



Annual Report

2012 -2013



JEEViKA

An Initiative of Govt. of Bihar for Poverty Alleviation
Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission, Bihar



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Mission Statement

- 1.5 crore rural poor mobilized into 10 Lakh SHGs
- 1 crore rural poor will be out of poverty.
- 15 Lacs Rural Youth will be skilled and placed in the formal sector.
- ₹ 12000 crore credit will flow from Institution sources.



EXECUTIVE SUMMARY

JEEViKA has efficiently mobilized women members and is looking forward to further intensify its verticals to achieve the organization objectives. Over the years, the lessons which have been learnt by JEEViKA were reflected in empowerment of the community institutions in the form of preparation of Annual Action Plan and Budget for the year 12-13 and its rolling out by the Cluster Level Federations.

JEEViKA expanded its interventions in 47 blocks out of the total 60 blocks under Additional Financing districts of Bihar Rural Livelihoods Project and another 65 blocks in the newer 12 districts under the National Rural Livelihoods Mission. By the end of FY-12-13, JEEViKA has its presence in 167 blocks across 21 districts of Bihar.

The National Rural Livelihoods Mission declared JEEViKA as a Resource Organization to support other SRLMs in building their capacity and supporting them in the implementation of mission objectives. The states like Uttar Pradesh, Rajasthan and Gujarat came forward to join hands with BRLPS and took support of Community Resource Persons in SHG formation and induction cum immersion of their project staff. Team from Maharashtra SRLM including its Project Director participated in the experience sharing exposure with the community institutions of JEEViKA.

JEEViKA brings culture within the organization as well as outside the

organization. The recruitment of 70 Young Professionals from esteemed Institutes like IRMA, IIFM, XLRI, IIT, TISS, KSRM, XISS, CIMP, MANAGE & XIMB has geared up other SRLMs and NRLM. Now, the other SRLMs like Maharashtra, Kerala and National Team are also hiring YPs. The YPs are expected to undertake quality work in their respective assignments to improve the lives of the poor.

The Institution Building and Capacity Building theme, focused on mobilizing the pre-existing SHGs, mobilisation of the left out poor, nurturing of the Cluster Level Federations (CLFs) and developing systems at the Village Organization (VO) level. With NIC, an application was developed on which after initial orientation and training, 1.25 lakh SHGs were mapped which will be taken into JEEViKA fold in the phased manner. For the mobilisation of the left out poor, cases were developed with the help of the Livelihoods School. Altogether 9000 left out poor were mobilized in 449 VOs. With the implementation of the scoping team in the newly entered villages covering 45 blocks in 5 districts, a total of 49,732 poorest of the poor households were identified & mobilized. 65 new Cluster Level Federations were formed, CLF bye-laws were developed and bank accounts of the 31 CLFs were opened.

In the VO system development, emphasis was given on conducting of Annual General Body Meetings (AGBM),



development of Annual Action Plan and Budget of the VOs, establishment of VO office and training on the Registration to the VO leaders, Book Keepers and Community Mobilizers.

The Accreditation of Community Resource Persons was also piloted in Khagaria district under the State of Art Centre "Training and learning centre by the community members and for the community members." Altogether more than 7000 dedicated CRPs were trained and they are providing services in SHG and VO formation and thematic expansion. The State Society for Ultra Poor and Social Welfare (SSUPSW), Patna also hired CRPs for mobilization of beggars and their Group formation. Out of the total 10 lakh members mobilized till Mar'13, 32% SHG members belong to the SC and 3.1% belong to ST Households.

This year in Micro finance, JEEViKA has crossed Rs 100 crore credit linkage amount in a single year. In Micro Insurance JEEViKA share is more than 90% of the total no. of member insured by LIC under JSBY in 2012-13.

"Badhte Kadam" a programme on Social and Financial Inclusion of Self Help Groups of rural poor women was organized in Patna on 9th March'13. This was in continuation of the "Badhte Kadam" program organized by JEEViKA in the year 2009, during which project had been initiated in 26 new blocks and 1800 SHGs had been credit linked. This year "Badhte Kadam" focused on Social and Financial inclusion and over 14000 SHGs spread over 55 Blocks of Bihar were credit-linked with banks for over an amount of ₹ 75 crore. The programme was graced by the Hon'ble Chief Minister

of Bihar, Deputy Chief Minister, Minister, Rural Development and Minister, Social Welfare Development Commissioner, Bihar; Secretary, Rural Development, Bihar; Regional Director, RBI; CGM, SBI, GM, SBI, Head Office Mumbai and a number of other senior government and bank officials. The Hon'ble Chief Minister of Bihar observed "SHG movement is a silent revolution in the society." Over 2000 SHG members were present during the occasion. 8112 students of SHG families covered under Janshree Bima Yojana received scholarship amount of ₹ 90 Lakh during this occasion.

A pilot was initiated on Total Financial Inclusion in Pilkhi Panchayat, Rajgir. The results were: 89% of the SHG members have SHG Account while 99.17 % eligible HHs linked with SSP beneficiaries, 41.8% insured under JSBY and 58 enrolled in SWALAMBAN. The pilot learnings will be replicated in 20 new blocks.

Social Development theme focused on empowering rural poor by improving access level of the poor in terms of entitlements, availability of the food, health services, improved nutrition and sanitation facilities. 1451 new Village Organizations procured food grains covering more than 2 lakh HHs and leading to the total coverage under FSF to more than 5 lakh households. To support the availability of the food at the door step, 100 PDS shops are run by the VOs and PDS run by Gayatri Village Organization in Nahub village, Rajgir was awarded "Best P.D.S. Dealer Retailer Award" for the smooth functioning by Food Corporation of India. The total number of SHG members getting direct benefit from PDS is 13873. During the year, 1443 Village Organizations started health

savings, amounting to ₹ 6.37 crore and 1540 new VOs received Health Risk Fund.

The year witnesses new intervention in the Social Development named “Community Health and Nutrition Care Centre”. 54 CNCCs were established in Gaya, Khagaria and Muzaffarpur. 1389 Pregnant and Lactating women were enrolled in CNCCs and 83 children out of 89 born with more than 2.5 kg weight. Only 2 women found with less than 6 gm hemoglobin.

Under convergence, a pilot under MGNREGA was carried out in 4 blocks and a total of 6453 work applications were generated, out of which 1884 works allotted. In mobilisation of differently abled, out of 8290 differently abled registered in camp, 5994 got the certificate and appliances. A total of 1.25 Lac SHG HHs were enrolled under Rashtriya Swasth Bima Yojana.

In livelihoods, Digital Green Intervention was piloted in Saraiya and Bochaha blocks of Muzaffarpur with an objective of developing videos on different agriculture practices, which could be used for dissemination of uniform information across the SHG groups. An Annual Integrated Livelihoods Micro-Plan was prepared which plans to take up System of Crop Intensification in 21 crops.

Two different initiatives were started to encourage farming in the flood affected KOSI region. 'Cultivation on sand depositions' (Balu Par Kheti) was piloted in Chameli JEEViKA Mahila Gram Sangathan of Gidramari village in Basantpur Block (Supaul district). 123 farmers joined together and undertook cultivation on sandy deposits on

approximately 5 acres of land. 'Boro paddy cultivation' is the second initiative to encourage agriculture in flood affected regions of Amour and Baisi blocks in Purnia district. A total of 906 SHG members undertook Boro paddy cultivation. Another Initiative was taken up in Khagaria District “Sack Farming”. A total of 1800 SHG households have done vegetable cultivation.

For the purpose of production and trading, 4 Producer Companies were established and around 2000 farmers were associated with these companies, serving 40,000 SHG households.

The hallmark of the Livelihoods team in the year was the poultry intervention. In poultry, the low cost model of Kuroiler was replicated. Altogether 1500 HHs have been engaged in the intervention and 2 mother units have been established.

In Non-farm, the intervention will be scaled up through cluster approach. For Agarbatti, an MoU has been signed with ITC. 720 SHG HHs were mobilized into 18 producer Groups comprising of 720 members in 4 blocks. In Madhubani, 2 PGs consisting of 95 artisans were trained on diversified production.

In Skill development and Placement, 12 new agencies were hired for providing skill development, training and placement to 30000 rural youths. An MoU was signed with MATRIX CLOTHING PVT.LTD for training and placement of 15000 rural youths in 3 years time and with KUDUMSHREE for training and placement of 200 Micro Enterprise Consultant at the village level covering 65000 SHG HHs. A total of 30292 rural youths were trained and placed in the organized service sector.



The online Rural Livelihoods MIS of JEEViKA was rolled out. The VO MIS was made operational. Under thematic MIS, Jobs MIS was piloted in Gaya and Muzaffarpur districts covering 6 blocks. 6500 Rural Youth Data Sheets were collected from these 42 blocks across 9 districts and entries made into the Jobs MIS. In Impact evaluation, base-line & mid line survey on 'Impact Evaluation of the Food Security Intervention' covering 4 project districts were carried out. To assess the profitability and production of the farmers doing SRI or SWI was conducted.

A study on MGNREGAS and PDS conducted by a team of Managers and Young Professionals. The new policies related to Training and Learning Centre, Cluster Level Federation, Financial Management, CNCC, PDS, MGNREGA, Poultry, Agarbati, VO Registration, were

developed. For the dissemination of the information/processes and promotion of cultural livelihoods, two agencies were hired – ICON Communication and I Land Informatics Ltd. known as Banglanatakdotcom. 1200 Shishya/artists received training and participated in district, state & national festivals.

A new HR agency SUTRA & TMI HR consortium was hired to recruit more than 5000 project staff. A special drive was conducted to recruit Govt. Officials on deputation, All the Statutory Compliance, under finance, administration and HR were met on time.

Based on the learnings of the Project over more than five years of implementation a learning Note has been prepared and the same has been included in this report.



PROJECT EVOLUTION- A Learning Document



Inclusion of PoP in JEEViKA

JEEViKA adopts a pro-poor inclusion strategy aimed at including the Poorest of the Poor (PoP) into the institutional fold by targeting the poorest hamlets of the village first at the time of village entry. The effectiveness of the strategy is reflected in the distribution of SHG members under SC and ST category as compared to the state's average. The higher percentage of SC & ST members indicates that JEEViKA's social inclusion strategy has effectively translated on to higher field level coverage.

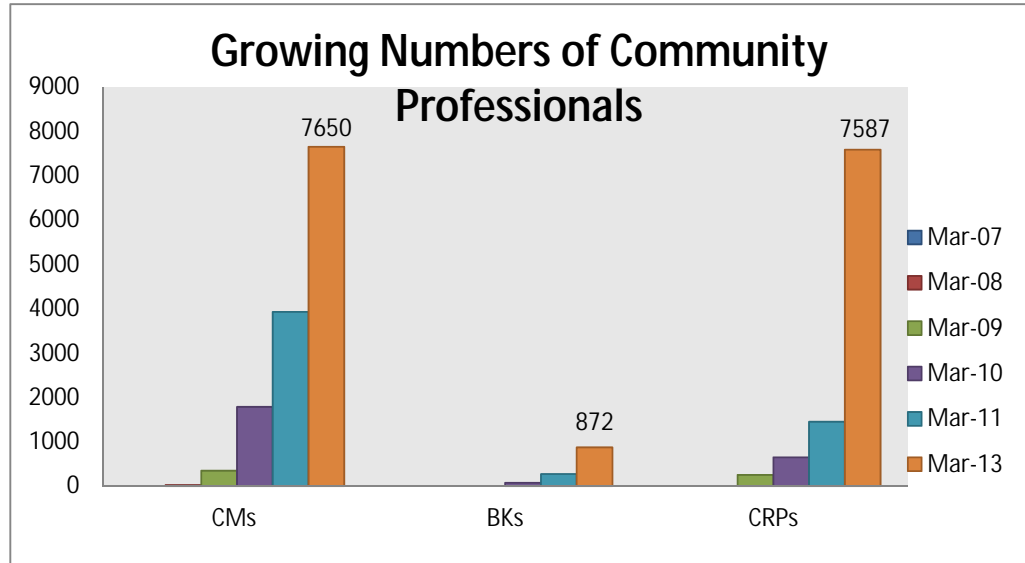
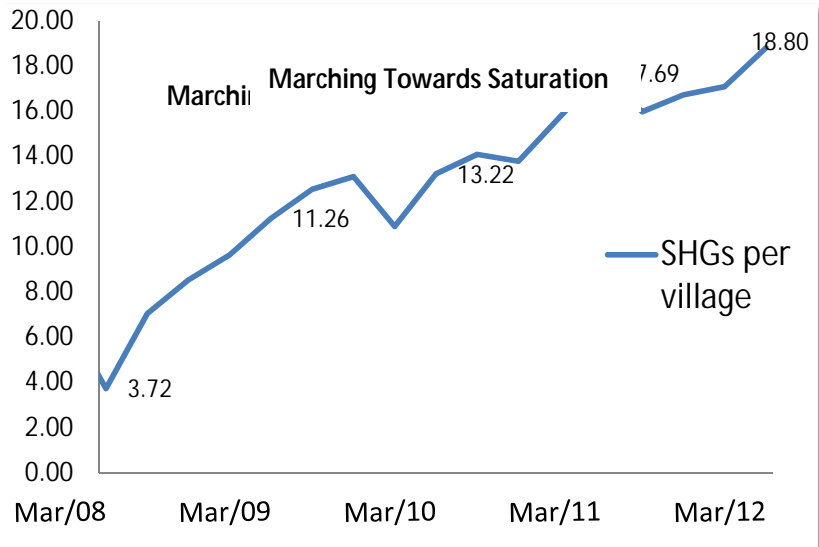
JEEViKA has come a long way since its inception way back in 2006. Significant progress has been made in the areas of institution and capacity building, financial inclusion especially promoting savings and establishing credit linkages with banks, vulnerability reduction through food and health related interventions and access to entitlements and income enhancement through livelihood interventions and skill building.

This document captures major trends for 102 blocks in 6 districts across various thematic and also gives a brief timeline of events across key verticals within JEEViKA.

Institution Building and Capacity Building

Over the past 6 years, JEEViKA has been successful in creating a strong and sustainable institutional base in the form of Self-Help Groups (SHGs) and their federations. Alongside, an ever growing cadre of community professionals including Community Mobilizers (CM), Book-keepers (BK) and Community Resource Persons has served as a solid facilitating backbone and a valuable resource for the future. In the old 55 blocks, the project is marching towards saturation with the number of SHGs per village reaching a strong 18.8, a big leap from 3.72 SHGs per village back in 2008. The percentage of SHGs under VO's fold has risen above 70%. Formation of CLFs has been on the slower side with 98 Cluster Level Federations formed by March' 13. The number of community professionals developed under the project has risen exponentially and have assumed specialized roles within the vertical.

75537 SHGs
5149 VOs
7650 Community Mobilizers
98 CLFs
7587 Community Resource Persons
3845 Village Entered
102 Blocks Entered



Institution Building & Capacity Building- Evolution over the years

2008-09

Dec'07

Pilot phase ends, BIF-I successfully organized

Mar'08

25 CMs and 183 field staff trained and placed

June'08

Scale up of 18 blocks, 28 external CRP teams

4627 SHGs

163 VOs

346 CMs

253 CRPs

Dec'08

- SHG COM ready
- More than 100 internal CRPs work with external teams
- Process Monitoring Initiated

2009-10

March'09

50 teams of Internal CRPs, more than 1500 SHGs formed VO modules and flip charts developed

June'09

59 Quality VOs for exposure identified
129 CMs identified

19175 SHGs

651 VOs

1786 CMs

● **650 CRPs**

Sept'09

- Scale up to 26 new blocks, JEEViKA IN 44 blocks now
- Special addendum for inclusion of left-outs
- Appraisal and payment of CMs transferred to VOs

Dec'09

- Revision of CM, CRP policy

2010-11

June'10

- Bihar NRLM ready
- Registration of VOs initiated
- 85 Master trainer CRP teams formed
- Hon'ble CM visits JEEViKA

34717 SHGs

1902 VOs

3927 CMs

● **1452 CRPs**



Sept'10

- Additional 13 blocks of Kosi region added
- Training cells at district level, ToTs for internal CRPs

Dec'10

MoU with MPDPIP
190 VO book-keepers trained

2011-12

March'11

World Bank
President Visits
JEEViKA



51344 SHGs

3476 VOs

● **5189 CMs**

3171 CRPs

June'11

BRLPS nominated as SRLM, Bihar

Sept'11

Training on Participatory Training Methodology



Dec'11

Partnership with Livelihoods School for case study based learning

2012-13

Mar'12

CLF formation initiated, 25 new CLFs

75537 SHGs

● **5149 VOs**

7650 CMs

7587 CRPs

Sept'12

- Scale up to 102 blocks, 47 new blocks in existing 6 districts
- Scoping team strategy for new blocks



Mar'13

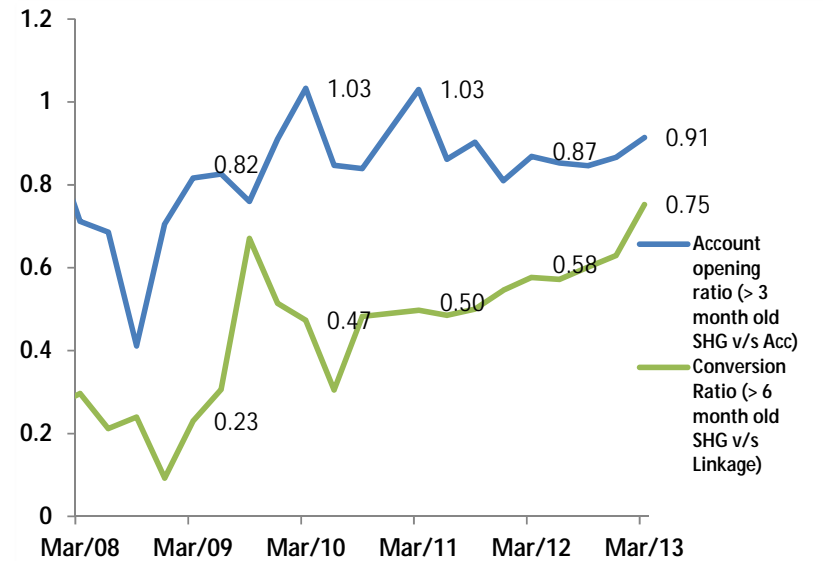
- 61 CLFs present their action plans
- PIA convergence pilot conceptualized

Financial Inclusion

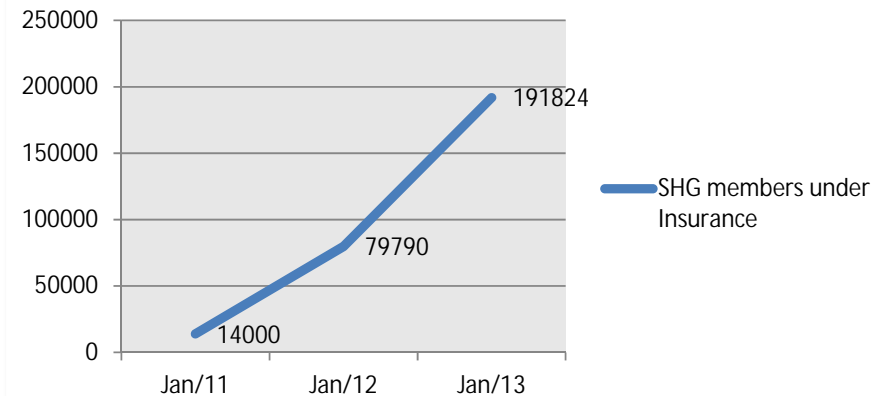
Microfinance in JEEViKA has progressed from strength to strength over the years. Not only the project has made big strides in leveraging institutional credit but also in implementing innovative practices and continuous learning to achieve greater efficiency. The account opening process for CBOs has been highly streamlined with every 9 out of 10 SHGs having a bank account by the time they are 3 months old. Policy level initiatives including introduction of Bank Mitra and higher 1st credit linkage amount have all contributed to a high conversion ratio (For every 10 SHGs more than 6 months old, 7.5 have been credit linked with the banks). Initial capitalization of SHGs has progressed with remarkable efficiency with nearly 87% of the groups receiving ICF by March, 2013.

JEEViKA has successfully scaled up coverage of SHG members under life insurance with 1,91,000 members insured under Jana Shree Bima Yojana (JSBY), with high claim settlement ratio(116 claims settled) owing to effective convergence with the insurance agencies. Alternate banking models have been successfully piloted and are being taken to scale to bring individual SHG members into the financial mainstream.

269 Bank Mitra
45853 SHGs credit linked
872 Book-keepers
191824 Insured under JSBY



SHG members under Insurance



Financial Inclusion- Evolution over the years

2008-09

Dec'07
Pilot phase ends, BIF-I successfully organized

June'08
Standardised and improved Books of Records

Sept'08
One month special drive for SHG account opening

559 SHGs credit linked

Dec'08

- Exposure of 35 bankers to AP
- Microfinance fortnight

2009-10

March'09
Post exposure high linkages, best performing bankers awarded

June'09
MoU with Nationalised Banks

Sept'09
MoU with RRBs, more bankers exposed to AP model

3697 SHGs credit linked
MoUs with more than 10 banks

Dec'09

- SLBC Steering Committee on SHGs
- Rs. 50000 as minimum first credit linkage
- ICF limit enhanced to Rs. 50000
- Bank Mitra concept introduced

2010-11

March'10
42 Bank Mitra trained and placed

12253 SHGs credit linked
14000 insured under AABY



Sept'10

- Mega Linkage event
- More than 4000 SHGs credit linked

2011-12

March'11
World Bank President Visits JEEViKA

25621 SHGs credit linked
79790 insured under AABY

Sept'11
Accounting manual for SHGs and VOs, 4000 SHGs credit linked



As on Mar' 13, 269 Bank Mitras are working with JEEViKA

2012-13



45853 SHGs Credit linked
1.9 lakh insured under JSBY, 116 claims settled
88.16 lakhs under SSY scholarship

"SHG movement is a silent revolution"

Hon'ble CM at Badhte Kadam



June'12

- JSBY rolled out, 35000 insured
- MoUs with 15 Banks in LWE districts
- Alternate Banking model piloted in Pilkhi

March'13
Badhte Kadam-II, More than 14000 SHGs credit linked.

