control relevant to the Society's preparation of the financial statement that give a true and fair view in order

H.O. : Flat No. 402, 4th Floor, Nagina Complex, Behind AN College, Shivpur, PATNA (BIHAR) - 800023 Phone. : 0612-2230112

Mob : 7004228096, 7905914510 Email : jbcpatna1996@gmail.com

B.O. : D-59/92, A.J, 13 Siddharth Complex, Sigra-Mahmoorganj Road, VARANASI (U.P.) M. : 9415225768, 0542-2364006 E-mail : jbcvns1996@gmail.com

• 539/342, Salig Ganj Road, Mutthiganj Road, ALLAHABAD (U.P.) - 211003 Mobile : 09839173777

• Flat No. 202, SFS Pocket II, DDA, Dwarka Sector-9, NEW DELHI - 110075 Mobile : 09868390459

to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the management of the society, as well as evaluating the overall presentation of the financial statement. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the consolidated financial statements.

### **OPINION**

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid consolidated financial statement given the information required by the act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the society as at 31<sup>st</sup> march 2021.

### **REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS**

We reported that:

- a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
- b) In our opinion, proper books of account as required by law have been kept by the Society so far as it appears from our examination of those books
- c) The Balance Sheet, the statement of income & expenditure Account and the Receipts & Payment Account dealt with by this Report are in agreement With the books of account.
- d) The Society has disclosed the impact of pending litigations on its financial position in its financial statement.

**For Jaiswal Brajesh & Co**  
**(Chartered Accountants)**  
**FRN : 007915C**

*Sneha Agrawal*  
**CA Sneha Agrawal**  
**M.No.: 415433**  
**UDIN : 21415433AAAAAC9419**



**Place: Patna**  
**Date: 30.10.2021**

To,  
**The Chief Executive Officer cum Mission Director,**  
**Bihar Rural Livelihood Promotion Society,**  
**Annex-II, Vidyut Bhawan**  
**Baily Road, Patna-800021**

**Subject: Management Letter for the Statutory Audit of Bihar Rural Livelihood Promotion Society for the Year ended 31<sup>st</sup> March 2021**

Dear Sir,

In Connection With our audit of the financial statement of Bihar Livelihoods Promotion Society for the financial year ended 31<sup>st</sup> March 2021, we familiarized ourselves with project document internal guideline and circulars applicable during the period under audit. We also reviewed the Business of the project and evaluated the accounting systems and related internal controls of the project in order to plan and perform our audit.

This letter to project management includes observations noted during the course of our audit examination in the following areas:

**Matters having a significant impact on the implementation of the project:**

No such major cases have been observed by us during the audit period.

**Opportunities for strengthening financial management records, systems and controls, together with recommendations for improvement:**

Insurance policies such as assets insurance may be implemented and reviewed periodically for timely renewal to ensure assets of the projects units are fully & adequately protected against risks for the assets having book value exceeding Rs.50,000.

As per Chapter 07 of Service Standard and Business Standard, DPMs are required to settle their Tour Claim, if the same is in the state within the 07<sup>th</sup> day of the following month and in case of tour being outside the state then within the seven days of the tour. The same has not been properly followed in DPCU Darbhanga, Gopalganj, Jehanabad, Munger and Banka.

During checking we observed that there are some cases in which employee has left the Organization but amount recoverable from them is still exist in Books of records. The outstanding amounts must be ascertained and the employees concerned must be served the Recovery Notices at the earliest.

**Status of maintenance of project books and records:**

The Society including all its units has maintained the books of accounts and the other records correctly as per the requirement of project norms generally.

**Accuracy of project financial statements**

The project financial statements shows the true & fair view of the financial position of the society as on the date.





**Compliance with prescribed procurement procedures**

The society has followed the prescribed procurement procedures in all cases of procurement of goods and services etc.

**Status of prior audit recommendations**

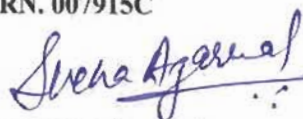
Based on our findings during the audit conducted, we have found that all the necessary compliances have been done by the management of the society.

Furthermore, the management has considered all possible necessary steps to regularize all of the above issue to ensure that all the internal controls and checks are in place.

The matters contained in this management letter are intended solely for the information of the project management for such timely consideration and action as project management may deem appropriate. These have all been considered by us in formulating the audit opinion expressed on the project financial statement in all Audit Report and they do not alter the opinion expressed in that audit report. We wish to take this opportunity to thank project management for the courtesies and cooperation extended to us.

Yours Truly,

For Jaiswal Brajesh & Co.  
Chartered Accountants  
FRN. 007915C



CA Sneha Agrawal  
Partner  
M.No. 415433



**Bihar Rural Livelihoods Promotion Society**  
**Consolidated Balance Sheet as on 31st March 2021**


(Amount in Rs.)

| Liabilities                               | Schedule No. | As at 31st March 2021    | As at 31st March 2020    | Assets                           | Schedule No. | As at 31st March 2021    | As at 31st March 2020    |
|---|--------------|--------------------------|--------------------------|----------------------------------|--------------|--------------------------|--------------------------|
| Capital Fund                              | 1            | 630,962,998.33           | 437,649,301.45           | Fixed Assets                     | 1            | 630,962,998.33           | 437,649,301.45           |
| Restricted Fund                           | 2            | 21,963,321,703.66        | 30,916,987,340.23        | Current Assets, Loans & Advances |              |                          |                          |
| Current Liabilities                       | 3            | 86,645,027.96            | 220,878,091.91           | Current Assets                   | 4            | 316,612.00               | 1,001,219.69             |
| Interest on CSS payable to Funding Agency | 6A           | 158,768,653.01           | -                        | Cash in Hand                     | 5            | 16,387,065,655.40        | 25,813,351,623.76        |
|   |              |                          |                          | Cash at Bank                     | 8            | 5,471,434,837.75         | 4,973,837,169.54         |
|   |              |                          |                          | Loans & Advances                 | 15           | 5,524,519.00             | 43,897,865.00            |
|   |              |                          |                          | TDS Receivable                   |              | 344,393,760.48           | 305,777,554.15           |
|   |              |                          |                          | Receivable from PHED             |              |                          |                          |
| <b>Total</b>                              |              | <b>22,839,698,382.96</b> | <b>31,575,514,733.59</b> | <b>Total</b>                     |              | <b>22,839,698,382.96</b> | <b>31,575,514,733.59</b> |

Significant Accounting Policies &amp; Notes on Accounts - 18

In terms of our report of even date

For Jaiswal Brajesh & Co.  
Chartered Accountant  
FRN -007915C



(CA Sneha Agrawal)  
MR No.:-415433  
Place:-Patna



  
(Rajit Kumar)  
Chief Finance Officer



For and on behalf of  
Bihar Rural Livelihoods Promotion Society

  
(Balamurugan D.)  
Project Director-cum- Chief Executive Officer

**Bihar Rural Livelihoods Promotion Society**  
**Consolidated Income & Expenditure Account for the year ended 31st March 2021**

(Amount in Rs.)

