



Rural Development Department, Government of Bihar

JEEVIKA

Annual Report

2015-2016





Mission Statement

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



Table of Contents

Sl.	Particulars	Page No.
1.	Executive Summary	01-02
2.	Social Mobilization and Strengthening of Federations	03-05
3.	Financial Inclusion	06-08
4.	Promotion of Livelihoods	09-15
5.	Skill Development & Placement	16-17
6.	Vulnerability Reduction	18-19
7.	Convergence and Entitlement	20-22
8.	State Resource Cell	23-24
9.	Knowledge Management & Communication	25-26
10.	Monitoring Evaluation and Learning	27-28
11.	Human Resource Development	29-29
12.	Physical Progress at a glance	30-30
13.	Financial Progress at a glance	31-59

Executive Summary

The financial year (2015-16) witnessed unprecedented progress in SHG-Bank linkage in the state while livelihood interventions further deepened in terms of coverage and linking thousands of farmers closer to local and national markets while earning better returns for their produce/products. Concerted efforts were made to facilitate access to various govt. schemes and entitlements for millions of SHG members and massive communication initiatives were undertaken in tandem to ensure access, awareness and usage. JEEViKA continues to evolve into a high performing organization with more advanced internal systems including a performance driven HR and MIS system, transparent financial management and socially and environmentally responsible program implementation. This Financial Year also marked initiation of preparations for JEEViKA-II, the Bihar Transformative Development Project, aimed at scaling up the JEEViKA model across the state while further deepening value chain and human development interventions. The new project's design reflects the Govt. of Bihar's ongoing pursuit of achieving a transformed rural Bihar through the agency of empowered women collectives.

In FY 2015-16, JEEViKA continued to expand its coverage, mobilizing more than 12 lakh rural women into more than 1 lakh Self-Help Groups. Federation were also formed at a healthy pace with more than 10651 Village Organizations (VOs) and 87 new Cluster Level Federations (CLFs). By the end of FY 2015-16, JEEViKA has covered more than 57 lakh households i.e. every 1 of 3 rural HHs in Bihar is linked to the JEEViKA. JEEViKA continues to be the National Resource Organization for Uttar Pradesh, Jharkhand, Rajasthan & Assam, providing crucial community resources in scaling up the model.

FY 2015-16 was a landmark year for Financial Inclusion. The project significantly bridged the gap in savings account opening, facilitating more than 1.2 lakh new SHG savings accounts while achieving a massive INR 640 crore worth of bank credit for JEEViKA SHGs and their federations. Cumulatively, the project has facilitated SHG-Bank linkage to the tune of INR 1300 Crores, nearly 50% of which was achieved in this FY alone. JEEViKA continues to focus on individual life insurance, facilitating enrolment of nearly 4 lakh SHG members under Aam Aadmi Bima Yojana, forming the lion share (98%) of the total market. JEEViKA also plans to launch new initiatives aimed at leveraging technology to facilitate greater ease of access to financial services at the last mile.

This FY, JEEViKA further strengthened its core livelihood interventions focused on enhanced farm productivity. More than 2.5 lakh farmers were facilitated to undertake System of Rice Intensification while another 2.7 lakh and 1.98 lakh farmers undertook system of crop intensification in Wheat and Vegetable cultivation respectively. 59000 households were supplied with kitchen gardening kit and training support, aimed at improved nutritional security at the household level while reducing food costs. JEEViKA proactively promoted farmer Producer Groups (PGs) at village level as local hubs for training, inputs, extension and aggregation. 4 strong Farmer Producer Companies have emerged under the project so far focused on collective aggregation and marketing of farmer's produce including Maize, Wheat, Potato and other vegetables. The Aaranyak Producer Company in Purnia has received nationwide recognition for its innovative value chain for maize marketing, helping more than 300 farmers achieve nearly 20% higher returns for their produce. The company expects to reach a turnover of INR 4 crores in the 2nd year itself and is an inspiration for similar farmer institutions.

JEEViKA has undertaken installation of Automated Milk Collection Units (AMCUs) in over 250 Dairy Cooperative societies helping the dairy farmers reap rewards of transparent pricing and extension services. 72 Animal Health Camps were organized in convergence with Animal Husbandry and Fisheries department. Furthermore, by end of FY 2015-16, 352 Poultry Mother Units were functional across states, reaching out to 1.04 lakh rural households. The intervention continues to boost household income while also improving nutritional intake at the household level.

Under non-farm, more than 320 Producer Groups centred around activities including Agarbatti making, Bee-keeping, Jute Products, Art and Crafts are functional, facilitating extension support and market linkage for more than 15000 SHG members. A total of 58838 rural youths were trained and 41585 placed in different sectors under DDU-GKY, RSETIs and Direct Placement through JOB Fairs.

JEEViKA continues to nurture SHGs and higher federations as ideal platforms for convergent planning and implementation of various rural development schemes. This financial year, JEEViKA institutions were at the forefront of the 2nd edition of Integrated Participatory Planning Exercise, helping in preparation of panchayat development plans. In convergence with RDD, 25 blocks were selected as Cluster Facilitation Team (CFT) to ensure greater women participation in MGNREGA. 2100 Farmers were identified for plantation under Mukhyamantri Kosi Mulberry Yojana. 7.35 lakhs SHG Members were enrolled under Rashtriya Swasth Bima Yojana to access health insurance services.

This year also marked a major surge in participation of SHG women, both as voters as well as aspirants for various positions. The CBOs participated in Systematic Voters' Education and Electoral Participation programmes as well as in awareness campaigns towards prohibition of alcohol.

A host of new interventions were initiated to improve the health, nutrition and sanitation status of the SHG households. A comprehensive Behaviour Change Module was rolled in partnership with Bill and Melinda Gates Foundation, aimed at promoting adoption of better sanitation practices while also triggering demand for better sanitation facilities at the household level. "Gram Varta" were conducted in 35 blocks which focussed on generating awareness of govt. programmes and schemes. JEEViKA also partnered with UNICEF for the implementation of SWABHIMAN project in 2 blocks and with BBC Media Actions for procurement and rolling out of radio-series on Gender Discrimination.

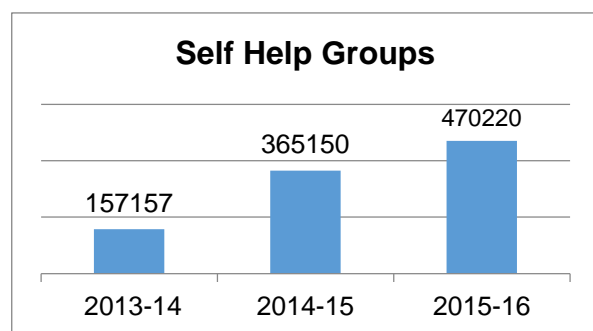
JEEViKA undertook a host of initiatives aimed at improved internal systems that shall help the organization in better program delivery. Performance Management Systems were updated for BRLPS staffs at all levels and an electronic HR MIS was designed to streamline staff review and reward systems. A comprehensive electronic MIS for capturing progress at CBO levels has been designed and rolled out. The MIS roll out including all thematic modules is expected to be complete by the end of next financial year and will pave way for highly analytical program review on a real time basis.

Social Mobilization and Strengthening of Federations

JEEViKA plays a proactive role in the building up of self-esteemed institutional architecture of poor followed by their continuous capacity building with Self Help Groups (SHGs) and their federations. The Project has taken up different strategies for all the three different projects – BRLP, NRLP and NRLM. In BRLP, the focus was more on the Communitization of interventions and processes whereas in NRLP, the focus was on to introduce new interventions–CRPs development and aggregation of community professionals & in NRLM, the focus was to fasten the pace of mobilization.

1. Social Mobilization and Inclusion

The Project realizes that to achieve the goal of mobilising 1.5 crore households by 2018, it is important to have multiple approaches for saturating villages.

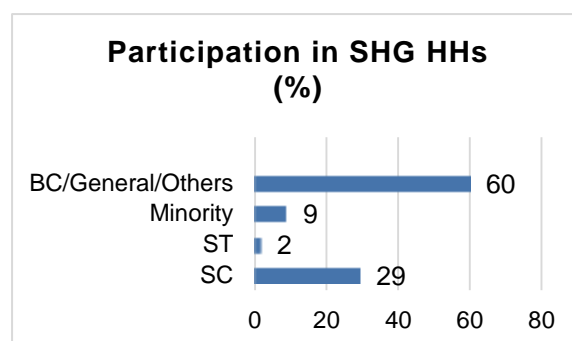


The CRPs rounds were conducted in 415 blocks as in the rest 119 blocks, the Community Mobilisers and the Project Staff were given more responsibility to saturate the left-out households. In last three consecutive years gradual increase in SHG formation was observed. 65372 SHGs were formed in 2013-14, 2.07 lakh SHGs were formed in 2014-15 (*out of which 89,700*

SHGs were adopted from different NGOs/WDC) and 1.05 lakh SHGs were formed in 2015-16. Altogether 470220 SHGs were formed mobilising 57 lakh households till March 2016.



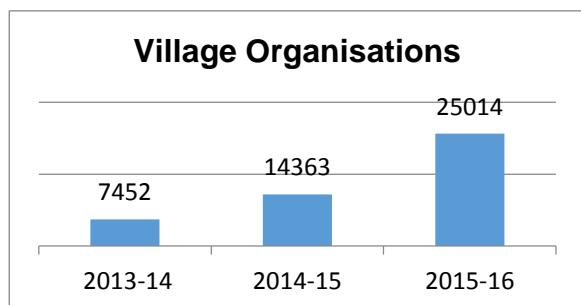
Out of the total 57 lakh households mobilized, 29% were from Schedule Castes, 2% were from Schedule Tribes, 9% from Minority and rest 60% were from other categories.



• Federating SHGs into Village Organizations

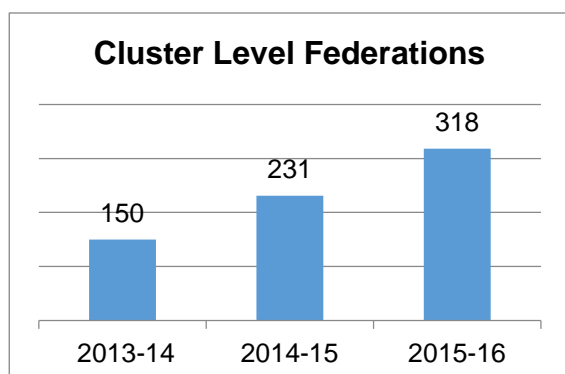
The VOs provided a platform to the poor in the village and raise resources to take up development activities for their SHG members. JEEViKA, focused on formation of Village Level Organization, setting up

systems at VO level and its registration. In this FY, 10651 VOs were formed bringing the cumulative number of VOs formed till Mar,16 to 25014.



- **Federating SHGs, VOs into Cluster Level Federations**

Similarly, the project stressed on forming federations of VOs, i.e, CLF. These CLFs



are the upper level federations and are responsible for reviewing the progress of the VOs based on the Masik Prativedan submitted by VOs to CLFs. Altogether 87

new CLFs were formed, taking the total number of CLFs to 318.

2. Strengthening of SHGs & their federations

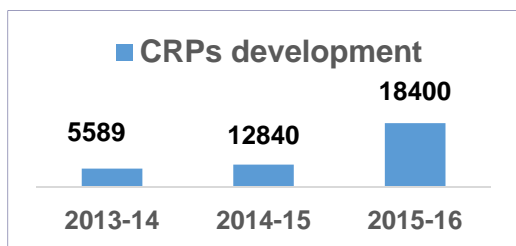
Altogether 2 lakh SHGs were imparted trainings on all the basic modules of SHGs and around 90 thousand SHGs were imparted trainings on three modules related to SHGs Concept and Management, Leadership and Importance of Book Keeping.

A resource pool of 55 staff was formed by doing TOTs and these resource pools were utilized to build the capacity of VOs. Over a period, these resource persons trained the Area Coordinators and Community Coordinators who further trained around 3500 VOs on the basic modules – VOs Concept and Management, Sub Committee functionality and related interventions.

In the FY, nine modules on 'CBO process and quality' were developed. A pool of 33 quality trainers from different districts were selected and trained. These resource pool members will be working for improve functioning and strengthening of CBOs.

- **Memorandum of Understanding with different agencies for strengthening of the Community Institutions**

The MoU between Society for Elimination of Rural Poverty (SERP) and BRLPS was made on 1st January, 2014 for 3 years to get technical assistance and implementation support in the areas of Institution Building and Capacity Building for community institutions' project staff and other stakeholders. Three rounds of CRP drives were conducted and the following were the results:



- a. During the month of June & July 2015, 61 CLFs were given training on the roles and responsibilities.
- b. The second round CRP teams provided capacity building support to 32 CLFs, 96 VOs and 192 SHGs.
- c. The third round of Senior CRPs was involved in imparting trainings to 128 SHGs, 64 VOs and 32 CLFs for strengthening of the CBOs.

- **SHG Members developed as Community Resource Persons**

6225 Internal CRPs were provided refresher trainings and in 415 blocks, these CRPs formed 49600 SHGs and provided initial training to these SHGs.

Altogether 18400 CRPs were developed and around 6700 active members were identified who can be CRPs in the near future.

- **Community Facilitator as CLF staff**

At CLFs, Master Book Keeper, Bank Mitra, and VO-Book Keeper are the key human resources from the community. However the concept of CLF staff was envisaged in the form of *Cluster Facilitators*. 32 Cluster Facilitators have undergone 4 days residential training on 'CBO Process & Quality'.

- **Deployment of Institution Development Manager**

The policy of 'Institution Development Manager' (IDM) was conceptualized and first batch of 22 IDMs were deployed in the first phase CLFs of BRLP Districts with an objective of facilitation of CLFs to achieve the self-sustainability and for grooming of human resource of CLFs.

Financial Inclusion

The project emphasized on working for important issues like making Books of Records available for different levels of community institutions, facilitating training of staff and cadres, laying down mechanism for rotation of funds amongst different levels of community institutions especially from CLF to VO, liaising with mainstream financial institutions for ensuring timely opening of savings account and leveraging credit support for SHGs, strengthening mechanisms to bring more women members under Insurance Coverage and facilitating audit of VOs and CLFs for transparent and efficient management of community institutions. All efforts made were part and parcel of the strategy to achieve larger indicators within Financial Inclusion portfolio.

1. Strengthening of Federations

- **Fund Rotation amongst Community Institutions**

Fund rotation at different levels of community institutions by the community institutions was becoming a limiting factor and therefore due strategy was framed and further complemented with follow up and sensitizing both at the level of community institutions and cadres for larger efficiency.

