



# JEEVIKA

Rural Development Department  
Government of Bihar

Bihar Rural Livelihoods Promotion Society

## 62<sup>nd</sup> Quarterly Progress Report

January - March, 2023





# Mission Statement

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





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# EXECUTIVE SUMMARY



Bihar Rural Livelihoods Promotion Society (BRLPS), commonly known as JEEViKA, marks a key chapter in the rural development of Bihar. BRLPS was conceptualized in 2006 with the objective of enhancing the social and economic empowerment of the rural poor in the state. Over the last 17 years, the project has reached almost every poor household across the districts, mobilizing women from these households into strong, sustainable, and self-managed community institutions i.e. Self-Help Groups (SHGs) and their federations. These collectives have served as the ideal platforms for building the capacities of SHG women to engage in large-scale financial inter-mediation, leverage higher resources from formal financial institutions, access productivity enhancement services in agriculture and livestock through a community-based extension system, engage with markets on fair terms by building on economies of scale and improve access to govt. schemes and entitlements by facilitating awareness and participation.

Shri Nitish Kumar, Hon'ble Chief Minister of Bihar announced “Samadhan Yatra” to address the demand of the public. During the yatra, stalls were exhibited by the different departments including JEEVIKA, and separate meetings with JEEVIKA DIDIs were conducted. The Didis shared their experience and suggested the interventions which may be taken up by society.

- More than 1.30 crore households have been mobilized into 10.46 lakh Self-Help Groups and higher federations with a high degree of inclusiveness. 95% of SHGs are members of Village Organizations and higher-level federations. More than 80 percent of households belonging to Scheduled Caste (SC) and Scheduled Tribes (ST) have been included in the institutional fold, underlining the pro-poor targeting methods adopted under the project.



During the quarter, 1046 SHGs, 234 Village Organisations and 35 Cluster level federations were formed.

- More than 1.35 lakh community professionals developed under the project served as an effective link between the project and community institutions. JEEVIKA's strategy of propagating community-to-community learning has led to a unique system where CBOs chose community members who would support them in daily functions and specialized thematic interventions.
- The project developed more than 20000 Community Resource Persons (CRPs), best practicing SHG members trained in social mobilization, capacity building, Financial Inclusion, Livelihoods mapping, and FNHW interventions. These CRPs are providing services to the other State Rural Livelihoods Missions also. Two MoUs were signed to support Mizoram and Sikkim in the implementation of FNHW intervention through the CRP model.
- Standardized CBOs Books of Record, training modules, and communication materials were developed to ensure desired structure in capacity building and uniformity in financial management. This uniformity and universal coverage helped in developing a common language and a standard template of SHGs linkages with Banks and record keeping, with well-defined triggers and performance benchmarks for CBOs and the project.
- According to the NABARD Report on the Status of Microfinance in India 2021-22, the SHG Bank Linkage Programme in India is the most successful programme with an outreach of 14.2 crore families. The performance of Bihar in terms of credit linkage percentage (89%) is much better than the national average (57%) and is the second best, next only to Andhra Pradesh (90%).
- The Project has leveraged INR 29,838.07 crore from banks as SHGs credit amount with a NPA of less than 1.5% in 2022-23. This is a remarkable achievement and shows the system placed within the project. During the financial year, INR 8764.49 crores were leveraged from Banks as SHGs credit amount.
- Under Financial Inclusion, a pilot was initiated with 07 Bank Sakhis in 2016-17 which was further up-scaled across the State. 4958 bank Sakhis were trained and 4350 Bank Sakhis were certified under IIBF. Over a period, these Bank Sakhis have done a transaction of Rs. 9418.87 crore and earned an income of Rs 22.79 crore .
- The project also initiated a pilot for Individual Member credit score as “CIBIL” and it will be a next generation intervention which will be taken up further by the Community Institutions and by the project.
- 33 Farmers Producer Companies were promoted by the project under Farm, Livestock and Non-Farm Interventions. The project has also launched its e- portal for selling the products and conducted a competition for branding and tagline. These FPCs promote- fruits and vegetables, goatery, dairy and poultry in Livestock, art and craft and honey in Non-farm. For the first time, BRLPS also launched itself in the service industry and started promoting stitched clothes, canteen and laundry services.
- The project has swiftly built upon its initial success in community enterprises in food services and retail, opening 141 Rural Retail Shops by March, 23. System strengthening initiatives including digital integration and book-keeping have been undertaken.
- JEEVIKA DIDI KI Rasoi an initiative to provide quality food services to indoor and outdoor patients in the hospitals has up scaled its scale by providing services in Govt. Offices, Academic Institutions and Banks. Overall, 96 JEEVIKA Didi Ki Rasoi were established by





March, 23. Seeing the success, the State Govt. has announced to provide laundry and upkeep services at Hospitals /colleges. JEEVIKA DKR was shortlisted for the Prime Minister Awards for Excellence in Public Administration under the category of innovation (State).

- Under Mukhyamantri Mahila Udhyaami Yojana, a bag cluster has been established in Bela, Muzaffarpur. This is a joint effort of Industry Department, District Administration and JEEVIKA. Altogether, 39 SHG Members were trained on the machines and 1.09 lakh bags were produced by March, 2023.
- Empowering rural youths by providing them with skills and knowledge, the project has trained 7991 candidates through DDUGKY and RSETIs and 14104 candidates were placed/settled under the two aforesaid schemes and JOBS fair.
- The Social Behavior Change Communication training modules were rolled out in 93% of the SHGs and more than 98% of Community Mobilisers have received training to become resource persons for the HNS intervention.
- Positive changes were observed over time and across arms in the proportion of women attaining Maternal Diet Diversity (MDD), defined as consuming five or more food groups out of ten food groups. MDD is a measure of the quality of diets and is useful as an indicator of micronutrient intake between the baseline conducted in 2019-20 and end-line conducted in 2022-23. The proportion of women attaining MDD in the comparison arm improved by 1%, i.e., from 34.2% to 35.3%. However, the proportion in the treatment arm showed an impressive increase of almost two-thirds, going from 27.4% at baseline to 48% at the end-line. This was a substantial improvement for the intervention period of just around two and a half years.



- The dietary diversity results among the household's youngest children are similar to MDD. Reported dietary diversity among youngest children at the end-line was much better than that of index children of the same age group at baseline, with 58.3% of the youngest children in both arms achieving minimum dietary diversity at the end-line (61.9% in the treatment arm, 54.4% in the comparison arm), compared to only 22.6 % of index children at baseline. Most of the youngest children in treatment areas consumed all seven food groups against the comparison areas. The intervention's main impact seems to come from consuming vitamin A-rich fruits and vegetables, other fruits and vegetables, dairy, and pulses.
- The project focused upon the upbringing of the children and launched 100 Community led Community Library and Career Development Centres (CLCDC) for the students, rope in I - SAKSHAM , Turn the Bus and PRATHAM for the handhold support and career counseling of the students. 12,238 students have enrolled themselves in the CLCDC.
- Many new initiatives were initiated like - Green Delight - one stop centre , Gender - Sanjha Shakti kendra, Swasthya Sahayta Kendra at Hospitals, Jan Aushadi Kendra, Digital education program, Edu leaders program , Sanitary Napkin Centres, Goat bank, Mutton Outlet and brought innovation in the training methodology and business processes.
- The project has converged with different departments such as Industry, Health, Education, Social Welfare, Excise, Agriculture, Animal and Fish Resources and Rural Development Department for leveraging the subsidy and linking the SHG members with the different schemes for income generation.
- After achieving ODF Status in Bihar, the theme has focused upon ODF- Sustainability and ODF plus activities which includes Solid and liquid waste management, Grey water, and plastic waste management. Altogether, 7.5 lakh IHHL and 4.30 lakh IHHL were constructed in the FY and quarter respectively.
- A total of 1.55 lakh ultra-poor Households have been endorsed by the Village Organisations. The State Government has announced the implementation of Satat Jeevikoparjan Yojana across the State (Rural and Urban). An orientation workshop was conducted for the State Urban Livelihoods Mission (DAY-NULM) State and ULB officials.
- The project in convergence with the Prohibition, Excise and Registration Department and Chanakya National law University conducted survey across the state. The data was shared with CNLU for analysis and report writing. A campaign “Nasha Mukti Abhiyan ” in 3722 tolas was initiated.
- The project has proactively started participating in social media and regularly publishing Quarterly progress reports, Annual report and Monthly Magazines.
- The Society has a dedicated team of Application developers who all have developed more than 50 Apps of different verticals/ interventions which has smoothen the decision making ability of the organization.
- Over the period, the project has revised the organisational structure and revised the salaries and introduced retention benefits for the staff. The project has also revised the community HR policies related to the honorarium and consideration of their experience in the project staff recruitment.

The endeavors made by the government have started yielding positive impacts on kindling of women empowerment and entrepreneurship. It may be prudent to scale up the work with the scope of embedding learnings of the past so that canvass of economic & social transformation may become evident over a period of time.



# INSTITUTION BUILDING & CAPACITY BUILDING



The IBCB theme during this quarter, focused on the development of higher-level federations and the saturation of CLFs with the inclusion of SHGs into VO fold and VOs into CLF fold. For strengthening institutional governance, efforts were made on scaling the registration of CLFs and TLCs as a primary cooperative society under BISSCOS Act 1996. Furthermore, the digitization of *masikprivedan* (especially of SHGs) supported in the development of institutional governance of CLFs.

## 1. Social Inclusion, CBO formation and saturation

Consistent efforts were made by the theme on the inclusion of the left-out HHs into SHGs, saturating VOs and CLFs with the inclusion of SHGs into VOs and inclusion of VOs into CLFs. Cumulatively, more than 9.37 lakh SHGs (89%) have been included in VOs in MIS. The average size of VO is 12.80. Similarly, more than 66708 VOs (97%) have been included into CLF fold in MIS. The average size of CLF is 45. During this quarter, a total of 1046 SHGs, 234 VOs and 35 CLFs were formed. Altogether, 10,46,002 SHGs, 68,645 VOs and 1453 CLFs have been formed till March 2023.

## 2. CLF as Cooperative and statutory compliance

### a. Cooperative Identity of CLF

Of the total target (540 CLFs in 503 blocks of 38 districts), 383 CLFs have been registered as primary cooperative societies under BISSCOS Act, 1996 in 36 districts. During this quarter, in total 150 CLFs Anchors, 150 CFs / MBKs were trained on CLFs registration document preparation. Documents of 58 CLFs were prepared and submitted online for registration.