| Expenditure  | Schedule No. | For the year ended 31-3-2021 | For the year ended 31-3-2020 | Income  | Schedule No. | For the year ended 31-3-2021 | For the year ended 31-3-2020 |
|--|--------------|------------------------------|------------------------------|---|--------------|------------------------------|------------------------------|
| Satat Jeevikoparjan Yojana (SJY)                                       | 9            | 1,061,031,503.57             | 767,120,325.26               | Grant Received to the extent utilized during the year         |              | 30,076,610,897.40            | 41,357,977,417.89            |
| National Rural Livelihood Mission (NRLM)                               | 10           | 9,578,056,712.99             | 6,298,333,733.44             | <b>Less:</b> Fixed Assets transferred to Capital Fund Account | 1            | 193,350,336.88               | 55,449,134.00                |
| National Rural Economic Transformation Project (NRETP)                 | 11           | 1,548,480,112.98             | 973,145,606.86               | <b>Total</b>  |              | <b>29,883,260,560.52</b>     | <b>41,302,528,283.89</b>     |
| Bihar Transformative Development Project (BTDP)                        | 12           | 4,390,723,560.60             | 3,533,355,101.87             | <b>Miscellaneous Income</b>                                   |              |                              |                              |
| Sustainable Livelihoods & Adaptation to Climate Change Project (SLACC) | 13           | -                            | 77,153,223.00                | Bank Interest   | 6            | 582,334,881.50               | 937,316,851.94               |
| Other Project Expenditures   | 14           | 635,304,007.78               | 412,366,311.28               | Other Income  | 7            | 8,564,472.94                 | 113,896,910.85               |
| <b>Expenditure under LSBA</b>  | 17           |                              |                              |   |              |                              |                              |
| Swachh Bharat Mission -Gramin (SBM-G)                                  |              | 3,647,096,184.54             | 10,462,337,514.52            |   |              |                              |                              |
| Lohiya Swachhta Yojna (LSY)  |              | 637,199,078.91               | 2,047,471,729.90             |   |              |                              |                              |
| Ganga Action Plan (GAP)  |              | 29,084,166.09                | 139,330,008.55               |   |              |                              |                              |
| Nirmal Neer Pariyojna (NNP)  |              | 52,167,511.46                | 4,695,843.00                 |   |              |                              |                              |
| SBM- Performance Incentive Grant (PIG)                                 |              | 1,130,720,397.04             | 2,864,008,649.00             |   |              |                              |                              |
| SBM- Extra Budgetary Resource (EBR)                                    |              | 7,764,296,679.00             | 14,774,424,000.00            |   |              |                              |                              |
| SBM- Swachh Bharat Kosh (SBK)  |              |                              |                              |   |              |                              |                              |
| Add: Fixed Assets Purchased under BTDP/NRLM/SLACC/DDU-GKY/NRETP/SJY    | 1            | 191,514,957.88               | 45,604,491.00                |   |              |                              |                              |
| Add: Fixed Assets Purchased under SBM-G/LSY/GAP/NNP                    |              | 1,835,379.00                 | 9,844,643.00                 |   |              |                              |                              |
| <b>Total Expenditure</b>   |              | <b>30,667,510,251.84</b>     | <b>42,409,191,180.68</b>     |   |              |                              |                              |
| Less: Fixed Assets transferred   | 1            | 193,350,336.88               | 55,449,134.00                |   |              |                              |                              |
| <b>Total</b>   |              | <b>30,474,159,914.96</b>     | <b>42,353,742,046.68</b>     | <b>Total</b>  |              | <b>30,474,159,914.96</b>     | <b>42,353,742,046.68</b>     |

Significant Accounting Policies & Notes on Accounts 18  
 In terms of our report of even date

For Jaiswal Brajesh & Co.  
 Chartered Accountant  
 FRN:-007915C

(CA Sneha Agrawal)  
 MR No.:-415433  
 Place:-Patna



(Ranjit Kumar)  
 Chief Finance Officer

For and on behalf of  
 Bihar Rural Livelihoods Promotion Society



(Balamurugan D.)  
 Project Director-cum- Chief Executive Officer

**Bihar Rural Livelihoods Promotion Society**  
Consolidated Receipts & Payments Account for the year ended 31st March 2021

|   |           | (Amount in Rs.)                   |                                   |  |         |                                   |                                   |
|---|-----------|-----------------------------------|-----------------------------------|--|---------|-----------------------------------|-----------------------------------|
| Receipts                                  | Sch No.   | Total for the year ended 31.03.21 | Total for the year ended 31.03.20 | Payments   | Sch No. | Total for the year ended 31.03.21 | Total for the year ended 31.03.20 |
| Opening Balance                           |           |                                   |                                   | Satat Jeevikoparjan Yojana (SJY)                                       | 9       | 1,061,031,503.57                  | 767,120,325.26                    |
| Cash in Hand                              |           | 1,001,219.69                      | 1,287,093.50                      | National Rural Livelihood Mission (NRLM)                               | 10      | 9,578,056,712.99                  | 6,298,333,733.44                  |
| Cash at Bank                              |           | 25,813,351,623.76                 | 31,004,946,496.93                 | National Rural Economic Transformation Project (NRETP)                 | 11      | 1,548,480,112.98                  | 973,145,806.86                    |
| Fund in Transit                           |           | -                                 | -                                 | Bihar Transformative Development Project (BTDP)                        | 12      | 4,390,723,560.60                  | 3,533,355,101.87                  |
| Loans & Advances                          |           | 4,973,837,169.54                  | 4,033,820,946.69                  | Sustainable Livelihoods & Adeptation to Climate Change Project (SLACC) | 13      | -                                 | 77,153,223.00                     |
| TDS Receivable                            |           | 43,897,865.00                     | 43,055,440.00                     | Other Project Expenditure  | 14      | 635,304,007.78                    | 412,366,311.28                    |
| Receivable from PHED                      |           | 305,777,554.15                    | 318,389,866.74                    | Fixed Assets purchased under BTDP/NRLM/SLACC/DDU-GKY/NRETP/SJY         | 1       | 191,514,957.88                    | 45,604,491.00                     |
| <b>Funds Received</b>                     | <b>16</b> |                                   |                                   | Swachh Bharat Mission -Gramin (SBM-G)                                  |         | 3,647,096,184.54                  | 10,462,337,514.52                 |
| Central Govt.                             |           | 7,169,831,481.10                  | 24,251,429,976.15                 | Lohiya Swachhta Yojna (LSY)  |         | 637,199,078.91                    | 2,047,471,729.90                  |
| State Govt./Other Deptt. Fund             |           | 14,239,976,019.74                 | 14,097,626,688.43                 | Ganga Action Plan (GAP)  |         | 29,084,166.09                     | 139,330,008.55                    |
| <b>Interest &amp; Other Income</b>        |           |                                   |                                   | Nirmal Neer Pariyojna (NNP)  | 17      | 52,167,511.46                     | 4,695,843.00                      |
| Bank Interest                             | 6         | 582,334,881.50                    | 937,316,851.94                    | SBM- Performance Incentive Grant (PIG)                                 |         | 1,130,720,397.04                  | 2,864,008,649.00                  |
| Miscellaneous Income                      | 7         | 8,564,472.94                      | 113,896,910.85                    | SBM- Extra Budgetary Resource (EBR)                                    |         | 7,764,296,679.00                  | 14,774,424,000.00                 |
| Closing Liabilities                       | 3         | 86,645,027.96                     | 220,878,091.91                    | SBM- Swachh Bharat Kosh (SBK)  |         | -                                 | -                                 |
| Interest on CSS payable to Funding Agency | 6A        | 158,788,653.01                    | -                                 | Fixed Assets purchased under SBM-G/LSY/GAP/PIG/EBR/SBK                 | 1       | 1,835,379.00                      | 9,844,643.00                      |
| Prior Period Item                         |           |                                   |                                   | Opening liabilities  |         | 220,878,091.91                    | 1,024,035,093.89                  |
| Opening fund receivable from PHED         |           | 113,820,570.99                    | -                                 | Prior Period Item  |         | 81,000.00                         | 48,524.00                         |
|   |           |                                   |                                   | <b>Unspent Balance Returned to the Funding Agency:</b>                 |         |                                   |                                   |
|   |           |                                   |                                   | SLACC  |         | 49,432,822.00                     | -                                 |
|   |           |                                   |                                   | Unicef Swabhiman   |         | -                                 | 551,327.00                        |
|   |           |                                   |                                   | MKSP   |         | -                                 | 450,956,825.43                    |
|   |           |                                   |                                   | NNP-LIS  |         | 37,908,805.00                     | -                                 |
|   |           |                                   |                                   | SBM- Swachh Bharat Kosh (SBK)  |         | 313,260,184.00                    | -                                 |
|   |           |                                   |                                   | <b>Closing Balance</b>   |         |                                   |                                   |
|   |           |                                   |                                   | Cash in hand   | 4       | 316,612.00                        | 1,001,219.69                      |
|   |           |                                   |                                   | Cash at Bank   | 5       | 16,387,065,655.40                 | 25,813,351,623.76                 |
|   |           |                                   |                                   | Loans & Advances   | 8       | 5,471,434,837.75                  | 4,973,837,169.54                  |
|   |           |                                   |                                   | TDS Receivable   | 15      | 5,524,519.00                      | 43,897,865.00                     |
|   |           |                                   |                                   | Receivable from PHED   |         | 344,393,760.48                    | 305,777,554.15                    |
| <b>Total</b>                              |           | <b>53,497,806,539.38</b>          | <b>75,022,648,383.14</b>          | <b>Total</b>   |         | <b>53,497,806,539.38</b>          | <b>75,022,648,383.14</b>          |

Significant Accounting Policies & Notes on Accounts 18  
In terms of our report of even date