Livelihoods

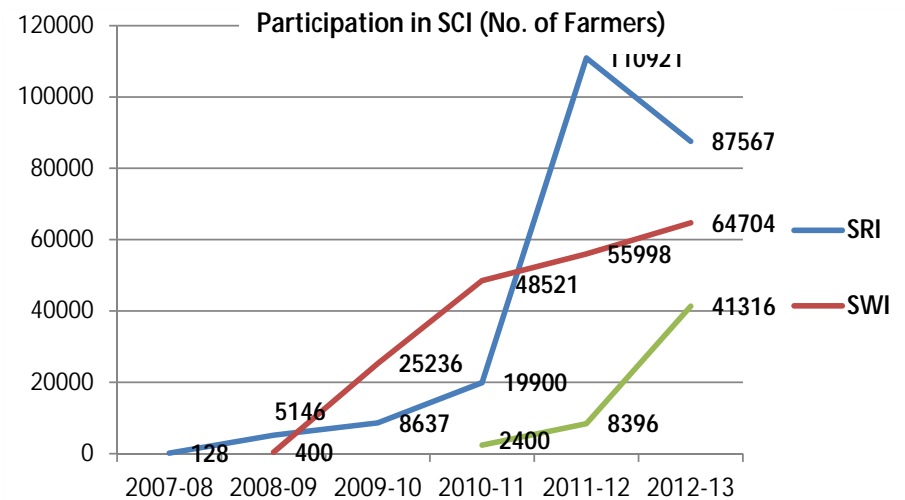
JEEViKA has efficiently utilized the institutional platform of SHGs and their federations to promote diverse livelihoods for the member households. Over the years, the number of farmers involved in farm based livelihoods intervention by JEEViKA, mainly System of Crop Intensification (SCI) has steadily increased (1,92,000* farmers this year) and members have diversified beyond rice and wheat to other crops including pulses, maize and vegetables. The success of SRI as a farming method has prompted its inclusion in the Agriculture Roadmap of Bihar in 2011. Specific activity based clusters of producers have been developed in Arts and craft, Bee-keeping, Agarbatti rolling, Goat Rearing and Backyard Poultry.

Community based extension system, driven by 6519 VRPs has been further strengthened by introduction of digital video based extension models (Digital Green). Also, renewable energy initiatives are being promoted in remote areas to create rural entrepreneurs. Nearly 16000 members are linked to 330 dairy cooperatives societies, availing better market prices and quality extension services. 4 Women Farmer Producer Companies are operational with long term business plans focused on creating sustainable income generating enterprises.

More than 30000 youths have been trained and placed so far and new process innovations like Job fairs, rural youth profiling and post-placement tracking are being successfully implemented. Bihar Innovation Forum II has been planned, aimed at identifying new innovators and partners to scale up livelihood activities as the project moves to an unprecedented scale under NRLM.

* Post 2011, a large number of farmer households belonging to JEEViKA SHGs have availed benefits from promotion of SRI by the Govt. of Bihar. Those households are not included in the given graph.

SCI in 19163 acres
87567 SRI farmers
15876 DCS members
6519 Village Resource Persons
30292 youth placed
64704 SWI farmers
41316 doing ZBNF and SCI



Livelihoods – Evolution over the years

2008-09

Dec'07

- Pilot phase ends, BIF-I successfully organized
- Action research on SRI with PRADAN

Mar'08

MoU with AHF on Madhubani painting



June'08

PVSP piloted with 673 farmers
Vermi-compost Training with ATMA

6500 Farmers linked with livelihoods

Sept'08

- More than 5000 farmers in SRI
- 81 VRPs trained

Dec'08

Action research on SWI with 400 farmers

2009-10

March'09

Cluster Adhiveshans to award best practising farmers

June'09

- MoUs with COMFED and EDA
- 85 youths placed by Aid-et-action

8637 SRI
25236 SWI
510 VRPs
62 DCS
148 youth placed

Sept'09

- SRI scaled up to 8000 farmers
- WFPC in Khagaria and Purnea

Dec'09

- More than 25000 farmers in SWI
- 15 DCS operational
- 97 Ha land registered for seed production by WFPC



2010-11

Mar '10

Bee-keeping initiated in Muzz.

June'11

329 VRPs trained on ZBNF

19900SRI
48521 SWI
1095 VRPs
122 DCS

Sept'10

- Livelihood support to 11 blocks of Kosi region



Dec'10

WFPCs produce 11 tonnes certified seeds

2011-12

March'11

- National Colloquium on SCI
- Skoch award to JEEViKA for livelihoods

110921 SRI
55998 SRI
4133 VRPs
245 DCS
2317 youth placed

June'11

- Convergence with BIPARD for direct trainers skill
- Youth profiling of more than 7000

Sept'11

- MoU with TERI for solar lighting in Purnea
- Job Resource Person (JRP) initiated

Dec'11

- Job Fairs in 20 blocks
- State level workshop in ZBNF
- 18 Agarbatti PGs formed

2012-13

Mar' 12

- Job Helpline piloted in Gaya
- 510 bee-keeping members

87567 SRI
64704 SRI
41316 SCI (other crops)
331 DCS
30292 youth placed

June'12

- 73 YPs inducted for supporting livelihoods
- Backyard poultry initiated in Gaya

Sept'12

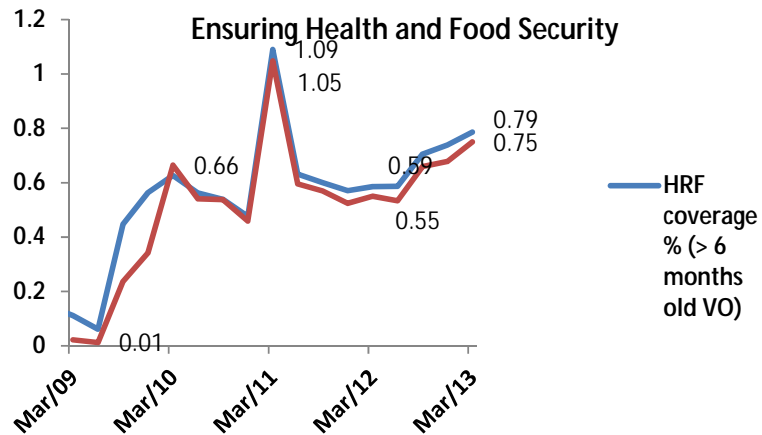
- Digital Green pilots in Muzz.
- ILP in 1510 VOs



Dec'12

6 poultry producer groups
12 new PIAs in Jobs

Social Development & Entitlements



JEEViKA Community Institutions have increasingly emerged as effective convergence units for last mile delivery under various govt. schemes. Also, the CBOs have shown great resilience and initiative in dealing with social issues at the community level. Innovative financial products like Health Risk Fund (HRF) and Food Security Fund (FSF) have been highly effective in mitigating health shocks and food insecurity. Nearly 79% of all VOs (more than 6 months old) have received HRF while 75% VOs (more than 6 months old) have undertaken collective food grain procurement under FSF.

102 village organizations are managing PDS shops, improving service delivery at the household level. A large number of VOs have initiated convergence with the local PRIs for accessing work under

MGNREGS. Increased awareness regarding entitlements and higher participation in Gram Sabha has resulted in exponential increase in demand registration and work allocated under the scheme. JEEViKA CBOs have also facilitated linkage of more than 1 lakh households with health insurance under Rashtriya Swasthaya Bima Yojana (RSBY), while more than 20000 community members have been issued disability certificates necessary for accessing related entitlements.

54 Community Health and Nutrition Care Centres are operational, ensuring better nutrition and health awareness amongst nearly 1400 pregnant and lactating women. With JEEViKA expanding across the state, the CBOs are expected to be the drivers of social change at community level and symbol of women empowerment in the state.

3255 FSF VOs
3991 HRF VOs
96 VO run PDS
54 CNCCs

20489 issued disability certificates
3621 beneficiaries under TSC
1884 allocated work in MGNREGS

Social Development- Evolution over the years

2008-09

Dec'07

Pilot phase ends, socially relevant non-negotiable for SHG members

Mar'08

MoU with JANANI, initiation of WOW (Women outreach worker)

June'08

Convergence under MGNREGS & TSC in Purnea

FSF & HRF pilot initiated

Signature Literacy initiated

Sept'08

• Flood relief work in Kosi region

Dec'08

HRF initiated in 10 VOs, FSF in 2 VOs

2009-10

March'09

Mobile medical consultancy with JANANI in 40 villages



290 HRF VOs

108 FSF VOs

21 WOW

1700 Social Security

1 PDS

Sept'09

More than 3000 forms submitted under Social Security

Dec'09

HRF and FSF scaled up

2010-11

Mar'10

- HRF made universal
- 50 women masons, 300 toilets constructed under TSC
- Plantation under MGNREGS

June'10

PDS license to 3 VOs

1178 HRF VOs

941 FSF VOs

18359 Social Security

3 PDS

80% Signature Literate

Sept'10

Partnership with UNICEF, construction of 574 toilets



2011-12

March'11

More than 18000 linked with social security schemes

2548 HRF VOs

1620 FSF VOs

102 PDS

1 CNCC

111910 under RSBY

Sept'11

76 VOs granted PDS licenses



Dec'11

- CNCC piloted in Khagaria
- 35 Balwadi centres
- 96 VO managed PDS

Mar'12

- PDS diversifies to oil and Pulses

2012-13

June'12

20 new CNCCs in Khagaria and Gaya

3991 HRF VOs

3255 FSF VOs

102 PDS

54 CNCCs

Sept'12

- State level team on disability
- 6000 disability certificates
- Nutri-gardens in 4 CNCCs

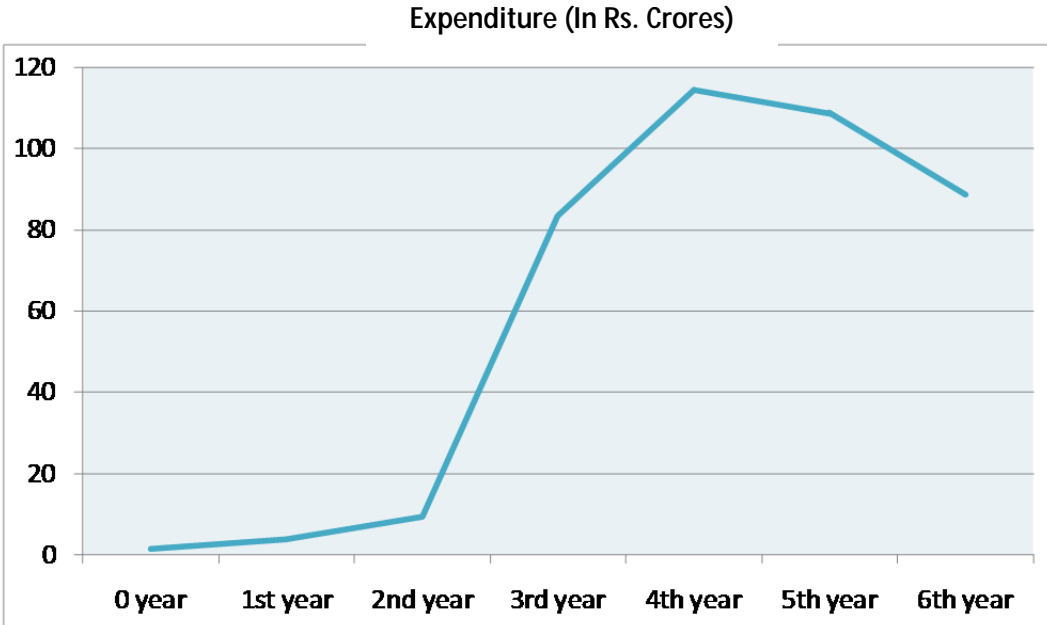
Dec'12

- 26000 work plans submitted under MGNREGA, 900 Jobs
- Surge in Gram Sabha participation post intensive convergence in 5 blocks

Expenditure Pattern IN BRLPS

JEEViKA project was initially planned to be implemented in 42 blocks of 6 districts viz. Gaya, Nalanda, Madhubani, Muzaffarpur, Khagaria and Purnea with a total funding of \$ 73 million by World Bank for the project duration of 5 years, starting 2007-08. The expenditure pattern in BRLPS largely reflects the learning curve of the project as it has matured over the years.

In the first 2-3 years, the project progressed at a slower pace with more focus on standardization of processes to be followed under each vertical. Also, the pace of geographical expansion of the project was slower. With various interventions piloted and best practices established under each, the subsequent scale up has moved at a much faster pace. The fund available under the initial project was fully utilized well within the project duration and an additional financing of \$ 140 million was also approved by the World Bank for deepening livelihoods within the existing 42 blocks and scaling up the JEEViKA model to 60 more blocks within the 6 districts, taking the total no. of blocks under JEEViKA to 102.



INSTITUTION & CAPACITY BUILDING

Strong institutions of the poor such as Self Help Groups, Village Organization and higher level federations provide greater voice to the rural poor for leveraging resources, entitlements and collective action.

The core function of the theme is to mobilize HHs in the fold of SHG and ensuring proper capacity building of their members and institutions. With its ongoing expansion, a large number of community based institutions (SHGs, VOs and CLFs) either through direct intervention or through partnership with SHPIs like Women Development Corporation (WDC), Project Concern International (PCI), Priyadarshani project of NABARD etc. work towards empowerment of the community. In the year, the theme emphasized on institutionalizing the major interventions & focussed on the strengthening the CLFs. To strengthen the capacity of CRPs, de-centralized CRP strategy system was developed.

PROMOTION OF SELF HELP GROUPS

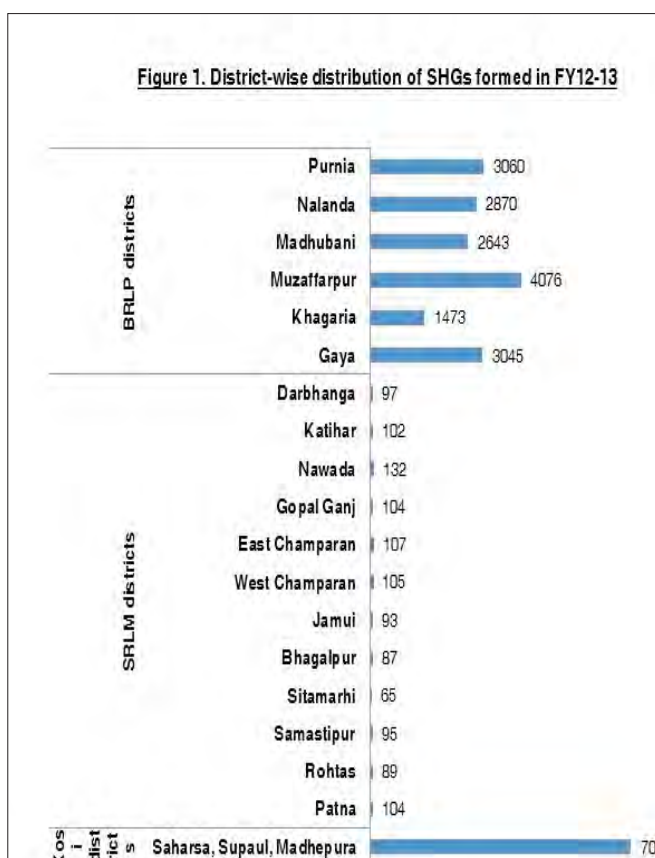
The focus was to cover the left out Poorest of Poor into the SHG fold. In the promotion of the left out HHs, VOs were involved and cases were developed with the help of Livelihoods School. In the first phase blocks, Internal SHG CRPs have formed 60% of the SHGs, 30% SHG have been formed by the project staff and remaining 10% have been formed by VOs. In the

second phase blocks, 20% SHGs were formed by the Project staff and the rest 80% of the groups by internal CRPs. The district-wise distribution of the SHG formation in the FY 2012-13 is as mentioned in figure -1.

SHG MAPPING PROCESS ACROSS THE STATE

In the FY 2012-13, the project has been successful in creating a comprehensive web based SHG mapping and grading for the pre-existing SHGs. For this, JEEViKA developed the formats and trained the DDCs and Directors DRDA. After the 1st round of training, all the L/Eos who were trained became the Master Trainers. In between, NIC, Patna was developed the

Figure 1. District-wise distribution of SHGs formed in FY12-13



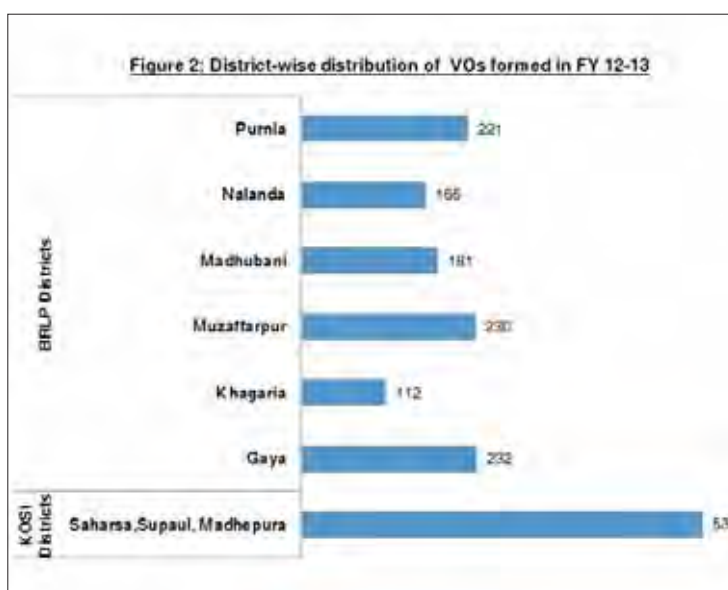


software and the Data operators were trained on the online MIS. Altogether more than 1 Lakh SHGs data was collected and uploaded till Mar'13.

FORMATION OF VILLAGE ORGANIZATION

During the FY 2012-13, the other focus area was on formation of Village Organizations and their registration. A total of 1672 Village Organizations were formed by the Community Resource Persons and Project field staff. Out of the total VOs formed in the year, 45% of the VOs were formed by the Project staff and remaining 55 % by internal VO CRPs. Gaya reported highest number of VOs formed with 232 VOs followed by Muzaffarpur and Purnia with 230 and 221 VOs respectively.

The district-wise distribution of the VO formation in the FY 2012-13 is as mentioned in figure 2.



FORMATION OF CLUSTER LEVEL FEDERATION AND ITS POLICY DEVELOPMENT

The SPMU taking the experience from the various Projects and feedback from the community institutions, developed the Community Operational Manual. Along with COMs books of record were also developed. Taking the experience from Gaya and Muzaffarpur, It was realized that CLF needs a dedicated team / effort. So, a dedicated team of Training Officers and Area Coordinators were selected and trained. By forming the dedicated team, 28 CLFs were made functional, 65 CLFs were formed and trained.

Finalisation of SHG, VO & CLF Bye-laws

Bye-laws for SHG, VO & CLF were finalized and rolled out at institution level. These bye-laws detailed about the administrative, financial and statutory systems essential for smooth functioning of the institutions.

COMMUNITY CADRES

In order to manage the Community Based Organization (CBO) activities, a cadre of community professionals, accountable entirely to the institutions. These professionals are trained and groomed by JEEViKA facilitation team initially before they take over the responsibilities assigned by the institutions. The community cadre includes Community Mobilisers, Book keepers, Bank Mitras, Village Resource persons etc. who have gained experience by working with the community and have become community professionals. These home grown "Community Professionals",

provide a unique and sustainable resource—they have local knowledge to communicate effectively with their peers, trusted by the communities, and motivated to find local solutions to the problems faced by the community.

By the end of March 2013, 7650 Community Mobilizers, 872 VO Book Keepers , 269 Bank Mitras & 6517 VRPs were trained and are playing a crucial role in developing the grass root institutions. They are responsible for mobilization of the community members, organizing regular meetings of the SHGs and VOs, maintaining books of records of the SHGs and VOs and opening of the bank accounts etc.

COMMUNITY RESOURCE PERSON

JEEViKA believes that community to community cross learning is the best way to facilitate social mobilization and ensuring the sustainability of these Community Institutions. The Community Resource Person (CRP) strategy targets on the formation of the Self-Help Groups and further ensures that these groups are nurtured to become sustainable and strengthens them by the identified groups of women who emerge as the leaders in the community.

The experience of working with them

reveals that the Community Resource Persons are effective in sharing their experiences and in breaking up the mindset of the poor, can convince them easily and are able to create a very positive environment for promoting and building new SHGs in new villages/blocks. CRPs are expected to deliver defined set of outputs in a given time frame and are used primarily as strategy to trigger the process and support the facilitation team and work on a campaign mode to address specific tasks especially on scale.