A lot of effort was made by ensuring visit to CLFs for giving the message of fund rotation and activating different committees of CLF and VO for the same. More than 3500 cadres and all the staff of initial 42 blocks in BRLP area and 13 blocks of NRLP area were provided training on importance of Fund Rotation and its role in livelihoods promotion, repayment and further capitalization from the banks. Serious attempts were made in this regard and result was evident in BRLP areas (42 blocks) and 13 blocks of Kosi region in terms of fund rotation worth approximately Rs. 63 crore by March 2016. This was achieved during the year 2015-16.

Sl.	District	No. of FIP Generated	No. of VO participated in FIP Generation process	Amount of Fund disbursed by CLF to VO(crore)	Amount of Fund disbursed by VO to SHG(crore)	Total (Rs. In crore)
1	Muzaffarpur	5953	851	6.46	10.23	16.69
2	Gaya	4233	1046	6.92	5.13	12.05
3	Madhubani	3365	594	3.08	6.00	9.08
4	Purnia	3745	536	3.00	2.50	5.50
5	Khagaria	3834	251	.63	1.73	2.36
6	Nalanda	5929	759	5.82	5.32	11.14
7	Saharsa	1573	222	.31	2.01	2.32
8	Supaul	1339	224	.65	1.49	2.14
9	Madhepura	3535	417	.24	2.61	2.85
	Grand Total	33506	4900	26.25	37.06	63.30

- **Printing of Books of Records for Community Institutions**

Availability of Books of Records at the level of community institutions is intrinsic to ensure their quality and effectiveness. Keeping the same in mind, effort were made to ensure printing of books of records both from SPMU and DPCUs. Process for both hardbound printing and printing of Books in stapled form as complementary strategy was undertaken. Process was undertaken for printing of more than 1.7 lakh Books of Records for SHGs from state. 21 districts were successful in getting the hard bound books printed. Availability of Books of Records for different levels of community institutions is a yardstick to measure their quality and ensure better accountability.

- **Capacity Building of Staff and Cadres**

Efforts were made to ensure training of staff and cadres on aspects like book keeping, document preparation, micro planning, insurance, fund rotation and audit of VOs. More than 4000 staff and 8000 community cadres have been trained on above aspects. Attempt to provide training to staff and cadres helped in preparing the spade work for taking the work forward in qualitative way. Adequate training inputs were provided to community cadre on fund rotation issues across 55 blocks of BRLP and Kosi region.

- **Facilitating Audit of VOs and CLFs**

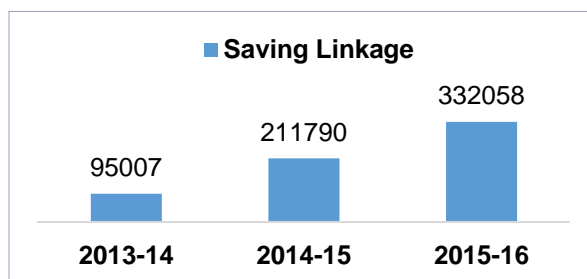
It is a matter of larger importance that higher levels of community institutions are brought under the purview of audit. A lot of effort was made for facilitating audit of VOs. More than 5600 VOs were facilitated to get the audit completed. It was an important task towards meeting the requirements of

the project, statutory norms and seeding in the principle of accountability at the level of community institutions. A lot of spade work was done to provide training to staff and community cadres in order to ensure audit of VOs and its subsequent compliance.

2. Leveraging resources from mainstream Financial Institutions

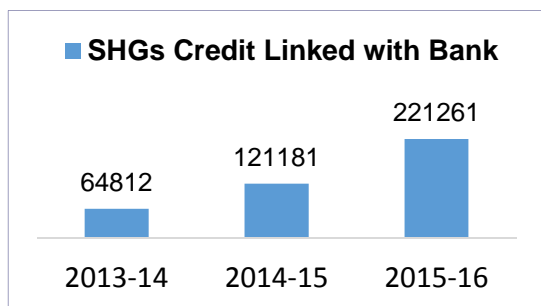
Strategy was laid down to follow up with banks on one side and ensure preparedness of documents by BPIUs on another side. The preparedness on part of project paid huge dividends in terms of getting savings account opened and credit linkages done.

During the FY 2013-14, only 15000 SHG Accounts were opened while in 2014-15, 1.16 lakh SHG Bank accounts and 1.2 lakh SHG Bank accounts were opened in 2015-16. Thus, within 2 years, three time of SHGs Bank accounts were opened and altogether 3.32 lakh SHG accounts were opened during the project period.



The Project during the period participated in each of the SLBC meetings and during the SHGs financing subcommittee meetings, to push the agenda of SHGs financing. With the support of Bankers, the project ensured the availability of stationery. The result was significant in terms of numbers and amount both. The project took a long leap this year and more than 1 lakh SHGs were financed by banks. 82112 SHGs were provided with 1st dose of credit linkage and 17968 SHGs

could be provided with 2nd dose of credit linkage worth total amount of Rs 640.05 crore up to March 2016. An amount of Rs 640.05 crore was leveraged during the Financial Year 2015-16.



3. Strengthening service mechanism for Insurance Coverage

Attempt was made to scale up the operations of Insurance in more number of districts beyond BRLP area. A lot of sensitization to staff and community cadres was provided through orientation programs held in different districts. As a continuous process, to ensure larger coverage of women under insurance, considerable effort went into streamlining the service delivery aspect of the product as well. Liasoning with the LIC and regular follow up resulted in speeding up the death claim settlement process and provision of scholarship under Shiksha Sahyog Yojana.

- Altogether 416036 women members were brought under the Insurance coverage.
- A total of 606 death claims were settled worth amount of around Rs.182 lakh.
- Altogether 10906 students were provided with scholarship amount worth Rs.98.08 lakh as an additional benefit under Aam Aadmi Bima Yojana.

Industry/Segment Share	2012-13	2013-14	2015-16
LIC-Bihar product Segment Coverage (AABY)	2,02,670	2,30,079	4,23,466
JEEViKA Product Segment Coverage (AABY)	1,91,000	2,29,000	4,16,036
Percentage Share of Jeevika in Coverage of AABY	94.24%	99.53%	98.24%

Over a period, the market share of JEEViKA in the coverage of AABY went up by more than 90% which demonstrate JEEViKAs initiative towards risk mitigation. Still, only 7-8% of members are insured which needs to be up scaled to at least 30% of the coverage.

“Ensure to Insure”

Promotion of Livelihoods

Project emphasized on increasing the scale and intensity in livelihood sector. On one hand the project focused on mobilizing more SHG HHs into Productivity Enhancement and on the other hand the agenda was to link farmers with the market. New initiatives in farm sector were introduced like use of technology through IFFCO for farm based SMS/audio messages to farmers and introduction of Kisan card. The Automatic Milk Unit in Dairy Intervention and Resource Centre for Honey were also established.

1. FARM INTERVENTION

I. Productivity Enhancement

In farm sector, the project since its beginning focused on increasing the land productivity of the small & marginal farmers by introducing new techniques in Rice, Wheat & Vegetables.

- **Achieving scale in Crop Production**

The System of Rice Intensification was taken up by more than 2.5 lakh SHG farmers. Around 2.7 lakh SHG farmers undertook cultivation of wheat through System of Wheat Intensification. The introduction of SCI in vegetable cultivation has also shown better results and during this period alone, more than 1.98 lakh farmers undertook vegetable cultivation through SCI. Kitchen gardening was taken up by more than 59 thousand farmers. The trend in the different crops is indicated below:

Sl.	Crops	2013-14	2014-15	2015-16
1	System of Rice Intensification	77599	201702	250214
2	System of Wheat Intensification	50323	193884	272327
3	Vegetable Cultivation	56859	141824	198888
4	Kitchen Gardening	0	26563	59817

- **Rabi Intercropping (Increasing Cropping Intensity)**

Intercropping of maize-potato, wheat-mustard and pea-maize was taken up by 5236 farmers on 1145 acres of land in Muzaffarpur, Purnia, Nalanda, Madhubani, Khagaria and Gaya districts. Through this intervention, project is focusing to increase the overall profitability and income of farmers. This system of cropping has been found effective in coping climate change and minimizing risk of crop failure in the event of sole cropping.

- **Varietal seed replacement in Wheat**

Selection and use of good quality seed has a direct implication on reducing the input cost and enhancing production. Keeping this in view, varietal seed replacement was done in wheat with 2421 farmers from Nalanda, Muzaffarpur, Purnia, Gaya and Madhubani districts. This would minimize the input cost in agriculture and enhance the overall productivity of the crop. Wheat seeds of PBW-373, LOK-1 and HD-2985 (Pusa Basant) were introduced.

- **Potato seed production**

JEEViKA with support of Potato Research Institute provided 10 quintals of foundation

potato seed to around 87 farmers in Purnia and Muzaffarpur districts, who subsequently used this foundation seed for production of certified potato seed for the next season. Around 40 quintals of potato seeds was produced and kept in cold storage for the next season.

II. AGRICULTURE EXTENSION SERVICES

a) Agriculture Extension Workers - For deepening and scaling up of the agriculture interventions, the project emphasized on developing cadre of resource persons and other extension workers to support livelihoods intervention. So far, 6519 Village Resource Persons and 650 Skill Extension Workers are providing services to 4.13 lakh farmers.

b) Information dissemination through use of Pico-Projectors – JEEViKA partnered with Digital Green for increasing awareness level and knowledge base of the SHG members on topics of Agriculture, Non-Farm activities, Animal Husbandry, Financial Inclusion, Institution Building, Health and Nutrition etc. through production and use of low cost ICT videos.

So far, more than 4000 Pico Projectors have been procured by the project to support this intervention. During this FY, concept of Master Resource Persons (MRPs) was introduced and 20 such MRPs were placed to assist the VRPs and monitor the progress at district level. This low cost and effective peer-peer process of learning was scaled up to all 38 districts this FY. So far, 377 community led videos on diverse topics have been produced and screened in 3744 VOs covering 37074 SHGs and

428425 SHG members and also videos uploaded on website.

c) SMS and audio messages through Mobile based application-The SIM cards were provided to 1600 farmers and they are receiving messages on agriculture, commodity prices, weather alerts, weather based agriculture advisory etc. to enable the rural community to move ahead towards a scientific farm management practices.

d) Farmer Training and Information Centre - With an objective to provide farmers opportunity to get information and training on improved agriculture practices, FTICs were established in 102 blocks across 6 BRLP districts. Till March 2016, 42 of these FTICs were made functional in which 82 trainings were organized. 2502 farmers, VRPs, SEWs, and others participated in trainings on different agriculture practices like SRI, kitchen gardening, cultivation of vegetables, pulses, seed treatment, poultry, books of record and other agriculture related topics.

III. VALUE CHAIN INTERVENTIONS

The Producer Groups and Producer Companies mobilized the key platforms which become the entry points for implementing value chain interventions. In farm sector, 1497 activity based producer groups and 4 Women Farmer Producer Companies were formed which are working on long term business plans focused on creating sustainable income for its members by strategically intervening in various commodity value chains, eg. Maize, Potato, Litchi, Onions, Wheat, Moong, etc. Following is the list of interventions initiated by the different Producer Companies:-

Producer Companies	Major achievements
Aranyak Agri Producer Company Limited, Purnia	Maize (Traded 1014 MTs through NCDEX Ltd) 2015-16 Farmers impacted: 299; Total turn-over: 1.29 crore INR (2015-16) Total turnover 4.0 cr (approx) till March 2016
JEEViKA Women Agro Producer Company Limited, Khagaria	Maize (Traded 1000 MTs) Total turnover 1.36 cr (approx)
Samarpan Jeevika Mahila Kisan Producer Company Limited, Muzaffarpur	Wheat (500 MT); Litchi (6.09 MT) Total turnover: 93 lakh
Sahyog Women Jeevika Agri Producer Company Limited, Nalanda	Potato – 413 MT, Onion – 155 MT and Vegetable Seed sale & Vaccine supply to DCS & Poultry. Total turnover: 45.14 lakh

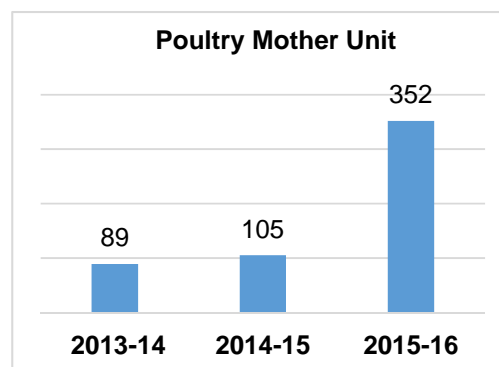
IV. MAHILA KISAN SASHAKTIKARAN PARIYOJANA

The project worked on assetization of the community institutions & women farmers. 358 VOs received cono weeder for paddy, 264 received cono weeder for wheat, 262 received irrigation support system and 15 received seed dibbler/driller besides other agri-equipments. A total of 5959 acres of land under sustainable agriculture was increased bringing the total area under sustainable agriculture to 24312 acres.

2. LIVESTOCK INTERVENTION

As a step towards providing SHG members alternate livelihoods through animal husbandry mechanization and streamlining of process in dairy intervention, scaling up of poultry intervention and initiation of goat rearing during the financial year. Special focus was given on improving the health

needs of cattle and small ruminants by organizing health check-up camps by



converging with different government and non-government organizations.

I. BACKYARD POULTRY INTERVENTION

Backyard poultry intervention was started in May 2013 as a pilot. After successful completion of the pilot, JEEViKA scaled up Backyard Poultry intervention under “Integrated Poultry Development Scheme” of GoB.

In the FY 2015-16, more than 200 MUs were established benefitting 57859 SHG members by distribution of 12.17 lakh Day Old Chicks (DOCs). By the end of this year, 352 Poultry Mother Units have been established in 25 districts covering 104437 HHs of which around 44% comprises of SC/SC population. To support and scale up this intervention more than 1394 poultry resource persons were identified and trained.

Major activities in poultry intervention taken up in the FY:

- Vaccines were provided to the distributed 312113 chicks for Ranikhet and Fowl Pox diseases at SHG members HHs as per the requirement and demand from the field.

- Training to staff, cadres and community members on different aspects of backyard poultry.
- Training of Trainers to 38 participants was organized on Backyard Poultry with support from Central Poultry Development Organization (CPDO), Bangalore.