**Table 1: Status on registration of CLFs under BISSCOS Act 1996**

Particulars	BTDP	NRETP	NRLM	Total
The target for CLF registration	300	100	139	539
Online submission of forms	176	91	145	412
Total CLFs registered	160	81	142	383

**b. JEEVIKA Model-CLF as Cooperative**

Of the total 192 Model-CLFs, a total of 154 model M-CLFs have been registered under BISSCOS Act, 1996.

**Table 2: Status on registration of M-CLFs**

Particulars	BTDP	NRETP	NRLM	Total
Target for CLF registration	32	100	60	192
Online Submission	28	78	60	166
Registration of M-CLFs	25	70	59	154

**c. Statutory Compliance of CLF as Cooperative**

Almost all registered CLFs have completed their first promoter meeting during this quarter. In total, 240 eligible BoDs election documents have been submitted to Bihar State Election Authority through Concern District Co-operative Officer. A total of 60 BoDs elections were completed and the new BoDs tenure is 5 Years from date of election result.

As per approved Bye-Laws, all SHG members will have a membership with a registered primary co-operative society. In total 315780 share certificates have been issued to members.

**3. Strengthening Governance of Community Institutions****a. Institutionalized Review System: Digitization of SHG Masik Pratedan & Grading**

All 38 districts have initiated the rolling and punching of masik pratedan of CBOs in MIS. For ensuring the quality of SHGs, all districts have trained their staff and community professionals with the generation of appropriate MIS-ID. Among 38 districts, the top three consistent districts were Arwal, Aurangabad and Patna.

**Table 3: Status on Grading of SHGs**

Month	A Grade	B Grade	C Grade
Jan, 23	115082 (40%)	141138 (49%)	31697 (11%)
Feb, 23	106393 (41%)	124771 (48%)	26604 (10%)
Mar, 23	99594 (43%)	108855 (47%)	23301 (10%)



For institutionalizing digitization of masak pratedan and ensuring PANCHSUTRA at SHGs, an advisory was reiterated for assigning role to cluster facilitator (at CLF) regarding rendering proper support and follow up to the concern Community Mobilizers (for preparing SHG masakpratedan), VO- Book Keeper and CLF- Book Keeper (for timely entry in MIS).

#### **b. CLF formation and strengthening**

In this quarter, 35 CLFs were formed with the support of block resource pool members and senior CRP team who have already been trained on CLF formation. Once the CLF has been formed and got trained, then its governance body is formed which includes General Body, Representative General Body and Board of Director. The CLF hierarchy is further trained on CLF concept and management and facilitated in selection of CLF OB members. In BoD training the process for establishment of CLF office, MBK selection and CLF bank account opening takes place.

#### **c. CLF Visioning, Annual Action Plan and Business Development Plan updates**

192 Model Cluster Level Federations have undergone vision-building exercises, annual action preparation, and business development plan preparation which are important processes to strengthen the internal capacity, achieve the major change dimensions identified by the members and make the required systems and processes for institutional self-reliance. For this purpose, under the mandate of NRLM the project is undertaking this exercise with the strategic support of PRADAN.

#### **d. Visioning exercise**

After the demonstration at 09 sites in the previous quarters, the V3 exercise was conducted in all 192 M-CLFs which included around 7690 VOs and 1255521 members. While conducting a demonstration on V3, all thematic heads of the district participated in the visioning process and enriched it by imparting technical expertise and thematic perspective to the vision. V3 exercise drew important outcomes converging all the themes at one point and facilitating CLFs for articulating their vision.

#### **e. Vision documentation**

In total 192 vision documents have been prepared. After all three modules of visioning got completed, vision document as a final product was to be prepared by the 192 MCLF. For this purpose, all anchor persons were assisted from state unit by multiple meetings and orientation program. As a result, all MCLF formed their vision documents.

#### **f. Annual Action Plan ToT**

In total, 64 State Resource Persons consisting of Training Officers and Community Finance Managers were developed for Annual Action Plan ToT at Patna by PRADAN resource person. These trainers will in turn train the district and block teams for proceeding CLF and VO level activities which will result in the formation of CLF level Annual action plan. Two districts namely Purnea and Katihar have already completed the district-level orientation.

#### **g. CLF Grading**

CLF grading process is being carried out across 300 blocks in 32 districts. In this process, the



quarterly grading of 490 CLFs for all quarters of FY 2022 - 23 was completed. During the initiation of this process, ToTs were given to all the concerned District Teams involved, Block Team along with CLF Anchors. Grading of 483 BTDP CLFs was completed for the Q1, Q2 and Q3. The number of CLFs having grade “A” has increased over the period.

**Table 4: CLF grades obtained as per the grading reports**

Sl.	CLF Grades	Achievement
1	Grade – A	270
2	Grade – B	205
3	Grade – C	7
4	Total number of CLFs Graded	483

#### **h. E-learning**

- URNA Consulting is working with JEEVIKA in the E-learning platform wherein different modules have been digitally designed with their support to reach the grassroots level.
- 19 IBCB officials and 6 Young Professionals were provided physical as well as virtual training on the use of Google Platform and leadership.
- A training of trainers was conducted for the district officers including IBCB officials and Communication Managers on the preparation of CLF E-learning Training Modules. In this training, team has prepared script/pointer of 08 CLF Modules and trainer recording has been completed for 03 Modules.

### **4. Capacity Building**

#### **a. CBOs (SHGs, VOs & CLFs) training**

The capacity building of CBO members through advanced training modules assists in strengthening the standard quality of CBO's norms and practices at different levels and improves its impact on the ground. Different modes of communication that are easily assimilated by the CBO members like flipcharts, training modules, case studies, video films etc. are used in CBOs training. The training is supported and monitored by BPIU and DPCU teams.

The CLF and VO office bearers were trained on governance and CBO quality for the smooth functioning of the institution. Further, CLF BoD members were trained on governance, community HR, CBO quality and office management. Brief on training imparted to CBO members are as mentioned below.

**Table 5: Modular training to SHGs, VOs and CLFs members**

Sl.	Particulars	Participants	Number of CBOs trained
1	SHG modular training (M1-M4)	SHG members	5578
2	VO modular training (M1-M3)	VO RGB members	1012
3	VO modular training (M4-M5)	VO RGB members	934
4	CLF modular training (M1-M3)	CLF RGB members	89
5	CLF modular training (M4-M5)	CLF RGB members	78
6	CLF modular training (M6-M9)	CLF RGB members	63
7	Governance & CBOs quality	CLF & VO OB members	693
8	Governance, community HR & office management	CLF BoD members (62 CLFs)	623



**Table 6: Training to staff and cadre**

Sl.	Topic of training	Participant's profile	Number of units of training	Number of participants
1	SHG concept and management	CMs	36	1052
		CCs	7	205
		Acs	6	176
2	CBOs MasikPrativedan and grading	CMs	55	1520
		VO BKs	21	694
		CCs	15	422
		ACs	6	167
3	VO concept and management	VO BKs	10	302
		CCs	8	242
		ACs	4	115
4	CLF concept and management	CFs	7	204
		CCs	4	121
		ACs	6	165
5	CLF Visioning of AAP (ToT)	TOs / IBCB Managers and CF Managers	2	60
6	CLF E-learning module and video preparation	TOs/IBCB Managers and Communication Managers	1	25

Community professionals and community resource persons at VO and CLF levels are provided training as well as refresher training on various subjects i.e. SHG-VO concept and management, Masik Prativedan and Grading, CLF concept, CBO process and quality etc. with the support of trained resource pool members. It has improved their knowledge base, communication and facilitation skills, training skills etc. They are also trained on the use of various training tools i.e. flip charts, training videos, case base teaching methods, OD cases etc. Project staff i.e. Community Coordinators (CC), Area Coordinators (AC) and Block Project Managers (BPM) were provided basic training on SHG-VO concept and management, CLF concept and management, CBOs





masuk pratedan, grading of CBOs and CBOs process and quality at the district level. It helped them in understanding the project's Institutional architecture, functions and governance system in a better manner.

## 5. Training and Learning Centre

### a. Formation of new TLC

One new TLC named Sanskriti at Vaishali district has been formed in this quarter. The TLC was formed as per the norms and policy by conducting an orientation of the GB, RGB and BoD members. Initially, orientation on TLC was conducted for BPMs and CLF OB members followed by protocols for TLC formation like MoU between TLC and the CLFs, and the TLC and DPCU.

### b. Training in TLC

A total of 388 units of training were conducted and imparted training to 12816 participants on topics of SHG concepts and management, CLF concepts and management, CLF registration, and CLF visioning exercises during this quarter. Besides this, training on other themes like HNS, livelihood, and livestock also took place in TLCs. These trainings included residential training, non-residential training, one-day orientation, meetings etc. These trainings were provided by District Resource Persons and Block Resource Persons who include ACs, CCs, CMs, BKs, MBKs, and CFs etc.

**Table 7: Details of the number of trainings conducted**

Sl.	District	Unit of trainings conducted	Number of days	Number of participants	Sl.	District	Unit of training conducted	Number of days	Number of participants
1	Gaya	27	99	969	11	Rohtas	41	81	1482
2	Nalanda	17	53	586	12	Arwal	7	19	128
3	Muzaffarpur	32	79	943	15	Gopalganj	14	51	457
4	Madhubani	18	45	601	16	Katihar	25	74	846
5	Khagaria	16	37	380	18	Munger	17	45	597
6	Purnea	15	48	481	19	Nawada	41	77	1542
7	Saharsa	28	62	686	20	Samastipur	18	60	552
8	Supaul	41	72	1276	21	Sitamarhi	13	43	382
9	Madhepura	7	30	241	22	Kaimur	5	35	135
10	Jehanabad	18	36	532		<b>Total</b>	<b>388</b>	<b>1037</b>	<b>12816</b>

### c) Statutory compliance of registered TLCs

#### Process of Annual Audit and Annual General Meeting

In the coming quarters, audit of TLCs will be conducted and hence it is important to prepare documents for audit purposes. The annual general meetings have to be organized in registered TLCs, so the district will plan meetings on the document preparation and member details. The annual progress report of TLC will include physical and financial reports, audit, return filing, number of training conducted, number of meetings conducted and plan for the upcoming year, annual action plan and budget approved. District team members, BPMs of all the blocks, BoD of all the CLFs and cadres will be part of the smooth conduction of AGM. In addition to this, best CBOs and cadres would be rewarded.