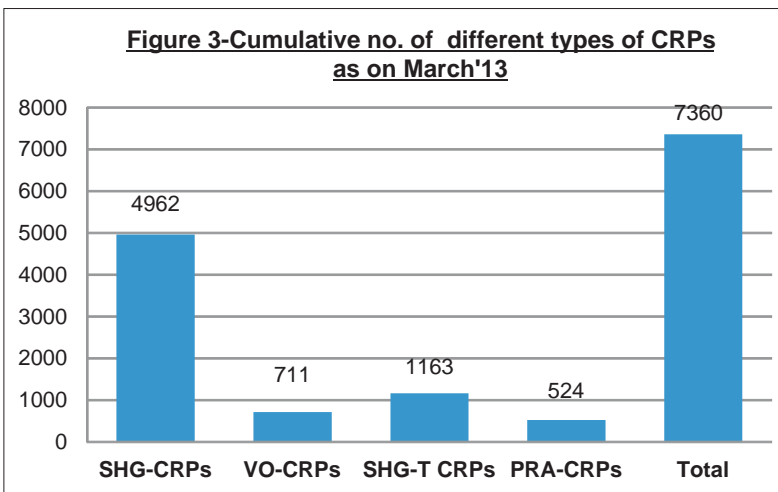
Currently, the project is working with 7587 such CRPs performing specific roles. Out of the total CRPs, 4962 are involved in SHG formation, 711 in VO formation, 1163 in SHG training and 212 CRPs in thematic. 524 CRPs from across the themes have undergone PRA Technique training conducted by SSK , Lucknow.

Inclusion of Community Federation Members into the NRLM advisory committee

Ms. Ravina Khatoon, Vice-President of Deepak CLF, Dhamdaha block from Purnia district was selected as a federation representative from Bihar in the NRLM Advisory Committee, Gol. She attended the meeting of NRLM

advisory committee on 25th July'12 in Delhi. This committee is headed by the Hon'ble Minister of Rural Development, Gol. Ms. Ravina Khatoon presented before the committee, the functioning of VO, role of institution in poverty reduction, providing benefits of government schemes and other tailor

Figure 3-Cumulative no. of different types of CRPs as on March'13



made products in the form of FSF and HRF interventions for the poorest of the poor. She also briefed about the functioning of PDS, the challenges faced by the community and remedial measures to improve the functioning of PRIs and government flagship programmes like MGNREGA.

ESTABLISHMENT OF TRAINING AND LEARNING CENTRE

The Training and Learning Centre was established in Khagaria. This is an organization that comprises of skilled Community Professionals and Community Resource Persons that have distinguished themselves in implementation of project interventions at SHG and VO levels. This organization will be community owned and managed by them. It will be a centre of excellence in terms of nurturing and providing customized trainings to the Community Professionals and CRPs.

CAPACITY BUILDING

Training of Staff on 'Effective use of Participatory Training Methodology'

24 Training Cell staff from 9 districts attended a 4 days training program at Sahbhagi Shikshan Kendra (SSK), Lucknow on 'Effective use of participatory training methodology'. This training program was an advanced version of Participatory Training Methodology. The major focus of the training was on building clarity about the appropriate use of different participatory training methodologies and their relevance in different contexts.

ToT on Administrative, Financial and Statutory Systems of the VOs

A three day training program on training of trainers (ToT) for training pool was organized in which 35 staff participated.

The training aimed to establish systems on administrative, financial and statutory management in Village Organizations. The ToT emphasized importance of VO in proper working of operating policies and procedures of the VOs administrative, financial and statutory management. The training primarily focused on policy, guidelines and reporting system. Accounting procedures were also included to support the policies.

Participation of CLF Leaders in National Conference on Community based approaches for Inclusive Growth at Hyderabad

A 3 members team comprising of 2 CLF leaders and 1 staff were sent to Hyderabad to participate in National Conference on community based approaches for Inclusive Growth through Micro-finance and Livelihoods promotion. In the 3-days conference, they were exposed to different models of federations at Andhra Pradesh.

Training cum Exposure to Pudhu Vaazhvu Project, Tamil Nadu and Dhan Foundation, Madurai

A 14 members team comprising of young professionals, state and district level staff went on a 10 days exposure cum training at Pudhu Vaazhvu Project in Tamil Nadu and Dhan Foundation in Madurai. The objective of this exposure cum training program was to learn the functioning of CPLTC (Community Professional Learning and Training Centre), VPRC (Village Poverty Reduction Committee) and federations promoted by Dhan foundation.

MICRO FINANCE

The Micro Finance domain in the year 2012-2013 has achieved new heights as the Bank credit linkages of the Self Help Groups crossed ₹ 100 crores. A Financial Inclusion programme marked the SHG Linkage success and Micro Insurance progress under JEEViKA. The enrolment under Janashree Bima Yojana has also been continuing to expand its outreach in saturating the rural sector. Additionally much effort has also gone into capacity building through various workshops and training sessions for project staff and community institutions covering 9 districts.

BADHTE KADAM MARKING ACHIEVEMENT IN MICRO FINANCE

On 9th March 2013, "Badhte Kadam" - programme on Social and Financial Inclusion of Self Help Groups of poor rural women was organized in Patna. More than 14000 SHGs spread over 55 blocks of Bihar were credit linked with ₹ 75 crore. Additionally an amount of 90

Lakh was disbursed as scholarship among 8112 students from the SHG families covered under Janashree Bima Yojana. Nearly 2000 community members were present in the event and a few of them also shared their experiences, expressing their resolve to surge ahead. The programme had been graced by the Hon'ble Chief Minister, Minister Rural Development and Minister Social Development besides Development Commissioner; Secretary, Rural Development; Regional Director, RBI; CGM, SBI and a number of other senior government and Bank Officials. The Honorable Chief Minister observed "SHG movement is a silent revolution towards the development of the society".

MICRO INSURANCE

The micro insurance portfolio has been designed and implemented across the SHG network with significant ground work preparation. The micro insurance portfolio offered a scheme 'Aam Admi



Table 1: Insurance enrolment and service delivery status under Janashree Bima Yojana till Mar'13

District	Cumulative Enrolment in 2012-13	Cases Reported	Cases Submitted to LIC	Settled	Settlement against cases Reported (%)	Settlement against cases Submitted to LIC (%)
Gaya	40576	39	33	30	76.92	90.91
Khagaria	16700	8	6	5	62.50	83.33
Madhepura	15396	16	12	10	62.50	83.33
Madhubani	21609	12	12	8	66.67	66.67
Muzaffarpur	26716	22	18	18	81.82	100.00
Nalanda	35449	37	29	28	75.68	96.55
Purnia	17436	18	13	13	72.22	100.00
Saharsa	7862	8	4	4	50.00	100.00
Supaul	10080	4	4	4	100.00	100.00
Grand Total	191824	164	131	120	73.17	91.60

Bima Yojana' which is supported by the Government of India and maintained by Life Insurance Corporation of India. The scheme is floated at a subsidized premium of ₹ 100 for the rural poor and is designed to be rolled out by JEEViKA as a Nodal Agency. In the financial year 2012-13, there have been 191824 insurance enrolments of SHG members under Janashree Bima Yojana. Details of which is mentioned in Table - 1.

Additionally the project pays attention to important aspects of easy claim settlement and leveraging of scholarship amount under Shiksha Sahyog Yojana (SSY). An amount of 90 Lacs was disbursed as scholarship among 8112 scholarship by LIC under SSY. This has been shown in Table - 2.

Table 2: Status on Shiksha Sahyog Yojana till Mar'13		
Particulars	Amount in Lakhs	Numbers
No. of Scholarships sanctioned by LIC	41.33	4085
No. of Scholarships already paid by LIC	48.33	4028
No of Students receiving Scholarships	89.65	8112

Considerable effort has also gone into the service delivery aspect of the product as well. Liaising with the LIC and regular follow up has resulted in speeding up the Claim Settlement process. Out of 164 death claims filed, 120 claims have been settled with the benefit being credited to the bank accounts of the beneficiaries.

Development of Micro Insurance and Total Financial Inclusion Manual

Following the implementation of the first phase of Janshree Bima Yojana and TFI pilot project in Pilkhi, the manual for both the processes have been designed and finalized. The Micro Insurance manual broadly covers the Guidelines of Enrolment, Claim Settlement and Shiksha Sahyog Yojana. Also an FAQ for the Enrolment process has been prepared to help the correct data entry of the member details. The Total Financial Inclusion Manual has also been developed simultaneously based on the leanings in the pilot program at Pilkhi.

TOTAL FINANCIAL INCLUSION

BRLPS made an attempt towards rolling out a pilot on integrated model of Total Financial Inclusion in Pilkhi Panchayat of Rajgir Block in Nalanda district. Under the TFI (Total Financial Inclusion) pilot, an integrated model of ensuring access to different financial products was undertaken.

It aimed at providing financial literacy and credit counseling to SHG members to begin with. This formed the core of the effort and idea was to reach out to large number of community members on inter personal basis to put across information about different financial services. The pilot is based on the indigenous model of taking services of "Vitta Mitras" or "Community Resource Persons for Financial services" who are SHG women members only and reaching out to community and sharing information about financial services on inter personal basis. Some of the features that have been covered and envisioned under TFI are following:

- Financial Literacy and Credit Counseling of SHG members on

various financial services like savings, credit, remittance, insurance, pension etc.

- Ensuring Access to Banking Service (Opening of Savings Bank Account for Individual Members)
- Utilization of Business Correspondent Model (Alternate Banking Channels) besides the Branch Networks for accessing banking facilities.
- Insurance for SHG members under Jan Shree Bima Yojana and putting across information about government sponsored insurance products like Rashtriya Swasthya Bima Yojana (RSBY).
- Account opening of Individuals who are entitled for Social Security Pensions from the Government.
- Transfer of Social Security Pensions through Electronic Benefit Transfer (EBT).
- Integration of Over Draft and ATM facility for women members.
- Introduction of pension policy for members under New Pension Scheme (NPS-Lite).

Results of Total Financial Inclusion in Pilkhi Panchayat

- Total Number of SHGs : 111
- Total Number of members: 1258
- Total Number of accounts opened: 1113 (89% out of 1258 members)
- SHG members Insured under Jan Shree Bima Yojana: 513 (which is 42% of the total eligible members, i.e, 1227)
- Total members eligible for Social Security Pensions: 361
- Access of Social Security Pension through EBT: 357
- Number of members covered under New Pension Scheme-Lite (NPS-Lite or Swablamban): 58





Based on the above concept, a pilot has been initiated in Pilkhi Panchayat of Rajgir Block.

Considering the impact of the pilot, the decision has been taken to scale up the pilot in following 20 blocks across 9 districts. Partnership with different banks on utilization of Business Correspondent Model, Over Draft facility to SHG members, Registration under Swablamban etc is being discussed and there is a positive response on the same from the bank side.

Training to Community Cadres around Books of Records and Micro Planning

In the year of 2012-13 year, 5842 Community Cadre have been trained on different Books of Records and Micro Planning. The areas of training have

been Book of Records at SHG level and VO level, Financial Literacy and Credit Counseling, Micro planning, Micro Insurance and Bank Account Opening.

Training to Project Staff in the form of District Workshops

A one day Micro Insurance workshop was organised in 7 District locations with project staff participating from 9 Districts. The workshop had a consolidated agenda to discuss on the following:

- Insurance enrolment process under Janashree Bima Yojana
- Claim Settlement process to manage the service delivery of Janashree Bima Yojana
- Processing the Sahyog Shiksha Yojana nominations from the community

Training of Project Staff on Books of Records

Regarding the Training on Book of Records, 1049 Project Staff were trained across 9 Districts. The areas of training have been Book of Records at SHG level



and VO level, Financial Literacy and Credit Counseling.

OPENING OF SAVING ACCOUNT AND CREDIT LINKAGE

The Bank Linkages of the SHGs set new records for further expansion in the State of Bihar. The detailed strategy executed across the 55 Block Project Implementation Units resulted into credit linkage figures to go up. Continuous

endeavours were made to follow with banks to ensure supply of savings and credit linkage forms and it could be possible with the continuous support of bank authorities and concerned branch managers. Altogether, 14286 SHG savings accounts were opened and 20219 groups with an amount of ₹ 10457.55 Lac were credit linked in the year 2012-13.

Table 3- SNAPSHOT- BANK STATUS REPORT AS ON 31st MARCH 2013

SI	Banks	No. of SHG's Savings A/C opened as on 31st Mar'13	Progress (FY - 2012-12)	No. of SHG's Bank Credit Linkage done as on 31st Mar'13	Progress (FY - 2012-12)	Bank Credit Linkage amount as on 31st Mar'13 (in Rs. Lakhs)	Progress (FY - 32012-13) (in Rs. Lakhs)
1	Uttar Bihar Gramin Bank	13535	4363	11461	5155	5655.76	2557.22
2	State Bank of India	10691	3131	8882	3695	4246.267	1803.097
3	Punjab National Bank	8248	2300	7150	3397	3575	1726.9
4	Madhya Bihar Gramin Bank	5172	129	4468	1979	2097.5	1067.89
5	Bank of India	4604	1202	3884	1600	1940.34	893.9
6	Bihar Kshetriya Gramin Bank	2957	533	2806	1065	1403	572.95
7	Central Bank of India	3992	1152	3066	754	1539.8	418.12
8	Bank of Baroda	2040	227	1488	575	744	363.5
9	United Bank of India	1206	364	751	445	366.5	224.9
10	Uco Bank	894	228	649	489	324.5	244.5
11	Union Bank of India	887	232	576	350	288	192.57
12	Canara Bank	638	270	553	281	276.5	150.5
13	Allahabad Bank	748	155	517	434	258.5	241.5
TOTAL		55612	14286	46251	20219	22715.67	10457.55

SOCIAL DEVELOPMENT



Social Development theme works towards empowering rural poor by improving access level of the poor in terms of entitlements, availability of the food, health services, improved nutrition, better education and sanitation facilities. Key focus areas of the theme during the year 2012-12 were:

- Food and nutrition security
- Health and sanitation
- Entitlements

FOOD SECURITY INTERVENTION

Food Security refers to the availability, accessibility and affordability of food grains at a household level. Food insecurity amongst its members necessitated JEEVIKA to initiate a dedicated intervention to ensure the availability of food to its members during the critical times. Food security is a community managed food procurement and distribution mechanism, which meets the food requirement of the SHG members.

Food Security is a demand based intervention, wherein the demand generated by the SHG members is supported by the Food Security Fund (FSF). During this year a total of 1635 new VOs procured grain through FSF.

Table - 4 Status on FSF Intervention in FY 2012-13

Activity	Q1	Q2	Q3	Q4	Total
No of new VOs engaged in Food Security Intervention	234	590	365	446	1635

COMMUNITY HEALTH AND NUTRITION CARE CENTERS(CHNCC)

Community Health and Nutrition Care Centers(CHNCC) are community managed health and nutrition care centers to improve nutrition and nutrition seeking behaviour amongst pregnant women, lactating mothers and infant children by providing them nutritional diet thrice a day. In FY 11-12, this innovative intervention was piloted in Alauli block of Khagaria district. However by the end of FY 12-13, 53 new CHNCCs have been opened in districts of Gaya, Muzaffarpur and Khagaria bringing the total number of CHNCCs operational in project districts to 54. To support these centers Centre Management Committee have been formed (CMC) comprising JEEViKA Saheli, cook at CNCCs and health subcommittee members have been formed for proper functioning and redressal of issues at each center. JEEViKA Saheli at these centers also provides information and training to the enrolled members on health and hygiene aspects. For having a better monitoring system books of records have been placed at VO level and CHNCC-MIS has been developed and will be rolled out in these centers in coming months. This year some innovative concepts were also introduced at these centers. Concept of kitchen garden was introduced to ensure availability of fresh and organic fruits and vegetables at these centers along with bringing behavioural change amongst the community members to motivate them cultivate and consume organic products grown on their own homestead land. Besides this smokeless chullahas and weighing machine were procured at these centers. Smoke less chullahas would reduce fuel consumption and

help in efficient cooking. Weighing machine would help them to regularly monitor the growth of the members at these centers. During this year 25 nutri garden have been established and weighing machine at 6 centers were placed.

PUBLIC DISTRIBUTION SYSTEM

It has been one year since JEEViKA got in hand in the Food Security Welfare Scheme of Government which is popular in every household, especially the Below Poverty Line (BPL) Households. Public Distribution System being welfare scheme has acted as a boon for the rural poor. The whole concept of entering into this food security scheme was to ensure the availability and accessibility of affordable food grains to the rural population round the year. In the lean period when it is difficult for the farmers to afford food grains at market price, then such a welfare scheme acts as a boon for them to meet requirements of these farmers and their families. The district wise figure is as mentioned Table - 5.

Districts	No. of Vos running PDS	Total No. of beneficiaries
Gaya	13	3908
Khagaria	14	3256
Purnia	25	11663
Muzaffarpur	5	3885
Madhubani	19	9434
Nalanda	24	9772
Total	100	41918



A state level workshop was organized on “Books of Records”. The workshop was organized all the PDS Book Keepers, concern Area Coordinators and Community Coordinators from districts running PDS. Mr A.K Mitra, Deputy Chief Stock from State Food Corporation oriented the participants and answered the queries associated to PDS management.

A district level workshop on “Management of VO-run PDS” was also organized for ACs and CCs in Purnia district. During the workshop, SDO Dhamdaha, SDO Banmankhi and respective marketing officers interacted with the participants and the project staff. The PDS run by Gayatri Village Organization in Nahub village, Rajgir was awarded “Best Retailer Awarded” by from the smooth functioning by FCI.

HEALTH INTERVENTIONS

Community Managed Health Savings, Health Credit & Health Insurance are the three wheels on which the Health program of JEEViKA rides. Health saving is a monthly saving of Rs 5 to Rs 10 per month. The total saving pulled together at the SHG level is transferred to the

community fund at the Village Organization level and this money saved and collected by the VO is used at the time of emergency health care need and as top up to the project fund.

Health Risk Fund on the other hand is a form of Health Credit provided to the Village Organizations. It is a grant aided by the project, a supplement to the savings made by the community members. But to derive benefit from the HRF, the members are required to follow a regular saving cycle. The Table - 6 shows the progress.

Table 6: Status on health interventions

Total number of VOs doing Health Saving till Mar'13	3991
Health saving amount in crore till Mar'13	6.37
Total no. of VOs received HRF-CIF till Mar'13	3411

RASHTRIYA SWASTHA BIMA YOJANA

A convergence meeting with the Executive Director of Labour and Employment Department, Insurance Companies and the Third Party Administrators (TPA), was held with an agenda to strengthen the service delivery mechanism of the scheme leading to an efficient implementation. Altogether with the effort of JEEViKA 1.25 lac HHs enrolled under RSBY and almost 20% got benefitted.

Around 1184 community cadres were trained. They were provided BPL list of their field areas and the IEC (Information, Education & Communication) material, list of empanelled hospitals and Panchayat wise enrolment route plan for the efficient implementation of this scheme.



SANITATION AND HYGIENE

With an objective to promote safe disposal of human excreta by improving facilities through construction and usage of sanitary toilets, JEEViKA is promoting the intervention Nirmal Bharat Abhiyan (NBA) earlier known as Total Sanitation Campaign (TSC) in 10 blocks of Gaya, Nalanda and Purnia under Altogether 3621 toilets were constructed.

Differently Abled and Pension

A state level team of physically challenged people from the existing staff of JEEViKA was constituted. This team of physically challenged people is responsible for conducting surveys, identification of people with disability, organizing medical check-up camps and also assists in getting certificate of disability. The surveys were conducted in Madhubani, Gaya, Khagaria, Nalanda and Muzaffarpur districts and a total of 20498 people with different types of disabilities were identified. Medical check-up camps were organized in Gaya, Muzaffarpur and Madhubani districts and a total of 8290 people were registered during the camp. 5994 people got disability certificate from PHCs and District Sadar Hospital.

Mahatma Gandhi National Rural Employment Gurantee Scheme (MGNREGS)

A campaign was carried out to encourage demand registration in Lakhnaur, Musahari, Noorsarai and Dhamdaha blocks. 6453 work applications were submitted to PO office

, against which 1884 members were allotted work. This was done on a pilot basis and the plan is to roll out this strategy in all the project districts. A new concept of bridge financing was also introduced in 14 VOs so that laborers are not discouraged to work because of delay in payment under MGNREGS.

Another step to support the program was rolling out of the VRP policy according to which the VRP would be tagged with a VO and would be responsible to collect the demand registration form from the VO members and submit the same to Panchayat Rojgar Sewak. VRPs would also help members in account opening and liasoning with block team for getting MB booking done in time.

Trainings, workshop and exposure visit of the staff was also done for effective implementation of the program in the project area. Bharat Nirman Volunteers (BNVs), Village Resource Persons, Panchayati Raj Institution members, Panchayat Rojgar Sewaks were trained for including new and additional works permitted in MGNREGA during the scheduled Gram Sabha meetings. 49 people including BNVs and Mukhiyas participated in a national retreat on MGNREGA held at APARD, Andhra Pradesh. A team of 20 members from JEEViKA went to Rajasthan to understand the implementation, processes involved and innovations done for an effective implementation of MGNREGS in Rajasthan.

LIVELIHOODS

The Agriculture theme focused on intensification and diversification of the multi-sectoral activities for strengthening the existing livelihoods activities and also initiated new livelihoods interventions.

The theme prepared Annual Integrated Livelihoods Micro-Plan for raising demand from the SHG households, following which micro-planning on agriculture intervention was carried out with the SHG members in 1510 Village Organizations covering 1278 villages. It was planned to take up System of Crop Intensification on 21 different crops. As per the Annual Integrated Livelihoods Plan a total of 182807 SHG households undertook cultivation of different crops during this year.

SYSTEM OF RICE INTENSIFICATION

Since 2007, JEEViKA has been promoting SRI as a measure to enhance food security of the poor and the landless SHG households. In the FY 2012-13, a total of 76787 new SHG households undertook SRI on 9422 acres of land across 09 Project Districts.