II. DAIRY INTERVENTION

The project undertook several steps to increase the productivity and enhance the income of the Households undertaking dairy intervention which included introduction of Automated Milk Chilling Units, Placement of Dairy Consultants at the district level and Animal Husbandry Resource Persons (AHRPs) at DCS level.

• **Backward and Forward Linkages**

During the FY, AMCUs were installed at 250 DCSs, 229 AHRPs were trained and placed. 291 DCS developed their business plan and as per the plan, backend services like training, timely vaccination, cattle feeds, fodder seed, Saaf Kit etc. were provided.

• **Animal Health Camps**

The Animal health camps were organized across the districts with an objective to improve the health status of the livestock. These camps also provide knowledge to the cattle owner on feed and fodder management to enhance milk productivity of the cattle. Based on the diagnosis done by veterinarians/doctors in the camps, medicines were also provided free of cost. 72 animal health camps were organized providing treatment to 15537 cattle.

Major activities undertaken in dairy intervention in 2015-16:

1. DCS business plans were prepared and executed
2. Input support on breed selection, saaf kit, feeding practices, health management, animal diseases prevention and control, vaccination, nutrition, feed, fodder management, animal breeding, artificial insemination and dairy management were provided to DCS members.
3. 250 AMCUs installed for better and timely payment to milk pourers.
4. Training was provided to staff, cadre and DCS members on dairy related best practices.
5. Exposure visit was organized for staff at National Dairy Development Board, Anand Gujarat.
6. 72 animal health camps were organized in 11 districts providing treatment to 15537 animals.

Districts/Particulars	Progress till Mar'16
Total no. of DCSs	448
No of DCS for which Business Plan developed and executed	291
No. of HHs benefitted from Dairy Intervention	42,900
No. of cattle vaccinated for FMD	5643
No. of cattle received Deworming	11150
No. of Animal Health Camps (AHC) in 11 districts	87
No. of animals treated at AHCs	18754
AHRPs selected	229
AHRPs trained	187

III. Goatery Intervention

In goat intervention, JEEViKA provided the community member's opportunity for health check-up and free vaccination for goats on PPR and other deadly diseases. In addition

to health services, goat rearers were also oriented on housing, feed, fodder, health management, prevention and control of diseases in health-camps for Small Ruminants. Till March 2016, 32 health check-up and vaccination camps were organized for Small Ruminants in 10 districts.

1. Breed improvement Program: In the breed improvement program, JEEViKA piloted rearing of 10 bucks of improved breeds of Jakhrana and Jamunapari within the community at Bhojpur district in September 2015.
2. 21 kids were born out of these bucks with average body weight of 2.5Kg by Mar'16
3. 17220 goats were vaccinated against a viral disease, Peste des petits ruminants (PPR).



3. NON-FARM INTERVENTION

In the non-farm sector, the project has been putting continuous efforts to improve livelihoods of the SHG households by linking them with different non-farm based livelihood activities. Providing technical support and market for their produce is also being taken care of by the project. In the FY, the project emphasized on increasing

number of HHs taking up non-farm based activities, capacity building of the members taking up these activities and providing market to the PG members for their produce.

A total of 63 new non-farm based producer groups were formed this year bringing the total number of NF PGs formed till March 2016 to 323. Of the 63 new non-farm based PGs, 27 were of agarbatti, 19 of bee keeping, 13 of jute intervention and 4 in art & craft intervention. The district-wise households mobilized in Non-farm Producer Groups are as mentioned below:

SI	Intervention	District	No. of PGs	HHs Linked
1	Agarbatti	Nalanda	43	2158
		Gaya	118	5004
		Muzaffarpur	7	410
		Madhubani	9	405
2	Bee Keeping	Muzaffarpur	23	1092
		Khagaria	4	248
3	Jute	Purnia	54	2871
4	Art and Craft and other NF PGs	Madhubani	24	909
		E. Champaran	8	316
		Muzzafarpur	25	1269
		Nalanda	7	280
		Purnia	1	40
Total			323	15002

● INCENSE STICK INTERVENTION

Piloting with merely 18 Producer Groups, the intervention blanketed 7977 households in 177 PGs by FY 2015-16. With the average production of over 5000 kgs raw Agarbatti per PG, the community based institutions have become self-efficient in marketing their finished produce to local vendors.

The significance of awareness can be acknowledged from the fact that a CLF in Nalanda district has signed MoU with AV Industries, an agarbatti buyer, for the sale of raw Agarbattis. Similarly a CLF in Gaya procures raw material and sells rolled agarbatti in open market.



Facilitation of capacity building was done by conducting residential trainings for SHG members who are part of Agarbatti PG in Gaya district, with support of KVIC. 175 Members were trained on Agarbatti making & scenting.

● **BEEKEEPING INTERVENTION**

The intervention is being followed in Muzaffarpur and Khagaria districts where there is abundance of litchi cultivation. The project has a subsidy support for procurement of bee boxes and other accessories including bee colonies from State Horticulture Mission (SHM) and buy

back arrangement with DABUR, a reputed company in honey market for the sale of “litchi honey”.

- a. A total of 2960 honey bee boxes were distributed among 296 members in this financial year at a 50 percent subsidized rate from State Horticulture Mission.
- b. The households engaged in bee keeping business are being capacitated with the technical know-how of the intervention. Partnered with the Krishi Vigyan Kendras (KVKs) a total of 26 batches of training was conducted for 800 new households engaged in the intervention.
- c. The total production of honey was 32 tonnes in FY 2015-16 out of which 22 tonne was sold to DABUR and 10 tonne was sold to local vendors.



- **ART & CRAFT**

The project has been constantly working to promote the traditional heritage of art and craft of Bihar. Traditional art and craft like Madhubani painting, Sujni work and Sikki craft are being preserved and promoted through the producer groups and provided market for the sale of the products.

JEEViKA made its mark by organizing Saras Fair in which artisans/craftsmen/SHG members participated from across the country. The event was organized in Gandhi Maidan, Patna from 20th December, 2015 to 4th January 2016 highlighting the produce of the Self Help Groups and giving them a platform to market and showcase their products. In this fair, different events were organized like workshops by different Governmental departments, arrangement of crèche facility, cultural events, nukkad natak, magic shows and lucky draw schemes to attract common masses. The total sale in the fair was recorded to Rs. 2.2 Cr. The highest sale was recorded by stall which marketed Awla products, which accounted to Rs. 60.4 lakh. The stall of Katarni Chura and Chawal was also popular in the Mela and recorded a total sale figure of Rs. 34.6 lakh that was 2nd highest sale in Mela.

SHG members from JEEViKA also participated at different fairs organized across the country. Details of participation of the SHG member in different fairs and sale of their products made in these fairs in FY 2015-16 are as mentioned in the below mentioned table.

Sales destinations	Sales (Rs)
Patna Saras	132740
Sonpur mela	24000
Maharashtra Saras	41000
Assam Saras	25040
IITF	95000
Odisha Saras	31500
Other agencies	1413620
Total	1762900

- **JUTE INTERVENTION**

Jute intervention was piloted in Purnia district owing to the tremendous scope of value added jute in this area. A non-financial MoU was signed with Tirupati Commodities Pvt. Ltd (TCPL). A total of 54 Jute-PGs were formed and 35 Jute-PGs received fund from the project to start production of Jute commodities.

Capacity building of the staff and members was facilitated by conducting a 3 days exposure visit on charkha procurement in the month of September, 2015. In addition to this on-hand training was provided to the members of 10 PGs by TCPL on quality grading of Jute.



Skill Development and Placement

Employment generation of SHG households is of paramount importance as it is directly linked to minimization of poverty. Development of skills increases employability and strengthen bargaining power of the skilled person. Keeping this in view, the project is implementing several programmes and interventions like *Deen Dayal Upadhyaya Grameen Kaushal Yojana* (DDU-GKY), *Rural Self Employment Training Institutes* (RSETIs), jobs fair, *Livelihoods in Full Employment* (LIFE) Project - MGNREGA, ROSHNI, *Startup Village Entrepreneurship Programme* (SVEP), entrepreneurship development through the MECs, direct placement etc. to generate sustainable employment for rural people.

In the FY, a total of 58838 rural youths received training and 41585 were placed /settled after receiving training through PIAs under DDU-GKY, RSETIs and direct placements. 23285 candidates got directly placed through various agencies. Through internal placement project has been able to provide 59171 candidates opportunity to work as community cadre who have been trained and are working on specific job profiles.

- ***Deen Dayal Upadhyaya Grameen Kaushal Yojana (DDU-GKY)***

As part of the NRLM, DDU-GKY aims at imparting skill and placement facilities to the rural youths towards generating sustainable employment. For this, skill training and placement agencies are hired called as Project Implementation Agencies (PIAs). This year a total of 32 PIAs provided skill training and placement to a total of 8065

and 3327 rural youths respectively. 2005 candidates were undergoing training in on March 2016.

Top 10 placement providing PIAs in the FY:

SI	Name of the PIA	Trained candidates	Placed candidates	Placement %
1	Orient Craft Fashion Institute of Technology Pvt Ltd	114	108	95
2	Aide et Action India	113	90	80
3	Coffee Day Global Ltd	86	68	79
4	AROH Foundation	324	254	78
5	Shree Rajasthan Syntex limited	153	117	76
6	CAP Foundation	106	72	68
7	Ideal Education Pvt. Ltd	147	91	62
8	Focus Educare pvt. Ltd.	498	304	61
9	Skills Academy	325	191	59
10	Empower Pragati Vocational And Staffing Pvt. Ltd.	312	183	59

- **ROSHINI**

Under DDU-GKY, special focus is being given for skill training and placement to rural youths in Left-Wing Extremism (LWE) affected districts. ROSHINI project is being implemented in Bihar in 2 LWE districts viz; Gaya and Jamui by JEEViKA. In the FY, a total of 995 candidates received training and 637 got placed through the PIA.

- **Rural Self-Employment Training Institutes (RSETI)**

The Government of Bihar with support of lead banks has established 39 RSETIs in Bihar. JEEViKA in collaboration with GoB and the banks is closely working with district

units of RSETIs to provide vocational training to rural youths in the sectors of production, processing and service. The project also provides financial support to the candidates for starting enterprise. In the FY, 997 trainings were conducted by different RSETIs for rural youths. As a result of which, 27488 candidates were trained of which 15449 got settled.

Particulars	FY 2015-16
No. of trainings conducted	997
No of candidates trained	27488
Settled-self funding	11566
Settled- bank finance	3883

● **Livelihoods in Full Employment (LIFE) Project – MGNREGA**

It is a new initiative of the Ministry of Rural Development, Govt. of India. The project has 3 broad categories viz Skilling for Wage (as per DDU-GKY Guidelines), Skilling for Self-Employment through RSETI (SRLM) and Livelihood Upgradation through SRLM. LIFE-MGNREGA project was started in the 3rd quarter of the financial years. The progress made during this period is as mentioned below:

Sl.	Components of LIFE-MGNREGA Project	Sanction	Trained	Settled/Placed
1	Skilling for Wages	5289	6	5
2	Skilling for Self-Employment	2952	136	58
3	Livelihood Up-gradation	3656	23	NA

● **Startup Village Entrepreneurship Programme (SVEP)**

The SVEP would provide support to entrepreneurs with business skills, exposure, loans for starting and providing business support during the first six months of the enterprises in using the NRLM SHGs and their federations.

JEEViKA signed MoU with NRO Kudumbashree for Market Potential Assessment of existing enterprises of 6 blocks. Till March 2016, 8870 potential enterprises were assessed by the agency as per MoU in 6 blocks of Gaya, Patna, Vaishali and Muzaffarpur districts.

- ✚ 93 MECs promoting 1702 MEs
- ✚ Two Jeevika Jalpan run by SHG Members
- ✚ 26 Master Trainers trained for Rajasthan, Gujarat & Jharkhand.



Vulnerability Reduction

The project envisages a comprehensive health, nutrition and sanitation intervention that encompasses balance between preventive and curative approach for achieving better health outcome. However, the major focus is on “Behavior Change” with correct information and knowledge dissemination as well as improved Behavior Change Communication. Table below outlines these interventions :

List of health interventions			
SI	Intervention	Partner	Coverage
1	CHNCC	JEEViKA	39 blocks of 10 districts
2	Food Security	JEEViKA	Across JEEViKA
3	Health Risk fund	JEEVIKA	Across JEEViKA
4	WASH & SHAN FUND	JEEViKA	24 blocks in 10 Districts
5	Parivartan (JTSP)	PCI/BMGF	64 blocks of 8 districts
6	PLA- Gram Varta	BTAST/DF ID	35 blocks of 5 disticts
7	Food Fortification	GAIN/ Nidan	3 blocks of Gaya & Khagaria
8	Multi-sector Food & Nutrition	SAFANSI	3 blocks of Saharsa
9	Swabhiman-RMNCH	UNICEF	2 block of Purnia

- **Community Health Nutrition Care Center (CHNCC)**

The community run Health & Nutrition Care Centres focus on providing nutritional support to pregnant and lactating women on a daily basis for preventing maternal and child mortality due to malnutrition during pregnancy. 230 CHNCCs are operational in 9 districts namely Gaya, Muzaffarpur, Khagaria, Patna, Madhubani, Supaul, Madhepura, Purnia, Saharsa.

JEEViKA signed MoU with BBC Media Actions for procurement and rolling out of a radio-series comprising of 37 episodes titled “Khirki Mehndi waali”. Episodes of this radio series are being run at CHNCCs. So far, this series was rolled out in 150 CHNCCs.

- **JEEViKA Technical Support Programme (JTSP)**

JEEViKA through technical support from PCI is implementing JTSP programme to accelerate improvements in a broad range of high-priority health outcomes, with emphasis on maternal, neonatal and child health (MNCH), nutrition, key infectious diseases and sanitation across 101 blocks in 11 districts viz. Nalanda, Muzaffarpur, Khagaria, Nawada, Gopalganj, Saharsa, Samastipur, Begusarai, East Champaran, West Champaran and Patna.

Key achievements of the intervention:

- The SHG & VO Community Operational Manual (COM) has been modified by integrating the health and nutrition component in it.
- A Health Module comprising of 14 chapters on different topics on maternal, child health and nutrition has been developed and rolled out.
- A facilitator guide for the cadre has been prepared to roll out these modules at SHG and VO levels. Till March 2016, 2 modules viz. health integration and ANC have been rolled out at CBO level.
- Training was provided to 99 block BHSNI (Module 1&2), 3794 (CMs) and 7203 SHGs (Module 1).