#### **d) Issuance of Permanent Account Number**

As part of statutory compliance of TLCs, it is important to have PAN of each registered TLC and as per the norm 02 TLCs have received the PAN Card in this quarter and hence altogether 18 TLCs have received the PAN card till March 2023.

#### **e) Training on TLC Concept and Management**

State team organized training on TLC books of record and its functionality. It was a three days residential training at Patna. The participants of the training were TLC coordinators, cluster facilitator along with a TLC leader preferably president of TLC. The newly formed TLCs were called for the training so that they can understand TLC norms, its policy, about sub committees, cadres and work assigned, infrastructure required for residential and nonresidential training and way of smooth



functionality of TLC run by community members. Altogether, 35 members participated from different districts, two training facilitator who were responsible for whole training schedule and two member from state team for all the coordination and training required.

### **6. Inter-district exposure visit**

The project promotes exposure visits of SHG members, cadres, and project staff either inter-district or intra-district or sometimes outside of the state for understanding and leading their way to sustainability. Cross-learning in an organization has been considered the best source of sharing knowledge and experiences with others. It adds value to both the team one who has visited the site and another who gets the opportunity to share their experience of learning and growth.

In this quarter, a batch from Arwal TLC visited one of the older TLC i.e, Rohtas. A team of anchor persons of a Cluster Level Federation, District Thematic Manager, and some supporting project staff were taken for exposure visit. The main aim of this visit was to provide a glimpse of TLC functionality, its governance and financial management run by SHG members. The team interacted with the board of directors of Rohtas TLC and learned their way of TLC administration, financial management, governance, decision-making ability, etc.

### **7. Networking of CLF with Panchayats (PRI-CBO convergence project)**

BRLPS has collaborated with Kudumbashree - National Resource Organisation (KS-NO) for implementing the Panchayati Raj Institutions (PRI) - CBOs convergence project in 50 gram panchayats of Patna, Nalanda and Muzaffarpur districts of Bihar. The aim of the collaboration is to take SHGs and local gram panchayats in collective decision-making and services. Effective from March 2022, the MoU between BRLPS and KS-NO has the mandate to cover more than 68,000 households, 6366 SHGs, 469 VOs and 10 CLFs.

Panchayat Coordination Committee will be formed at the Panchayat level in each gram panchayat.



PCC will raise the grievance to Gram Panchayat Community Committee (GPCC). The PCC members will support CLF-BoD to raise convergence demand at local panchayat, block and line departments.

Participatory interactive tools as Participatory Assessment of Entitlement (PA) and Entitlement Access Plan (EAP) have been designed and was facilitated by trained Convergence Facilitators at the SHG level. PAE has been used to orient members on selected schemes, assessing gaps and planning. A special Participatory Assessment of Entitlement drive



has been conducted with 6366 SHGs and oriented more than 60,477 SHG members by involving 380 Convergence Facilitators for identifying gaps and plan on the access to Job card (MGNREGA) and other government schemes. The compiled PAE has been completed by 469 VOs.

In the recent gram sabhas, (26th January 2023) the average women's participation is 65 percent (participation range percent: 32-96%). In addition to this, under special initiatives local gram panchayats have conducted an adult literacy campaign (19 panchayats) covering 2086 members in 89 VOs, formed adolescent groups for imparting basic life skill training like yoga, self-defense, personal health and sanitation, and nutrition (16 panchayats) involving 709 adolescent girls in 35 VOs, and conducted sanitation drive involving 3796 members (provided 1200 dustbin at households) in 32 VOs (21 panchayats).

## 8. Interstate exposure visit

### Visit to Sri Padmavathy Mahila Abyudava Sangam (SPMS), Tirupati, Andhra Pradesh

The SPMS federation has been a good example of sustainable and successful model at Tirupat. A batch of 37 staff and cadre from JEEVIKA visited SPMS federation to learn their structure, review mechanism, digital technology used, their huge fund portfolio and its management. The team included 25 SHG members, 10 Cluster Facilitators / Training Officers and two Young Professionals.

The SHG members and other members were from Samastipur and Vaishali district. The members learned SPMS self-managed skill of sustainability and documentation process in a time frame manner. The federation runs their cooperative bank, consumer cooperative society and had strong data driven management system to review different indicators. SPMS had tied up with other department for health check-up facility, has their own PF policy and health insurance. The SHG members enthusiastically learned the federation management practices and their experiences. The SHG members took keen interest in creating plan for their own SHGs, VOs and CLFs.



# FINANCIAL INCLUSION



During this quarter of FY 2022-23, the Financial Inclusion theme concentrated on disbursement, repayment, the opening of saving bank accounts of all SHGs, capitalization from the bank as well as from the project, insurance claim settlement, interest subvention and alternate banking. The theme focussed on saving account opening and credit linkages of SHGs and altogether 18783 SHGs saving accounts were opened and credit linkage of 293840 SHGs were done in FY 2022-23. The theme also focused on disbursement from banks and prompt repayment of SHGs which helped in achieving disbursement of approximately Rs. 9007.79 crores in the FY-2022-23. Under Community Finance, the primary focus was on the distribution of the 2<sup>nd</sup> and 3<sup>rd</sup> tranches of the Validity Gap Fund to all 100 Model CLFs under NRETP and the digitization of institutions using LokOS and SHG Digitization process.

JEEVIKA was awarded with Inclusive Financial India Award 2022 for its contribution in advancing Financial Inclusion at the Inclusive Finance Submit, Delhi. The award was felicitated by Chief Economic Advisor, Govt. of India, Shri Anant Nageshwaran.

## **1. Achievement in bank linkages, disbursement, prompt repayment, and interest subvention with mainstream banking**

The Bank Linkages of the Self Help Groups moved ahead with the strengthening of the system further in terms of savings account opening and credit linkages. Continuous endeavors were made to follow up with different banks to ensure the supply of savings and credit linkage forms for facilitating financial transactions with banks. Efforts were made to sensitize different bankers about the scaling of NRLM in the state and the potential it holds for capitalization to the groups. In this FY, in total 18783 SHGs could get their accounts opened and 293840 accounts were credit linked with a total amount worth Rs. 876449 lakhs. (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> Credit Linkages with Banks). Cumulatively, saving accounts of 969425 SHGs have been opened and credit linkage of 1750952 SHGs (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> credit linkages of SHGs) worth Rs. 2983807 lakh has been done.



**Table 8: SHG saving and bank linkage progress (April 2022 to March 2023)**

S.N.	Bank Name	SHGs saving account opened	Number of SHGs credit linked with banks				Total number of SHGs credit linked (1st+2nd+3rd & 4th)	Cumulative Credit linkage amount (Rs. In Lakh)
			1st	2nd	3 <sup>rd</sup>	4th		
1	Uttar Bihar Gramin Bank	7140	21217	75891	8388	246	105742	316389
2	Dakshin Bihar Gramin Bank	2981	7362	42664	14132	2240	66398	205327
3	State Bank of India	3254	8401	30225	4782	640	44048	124335
4	Central Bank of India	1539	4219	10658	2030	106	17013	49687
5	Punjab National Bank	552	1980	9370	2929	315	14594	46053
6	Bank of Baroda	783	1972	8012	1875	275	12134	36141
7	Bank of India	704	2152	6444	2367	565	11528	36300
8	Indian Bank	544	1748	4645	860	19	7272	20966
9	Uco Bank	588	1349	4548	1110	23	7030	19805
10	Canara Bank	391	1052	2698	446	130	4326	13042
11	Union Bank of India	226	793	934	245	5	1977	5930
12	ICICI Bank	62	190	1372	107	2	1671	2250
13	IDBI Bank	7	16	30	0	0	46	77
14	Indian Overseas Bank	1	8	35	0	1	44	106
15	HDFC Bank	11	17	0	0	0	17	42
<b>Total</b>		<b>18783</b>	<b>52476</b>	<b>197526</b>	<b>39271</b>	<b>4567</b>	<b>293840</b>	<b>876449</b>

### Disbursement

The theme has placed the Help Desk team at the District level and FI-Nodal at Block Levels to support the SHGs for the disbursement of loans from Banks. Approximately Rs. 3008 crores were disbursed from Banks to respective SHGs in this quarter.

### Prompt Repayment

The Help Desk team at the District level and FI-Nodals supported the SHGs in the timely repayment of loans by regularly following up with the district, block teams and community cadres. As a result of which, the repayment of the loan from SHG to the bank was maintained at 98.53%.

### Interest Subvention

Payment of interest subvention amount to eligible SHGs was completed in Saran, Sheikhpura and Madhubani districts by the disbursement of Rs. 4 crore to 12111 eligible SHG's accounts in this quarter. Handholding support was provided to the district and block teams for maintaining and updating the branch-wise details of SHG's accounts for payment of Interest subvention amount.

## 2. MICRO INSURANCE-“Ensuring social security to rural poor”

JEEVIKA is investing at different levels of community organizations to improve the livelihood opportunities of SHG members and their families. To save the SHG members from falling into abject poverty it is necessary to gradually reduce all the risks associated with their life and health. To achieve the above objective JEEVIKA is facilitating insurance coverage to SHG members through banking channels under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). In the financial year 2022-23, in total 53.69 lakh SHG members were insured under PMJJBY and 58.89 lakh members were insured under PMSBY.



**Table 9: Enrolment under PMJJBY & PMSBY**

S.N.	Insurance Scheme	Cumulative Enrolment in FY 2022-23
1	Number of SHG members insured under PMJJBY	53.69 Lakh
2	Number of SHG members insured under PMSBY	58.89 Lakh

In this quarter special focus was given for the resolution of long pending cases under AABY (Aam Aadmi Bima Yojna) and converged scheme of PMJJBY & PMSBY.

#### **Settlement of cases under AABY & PMJJBY/ PMSBY**

Some cases under AABY were pending from the last 4 to 5 years because of the reason cited as “Closure of windows for Settlement under the mentioned scheme”. However, after regular follow-up and meetings with LIC, windows for settlement of such cases were opened, and 28 cases worth Rs. 8,40,000 (Rs. Eight lakh forty thousand) were settled.