SYSTEM OF WHEAT INTENSIFICATION

This year, a total of 64704 SHG households undertook cultivation of wheat through SWI on 6086 acres of land.

SYSTEM OF CROP INTENSIFICATION

The System of Crop Intensification was also adopted to enhance the yield of maize, pulses and vegetables by SHG households. A total of 41316 SHG households undertook cultivation of maize, pulses and vegetables, on 3306 acres of land in 8 Project districts.



Table 7- Status on agricultural intervention taken up in FY 12-13

Intervention	Number of Farmers	Area in acres
Paddy	87567	9772
Wheat	64704	6086
Vegetable Cultivation	38528	1546
Green gram cultivation	7604	653.97
Maize	9991	1287.87
Rapeseed/ Mustard	2442	162.99

ZERO BUDGET NATURAL FARMING

The Project is promoting community managed sustainable agriculture practices by encouraging SHG household farmers to use locally available resource for pest control and addressing productivity issues. Zero Budget Natural Farming (ZBNF), a technique involving use of locally available natural material such as cow dung, cow urine, neem leaves etc. to control pests and increase soil biota had been piloted during the last year with 575 farmers and scaled up to 11660 farmers this year.

Kitchen Gardening

During the year 3371 SHG households practiced kitchen gardening.

INNOVATIVE INTERVENTIONS IN AGRICULTURE SECTOR INITIATED

Paddy cultivation through BORO technology:

Usually in the flood affected areas in Bihar, farmers are not able to do cultivation in kharif season or in the rabi season due to water logging problem in the low lying areas. Hence, cultivation of paddy through Boro technology is a good option for farmers in the flood prone areas.

A total of 906 SHG members in Purnia

district carried out cultivation of paddy through Boro technology on 48 acres of land. The average yield of paddy through this technique is 8-10 tonnes/hectare. Farmers in Purnia adopted 'Dapong method' for nursery raising which took around 15-20 days only to get saplings.

Cultivation on sandy depositions (BALU PAR KHETI):

With an objective of encouraging farming in the Kosi flood affected region, cultivation on sand deposits was piloted in Chameli Jeevika Mahila Gram Sangathan of Gidarmari village in Basantpur block with support

from Dr. OP Rupela, a renowned agriculturalist from the World Bank. 123 community members joined together and undertook cultivation on sandy deposits on approximately 5 acres of land. The initial process of 'Balu Par Kheti' started with making boundary and planting vegetation like coconut trees, lemon grass and mulberry plants.

Sack farming: Cultivation of vegetable through sack farming was a new concept piloted in Khagaria district this year. Currently a total of 1800 SHG households have done vegetable cultivation through sack farming. This method of vegetable cultivation primarily focuses to enhance nutritional intake of farmer's household having no land or having very small landholding.

Agriculture extension programme:

An MoU was signed with Digital Green Trust. Digital Green and JEEVIKA would work together for developing, facilitating and promoting the use of participatory video and mediate instructions towards capacity building of rural community. The program would be implemented in 60 blocks of 22 districts covering 10,023 village



Organizations. The program has been piloted in Saraiya and Bochaha blocks of Muzaffarpur district.

Women Farmer Producer Company (WFPC): Two Producer Companies with are 1945 shareholders is serving 40,000 members in Khagaria and Purnia. Generally they are engaged in seed production of wheat, paddy and moong.

Two more women farmer producer companies were formed in Bochaha block of Muzaffarpur district and Harnaut block in Nalanda District. In Muzaffarpur, selection of the members of the Board of Directors was done on 28th Aug'12 in presence of 450 members. A total of 2,190 shareholders deposited Rs 4, 38,000 as share capital. In Nalanda and all the statutory compliances have been met for operationalization of Pcs.

DAIRY INTERVENTION

Dairy was taken up in collaboration with COMFED by establishing Dairy Cooperative Societies. COMFED is providing both backward and forward linkages to support the SHG members in management of DCSs, breed development through AI, fodder development, supply of cattle feed, vaccination, urea treatment, de-worming and marketing of milk through SUDHA.

The process for selection of Dairy Resource Persons (DRPs) has been initiated in accordance with approved DRP policy. Around 180 Dairy Resource

Persons (DRPs) selected and trained on first module. Dairy Consultants were placed in three districts of Muzaffarpur, Khagaria and Nalanda. A pilot was initiated in one DCS each of Khagaria, Nalanda and Muzaffarpur through Automatic Milk Collection Unit (AMCU) to measure the milk fat.

Table 8- Status on DCSs activities till Mar'13

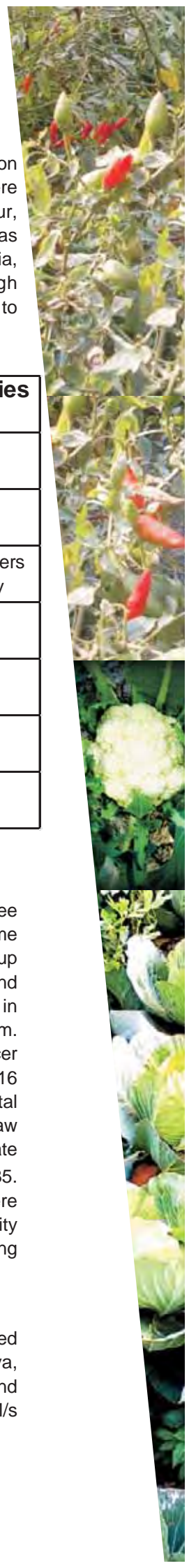
No. of DCSs formed	337
No. of SHG members linked to DCSs	15876
Milk Poured in liters per day in DCSs	23799 Liters per day
Vaccination done	79453
No. of Saaf Kit distributed	15857
No. of Urea Straw Treatment done	1018
Varietal Fodder Demonstration	428

BEE KEEPING INTERVENTION

With an objective of developing bee keeping as alternate source of income generation, bee keeping was taken up with 510 SHG members in Bochaha and Meenapur blocks of Muzaffarpur in partnership with EDA Rural System. From 1430 bee boxes the two producer groups were able to produce 5316 Kilograms of honey. Out of the total honey produced, 1384 Kilograms of raw honey was sold to a private firm at a rate of ₹ 110 per Kg amounting to ₹ 150535. The remaining 3932 Kgs. of honey were sent to Pusa Agriculture University –Honey Research Unit for processing and packaging.

POULTRY INTERVENTION

The low cost model of Kuroiler based backyard poultry was started in Gaya, Khagaria, Nalanda, Muzaffarpur and Purnia districts with support from M/s



Kegg Farm. With entrepreneur based model of mother unit, 1500 households were engaged in income generation through poultry interventions which would be scaled up across the project area.



AGARBATTI INTERVENTION

An MoU with ITC towards providing technical support and market linkage to households engaged in agarbatti rolling was signed. 18 Producer Groups (PGs) of 720 SHG members have been formed accros 04 blocks of Gaya and Nalanda. From each of the Producer Groups (PGs) one Agarbatti Resource Person have been selected and trained.

ART & CRAFT

The members of all the three Sanghs (Sujani Sangh Muzaffarpur, Sikki Sangh and Shilp Sangh Madhubani) prepared their Annual Action Plan for the FY 2012-13.

In Madhubani one new producer group was formed in which 95 artisans are linked as members. An MoU is being finalized between BRLPS and SEWA for marketing of Madhubani paintings.

Shilp Sangh involved in Madhubani paintings also diversified its products with Madhubani art on Sarees, Suits, Dupattas, Wall hangings on different cloths as well as on papers in different sizes, book marks, greeting cards, T-shirts etc.

SUJANI JEEVIKA Swabalambi Sahakari Samiti Ltd. Muzaffarpur, a group of 30 Sujani artisans has diversified its products by preparing new items like table cloths, single & double bed sheets, pillow covers, mobile covers, cushion covers, Sarees, suits, Dupattas, handkerchiefs, sofa covers, TV covers, cotton curtains etc.

Sikki Sangh, Lakhnaur cultivated sikki grass in waste land keeping in view the purchase price of grass used is very costly, around ₹ 300/kg. This will not only save their input cost but also it can be sold to other artisans at reasonable price.

The producer groups from different art & crafts form viz. Madhubani painting, Sikki and Sujani participated in SARAS fairs for sale of their produce.



YOUTH PLACEMENT & SKILL DEVELOPMENT -JOBS

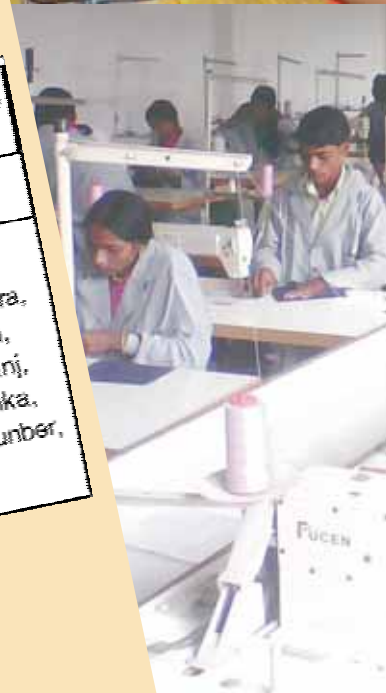
More than two third of the migration from Bihar is in search of job and better wage for their work. However, only 3% of the rural youth have gone under vocational skill training—a key requisite for employability in growing industries. The theme during this FY, focused on providing gainful employment to rural youths through skill training and placement facilities provided by Project Implementation Agencies (PIAs), Job fairs, internal placements etc. A total of 30292 rural youths were placed in organized service sectors. New initiatives were rolled out to achieve set target and develop systems for implementing the project in scale.

HIRING OF SKILL DEVELOPMENT AND PLACEMENT AGENCIES

12 new agencies were hired for providing skill development training and placement to 30000 rural youths across the state on 09 different trades viz; building and construction, tourism & hospitality, security services, driving, computer, English and work readiness, IT and telecom etc. For better execution and monitoring of the project the state has been divided into three regions as mentioned in Table - 9.

Table 9- Region-wise distribution of state for skill training development and placement

Region-A	Region-B	Region-C
Muzaffarpur, Madhubani, Darbhanga, Samastipur, Sitamarhi, Gopalganj, Motihari, Siwan, Saran, Sheohar, Vaishali	Gaya, Nalanda, Patna, Rohtas, Jamui, Sheikhpura, Nawada, Aurangabad, Bhabhua, Bhojpur, Buxar, Jahanabad, Arwal	Purnia, Saharsa, Supaul, Madhepura, Katihar, Khagaria, Araria, Kishanganj, Bhagalpur, Banka, Lakshisarai, Munber, Begusarai



MoU WITH MATRIX CLOTHING PVT

LTD: JEEViKA has signed an MoU with Matrix Clothing Pvt. Ltd, Gurgaon, Haryana which would provide training and placement facility to 15000 rural youths in a period of 3 years, starting from May 2012, in apparel & garmenting sector. The project started in Bodh Gaya block in Gaya district.

PARTNERSHIP RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETI)

JEEViKA is working in partnership with RSETI for mobilization of candidates from target HHS by JRP.

PILOTING OF JOB HELPLINE CENTRE

The Job Helpline centre was piloted in Gaya district with an objective of providing rural youths a common hub for providing information regarding various skill trainings being given by partner agencies, registration facility for training, counseling to candidates and parents, post placement tracking of the candidates etc. The JHC has contact number 0631-2200196 and email-id jobhelpline@brlp.in which are for providing helpline services to the candidates and guardians.

ESTABLISHMENT OF STATE LEVEL QUALITY CELL

A dedicated Quality Cell has been established at the state level and entrusted with the responsibility of monitoring and providing support to all the PIAs imparting training and placement facility in Bihar. For effective and smooth functioning, following activities are performed by the quality cell.

- Outlining system and procedural guidelines for the partner agencies
- Monthly state level review meeting to assess the development so far.
- Coordinating District Level Meeting.
- Performing Physical monitoring field visit.

ROLLING OUT OF JOBS-MIS AND SMS BASED ALERT SYSTEM

Jobs-MIS was rolled out in 6 blocks of Gaya and Muzaffarpur districts. An agency was also hired for designing, development and roll out of the Jobs MIS. Nodal ACs/CCs, MIS Executive and Data Entry Operators were also selected and trained. The online data entry of 6500 rural youths from 24 blocks covering 9 districts was entered and plan has been chalked out to roll out Jobs MIS in all the blocks. SMS based job alert program was also piloted in Musahari block of Muzaffarpur district.

A NATIONAL LEVEL CONFERENCE ON THE TOPIC 'PLANNED MIGRATION SUPPORT INITIATIVE' AND RELEASE OF BOOKLET

A one day national level conference on the topic "Planned Migration Support Initiative" was organized in Patna on 7th August'12 in which eminent theme experts from India and abroad participated. Many NGOs working on issue of migration, shared their best practices to support migration initiatives, case studies and proposed model for Bihar. A booklet capturing the views and opinion of all the participants was also released on 17th Oct'12 by the Principal Secretary, Labour Resource Department, GoB.



COMMUNICATION

Communication in JEEViKA works with an objective of rolling out mechanism and processes for effective flow of information amongst the primary and secondary stakeholders with policy advocacy at wider platform. In addition to this, it also plans to create a channel for uniform knowledge management and communication systems with integration to livelihoods options.

DEVELOPING CULTURE AS LIVELIHOODS

JEEViKA entered into a partnership with I-Land Informatics Limited known as Banglanatakdotcom . As per the assignment, Gurus and Shishyas from 9 project districts were identified and trained on initial level knowledge, attitudes and practices towards different art forms. 1200 Shishyas/artists received basic training for a period of three months and 342 received special training to exhibit different art forms like tribal songs, dance, lok katha etc. These artists have started performing at various platforms both for showcasing rich cultural tradition and disseminating information through folk songs, nukkad natak, folk dance etc. besides adding income to their household.

During the year, these artists performed in Lok Sanskriti Mela at CIMP, Patna, Folk Festival at Goa, Kabir festival at Gaya, Purnia Utsav at Purnia, Sufi festival at Kolkata and in Bihar Diwas at Patna.

Purnia Utsav organised at Dharhar Yamuniya, Dhamdaha

A folk festival was organised by JEEViKA and Banglanatak dot com at Dharhar Jamuniya village in Dhamdaha block of Purnia district from 22nd to 24th February 2013 for promotion of culture as livelihoods.



Thousands thronged at the tribal village of Dharhar Jamunia and watched performance of more than 200 folk artists from Bihar, West Bengal and Odisha. Swedish musicians presented Swedish folk music.

COMMUNICATION SKILL DEPLOYMENT. OF STAFF AND COMMUNITY CADRES - BCC TRAINING

JEEViKA is working in coordination with ICON Communications for skill development of staff and community cadres and trainings and workshops were organized for the staff and community cadres. Refresher training for the staff and cadres across the 9 districts was also planned during the year.

INFORMATION, EDUCATION AND COMMUNICATION (IEC) MATERIALS DEVELOPED

IEC materials like VO signage, VO Suchana Patal, Wall Paintings and Rollup stands were developed and

positioned at various places across the districts. VO Signage boards were installed on main roads/ entrance of the road of the villages and hamlets to show the location of Village Organization. Suchna Patala were also placed at VO level to give a brief idea of the Village Organization and its progress. With an objective of creating awareness on social issues and disseminating information on project activities, wall paintings depicting social messages and project activities were made in project districts.

FILIP CHART ON HRF WAS DEVELOPED BY DISTRICT TEAM

Expenses on the health related problems was identified as one of the major reasons of indebtedness of the rural HHs as poor HHs borrow money from non-formal sources at higher interest rates. Hence with an objective of providing financial support and developing safe health seeking behavior amongst the SHG members, awareness on health issue is being generated through a flip chart developed by DPCU-Madhubani team.

BRANDING AND PUBLICITY

Diary and Calendar : JEEViKA Diary and Calendar for the year 2013 was printed and distributed amongst the project staff, community cadres and stakeholders.

Tableau: JEEViKA participated in the 64th Republic Day parade organized at Gandhi Maidan and showcased its vision, different interventions and achievements in Financial Inclusion, Food Security and PDS. It was declared third amongst participants. JEEViKA

सूचना पटल	
ग्राम -	प्रखण्ड - जिला -
1. ग्राम में कुल परिवारों की संख्या	
2. ग्राम संघटन में स्वयं सहायता समूहों की संख्या	
3. ग्राम संघटन में कुल कुल परिवारों की संख्या	
4. ग्राम संघटन में कुल स्वयं सहायता समूहों की संख्या (स. सं.)	
5. आर्थिक सुदृढता दिवस (आई सी डी एस) द्वारा समूहों की संख्या	
6. बैंक से ऋण प्राप्त समूहों की संख्या	
7. बैंक से समूहों की संख्या प्राप्त की कुल राशि (रु. में)	
8. ग्राम संघटन का वित्तीय बजट से प्राप्त राशि का विवरण (रु. में)	
9. वित्तीय बजट से प्राप्त राशि का विवरण (रु. में)	
10. ग्राम संघटन में कुल कुल परिवारों की संख्या	
11. कुल कुल परिवारों में कुल कुल परिवारों की संख्या	
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13. कुल कुल परिवारों में कुल कुल परिवारों की संख्या	
14. ग्राम संघटन में कुल कुल परिवारों की संख्या	
15. समूहों में वित्तीय सुदृढता दिवस कार्यक्रमों में कुल कुल परिवारों की संख्या	
16. ग्राम संघटन में कुल कुल वित्तीय सुदृढता दिवस कार्यक्रमों की संख्या	
17.	
18.	
19.	
20.	

Project districts also participated in Republic Day.

Media relations with press tour:

Journalists from different news papers are being invited to capture different events being organized at block, district and state levels. During the occasion of Bank Linkage programme in Gaya district, held on 12th Sep'12, journalists from different news papers were invited to cover the news on 'Impact and Trend of development under JEEViKA Brand'. Journalists from various newspapers like Hindustan, Dainik Jagran, Sahara, Prabhat Khabar, Times of India, Mahua TV, India News, E TV, AbTak, VBCN News and Nav Bihar Times came for coverage.

RADIO PROGRAM

A 10 minutes radio program named "Paridrishya" was broadcasted on AIR Purnia station, and presented about JEEViKA project interventions in Purnia district. The program was telecast on 17th July, 2012 at 8.00 P.M. Mr. Uma Shankar Bhagat, DPM - Purnia elucidated the vision, mission and various interventions of JEEViKA.

Bihar Diwas – 22nd to 24th March 2013-

On the completion of 101 years of establishment of Bihar state, Govt. of

Bihar celebrated Bihar Diwas at Gandhi Maidan from 22nd to 24th March '13. JEEViKA also participated to showcase their experience & interventions.

Women's Day Celebrations:

International Women's Day was celebrated on 8th Mar'13, across the JEEViKA project areas to hail empowerment of women and make them aware about their rights.

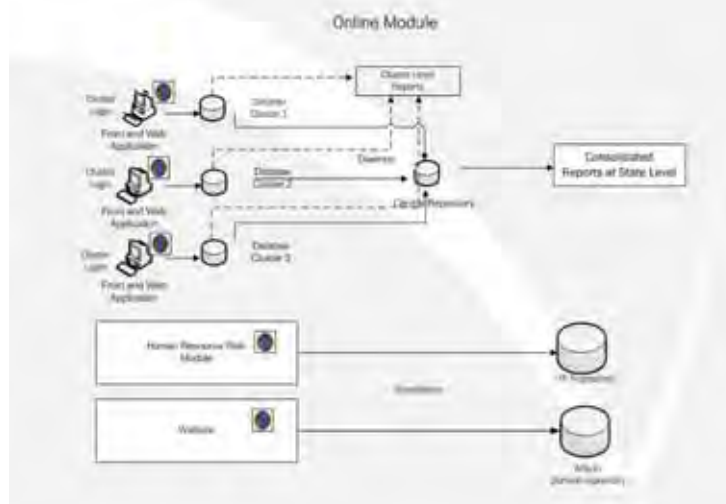
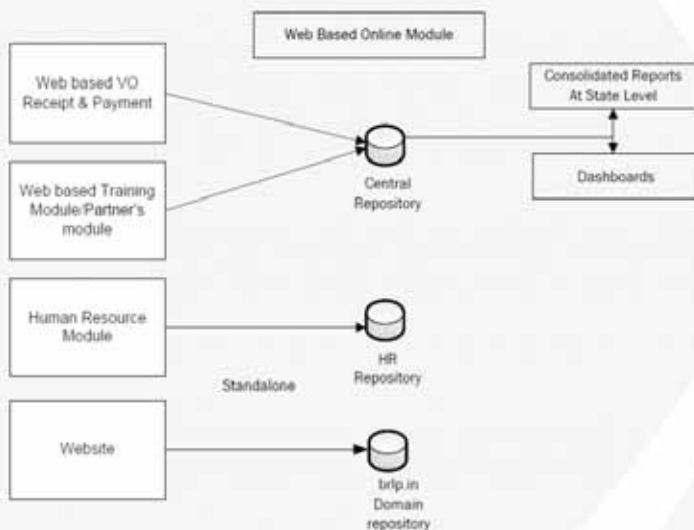
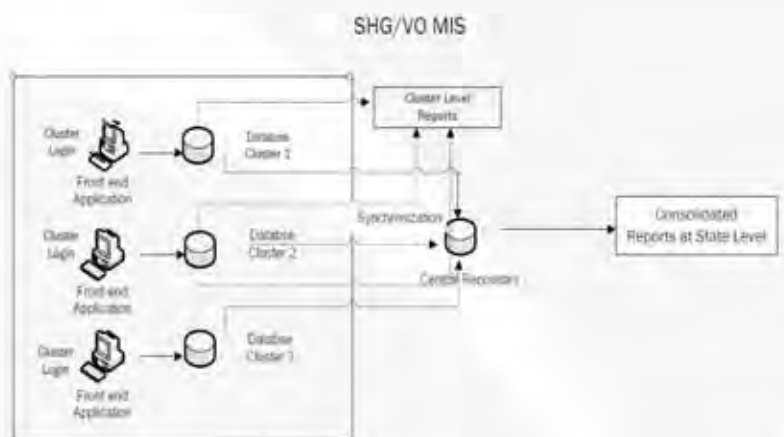
State Resource Cell

JEEViKA was designated as the Resource Organization by the MoRD, GoI in September 2012 for supporting newly established external SRLMs. As a Resource Organization, the role would be important while rendering the resources to the SRLMs and strengthening their institutional architecture under the umbrella of Resource Block strategy.