For Jaiswal Brajesh & Co.  
Chartered Accountant  
FRN-007815C

(CA Sneha Agrawal)  
MR No.-415433  
Place:-Patna



(Ranjit Kumar)  
Chief Finance Officer



For and on behalf of  
Bihar Rural Livelihoods Promotion Society

(Balamurugan D.)  
Project Director-cum- Chief Executive Officer

## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule 1  
Fixed Assets & Capital Fund  
(Amount in Rs.)

| Particulars  | Balance as on<br>01-04-2020 | Addition during<br>the year | Deletion During<br>the year | Balance as on<br>31-03-2021 | Balance as on<br>31-03-2020 |
|--------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| BRLP         | 62,132,787.60               | -                           | 5,250.00                    | 62,127,537.60               | 62,132,787.60               |
| BTDp         | 151,086,594.99              | 116,369,965.00              | 31,390.00                   | 267,425,169.99              | 151,086,594.99              |
| NRLM         | 121,287,059.36              | 16,889,591.88               | -                           | 138,176,651.24              | 121,287,059.36              |
| NRETP        | 1,211,474.00                | 53,162,905.00               | -                           | 54,374,379.00               | 1,211,474.00                |
| SJY          | 94,376.00                   | 4,760,414.00                | -                           | 4,854,790.00                | 94,376.00                   |
| DDU-GKY      | 315,731.00                  | 332,082.00                  | -                           | 647,813.00                  | 315,731.00                  |
| SLACC        | 1,618,294.00                | -                           | -                           | 1,618,294.00                | 1,618,294.00                |
| NRLP         | 52,292,972.15               | -                           | -                           | 52,292,972.15               | 52,292,972.15               |
| SBM-G        | 45,487,595.35               | 1,835,379.00                | -                           | 47,322,974.35               | 45,487,595.35               |
| LSY          | 309,218.00                  | -                           | -                           | 309,218.00                  | 309,218.00                  |
| NNP          | 1,813,199.00                | -                           | -                           | 1,813,199.00                | 1,813,199.00                |
| <b>Total</b> | <b>437,649,301.45</b>       | <b>193,350,336.88</b>       | <b>36,640.00</b>            | <b>630,962,998.33</b>       | <b>437,649,301.45</b>       |



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY  
Schedules to the Balance Sheet (2020-21)

Schedule 2

| Restricted Fund   | BTDP                    | Integrated Poultry Development Scheme (IPDS) | Integrated Goat & Sheep Development Scheme (IGSDS) | Dairy Development Scheme | WDC-Gram Varta       | Unicef Swabhiman project | BSBC             |
|---|-------------------------|--|--|--------------------------|----------------------|--------------------------|------------------|
| Opening Balance as on 01-04-2020                          | 3,153,595,074.98        | 316,665,053.70                               | 152,986,754.40                                     | -                        | 19,779,946.00        | 534,975.00               | 84,831.00        |
| Fund Received from Central Government                     |                         |  |  |                          |                      |                          |                  |
| Fund Received from State Government/other Department Fund | 3,344,860,000.00        | -  | -  | 1,200,000.00             | -                    | 5,241,216.00             | -                |
| SGSY  |                         |  |  |                          |                      |                          |                  |
| Bank Interest   | 77,383,614.21           | 1,216,274.00                                 | 587,605.00   | -                        | -                    | -                        | -                |
| Other receipts  | 1,963,577.00            | -  | -  | -                        | -                    | -                        | -                |
| Prior period item   |                         |  |  |                          |                      |                          |                  |
| Opening Fund Receivable from PHED                         |                         |  |  |                          |                      |                          |                  |
| <b>Total (A)</b>  | <b>6,577,802,266.19</b> | <b>317,881,327.70</b>                        | <b>153,574,359.40</b>                              | <b>1,200,000.00</b>      | <b>19,779,946.00</b> | <b>5,776,191.00</b>      | <b>84,831.00</b> |
| Amount Returned to the Funding Agency                     |                         |  |  |                          |                      |                          |                  |
| <b>Net Fund Balance (B)</b>                               | <b>6,577,802,266.19</b> | <b>317,881,327.70</b>                        | <b>153,574,359.40</b>                              | <b>1,200,000.00</b>      | <b>19,779,946.00</b> | <b>5,776,191.00</b>      | <b>84,831.00</b> |
| Less: Expenditure incurred during the year                | 4,507,093,525.60        | 197,873.00                                   | 154,076,631.00                                     | -                        | -                    | 5,785,350.00             | -                |
| <b>Total Expenditure (C)</b>                              | <b>4,507,093,525.60</b> | <b>197,873.00</b>                            | <b>154,076,631.00</b>                              | <b>-</b>                 | <b>-</b>             | <b>5,785,350.00</b>      | <b>-</b>         |
| <b>Restricted Fund as on 31/03/2021 (B-C)</b>             | <b>2,070,708,740.59</b> | <b>317,683,454.70</b>                        | <b>(502,271.60)</b>                                | <b>1,200,000.00</b>      | <b>19,779,946.00</b> | <b>(9,159.00)</b>        | <b>84,831.00</b> |



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY  
Schedules to the Balance Sheet (2020-21)

Schedule 2

| Restricted Fund   | NEERA                | SLACC                | NRETP- Dairy Value Chain Development | Ease of Living Survey | NRETP                   | NRLM                     | RSETI                | SVEP                  | CFT                  |
|---|----------------------|----------------------|--------------------------------------|-----------------------|-------------------------|--------------------------|----------------------|-----------------------|----------------------|
| Opening Balance as on 01-04-2020                          | 39,538,306.42        | 49,432,822.00        | (13,217,845.88)                      | -                     | 129,884,135.14          | 1,886,763,565.75         | 41,623,165.00        | 125,277,338.60        | (747,300.74)         |
| Fund Received from Central Government                     |                      |                      |                                      | 93,900,000.00         | 648,563,000.00          | 5,484,165,000.00         | 10,258,000.00        | 39,793,000.00         |                      |
| Fund Received from State Government/other Department Fund | -                    |                      |                                      |                       | 432,375,000.00          | 3,656,109,000.00         | -                    | 26,528,000.00         | 26,200,000.00        |
| SGSY  |                      |                      |                                      |                       |                         | 7,870,801.84             |                      |                       |                      |
| Bank Interest   | -                    |                      |                                      |                       |                         |                          |                      |                       |                      |
| Other receipts  | -                    |                      |                                      |                       |                         |                          |                      |                       | 1,005,261.00         |
| Prior period Item   |                      |                      |                                      |                       | 412,764.00              | 1,459,358.94             |                      |                       |                      |
| Opening Fund Receivable from PHED                         |                      |                      |                                      |                       |                         |                          |                      |                       |                      |
| <b>Total (A)</b>  | <b>39,538,306.42</b> | <b>49,432,822.00</b> | <b>(13,217,845.88)</b>               | <b>93,900,000.00</b>  | <b>1,211,234,899.14</b> | <b>11,036,367,726.53</b> | <b>51,881,165.00</b> | <b>181,598,338.60</b> | <b>26,457,960.26</b> |
| Amount Returned to the Funding Agency                     | -                    | 49,432,822.00        |                                      |                       |                         |                          |                      |                       |                      |
| <b>Net Fund Balance (B)</b>                               | <b>39,538,306.42</b> | <b>-</b>             | <b>(13,217,845.88)</b>               | <b>93,900,000.00</b>  | <b>1,211,234,899.14</b> | <b>11,036,367,726.53</b> | <b>51,881,165.00</b> | <b>181,598,338.60</b> | <b>26,457,960.26</b> |
| Less: Expenditure incurred during the year                | (476,842.50)         |                      | 56,850,740.00                        | 4,185,997.60          | 1,540,606,260.38        | 9,594,946,304.87         | 49,650,021.00        | 28,535,836.00         | 19,166,968.20        |
| <b>Total Expenditure (C)</b>                              | <b>-476,842.50</b>   | <b>-</b>             | <b>56,850,740.00</b>                 | <b>4,185,997.60</b>   | <b>1,540,606,260.38</b> | <b>9,594,946,304.87</b>  | <b>49,650,021.00</b> | <b>28,535,836.00</b>  | <b>19,166,968.20</b> |
| <b>Restricted Fund as on 31/03/2021 (B-C)</b>             | <b>40,015,148.92</b> | <b>-</b>             | <b>(70,068,585.88)</b>               | <b>89,714,002.40</b>  | <b>(329,371,361.24)</b> | <b>1,441,421,421.66</b>  | <b>2,231,144.00</b>  | <b>163,062,502.60</b> | <b>7,290,992.06</b>  |