Several cases under the converged scheme of PMJJBY/PMSBY were pending for a long time citing the reason “Aadhar Mismatch”, Nominee Differ, Technical Issue etc. To resolve such cases several rounds of meetings were done with LIC at the divisional and regional levels. As a result of regular policy advocacy process has been initiated for the settlement of such cases. As on March 2023, in total 72 such long pending cases including 13 cases related to Aadhar Mismatch (Due to typing error) have been settled.

Apart from the above, regular follow-up with the field-level functionaries have been done to ensure timely claim document preparation, submission and settlement. During this quarter, overall 176 claims of PMJJBY worth Rs. 352 lakh and 14 claims of PMSBY worth Rs. 28 lakhs were settled.

**Table: 10 Claim settlement status under the Insurance programme**

SI.	Particulars	January to March 2023	Cumulative till March 2023
1	Claim Reported under PMJJBY/ PMSBY	277	9636
2	Claim settled under PMJJBY/ PMSBY	190	8580
3	Claim amount against PMJJBY/ PMSBY (In Lakhs)	380	9852.21

### **3. ALTERNATE BANKING –“A Door step banking solution”**

India is going digital, and online banking is the need of the hour. JEEVIKA is actively promoting digital transactions by giving women SHG members the chance to become entrepreneurs by establishing CSPs (Customer Service Points) under the “Mission One GP One BC” Programme. Bank Sakhi, are also known as Banker Didi locally. The Bank Sakhi offers a wide range of banking services. Bank Sakhi is receiving both financial and hand holdings support from the project for establishment of CSPs. This model has emerged as a successful model. Establishing CSP has empowered them and improved their socio-economic condition.

Currently, there are total 14 partner banks including Private, PSUs and RRBs namely SBI, PNB, ICICI, DBGB, CBI, BOI, BOB, RBL, CSC(Digipay), Fino Payments Bank, IDFC First Bank,



Canara Bank, UBI, Spice are working with JEEVIKA under “One GP One BC” model. Under Alternate Banking, JEEVIKA has collaborated with Business Correspondent namely Manipal, C-DOT, Synapse Solution Pvt. Ltd, CSC (Common Service Centre), Vedavaag Systems, Fia and Sanjeevani.

During this quarter, getting CSP Points from nationalized banks was of high priority. Under the "Mission One GP One BC Sakhi" approach, nationalized banks are stepping forward to collaborate with JEEVIKA.

On January 7, 2023, the Central Bank of India offered 600 locations through a letter, and on January 17, 2023, JEEVIKA and UCO Bank signed an MOU with the aim of deploying 600 to 1000 Banking Correspondence (Bank Sakhi) for the financial years 2022–23 and 2023–24 in order to empower SHG members in enhancing the quality and efficacy of the financial services in rural Bihar.

During this quarter, 82 Bank Sakhis were selected. In total, 4958 Bank Sakhis are working in the project. The performance of Bank Sakhi is being tracked monthly through transaction analysis and is further updated in the JEEVIKA dashboard.

**Table:11 Transaction details**

S.N.	Parameters	Till Dec. 2022	Jan. to March 2023	Total (Till March 2023)
1	Number of Functional Bank Sakhi's	4873	85	4958
2	Number of Bank Sakhis received IIBF certification	3731	619	4350
3	Number of accounts opened	877734	8237	885971
4	Number of transactions (in Lakh)	215.45	12.55	228
5	Volume of transactions (in lakh's)	861844	80043	941887
6	Commission earned (in Lakh)	2106.21	172.99	2279.2

### **IIBF (Indian Institute of Banking and Finance)**

It is mandated by RBI for Bank Sakhi to be IIBF certified. For this, 7 days of residential training are organized at RSETI. This training provides a learning platform for the bank Sakhi. Till March 2023, a total of 4350 Bank Sakhi have been IIBF certified. From January to March 2023, 5 training cum IIBF certifications exams were conducted in different RSETIs.

**Table:12 IIBF Certification**

S.N.	Particulars	Progress till Dec. 2022	Progress till March 2023
1	Total Bank Sakhi's working	4873	4958
2	Total number of Bank Sakhi's who have passed IIBF	3731	4350
3	Numbers of training conducted at RSETI (January to March 2023)	21	5
4	Number of Bank Sakhi's passed IIBF exam (January to March 2023)	515	619



## Model Cluster Level Federation (MCLF's)

The Model Cluster Level Federations being proposed are expected to become independent, self-managed community institutions that are owned and controlled by the community and professionally managed to become financially self-sustainable. The project is working with 192 M-CLF spread across 30 districts.

**Table:13 M-CLF saturation status till March 2023**

Sl.	Project	NRETP	BTDP	NRLM	Total
1	Number of MCLFs	100	32	92	224
2	Total number of Panchayats	560	172	323	1055
3	Number of active Bank Sakhi's	293	135	130	558
4	Number of new Bank Sakhi's selected	85	29	53	167

## Dual Authentication

Dual Authentication has been initiated in 74 Model CLFs across Bihar. Dual authentication of CBOs has enabled the access of banking services like withdrawal, fund transfer and balance inquiry through CSPs. This technology enables any two out of three authorized signatories of CBOs to carry out transactions by giving their biometric authentication at BC outlets. CBO's transactions can now be executed at a convenient and as an alternative channel through dual authentication.

**Table:14 Dual Authentication working status**

Sl.	Particulars	Progress till Dec. 2022	Progress till March 2023
1	Total number of CBOs (VO's, SHGs) where dual authentication has commenced	3387	10610
2	Number of CBOs whose transaction has been initiated	333	388

In this quarter, Dual Authentication transactions were initiated in 55 CBOs covering Vo's and SHGs. Initiative was also taken to enhance knowledge of staff and cadre on Dual Authentication through orientation and trainings at SHG/VO level and in parallel documents required for mapping of dual authentication were collected and verified. 2486 applications for dual authentication are submitted at BPIU/CLF level. Similarly,131 of applications of CBO for dual authentication are at bank for mapping/activation.





TOT(Training of trainers) of Samastipur district was conducted in which 27 participants participated who included community professionals i.e., cluster facilitator and staff i.e., Managers Micro-Finance, Managers Community Finance, YP - IAB, BPMs, FI Nodals, ACs, CCs and the Basix(TSA)State Team and the DFS experts.

### **Azadi Ka Amrit Mahotsav (AKAM) 2.0**

Ministry of Rural Development has decided to launch a nationwide campaign on Promoting Digital Transactions in all districts under Azadi Ka Amrit Mahotsav (AKAM) 2.0. The main purpose of this campaign is to increase the use of digital transactions by SHG members, their family members and rural community. The campaign was started from 1<sup>st</sup> Feb 2023 and will continue till 15<sup>th</sup> August 2023.

For the same purpose, one day camp need to be organized in the selected Gram Panchayat with the help of Bank Sakhis. Total target of Bihar was given 2621 Gram Panchayat for the period 2.0.

As a pilot, 26 gram panchayats was selected in the month of February 2023 and camp were organized in 21 gram panchayats out of 26 gram panchayats. A training and awareness camp encompassing all 2621 GP will be organised at the CLF level as a strategy. This will be done in two phases, the first from April to May 2023 and the second from June to August of 2023.

## **4. Partnership support in Bank Sakhi Model**

### **JEEVIKA has partnered with BASIX & inductus to Strengthen the Bank Sakhi Model**

BASIX is coordinating with BPIU staff by exploring list of vacant Panchayat and eligibility criteria of Bank Sakhi to roll out identification through CLF and VO meetings. It is supporting in the selection of Bank Sakhi, MoU between Bank Sakhi and VO, device distribution and technical training. BASIX is also providing handholding support by its District DFS Expert by visiting CSP point of Bank Sakhi. It includes guiding Bank Sakhi in CSP infrastructure, procuring required Signage Board, registers for books of records, customer mobilization through attending CBO's scheduled meetings in catchment area, communication with customer, escalating issues on times to right person/place (WhatsApp group etc.) BASIX team has supported the on-boarded Bank Sakhi's along with potential bank Sakhis in clearing the IIBF examination. This support includes classifying the Bank Sakhi's into batches with a batch size ranging from 25 to 35 Bank Sakhis. These batches were then directed to a RSETI location for a 7 days residential training and examination for certification. ToT on Dual Authentication was also completed for 23 Model CLFs from 7 districts in January 2023. This TOT will support JEEVIKA to complete Dual Authentication process in assigned area.

BASIX team is supporting in learning and practicing digital transactions by SHG members under digital financial literacy. These training are being organized in CBOs scheduled meetings. Transactions detail is also being captured in specific format to know the progress. Apart from this BASIX District DFS Expert is also supporting in AKAM 2.0 campaigning.

SHG members are doing transactions in CBO's account through mobile app (Phonepe, GooglePay, Pay tm etc) for depositing weekly savings and repayment of loans to banks.

BASIX team also submitted 14 case studies and 2 videos. Case studies will be helpful for



showcasing and motivating other Bank Sakhis on how best practices adopted by them helps to perform well in different situations.

Inductus is working on Dual Authentication with 4 Model CLFs. They are Kranti CLF, Anand Jyoti CLF, Khushhal CLF, and Phool Mala CLF. Draft animation videos for Digital Financial Literacy have been prepared to deliver training. The team is also working on trainer's notes and PPTs of the DFL training module.



## 5. Training on Books of Record

To increase the effectiveness and quality of staff and community professionals, capacity development by training of staff, cadres, and community members on all books of record (SHGs, VOs & CLFs) and other financial inclusion components is a constant activity. As a result, from January to March 2023, around 10 batches (330 CM) of staff/cadre were trained in the fourth quarter. In addition, two batches of BK training were completed.

## 6. Piloting on Internal Audit System

A pilot was conducted in two CLFs viz; Koshish and Azad from two blocks during the fourth quarter, with the theme largely focusing on working in the area of internal audit systems. A tool was created for the purpose, and block accountants used it to pilot and test it in the respective CLFs. The pilot was successfully completed, and several analysis were carried out based on the results that were produced and recorded.

## 7. Viability Gap Fund (VGF) under NRETP

1st Tranche of VGF has been given to all 100 NRETP Model CLFs in the FY 2020-21. During this quarter, to provide 2<sup>nd</sup> and 3<sup>rd</sup> tranche to 100 Model CLFs under NRETP, proper analysis of respective CLF's on various parameters was done and 91 CLFs qualified for providing 2<sup>nd</sup> and 3<sup>rd</sup> tranche of VGF, 8 CLF's qualified for providing 2<sup>nd</sup> tranche and 1 CLF did not qualified for either of 2<sup>nd</sup> or 3<sup>rd</sup> tranche. Office Order regarding this has been issued in March 2023.