As a resource organization, JEEViKA has organized exposure visit of SHG members, project staff, Government officials from various states & nations viz., Uttar Pradesh, Gujarat, Maharashtra, Jharkhand, Orissa, Rajasthan, Bangladesh & Nepal.



MONITORING, EVALUATION & LEARNING



Monitoring, Evaluation and Learning thematic of JEEViKA undertook various evaluation studies, assessment studies, documentation work and MIS upgradation besides monthly review of the project interventions for getting timely information and feedback to assess the progress of the interventions and take decisions accordingly.

MANAGEMENT INFORMATION SYSTEM (MIS)

Management Information System (MIS) is a vital part of BRLPS because it is an enabler of informed decision making as it provides a correct picture of the progress as a whole. In BRLPS the MIS was a combination of offline and online modules.

Till last year the SHG/VO MIS system of BRLPS was offline. As the project was to expand in a rapid pace, it was decided to have web based applications only. Hence in August 2012, the Society started the transition of offline module to web based online application. During the process, data were migrated to online database, new applications were tested several times on usability & functionality. The outcome was an integrated application where all the modules related CBO MIS were consolidated in a common platform. Only SHG & VO Receipt and Payment was integrated in the platform.

Dairy-MIS

A study on JEEViKA run Dairy Cooperative Society (DCSs) in Nalanda and Khagaria districts was taken up with an objective of documenting the processes involved along with data collection for proposed Dairy MIS. Other preparation like template design, training of concerned staff was completed.

HIGHLIGHTS OF THE STUDIES AND DOCUMENTATION

- **Impact Evaluation of the Food Security intervention** : To assess whether VO members in food security area have higher consumption of grain, whether any change in eating order or decline is reported in case food 'running out' before a woman in a family eats, whether expenditures on assignable good for men relative to women change, whether price or quality of grain consumed changes, program effect on child health and whether the program enables a HH to have less debt or use debt for different purpose. 1530 HHs from 90 villages covering 4 districts were interviewed both during baseline and midline surveys. The endline survey is expected to be carried out in Sep'13.
- **Assessing the income enhancement through System of Rice Intensification**: A study was undertaken in association with Samaj Vikas Development Support Organization, Hyderabad to assess income enhancement through SRI in all the 9 project districts covering 6000 HHs. The study was for assessing the difference in the yield as a result of adoption of SRI, assess expenditure reduction due to adoption of SRI, to assess the impact of the intervention in terms of income enhancement, assess whether as a result of SRI, food security of the HHs has improved or not, if yes to what extent, and to what extent the role of Village Organization and Village Resource persons has helped in scaling up of SRI.
- **Assessment study on MGNREGS intervention of JEEViKA**: JEEViKA started working proactively on generating awareness about the program, building capacity of people so that they can avail job card in time and expanding the shelf of works to include more livelihood oriented works. Hence, a comparative study was taken up by JEEViKA to find out the awareness level of people on MGNREGAS, their capacity to avail the benefits etc. A total of 1200 HHs were surveyed covering 40 villages (20 treatment & 20 control) from 4 districts.
- **Study to assess impact of JEEViKA run PDS**: JEEViKA has helped VOs in getting licence to run fair price shops (PDS shops) in its project area with an objective to bring improvement in the service delivery system. A comparative

study to find out the impact in terms of frequency of grain/kerosene distribution, quality and quantity of grains/kerosene distributed, access of the BPL, Anthyoday card holder to their entitlements was taken up in 4 blocks covering 48 villages. A total of 1360 HHs were covered in this study.

- **Two pagers:** With an objective to concise the detailed impact studies into a small document for ready reference as well as for wider circulation, a two pager was developed on System of Rice Intensification (SRI) and System of Wheat intensification (SWI).

PROCESS MONITORING

Process Monitoring is an important tool in understanding how and through what processes the inputs get converted into outputs; what issues are critical in that conversion process, and what action is necessary to increase the effectiveness of the project. For this, M/S TARU Leading Edge Private Ltd, New Delhi was hired to do process monitoring.

ADDITIONAL FINANCING FOR BRLP

The proposal for Additional Financing for BRLP of US \$ 141 million having 100 million US\$ as

loan component under IDA was approved by the Board of the World Bank. The Financing and Project Agreements for the loan under Additional Financing to BRLP were signed by Joint Secretary, DEA, Gol, Principal Secretary, Finance, GoB and representative of World Bank in the month of July 2012. After the legal formalities, it was declared effective by the World Bank from the month of Sep'2012.

In additional financing, project has scaled up in 47 blocks of existing 6 BRLP districts. Under the scaling up, BPMs along with one Area Coordinator and two Community Coordinators was placed to operationalize the JEEViKA model in these blocks.

NEW BLOCK & DISTRICT ENTRY IN NATIONAL RURAL LIVELIHOODS MISSION

Under the National Rural Livelihoods Mission, 65 blocks across 21 Districts were phased out. In each of the blocks a combination of experienced Community Coordinators and Area Coordinator was deployed. To support the implementation, it was ensured that atleast one BPM or thematic Manager , Finance person and DPM are placed before the operationalization of the District or Blocks. Each of the 21 Districts has been tagged with the experienced district operational for the last 4 years.

These experienced districts not only supported the new Districts in establishment but also provided support through CRP Strategy in SHG formation and Training.

COMMUNITY DRIVEN ANNUAL ACTION PLAN FOR THE FY 2013-14

Financial year 2012-13 year marked progression and attainment of newer levels in financial inclusion, livelihoods deepening and social development. However, with the expansion of the project in all the 38 districts, planning of the AAP for FY 13-14 adopted a twin-pronged strategy aimed at meeting expansion objectives in new blocks on one hand and deepening objectives in the older blocks on the other hand. The coming FY 13-14 has been marked as the “Year of Entitlements and Convergence” with renewed focus on socio-economic security of most vulnerable HHs. The Annual Action Plan was developed, adopting a participatory approach with multiple rounds of discussions, workshops and seminars involving community members and staff of JEEViKA.

This unique aspect of preparation of Annual Action Plan and Budget was planned by the Community Based Organizations (SHGs, VOs and CLFs) themselves in the older blocks. 61 Cluster Level Federations in 44 blocks did extensive resource and activity planning for their member VOs and SHGs and

were instrumental in shaping the final plans for these blocks. A complete community driven exercise in which the plans not only mentioned the financial resources already available with the institutions but also meticulously explained the community's strategy for leveraging benefits from various govt. schemes. It was learning towards making the project wholly driven by Community Based Organizations (CBOs). JEEViKA will be expanding to all the 534 blocks in the state, with intensive coverage in nearly 70% of these areas.

STANDARDIZING THE PROTOCOL AND SETTING BUSINESS

STANDARD IN THE PROJECT

In the FY 2012-13, modification, addendum and new policies were developed. The comprehensive Community Operational Manual for the interventions, viz; HH mobilization into SHG Fold, Village Organizations, Cluster Level Federations, Accreditation of CRPs Platform – TLC , Community Investment Fund, Financial Management, Policies/ Manuals related to its interventions & Project Management- Training Manual, Livelihoods, Vulnerability Reduction, Human Resource Development, Procurement (Project & Community Procurement), Financial and Accounting Manual and MIS User manual prepared.

HUMAN RESOURCE DEVELOPMENT

Currently JEEViKA is working with a total of 1541 Project Staff at SPMU, DPCU and BPIUs.

RECRUITMENT AND SELECTION

In the light of proposed expansion of project from 9 districts covering 55 blocks to all the 38 districts of Bihar covering 534 blocks, recruitment & induction of manpower for various positions was the focus area of Human Resource Development team. For this, M/s. Sutra TMI consortium was selected and agreement was signed. Considering this, the theme undertook recruitments for different posts at various levels which are as mentioned below:

- **Joining of officers from Bihar State Services as District Project Managers and Administrative Officer through special recruitment drive:** With an objective of selecting officers especially for leading the district level team, a special recruitment drive was carried out.
- **Recruitment of Young Professionals:** Young Professionals from premier institutes were recruited both from campus as well as from open market. 70 professionals as YPs joined JEEViKA in two batches. They were assigned different tasks as per their interest and project requirement.

- **Recruitment of Area Coordinators and Community Coordinators :**

Vacancies for the post of Community Coordinator (3500 in number) and Area Coordinator (1100 in number) was advertised against which 207000 applications were received. Written examination for the post of Area Coordinator was completed and for the post of Community Coordinators the written exam would be completed in the first week of April'13.

- **Recruitment of staff from available wait list candidates:**

To meet the manpower requirement in the 12 newly entered districts under NRLM, candidates from the available wait list were called for joining. 158 candidates from the wait list joined JEEViKA for the posts of Training Managers, BPMs, ACs and support staff.

STAFF TRAINING AND CAPACITY BUILDING

- With an objective of enhancing the capability, staff were given training, participated in orientation programme and workshops:
- Management Development Program was organized for all

the Managers and higher officials at SPMU along with DPMs at CIMP, Patna.

- Staff participated in another MDP organized by IRMA, Anand.
- The SPMU & DPCU staff participated in the training on six sigma.
- The SPM - HRD, PM - HRD and PM - Staff Learning and Performance Management participated in the workshop on "Competency based Interview" organized by World Bank at New Delhi on September 21, 2012 at Hotel Claridges.
- A two day workshop cum Orientation Programme was organized for the SPMU Staff from 29th to 30th Nov, 2012 at Patna on financial management, procurement management, human resource and administration. A total no. of 37 staff attended the program.
- A three days training cum workshop was organized for DPCU staff from 20th to 22nd Dec.12 on Finance, Accounting, Administration Procurement and Human Resource. A total 62 number of Managerial/ Officers/ support staff participated in the training cum orientation program.
- HR Workshop on Performance Appraisal 2011-12 wherein KPIs and the different Formats to fill the Performance Assessment Sheet was shared with all the Districts between 26-Nov-2012 and 05-Dec-2012. The employees across all the categories were invited at the DPCU and were briefed on Performance Assessment Parameters weightage and the evaluation process.
- Procurement Specialist, Finance Officer and one Office Assistant (Procurement) participated in the five day Management Development Program at IRMA, Anand on "Everybody Wins"- Negotiating Skills for Managers between January 28 to February 2013.
- Nine hundred employees on various positions of BPIUs, DPCUs and SPMU were trained on "Leadership through emotional intelligence and Stress Management" by Mr. E. V. Swaminathan, (a known Corporate Trainer for "Integrating Science with Spirituality"). The training was successfully conducted at three different places during 2nd to 4th March 2013.

PROCUREMENT

Procurement theme plays an important role in JEEViKA for satisfactory implementation of the project through speedy transfer of resources by way of disbursement and achieving economy, efficiency, transparency and fairness in the project. Procurement of all goods and consultancy services in JEEViKA is done in accordance with the approved Procurement Manual. A separate guideline has also been prepared for procurement of goods and services at community level.

MAJOR PROCUREMENT DONE DURING THE YEAR

Contracts with new partner agencies		
Sl.	Name of the hired agency	Purpose of hiring
1	M/S Amit Roy & Co., Allahabad	Statutory Audit of BRLPS
2	M/s GfK Mode Private Limited, New Delhi	Field level data collection, developing computerized data sets and statistical report of the Food Security Intervention of JEEViKA study villages
3	M/s Frux Software Solutions Private Limited, Vishakhapatnam	Designing and developing of ICT based MIS software application for skills development & placement programme in JEEViKA
4	M/s National Insurance Company Ltd	For providing Accidental as well as Medi Claim cover to the employees of JEEViKA for the FY 2012-13
5	Guardian Group of Companies	Training to 100 Data Entry Operators
6	M/s.Sutra Consulting Pvt. Ltd. Bhubaneswar, Odisha in association with T. M. Inputs and Services Pvt. Ltd. and TMI e2E Academy Pvt Ltd., Hyderabad, A.P.	Recruitment of staff in JEEViKA
7	Unistar Books Pvt Ltd, Mohali and Surya Enterprises, Patna	Printing and supply of SHG and VO accounting books
8	M/s. Pipal Tree Ventures Pvt. Ltd.	For providing skill training and placement services to rural youths on building and construction
9	M/s. IL & FS Cluster Development Initiative Pvt. Ltd.	For providing skill training and placement services to rural youths on building and construction
10	M/s. Bhartiya Samrudhi Investments & Consulting Services Ltd.	For providing skill training and placement to rural youths on Tourism & Hospitality
11	M/s. Bhartiya Samrudhi Investments & Consulting Services Ltd.	For providing skill training and placement to rural youths on Tourism & Hospitality
12	M/s. Sri Ram New Horizons Ltd.	For providing skill training and placement to rural youths on Tourism & Hospitality
13	M/s. Premier Shield Pvt. Ltd.	For providing skill training and placement to rural youths on Security Services
14	M/s. Sri Ram New Horizons Ltd.	For providing skill training and placement to rural youths on driving
15	M/s. Sri Ram New Horizons Ltd.	For providing skill training and placement to rural youths on computer, English & Work Readiness
16	M/s. Aide-et-action	For providing skill training and placement to rural youths on multiple skills
17	M/s. Aurobindo Chaudhuri Memorial Great Indian Dream Foundation	For providing skill training and placement to rural youths on multiple skills
18	NEED	For providing skill training and placement to rural youths on multiple skills
19	GRAS Education & Training Services Pvt. Ltd.	For providing skill training and placement to rural youths on IT & Telecom
20	M/s. Safal Solutions Pvt. Ltd, Hyderabad	For modification and maintenance of JEEViKA MIS and Blade server for a period of one year
21	M/s TARU Leading Edge Pvt. Ltd	Process monitoring of the different interventions of JEEViKA for a period of two years
22	M/s NR Management Consultants India Pvt. Ltd.	As technical support agency for organizing BIF-II
23	M/s The PRACTICE	Public Relation Agency for organizing BIF-II
24	M/s The Livelihoods School	For organizing workshops, trainings on case teaching and developing case studies
Renewal of existing contract with agencies		
i.	HCL Infosystems Ltd., Patna	Annual maintenance of desktop computers and scanners of SPMU
ii.	National Insurance Company	Renewal of Property Insurance of fixed assets

INTERNAL AUDIT OF BRLPS

Internal audit of BRLPS including 9 project districts for FY 12-3 was done by different CA firms which are listed as below:

Sl.	Agencies	Districts
1	M/s. Roy Ghosh & Associates, G.T.Road (South), Howrah-711101, West Bengal, India.	SPMU, Patna
2	M/s. A.K.Salampuria & Associates, Exhibition Road, Patna.	Gaya
3	M/s. R.N.Singh & Co., Fraser Road, Patna.	Madhubani
4	M/s. Jaiswal Brajesh & Co., Ashiana Nagar, Patna.	Saharsa
5	M/s. Jaiswal Brajesh & Co., Ashiana Nagar, Patna.	Madhepura
6	M/s. Jaiswal Brajesh & Co., Ashiana Nagar, Patna.	Supaul
7	M/s. Chanakya Ashok & Co., Fraser Road, Patna.	Khagaria
8	M/s. Tibrewal Dalmia & Associates, Rajendra Chowk, Khagaria.	Purnia
9	M/s. Chanakya Ashok & Co., Fraser Road, Patna.	Nalanda

TRAINING ON PROCUREMENT

In the light of extension of project in new districts and new blocks in existing project districts training on procurement was organized at Patna for all the DPMs, Finance Managers and thematic managers. Since new offices are being set up in the newly entered blocks and districts, emphasis was given on procurement of furnitures, & fixtures, desktop computers, printers and other office automation items. Besides this, orientation trainings on procurement were also organized at district level.

FINANCE

Considering the scale up of BRLP and other new projects like SRLM, MKSP etc. the theme during FY 12-13 focused on:

CHANGE IN ACCOUNTING CENTRES

Previous structure of accounting system included blocks as accounting centres along with DPCUs and SPMU. But now as BRLPS has been entrusted with the task of rolling out NRLM in all the 38 districts and 534 blocks of Bihar in a phased manner, it would be difficult to timely reconcile the accounts of all the 534 accounting centres i.e. one accounting centre in one block. Moreover, it would be difficult to get trained person in such a large number. Considering all these things, accounting centres of the blocks were shifted to respective districts and from now onwards accounting centres at DPCUs will be looking after all the accounting aspect of the blocks in a district.

REVISION OF FM TRAINING MANUAL AND ACCOUNT MANUAL

Keeping in view the expansion of project in all the 38 districts of Bihar, increase in number of funding agencies, increase in number of interventions, change in business processes and change in accounting centres revision in the FM training manual and accounting manual were done as per project need.

TRAINING AND CAPACITY BUILDING OF STAFF

- Different training and orientation programme were organized by the theme in the light of revised MF training manual and accounting manual to increase the knowledge base of the staff and establish a robust accounting system. Following trainings were imparted as per revised manuals:

- A seven days orientation cum training program was organized for all the newly joined accountants and assistants on financial management system.
- A five days training programme on statutory obligations, tally updation and office management was organized for all the accountants of SPMU and DPCUs.
- A five days training programme on double accounting system and office management was organized for office assistants at DPCUs and SPMU.
- All the district finance managers and accountants were given training and orientation on IUFR format of SRLM and additional financing project.
- All the DPMs and thematic managers were imparted a one day training on financial management system of the project.
- The SPMU team received one day training on financial management.
- Training to all the BPMs and YPs on financial management aspect was given during the FY.

STATUTORY COMPLIANCE AND INTERNAL AUDITS

Besides this the theme also carried out its routine activity on statutory compliance and internal audit of the projects. TDS of IT and VAT amount was deposited till Feb'13. EPF amount till Feb'13 was also deposited. Scrutiny of project accounts for the FY 2010-11 was finalized with nil assessment. IUFR for up to the 3rd quarter of Kosi project, BRLPS was sent to the World Bank for review and CAA & A for reimbursement. IUFR of NRLM was also sent to NMMU. Internal audit was completed for SPMU & DPCUs.

ANNEXURE - 1

JEEVIKA AT A GLANCE (FY - 2012 -13)

Heads	Achievement till Mar,13
No of Districts	21
No of Blocks	167
SOCIAL INCLUSION & INSTITUTION BUILDING	
House Hold Mobilized into SHG Fold	1101420
SHG Formed	91785
Village Organization formed	5069
Cluster level federation formed	71
Community Resource Persons involved in mobilization of the poor HH & in strengthening of the CBOs	10130
Community Cadres involved in nurturing of the CBOs	12795
FINANCIAL INCLUSION	
Community Institutions Having Bank A/c	79977
Community Institutions utilizes Project Fund	60771
Community Institutions credit linked with Banks	55624
Amount of Credit Linkage (in crores)	278
Bank Branches in which Bank Mitra Help Desk established	269
SHG HHs linked with Insurance Programme	166126
LIVELIHOODS	
SHG HHs involved in Comprehensive Agri Intervention	
SWI (includes the no. of Farmers of SRI) Famers	152965
Vegetable & other Agri Intervention Farmers	37084
SHG HHs involved in Off farm Intervention	
Dairy	11818
SHG HHs involved in Non Farm Intervention	2986
Producer Groups Formation	316
Producer Company Formation	4
Youth to be Placed	11685
VULNERABILITY REDUCTION	
SHG Members made Signature literate	515781
VO involved in Food Security Intervention	3548
VO involved in Health Risk Intervention	3793

Annexure - 2

amit ray & co.

CHARTERED ACCOUNTANTS

H. O. : 5-B, Sardar Patel Marg,
Allahabad - 211 001
Phone : 2402763, 2407258
Fax : (0532) 2402763
E-mail : allahabad@amitrayco.com
amitray@sancharnet.in
Website : www.amitrayco.com

Ref. No.....

Dated.....

Independent Auditor's Report

To the Members of Bihar Rural Livelihoods Promotion society

We have audited the accompanying consolidated financial statements of **Bihar Rural Livelihoods Promotion Society**, which comprise the consolidated Balance Sheet as at March 31, 2013, and the consolidated Income & Expenditure Account and Receipt & Payment account for the year ended on that date, and a summary of significant accounting policies and other explanatory information.

Management is responsible for the preparation of these consolidated financial statements that give a true and fair view of the financial position, financial performance of the Society in accordance with the Society's Registration Act, 1860. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. 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 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 statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



Also at : NEW DELHI, BANGALORE, KOLKATA, MUMBAI

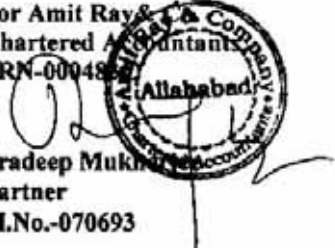
amit ray & co.