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY  
Schedules to the Balance Sheet (2020-21)

| Restricted Fund   | Mukyamantri Kosi Mulberry Yojna | DDU-GKY                 | Social Audit Society | NRO                 | NABARD           | MKSP-NITFP TASAR     | MKSP-ASA             | Satat Jeevikoparjan Yojana | SBM-G                   |
|---|---------------------------------|-------------------------|----------------------|---------------------|------------------|----------------------|----------------------|----------------------------|-------------------------|
| Opening Balance as on 01-04-2020                          | 131,691,050.05                  | 5,291,354,738.99        | 7,376,290.00         | -                   | -                | 49,206,238.00        | 29,500,284.62        | 652,109,334.73             | 5,082,371,220.32        |
| Fund Received from Central Government                     |                                 |                         |                      | 2,786,000.00        | -                |                      |                      |                            |                         |
| Fund Received from State Government/other Department Fund |                                 |                         | 87,573,483.00        | -                   | 75,000.00        |                      |                      | 975,000,000.00             |                         |
| SGSY  |                                 |                         |                      |                     |                  |                      |                      |                            |                         |
| Bank Interest   |                                 |                         |                      |                     |                  |                      |                      |                            |                         |
| Other receipts  |                                 | 4,728,549.00            |                      |                     |                  |                      | 1,335,521.00         | 22,190,155.56              | 84,822,177.62           |
| Prior period item   |                                 |                         |                      |                     |                  |                      | 1.00                 | 220.00                     | 1.00                    |
| Opening Fund Receivable from PHED                         |                                 |                         |                      |                     |                  |                      |                      |                            |                         |
| <b>Total (A)</b>  | <b>131,691,050.05</b>           | <b>5,296,083,287.99</b> | <b>94,949,773.00</b> | <b>2,786,000.00</b> | <b>75,000.00</b> | <b>49,206,238.00</b> | <b>30,835,806.62</b> | <b>1,649,299,710.29</b>    | <b>5,177,193,388.94</b> |
| Amount Returned to the Funding Agency                     |                                 |                         |                      |                     |                  |                      |                      |                            |                         |
| <b>Net Fund Balance (B)</b>                               | <b>131,691,050.05</b>           | <b>5,296,083,287.99</b> | <b>94,949,773.00</b> | <b>2,786,000.00</b> | <b>75,000.00</b> | <b>49,206,238.00</b> | <b>30,835,806.62</b> | <b>1,649,299,710.29</b>    | <b>5,177,193,388.94</b> |
| Less: Expenditure incurred during the year                | 17,298,501.00                   | 285,996,152.72          | 74,775,082.36        | 624,930.00          | -                | 5,587.00             | -                    | 1,065,791,917.57           | 3,648,931,563.54        |
| <b>Total Expenditure (C)</b>                              | <b>17,298,501.00</b>            | <b>285,996,152.72</b>   | <b>74,775,082.36</b> | <b>624,930.00</b>   | <b>-</b>         | <b>5,587.00</b>      | <b>-</b>             | <b>1,065,791,917.57</b>    | <b>3,648,931,563.54</b> |
| <b>Restricted Fund as on 31/03/2021 (B-C)</b>             | <b>114,392,549.05</b>           | <b>5,010,087,135.27</b> | <b>20,174,690.64</b> | <b>2,161,070.00</b> | <b>75,000.00</b> | <b>49,200,651.00</b> | <b>30,835,806.62</b> | <b>583,507,792.72</b>      | <b>1,528,261,835.40</b> |





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY  
Schedules to the Balance Sheet (2020-21)

Schedule 2

| Restricted Fund   | NNP/LIS               | LSY                     | SBM-PIG                 | SBM-EBR                  | SBM-SBK               | GAP                     | Total                    |
|---|-----------------------|-------------------------|-------------------------|--------------------------|-----------------------|-------------------------|--------------------------|
| Opening Balance as on 01-04-2020                          | 106,551,938.00        | 1,519,860,737.45        | 835,162,492.40          | 8,180,277,731.00         | 303,501,047.00        | 2,815,823,416.30        | 30,916,987,340.23        |
| Fund Received from Central Government                     |                       |                         | 885,644,000.00          | -                        |                       |                         | 7,165,109,000.00         |
| Fund Received from State Government/other Department Fund |                       |                         |                         | 5,681,666,000.00         |                       |                         | 14,236,827,699.00        |
| SSSY  |                       |                         |                         |                          |                       |                         | 7,870,801.84             |
| Bank Interest   | 570,998.25            | 43,744,075.00           | 15,849,421.68           | 218,754,225.00           | 9,759,137.00          | 105,116,416.18          | 582,334,881.50           |
| Other receipts  |                       |                         | 2.00                    |                          |                       |                         | 8,564,472.94             |
| Prior period item   |                       |                         |                         |                          |                       |                         | (81,000.00)              |
| Opening Fund Receivable from PHED                         |                       |                         |                         |                          |                       | (81,000.00)             | 113,820,570.99           |
| <b>Total (A)</b>  | <b>107,122,936.25</b> | <b>1,563,604,812.45</b> | <b>1,736,655,916.08</b> | <b>14,080,697,956.00</b> | <b>313,260,184.00</b> | <b>3,034,879,403.47</b> | <b>53,031,433,766.50</b> |
| Amount Returned to the Funding Agency                     | 37,908,805.00         |                         |                         |                          | 313,260,184.00        |                         | 400,601,811.00           |
| <b>Net Fund Balance (B)</b>                               | <b>69,214,131.25</b>  | <b>1,563,604,812.45</b> | <b>1,736,655,916.08</b> | <b>14,080,697,956.00</b> | <b>-</b>              | <b>3,034,879,403.47</b> | <b>52,630,831,955.50</b> |
| Less: Expenditure incurred during the year                | 52,167,511.46         | 637,199,078.91          | 1,130,720,397.04        | 7,764,296,679.00         |                       | 29,084,166.09           | 30,667,510,251.84        |
| <b>Total Expenditure (C)</b>                              | <b>52,167,511.46</b>  | <b>637,199,078.91</b>   | <b>1,130,720,397.04</b> | <b>7,764,296,679.00</b>  | <b>-</b>              | <b>29,084,166.09</b>    | <b>30,667,510,251.84</b> |
| <b>Restricted Fund as on 31/03/2021 (B-C)</b>             | <b>17,046,619.79</b>  | <b>926,405,733.54</b>   | <b>605,935,519.04</b>   | <b>6,316,401,277.00</b>  | <b>-</b>              | <b>3,005,595,237.38</b> | <b>21,963,321,703.66</b> |



## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule 3  
Current Liabilities

| Particulars  | Amount in Rupees      |                       |
|--------------|-----------------------|-----------------------|
|              | As at 31st March 2021 | As at 31st March 2020 |
| BTD          | 17,248,663.24         | 15,262,092.07         |
| MKSP         | -                     | -                     |
| SJY          | 200,615.00            | 2,840,693.00          |
| NRLM         | 48,412,698.28         | 115,003,518.94        |
| SLACC        | -                     | -                     |
| NRETP        | 2,174,137.45          | 985,431.45            |
| SBM-G        | 11,324,538.19         | 11,906,758.19         |
| LSY          | 1,559,244.00          | 1,559,244.00          |
| GAP          | 5,240,367.00          | 73,211,427.66         |
| NNP          | -                     | 18,000.00             |
| SBM-PIG      | 484,764.80            | 90,926.60             |
| SBM-EBR      | -                     | -                     |
| SBM-SBK      | -                     | -                     |
| <b>Total</b> | <b>86,645,027.96</b>  | <b>220,878,091.91</b> |

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule 4  
Cash in Hand

| Particulars                | (Amount in Rs.)       |                       |
|----------------------------|-----------------------|-----------------------|
|                            | As at 31st March 2021 | As at 31st March 2020 |
| Satat Jeevikoparjan Yojana | 6,165.00              | 23,025.00             |
| BTD                        | 209,777.00            | 424,529.00            |
| NRLM                       | 39,512.00             | 221,064.00            |
| NRETP                      | 61,158.00             | 332,601.69            |
| SBM-G                      | -                     | -                     |
| LSY                        | -                     | -                     |
| GAP                        | -                     | -                     |
| NNP                        | -                     | -                     |
| <b>Total</b>               | <b>316,612.00</b>     | <b>1,001,219.69</b>   |