## 8. SHG Digitization

### a. In House Software

The MIS team at SPMU level along with the CF team has created an in-house software for SHG Digitization. At 32 Model-CLFs throughout 9 districts, the software for SHG Digitization process was put into place. A new training module was created in this regard, and 9 batches of RBKs were trained after 1 batch of ToT completed at the state level. Further, 1448 CMs have been oriented on SHG Digitization and books of records updation. The progress made during the quarter is as mentioned below:

- **Bank statement updation** - 15689 SHG out of 18365 have updated bank statement as on 31<sup>st</sup> March 2022



- **Profile updation** - 14092 SHG Profile along with individual member profile have been updated
- **Cutoff Data Generation** - 9438 SHG cut off data has been generated by respective Community mobilisers
- **Data Entry in MIS** - 5758 SHG's transaction data has been digitized in the application.

## b. LokOS Progress

### 1<sup>st</sup> Phase Implementation

325 resource persons, including project staff and cadres from the 1<sup>st</sup> pilot phases blocks (Marwan and Danapur), were trained. The team has already begun the process of implementing Live LokOS in the two piloted blocks.

**Table 15: The Live LokOS implementation status in 2 blocks**

S.N.	Particulars	Progress January to March 2023	Total progress till March 2023
1	Number of IDs created for E book keepers	294	302
2	Number of IDs created for project staff	16	16
3	Number of SHGs mapped	2653	3383
4	Number of SHG profile entry completed	174	3383
5	Number of VOs mapped	209	228
6	Number of VO profile entry completed	0	228
7	Number of CLFs mapped	4	5
8	Number of CLF profile entry completed	0	5

### LokOS 2 Phase Implementation

38 Blocks from 38 Districts with Model CLFs were selected for the 2nd Phase implementation. 1309 participants in 7 batches received state-level training, which included CF Managers, ACs, CCs, and CPRPs from 38 districts.

### LokOS-Resource Pool Development

As part of LokOS Implementation creating resources at various levels is one of the key aspects. Therefore the team developed a resource pool at the state, district and block levels. 464 persons were trained altogether which includes project staff, cadres and CPRP's.

**Table 16: Status on LoKOS Resource Pool development**

SI.	Particulars	State Level	District Level	Block Level
1	Project staff	114	445	0
2	CPRP's (NRO Support)	66	0	0
3	Community Mobilisers	0	183	1261
4	Bookkeepers	0	469 + 1041	207
5	MBK's & CF's	0	212	107
6	Others	-	-	4
7	<b>Total</b>	<b>180</b>	<b>2350</b>	<b>0</b>







- 416 SEWs were trained and engaged as Master Resource Persons for Farm Livelihoods Interventions.
- 10,79,163 farmers involved in wheat production through the SWI method on 1,41,849 acres of land.
- 8,84,392 farmers were involved in maize intercropping on 1,64,846 acres of land.
- 5,99,596 farmers cultivated pulse on 99,290 acres of land.
- 4,83,989 farmers cultivated vegetables on 75,706 acres of land.
- 15,51,323 farmers undertook Kitchen-gardening.

## 2. Neera Intervention

During this quarter, khajur (date palm) secretion was the only way of neera collection. In total 1,42,533 litres of Neera collection was done and 1,25,300 litres sold across 36 districts. In this quarter, a total of 214 Neera sale counters were active. An initiative to include active neera producers under PMJJBY and PMSBY insurance schemes was also done in the current season.

## 3. Custom Hiring Centre

Altogether 483 CHCs across 38 districts have been established in convergence with the Agriculture Department, Government of Bihar. Out of these, 17 CHCs were established during the FY 2022-23 and 6 CHCs were established during this quarter. CHC mobile app. has been instigated for machine booking, providing services to make the logistics easy and for financial data transparency. Till March 2023, a total of 245323 farmers have been registered through the said mobile app. and 1253 farmers booked the machinery and got served through the intervention and tracked on mobile app.



## 4. Organic Farming

In total, 6740 farmers have been mobilized for organic farming. 197 local groups (LGs) are functional across 9 districts. Regular training and capacity-building exercises are being done at the VO and LG levels to support organic farming activities. In total, 4166 farmers have been trained on Zaid crops in this quarter.

## 5. Agriculture Entrepreneur

A total of 1341 Agriculture Entrepreneurs (AEs) got trained in first phase across 13 districts. The total transaction done by these AEs is of Rs 1,39,62,84,416. These transactions cover input business, digital marketing, nursery, collective marketing, etc.

In this quarter, new AEs were selected (with criteria of women only), trained, and onboarded. By March 2023, a total of 1644 AEs have been trained. 48 AEs have got the





seed and fertiliser license and 421 AEs are engaged in business. The cumulative transaction amount of these AEs is Rs. 1,03,22,633 in this quarter.

## 6. Farm value chain intervention

### Different activities undertaken by FPCs

FPCs facilitated sales of more than 329 MT of agri-inputs (Seeds and Fertilizers) with 5 agri- input market players in their command area. Further through FPCs, 499 MT of multiple commodities were procured including 97.36 MT of fruits and vegetables for Green Delights Retail stores. In turn, FPCs achieved a cumulative revenue of more than INR 478.2 lakh in this quarter.

**Table 17: Turnover of FPCs**

S.N.	District Name	Turnover of FPC, Jan. to March 2023 (Rs. in Lakh)
1	Purnea	7
2	Nalanda	233.6
3	Saharsha	53.6
4	Khagaria	18.7
5	Muzaffarpur	17.5
6	Begusarai	4.3
7	Vaishali	41.5
8	Samastipur	18
9	Bhojpur	8
10	East Champaran	46.7
	<b>Total</b>	<b>478.2</b>

### Program made by FPCs

- 83 MT of different commodities (Paddy, Wheat, and Mustard) were processed by FPCs and third-party processing units for further market linkage.
- BIADA Land has been possessed by five FPCs and further liasoning is being done with Banks for fund disbursement to initiate proposed food processing units.
- Pilot for performance appraisal of FPCs rolled out in Jeevika WFPC Khagaria.
- Technical specifications of all proposed units completed, land allocated by BIADA to five FPCs and seeds processing unit construction started in Muzaffarpur.





## B. LIVESTOCK INTERVENTIONS

### 1. Goat rearing interventions

#### a. Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 3433 Pashu Sakhis have been trained and are providing goat-rearing services to SHG/ Non-SHG Households (HH) across 20 districts. The Pasu Sakhi Model is an intrinsically sustainable livelihood model, which helped Pashu Sakhis to generate a regular income throughout the year.



**Table 18: Progress under Pashu Sakhi Model**

Sl.	Indicators	January - March 2023	Cumulative Progress till March 2023
1	Number of Pashu Sakhis developed	163	3433
2	Households covered by Pashu sakhi	14996	294687
3	Number of inseminations done by inducted bucks	2549	98126
4	Number of azolla pit developed (Inc. green fodder)	3553	33517
5	Number of machan/shed constructed	584	21214
6	Number of feeders installed	4285	103240
7	Number of castrations done	8671	359842
8	Total quantity of dana mishran produced (in kg)	21276	279227
9	Number of deworming doses provided	43057	1631176
10	Number of vaccination doses given	268514	1007892

#### b. Goat Producer Company

JEEViKA has established Seemanchal Jeevika Goat Producer Company to provide value chain services to goat rearers in Purnea, Araria, and Katihar districts. In total 18,958 members have been mobilized in the Goat Producer Company coming from 18 blocks with 17 demo/ collection centres. The company has also initiated business through selling of inputs to its members and trading of output (Live Goat). Cumulative turnover of the company stands at Rs. 105.55 Lakhs. In this quarter, total input business stood at Rs. 37.36 Lakhs and output business stood at Rs. 68.19 Lakhs. One Meat Retail Outlet named “Seemanchal Jeevika Meat Outlet” has been established in Dec. 2022 and Rs.6,27,926.00 turnovers with 897.03 KG of meat sold till March 2023.

#### c. Partnership support in Goat intervention

Aga Khan Foundation (AKF): Aga Khan Foundation is supporting JEEViKA in the development of trained community cadres (Pashu Sakhi) on up-to-date goat-rearing techniques. AKF is also supporting in implementation of the Pashu Sakhi model in the Muzaffarpur district under the Mesha project. The project circulates around Rural Entrepreneurship. In addition, it have been successful in generating employment of rural women. From January 2023 to March 2023, Pashu Sakhis mobilized 90 new households. In total 253 Pashu Sakhis have been developed and providing services to 54,594 households mobilized into 458 Goat Rearing Groups. This intervention is being implemented in Bochaha, Mushahri, Sakra, Muraul, Motipur, Meenapur and



Paroo blocks of Muzaffarpur districts. In the month of February, AKF facilitated 23 meetings with over 800 goat rearers on goat health and management, 15 meetings on Farmer Producer Company and goat marketing and 31 meetings on gender sensitization and awareness. Around 13 quintal of feed mixture was produced during this month, through entrepreneurs across the three blocks. Furthermore, three local vendors had been identified for selling goats and around 129 goats were sold based on live weight at the rate of INR 320 per kilogram. AKF supported in the identification of five local vendors across the three blocks to ensure weight-based selling of goats and therefore fair price to goat rearers.

At the outreach clusters, AKF ensured the onboarding of veterinary doctors in the Seemanchal, Magadh and Shahbadh clusters where the emphasis had been in the completion of phase 2 training (of pashu sakhis) on goat health and management.

### a. Bakri Bikray Kendra

To increase the income of goat rearers as well as Pashusakhi, Bakri Bikray Kendra is organized 4 times a year. It also creates a market linkage. On the eve of New Year and Holi, 110 Bakri Bikray Kendra were organized in 15 districts of Bihar. Total business volume was Rs 79.93 lakhs by selling 1459 goats and Rs 20,873 was the total earning of Pashu Sakhi through weighing machine.