- **Participatory Learning & Action (PLA)**
- Gram Varta

Participatory Learning & Action (PLA) called - Gram Varta is an approach to initiate and sustain community level dialogue on issues related to malnutrition, health, water, sanitation and hygiene practices. It comprises of 20 participatory learning and action modules which are delivered to respective SHGs every fortnight in meetings. The project also tries to organize these meetings at a place where non- SHG members including men and other stakeholders can participate. The Gram Varta PLA was implemented in 35 blocks of 5 districts namely Purnia, Madhubani, Supaul, Madhepura and Gaya covering about 48500 SHGs in 464 GPs.



Key achievements of Gram Varta intervention:

- 2870 JEEViKA sahelis and 305 supervisors received training on PLA 4 to 15.
- PLA module 4 to 13 was delivered to members of 4490 SHGs from 2478 villages covering 35 blocks in 5 districts.
- Around 61876 Kutcha and Pucca toilets have been constructed in the implementation area since initiation of Gram Varta
- 337 children were referred to Nutrition Rehabilitation Centers and 587 to Primary Health Care Centers.

- **“Swabhiman”**

JEEViKA, signed an MoU with UNICEF, Bihar for implementing Swabhiman, a pilot intervention to improve maternal, child, adolescent health and nutrition status by using institutional platform of CLFs, VOs and SHGs. The intervention is being implemented in two blocks of Purnia district.

Production of fortified food for Anganwadi centres

A MoU was signed between BRLPS and Directorate of ICDS for distribution of “Fortified Food” as Take Home Ration (THR) at the Anganwadi Centers across 44 blocks in Bihar by JEEViKA. In phase I of implementation, fortified food as THR would be provided to 19000 beneficiaries including 4000 Severely Malnourished Children (SAM), 9000 Malnourished children (MAM) and 5200 pregnant and lactating women in 325 Anganwadi centers in Bodh Gaya and Khagaria Sadar blocks. The product has been given a brand name “WHEATAMIX”.

Convergence and Entitlements

The Project envisages converging with Social Welfare Department, Rural Development Department, State Health Society, Public Health Engineering Department (PHED), Agriculture Department, Labour Department, Industries Department etc. to ensure access to different government schemes. The convergence with different programs and departments are mentioned below:

- **Access to Health Insurance in partnership with Health Department (State Health Society)**

The project supported Rashtriya Swastha Bima Yojana (RSBY) intervention in 296 blocks. Progress made in RSBY programme in FY 2015-16 is as mentioned below:

- Mobilization and enrollment support in 269 blocks covering 297169 SHGs through CMs
- More than 500 special camps at BPIUs to enroll left out JEEViKA members
- Around 735000 members enrolled under the scheme.

COLLECTIVE ACTION

- **Prohibition of Alcohol**

The SHGs and its federations are creating awareness on alcohol prohibition. This is indeed a landmark initiative taken up by SHG members to bring change in their lives and community in totality. Following strategies were taken up by the Community institutions:

- CLF led the campaign at their cluster

with the support of VO leaders.

- Special meetings at clusters for campaign by CLF leaders with VO leaders and members of Social Action Committee for planning on each activity at Village.

- **Partnership for functional literacy**

JEEViKA with the support of Mass Education, Dept. of Education will be working to make 4 lakh community members functional literate by year 2016-17. A MoU in this direction has been signed between JEEViKA and Dept. of Education. 5.6 lakh SHG Members were enrolled. 4200 School Education Committee members were trained on committee responsibilities, functioning and their rights. This intervention will also be supported by Tata Consultancy Services (TCS) with their CSR project in blocks.

- **IPPE & GPDP**

IPPE (Intensive Participatory Planning Exercise) and GPDP (Gram Panchayat Development Plan) is the planning process, an opportunity for community members to identify their needs related to the basic amenities and to plan projects accordingly, conducted in all 38 Districts.

- **Mukhyamantri Kosi Mulbery Yojana (MKMY)**

Mukhyamantri Kosi Mulbery Yojana was initiated in 40 blocks of Bihar with an objective to revive, expand and diversify sericulture by integrating the activities of rearing, cocooning, reeling to marketing of

silk and to bring maximum benefit to the stakeholders over a period of 4 years.

Progress of the programme

- ✚ Implemented in 40 blocks of Bihar comprising of 5 in Araria, 5 in Supaul, 5 in Saharsa, 7 in Purnia, 5 in Madhepura, 5 in Kishenganj and 8 in Katihar with a total number of 3724 farmers.
- ✚ A total of 1844100 mulberry plants have been planted by 683 farmers till March 2016.
- ✚ All 683 farmers were linked with MGNREGA for mulberry plantation and started receiving payment through MGNREGA.
- ✚ Three rearing cycles were completed with 68 farmers.
- ✚ 70 Kilogram of cocoon produced by these farmers was marketed to West Bengal @ of Rs. 400 per kilogram with the support of Industries Department.
- ✚ Through convergence, 339 eligible farmers in Supaul and Madhepura received pumpsets, suction pipes, delivery pipes and other cocoon rearing kits through this programme.
- ✚ A guideline on Mukhyamantri Kosi Mulberry Yojana, Part-1 was developed and published with the support of Industries Department, MGNREGA wing of RDD (Govt. of Bihar) and JEEViKA.

• Cluster Facilitation Team

JEEViKA is implementing CFT in 25 blocks covering 10 districts of Bihar.

Progress in CFT so far:

- ✚ 360 Labour Groups formed
- ✚ Members from 617 VOs receive training on MGNREGA
- ✚ 14400 Job cards Issued /Re-issued to labours
- ✚ Work Demand registered for 18464 labours
- ✚ 8291 persons allotted work
- ✚ 7 % increase in the women participation under MGNREGA works in CFT blocks

• Solar Energy – Lighting the poor Households

To scale the project and to provide the resource of lighting, 09 CLFs from Gaya, Madhubani, Purnia and Khagaria signed MoU with TERI to provide benefit to 25000 HHs from Integrated Domestic Energy system (IDES) which includes Solar Home Lighting system and Smokeless cook stove. In this system, TERI is providing 40% subsidy to members of which a members has to contribute Rs.4500 only. Rest amount of Rs 3000 is as subsidy.

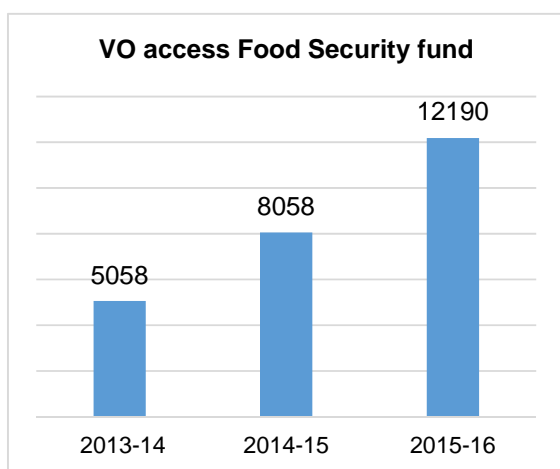
Solar Home Lighting System & Improved cook stoves (20 wp) provided through TERI				
Districts	Blocks	No. of HHs	Project cost (in Lakh)	Cost to HHs (in Lakh)
Purnia	Shreenagar, Baisi, Amour, Bhawanipur, Barhara Kothi & Rupauli	1415	106	64
Madhubani	Khajauli	322	24	14
Khagaria	Chautham	1032	77	46
Gaya	Atri, Aamas & Neemchak Bathani	783	58	35
Total		3552	265	159

Another model is being implemented in Bahsa Pipra and Badilbigha villages of Tankuppa block in Gaya district as pilot. MoU between Jeevika CLF, Tankuppa and Central Electronic Limited has been done for 2 Solar mini grids in of 12.3KW and 30.3 KW capacities respectively, which will be serving 423 HHs. Till March, through CLFs/VOs 3968 SHG HHs have been benefitted against the microplanning of 6964 HHs from different products of solar

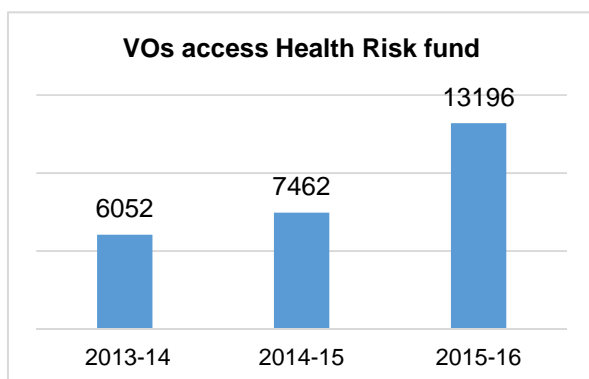
energy which cost Rs. 1.7 crore to members against total project cost of Rs. 4.4 crore.

Food Security and Health Risk Fund

Food Security refers to the availability, accessibility and affordability of food grains at the household level. During the year, 4132 VOs received the Food Security fund. The trend in the last 3 years is depicted in the graph below. Altogether, 12190 VOs have received the Food Security fund.



Health Risk fund meant for the financial support to needy families at the time of health related emergency. The total fund mobilized as health saving is Rs 14 crore. During this year, 5734 new VOs have received Health Risk Fund bringing total number of VOs which received HRF till March 2016 to 13196.



• **Systematic Voters' Education and Electoral Participation (SVEEP) Program**

With an objective to increase voter awareness towards their right to vote, voter awareness campaign was organized across the state before state assembly election in Bihar. JEEViKA promoted Community institutions initiated rallies, candle march, oath taking, road plays, competition on voter awareness related slogans, extempore, speech, painting competition in collages were organized across the state. Audio-visual and print material were developed and used in different forms for information dissemination. Major outputs of this awareness programme are:

- More than 40 lakh HHs covering 4.40 lakh SHGs were sensitized and took oath to vote.
- Nearly 21000 VOs conducted village level rallies and candle march.
- 150 CLFs organized different activities like forming human chain and cluster rallies.
- More than 500 JEEViKA SHG members participated in block level, sub-divisional and district level rallies in convergence with other Govt. departments.
- 4000 Pico projectors were used at village level to motivate voters through video clippings.

State Resource Cell

BRLPS entered into MOU with SRLMs e.g. Jharkhand, Uttar Pradesh, Rajasthan and Assam for implementation of resource block strategy. Under Resource Block Strategy BRLPS provides support to the SRLMs through deployment of Staff/Resource Persons at Cluster, Block and State levels known as Professional Resource Person (PRP), Block Anchor Person (BAP) and State Anchor Person (SAP) respectively during MoU period and conducts periodic mobilisation and Capacity building rounds through Community Resource Persons (CRPs) for 30 to 45 days (total 180 days in a year) for SHG/VO formation and providing Modular training to the community.

Status of Resource Blocks and Deployment of Resource Persons

SRLMS	Blocks	Staff	Cluster	Name of Resource Blocks	Districts (Respectively)
Jharkhand	5	22 (PRPs), 5 (BAPs) & 1 (SRPs)	22	Maheshpur, Littipara, Pakuria, Chattarpur and Satbarwa,	Pakur and Palamau
Rajasthan	5	21 (PRPs), 5 (BAPs) & 1 (SAPs)	21	Kekri, Begun, Balesar, Pindwara & Pali	Ajmer, Chittaur, Jodhpur, Sirohi & Pali
Uttar Pradesh	17	51 (PRPs), 17 (BAPs) & 2 (SAPs)	51	Dhanapur, Chahania, Nazimabad, Nighasan, Palia, Chanbe, Nagar city Akbarpur, Korawn, Baharia, Chopan, Dudhi, Thekma, Khudraha, Bankatti, Mihirpurva and fakkad.	Chandauli, Bijnor, Lakhimpur khiri, Mirzapur, Ambedkar Nagar, Allahabad, Sonbhadra, Azamgarh, Basti, Bahraich
Assam	4	0	16	Kakopathar, Lumbajong, Algapur & Sidlichirang,	Tinsukia, Karbi-onlong, Helakhandi and Chirang

Details of CRP drive and amount of Resource Fee/Honorarium

In financial year 2015-16, the Resource Cell, BRLPS conducted 29 drives (13 SHG, 14 VO and 2 CLF) in four SRLMs of 31 Clusters with 1876 no. of CRPs creating employment of 71288 man days and disbursed Rs. 8,10,60,750/- as resource fees.

Cumulatively till March 2016, around 1.26 Lakh man days employment generated and Rs. 13.09 Crore disbursed as resource fee/honorarium to CRPs by other SRLMs.