CHARTERED ACCOUNTANTS

Subject to our audit observations annexed as Annexure-A with the report, in our opinion and to the best of our information and according to the explanations given to us, the consolidated financial statements read in conjunction with significant accounting policies, notes to accounts and schedules (1 to 20), give 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:

- a) in the case of the consolidated Balance Sheet, of the state of affairs of the Company as at March 31, 2013;
- b) in the case of the consolidated Income & Expenditure Account, of the income & expenditure for the year ended on that date; and
- c) in the case of the consolidated Receipt & Payment, of the receipts & payments for the year ended on that date.

For Amit Ray & Co.
Chartered Accountants
FRN-000489


Pradeep Mukherjee
Partner
M.No.-070693

Date: 24th July, 2013
Place: Patna

**Bihar Rural Livelihoods Promotion Society
Consolidated Balance Sheet as on 31st March 2013**

(Amount in Rs.)

Capital / Liabilities	Schedule No.	As at 31st March 2013	As at 31st March 2012	Assets	Schedule No.	As at 31st March 2013	As at 31st March 2012
Capital Fund	1	34,073,671.75	28,453,372.75	Fixed Assets	7	34,073,671.75	28,453,372.75
Restricted Fund	2	6,342,271,746.11	3,791,503,401.58	Current Assets, Loans & Advances			
Current Liabilities	3	90,442,181.00	836,064.50	Current Assets	4	110,500.00	157,626.70
				Cash in Hand	5	6,237,171,188.11	3,747,299,918.38
				Cash at Bank	6	63,396.00	-
				Fund in Transit	8	178,223,095.00	44,881,921.00
				Loans & Advances		17,145,748.00	
				TDS Receivable			
Total		6,466,787,598.86	3,820,792,838.83	Total		6,466,787,598.86	3,820,792,838.83

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

For and on behalf of
For Amit Ray & Co.

Chartered Accountants
FRN-600483C



Pradeep Mukherjee
Partner
M.No. 070693

24/07/2013

Place : Patna
Date : 24-07-2013



For and on behalf of
Bihar Rural Livelihoods Promotion Society

Arvind Kumar Chaudhary, IAS
(Project Director-cum- Chief Executive Officer)

Subodh Ram
(Chief Finance Officer)

Budget	Schedule No.	BELP	UNICEF	NECF	Agricultural Dept	SSSI	HABARD	PRDP	NR/SAR/SLM	SIPI	Total for the year ended 31.03.11	Total for the year ended 31.03.12
Heading Balance												
Call in Hand	4	195,074.50							4,407.50	7,877.00	1,07,441.00	1,08,379.50
Call in Bank	5	85,004,000.00	2,25,000.00	1,74,87,100.00	30,000.00	1,00,00,000.00		84,000,000.00	1,14,17,750.00	1,08,00,000.00	1,07,29,000.00	1,06,44,574.00
Loans & Advances	7	20,000,000.00		18,00,000.00					1,00,000.00	5,00,000.00	83,80,000.00	20,51,800.00
		1,14,177,144.50	2,25,000.00	1,94,67,100.00	30,000.00	11,00,000.00		84,000,000.00	1,14,177,750.00	89,20,000.00	1,79,239,041.00	1,74,17,754.50
Funds Received												
From Government of India		391,300,000.00					11,00,000.00			390,000,000.00	1,17,50,000.00	1,17,50,000.00
Fund received from MSED for PRDA Control Room								2,00,00,000.00	1,00,00,000.00	1,00,00,000.00	1,00,00,000.00	1,00,00,000.00
PRDA Control Room									1,00,00,000.00	1,00,00,000.00	1,00,00,000.00	1,00,00,000.00
PRDA Control Room									1,00,00,000.00	1,00,00,000.00	1,00,00,000.00	1,00,00,000.00
Fund received from State Government for PRDA Control Room									1,00,00,000.00	1,00,00,000.00	1,00,00,000.00	1,00,00,000.00
PRDA Control Room									1,00,00,000.00	1,00,00,000.00	1,00,00,000.00	1,00,00,000.00
PRDA Control Room									1,00,00,000.00	1,00,00,000.00	1,00,00,000.00	1,00,00,000.00
From Agricultural Dept. (197-01)								1,00,00,000.00	1,00,00,000.00	1,00,00,000.00	1,00,00,000.00	1,00,00,000.00
From DWS												1,00,00,000.00
Creative part State Govt SOSR 002.23 SOSR-ASA				1,00,00,000.00 4,00,00,000.00							5,00,00,000.00	
Fund received from MSED Control Room SOSR 002.23 SOSR-ASA												1,00,00,000.00 14,00,000.00
From Agricultural Dept												11,23,700.00
Other Income												
Bank Interest	18	11,222,500.00		5,128,000.00				1,00,000.00	1,12,00,000.00	20,00,000.00	29,800,000.00	20,228,702.84
Manufacturing Income	19	400,750.00								14,700.00	14,700.00	14,723.00
Closing Liabilities												
As per enclosed Cash Book (for 2011-12) (Final Statement)												45,70,000.00
Total		1,14,177,144.50	2,25,000.00	1,94,67,100.00	30,000.00	11,00,000.00		84,000,000.00	1,14,177,750.00	89,20,000.00	1,79,239,041.00	1,74,17,754.50

Significant Accounting Policy & Notes on Accounts


I hereby certify that the above is a true and correct copy of the accounts of the year ended 31.03.2012.

For Amit Ray & Co.
Chartered Accountants
100, 00000000

(Signature)
Pradeep Mukherjee
Partner
M No. 970001

24/07/2012

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Particulars	Schedule No.	SELP	UNICEF	MOOP	Agricultural Deptt.	SPSM	SABARD	NRLI	PRC/State/Co-ops	Others	Total (A+B+C+D+E+F+G+H+I+J+K)	Total for the year ended 31.03.12
Main Project Expenditure												
Community Development	9	42412362.00								47002222.00	109414584.00	96272564.00
Community Investment Fund	10	191954134.11	48449.00			73221000.00				118333344.00	330000000.11	172448300.00
Special Technical Assistance Fund	11	626364.71								626364.71	626364.71	2444330.00
Project Management Cost	11	30306403.00								30306403.00	30306403.00	18,606,690.00
SELP (Additional Project Expenditure)												
Community Investment Fund	10	114300300.47									114300300.47	
Community Investment Fund	10	61,755,471.83									61,755,471.83	
Special Technical Assistance Fund	11	4,473,300.29									4,473,300.29	
Project Management Cost	11	45,454,781.72									45,454,781.72	
Other Activities												
SELMA Preparatory Activity												11,083,740.00
State Rural Livelihoods Mission	12						42,188,628.27	12,245,843.00			54,434,471.27	8,591,770.00
Infrastructure Building and Capacity Building	13						4,070,287.94	367,471.00			4,437,758.94	
Community Investment Support, Special Program	14						1,609,793.60	46,293.00			1,656,086.60	
Programme Investment	15			1,291,407.00							1,291,407.00	
Training and Capacity Building	16			90,503.00							90,503.00	
Project Implementation Cost	17			26,181,417.00							26,181,417.00	
Fixed Assets purchased during the year	7	3,580,492.00					634,305.00	318,400.00		4,533,197.00	4,533,197.00	4,533,197.00
Total of (A) to (I) SELP Fund		806,263,219.24	48,449.00	11,612,474.00		7,322,000.00		60,533,091.77	345,882,611.00	464,399,090.00	1,600,000,000.00	1,383,161,716.00
Advance of State Govt. Fixed Assets (Transf.)												
Repayment of Loan												
Repayment of Advance taken from State Govt. Livelihood Project												1,227.00
Opening Liability	8	191,568.30								48,000.00	239,568.30	239,568.30
Closing Balance												
Cash on Hand	4	87,543.00						11,718.00	4,020.00	2,211.00	1,05,492.00	1,05,492.00
Cash at Bank	5	363,471,964.95	2,269,900.00	246,042,340.00	40,000.00	4,562,807.79	11,000,000.00	1,470,664,376.53	3,795,187,541.00	360,241,100.00	6,019,519,136.27	4,741,290,114.00
Fund in Transit	6	68,338.00									68,338.00	
Loans & Advances	9			1,82,00,351.00				1,17,00,000.00	3,00,00,000.00	1,79,00,000.00	6,78,00,351.00	3,88,00,351.00
TTD Receivable				1,36,360.00							1,36,360.00	
Advance National Rural Livelihoods Project									14,325,412.00	2,00,00,000.00	33,645,412.00	
Total		806,263,219.24	48,449.00	11,612,474.00	40,000.00	11,884,807.79	11,000,000.00	1,271,275,764.00	3,904,632,564.00	527,750,270.00	7,612,991,111.04	6,211,799,216.00



[Signature]

... on behalf of
Livelihoods Promotion Society

[Signature]

Arvind Kumar (Vendor), IAS
(Project Director cum Chief Executive Officer)

Siddhant Kumar
(Chief Executive Officer)

**Bihar Rural Livelihood
Consolidated Income & Expenditure Account**

Sl. No.	BRLP	NFSM	UNICEF	MKSP	Agricultural Deptt.	SRLP	NRLM/SRLM	KOSI	For the year ended 31-3-2017	For the year ended 31-3-2012
9	42,812,267.03		44,640.00					65,632,222.00	157,889,424.03	82,672,916.80
10	149,994,154.17							316,543,891.00	466,448,043.17	717,842,448.00
	826,983.71								926,983.71	24,036,198.00
11	32,686,801.08							18,275,339.00	51,892,140.98	113,493,431.50
9	214,890,809.47								214,890,809.47	
10	331,759,473.83								331,759,473.83	
	4,471,580.23								4,471,580.23	
11	35,994,781.72								35,994,781.72	
12						87,186,628.27	12,241,385.00		99,428,013.27	
13						4,034,287.50	397,471.00		4,431,758.50	
13							332,748,000.00		332,748,000.00	
14						3,648,893.00	18,299.00		3,715,688.00	
		7,423,000.00							7,423,000.00	
15				1,251,467.00					1,251,467.00	
16				99,565.00					99,565.00	
17				28,181,442.00					28,181,442.00	439.00
										11,085,750.00
										8,594,777.00
	883,276,865.28	7,423,000.00	44,640.00	31,532,474.00		89,895,808.77	545,364,251.00	400,851,452.00	1,958,387,996.97	1,177,834,946.30
	3,596,494.00					639,382.00	518,809.00	877,050.00	3,620,299.00	5,267,760.00
	886,873,329.28	7,423,000.00	44,680.00	31,532,474.00		90,535,090.77	545,882,651.00	401,728,502.00	1,964,008,295.97	1,183,102,706.30
	1,580,454.00					638,195.00	518,490.00	877,050.00	3,620,299.00	5,267,760.00
										21,260.00
	888,453,823.28	7,423,000.00	44,640.00	31,532,474.00		89,895,808.77	545,364,251.00	400,851,452.00	1,958,387,996.97	1,177,856,206.30

Uses an Account

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 MIT RAY & CO.
 Chartered Accountants

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedules to the Balance Sheet		
(Amount in Rs.)		
Schedule 1		
Capital Fund	As at 31st March 2013	As at 31st March 2012
Opening Balance	28,453,372.75	23,185,612.75
Add Transferred during the year being Capital		
Expenditure in nature	5,620,299.00	5,267,760.00
Sub Total A	34,073,671.75	28,453,372.75
BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedules to the Balance Sheet		
(Amount in Rs.)		
Schedule 3		
Current Liabilities		
Particulars	As at 31st March 2013	As at 31st March 2012
SPMU		
Other Liabilities	1,784,757.00	13,069.50
Duties & Taxes	31,200.00	
Retention Money	33,430.00	7,466.00
Performance Security	1,041,663.00	517,180.00
Salary Deduction	71,568.00	14,940.00
Medi-claim	70,018.00	200,000.00
Salary Payable		
(A)	3,032,636.00	752,655.50
BPU		
Amour		1,226.00
Harnaut		2,909.00
Noonaras		1,611.00
Bodhgaya		2,455.00
Serghati		124.00
Barachhati		404.00
Dobhi		1,500.00
Manpur		11.00
Otnua		1,142.00
Atri		5,980.00
(B)	-	17,362.00
DPCU		
(Amount in Rs.)		
Madhubani	492,954.00	
Gaya	242,902.00	17,349.00
Muzaffarpur	70,267.00	-
Purnia	449,262.00	-
Nalanda	99,931.00	-
Khagaria	588,786.00	-
(C)	1,944,102.00	17,349.00
SUB TOTAL BRLP	4,976,738.00	787,366.50
KOSI		
Performance Security	18,650.00	22,363.00
Salary Deduction	9,440.00	12,756.00
Fidelity Insurance	248.00	248.00
Other Liability		6,124.00
Employee Provident Fund		7,207.00
DPCU Supaul	6,469.00	-
DPCU Saharsa	496.00	-
(D)	35,303.00	48,698.00
NRLM/SRLM		
SPMU		
Indian Gramin Services	549,691.00	
Orissa Tribal Empowerment	511,000.00	
Other Liabilities	52,669.00	
DPCU		
Nawada	2,276.00	
(E)	1,115,636.00	
NRLP		
Darbhanga	33,060.00	
Jamui	124.00	
Katihar	24,862.00	
BRLPS Jeevika	84,256,458.00	
(F)	84,314,504.00	
Total (A+B+C+D+E+F)	90,442,181.00	836,064.50



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY										
Schedules to the Balance Sheet										
									(Amount in Rs.)	
Schedule 2	BRLP	UNICEF	MKSP	Agricultural Deptt	NFSM	NABARD	NRLP	NRLM/SRLM	KOSI	As at 31st March 2013
Unspent balance of funds received										
Opening Balance	430,389,749.80	2,254,486.00	194,671,140.00	40,000.00	13,985,852.78		464,600,000.00	2,610,979,818.00	539,182,355.00	4,256,103,401.58
Fund from State Government for the project	941,200,000.00								200,000,000.00	941,200,000.00
Fund from State Government for the Kosi Project										200,000,000.00
Fund Received from Agricultural deptt										
Fund Received from NABARD						15,000,000.00				
Fund received from MORD for										15,000,000.00
NRLM-Central Share										
NRLM-State Share								1,382,500,000.00		1,382,500,000.00
NRLP-State Share								(464,600,000.00)		232,300,000.00
MKSP-BRLPS			52,348,000.00				324,769,500.00	661,736,500.00		661,736,500.00
MKSP-ASA			6,000,000.00							324,769,500.00
From UNICEF										52,348,000.00
Add: Bank Interest added										6,000,000.00
Less: Expenditure incurred during the year	(861,154,988.70)	(44,640.00)	(26,003,979.00)		(7,423,000.00)		(89,207,518.77)	(367,863,501.00)	(372,367,729.00)	(1,724,065,356.47)
Less: Expenditure on Fixed Assets transferred to Capital Fund	(3,586,464.00)						(638,385.00)	(518,400.00)	(877,050.00)	(5,620,299.00)
Total	506,848,297.10	2,209,846.00	227,015,161.00	40,000.00	6,562,852.78	15,000,000.00	1,396,423,596.23	3,822,234,417.00	365,937,576.00	6,342,271,746.11
Previous Year	430,389,749.80	2,236,161.00	194,671,140.00	40,000.00	13,985,852.78	-	-	2,610,979,818.00	539,182,355.00	3,791,503,401.58



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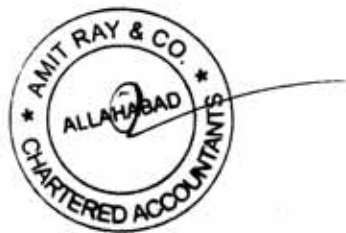


BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedules to the Balance Sheet		
Schedule 4	(Amount in Rs.)	
Cash in Hand	As at 31st March 2013	As at 31st March 2012
Particulars		
Bihar Rural Livelihoods Project		
SPMU	12,159.00	43,098.70
(A)	12,159.00	43,098.70
DPCU		
Purnia	46,949.00	22,769.00
Khagaria	-	2,411.00
Nalanda	-	9,808.00
Muzaffarpur	28,477.00	8,890.00
Madhubani	-	23,298.00
(B)	75,426.00	67,176.00
KOSI Project		
SPMU	2,237.00	-
(a)	2,237.00	-
DPCU		
DPCU Saharsa	-	5,437.00
(b)	-	5,437.00
(D = (a)+(b))	2,237.00	5,437.00
NRLM/SRLM		
SPMU	4,920.00	41,915.00
	4,920.00	41,915.00
NRLP		
DPCU		
Patna	978.00	
Rohtas	6,915.00	
Samastipur	1,601.00	
Sitamarhi	6,264.00	
(E)	15,758.00	
Total (A+B+C+D+E)	110,590.00	157,626.70



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedules to the Balance Sheet		
Schedule 5	(Amount in Rs.)	
Cash at Bank		
Particulars	As at 31st March 2013	As at 31st March 2012
Bihar Rural Livelihoods Project		
SPMU		
Corporation Bank (HO)	-	38,430,516.00
Central Bank Of India (HO)	387,567.00	16,429,129.07
Canara Bank (HO)	3,349,480.07	23,315,155.00
SBI (HO)	197,680,653.00	1,947,408.00
Punjab National Bank	66,477.00	40,803,855.00
Madhya Bihar Gramin Bank	24,198.00	8,875,393.00
Union Bank of India	1,631,624.00	176,649,668.00
Canara Bank (NIRD)		21,472.00
Canara Bank (ASA)		
Bank of India	27,906.00	14,957,405.00
(A)	203,167,905.07	321,430,001.07
DPCU		
Purnia	13,484,729.40	3,349,093.40
Khagaria	32,008,574.80	3,532,883.80
Madhubani	18,089,487.89	6,137,944.89
Gaya	116,736,440.22	6,200,350.72
Nalanda	4,123,232.00	3,804,389.00
Muzaffarpur	1,874,290.50	3,501,496.50
(C)	186,316,754.81	26,526,158.31
Total (A+B+C)	389,484,659.88	347,956,159.38
Less: Balances of following Donors separately shown		
UNICEF	2,209,846.00	2,254,486.00
MKSP	-	176,671,140.00
Agricultural Department	40,000.00	40,000.00
NFSM	6,562,852.78	13,985,852.78
NABARD	15,000,000.00	
Bank balance of BRLP	365,671,961.10	155,004,680.60
Fixed deposit at BRLP		250,000,000.00
Total bank balance of BRLP	365,671,961.10	405,004,680.60

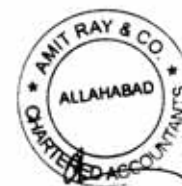


Koel Project		
(a)		
DPCU		
DPCU Saharsa	23,610,117.00	3,252,629.00
Madhepura	19,189,967.00	1,731,249.00
Supaul	73,493,897.00	6,170,670.00
(b)	116,293,981.00	11,154,548.00
SPMU (c)		
SPMU	243,963,157.00	497,411,449.00
Fixed Deposit in Bank		30,000,000.00
Total Koel Project (D = (a)+(b)+(c))	360,257,138.00	538,565,997.00
NRLM/SRLM		
SPMU	2,358,219,653.00	810,777,762.00
Fixed Deposit in Bank	15,856.00	1,800,000,000.00
DPCU		
Gaya	124,039,280.00	
Khagaria	71,859,461.00	
Madhubani	246,997,525.00	
Motihari	476,042.00	
Muzaffarpur	247,779,430.00	
Nalanda	287,376,492.00	
Nawada	38,541,552.00	
Parma	298,822,681.00	
Saharsa	62,554,795.00	
Supaul	62,500,000.00	
(E)	3,799,182,767.00	2,610,777,762.00
Less: Balances of following Donors separately shown		
UNICEF	2,209,846.00	2,254,486.00
MKSP	-	176,671,140.00
Agricultural Department	40,000.00	40,000.00
NFSM	6,562,852.78	13,985,852.78
NABARD	15,000,000.00	
(F)	23,812,698.78	192,951,478.78
MKSP		
Madhepura	3,840,481.00	
Madhubani	2,463,173.00	
Muzaffarpur	118,481.00	
Nalanda	9,800,000.00	
Parma	11,301,964.00	
Saharsa	1,854,935.00	
Supaul	3,700,000.00	
SPMU	175,563,210.00	
(G)	208,642,244.00	
NRLP		
Bettiah	38,506,477.00	
Bhagalpur	39,567,733.00	
Darbhanga	37,767,384.00	
Gopalganj	37,084,805.00	
Jamui	36,917,146.00	
Katihar	39,727,444.73	
Motihari	38,802,394.00	
Patna	38,724,649.50	
Rohtas	39,464,498.00	
Samastipur	2,600,866.00	
Sitamarhi	31,430,012.00	
SPMU	1,099,010,970.00	
(H)	1,479,604,379.23	
Total (A+B+C+D+E+F+G)	6,237,171,188.11	3,747,299,918.38
BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedules to the Balance Sheet		
Schedule 6		(Amount in Rs.)
Fund in Transit		
Bihar Rural Livelihoods Project		
Particulars	As at 31st March 2013	As at 31st March 2012
DPCU		
Nalanda	63,396.00	-
	-	-
Total	63,396.00	-