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule 5  
Cash at Bank

| Particulars                | Amount in Rupees         |                          |
|----------------------------|--------------------------|--------------------------|
|                            | As at 31st March 2021    | As at 31st March 2020    |
| Satat Jeevikoparjan Yojana | 374,978,919.00           | 707,536,230.57           |
| BTD                        | 1,271,431,818.94         | 2,452,803,204.87         |
| MKSP                       | 28,484,148.62            | 27,154,213.62            |
| NRETP                      | 366,036,955.26           | 326,621,281.23           |
| NRLM                       | 3,184,497,182.10         | 4,237,134,663.61         |
| SLACC                      | -                        | 49,432,822.00            |
| SBM-G                      | 1,006,782,887.29         | 4,684,700,649.21         |
| LSY                        | 919,402,819.54           | 1,513,083,823.45         |
| GAP                        | 2,945,630,375.91         | 2,871,992,176.82         |
| NNP                        | 20,094.38                | 45,104,328.38            |
| SBM-PIG                    | 30,146,333.36            | 414,009,452.00           |
| SBM-EBR                    | 6,259,654,121.00         | 8,180,277,731.00         |
| SBM-SBK                    | -                        | 303,501,047.00           |
| <b>Total</b>               | <b>16,387,065,655.40</b> | <b>25,813,351,623.76</b> |



## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule 6  
Bank Interest

| Particulars                                | As at 31st March 2021 | As at 31st March 2020 |
|--|-----------------------|-----------------------|
|  | -                     |                       |
| BTDP                                       | 77,383,614.21         | 54,394,268.99         |
| Integrated Poultry Development Scheme      | 1,216,274.00          | 3,163,132.00          |
| Integrated Goat & Sheep Development Scheme | 587,605.00            | -                     |
| NRLM                                       | -                     | 48,160,066.12         |
| DDU-GKY                                    | -                     | 80,291,242.00         |
| RSETI                                      | -                     | 1,125,355.00          |
| Satat Jeevikoparjan Yojana                 | 22,190,155.56         | 48,057,168.00         |
| CFT  | 1,005,261.00          | 1,420,477.00          |
| NRETP                                      | -                     | 5,586,059.00          |
| SVEP                                       | -                     | 2,375,864.00          |
| MKSP-ASA                                   | 1,335,521.00          | 62,491.00             |
| SBM-G                                      | 84,822,177.62         | 145,958,114.49        |
| NNP/LIS                                    | 570,998.25            | 4,026,525.00          |
| LSY  | 43,744,075.00         | 93,406,191.00         |
| GAP  | 105,116,416.18        | 119,605,453.94        |
| SBM-PIG                                    | 15,849,421.68         | 76,267,503.40         |
| SBM-EBR                                    | 218,754,225.00        | 241,574,447.00        |
| SBM-SBK                                    | 9,759,137.00          | 11,842,494.00         |
| <b>Total</b>                               | <b>582,334,881.50</b> | <b>937,316,851.94</b> |

## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

## Schedule 6A

## Bank Interest on Central Sponsored Scheme (Payable to Funding Agency)

| Particulars  | As at 31st March 2021 | As at 31st March 2020 |
|--------------|-----------------------|-----------------------|
| NRLM         | 61,131,826.01         | -                     |
| DDU-GKY      | 79,832,952.00         | -                     |
| RSETI        | 729,899.00            | -                     |
| SVEP         | 936,674.00            | -                     |
| NRETP        | 16,137,302.00         | -                     |
| <b>Total</b> | <b>158,768,653.01</b> | <b>-</b>              |

Schedule 7  
Miscellaneous Income

| Particulars  | As at 31st March 2021 | As at 31st March 2020 |
|--------------|-----------------------|-----------------------|
| BTDP         | 1,963,577.00          | 106,883,850.75        |
| NRLM         | 1,459,358.94          | 6,267,207.24          |
| SJY          | 220.00                | 0.36                  |
| DDU-GKY      | 4,728,549.00          | 424,000.00            |
| NRETP        | 412,764.00            | 296,706.00            |
| MKSP ASA     | 1.00                  | -                     |
| SBM-G        | 1.00                  | 25,146.50             |
| LSY          | -                     | -                     |
| NNP/LIS      | -                     | -                     |
| GAP          | -                     | -                     |
| SBM-PIG      | 2.00                  | -                     |
| SBM-EBR      | -                     | -                     |
| SBM-SBK      | -                     | -                     |
| <b>Total</b> | <b>8,564,472.94</b>   | <b>113,896,910.85</b> |

**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**  
Schedule -8  
Loans & Advance:

(Amount in Rs.)

| Project                    | Employee Advance     |                      | Advance under Poultry Development Scheme |                      | Advance under Integrated Goat & Sheep Development Scheme |                      | Advance unde NEERA   |                      | Mukhyamantri Mulberry Yojana Advance |                      |
|----------------------------|----------------------|----------------------|--|----------------------|--|----------------------|----------------------|----------------------|--------------------------------------|----------------------|
|                            | Less than Six months | More than Six Months | Less than Six months                     | More than Six Months | Less than Six months                                     | More than Six Months | Less than Six months | More than Six Months | Less than Six months                 | More than Six Months |
| BTDP+                      | 25,376,400.46        | 9,474,704.40         | 2,023,882.00                             | 205,286.72           | 6,502,189.00   | 20,217,406.84        | 112,000.00           | 36,371.28            | -                                    | -                    |
| MKSP+                      |                      |                      |  |                      |  |                      |                      |                      |                                      |                      |
| NRLM+ (Excluding DDU-GKY)  | 5,874,156.50         | 4,019,468.55         | 470,000.00                               | 1,266,383.50         | 1,753,933.00   | 10,469,823.42        | 224,000.00           | 209,980.83           | -                                    | 754,391.00           |
| DDU-GKY                    |                      |                      |  |                      |  |                      |                      |                      |                                      |                      |
| NRETP                      | 6,118,013.84         | 4,828,656.90         | -  | 993,776.00           | -  | 6,801,198.00         |                      |                      |                                      |                      |
| Satat Jeevikoparjan Yojana |                      |                      |  |                      |  |                      |                      |                      |                                      |                      |
| SBM-G                      |                      |                      |  |                      |  |                      |                      |                      |                                      |                      |
| LSY                        |                      |                      |  |                      |  |                      |                      |                      |                                      |                      |
| NNP                        |                      |                      |  |                      |  |                      |                      |                      |                                      |                      |
| GAP                        |                      |                      |  |                      |  |                      |                      |                      |                                      |                      |
| SBM-PIG                    |                      |                      |  |                      |  |                      |                      |                      |                                      |                      |
| SBM-EBR                    |                      |                      |  |                      |  |                      |                      |                      |                                      |                      |
| SBM-SBK                    |                      |                      |  |                      |  |                      |                      |                      |                                      |                      |
| <b>Total</b>               | <b>37,368,570.80</b> | <b>18,322,829.85</b> | <b>2,493,882.00</b>                      | <b>2,465,446.22</b>  | <b>8,256,122.00</b>                                      | <b>37,488,428.26</b> | <b>336,000.00</b>    | <b>246,352.11</b>    | <b>-</b>                             | <b>754,391.00</b>    |



**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**  
Schedule - 8  
**Loans & Advance:**

(Amount in Rs.)