Sl.	SRLM	Type	Till March 15	Cumulative Till March 2016		
			No of Drive	No. of Drive	CRP Nos.	CRP Honorarium
1	JSLPS	SHG	7	12	950	35489700
		VO	3	8	351	15240600
		CLF	0	2	27	618850
2	RGAVP	SHG	5	8	778	34981000
		VO	1	6	216	9031800
3	UPSRLM	SHG	5	8	669	18886400
		VO	2	4	234	7960500
4	ASRLM	SHG	1	3	140	5162000
		VO	1	3	84	3502800
Total			25	54	3449	13,08,73,650

Progress of Resource Blocks under MoU with SRLMs:

Indicator	Progress in FY 2015-16					Progress till March 2016				
	JSLPS	RGAVP	UPSRLM	ASRLM	Total	JSLPS	RGAVP	UPSRLM	ASRLM	Cumm. Till March 2016
No of Covered Panchayats	4	38	281	0	323	101	150	452	19	722
No of covered Villages	225	114	420	0	759	651	417	603	38	1709
Total no of SHGs formed	1704	1474	3715	3162	10055	4571	3117	4891	3385	15964
Total HHs covered in SHGs	17836	12975	35533	36649	102993	55647	36043	59411	40620	191721
No of trained SHG Book keepers	2066	2172	1338	0	5576	3429	2400	1847	33	7709
No of Active Women trained	511	342	0	121	974	684	473	153	121	1431
No of VOs formed	176	126	189	35	526	343	170	209	35	757
No of SHG covered under VOs	1523	575	1491	217	3806	2925	1270	2027	332	6554
No of trained VO-Book-Keepers	129	78	0	0	207	201	125	7	3	336
No. of CLFs formed	9	7	0	0	16	9	7	0	0	16
No. of VOs covered under CLF	92	53	0	0	145	92	53	0	0	145
No. of SHGs having A/C opened	986	930	1752	282	3950	3553	2363	3207	282	9405
No. of SHGs received RF	1051	934	1495	198	3678	3340	2177	2781	198	8496
No. of SHGs Received ICF	1113	1032	906	9	3060	3052	1555	1539	9	6155
No. of SHGs credit linked with banks	601	208	706	0	1515	933	431	899	0	2263
No. of Bankers exposure at BRLPS	78	25	24	56	183	78	25	24	56	183
No. of staff immersed & trained at BRLPS	75	45	35	43	198	75	92	35	43	245

Knowledge Management & Communication

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

Highlights of the Year

KNOWLEDGE EXCHANGE INITIATIVES THROUGH VISITS AND EXPOSURES

- **Visit of BMGF country head:** Mr. Girindre Beeharry, Country Director, India, Bill and Melinda Gates Foundation visited Radha SHG, Jyoti VO and Deepal CLF in Dhamdaha block, Purnia on 23rd June 2015 and interacted with members. Officials from PCI and Care also participated.
 - **Visit of delegates from California:** Delegates from California visited Gaya district (Bara Village) on 7th Aug, 15 to see JEEViKA's intervention and its impact on lives of the community members.
 - **Visit of DFID country head:** Ms. Arundhati and Ms. Neel from DFID visited Marha Tol village in Dhamdaha Block of Purnia district on 14th July 2015 to study the impact of CLTS initiatives under Gram Varta programme that have already been implemented in the village. Officials from Jeevika, B-TAST and PHED were present on the occasion. They met the SHG members and saw the toilet construction being
- done by the SHG members of Krishna Jeevika Mahila VO in the village.
 - **BBC Team visit:** A team of two journalist Mr. Rahul Tandon and Ms Rumella Dasgupta from BBC world service visited Nalanda to cover Anti-alcohol campaign which was telecasted on BBC radio. They talked to DM Nalanda and SHG members involved in anti-alcoholism campaign.
 - **Exposure visit to rural craft Hub organised by UNESCO -** A team comprising of 3 members from JEEViKA visited Kolkata to attend UNESCO Rural Craft Hub project field visit followed by workshop. All three participants were divided into three teams comprising of International consultants and members of Banglanatak.com. Visit was made to three different rural craft hub clusters from 19-2-16 to 22-2-16. After field visit a presentation was made by all team on their recommendations about UNESCO project on craft hub. It was followed by a workshop on 23-2-16 at Taj Bengal which included government officials from MSME&T, Culture department, Government of West Bengal.
 - **Visit of delegates from National defence college, New Delhi -**A team comprising of 20 officials from National Defense College visited Gaya for understanding works done by Jeevika. They visited Bara village of Bodhgaya block and interacted with SHG and VO members.

REPRESENTATION OF JEEVIKA AT STATE AND DISTRICT LEVEL EVENTS

- **Independence Day Celebration-** JEEViKA won the first prize for the tableau showing different activities of community members and role of technology in transforming their lives
- **Republic Day ceremony -** JEEViKA showcased “Empowerment of Women” and role of various community cadres in the project. The Tableau of JEEViKA won second prize.
- **Women’s Day – On 8th March’16,** Women’s Day was celebrated across the state to create awareness for women’s right & their empowerment. SHG members were informed on how to contact police in case liquor is being sold in their locality.
- **Bihar Diwas- Jeevika Gram -** Government of Bihar celebrated 104th “Bihar Diwas” at Gandhi Maidaan from 22nd to 23th March 2016. The theme of Bihar Diwas was “Women Empowerment”, and JEEViKA presented the theme “Women Entrepreneurs-Inspiring, Creating & Achieving” in approximately 10,000 Sq. ft. area through one tableau in a separate display gallery and fifteen display stalls.

- **Mithila Lok Utsav and Foundation day -** Darbhanga showcased its project achievements through different interventions being carried out in the project area.
- **Shree Ugratara Mahotsav, Saharsa -** JEEViKA put 5 stalls and two special activities were done by Community. “Swagat Geet” sung at the main stage in Maithli version and another was a “Jalkhai” (refreshment shop) run by the SHG members.

VIDEO FILM PRODUCTION

- **Documentary by RSTV (Rajya Sabha TV) –**The Film captured different ongoing activities like SHG meeting process , CRP roles and Agarbatti Producer Groups.
- **Facilitation to Video Film development by Times Group: -** The film covered the story of SHG activities in Gaya for their news channel and newspaper.
- **Video shooting of Aranyak Agri Producer Company Ltd.**
- Radio programmes on different interventions of JEEVIKA was broadcasted on All India Radio, Purnia on the occasion on Financial Inclusion, Purnia Establishment Day and International Women’s Day.

Monitoring Evaluation and Learning

The project undertook different activities to efficiently monitor the progress of the interventions and provide feedback to stakeholders. Services of Process Monitoring agency were hired to identify critical deviations in the Project Implementation and factors responsible for such deviations and facilitate project management in getting feedback from all levels to take appropriate decisions. Efforts were also undertaken for preparation of Project Completion Report of BRLP. Looking into the successful implementation of BRLP, JEEViKA with support of the World Bank is to undertake Bihar Transformative Development Project in 300 new blocks in 32 districts. AAPs and Budgets of different projects being implemented in BRLPS were finalized and would be rolled out.

1. Bihar Transformative Development Project:

The World Bank Country Director Mr. Onno Ruhl met Hon'ble Chief Minister Shri Nitish Kumar and led the foundation of new project – BTDP. The project prepared the proposal for 300 Blocks across 32 Districts. The State Government and the World Bank has approved the proposal and kept it on the fast track mode.

2. Project Completion Report of BRLP:

BRLP project ends in Oct 2016 and on the closure of the project, the Project Completion Report is to be submitted to the World Bank and Govt. of Bihar. To support this document with empirical data, studies were taken up. This included impact assessment study to find out the progress made against

BRLP result framework which is being taken up by an external agency. Consultants were also been hired to take up thematic studies and find the progress and achievement against the result framework. These studies are basically to measure achievements against BRLP Result Framework. The MIS data is also being used in enriching the document with figures/ facts and achievements against target.

3. Process Monitoring

- Process Monitoring in 6 BRLP and 3 KOSI districts: One year extension was given to Taru Leading edge Pvt. Ltd for carrying out Process Monitoring activities in 6 BRLP districts after completion of two years contract in Feb 2015. The agency provided a consolidated report of the two years of Process Monitoring in 9 districts and an Annual Report of 1 year of findings. Based on these findings, the project brought change in implementation strategies.
- Two more agencies are being hired for taking up Process Monitoring in rest of the districts.

4. Finalization of AAP & Budget for BRLP, NRLM, NRLP, SLACC, MKSP and BTDP project

AAP and Budget for BRLP, NRLM, NRLP, SLACC, MKSP and BTDP projects were finalized, approved and rolled out in the project area.

Decision Support System

During the process of rolling out of MIS, different modules were developed related to

Community institutions and Project Management. The CBOs Modules is a customize module while Project Management is based on ERP platform.

Human Resource Management Information System (HRMIS)

The HRMIS include employee data collection and digitization from all 38 districts and migrating it to the production server. This was achieved after series of training of the Project Managers and District Human Resource Managers.

Finance Management Information System (FMIS)

All 38 district finance managers were oriented on the business processes and reports to be generated in FMIS.

Procurement Management Information System (PMIS)

The procurement module captures the procurement plan and functionality developed for combined evaluation. Based on this further processes are initiated for final approval. The demonstration of the procurement module was successfully completed.

Community Based Organization (CBO MIS)

CBO MIS was developed to capture and monitor the physical and financial progress of the CBOs. It consists of the modules for capturing profile and transactions entry of SHGs and their Members, Village Organizations, Cluster Level Federations, Producer Groups, Producer Companies, Training and Learning Centers, Micro Insurance and

SSY of members, Bank accounts and credit linkage details of SHGs as well as Capacity Building modules for staff, cadres and CBOs.

Physical Progress in CBO MIS	No. updated till March'16
SHG Profile	139968
Member Profile	1134251
VO Profile and Mapping	8558
CLF Profile and Mapping	179
VO Transactions	7145
CLF Transactions	102

Tablet based Transaction entry of VO and CLF MIS was innovated during this period. Trainings to 274 Area Coordinators/ In charges of 274 clusters of 102 blocks of 6 BRLP districts were provided in the month of October-15. The training related to the usage of Tablets, capturing the cut-off VO transactions from books of records and updating the same in VO MIS by using the Tablets.

Annual Progress in Information Technology System (ITS) Infrastructure

The organization moved from hiring the email services for a vendor to have its own mail server hosted on the Sify Server. This has helped to organization to provide official email id to its entire staff without incurring major cost. BRLPS hired six server for hosting its web portal and DSS application.

Human Resource Development

The Project expansion initiatives started during 2013-14 were continued, completed and consolidated in 2015-16. The objectives of HR have been achieved substantially in rationalizing support structure with innovative HR interventions and strengthening policies, systems and processes in the light of learning over the years.

38 DPCUs became operational including establishment of 534 blocks level offices with 62% of staff (of total approved positions) positioned at the end of FY 2015-16.

• Key Achievements for the Year 2015-16

- Positioning and retention of staff maintained at 70-80% of total position during the FY
- Systematic and structured Induction programme supported with training kits for newly joined staff completed on time
- Probation of newly posted staff confirmed on completion of probation period;
- HR-MIS is operational in SPMU and 3 BRLPS districts and in use for taking decision;
- Creation of separate Cell for addressing sexual harassment cases.
- The performance appraisal for the FY 2013-14 and FY 2014-15 was completed. Total of 5624 staff were graded based on their KPIs.

Unit/Position	A	B	C	D	Total
SPMU	46	27	1	0	74
DPCU	79	201	89	10	379
BPIU	737	3241	955	201	5134
SPMs/DPMs	14	19	4	0	37
Total	876	3488	1049	211	5624

- Number of employees of SPMU, DPCU and BPIU levels awarded different grades is as below:

Staff Category	No. of Units	No. of staff Approved	No. of Staff as on 31 st March.16
SPMU	1	157	130
DPCU	38	716	398
BPIU	534	8853	5532
Grand Total		9726	6060 (62%)

- The incurred claim ratio on earned premium after the completion of first three quarters under Group Medi-claim Policy for the Year 2015-16 has been reported as 138%. Altogether 798 claims were received, out of which, 287 availed insurance benefits, settlement of 473 claims is under progress and 38 claims were rejected.

Progress at a Glance 2015-16

Indicators	Achievement till March 15-16
GEOGRAPHICAL COVERAGE	
No. of Blocks	534
No. of Districts	38
SOCIAL INCLUSION	
Total no. of households covered	5732001
Total number of SHGs formed	470220
Total no. of Village Organizations formed	25014
Total no. of Cluster Level Federations formed	318
FINANCIAL INCLUSION	
No. of SHGs saving account opened	332058
Amount of CIF disbursed (in crore)	1322.93
No. of SHGs credit linked	221261
Amount of credit linkage (in crore)	1300.02
No. of SHG members covered under AABY	417036
PROMOTING LIVELIHOODS	
Farm	
No. of farmers undertook paddy cultivation (SRI/BORO/Direct seeding/Hybrid Variety)	250214
No. of farmers undertook SWI	272327
No. of farmers did vegetable cultivation	198888
No. of farmers involved in kitchen gardening	59772
No. of farm based PGs formed	1497
Off-farm	
No. of Poultry Mother Units opened	352
No. of SHG HHs linked with poultry intervention	104437
No. of Dairy-PGs formed	500
No. of PGs linked with Dairy	42900
Non-farm	
Total no. of non-farm PGs	323
No. of HHs part of non-farm PGs	15002
No. of Honey Bee PGs	27
No. of HHs part of Honey Bee PGs	1340
No. of art& craft PGs	65
No. of HHs in art & craft intervention	2814
No. of Jute PGs	54
No. of HHs part of Jute intervention	2871
No. of Agarbatti PGs	177
No. of HHs part of Agarbatti PGs	7977
CREATING JOBS	
No. of rural youths trained(PIAs/RSETI/Direct Placement)	58832
No. of Rural Youths placed/self employed in different organizations	41583
REDUCING VULNERABILITY	
No. of VOs received FSF	12190
No. of VOs received HRF	13196

Financial Progress at a Glance

Bihar Rural Livelihood Project (additional Financing)	YTD (2015-16)	CTD (upto 31.03.16)
Community Institution Development	72,59,34,130.58	1,89,06,88,203.70
Community Investment Fund	1,19,12,66,661.72	4,52,84,81,257.55
Technical Assistance Fund	79,75,653.00	12,59,88,380.29
Project Management Expenses	13,20,36,572.52	39,44,38,708.94
Total	2,05,72,13,017.82	6,93,95,96,550.48
NRLM	YTD (2015-16)	CTD (upto 31.03.16)
Component A-Institution and Human Capacity Building	20	1,69,95,773.00
State Rural Livelihoods Mission	15,27,61,308.66	34,51,14,414.23
Institutional Building and Capacity Building	87,23,43,933.77	1,58,02,90,698.26
Community Investment Support	1,88,93,42,356.00	5,88,32,01,026.00
Special Programs	-	12,32,974.00
Component C: Innovation and Partnership Support	-	-
Component D-Project implementation support	22,42,491.00	2,10,70,639.00
Component E - Infrastructure & Marketing (for details see IUF S3A)	73,54,670.00	76,10,291.00
Total	2,92,40,44,779.43	7,85,55,15,815.49
NRLP	YTD (2015-16)	CTD (upto 31.03.16)
Component A-Institution and Human Capacity Building	2,52,810.00	4,97,16,948.00
State Rural Livelihoods Mission	38,17,68,514.88	90,77,42,340.41
Institutional Building and Capacity Building	35,40,77,500.05	85,28,42,120.93
Community Investment Support	66,01,24,574.00	2,81,77,91,222.50
Special Programs	-	12,000.00
Component C: Innovation and Partnership Support	3,250.00	96,918.00
Component D-Project implementation support	38,861.00	2,91,24,631.00
Total	1,39,62,65,509.93	4,65,73,26,180.84
Other Project	YTD (2015-16)	CTD (upto 31.03.16)
MKSP	5,46,43,162.70	19,18,39,454.80
ASDP	5,59,87,968.00	9,74,63,860.00
RSETI	54,18,077.00	1,33,12,385.00
INTEREST SUBVENTION	22,86,897.00	45,06,400.00
SLACC	3,79,41,542.00	3,79,41,542.00
SVEP	1,60,775.00	1,60,775.00
CFT	36,75,823.00	36,75,823.00
IPPE-II	7,49,76,716.90	7,49,76,716.90
Saras Mela	50,07,270.00	50,07,270.00
Malverry	-	-
DDU-GKY	15,13,33,624.00	15,13,33,624.00
NFSM	23,92,152.78	2,37,85,500.00
UNICEF	7,700.00	14,27,150.00
UNICEF-Swabhiman Project	51,645.00	51,645.00
Agricultural Deptt	8,667.00	1,11,23,736.00
NABARD	-	-
Animal Husbandry	11,22,08,398.00	15,02,65,730.00
WDC	1,86,92,925.50	2,26,57,711.50
SRFSI	1,45,886.00	1,45,886.00
Grand Total	6,90,24,62,517.06	20,24,21,13,756.01



The Project Director cum Chief Executive Officer,
Bihar Rural Livelihoods Promotion Society,
Annex - II, Vidyut Bhavan,
Bailey Road, Patna - 800 021

Dear Sir,

Sub: Management Letter

In connection with our audit of the financial statements of Bihar Rural Livelihoods Promotion Society for the year ended 31st March, 2016, we familiarized ourselves with project documents, internal guidelines and circulars applicable during the period under audit. We also reviewed the business of the project and evaluated the accounting systems and related internal controls of the project in order to plan and perform our audit.