## 2. Poultry intervention

### a. Integrated Poultry Development Scheme 2

JEEViKA is implementing backyard poultry intervention under the Integrated Poultry Development Scheme (IPDS) this FY. Under this scheme, 45 chicks are distributed to beneficiaries in two batches. Before the distribution of chicks, the day-old chicks are reared at Mother Unit (Poultry Farm) for 28 days. In addition, providing required feed, care and vaccinations. On the 7<sup>th</sup> day Ranikhet vaccine, 14<sup>th</sup> day Lasota vaccine and on 21st day Gambro vaccine are provided to chicks for prevention from different diseases. A certificate of Marks against hatchery-born disease is taken from the supplier to ensure the prevention from the disease. In the current quarter, the progress relating to the chick's distribution is as mentioned below:

**Table 19: Progress under Backyard Poultry intervention**

SL.	Indicators	January 2023- March 2023	Cumulative Progress till 31 <sup>st</sup> March 2023
1	Number of Districts	0	36
2	Number of Blocks	16	274
3	Number of members benefitted	5,823	53,644
4	Number of Chicks distributed	2,05,796	19,86,814

### b. Poultry Value Chain Development

To enhance the value chain under Poultry farming, a proposal to establish Poultry Farmer Producer Enterprise in Nalanda and Gaya district was approved under the NRETP project. The Poultry FPC will cover a total of 4 blocks and 7500 HH in these districts. For technical assistance,



the Foundation for Development of Rural Value Chain (FDRVC) is assigned as a technical support agency (TSA) for which MoU has already been approved.

The incorporation of the company “NARI SHAKTI JEEVIKA MAHILA POULTRY PRODUCER COMPANY LIMITED” was completed in the month of December 2022. Member Mobilization along with awareness regarding the PC business model is under process.

### c. Dairy Intervention

#### COMFED

Jeevika in collaboration with COMFED is mobilizing cattle rearing SHG members to existing Dairy Cooperative Society as well as also organizing new women Dairy Cooperative Society to link the members to organized milk marketing system. Cumulatively 71,880 HHs are linked to DCSs and 903 women DCS have been organized.



#### Kaushikee Mahila Milk Producer Company

Kaushikee Mahila Milk Producer Company which was initiated in September 2017. Currently there are 829 (MPPs) operational milk pooling points. In total 41,535 member have been enrolled in KMMPC. 15 BMC have been installed and the company is procuring 58,821 Lt of milk per day. Kaushikee Dahi was launched in the markets of Saharsa, Supaul and Madhepura in November 2022.

### 3. Fish Interevntion

Ponds identified under Jal-Jeevan-Hariyali Abhiyaan are allocated to VO of Jeevika. SHG members will undertake fishery activities in these ponds. Process of identification, allotment and operationalization of ponds is under process in different districts of the State. Harvesting of fishes on overall 38 ponds (partial + complete) done. A total of 11309 Kg of fish has been harvested. Across the state, currently 79 Fish Producer Group (FPG) have been formed with the help of 69 MatsyaSakhi.



**Table 20: Progress under Fish intervention**

SL.	Indicators	January to March 2023	Cumulative Progress till March 2023
1	Number of Districts covered	7	33
2	Number of Blocks covered	18	105
3	Number of Workable ponds	43	138
4	Number of Ponds with fish Stocking	6	79



## C. NON-FARM

### 1. Grameen Bazaar

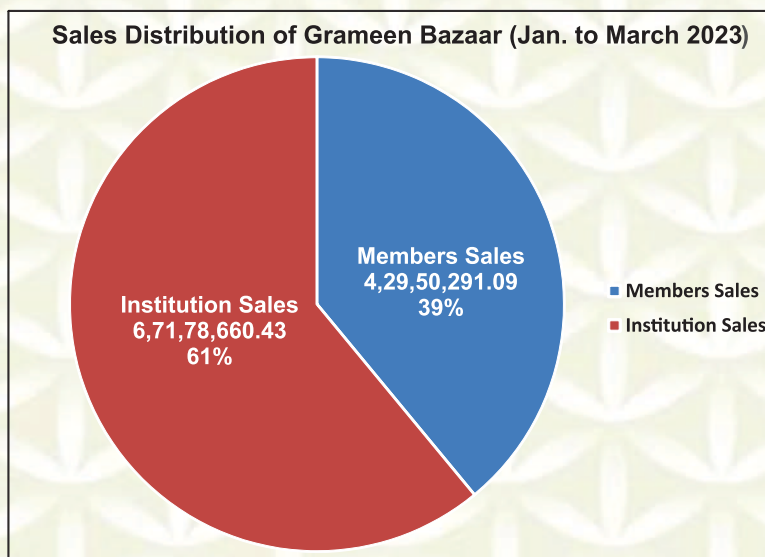
The demand and supply aggregation model of Grameen Bazaar has made steady progress in benefitting its member Kirana Stores. During this quarter, 5 new Grameen Bazars were opened. Cumulatively, 141 Grameen Bazars are operational across the districts.

**Table21: Progress made under Grameen Bazaar intervention**

SI.	Particulars	Progress
1	Number of Grameen Bazars started till March 2023	141
2	Total sales by Grameen Bazaar (in Rs.) (Jan. – March 2023)	11,01,28,951
3	Total sale done by member (in Rs.) (Jan. – March 2023)	42950291
4	Total Institutional Sales (in Rs.) (Jan. – March 2023)	67178660

#### a. Progress in scaling up of intervention

- A total of 139 Grameen Bazars have completed the process for PAN registration, 77 Grameen Bazars GST registration and 17 Grameen Bazars for FSSAI registration.
- A MoU between the Health Department and JEEVIKA was done to supply more than 90,000 Nai Pahal Kit to the district the Health department through Grameen Bazaar. Stationary worth Rs. 26500 was supplied to DM Office, Gaya. Dari and Jute bags worth Rs. 7 lakh was provided to DWO office, Kaimur.
- During this quarter, five new Grameen Bazars were opened across the project. Sale of commodity worth Rs. 11.01 crore was done in this quarter.
- Help desk services was used to connect and get feedback from 135 store managers, 383 OB members and more than 6016 Kirana members to improve Grameen Bazaar services.
- Refresher training of BOD members on SOP was conducted for the knowledge improvement on Grameen Bazaar operation. Training of OB and PC member on SOP and kirana module was conducted in Bhojpur, Patna, Aurangabad, Arwal and Kaimur districts.



### 2. JEEVIKA Didi Ki Rasoi

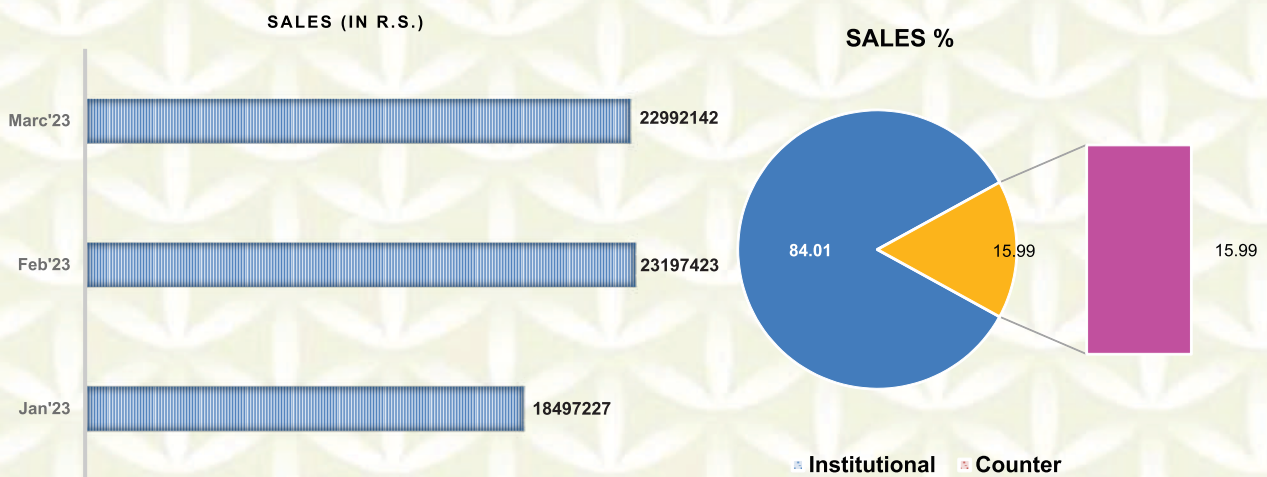
During this quarter, 16 new Didi Ki Rasois were inaugurated, of which 5 DKRs initiated their services at sub-divisional hospitals. DKRs were inaugurated at 5 registry offices. As of March 2023, altogether 96 Didi Ki Rasoi have been started across Bihar of which 36 are in district





hospitals, 25 in sub-divisional hospitals, 14 SC/ST schools, 6 in registrar office, 2 in medical colleges, 12 in other institutions and one in Mental asylum.

Sales Portfolio – The DKR reported sale worth Rs. 6.46 crore during the quarter. The average sale per DKR was about Rs. 6.74 lakh per DKR.



As per the sales pattern, it is being seen that most of the sales are being done in an institutional form which is approximately equal to 84.01%. Besides this, counter sales is having a share of 15.99% of total sales.



### 3. Beekeeping

The project has made steady progress in beekeeping intervention. During this quarter 275 members received training on beekeeping. Bee boxes were distributed to around 3444 SHG members. Beekeeping was provided to 275 members in this quarter. Altogether, 4200 members have been trained and registered in DBT portal. 4190 members have been registered in the Hortnet portal in this FY.

Migration of the bee colonies to different places like Jharkhand, UP, and MP was done to cover the different floras for better production of honey.

**Table 22: Progress of Beekeeping**

Sl.	Indicators	Achievement till Dec. 2023	January-March 2023	Achievement FY 2022-23	Cumulative achievement till March 2023
1	Training of Members	3925	275	4200	4200
2	Number of members registered on DBT Portal	3637	563	4200	4200
3	Number of members registered on Hortnet Portal	2674	1516	4190	4190
4	Number of PGs formed	407	12	120	419
5	The number of PG members who received Bee boxes	7693	3444	3444	11137
6	Number of bee boxes provided to PG members	76930	34440	34440	111370

### 4. Bag Cluster Unit, Muzaffarpur

Under the Mukhyamantri Mahila Udyami Yojana, establishment of 39 sheds under Bag Cluster in Bela, Muzaffarpur was done in convergence with the convergence Industries department.