| Project                    | SVEP Advance         |                      | Advance under Resource Cell |                      | Others                |                         | Advance under-LSBA    | Total As on 31st March 2021 | As at 31st March 2020   |
|----------------------------|----------------------|----------------------|-----------------------------|----------------------|-----------------------|-------------------------|-----------------------|-----------------------------|-------------------------|
|                            | Less than Six months | More than Six Months | Less than Six months        | More than Six Months | Less than Six months  | More than Six Months    |                       |                             |                         |
| BTDP+                      | -                    | -                    | -                           | -                    | 230,380,933.63        | 177,999,545.74          | -                     | 472,328,720.07              | 690,370,977.73          |
| MKSP+                      |                      |                      |                             |                      |                       | 51,552,309.00           | -                     | 51,552,309.00               | 51,552,309.00           |
| NRLM+ (Excluding DDU-GKY)  | 29,740,364.00        | 3,794,783.00         | 48,496,855.00               | 16,552,984.00        | 127,759,318.55        | 102,266,287.50          | -                     | 353,652,728.85              | 665,909,924.60          |
| DDU-GKY                    |                      |                      |                             |                      | 203,285,438.00        | 2,860,718,453.00        | -                     | 3,064,003,891.00            | 2,730,399,950.00        |
| NRETP                      |                      |                      |                             |                      | 81,179,457.30         | 140,310,042.96          | -                     | 240,231,145.00              | 158,422,204.10          |
| Satat Jeevikoparjan Yojana |                      |                      |                             |                      | 122,415,759.59        | 286,530,252.06          | -                     | 408,946,011.65              | 74,499,150.20           |
| SBM-G                      |                      |                      |                             |                      |                       |                         | 208,587,557.15        | 208,587,557.15              | 102,768,441.15          |
| LSY                        |                      |                      |                             |                      |                       |                         | 222,758.00            | 222,758.00                  | 222,758.00              |
| NNP                        |                      |                      |                             |                      |                       |                         | 17,026,525.41         | 17,026,525.41               | 61,453,609.62           |
| GAP                        |                      |                      |                             |                      |                       |                         | 22,096,085.14         | 22,096,085.14               | 17,042,667.14           |
| SBM-PIG                    |                      |                      |                             |                      |                       |                         | 576,015,950.48        | 576,015,950.48              | 421,196,678.00          |
| SBM-EBR                    |                      |                      |                             |                      |                       |                         | 56,771,156.00         | 56,771,156.00               | -                       |
| SBM-SBK                    |                      |                      |                             |                      |                       |                         | -                     | -                           | -                       |
| <b>Total</b>               | <b>29,740,364.00</b> | <b>3,794,783.00</b>  | <b>48,496,855.00</b>        | <b>16,552,984.00</b> | <b>765,020,907.07</b> | <b>3,619,376,890.26</b> | <b>880,720,032.18</b> | <b>5,471,434,837.75</b>     | <b>4,973,837,189.54</b> |



## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 9  
Expenditure related to Satat Jeevikaparjan Yojna  
(Amount in Rs.)

| Particulars               | As at 31.03.2021        |                         |                         | As at 31.03.2020      |                         |                       |
|---------------------------|-------------------------|-------------------------|-------------------------|-----------------------|-------------------------|-----------------------|
|                           | Total Expenditure       | Expenditure Capitalised | Net Expenditure         | Total Expenditure     | Expenditure Capitalised | Net Expenditure       |
| Capacity Building         | 180,487,797.79          | 4,760,414.00            | 175,727,383.79          | 50,443,861.26         | 94,376.00               | 50,349,485.26         |
| Community Investment Fund | 885,304,119.78          | -                       | 885,304,119.78          | 716,770,840.00        | -                       | 716,770,840.00        |
| Partnership & Convergence | -                       | -                       | -                       | -                     | -                       | -                     |
| <b>Total</b>              | <b>1,065,791,917.57</b> | <b>4,760,414.00</b>     | <b>1,061,031,503.57</b> | <b>767,214,701.26</b> | <b>94,376.00</b>        | <b>767,120,325.26</b> |



## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 10  
Expenditure related to NRLM  
(Amount in Rs.)

| Particulars                                  | As at 31.03.2021        |                         |                         | As at 31.03.2020        |                         |                         |
|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|  | Total Expenditure       | Expenditure Capitalised | Net Expenditure         | Total Expenditure       | Expenditure Capitalised | Net Expenditure         |
| Institution & Human Capacity Building        | 1,150,668.00            |                         | 1,150,668.00            | 2,989,273.00            |                         | 2,989,273.00            |
| State Rural Livelihoods Mission              | 186,828,732.75          | 1,239,914.00            | 185,588,818.75          | 173,300,086.50          | 103,186.00              | 173,196,900.50          |
| Institutional Building and capacity Building | 1,065,138,951.76        | 583,053.88              | 1,064,555,897.88        | 784,327,224.66          | 1,589,777.00            | 782,737,447.66          |
| Community Investment Support                 | 8,070,668,071.33        | 15,066,624.00           | 8,055,601,447.33        | 5,298,699,434.28        |                         | 5,298,699,434.28        |
| Infrastructure & Marketing                   | 15,884,484.00           | -                       | 15,884,484.00           | 12,239,877.00           |                         | 12,239,877.00           |
| Project Implementation Support               | 5,979,290.00            | -                       | 5,979,290.00            | 4,461,594.00            |                         | 4,461,594.00            |
| Innovation & Partnership support             | 10,420,374.00           | -                       | 10,420,374.00           | 24,009,207.00           |                         | 24,009,207.00           |
| Interest Subvention                          | 238,875,733.03          | -                       | 238,875,733.03          |                         |                         |                         |
| <b>Total</b>                                 | <b>9,594,946,304.87</b> | <b>16,889,591.88</b>    | <b>9,578,056,712.99</b> | <b>6,300,026,696.44</b> | <b>1,692,963.00</b>     | <b>6,298,333,733.44</b> |



## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 11  
Expenditure related to NRETP  
(Amount in Rs.)

| Particulars                                  | As at 31.03.2021        |                         |                         | As at 31.03.2020      |                         |                       |
|--|-------------------------|-------------------------|-------------------------|-----------------------|-------------------------|-----------------------|
|  | Total Expenditure       | Expenditure Capitalised | Net Expenditure         | Total Expenditure     | Expenditure Capitalised | Net Expenditure       |
| State Rural Livelihood Mission               | 267,304,480.64          | 2,739,092.00            | 264,565,388.64          | 193,882,656.35        | 844,396.00              | 193,038,260.35        |
| Institutional Building and Capacity Building | 836,643,099.84          | 525,198.00              | 836,117,901.84          | 581,680,659.51        | 367,078.00              | 581,313,581.51        |
| Community Investment Support                 | 431,464,691.90          | 49,898,615.00           | 381,566,076.90          | 72,447,607.00         | -                       | 72,447,607.00         |
| Innovation & Partnership Support             | -                       | -                       | -                       | 306,994.00            | -                       | 306,994.00            |
| Project Implementation Support               | 5,194,008.00            | -                       | 5,194,008.00            | 2,080,713.00          | -                       | 2,080,713.00          |
| <b>Dedicated Fund:</b>                       |                         |                         |                         |                       |                         |                       |
| Dairy Value chain Development                | 56,850,740.00           |                         | 56,850,740.00           | 123,958,451.00        | -                       | 123,958,451.00        |
| Ease Of Living Survey                        | 4,185,997.60            |                         | 4,185,997.60            | -                     | -                       | -                     |
| <b>Total</b>                                 | <b>1,601,643,017.98</b> | <b>53,162,905.00</b>    | <b>1,548,480,112.98</b> | <b>974,357,080.86</b> | <b>1,211,474.00</b>     | <b>973,145,606.86</b> |





## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 12  
Expenditure related to BTDP  
(Amount in Rs.)

| Particulars                                      | As at 31.03.2021        |                         |                         | As at 31.03.2020        |                         |                         |
|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|  | Total Expenditure       | Expenditure Capitalised | Net Expenditure         | Total Expenditure       | Expenditure Capitalised | Net Expenditure         |
| Community Institution Development                | 2,144,792,540.81        | 75,123,312.24           | 2,069,669,228.57        | 1,600,489,892.99        | 20,234,499.49           | 1,580,255,393.50        |
| Community Investment Fund                        | 1,483,540,086.52        | -                       | 1,483,540,086.52        | 1,220,592,875.60        |                         | 1,220,592,875.60        |
| Access to Health Nutrition and Sanitation        | 56,208,716.00           | -                       | 56,208,716.00           | 187,908,459.00          |                         | 187,908,459.00          |
| Innovation, Partnership and Technical Assistance | 115,144,489.00          | -                       | 115,144,489.00          | 44,705,949.00           |                         | 44,705,949.00           |
| Project Management Unit                          | 707,407,693.27          | 41,246,652.76           | 666,161,040.51          | 522,132,778.28          | 22,240,353.51           | 499,892,424.77          |
| <b>Total</b>                                     | <b>4,507,093,525.60</b> | <b>116,369,965.00</b>   | <b>4,390,723,560.60</b> | <b>3,575,829,954.87</b> | <b>42,474,853.00</b>    | <b>3,533,355,101.87</b> |



## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 13

## Expenditure related to SLACC

(Amount in Rs.)