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

1. Matters having a significant impact on the implementation of the project:

No such major cases have been observed by us during the audit period except in the case of considerable delay in effecting bank transactions between DPCU and SHG / VOs.

2. Opportunities for strengthening financial management records, systems and controls, together with recommendations for improvement

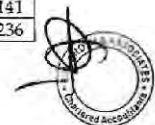
A. Bank Account & Term deposit details

In the Books of Accounts the Term Deposit has not been shown separately rather the same was clubbed with respective Saving's Bank Balance.

B. Default in payment of TDS:

On verification of FORM 26AS, it was observed that the followings unresolved issues are pending in respect to TDS of the Society.

Financial year	Short Payment	Short deduction	Interest on payment default U/s 201	Interest on deduction default U/s 201	Late filing fee U/s 234E	Interest U/s 220(2)	Total Default
2016-17	18,873	4,322	1,658	111	-	-	24,964
2015-16	16,177	2,21,051	5,938	7,384	6,356	420	2,57,327
2014-15	59,454	77,829	32,738	5,843	1,02,668	3,490	2,82,023
2013-14	9,530	2,536	78,527	627	-	12,223	1,03,443
2012-13	111	36,647	5,764	15,760	-	1,054	59,336
Prior years	1,16,524	1,37,304	1,02,038	76,170	-	2,105	4,34,141
Total	2,20,669	4,79,692	2,26,664	1,05,895	1,09,024	19,292	11,61,236



- C. **Conduction of Risk Based Internal Audit**
Considering the volume of transactions involved in the Projects and the number of beneficiaries, identification of financial, fiduciary and control risk at DPCU, BPIU and VO layers is instrumental. During the financial year, audit of CBOs was not conducted by the Society. Identification and Quantification of control and financial Risk is not covered in the ToR of Internal Audit. We recommend the Society to include the same in the ToR of Internal Audit for the ensuing financial year.
- D. **Treasury Management at the Society**
The Society (SPMU) is presently having 17 Savings Bank Accounts and 5 Term Deposit Flexi Accounts with various Scheduled Banks. Out of those Bank Accounts, 7 savings accounts and 2 TDRs Account is linked with BRLP. 5 Savings Bank Accounts and 5 TDRs Account is linked with NRLM, 3 Savings Bank Accounts and 2 TDRs Accounts is earmarked for MKSP Project and 2 Savings Bank Accounts earmarked with NRLP. The Society is hereby advised to cross check the interest amount credited by Bank with the Interest declared in the TDR Certificate. Various instructions overriding by the Bank was occurred. Furthermore, the Society has countered various unforeseen liabilities due to the established negligence of the Bank.
- E. **Mid Term Financial Review of the Society**
The Society has received Grants of Rs. 632 Crores during the year ended 31st March 2016 and its working domain has been decentralized along 38 Districts of Bihar working with 24 Projects/ Funds. The volume of financial transaction involved in the Society warrant mid-term review of financial affairs of the Society which will increase the external financial monitoring and provides a scope of rectification / correction of deficiencies (if any) at the SPMU, DPCU and BPIU level.
3. **Status of maintenance of project books and records**
The Society with all its units has maintained the books of accounts and other records correctly as per the requirement of Project norms generally.
4. **Accuracy of project financial statements**
The Project Financial Statements is showing the correct picture of the financial position of the Society as on the date of same except in the case recognition of the Term Deposits with accrued interest linked with Savings Bank Account in the Cash at Bank.
5. **Compliance with prescribed procurement procedures**
The Society has followed the prescribed procurement procedures in all cases of procurement of goods, services etc.



6. **Status of Prior audit recommendations**

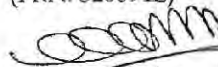
Based on our findings in the audit conducted, we have found that necessary compliances have been done by the management of the Society.

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

The matters contained in this management letter are intended solely for the information of the project management, for such timely consideration and action as project management may deem appropriate. These have all been considered by us in formulating the Audit Opinion expressed on the project financial statement in all Audit Report dated 03rd September 2016 and they do not alter the opinion expressed in that Audit Report.

We wish to take this opportunity to thank project management for the courtesies and co-operation extended to us.

Yours Truly,
For Roy Ghosh & Associates
(Chartered Accountants)
(FRN: 320094E)


(S. Roy, Partner)

M. No: 053959

Saturday, 03 September 2016





INDEPENDENT AUDITOR'S REPORT
OF
BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

REPORT ON THE CONSOLIDATED FINANCIAL STATEMENTS

We have audited the accompanying consolidated financial statements of Bihar Rural Livelihoods Promotion Society, which comprise the Balance Sheet as at 31st March, 2016, the Income & Expenditure Account and the Receipts & Payments Account for the year then ended, and a summary of the significant accounting policies.

MANAGEMENT'S RESPONSIBILITY FOR THE CONSOLIDATED FINANCIAL STATEMENTS

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

AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made thereunder.

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

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Society's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the management of the Society, as well as



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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 on the consolidated financial statements.

OPINION

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid consolidated financial statements 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, of the state of affairs of the Society as at 31st March, 2016.

EMPHASIS OF MATTERS

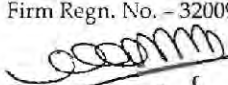
We draw attention to the matters stated in the Management Letter annexed to the financial statements. Our opinion is not modified in respect of those matters mentioned in the Management Letter.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

We report that:

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

For Roy Ghosh & Associates
(Chartered Accountants)
Firm Regn. No. - 320094E


(S. Roy, Partner)
Membership No. 053959
Place: Patna



Saturday, September 03, 2016

**Bihar Rural Livelihoods Promotion Society
Consolidated Balance Sheet as on 31st March 2016**

		(Amount in Rs.)					
Liabilities	Schedule No.	As at 31st March 2016	As at 31st March 2015	Assets	Schedule No.	As at 31st March 2016	As at 31st March 2015
Capital Fund	1	21,36,51,222.11	16,60,72,973.35	Fixed Assets	7	21,36,51,222.11	16,60,72,973.35
Restricted Fund	2	3,90,52,10,411.42	4,29,01,71,020.57	Current Assets, Loans & Advances			
Current Liabilities	3	10,25,16,913.80	43,03,99,197.80	Current Assets	4	5,52,743.75	7,95,493.00
				Cash in Hand	5	2,35,61,35,329.19	3,67,73,51,334.32
				Cash at Bank	6	-	60,13,388.00
				Fund in Transit	8	1,61,19,29,973.28	97,61,91,462.05
				Loans & Advances	14	3,91,09,279.00	6,02,18,541.00
				TDS Receivable			
Total		4,22,13,78,547.33	4,88,66,43,191.72	Total		4,22,13,78,547.33	4,88,66,43,191.72

Significant Accounting Policies & Notes on Accounts 19
In terms of our report of even date

For Roy Ghosh & Associates
(Chartered Accountants)
FRN-320094E



(S. Roy, Partner)
M.No.053959
Place : Patna
Date :03-09-2016

For and on behalf of
Bihar Rural Livelihoods Promotion Society


(Rajat Kumar)
Chief Finance Officer




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



**Bihar Rural Livelihoods Promotion Society
Consolidated Income & Expenditure Account for the year ended 31st March 2016**

Expenditure	Schedule No.	(Amount in Rs.)		Income	Schedule No.	(Amount in Rs.)	
		For the year ended 31-3-2016	For the year ended 31-3-2015			For the year ended 31-3-2016	For the year ended 31-3-2015
BRLP (Additional Finance)	9	2,05,22,09,956.82	1,95,82,46,103.15	Grant Received to the extent utilized during the year		6,72,08,37,721.44	7,59,74,87,568.50
NRLM	10	2,89,62,87,019.07	3,78,74,31,172.86	Less: Fixed Assets transferred to Capital Fund Account	7	4,75,78,248.76	7,15,50,081.30
NRLP	11	1,38,14,48,062.53	2,02,51,74,707.66	Total		6,67,32,59,472.68	7,52,59,37,487.20
MKSP	12	5,46,43,162.70	7,09,45,599.40	Miscellaneous Income	17	17,87,02,434.62	39,95,50,921.22
Other Project Expenditure	13	47,02,96,067.18	8,51,54,555.30	Bank Interest			
Total		6,85,48,84,268.30	7,92,69,52,138.37	Other Income	18	29,22,361.00	14,63,729.95
Add: Fixed Assets Purchased during the year	7	4,75,78,248.76	7,15,50,081.30	Total		6,85,48,84,268.30	7,92,69,52,138.37
Total Expenditure		6,90,24,62,517.06	7,99,85,02,219.67				
Less: Fixed Assets transferred	7	4,75,78,248.76	7,15,50,081.30				
Total		6,85,48,84,268.30	7,92,69,52,138.37				

Significant Accounting Policies & Notes on Accounts 19

In terms of our report of even date

For Roy Ghosh & Associates
(Chartered Accountants)
FRN-320094E



(S. Roy, Partner)
M. Roy/053959
Place : Patna
Date :03-05-2016

For and on behalf of
Bihar Rural Livelihoods Promotion Society



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



Bihar Rural Livelihoods Promotion Society
Consolidated Receipts & Payments Account for the year ended 31st March 2016

		(Amount in Rs.)					
Receipts	Schedule No.	Total for the year ended 31.03.16	Total for the year ended 31.03.15	Payments	Schedule No.	Total for the year ended 31.03.16	Total for the year ended 31.03.15
Opening Balance				BRLP (Additional Finance)			
Cash in Hand	4	7,95,493.00	3,61,856.00	NRLM	9	2,05,22,09,956.82	1,95,82,46,103.15
Cash at Bank	5	3,67,73,51,334.32	5,32,16,16,805.19	NRLP	10	2,89,62,87,019.07	3,78,74,31,172.86
Fund in Transit	6	60,13,388.00	25,39,126.00	MKSP	11	1,38,14,48,062.53	2,02,51,74,707.66
Loans & Advances	8	97,61,91,462.05	31,14,12,477.05	Other Project Expenditure	12	5,46,43,162.70	7,09,45,599.40
TDS Receivable	14	6,02,18,541.00	4,27,48,775.00	Fixed Assets purchased during the year	13	47,02,96,067.18	8,51,54,555.30
		4,72,05,70,218.37	5,67,86,79,039.24	Opening liabilities	7	4,75,78,248.76	7,15,50,081.30
Funds Received				Closing Balance		6,90,24,62,517.06	7,99,85,02,219.67
Fund received from MORD	15	2,79,03,72,195.97	73,99,01,935.44	Cash in hand	4	5,52,743.75	7,95,493.00
Fund received from State Government	15	3,38,17,48,625.32	5,73,85,05,806.34	Cash at Bank	5	2,35,61,35,329.19	3,67,73,51,334.32
Other fund Received	16	15,70,66,291.00	7,48,57,754.00	Fund in Transit	6	-	60,13,388.00
Bank Interest	17	17,87,02,434.62	39,95,50,921.22	Loans & Advances	8	1,61,19,29,973.28	97,61,91,462.05
Miscellaneous Income	18	29,22,361.00	14,63,729.95	TDS Receivable	14	3,91,09,279.00	6,02,18,541.00
Closing Liabilities	3	10,25,16,913.80	42,37,09,197.80				
Total		11,33,38,99,040.08	13,05,66,68,383.99	Total		11,33,38,99,040.08	13,05,66,68,383.99

Significant Accounting Policies & Notes on Accounts 19

For Roy Ghosh & Associates
 (Chartered Accountants)
 FRN-320094E



(S. Roy, Partner)
 M.No.053959
 Place : Patna
 Date :03-09-2016

For and on behalf of
 Bihar Rural Livelihoods Promotion Society


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


 (Ranjit Kumar)
 Chief Finance Officer



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
	Schedule 1	
	Capital Fund	
Particulars	As at 31st March 2016	As at 31st March 2015
BRLP		
Opening Balance	5,68,57,921.60	4,85,60,912.10
Add Transferred during the year being Capital Expenditure in nature Fixed assets	50,03,061.00	83,69,336.50
Deletion during the year		72,327.00
Closing Balance (A)	6,18,60,982.60	5,68,57,921.60
NRLM		
Opening Balance	7,51,69,674.50	2,52,43,496.00
Add Transferred during the year being Capital Expenditure in nature Fixed assets	2,77,57,740.36	4,99,26,178.50
Closing Balance (B)	10,29,27,414.86	7,51,69,674.50
NRLP		
Opening Balance	3,40,45,377.25	2,07,90,810.95
Add Transferred during the year being Capital Expenditure in nature Fixed assets	1,48,17,447.40	1,32,54,566.30
Closing Balance (C)	4,88,62,824.65	3,40,45,377.25
Total(A+B+C)	21,36,51,222.11	16,60,72,973.35



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2015-16)