Progress made during the quarter is as mentioned below:

- Producer Groups for each shed were formed to provide entrepreneurs with additional support of Rs 5 Lakh.
- Producer company formation is under process with the hiring of Charter Accountants, finalization of PC name, promoter selection and document submission with the registrar of the company. Approval is awaited.
- Bartack Machine entrepreneurship program is running with 15 micro entrepreneurs manufacturing Bartack for Bag Cluster creating a circular economy
- Commencement of operations in all 39 sheds have been started.
- Three batches of members received skill training of tailoring in the months of January, February and March 2023.
- Identification, and on boarding of 4 new entrepreneurs were done as per the approval from the Industries Department. Three of the selected entrepreneurs will have new sheds however one existing shed will be handed to one newly selected entrepreneur. These new sheds will start in August taking the total number of sheds at the bag cluster to 43.



- Friday's meeting of entrepreneurs and the High Spirit team is being held to impart day-to-day training and build an understanding of production nuances.
- 25 vehicle entrepreneurs are providing their facilities. 23 of them were paid remuneration for the month of January. The average turnover recorded was Rs. 24,681. Action has been initiated against 2 vehicle entrepreneurs who are not providing their facility.
- A total of 1,09,218 bags were produced with a turnover of Rs. 1,05,54,385.98 in this quarter.

## 5. NRETP-Enterprise Promotion

In Bihar, BRLPS is implementing NRETP- Enterprise Promotion in 40 Blocks spread across 12 Districts. Under the NRETP- Enterprise promotion (National Rural Economic Transformation Project), Nano enterprises (turnover of up to INR 6.00 lakhs per annum) are supported under OSF (one-stop facility center), which are growth-oriented. To support these enterprises, an amount of Rs.10 cr. has been transferred as the first tranche ( 25 lakhs/ block) to nodal CLFs of 40 blocks under 12 NRETP Districts.

During this quarter, the following activities were completed:

- BDSPs training on Foundation and Growth Modules completed in 12 districts covering cadres from 40 blocks.
- With the BDSPs training completed there has been progress in terms of OSF-CEF fund disbursement to enterprises selected under OSF through credit appraisal and technical appraisals.
- A second tranche of Rs. 30 lakhs is to be transferred to Nodal CLF's OSF account. An office order for the same was issued.
- UC submission completed from 32 OSF blocks for the first tranche fund of Rs. 25 Lakhs.

### NRETP OSF Enterprise promotion and Fund disbursement status

**Table 23: OSF – Enterprises business plan Developed and funded till March 2023**

S.N.	District	Block	Number of business plans passed and funded	Total amount of loan disbursed to enterprises	Number of BDSP active
1	Bhagalpur	Khalgaon, Pirpanti, Sonhaura, Sultanganj	70	7265000	29
2	Darbhanga	Baheri, Darbhanga	95	6470000	17
3	Gaya	Bodhgaya, Dobhi, Gurua, Khizirsarai, Manpur, Sherghati	490	14270000	36
4	Khagaria	Alauli, Khagaria	66	4860000	11
5	Madhepura	Biharijanj, Kumarkhand, Madhepura	99	9546000	27
6	Madhubani	Pandaul, Rajnagar (B)	76	4080000	20
7	Muzaffarpur	Bochaha, Moraul, Marwan, Minapur, Musahari, Saraiya	152	8730000	60
8	Nalanda	Bihar Sharif, Harnaut, Nagar Nausa, Noorsarai, Rajgir	141	9085000	29
9	Pashchim Champaran	Gaunaha, Narkatiaganj, Sidhaw	111	4760000	26
10	Patna	Dhanarua, Masaurhi, Sampatchak	187	6960000	18
11	Saharsa	Satar Kataiya, Saur Bazar	79	4600000	17
12	Supaul	Basantpur, Chhatapur	56	5100000	14
13	<b>Total</b>	<b>40 Blocks</b>	<b>1622</b>	<b>85726000</b>	<b>304</b>



## 6. INCUBATOR

Under NRETP-Incubation, a total of 150 enterprises have been selected after going through several rounds of selection process which included evaluation of enumerators, physical verification, pitch training and jury round. 3 rounds of training planned and budgeted for 150 finalist enterprises under Incubation.

During this quarter, diagnostics and baseline of 150 enterprises, covering the framework of Business Basics, Product, Unit Economics, Logistics, Operations, Marketing, SWOT, B-Plan, Overall Growth Strategy, Quarterly Plan & Training Need Analysis) were done in 34 districts. Disbursement of grant (1<sup>st</sup> tranche) to 18 Enterprises was done on 8<sup>th</sup> February 2023.

The second round of training was conducted for 150 enterprises in 5 zones in the month of February 2023 on the Enterprise Development Plan (EDP).

Training on Business Basics (Ladder of Success) was also done in 5 Zones viz; Muzaffarpur, Patna, Gaya, Madhubani and Bhagalpur from 23<sup>rd</sup> February to 4<sup>th</sup> March 2023

The equity partner onboarding process was initiated. The Partnership model will engage innovators/stratus to support the incubated enterprises while piloting some innovations in the local sphere, which shall favourably impact the value chain initiatives by BRLPS. During this quarter, 77 applications have been received, 8 applications selected and presented, and 2 finalized so far.

## 7. Startup Village Entrepreneurship Programme

In phase 1 and 2 SVEP blocks, owing to the long-time implementation of SVEP (4-6 years), Cadre and Community institutions capacity building and certification processes were streamlined for the creation of in-house master trainers for cadre training and senior resource persons' pool creation for community training.

In Phase 3 of the SVEP program in Bihar, 10 new blocks have been approved for implementation.

The cadre selection process (CRP-EP) was completed and training of these SVEP cadres (35-45/Block) on foundation modules completed in 8 out of 10 new SVEP blocks.

## 8. Art & Craft

During this quarter, handcraft items worth Rs. 69516 were sold through the sales counter at Patna Airport. The Shilpgram company sold items worth Rs. 13.02 lakh through offline mode and items worth Rs. 12655 through online portal. The Shilpgram made an earning of Rs. 2.05 lakh by selling art and craft products by participating in various saras fairs organized across the country.







### 9. Stitching Unit

Seven stitching units have been made functional in the districts of Munger, Patna, Sheikhpura, Bhojpur, Vaishali, Kaimur and Jamui. Basic 3 days of training have been completed for more than 1100 SHG HHs. Advance training on the stitching of 6 days has been done for more than SHG 1000 HHs. This quarter, business worth Rs. 4 Lakh was done by stitching units.

### 10. Scheme of Fund for Regeneration of Traditional Industries

- One proposal was submitted to develop Jute Cluster in Katihar District.
- Proposal to start Carpet Cluster in Gaya got approved.

### 11. Agarbatti Cluster

- 24 BPMs were trained on Agarbatti Business plan preparation in four days of residential training in Bodhgaya.
- CA firm was onboarded for Agarbatti PC registration.

### 12. Brass Cluster

- DPR was submitted to the Industry department for setting up a CFC in Brass Cluster Porev, Bihta
- CA firm was on boarded for Brass PC registration.
- Four days exposure visit for Brass PC promoters was organized in Moradabad, U.P.

### 13. Food Fortification Unit

The Global Alliance for Improved Nutrition (GAIN) and Nidan formulated a partnership with JEEVIKA and established small quasi-industrial scale plants for the production of Nutrition based products. These plants are being owned and operated by JEEVIKA's promoted community-based organization. A total of 50 members are engaged across 2 districts in the operation of plants which acts as a source of livelihood for these SHG women along with other workers engaged in the plants. These Food fortification units are engaged in the production of nutritional blended food, Wheatamix. During this quarter, Food Fortification Unit, Gaya supplied an average 25.87 quintals of fortified food to ICDS.



# SKILLS DEVELOPMENT & PLACEMENT



Skill training and placement facilities are provided to rural youths through the training and placement under DDUGKY, RSETI and job fair initiatives. During this quarter, 8171 rural youths received training under DDUGKY and 5751 under RSETI programs. Altogether, 2378 rural youths were placed under DDUGKY, 8425 settled under RSETI and 3301 joined different companies through job fairs.

## 1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

JEEVIKA is implementing DDUGKY through different Project Implementation Agency. In total, 43 active training centres of 38 active Project Implementation Agencies (PIAs) were engaged to enhance the skills by training of the rural youths and providing placement facilities. Cumulatively, a total of 76407 candidates received training from PIAs on different trades and 51768 got appointments in different organizations. In FY 2022-23, a total of 11704 candidates were trained and 9387 got appointed. During this quarter, a total of 2420 candidates were trained and 2747 got appointed.

**Table 24: Status on the DDU-GKY**

S.N.	FY 2022-2023	Trained	Appointed	Placed	Assessed	Certified
1	Till March 2023(Cumulative)	76407	51768	35527	70171	58047
2	FY 2022-2023 (1st April 2022 to 31st March 2023)	11704	9387	7648	11610	8856
3	January to March 2023	2420	2747	2378	2349	2198

ROSHNI project is being implemented in two Left-Wing Extremism (LWE) districts Gaya and Jamui of Bihar to provide skill training with placement for the rural poor youths living in adverse situations. Under Roshni, all the training is residential, and the female candidates must be 40% of the total target. The two training partners viz; Intelligence Manpower Services Pvt Ltd and Vision India Services Private Limited are working for Roshni project.

## 2. Job fair and Direct Placement

To provide job opportunities to rural youths for direct placement in companies, Jobs fairs are organized at different places. The project mobilized the youth and organized Job fairs wherein



companies are invited for direct placement. A total of 3301 candidates were placed in different organizations through Job fairs.

**Table 25: Status on the placement of youths through Job fair**

Sl.	Particulars	January to March 2023
1	Job Fairs organized	42
2	Total YMD & CMD	335
3	Offered Jobs (Job fair & YMD)	3663
4	Joined Jobs	3301

### 3. Rural Self-Employment Training Institutes (RSETIs)

Rural Self-Employment Training Institutes (RSETIs) are dedicated institutions setup across all districts of Bihar for skill upgradation and skill training of the rural youths and managed by the sponsored lead bank of the districts. JEEViKA is acting as the nodal agency for providing support to RSETIs in the implementation of the program. JEEViKA with the support of MoRD, the Government of India, and the lead banks is closely working with district units of RSETIs to provide self-employment training to rural in almost 61 approved trades. After the completion of training, the rural youths are also extended credit support to initiate an enterprise. As on March 2023, 38 Rural Self-Employment Training Institutes (RSETIs) centers were engaged to enhance the skills and training of the rural youth and provide self-employment to them. During the quarter, 5751 candidates received training from RSETIs on different trades and 8425 got settled.