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY			
Schedules to the Balance Sheet			
Schedule 7			
Fixed Assets			(Amount in Rs.)
Particulars	Balance as on 01-04-2012	Addition during the year	Balance as on 31-03-2013
Bihar Rural Livelihoods Project			
Airconditioner	844,445.00	806,525.00	1,650,970.00
Computer	918,264.50	144,461.00	1,062,725.50
Laptops	615,240.00	-	615,240.00
Fax	227,082.00	-	227,082.00
Furniture	8,631,995.50	517,039.00	9,149,034.50
Mobile	75,900.00	-	75,900.00
Intercom	115,315.00	-	115,315.00
Vehicle	1,581,106.00	-	1,581,106.00
Photocopier	556,110.00	813,299.00	1,369,909.00
Printer	1,623,826.00	132,921.00	1,756,747.00
Software	755,726.00	-	755,726.00
Other Office Equipment	2,485,203.00	210,178.00	2,695,381.00
Misc. Electronic Installations	429,912.75	126,310.00	556,222.75
LCD Projector	576,927.00	75,098.00	652,025.00
LCD TV	111,523.00	-	111,523.00
Digital Camera	561,048.00	7,801.00	568,849.00
UPS/Inverter	623,903.00	256,835.00	880,738.00
Scanner	280,588.00	9,460.00	290,048.00
Generator (MP)	110,504.00	-	110,504.00
Computer Accessories	563,977.00	152,776.00	716,753.00
Upgrading of Computer System/Office Equipment	1,466,967.00	182,480.00	1,649,447.00
Cycle(MP)	87,815.00	3,780.00	91,595.00
Laptops Adaptor	18,900.00	-	18,900.00
Fan	254,932.00	20,788.00	275,720.00
Sign Board	85,991.00	12,550.00	98,541.00
Office Refurnishing	1,487,810.00	-	1,487,810.00
Gas Cylinder	34,436.00	11,708.00	46,144.00
Stabiliser	141,014.00	61,803.00	202,817.00
Data Card	66,571.00	4,400.00	70,971.00
Pen Drive	50,462.00	1,850.00	52,312.00
White Board	40,743.00	-	40,743.00
Room Heater	7,727.00	-	7,727.00
Telephone set (Walky)	1,850.00	-	1,850.00
Heater (Kitchen)	2,495.00	-	2,495.00
Water Filter	153,541.00	15,902.00	169,443.00
Coolers	195,121.00	18,000.00	213,121.00
Total (A)	25,784,970.75	3,586,464.00	29,371,434.75
Bihar KOSI Flood Recovery Project			
Furniture	1,382,576.00	284,122.00	1,666,698.00
Mobile	75,030.00	-	75,030.00
Photocopier	75,008.00	-	75,008.00
Printer	297,990.00	-	297,990.00
Software	197,275.00	-	197,275.00
Other Office Equipment	159,747.00	587,728.00	747,475.00
Misc. Electronic Installations	4,859.00	-	4,859.00
LCD Projector	82,765.00	-	82,765.00
Digital Camera	13,700.00	-	13,700.00
UPS/Inverter	32,825.00	-	32,825.00
Upgrading of Computer System/O.Equipment	700.00	-	700.00
Fan	136,695.00	5,200.00	141,895.00
Stabiliser	1,800.00	-	1,800.00
White Board	192,932.00	-	192,932.00
Water Filter	14,500.00	-	14,500.00
Total (B)	2,668,402.00	877,050.00	3,545,452.00
NRLM/SRLM			
Upgrading of Computer Systems/Office Equipment	-	518,400.00	518,400.00
Total (C)	-	518,400.00	518,400.00
NRLP			
Computer	-	38,627.00	38,627.00
Furniture	-	129,164.00	129,164.00
Photocopier	-	190,239.00	190,239.00
Printer	-	21,850.00	21,850.00
Other Office Equipments	-	228,800.00	228,800.00
Misc. Electronic Installations	-	1,500.00	1,500.00
UPS/Inverter	-	1,500.00	1,500.00
Computer Accessories	-	4,900.00	4,900.00
Cycle(MP)	-	3,390.00	3,390.00
Fan	-	2,780.00	2,780.00
Sign Board	-	990.00	990.00
Office Refurnishing	-	1,255.00	1,255.00
Gas Cylinder	-	11,990.00	11,990.00
Data Card	-	1,400.00	1,400.00
Total (D)	-	638,385.00	638,385.00
TOTAL (A+B)	28,453,372.75	5,620,299.00	34,073,671.75

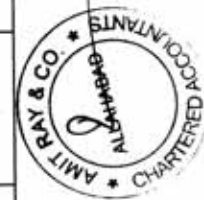


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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet

(Amount in Rs.)

Losses & Advances:	1. Employee Advance		2. Deposits		3. Others		Total As on 31st March 2013	As at 31st March 2012
	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months		
BPTU								517,207.00
Dharrdaha								151,042.00
B. Kothi								27,294.00
Amaur								33,235.00
Baisi								215,721.00
Banmankhi								227,357.00
Bhawaniapur								163,068.00
Rupauli								-
Khagaria								-
Chautham								-
Alauli								-
Benipatti								1,176,993.00
Khajauli								127,389.00
Rajnagar								1,593,530.00
Jaynagar								90,351.00
Jhanjharpur								11,128.00
Lakhtaur								128,488.00
Pandoul								120,741.00
Bochaha								587,303.00
Minapur								892,306.00
Mushahari								660,062.00
Sakra								31,356.00
Saraiya								474,295.00
Mural								11,551.00
Kudhami								27,146.00
Rajgir								11,642.00
Sarnera								402,956.00
Harnaout								168,765.00



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet

(Amount in Rs.)

Schedule - 8 Loans & Advances:	1. Employee Advance		2. Deposits		3. Others		Total As on 31st March 2013	As at 31st March 2012
	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months		
Bihar Sarif							-	19,450.00
Nagarnausa							-	424,511.00
Rahui							-	160,738.00
Asthanani/Noorsari							-	417,238.00
Booth, Gaya							-	1,836,737.00
Dobhti							-	1,809,193.00
Sherghati							-	2,162,992.00
Khizirsari							-	733,984.00
Amas							-	334,332.00
Atri							-	227,211.00
Wazirganj							-	305,463.00
Gurwa							-	303,918.00
Tankuppa							-	227,228.00
Barachatti							-	376,074.00
Manpur							-	151,409.00
(A)								17,341,404.00
DPCU								-
Purnia	4,605,543.00	18,500.00			6,030,367.00	2,267,594.00	12,922,004.00	47,798.00
Khagaria	174,191.00	174,231.00			8,061,031.00	1,370,945.00	9,780,398.00	4,232,433.00
Madhubani	25,000.00	152,500.00			1,282,199.00	1,989,149.00	3,448,848.00	96,500.00
Gaya	1,021,427.50	270,521.00		10,700.00	1,395,552.00	3,343,237.00	6,041,437.50	286,422.00
Nalanda	230,871.00	209,276.00			4,068,761.50	391,429.00	4,900,337.50	134,099.00
Muzaffarpur	292,374.00	124,813.00			6,883,599.00	542,446.00	7,843,232.00	24,459.00
(B)	6,349,406.50	949,841.00		10,700.00	27,721,509.50	9,904,800.00	44,936,257.00	4,821,711.00
SPMU								3,899,046.00
NRLP Advance					84,256,458.00		84,256,458.00	
Other Advance	16,350,267.00						16,350,267.00	
(C)							100,606,725.00	3,899,046.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet

Schedule - B Loans & Advances:	1. Employee Advance		2. Deposits		3. Others		Total As on 31st March 2013	As at 31st March 2012
	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months		
KOSI Project								
Chhatrapur	-	-	-	-	-	-	-	-
Basantpur	-	-	-	-	-	-	-	210,426.00
Bihariganj	-	-	-	-	-	-	-	11,635.00
Gawalpara	-	-	-	-	-	-	-	27,282.00
Murliganj	-	-	-	-	-	-	-	27,105.00
Patarghat	-	-	-	-	-	-	-	20,025.00
Pratabganj	-	-	-	-	-	-	-	17,345.00
M Sadar	-	-	-	-	-	-	-	59,184.00
Saurbazar	-	-	-	-	-	-	-	5,056.00
Sonebarsa	-	-	-	-	-	-	-	12,824.00
Triveniganj	-	-	-	-	-	-	-	7,378.00
Udaksiganj	-	-	-	-	-	-	-	9,742.00
Kumarkhand	-	-	-	-	-	-	-	27,929.00
DPCU Supaul	152,847.00	174,522.00			274,317.00	129,127.00	730,813.00	
DPCU Madhepura	133,404.00	453,857.00			1,409,737.00	13,000.00	1,996,998.00	
DPCU Saharsa	53,712.00	115,743.00			769,994.00	13,000.00	952,449.00	53,517.00
(C)	339,963.00	744,122.00			2,454,048.00	142,127.00	3,680,260.00	615,368.00
SPMU	28,585.00	-			-	-	28,585.00	44,251.00
(D)	28,585.00	-			-	-	28,585.00	44,251.00
NRLMSRLM								
Mothari	8,148.00	-					8,148.00	-
Nawada	13,184.00	-					13,184.00	-
(E)	21,332.00	-					21,332.00	-
SPMU	9,615,622.00	-					9,615,622.00	160,141.00
(F)	9,615,622.00	-					9,615,622.00	160,141.00
MKSP								
SPMU	18,000,000.00	-					18,000,000.00	18,000,000.00
Madhepura	9,526.00	-					9,526.00	-
Saharsa	206,825.00	-					206,825.00	-
(G)	18,216,351.00	-					18,216,351.00	-
NRLP								
Bettiah	40,346.00	675.00	500.00				41,521.00	-
Bhagalpur	61,358.00	-					61,358.00	-
Darbhanga	21,580.00	14,878.00					36,458.00	-
Gopalganj	2,252.00		500.00				2,752.00	-
Jamui	11,250.00	-					11,250.00	-
Katihar	33,310.00	-					33,310.00	-
Mothari	4,233.00	3,750.00	500.00				8,483.00	-
Patna	32,119.00	-					32,119.00	-
Rohas	869.00	-					869.00	-
Samastipur	43,693.00	-					43,693.00	-
Sitamarhi	600.00	-					600.00	-



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet

(Amount in Rs.)

Schedule -8 Loans & Advances:	1. Employee Advance		2. Deposits		3. Others		Total As on 31st March 2013	As at 31st March 2012
	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months		
SPMU	35,550.00						35,550.00	
	287,160.00	19,303.00	1,500.00	-	810,000.00	-	1,117,963.00	
Total (A+B+C+D+E+F+G)	34,858,419.50	1,713,266.00	1,500.00	10,700.00	30,985,557.50	10,046,927.00	178,223,095.00	44,881,921.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Income & Expenditure Account and Receipts & Payments Account

Schedule : 9
Community Institutional Development

	BRLP		Unicef Expenditure	KOSI Project		Total for the year ended 31st March 2013	Total for the year ended 31st March 2012
	Formation & Development of CBOs	Capacity Building		Formation & Development of CBOs	Capacity Building		
RPTU							
Dhondaha							8,487,322.50
B. Korhi							6,459,385.00
Amaur							5,688,737.00
Batei							4,320,823.00
Baramankhi							7,241,778.35
Bihawanipour							4,873,620.00
Rupauli							7,149,046.00
Khagarua							-
Chaurtham							-
Alauli							-
Chhatapur							-
Kumarband							7,978,739.50
Benipatti							4,119,949.00
Khajauli							7,188,905.00
Rajnagar							4,735,815.00
Jaynagar							3,941,024.00
Banujapur							5,610,908.00
Lachhuar							4,786,038.00
Paedoul							8,642,209.00
Bochaha							7,906,821.00
Minapur							7,754,458.00
Mushahani							5,042,198.00
Sakra							4,766,780.00
Saraya							4,561,923.00
Mirval							5,332,466.00
Kadhami							7,371,319.00
Rajgir							-
Sarnera							5,610,534.00
Harnaut							7,475,021.00
Bihar Serif							6,209,917.00
Nagamaua							5,686,206.00
Rabul							5,158,305.00
Ardhawan							4,642,555.00
Both Goya							9,401,315.00
Dobbi							7,073,746.50
Shyghati							5,304,696.50
Khizirsarai							6,017,355.00
Anass							4,680,067.00
Atri							3,558,579.00
Wazirganj							4,853,458.00
Gurwa							5,163,896.00
Lankappa							5,168,577.00
Burachatti							4,055,599.45
Manpur							4,001,999.00
(A)							228,022,690.80



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Income & Expenditure Account and Receipts & Payments Account

Schedule : 9
Community Institutional Development

	BRLP			KOSI Project			Total for the year ended 31st March 2012
	Formation & Development of CBOs	Capacity Building	Unicef Expenditure	Formation & Development of CBOs	Capacity Building	Total for the year ended 31st March 2013	
BPLU							
DPCU							
Purnia	43,600,630.00	3,187,348.00	-	-	-	46,787,978.00	2,102,710.00
Khagaria	29,220,087.00	3,153,429.00	-	-	-	32,373,516.00	21,291,218.00
Madhubani	41,805,065.00	2,072,690.00	-	-	-	43,877,755.00	2,273,693.00
Gaya	58,875,259.00	6,036,076.00	-	-	-	64,911,335.00	3,080,430.00
Nalanda	50,897,114.50	4,218,864.00	-	-	-	55,115,978.50	3,244,022.00
Muzaffarpur	50,276,045.00	7,755,905.00	-	-	-	58,031,950.00	3,529,834.00
(B)	274,674,200.50	26,424,312.00	-	-	-	301,098,512.50	35,521,907.00
SPMU							
	-	6,614,859.00	-	-	-	6,614,859.00	13,342,378.00
(C)	-	6,614,859.00	-	-	-	6,614,859.00	13,342,378.00
TOTAL	274,674,200.50	33,039,171.00	-	-	-	307,713,371.50	276,886,975.80
KOSI							
Chhatapur							6,152,095.00
Basantpur							786,301.00
Bihariganj							768,461.00
Gawalpura							647,878.00
Murliganj							970,377.00
Patarghat							974,337.00
Pratabganj							929,818.00
M Sadar							795,199.00
Saurbazar							1,132,096.00
Sonebarua							1,123,757.00
Triveniganj							781,392.00
Udakinanganj							842,974.00
Kumarkhasud							6,330,470.00
DPCU Madhepura				24,958,054.50	3,139,407.00	28,097,461.50	
DPCU Supaul				20,538,099.00	1,321,399.00	21,859,498.00	
DPCU Saharsa				32,799,764.50	2,023,166.50	34,822,931.00	1,538,387.00
SPMU				133,944.00	118,388.00	252,332.00	1,992,399.00
D				58,429,862.00	6,602,360.00	65,032,222.00	22,235,155.00
Total (A+B+C+D)	274,674,200.50	33,039,171.00	-	58,429,862.00	6,602,360.00	372,745,593.50	299,122,130.80



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Income & Expenditure Account and Receipts & Payments Account

Schedule 10
Community Investments
Fund

Participants	ICF		Food Security	HRF	Livelihoods			Social CBF	Total for the year ended 31st March 2013	Total for the year ended 31st March 2012
	ICF to SHGs	ICF to SHGs through VO			SWI	SRI	Other			
Bihar Rural Livelihood Project										
BPHU										14,449,250.00
Dhansdaha										12,990,000.00
B. Kothi										12,272,800.00
Amara										7,208,117.00
Bisui										25,100,000.00
Bamunshi										16,237,117.00
Bhawanipur										22,759,792.00
Ropauli										70,501,462.00
Khagaria										
Chartham										
Alaah										
Chhatrapur										
Kumarkhand										16,815,000.00
Berigathi										9,490,600.00
Khajauli										21,310,336.00
Rajnagar										12,966,580.00
Jaynagar										15,435,000.00
Jhumbharpur										17,501,595.00
Lalbhawan										11,778,000.00
Pandaul										36,692,275.00
Bochaha										19,510,783.00
Strampur										23,223,941.00
Munshahari										18,907,775.00
Sakra										15,245,535.00
Sarstyn										19,608,175.00
Mural										21,924,896.00
Kudhuni										10,850,000.00
Ragfir										15,749,500.00
Sameria										20,463,500.00
Harnaut										21,804,000.00
Bihar Sarif										22,970,000.00
Nagamata										22,495,913.00
Rahul										15,820,745.00
Ardhawan/Noormati										16,124,900.00
Bodh Gaya										23,213,100.00
Dobhi										8,048,310.00
Shyrbhati										5,568,100.00
Kuzimauri										12,490,500.00
Amara										9,410,000.00
Atri										9,770,500.00
Wazirganj										7,681,250.00
Gurwa										15,800,000.00
Toshappa										8,855,000.00
Burachini										9,910,000.00
Munpur										697,774,369.00
(A)										

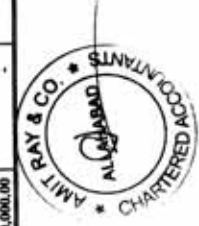


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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Income & Expenditure Account and Receipts & Payments Account

Schedule 10
Community investments
Fund

Particulars	ICF		Food Security	HIRF	Livelihoods			Social CIF	Total for the year ended 31st March 2013	Total for the year ended 31st March 2012	
	ICF to SHGs	ICF to SHGs through VO			SWI	SRI	Other				NFSM
	(A)	(B)									
DPCU Purnia	49,696,220.00	-	35,522,000.00	24,850,000.00	-	-	-	1,100,000.00	111,168,220.00	-	
DPCU Khatwa	65,340,000.00	-	-	-	1,580,512.00	-	-	4,890,000.00	79,224,112.00	-	
DPCU Madhubani	34,441,200.00	-	10,251,680.00	7,250,000.00	-	1,884,280.00	-	-	53,827,160.00	-	
DPCU Gaya	43,120,000.00	-	26,686,100.00	14,193,650.00	-	2,675,025.00	-	5,800,000.00	91,474,775.00	-	
DPCU Nalanda	31,240,000.00	-	16,000,000.00	7,100,000.00	-	9,900,800.00	-	(2,400.00)	64,238,392.00	-	
DPCU Muzaffarpur	58,900,000.00	-	22,900,000.00	12,550,000.00	-	-	-	815,100.00	108,313,967.00	-	
(B)	281,737,420.00	-	111,359,780.00	65,943,650.00	11,481,312.00	17,708,172.00	7,423,000.00	12,603,292.00	508,256,626.00	-	
SPMU	-	-	-	-	-	830,000.00	-	-	830,000.00	-	
(C)	-	-	-	-	-	830,000.00	-	-	830,000.00	-	
Total (A+B+C)	281,737,420.00	-	111,359,780.00	65,943,650.00	11,481,312.00	18,538,172.00	7,423,000.00	12,603,292.00	509,086,626.00	-	
Project											
Bihar Koni Flood recovery											
Project											
BPHU											
Chhatrapur										4,784,079.00	
Basantpur										1,360,000.00	
Bihariganj										900,000.00	
Gawalpara										80,000.00	
Mariaganj										1,180,000.00	
Patnaganj										1,420,000.00	
Pranabiganj										780,000.00	
Madhupura Sadar										740,000.00	
Saahbazar										500,000.00	
Soebharia										320,000.00	
Triveniganj										560,000.00	
Udaisanganj										580,000.00	
Kumarkhand										6,870,000.00	
DPCU											
DPCU Saharsa	86,990,000.00	-	6,800,000.00	2,400,000.00	-	773,891.00	-	-	96,963,891.00	-	
DPCU Madhupura	116,080,000.00	-	11,900,000.00	5,950,000.00	-	-	-	-	133,930,000.00	-	
DPCU Supaul	85,000,000.00	-	400,000.00	250,000.00	-	-	-	-	85,650,000.00	-	
(B)	288,070,000.00	-	19,100,000.00	8,600,000.00	-	773,891.00	-	-	316,543,891.00	20,074,079.00	
Total (A+B)	288,070,000.00	-	19,100,000.00	8,600,000.00	-	773,891.00	-	-	316,543,891.00	717,848,448.00	



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Income & Expenditure Account and Receipts & Payments Account

Schedule 11
Project Management Cost

(Amount in Rs.)