Schedule 2
Restricted Fund

Restricted Fund	BRLP	UNICEF	Agricultural Deptt	NFSW	NABARD	Animal Husbandry Department	WDC-Grain Varta	SRFSI	UNICEF Swabhiman project	NRLP	SLACC	NRLM/SRLM	ASDP	Total (A)
Opening Balance as on 01.04.2015	1,41,68,25,458.53	12,90,321.00	8,687.00	23,92,152.78	1,50,00,000.00	80,64,68,294.00	1,57,70,593.00		(1,62,76,93,482.23)	3,05,44,11,525.59			6,64,26,483.00	3,75,06,98,882.87
Fund Received from Government of India										2,14,12,50,000.00	3,90,60,000.00	1,48,14,375.97		2,19,51,24,375.97
Fund Received from State Government	2,03,23,76,000.00									99,12,87,000.00	2,80,40,000.00	49,38,125.32		3,05,46,41,125.32
Other Agencies Received							1,77,68,225.00	9,20,909.00	22,35,500.00					2,09,24,634.00
other adjustment	6,67,16,475.00					1,35,82,209.00				2,13,83,343.33		7,14,10,592.29		17,30,92,619.62
Add: Bank Interest added	2,77,610.00								1,85,105.00			4,41,650.00		9,04,355.00
Add: Other receipts	3,51,61,95,543.53	12,90,321.00	8,687.00	23,92,152.78	1,50,00,000.00	82,00,50,503.00	3,35,38,788.00	9,20,909.00	22,35,500.00	1,52,64,11,966.10	8,51,00,000.00	3,14,60,16,289.17	6,64,26,483.00	9,19,55,87,102.58
Total Fund Balance (A)	2,05,22,09,958.82	7,700.00	8,687.00	23,92,152.78	1,50,00,000.00	1,12,20,08,389.00	1,86,95,925.50	1,45,898.00	51,645.00	1,38,14,48,062.53	3,79,41,542.00	2,89,62,87,019.07	5,59,97,988.00	6,95,73,81,922.70
Less: Expenditure incurred during the year										1,48,17,447.40		2,77,57,740.36		4,75,76,248.76
Less: Expenditure on Fixed Assets transferred to Capital Fund	90,03,081.00													
Total Expenditure (B)	2,05,22,13,017.82	7,700.00	8,687.00	23,92,152.78	1,50,00,000.00	1,12,20,08,389.00	1,86,95,925.50	1,45,898.00	51,645.00	1,38,14,48,062.53	3,79,41,542.00	2,92,40,44,759.43	5,59,97,988.00	6,80,49,60,171.46
Total (A-B)	1,45,89,82,525.71	12,82,621.00		1,50,00,000.00	70,78,42,105.00	1,48,45,862.50	7,75,023.00	21,83,855.00	27,83,855.00	13,01,46,456.17	2,71,56,458.00	22,19,71,509.74	1,04,38,515.00	2,50,06,26,931.12
Previous Year	1,41,68,25,458.53	12,90,321.00	8,687.00	23,92,152.78	1,50,00,000.00	80,64,68,294.00	1,57,70,593.00			(1,62,76,93,482.23)		3,47,15,84,487.59		4,10,16,46,471.67

Restricted Fund	RSETI	Resource cell	SVEP	CFT	IPPE-II	Saras Meha	Mukyamantri Malvern Yojna	DDU-GKY	MKSP	MKSP-NTFP	MKSP-ASA	Total (B)	Total (A+B)
Interest subvention													
Opening Balance as on 01.04.2015	35,23,33,797.00	(78,94,308.00)							13,46,21,598.90		5,39,00,000.00	53,92,71,037.90	4,29,01,71,020.57
Fund Received from Government of India			1,80,00,000.00				1,71,24,000.00	54,24,00,000.00		1,77,23,820.00		59,52,47,820.00	2,79,03,72,195.97
Fund Received from State Government			1,20,00,000.00				18,18,000.00	31,32,91,500.00				32,71,07,500.00	3,38,17,48,625.32
Other Agencies Received				2,70,85,657.00	10,90,75,000.00							13,61,41,857.00	15,70,66,291.00
other adjustment													66,90,000.00
Add: Bank Interest added				8,41,005.00				6,69,483.00	42,99,347.00			58,08,815.00	17,87,02,434.62
Add: Other receipts						18,70,966.00		1,47,030.00				20,17,996.00	29,22,361.00
Total Fund Balance (A)	35,23,33,797.00	(78,94,308.00)	3,00,00,000.00	2,77,07,652.00	10,90,75,000.00	18,70,966.00	1,89,40,000.00	85,63,60,963.00	13,90,70,925.90	2,44,13,820.00	5,39,00,000.00	1,61,20,83,925.90	10,80,76,72,928.48
Less: Expenditure incurred during the year	22,96,897.00		1,80,775.00	36,75,823.00	7,49,76,716.50	50,07,270.00		15,13,33,624.00	5,48,43,162.70			29,75,02,345.60	6,85,46,84,268.30
Less: Expenditure on Fixed Assets transferred to Capital Fund													
Total Expenditure (B)	22,86,897.00		1,80,775.00	36,75,823.00	7,49,76,716.50	50,07,270.00		15,13,33,624.00	5,46,43,162.70			29,75,02,345.60	6,80,24,62,517.06
Total (A-B)	35,00,46,900.00	(1,33,12,395.00)	2,88,39,225.00	2,40,31,830.00	3,40,88,283.10	(31,36,304.00)	1,89,40,000.00	70,50,27,339.00	8,44,27,763.20	2,44,13,820.00	5,39,00,000.00	1,31,45,83,480.30	3,90,52,10,411.42
Previous Year									18,85,24,548.90			18,85,24,548.90	4,29,01,71,020.57



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedule 3		
Current Liabilities		
Particulars	As at 31st March 2016	As at 31st March 2015
BRLP	3,33,54,506.00	2,87,97,295.00
MKSP	3,887.00	14,430.00
NRLP	3,49,07,822.80	36,77,04,706.80
NRLM	3,42,50,698.00	2,71,92,766.00
Total	10,25,16,913.80	42,37,09,197.80



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedule 4		
Cash in Hand		
(Amount in Rs.)		
Particulars	As at 31st March 2016	As at 31st March 2015
Bihar Rural Livelihoods Project	1,09,067.00	1,85,390.00
MKSP	-	25,292.00
NRLM	2,22,699.75	3,92,335.00
NRLP	2,20,977.00	1,92,476.00
Total	5,52,743.75	7,95,493.00
BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedule 5		
Cash at Bank		
Particulars	As at 31st March 2016	As at 31st March 2015
Bihar Rural Livelihoods Project	1,12,01,23,234.59	2,38,35,16,424.03
MKSP	9,06,90,515.38	9,68,54,436.90
NRLP	18,93,53,605.61	35,10,10,912.91
NRLM	95,59,67,973.61	84,59,69,560.48
Total	2,35,61,35,329.19	3,67,73,51,334.32
BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedule 6		
Fund in Transit		
Particulars	As at 31st March 2016	As at 31st March 2015
Bihar Rural Livelihoods Project		60,13,388.00
Total		60,13,388.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY				
				Schedule 7
				Fixed Assets
				(Amount in Rs.)
Particulars	Balance as on 01-04-2015	Addition during the year	Deletion During the year	Balance as on 31-03-2016
Bihar Rural Livelihoods Project				
Airconditioner	23,64,480.93	1,76,577.00	-	25,41,057.93
Computer	58,24,407.50	7,39,461.00	-	65,63,868.50
Laptops/tablets	6,11,100.00	26,57,613.00	-	32,68,713.00
Fax	2,27,082.00	4,600.00	-	2,31,682.00
Furniture	1,76,68,504.76	3,68,457.00	-	1,80,36,961.76
Mobile	1,78,408.98	-	-	1,78,408.98
Intercom	1,21,939.00	-	-	1,21,939.00
Vehicle	15,81,106.00	-	-	15,81,106.00
Photocopier	28,07,606.08	2,83,120.00	-	30,90,726.08
Printer	22,42,584.00	42,475.00	-	22,85,059.00
Software	8,85,406.00	3,300.00	-	8,88,706.00
Other Office Equipments	56,47,801.50	2,35,407.00	-	58,83,208.50
Misc. Electronic Installations	7,67,901.75	36,711.00	-	8,04,612.75
LCD Projector	6,58,374.00	1,500.00	-	6,59,874.00
LCD TV	3,92,522.01	-	-	3,92,522.01
Digital Camera	6,57,348.00	1,71,834.00	-	8,29,182.00
UPS/Inverter	12,41,683.43	31,830.00	-	12,73,513.43
Scanner	3,08,428.00	24,084.00	-	3,32,512.00
Generator (MP)	1,10,504.00	6,575.00	-	1,17,079.00
Computer Accessories	18,79,473.00	44,640.00	-	19,24,113.00
Upgrading of Computer System/Office Equipment	16,66,886.66	-	-	16,66,886.66
Cycle(MP)	98,560.00	-	-	98,560.00
Laptop Adaptor	21,400.00	1,200.00	-	22,600.00
Fan	4,24,414.00	46,310.00	-	4,70,724.00
Sign Board	1,20,221.00	-	-	1,20,221.00
Office Refurnishing	24,35,822.00	-	-	24,35,822.00
Gas Cylinder	72,574.00	-	-	72,574.00
Stabiliser	13,06,807.00	10,000.00	-	13,16,807.00
Data Card	99,646.00	-	-	99,646.00
Pen Drive	56,872.00	670.00	-	57,542.00
White Board	93,150.00	2,170.00	-	95,320.00
Room Heater	97,146.00	-	-	97,146.00
Telephone set (Walky)	39,783.00	-	-	39,783.00
Heater (Kitchen)	56,782.00	-	-	56,782.00
Water Filter	3,31,812.00	11,585.00	-	3,43,397.00
Coolers	3,11,388.00	59,226.00	-	3,70,614.00
Bio Metrix	4,71,800.00	43,716.00	-	5,15,516.00
Transfermer	3,04,140.00	-	-	3,04,140.00
Speaker set	-	-	-	-
Vehicle (safari strome)	26,72,057.00	-	-	26,72,057.00
Total (A)	5,68,57,921.60	50,03,061.00	-	6,18,60,982.60
NRLM/SRLM				
Computer	1,10,89,567.00	87,70,990.60	-	1,98,60,557.60
Furniture	2,38,80,120.00	1,27,90,931.36	-	3,66,71,051.36
Photocopier	1,07,99,332.50	8,34,073.00	-	1,16,33,405.50
Printer	11,20,491.00	12,50,698.40	-	23,71,189.40
Software	15,92,478.00	7,710.00	-	16,00,188.00
Other Office Equipments	17,62,334.00	5,44,600.00	-	23,06,934.00
LCD Projector	7,76,868.00	34,368.00	-	8,11,236.00
UPS/Inverter	3,70,504.00	3,90,336.00	-	7,60,840.00
Computer Accessories	1,94,424.00	22,84,067.00	-	24,78,491.00
Upgrading of Computer System/Office Equipment	6,14,906.00	68,452.00	-	6,83,358.00
Fan	2,47,041.00	6,46,021.00	-	8,93,062.00
Sign Board	56,423.00	80,646.00	-	1,37,069.00
Office Refurnishing	2,07,94,192.00	(4,19,210.00)	-	2,03,74,982.00
Gas Cylinder	28,785.00	17,665.00	-	46,450.00
Stabiliser	7,21,446.00	27,655.00	-	7,49,101.00
Data Card	48,179.00	98,010.00	-	1,46,189.00
White Board	2,32,821.00	1,38,317.00	-	3,71,138.00
Water Filter	8,39,763.00	1,92,410.00	-	10,32,173.00
Total (B)	7,51,69,674.50	2,77,57,740.36	-	10,29,27,414.86



NRLP				
Computer	1,18,21,842.80	75,77,916.40	-	1,93,99,759.20
Fax	67,925.00	-	-	67,925.00
Furniture	1,20,58,380.95	32,87,192.00	-	1,53,45,572.95
Intercom	7,350.00	11,378.00	-	18,728.00
Photocopier	36,17,186.50	21,857.00	-	36,39,043.50
Printer	11,96,190.00	10,91,661.00	-	22,87,851.00
Software	2,17,820.00	20,730.00	-	2,38,550.00
Other Office Equipments	20,88,940.00	3,07,979.00	-	23,96,919.00
Misc. Electronic Installations	48,132.00	93,849.00	-	1,41,981.00
LCD Projector	8,14,694.00	2,52,202.00	-	10,66,896.00
Digital Camera	3,87,034.00	39,434.00	-	4,26,468.00
UPS/Inverter	1,07,129.00	4,09,570.00	-	5,16,699.00
Scanner	1,42,739.00	-	-	1,42,739.00
Computer Accessories	57,335.00	13,21,544.00	-	13,78,879.00
Upgrading of Computer System/Office Equipment	1,31,708.00	57,249.00	-	1,88,957.00
Cycle(MP)	50,642.00	14,896.00	-	65,538.00
Fan	3,45,651.00	1,44,238.00	-	4,89,889.00
Sign Board	78,545.00	15,661.00	-	94,206.00
Office Refurnishing	76,552.00	4,274.00	-	80,826.00
Gas Cylinder	51,170.00	4,500.00	-	55,670.00
Stabiliser	1,72,906.00	12,000.00	-	1,84,906.00
Data Card	66,234.00	20,017.00	-	86,251.00
Pen Drive	2,470.00	9,534.00	-	12,004.00
White Board	2,25,567.00	17,937.00	-	2,43,504.00
Room Heater	4,125.00	3,900.00	-	8,025.00
Water Filter	2,07,109.00	77,929.00	-	2,85,038.00
Total (C)	3,40,45,377.25	1,48,17,447.40	-	4,88,62,824.65
TOTAL (A+B+C)	16,60,72,973.35	4,75,76,248.76	-	21,36,51,222.11



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance sheet

Schedule -8
Loans & Advance:

Project	1. Employee Advance		2. Deposits		3. Others		Total As on 31st March 2016	As at 31st March 2015
	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months		
BRLLP+	1,91,75,874.12	2,41,91,407.00	20,999.00	24,000.00	41,39,46,268.25	16,33,19,930.25	62,06,78,478.62	45,77,01,545.28
MKSP+	-	-	-	-	-	13,64,10,179.82	13,64,10,179.82	8,73,44,121.00
NRLP+	84,16,423.20	39,09,997.75	18,400.00	11,980.00	5,16,54,304.61	4,07,67,009.00	10,47,78,114.56	7,43,65,854.66
NRLM+	2,21,08,106.69	72,22,098.40	8,73,254.00	68,94,348.17	4,45,00,141.32	66,84,65,251.50	75,00,63,200.28	35,67,79,941.11
Total	4,97,00,404.01	3,53,23,503.15	9,12,653.00	69,30,328.17	51,01,00,714.38	1,00,89,62,370.57	1,61,19,29,973.28	97,61,91,462.05