| Particulars  | As at 31.03.2021  |                         |                 | As at 31.03.2020     |                         |                      |
|--|-------------------|-------------------------|-----------------|----------------------|-------------------------|----------------------|
|  | Total Expenditure | Expenditure Capitalised | Net Expenditure | Total Expenditure    | Expenditure Capitalised | Net Expenditure      |
| Component A1-Climate adaptation plans by community institutions        | -                 | -                       | -               | 45,660,000.00        | -                       | 45,660,000.00        |
| Component A2-Provision of Strategic Climate Adaptation Services        | -                 | -                       | -               | 20,597,841.00        | -                       | 20,597,841.00        |
| Component B - Scaling and Mainstreaming Community Based Climate Change | -                 | -                       | -               | 7,218,710.00         | -                       | 7,218,710.00         |
| Component C - Project Management and Impact Evaluation                 | -                 | -                       | -               | 1,214,449.00         | -                       | 1,214,449.00         |
| Component-D- Other Charges(Training Activities-Non Slacc area)         | -                 | -                       | -               | 2,462,223.00         | -                       | 2,462,223.00         |
| <b>Total</b>   | -                 | -                       | -               | <b>77,153,223.00</b> | -                       | <b>77,153,223.00</b> |



## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 14  
Expenditure related to Other Projects  
(Amount in Rs.)

| Particulars  | As at 31.03.2021      | As at 31.03.2020      |
|--|-----------------------|-----------------------|
|  | Total Expenditure     | Total Expenditure     |
| UNICEF-Swabhiman Project                             | 5,785,350.00          | 5,755,509.00          |
| Integrated Poultry Development Scheme(IPDS)          | 197,873.00            | 3,355,937.33          |
| Integrated Goat and Sheep Development Scheme (IGSDS) | 154,076,631.00        | 69,829,429.00         |
| NEERA  | (476,842.50)          | 1,852,753.00          |
| RSETI  | 49,650,021.00         | 34,544,600.00         |
| SVEP   | 28,535,836.00         | 40,673,714.00         |
| CFT  | 19,166,968.20         | 17,337,438.00         |
| MKMP   | 17,298,501.00         | 14,567,704.95         |
| Social Audit Society                                 | 74,775,082.36         | 15,167,562.00         |
| NRO  | 624,930.00            | -                     |
| MKSP-NTFP-TASAR                                      | 5,587.00              | -                     |
| <b>Total (A)</b>                                     | <b>349,639,937.06</b> | <b>203,084,647.28</b> |
| <b>DDU-GKY</b>                                       |                       |                       |
| Expenditure Under DDU-GKY                            | 285,996,152.72        | 209,412,489.00        |
| Less: Expenses capitalised                           | 332,082.00            | 130,825.00            |
| <b>Net Expenses under DDU-GKY (B)</b>                | <b>285,664,070.72</b> | <b>209,281,664.00</b> |
| <b>Grand Total (A + B)</b>                           | <b>635,304,007.78</b> | <b>412,366,311.28</b> |



## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 15  
TDS Receivable  
(Amount in Rs.)

| <u>Particulars</u> | Balance as at 31.03.2021 | Balance as at 31.03.2020 |
|--------------------|--------------------------|--------------------------|
| BTDP               | 257,874.00               | 1,422,687.00             |
| NRLM               | 2,347,609.00             | 2,804,222.00             |
| SJY                | 2,919,036.00             | 3,097,466.00             |
| SBM-G              | -                        | 28,222,090.00            |
| LSY                | -                        | 8,351,400.00             |
| <b>Total</b>       | <b>5,524,519.00</b>      | <b>43,897,865.00</b>     |



## BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 16

Fund Received

(Amount in Rs.)

| S.N. | Particulars  | FY 2020-21              |                                   |                          | FY 2019-20               |
|------|--|-------------------------|-----------------------------------|--------------------------|--------------------------|
|      |  | Central Share           | State Share/Other Department Fund | Total                    | Total                    |
| 1    | Satat Jeevikoparjan Yojana                           | -                       | 975,000,000.00                    | 975,000,000.00           | 949,000,000.00           |
| 2    | BTDp   | -                       | 3,344,860,000.00                  | 3,344,860,000.00         | 4,185,700,000.00         |
| 3    | NRLM   | 5,484,165,000.00        | 3,656,109,000.00                  | 9,140,274,000.00         | 8,104,660,700.00         |
| 4    | SGSY   | 4,722,481.10            | 3,148,320.74                      | 7,870,801.84             | 9,443,293.58             |
| 5    | NRETP  | 648,563,000.00          | 432,375,000.00                    | 1,080,938,000.00         | 974,400,000.00           |
| 6    | RSETI  | 10,258,000.00           | -                                 | 10,258,000.00            | 40,130,000.00            |
| 7    | SVEP   | 39,793,000.00           | 26,528,000.00                     | 66,321,000.00            | 61,762,000.00            |
| 8    | Mukhyamantri Mulberry Yojana                         | -                       | -                                 | -                        | 2,000,000.00             |
| 9    | DDU-GKY  | -                       | -                                 | -                        | -                        |
| 10   | Social Audit Society                                 | -                       | 87,573,483.00                     | 87,573,483.00            | 18,368,443.00            |
|      | NRO  | 2,786,000.00            | -                                 | 2,786,000.00             | -                        |
| 12   | SLACC  | -                       | -                                 | -                        | 140,699,300.00           |
| 13   | Integrated Poultry Development Scheme(IPDS)          | -                       | -                                 | -                        | 316,294,500.00           |
| 14   | Integrated Goat and Sheep Development Scheme (IGSDS) | -                       | -                                 | -                        | 201,948,000.00           |
|      | Dairy Development Scheme                             | -                       | 1,200,000.00                      | 1,200,000.00             | -                        |
| 15   | Fund From Unicef Swabhimani                          | -                       | 5,241,216.00                      | 5,241,216.00             | 4,207,428.00             |
| 16   | NABARD   | -                       | 75,000.00                         | 75,000.00                | -                        |
| 17   | CFT  | -                       | 26,200,000.00                     | 26,200,000.00            | -                        |
| 18   | Ease of Living Survey(EOL)                           | 93,900,000.00           | -                                 | 93,900,000.00            | -                        |
| 19   | SBM-G  | -                       | -                                 | -                        | 11,666,666,000.00        |
| 20   | LSY  | -                       | -                                 | -                        | -                        |
| 21   | GAP  | -                       | -                                 | -                        | -                        |
| 22   | NNP/LIS  | -                       | -                                 | -                        | -                        |
| 23   | SBM-Performance Incentive Grant (PIG)                | 885,644,000.00          | -                                 | 885,644,000.00           | 3,151,277,000.00         |
| 24   | SBM-Extra Budgetary Resource (EBR)                   | -                       | 5,681,666,000.00                  | 5,681,666,000.00         | 8,522,500,000.00         |
| 25   | Swachh Bharat Kosh (SBK)                             | -                       | -                                 | -                        | -                        |
|      | <b>Total</b>   | <b>7,169,831,481.10</b> | <b>14,239,976,019.74</b>          | <b>21,409,807,500.84</b> | <b>38,349,056,664.58</b> |



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY  
Schedule-17- Expenditure under LSBA