DPCU/SPMU	Monitoring & Evaluation	Salary & Honorarium	Other Operating Expenses	Total for the year ended 31st March 2013	Total for the year ended 31st March 2012
BRLP					
Purnia	341,915.00	3,634,065.00	1,622,702.00	5,598,682.00	3,280,313.00
Khagaria	469,886.00	2,834,490.00	2,002,252.00	5,306,628.00	4,204,806.00
Madhubani	282,725.00	2,282,776.00	1,805,303.00	4,370,804.00	3,296,748.00
Gaya	557,150.00	5,780,210.00	2,449,308.00	8,786,668.00	3,183,683.00
Nalanda	1,847,990.00	4,019,954.00	2,278,734.00	8,146,678.00	3,546,898.00
Muzaffarpur	497,372.00	3,322,679.00	2,134,304.50	5,954,355.50	4,303,480.50
	3,997,038.00	21,874,174.00	12,292,603.50	38,163,815.50	21,815,928.50
SPMU	8,306,441.00	15,006,106.00	7,125,221.20	30,437,768.20	63,521,292.00
	8,306,441.00	15,006,106.00	7,125,221.20	30,437,768.20	63,521,292.00
SUB TOTAL (A)	12,303,479.00	36,880,280.00	19,417,824.70	68,601,583.70	85,337,220.50
KOSI Project					
DPCU Sharsha	134,496.00	1,852,471.00	1,217,039.00	3,204,006.00	2,940,660.00
DPCU Madhepura	233,488.00	1,696,469.00	1,150,774.00	3,080,731.00	
DPCU Supaul	127,697.00	716,389.00	791,967.00	1,636,053.00	
SPMU	1,600,235.00	4,667,704.00	5,086,610.00	11,354,549.00	25,220,551.00
SUB TOTAL (B)	2,095,916.00	8,933,033.00	8,246,390.00	19,275,339.00	28,161,211.00
MKSP					
SPMU					459.00
SUB TOTAL (C)					459.00
Total	14,399,395.00	45,814,313.00	27,664,214.70	87,876,922.70	113,498,890.50



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Schedule-14

DPCU	Special Programs
NRLP Blocks	
Darbhanga	4,986.00
Katihar	3,852.00
Samastipur	3,211.00
SPMU	3,637,344.00
(A)	3,649,393.00
NRLM Blocks	
SPMU	66,295.00
(B)	66,295.00

Particulars	As at 31st March 2013	As at 31st March 2012
Schedule -15		
Programme Investment		
Madhepura	891,551.00	
Madhubani	266,946.00	
Muzaffarpur	1,254,920.00	
Purnia	838,050.00	
Total	3,251,467.00	-
Schedule 16		
Training and Capacity Building		
Madhepura	30,474.00	
SPMU	69,091.00	
Total	99,565.00	-
Schedule 17		
Project Implementalon Cost		
Madhepura	4,965,412.00	
Madhubani	869,881.00	
Muzaffarpur	20,947,923.00	
Purnia	1,398,036.00	
Saharsa	190.00	
SPMU	-	459.00
Total	28,181,442.00	459.00



Schedule-12				Total for the year ended
State Rural Livelihoods Mission				31st March 2013
DPCU	State Project Management Unit	District Project Management Unit	State Resource Centers	Total
NRLP Blocks				
Bettiah	-	188,531.00	-	188,531.00
Bhagalpur	-	165,002.00	-	165,002.00
Darbhanga	-	232,870.00	-	232,870.00
Gopalganj	-	238,873.00	-	238,873.00
Jamui	-	83,614.00	-	83,614.00
Katihar	-	313,389.77	-	313,389.77
Motihari	-	374,552.00	1,178.00	375,730.00
Patna	-	421,342.50	-	421,342.50
Rohtas	-	251,373.00	-	251,373.00
Samastipur	-	310,170.00	-	310,170.00
Sitamarhi	-	196,057.00	-	196,057.00
SPMU	78,581,199.00	-	828,477.00	79,409,676.00
(A)	78,581,199.00	2,775,774.27	829,655.00	82,186,628.27
NRLM Blocks				
Gaya	-	2,963.00	145,348.00	148,311.00
Khagaria	-	539.00	-	539.00
Madhubani	-	13.00	-	13.00
Muzaffarpur	-	571.00	-	571.00
Nalanda	-	6,272.00	-	6,272.00
Nawada	-	106,576.00	-	106,576.00
Purnia	-	623.00	-	623.00
Saharsa	-	-	-	-
Supaul	-	-	-	-
SPMU	9,553,105.00	-	2,425,575.00	11,978,680.00
(B)	9,553,105.00	117,557.00	2,570,923.00	12,241,585.00

Schedule-13

(Amount in Rs.)

Institutional Building and capacity Building

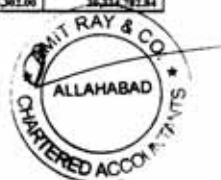
DPCU	Institutional Building	Block Project Management Unit	Community Investment Sup	Total
NRLP Blocks				
Bettiah	96,735.00	371,020.00	-	467,755.00
Bhagalpur	-	361,781.00	-	361,781.00
Darbhanga	-	147,309.00	-	147,309.00
Gopalganj	6,020.00	229,286.00	-	235,306.00
Jamui	-	135,740.00	-	135,740.00
Katihar	96,550.00	154,688.50	-	251,238.50
Motihari	71,273.00	66,434.00	-	137,707.00
Patna	4,698.00	221,751.00	-	226,449.00
Rohtas	-	222,895.00	-	222,895.00
Samastipur	86,229.00	392,503.00	-	478,732.00
Sitamarhi	98,145.00	256,992.00	-	355,137.00
SPMU	1,039,238.00	-	-	1,039,238.00
(A)	1,498,888.00	2,560,399.50	-	4,059,287.50
NRLM Blocks				
Gaya	-	-	79,980,000.00	79,980,000.00
Khagaria	-	-	67,240,000.00	67,240,000.00
Madhubani	-	-	53,738,900.00	53,738,900.00
Motihari	33,456.00	21,713.00	-	55,169.00
Muzaffarpur	-	-	149,280,000.00	149,280,000.00
Nalanda	-	-	75,840,000.00	75,840,000.00
Nawada	-	215,564.00	-	215,564.00
Purnia	-	-	106,670,000.00	106,670,000.00
Saharsa	-	-	-	-
Supaul	-	-	-	-
SPMU	36,738.00	-	-	36,738.00
(B)	70,194.00	237,277.00	532,748,900.00	533,056,371.00



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedules to the Balance Sheet		
Schedule 18		(Amount in Rs.)
Bank Interest		
Bihar Rural Livelihoods Project		
Particulars	As at 31st March 2013	As at 31st March 2012
Dharmola		311,467.00
B. Kotha		248,509.00
Amara		153,771.00
Bani		169,790.00
Banmankhi		361,475.00
Bhawanipur		188,715.00
Bupendi		197,291.00
Bonpati		220,195.00
Khajuli		170,719.84
Rajnagar		303,494.00
Jainagar		159,611.00
Banbhayur		135,816.00
Lakhona		163,407.00
Pandaul		117,362.00
Bochaha		400,003.00
Manapur		222,806.00
Mushabari		269,456.00
Sabra		181,677.00
Murail		162,065.00
Kurhail		240,276.00
Sarais		97,058.00
Paighi		286,140.00
Sarara		151,060.00
Harnail		335,669.00
Rahni		330,266.00
Nagarinain		123,560.00
Noorasa		97,103.00
Biharbarfi		161,205.00
Budh Gura		246,107.00
Dubha		311,552.00
Shaybati		252,548.00
Duzarnai		183,318.00
Adar		172,255.00
Adi		139,339.00
Gurwa		59,127.00
Tankappa		215,133.00
Barachati		100,827.00
Wairgati		92,848.00
Mangur		203,705.00
(A)	-	7,836,767.84
DPCU		
Purua	843,095.00	60,313.00
Chagera	940,806.00	655,218.00
Gura	2,303,555.00	90,715.00
Muzaffarpur	1,118,149.00	362,871.00
Nalanda	1,218,654.00	29,273.00
Madhubani	953,073.00	36,750.00
(B)	7,397,432.00	1,235,140.00
SPMU	14,224,968.00	8,535,029.00
(C)	14,224,968.00	8,535,029.00
BRLP SUB TOTAL	21,623,368.00	17,706,936.84
KOSI		
Chhatrapur		255,395.00
Kumarkhand		145,880.00
Banbhayur		1,517.00
Bhariganj		1,973.00
Chandiganj		2,551.00
Muriganj		2,142.00
Patarganj		6,618.00
Pratighat		4,519.00
Madhupura Sadar		3,598.00
Saurahar		5,699.00
Sonebani		5,819.00
Tripathiganj		5,784.00
Udaiganj		2,515.00
DPCU Madhupura	538,559.00	
DPCU Supaul	576,510.00	
DPCU Saharsa	510,029.00	234,614.00
SPMU	26,843,869.00	1,405,098.00
(D)	28,468,967.00	2,083,652.00
NRLM/RLM		
Gura	1,517,591.00	
Madhubani	736,438.00	
Muzaffarpur	1.00	
Purua	1,203,304.00	
Supaul	54,795.00	
Nawala	16,489.00	
Nalanda	3,212,764.00	
SPMU	170,759,368.00	412,495.00
(E)	177,500,790.00	412,495.00
MKSP		
SPMU	5,492,727.00	21,699.00
Madhupura	7,444.00	
Muzaffarpur	28,324.00	
(F)	5,528,495.00	21,699.00
NRLP		
DPCU		
Berhail	34,781.00	
Bhagailuar	113,739.00	
Chhatrapur	91,508.00	
Copalganj	9,370.00	
Jamui	105,363.00	
Katihar	97,346.00	
Mushbari	19,199.00	
Patna	110,986.00	
Rohita	95,853.00	
Samaipur	9,645.00	
(G)	687,798.00	
Total (A+B+C+D+E+F+G)	233,808,363.00	30,224,782.84



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedules to the Balance Sheet		
Schedule 19	(Amount in Rs.)	
Miscellaneous Income	As at 31st March 2013	As at 31st March 2012
Particulars		
SPMU	210,231.00	7,432.00
(A)	210,231.00	7,432.00
DPCU & BPIU		
Amour		128.00
Bhawanipur		411.00
Dharmdaha		2,068.00
Khagaria	18,056.00	918.00
Lakhisar		9,916.00
Rajnagar		30,595.00
Madhubani		10.00
Bochaha		20,879.00
Monnapur		3,960.00
Muddehari		810.00
Kurhani		1,473.00
Amas		15,550.00
Bodhgaya		8,490.00
Khizansari		14,600.00
Tankuppa		9,857.00
Gaya	18,306.00	18,120.00
Harnaut		9,717.00
Noorvasi		7,300.00
Nagarnas		5,930.00
Rahni		8,607.00
Nalanda	9,553.00	-
Parsia	3,605.00	-
Madhubani	3,405.00	-
Muzaffarpur	236,420.50	-
(B)	289,345.50	169,539.00
KOSI		
DPCU Saharsa	14,756.00	-
Triveniganj	-	10,350.00
(C)	14,756.00	10,350.00
Total (A+B+C)	514,332.50	187,321.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule-20

Significant Accounting Policies and Notes to Accounts

1. Overview of the 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 till the end of March 2013:

- a) Bihar Rural Livelihoods Project(BRLP-World Bank Project)
- b) Component D of Bihar Kosi Flood Recovery Project (BKFRP-World Bank Project)
- c) Sanitation Activities/ Promotion of Safe Sanitation and Hygiene Practices through SHGs (UNICEF)
- d) National Food Security Mission (Government of Bihar).
- e) Mahila Kisaan Sashaktikaran Pariyojana (MKSP-National Institute of Rural Development)
- f) National Rural Livelihoods Mission(NRLM)
- g) National Rural Livelihoods Project(NRLP)

2. Projects/Activities under implementation

During the financial year, the Society has implemented the above projects namely BRLP, BKFRP, UNICEF, NFSM, MKSP, SRI, SRLM and NRLP. The Society has received funds from the following agencies during the financial year 2012-13 for execution of these projects/activities:

SL. No.	Agencies from which fund received	Project/ Activities	Amount (Rs)	Objectives
1	Govt. of Bihar	Bihar Rural Livelihoods Project (BRLP) -Main Project -Additional Finance	Nil Rs. 94,12,00,000	The project aims to enhance social and economic empowerment of rural poor, especially women, by creating Self Managed Community Institutions.
2	Bihar AapdaPunarwas Evan Punamirman Society (BAPEPS)	Bihar Kosi Flood Recovery Project (BKFRP)	Rs. 20,00,00,000	Livelihood Restoration and Enhancement at flood affected blocks.

SL. No.	Agencies from which fund received	Project/ Activities	Amount (Rs)	Objectives
3	UNICEF	Sanitation Activities	-	To provide support for Total Sanitation Campaign (TSC) implementation through women SHG in Nalanda, Gaya & Purnea districts.
4	Govt. of Bihar	Mahila Kissan Sashaktikaran Pariyojana	Rs. 5,83,48,000	To enhance the income and agriculture productivity of women farmer.
5	Govt of India (NRLM-MORD) Govt. of Bihar	Livelihood Activities	Rs. 1,38,25,00,000 Rs. 66,17,36,500	For implementation of National Rural Livelihood Mission in Bihar State
6	Govt. of India (NRLP-MORD) Govt. of Bihar	Livelihood Activities	Rs. 69,69,00,000 Rs. 32,47,69,500	For implementation of National Rural Livelihood Project in Bihar State
7	NABARD	Livelihood Activities	Rs.1,50,00,000	The project aims to enhance social and economic empowerment of rural poor, especially women, by creating Self Managed Community Institutions.

3. Unspent fund to be utilized

The following unspent amount included in Restricted Fund relating to the following departments/ funding agencies is to be utilized:-

- Department of Agriculture, Government of Bihar Rs.40,000/-
- National Food Security Mission (Government of Bihar) Rs.65,62,853/-
- UNICEF Rs. 22,09,846/-
- NABARD Rs.150,00,000/-
-

4. 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 amounts 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.

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.

Revenue Recognition

BRLPS received funds from the Government of Bihar, BAPEPS, Ministry of Rural Development (MORD), National Institute of Rural Development, UNICEF, Department of Agriculture- Govt. of Bihar, NABARD for specified purpose.

Fund received from the donors has been recognized as income to the extent of the revenue expenditure made during the year 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.

Interest earned on bank deposits during the project period is treated as project fund and accounted on receipt.

Common Expenses

The Society has been conducting 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 2012-13, Society has apportioned common expenditure in the nature of Community Institution Development and Project Management in the ratio of 102:13:419 between BRLP, BKFRP and NRLP respectively.

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.

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.


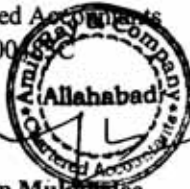


10. Accounting of Fund Disbursed to SHGs

Funds released to Self Help Groups (SHGs) under Community Investment Fund (CIF) 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 VOs / BLFs 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.

11. Previous year's figures have been regrouped where necessary to conform to this period's classifications.


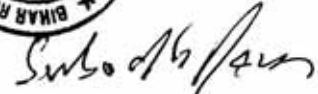
For Amit Ray & Co
Chartered Accountants
FRN-000

Pradeep Mukherjee
(Partner)
M.No.-070693

Patna
July 24th, 2013




24/7/2013 

Arvind Kumar Chaudhary, IAS
Project Director-cum-Chief
Executive Officer

Subodh Ram
Chief Finance
Officer

Ref. No.....

Dated.....

FORM NO. 10B
[See rule 17B]

Audit report under section 12A (b) of the Income-tax Act, 1961, in the case of charitable or religious trusts or institutions.

We have examined the consolidated Balance Sheet of Bihar Rural Livelihoods Promotion Society asat March 31, 2013 and the consolidated Income and Expenditure Account for the year ended on that date, which are in agreement with the books of account maintained by the said institution.

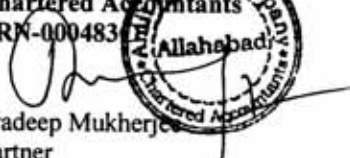
We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office and the branches of the abovenamed/institution visited by us so far as appears from our examination of the books, and proper returns adequate for the purposes of audit have been received from branches not visited by us, subject to the comments given below:

Subject to our audit observations annexed as Annexure-A with the report, in our opinion and to the best of our information, and according to information given us, the said accounts give a true and fair view:

- (i) in the case of the consolidated Balance Sheet, of the state of affairs of the abovenamed institution asat March 31, 2013 and
- (ii) in the case of the consolidated Income and Expenditure Account, of the Income or Expenditure of its accounting year ending on March 31, 2013.

The prescribed particulars are annexed hereto.

For Amit Ray &
Chartered Accountants
FRN-000483


Pradeep Mukherjee
Partner
M.No.-070693

Date: 24th July, 2013
Place: Patna

BIHAR RURAL LIVELIHOOD PROMOTION SOCIETY (BRLPS)

1. Community Investment Fund (CIF)-

The total expenditure incurred under the Component-CIF during the financial year 2012-13 is overstated to the tune of **Rs. 34, 10,000/-** due to excess payment. The said expenditure has also been claimed in Interim Financial Report (IFR) submitted for reimbursement from World Bank.

Details are as under:

Project	DPCU	Fund	Amount Involved	Remarks
BRLP	Nalanda	Health Risk Fund	50,000.00	Excess Payment
	Gaya	ICF to SHGs	2,40,000.00	Excess Payment
Total			2,90,000.00	
BKFRP	Supaul	ICF to SHGs	1,90,000.00	Excess Payment
			30,000.00	Stale Cheques
	Saharsa	ICF to SHGs	1,20,000.00	Fund reversed by the bank not accounted for by DPCU.
Total			3,40,000.00	
NRLM	Madhubani	ICF to SHGs	20,60,000.00	Excess Payment
			7,20,000.00	Stale Cheques
Total			27,80,000.00	
Grand Total			34,10,000.00	

However, substantial recovery of the excess fund has been made by the concerned DPCU's in the financial year 2013-14.

2. Expenditure specifically incurred for BRLP amounting to Rs.407,430/- under the Component-Special Technical Assistance Fund has been wrongly allocated to National Rural Livelihood Project (NRLP) as common expenditure during the financial year 2012-13.

Thus, in **BRLP** expenditure booked under the Component- Special Technical Assistance Fund is understated by an amount of Rs.407,430/- and the same has not been claimed in the IFR submitted for reimbursement from the World Bank.

Whereas in **NRLP**, gross expenditure is overstated by an amount of Rs.407,430/- and this additional expenditure has also been claimed in the IFR submitted to Ministry of Rural Development (MORD).



ANNEXURE-I

STATEMENT OF PARTICULARS

I. APPLICATION OF INCOME FOR CHARITABLE OR RELIGIOUS PURPOSES

1	Amount of income of the previous year applied to charitable or religious purposes in India during that year	Rs.1,956,540,649.97
2	Whether the institution has exercised the option under clause (2) of the Explanation to section 11(1)? If so, the details of the amount of income deemed to have been applied to charitable or religious purposes in India during the previous year	Not Applicable
3	Amount of income accumulated or set apart* /finally set apart for application to charitable or religious purposes, to the extent it does not exceed 15 per cent of the income derived from property held under trust wholly * /in part only for such purposes.	Nil
4	Amount of income eligible for exemption under section 11(1)(c) (Give details)	Not Applicable
5	Amount of income, in addition to the amount referred to in item 3 above, accumulated or set apart for specified purposes under section 11(2)	Not Applicable
6	Whether the amount of income mentioned in item 5 above has been invested or deposited in the manner laid down in section 11(2)(b) ? If so, the details thereof	Not Applicable
7	Whether any part of the income in respect of which an option was exercised under clause (2) of the Explanation to section 11(1) in any earlier year is deemed to be income of the previous year under section 11(1B) ? If so, the details thereof	Nil
8	Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year-	
a	has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or	Nil
b	has ceased to remain invested in any security referred to in section 11(2)(b)(i) or deposited in any account referred to in section 11(2)(b)(ii) or section 11(2)(b)(iii), or	Nil
c	has not been utilised for purposes for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof? If so, the details thereof	Nil



II. APPLICATION OR USE OF INCOME OR PROPERTY FOR THE BENEFIT OF PERSONS REFERRED TO IN SECTION 13(3)

1	Whether any part of the income or property of the institution was lent, or continues to be lent, in the previous year to any person referred to in section 13(3) (hereinafter referred to in this Annexure as such person)? If so, give details of the amount, rate of interest charged and the nature of security, if any	Not Applicable
2	Whether any land, building or other property of the institution was made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any	Not Applicable
3	Whether any payment was made to any such person during the previous year by way of salary, allowance or otherwise? If so, give details	Not Applicable
4	Whether the services of the institution were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any	Not Applicable
5	Whether any share, security or other property was purchased by or on behalf of the institution during the previous year from any such person? If so, give details thereof together with the consideration paid	Not Applicable
6	Whether any share, security or other property was sold by or on behalf of the institution during the previous year to any such person? If so, give details thereof together with the consideration received	Not Applicable
7	Whether any income or property of the institution was diverted during the previous year in favour of any such person? If so, give details thereof together with the amount of income or value of property so diverted	Not Applicable
8	Whether the income or property of the institution was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details	Not Applicable



III. INVESTMENTS HELD AT ANY TIME DURING THE PREVIOUS YEAR(S) IN CONCERNS IN WHICH PERSONS REFERRED TO IN SECTION 13(3) HAVE A SUBSTANTIAL INTEREST

Sl. No.	Name and address of the Concern	Where the concern is a company, number and class of shares held	Nominal value of the investment	Income from the investment	Whether the amount in col. 4 exceeded 5 per cent of the capital of the concern during the previous year-say, Yes/No
1	2	3	4	5	6
	----- NOT APPLICABLE -----				
Total					



ORGANIZATION

Bihar Rural Livelihoods Promotion Society,(BRLPS) an autonomous body under the Department of Finance, Govt. of Bihar has been designated as State Rural Livelihoods Mission by the Department of Rural Development, Govt. of Bihar under overall Framework of National Rural Livelihoods Mission to scale up the JEEViKA model of poverty alleviation through-out the state of Bihar in a phased manner.

OBJECTIVE

BRLPS works toward social and economic empowerment of the rural poor in Bihar by:

- ▲ Creating self managed community institutions of poorest of the poor and poor households.
- ▲ Enhancing income through sustainable livelihoods.
- ▲ Increasing access to social protection including food security through a greater voice.

For more information visit our site - www.brlp.in

BOARD OF DIRECTORS

PRESIDENT

The Development Commissioner,
Government of Bihar, Patna

The Principal Secretary,
Department of Rural Development,
Government of Bihar, Patna.

The Director General,
BIPARD,
Bihar, Patna.

MEMBER SECRETARY

The Chief Executive Officer,
Bihar Rural Livelihoods
Promotion Society, Patna.

The Principal Secretary,
SC & ST Welfare Department,
Government of Bihar, Patna.

The Executive Director,
PRADAN, New Delhi.

MEMBERS

The Principal Secretary,
Department of Finance,
Government of Bihar.

The Managing Director,
Bihar State Milk Co-operative
Federation Ltd, Bihar, Patna.

Sister Sudha Verghese,
P.U.C.L., Patna.

The Principal Secretary,
Department of Social Welfare,
Government of Bihar, Patna.

The Director,
ICDS, Bihar.

The Chief General Manager,
NABARD, Patna.

The Managing Director,
Women Development Corporation,
Bihar.

The Addl. Chief Executive Officer,
Bihar Rural Livelihoods
Promotion Society, Patna.



JEEViKA
Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission, Bihar
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e-mail : info@brlp.in