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Particulars	Schedule : 9 Expenditure related to BRLP (Amount in Rs.)					
	As at 31.03.2016			As at 31.03.2015		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Community Institutional Development	72,59,34,130.58	32,75,974.00	72,26,58,156.58	54,97,88,561.80	20,97,486.50	54,76,91,075.30
Community Investment Fund	1,19,12,66,661.72	-	1,19,12,66,661.72	1,26,62,25,273.00	-	1,26,62,25,273.00
Special Technical Assistance Fund	79,75,653.00	-	79,75,653.00	3,10,90,683.00	-	3,10,90,683.00
Project Management Cost	13,20,36,572.52	17,27,087.00	13,03,09,485.52	11,95,10,921.85	62,71,850.00	11,32,39,071.85
Total	2,05,72,13,017.82	50,03,061.00	2,05,22,09,956.82	1,96,66,15,439.65	83,69,336.50	1,95,82,46,103.15



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Particulars	Schedule : 10 Expenditure related to NRLIM (Amount in Rs.)					
	As at 31.03.2016			As at 31.03.2015		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
State Rural Livelihoods Mission	15,27,61,308.66	1,21,09,270.76	14,06,52,037.90	10,05,54,549.87	54,46,455.80	9,51,08,094.07
Institutional Building and capacity Building	87,23,43,933.77	1,56,48,469.60	85,66,95,464.17	64,93,16,150.49	4,44,79,722.70	60,48,36,427.79
Community Investment Support	1,88,93,42,356.00	-	1,88,93,42,356.00	3,08,64,57,915.00	-	3,08,64,57,915.00
Infrastructure & Marketing	73,54,670.00	-	73,54,670.00	2,55,621.00	-	2,55,621.00
Project Implementation Support	22,42,491.00	-	22,42,491.00	7,60,565.00	-	7,60,565.00
Inst & Human Capacity Building	-	-	-	12,550.00	-	12,550.00
Total	2,92,40,44,759.43	2,77,57,740.36	2,89,62,87,019.07	3,83,73,57,351.36	4,99,26,178.50	3,78,74,31,172.86



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Particulars	Schedule : II Expenditure related to NRLP (Amount in Rs.)					
	As at 31.03.2016			As at 31.03.2015		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
State Rural Livelihoods Mission	38,17,68,514.88	1,14,09,639.32	37,03,58,875.56	30,15,92,908.58	83,59,173.10	29,32,33,735.48
Institutional Building and capacity Building	35,40,77,500.05	34,07,808.08	35,06,69,691.97	32,80,81,421.88	48,95,393.20	32,31,86,028.68
Community Investment Support	66,01,24,574.00	-	66,01,24,574.00	1,38,07,61,256.50	-	1,38,07,61,256.50
Special program	-	-	-	12,000.00	-	12,000.00
Kwl Manag Communication	38,861.00	-	38,861.00	3,51,559.00	-	3,51,559.00
Inst & Human Capacity Building	2,52,810.00	-	2,52,810.00	2,76,30,128.00	-	2,76,30,128.00
Component C: Innovation and Partnership Support (expen. towards learning's)	3,250.00	-	3,250.00	-	-	-
Total	1,39,62,65,509.93	1,48,17,447.40	1,38,14,48,062.53	2,03,84,29,273.96	1,32,54,566.30	2,02,51,74,707.66



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

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

Particulars	As at 31.03.2016			As at 31.03.2015		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
PIA Organisational Over Heads	2,17,267.00	-	2,17,267.00	17,12,551.00	-	17,12,551.00
Programme Investment	1,88,51,247.00	-	1,88,51,247.00	14,12,367.00	-	14,12,367.00
Training and Capacity Building	9,47,157.00	-	9,47,157.00	1,64,56,311.00	-	1,64,56,311.00
Project Implementation Cost	3,46,27,491.70	-	3,46,27,491.70	5,13,64,370.40	-	5,13,64,370.40
Total	5,46,43,162.70	-	5,46,43,162.70	7,09,45,599.40	-	7,09,45,599.40



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 13		
Expenditure related to Other Project		
(Amount in Rs.)		
<u>Particulars</u>	As at 31.03.2016	As at 31.03.2015
	Total Expenditure	Total Expenditure
NFSM	23,92,152.78	41,70,700.00
UNICEF	7,700.00	4,000.00
Agricultural Deptt	8,667.00	31,333.00
UNICEF-Swabhiman Project	51,645.00	-
NABARD	-	-
Animal Husbandry	11,22,08,398.00	3,41,92,135.30
WDC	1,86,92,925.50	39,64,786.00
SRFSI	1,45,886.00	-
ASDP	5,59,87,968.00	3,29,77,953.00
RSETI	54,18,077.00	78,94,308.00
Interest Subvention	22,86,897.00	19,19,340.00
SVEP	1,60,775.00	-
CFT	36,75,823.00	-
IPPE-II	7,49,76,716.90	-
Saras Mela	50,07,270.00	-
DDU-GKY	15,13,33,624.00	-
SLACC	3,79,41,542.00	-
Total	47,02,96,067.18	8,51,54,555.30



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 14		
TDS Receivable		
(Amount in Rs.)		
<u>Particulars</u>	Balance as at 31.03.2016	Balance as at 31.03.2015
BRLP	8,06,402.00	12,31,422.00
NRLM	3,21,38,977.00	5,15,13,426.00
NRLP	20,20,855.00	20,04,659.00
MKSP	41,43,045.00	54,69,034.00
Total	3,91,09,279.00	6,02,18,541.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 15		
Fund Received		
(Amount in Rs.)		
<u>Particulars</u>	Central Share during the FY 15-16	State Share during the FY 2015-16
BRLP	-	2,03,23,76,000.00
NRLM	-	-
SGSY Received	1,48,14,375.97	49,38,125.32
NRLP	2,14,12,50,000.00	99,12,87,000.00
MKSP	-	-
SVEP	1,80,00,000.00	1,20,00,000.00
SLACC	3,90,60,000.00	2,60,40,000.00
DDU-GKY	54,24,00,000.00	31,32,91,500.00
Mukhyamantry Mulberry Yojna	1,71,24,000.00	18,16,000.00
MKS-NTFP	1,77,23,820.00	-
Total	2,79,03,72,195.97	3,38,17,48,625.32

Schedule : 16	
Other Fund Received	
(Amount in Rs.)	
<u>Particulars</u>	Total Amount received during FY 2015-16
WDC	1,77,68,225.00
SRFSI	9,20,909.00
Unicef Swabhiman	22,35,500.00
IPPE-II	10,90,75,000.00
CFT	2,70,66,657.00
Total	15,70,66,291.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedule 17		
Bank Interest		
Particulars	As at 31st March 2016	As at 31st March 2015
Bihar Rural Livelihoods Project	6,67,16,475.00	4,41,11,214.58
Animal Husbandry	1,35,82,209.00	5,11,07,626.00
NRLM	7,14,10,592.29	26,24,74,053.65
DDU-GKY	6,69,463.00	-
CFT	6,41,005.00	-
NRLP	2,13,83,343.33	3,22,26,758.00
MKSP	42,99,347.00	96,31,268.99
Total	17,87,02,434.62	39,95,50,921.22
BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedule 18		
Miscellaneous Income		
Particulars	As at 31st March 2016	As at 31st March 2015
BRLP	2,77,610.00	5,03,598.00
NRLM	4,41,650.00	8,91,768.50
Saras Mela	18,70,966.00	
NRLP	1,85,105.00	68,363.45
MKSP	1,47,030.00	
Total	29,22,361.00	14,63,729.95



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY (BRLPS)

Schedule-19

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, 2016:

- a) Bihar Rural Livelihoods Project(BRLP-World Bank Project)
- b) Sanitation Activities/Promotion of Safe Sanitation and Hygiene Practices through SHGs (UNICEF)
- c) National Food Security Mission (Government of India).
- d) Mahila Kisan Sashaktikaran Pariyojana (MKSP-MoRD)
- e) National Rural Livelihoods Mission(NRLM-MoRD)
- f) National Rural Livelihoods Project(NRLP-MoRD)

2. Projects/Activities under implementation

During the financial year, the Society has implemented the above projects/activities namely BRLP, UNICEF, NFSM, MKSP, SRI, NRLM and NRLP. The Society has received funds from the following agencies during the financial year 2015-16 for execution of these projects/activities:

Agencies from which fund received	Project/ Activities	Amount (Rs)	Objectives
Govt. of Bihar	Bihar Rural Livelihoods Project (BRLP)-Additional Finance	203,23,76,000	The project aims to enhance social and economic empowerment of rural poor, especially women, by creating Self Managed Community Institutions.
Women Development Corporation, Bihar (WDC)	Implementation of Gram Varta Programme supported by DFID-SWASTH Programme	1,77,68,225	Engage SHGs for community mobilization through Gram Varta and organize training programmes to promote positive health, nutrition & sanitation practices.
Govt. of India (MKSP-NTFP)	Mahila Kisan Sashaktikaran Pariyojana(MK	1,77,23,820	To enhance the income and agriculture



JEEVIKA Annual Report 2015-16

	SP-NTFP)		productivity of women farmer.
Counterpart Share Govt of India (NRLP-MORD)	Livelihood Activities	2,14,12,50,000 99,12,87,000	For implementation of National Rural Livelihood Project in Bihar State
Govt. of Bihar			
UNICEF Swabhiman project	Women development	22,35,500	Development of health of women
SRFSI	Livelihood Activities	9,20,909	To develop resilient farming system in Indo-Gangatic plain
SLACC Central share State Share	Livelihood Activities	3,90,60,000 2,60,40,000	To develop adaptive capacity of farmers according to climate change in cropping system
Counterpart Share Govt of India (DDU-GKY-MORD)	Skill development	54,24,00,000 31,39,60,963	To develop skill of youth and help in placement
Govt. of Bihar			
Malverry yojna Central share State share	Skill development	1,71,24,000 18,16,000	To enhance the skill of silk production
IPPE-II	Livelihood Activities	10,90,75,000	To develop community plan at Gram panchayets
CFT(MGNREGA)	Livelihood Activities	2,70,66,657	To improve Implementation of MGNREGA through communities
SVEP Central share State Share	Skill development	1,80,00,000 1,20,00,000	To develop entrepreneurship capability among community

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:-

- Bihar rural livelihoods promotion society Rs.1,45,89,82,525/-
- Department of Animal Husbandry& Fish Resources Rs.70,78,42,105/-
- UNICEF Rs. 12,82,621/-
- NABARD Rs.150,00,000/-
- WDC Rs.1,48,45,862/-
- SRFSI Rs.7,75,023/-



JEEVIKA Annual Report 2015-16

• UNicef swabhiman	Rs.21,83,855/-
• National rural Livelihoods project	Rs.13,01,46,456/-
• SLACC	Rs.2,71,58,458/-
• National rural livelihoods mission	Rs.22,19,71,509/-
• ASDP	Rs.1,04,38,515/-
• Interest Subvention	Rs.35,00,46,900/-
• RSETI	Rs.(1,33,12,385)/-
• Resource cell	Rs.63,07,000/-
• SVEP	Rs.2,98,39,225/-
• CFT	Rs.2,40,31,839/-
• IPPE-II	Rs.3,40,98,283/-
• Saras Mela	Rs.(31,36,304)/-
• Malberry Yojna	Rs.1,89,40,000/-
• DDU-GKY	Rs.70,50,27,339/-
• MKSP-main	Rs.8,44,27,763/-
• MKSP-NTFP	Rs.2,44,13,820/-
• MKSP-ASA	Rs5,39,00,000/-

4. **Basis of Preparation of Financial Statements**

The Books of Account 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.

5. **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.

6. **Revenue Recognition**

BRLPS received funds from the Government of Bihar, Ministry of Rural Development (MORD), National Institute of Rural Development (NIRD), UNICEF, WDC, NFSM, Department of Agriculture- Govt. of Bihar, Department of Animal Husbandry & Fish Resources- Govt. of Bihar NABARD for specified purpose.



JEEVIKA Annual Report 2015-16

Fund received has been recognized as income to the extent of the revenue expenditure made during the year after considering the Bank Interest earned, Miscellaneous Income and the unutilized balance is shown as a part of the Restricted Fund. For expenditure incurred on Fixed Assets, a corresponding amount has been transferred to the Capital Reserve Fund.

Interest earned on bank deposits during the project period is treated as project fund and accounted on receipt basis. Gross interest earned has been disclosed as "Bank Interest" (Schedule 18) and TDS deducted thereon has been shown as 'TDS Receivable'

7. **Common Expenses**

The Society has been implementing various projects. Expenditure directly related to a particular project is allocated to the concerned project. Moreover, certain common expenditures have been incurred by the SPMU for the projects. In the financial year 2015-16, Society has apportioned common expenditure in the nature of Community Institution Development and Project Management in the ratio of 102:432 between BRLP and NRLP respectively.

8. **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.

9. **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) and Village Organizations (VOs) under Community Investment Fund other than livelihoods fund 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/VOs will return the said amount to the CLFs and no transaction will be held between SHGs/VOs 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. Fund transferred for livelihood activities as Advance to Village Organizations (VOs)/Producer Group (PGs) and expenditure has been booked on adjustment of such advances on the basis of Utilization Certificates submitted.

12. **Unrecorded future Liability:**

The following liability/claim from third party has been raised but not recognized in the Books & Accounts.



27



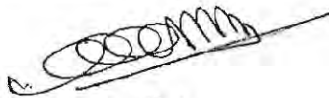
JEEVIKA Annual Report 2015-16

Canara Bank, Bidyut Bhavan branch as on 05.05.2014 transferred Rs. 40,00,000/- to BRLPS-SRLM-DPCU-CID account of Samastipur bearing A/C no- SBI-32684476853 by debiting the Bihar State Transmission Company A/C - 8531101012040 instead of debiting the respective Bank Account of BRLPS-SRLM (A/C no- 8531101011930). The matter has been resolved on 24.08.2015. Now the bank on behalf of Bihar State Transmission Company Ltd, through letter dated-04.12.2015 claim interest of Rs. 2,08,220 i.e. @ 4% interest (SB Rate) for such un-reconciled period of 475 days (i.e. from 05.05.2014 to 24.08.2015) on Rs. 40,00,000/-. The unit neither discharges such liability nor recognized any liability in Books & Accounts.

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

For Roy Ghosh & Associates
Chartered Accountants
FRN-320094E

For and on behalf of
Bihar Rural Livelihood Promotion Society



(S. Roy, Partner)
M. No: 053959

Saturday, September 03, 2016



Chief Finance Officer



Project Director-cum-
Chief Executive Officer







JEEVIKA

Bihar Rural Livelihoods Promotion Society

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