| Particulars                     | Expenditure Under SBM-G |                          | Expenditure Under LSY |                         | Expenditure Under GAP |                       | Expenditure Under SBM-PIG |                         | Expenditure Under SBM-EBR |                          | Expenditure Under NNP-LIS-SLWM |                      |
|---------------------------------|-------------------------|--------------------------|-----------------------|-------------------------|-----------------------|-----------------------|---------------------------|-------------------------|---------------------------|--------------------------|--------------------------------|----------------------|
|                                 | FY 2020-21              | FY 2019-20               | FY 2020-21            | FY 2019-20              | FY 2020-21            | FY 2019-20            | FY 2020-21                | FY 2019-20              | FY 2020-21                | FY 2019-20               | FY 2020-21                     | FY 2019-20           |
|                                 | <b>Expenditure</b>      |                          |                       |                         |                       |                       |                           |                         |                           |                          |                                |                      |
| Incentive for IHHL              | 3,282,230,000.00        | 9,917,060,000.00         | 584,532,000.00        | 1,997,748,000.00        | 27,477,356.50         | 139,260,000.00        | 351,064,748.72            | 2,780,148,580.00        | 7,703,956,400.00          | 14,774,424,000.00        |                                |                      |
| Sanitary Complex                | 6,354,000.00            | 1,373,360.00             |                       |                         |                       |                       | 779,471,628.00            | 83,860,010.00           | 60,340,279.00             |                          |                                |                      |
| SLWSM                           |                         |                          |                       |                         | 159,247.00            |                       |                           |                         |                           |                          |                                |                      |
| IEC etc                         | 131,924,083.87          | 318,463,692.32           |                       |                         | 884,188.00            |                       | 133,290.00                |                         |                           |                          |                                | 38,122,119.18        |
| Capacity Building & Training    | 7,083,507.00            | 11,025,174.50            |                       |                         |                       |                       | 42,500.00                 |                         |                           |                          |                                | 12,353,593.00        |
| Project Management & Admin cost | 219,504,593.67          | 214,415,287.70           |                       |                         |                       |                       |                           |                         |                           |                          |                                | 9,900.00             |
| Miscellaneous Expense etc       |                         |                          | 52,667,078.91         | 49,723,729.90           | 563,374.59            | 70,008.55             | 8,230.32                  | 59.00                   |                           |                          |                                | 1,681,899.28         |
| <b>Total (A)</b>                | <b>3,647,096,184.54</b> | <b>10,462,337,514.52</b> | <b>637,199,078.91</b> | <b>2,047,471,729.90</b> | <b>29,084,166.09</b>  | <b>139,330,008.55</b> | <b>1,130,720,397.04</b>   | <b>2,864,008,649.00</b> | <b>7,764,296,679.00</b>   | <b>14,774,424,000.00</b> |                                | <b>52,167,511.46</b> |
| <b>Fixed Assets(B)</b>          | <b>1,835,375.00</b>     | <b>9,844,643.00</b>      |                       |                         |                       |                       |                           |                         |                           |                          |                                | <b>4,695,843.00</b>  |
| <b>Grand Total(A+B)</b>         | <b>3,648,931,563.54</b> | <b>10,472,182,157.52</b> | <b>637,199,078.91</b> | <b>2,047,471,729.90</b> | <b>29,084,166.09</b>  | <b>139,330,008.55</b> | <b>1,130,720,397.04</b>   | <b>2,864,008,649.00</b> | <b>7,764,296,679.00</b>   | <b>14,774,424,000.00</b> |                                | <b>52,167,511.46</b> |



**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY (BRLPS)****Schedule-18****Significant Accounting Policies and Notes to Accounts****1. Overview of organization**

Bihar Rural Livelihoods Promotion Society (BRLPS) is a non-profit organization registered under the Societies Registration Act, 1860 and is promoted by the Government of Bihar to address rural poverty in the state of Bihar in joint collaboration with the World Bank. The Society has implemented the following projects / activities during the financial year 2020-21:

- a) National Rural Livelihoods Mission (NRLM)
- b) National Rural Economic Transformation Project (NRETP)
- c) Bihar Transformative Development Project (BTDP)
- d) Satat Jeevikoparjan Yojana (SJY)
- e) Sustainable Livelihoods and Adaption to Climate Change (SLACC)
- f) Mahila Kisan Sashaktikaran Pariyojana (MKSP)
- g) Lohiya Swachh Bihar Abhiyan -Swachh Bharat Mission (Gramin) (SBM-G)
- h) Lohiya Swachh Bihar Abhiyan –Lohiya SwachhYojna (LSY)
- i) Lohiya Swachh Bihar Abhiyan -Ganga Action Plan (GAP)
- j) Lohiya Swachh Bihar Abhiyan-Performance Incentive Grant-NAARS
- k) Lohiya Swachh Bihar Abhiyan-Swachh Bharat Mission (Gramin)-Extra Budgetary Resource.(EBR)
- l) Lohiya Swachh Bihar Abhiyan - Swachh Bharat Kosh (SBK)
- m) Lohiya Swachh Bihar Abhiyan - Nirmal Neer Priyojna (LIS)-SLWM

**2. Basis of Preparation of Financial Statements**

The Financial Statements have been maintained on double entry system adopting cash basis of accounting. Financial Statements are prepared in accordance with the Generally Accepted Accounting Principles including Accounting Standards followed in India to the extent applicable.

Preparation of the financial statements are in conformity with the Generally Accepted Accounting Principles requires the management to make estimates and assumptions that affect the reported amount of assets and liabilities on the date of financial statements and reported amount of revenues and expenses for the year. Estimates are based on assumptions that management believes are reasonable under the circumstances.

**3. Fixed Assets and Depreciation**

Fixed Assets acquired have been valued at cost including all direct costs i.e., purchase price, transportation expenses, installation charges and other expenditure incurred for bringing the fixed assets in working condition, including expenditure incurred prior to its first use. Memorandum records are maintained to exercise physical control over the assets.

No depreciation has been charged on the fixed assets in the financial statements.



4. **Revenue Recognition**

BRLPS received funds from the Rural Development Department/other Department Government of Bihar and Ministry of Rural Development (MoRD) for specified purpose.

Funds received have been recognized as income to the extent of the revenue expenditure made during the year after considering bank interest earned ( except MoRD sponsored schemes) and miscellaneous Income and the unutilized balance is shown as a part of the Restricted Fund. For expenditure incurred on Fixed Assets, a corresponding amount has been transferred to the Capital Reserve Fund.

In case of Interest earned on bank deposits with respect to MoRD schemes during the project period has been treated as project liability toward government. Gross interest earned has been disclosed as "Bank Interest" and TDS deducted thereon has been shown as "TDS Receivable".

5. **Common Expenses**

The Society has been implementing various projects. Expenditure directly related to a particular project is allocated to the concerned project. Moreover, certain common expenditures have been incurred by the SPMU for the projects. In the financial year 2020-21, Society has apportioned common expenditure in the nature of Community Institution Development and Project Management in the ratio of 300:145:89 between BTDP, NRLM and NRETP respectively.

6. **Valuation of Stocks**

Materials and office supplies acquired for the program are charged as expenditure at the time of payment. Memorandum Stock Register is maintained to control over the store item.

7. **Expenditure Incurred by Technical Service Agencies and Support Organizations**

MOUs/ Agreements have been entered with the Technical Service Agencies and Support Organizations. Payments against such contracts which are output based are charged to expenditure since these are linked to completion of pre-determined milestones.

8. **Accounting of Fund Disbursed to SHGs**

Funds released to Self Help Groves (SHGs) under Community Investment Fund/Support (CIF/CIS) are charged to the Income & Expenditure Account by the Society. As per Project Implementation Plan the said disbursed amount will be considered as loan. Moreover, SHGs will return the said amount to the CLFs/ BLFs through concerned VOs and no transaction will be held between SHGs and the Society at the time of refund of loan and rotation. Hence, the Society has charged the amount under Income & Expenditure during the year of disbursement.

9. Fund transferred for livelihood activates as Advance to Village Organizations (VOs) and expenditure has been booked on adjustment of such advances on the basis of Utilization Certificates Submitted.





10. **Unrecorded Future Liability:**  
As reported, there is no such unrecorded future liability.
11. Previous year's figures have been regrouped where necessary to conform to this period's classifications.

For Jaiswal Brajesh & Co  
Chartered Accountants  
FRN:-007915C

  
CA Sneha Agrawal  
MR No.415433



For and on behalf of  
Bihar Rural Livelihood Promotion Society

  
Chief Finance Officer

  
Chief Executive Officer



Date:-

To,  
M/s Jaiswal Brajesh & Co,  
Chartered Accountants,

Sub.: Management Assertion Letter

Sir,

This assertion letter is provided in connection with your audit of the financial statements of the **Bihar Rural Livelihoods Promotion Society (BRLPS)** for the year ended 31st March 2021. We acknowledge our responsibility for the fair presentation of the financial statements in accordance with the cash basis of accounting followed by the Government of India, and we confirm, to the best of our knowledge and belief, the following representations made to you during your audit:

- The project financial statements are free of material misstatements, including omissions.
- Project funds have been used for the purposes for which they were provided.
- Project expenditures are eligible for financing under the Loan/Credit agreement.
- Except some reported cases where in action have been taken as per rules, there have been no irregularities involving management or employees who have a significant role in internal control or that could have a material effect on the project financial statements.
- Procurement procedures as prescribed for the project have been followed.
- We have made available to you all books of account and supporting documentation relating to the project.
- The project has complied with the conditions of all relevant legal agreements, including the Financing Agreement, the Project Agreement, the Project Appraisal Document, and the Project Implementation Plan.

  
Chief Finance Officer  
BRLPS



  
Chief Executive Officer  
BRLPS







[www.brpls.in](http://www.brpls.in)



@brpls\_jeevika



@brpls\_jeevika



[facebook.com/jeevika.official](https://facebook.com/jeevika.official)



[BRLPS-JEEVIKA Official](https://www.youtube.com/channel/UC...)



**Bihar Rural Livelihoods Promotion Society**  
Vidhyut Bhawan - II, Balley Road, Patna - 800 021  
Tele/Fax : +91-612-2504980/60