**Table 26: Status of training through RSETIs**

Sl.	Particulars	January to March 2023
1	Number of training conducted	184
2	Number of candidates trained	5751
3	Total Settled	8425
4	Settled-self funding	6418
5	Settled- bank finance	2007

### 4. Celebration of Bihar Diwas 2023

On the occasion of Bihar Diwas, JEEVIKA showcased various skill training placement interventions through stalls. It showcased through different interventions and communication methodologies i.e. modular display of domain lab, pamphlets of training centre along with the contact details of training centre (DDU-GKY & RSETI Training Centre) with contact details of District Team.

Hon'ble Minister of Rural Development Shri Shrawan Kumar, Govt. of Bihar and Sri Balamurgan D. I.A.S, Secretary, Rural Development Department, Govt. of Bihar and Shri Rahul Kumar, Chief Executive Officer Bihar Rural Livelihoods Promotion Society Govt. of Bihar interacted with the trainees of DDU-GKY and RSETI. State teams and trainees from Project Implementing Agencies participated in the Bihar Diwas with the purpose to explain the benefits of training and transforming lives. Trainees also participated in the cultural activities and role play related to important social issues.



# SOCIAL DEVELOPMENT



JEEVIKA initiated an innovative educational initiative of establishing the Community Library and Career Development Center (CLCDC) at Cluster-level Federation (CLF) level in 100 blocks across 32 districts. The CLCDC is envisaged as an educational, incubation and career resource centre for the learners of SHG HHs and under privileged students from non-SHG HHs serving them with its educational, career, skilling and entrepreneurial support services. For the construction VO building, NOC was received for 241 land identified for construction of building and 15 VO building have been constructed till March 2023.

## 1. Vulnerability reduction fund

### a. Food Security Fund (FSF)

Under Food Security Fund intervention, Rs. 100000 is availed by the Village organization (VO) as a one-time revolving fund based on certain triggers from the project. It's a community-driven innovative financial credit product that provides a single window to SHG members under the VO for collective demand generation, bulk procurement and distribution of quality food grain and other edible items at a fair price from local producers, millers and retail shops nearby. The interest-free recovery of the outstanding credit in a duly stress-free schedule makes it accessible to the poorest of the poor. The FSF is targeted towards the most vulnerable HHs, SC, and ST populations where yearlong food insecurity and inadequacy with nutritional diets are likely to be prevalent including during the lean seasons. The core objective of FSF is to enable the poorest of the poor to have access to nutritional food security throughout the year and reduce the vulnerability of the poor HHs in coping with high-cost debts and in supplementing the gap between PDS provisioning and actual requirements. Cumulatively, 47,624 VOs have received this fund and utilized it effectively to benefit the SHG members.



## **b. Health Risk Fund (HRF)**

Health Risk Fund (HRF) aims to provide a low-cost fund for health and medical emergencies to vulnerable households included in the SHG fold. This dedicated community-driven credit product safeguards the community against the burden and high-interest loan sources of such expenditure and its detrimental effect on poor households along with creating a barrier to socio-economic mobility in the long term. Access to low-cost health loans and savings by SHG members are two components of this fund. A total of 51,518 VOs have received the HRF fund, till March 2023.

## **2. Didi ki nursery**

### **a. In convergence with the Department of Forest, Environment, and Climate Change, the Government of Bihar**

For promoting the concept of clean and green surroundings primarily focussing on the conservation of local and global bio-diversity through Natural Resource Management (NRM) and water conservation, parallely promoting livelihood diversification in the field of Nursery Development; JEEVIKA has mobilized didis for the development of nurseries under Didi ki nursery program. Cumulatively, 283 Nurseries have been established in convergence with DoFECC.

### **b. In convergence with MGNREGA**

Plantation is an important task under MGNREGA which results in enhancing green coverage and promoting livelihood thereby benefiting local beneficiaries. Plantation requires a high standard and good quality saplings, therefore JEEVIKA together with MGNREGA has decided to establish at least 2 nurseries in a block by JEEVIKA didis in different districts of Bihar. Cumulative, 335 nurseries have been established in convergence with MGNREGA.

## **3. Disaster Management**

### **a. Flood Preparedness and Management by UNICEF**

As per disaster “Risk Reduction Roadmap 2015-2031”, JEEVIKA has been entrusted with the responsibility of creating livelihoods through various means. JEEVIKA with the help of UNICEF conducted training on “Flood Preparedness and Management” in the 28 districts namely Araria, Begusarai, Bhagalpur, Bhojpur, Buxar, Darbhanga, Gopalganj, Jahanabad, Jamui, Katihar, Khagaria, Kishanganj, Lakhisarai, Madhepura, Madhubani, Muzaffarpur, Nalanda, East Champaran, West Champaran, Patna, Purena, Saharsa, Samastipur, Saran, Sheikhpura, Sheohar, Sitamarhi, Siwan, Supaul, Kaimur, Vaishali, Rohtas and Gaya districts of Bihar state. These master trainers have further given training to members of all the CLFs within the district. Till March 2023, more than 7000 JEEVIKA





staff, community professionals and community members have been trained at Cluster as well as Block levels.

### **b. Disaster Risk Reduction**

JEEVIKA with the coordination of Bihar State Disaster Management Authority organized a 3 days residential training on Module-1 of Disaster Risk Management and Mitigation to JEEVIKA Master Trainers. A total of 35 Master trainers received training on Disaster Risk Management and Mitigation. These Master trainers will now orient the community members, project staff, and in CBO meetings in their respective blocks and districts. Earlier, a successful training on Module-2 has been completed where 245 JEEVIKA's trainers received the training in seven different batches from all 38 districts.

### **c. UNICEF**

In order to address the challenge of providing safe drinking water to the flood-affected population, UNICEF, Bihar has provided 15 sets of Flood Response Support Kits (FRSK) to JEEVIKA, which will be installed at the CLF of flood-affected blocks of Begusarai, Bhagalpur, Darbhanga, East Champaran, Katihar, Khagaria, Madhepura, Muzaffarpur, Saharsa, Samastipur, Sheohar, Sitamarhi, Supaul, Vaishali. Training on the installation, functioning, and maintenance of Flood Response Support Kits (FRSK) for the officer bearer of respective CLFs has been conducted by UNICEF, Bihar.

## **4. Community Library and Career Development Center (CLCDC)**

With the objective of harnessing the demographic dividend of SHG HHs is leveraging the power of education to break generational poverty by expanding opportunities and intergenerational mobility towards inclusive growth of Bihar, JEEVIKA is implementing an innovative educational initiative of establishing the Community Library and Career Development Center (CLCDC) at Cluster-level Federation (CLF) level in 100 blocks across 32 districts.



The CLCDC is envisaged as an educational, incubation, and career resource center for the learners of SHG HHs and underprivileged students from non-SHG HHs serving them with its educational, career, skilling, and entrepreneurial support services, especially to girls and marginalized first-generation learners. The CLCDC is owned, operated, and managed by the CLF and runs with the support of SHG members. For the day-to-day operation and management of different services and programs of the CLCDC, a dedicated community professional named, #VidhyaDidi is selected by the CLF.

In all 100 CLCDCs, a total of 12238 learners have enrolled themselves so far who are availing the library services e.g., physical and digital library along with self-study room.



## 5. JEEVIKA – MGNREGA Convergence

### a. Initiation of Village Organization Office building

JEEVIKA has been leveraging benefit for the community through convergence with different departments. “MGNREGA” is one of the key project of Rural Development Department which has huge potential to tackle rural poverty through wage employment and asset creation. In most recent development MGNREGA through its letter no 700 BRDS/RDD-MGNREGA 38/2022, 28/10/2022 has provisioned construction of 534 Village Organization office buildings in 534 blocks of Bihar. VO office building has been long demand of community members and the construction of building will boost confidence of community members and provide recognition to the respective institutions. As per estimate provided by Building construction department the budget of the 500 sq ft building will be around 15 lakh rupees. This initiative will leverage around 80 crore rupees in the rural economy which includes 32 crore expenditure in the wages component.

**Table 27: Status on VO Office Building construction through MGNREGA**

S.N.	Particulars	Progress
1	Total number of Land Identified	651
2	Total number of NOC provided	241
3	Construction Started	64
4	Finally Constructed	15

### b. Empanelment of community members as MGNREGA Mate

In another important development under JEEVIKA -MGNREGA convergence, the provision of empanelment of community members as MGNREGA mates is a milestone achievement. As per letter 600/BRDS/RDD-MGNREGA 38/2022, 28/10/2022, an important guideline has been issued regarding the empanelment of mates in which special provision for SHG members has been made. Members of SHGs will be provided additional weightage in the process of Mate empanelment. As per estimation around 80000 SHG members is expected to be empaneled as MGNREGA mate. The process of mate selection has to be done through a 3-member committee comprising 1 SHG member nominated by BPM, Mukhiya and 1 member nominated by Panchayati Raj System. This committee will be preceded by Mukhya of the respective gram panchayat will be responsible for the final empanelment.



**Table 28: Progress under empanelment of Mahila Mate under MGNREGA**

S.N.	Particulars	Progress till March 2023
1	Mate application submitted to MGNREGA	59764
2	Number of SHG members empanelled as MGNREGA mate	15038
3	“Mahila Mate” Trained	15038



### c. Cluster Facilitation Project

Cluster Facilitation Project is a flagship program of the Government of India. Rural Development Department basically focused on the implementation of MGNREGA through increased community participation by the help of trained human resources and better technological intervention. The project has been extended till March 2024.

**Table 29: Progress under CFP**

S.N.	Particulars	Progress till March 2023
1	Number of Districts	16
2	Number of Blocks	35
3	Number of Panchayat CFP cell formed	103
4	Number of village Livelihood resource person appointed	271
5	Number of Labor groups formed	587
6	Number HHs linked with labor group	5352

## 6. Mukhyamantri Kosi Mulberry Pariyojna

### a. Central Silk Board Team Visit

To ascertain the viability of the projects submitted under Silk Samgra 2, a three-member team comprising representatives from Central Silk Board and Bihar Industries Department, visited Kishanganj, Purnea and Araria districts. The team comprised of 1 member from Central Silk Board Bengaluru, 1 member from Central Silk Board Regional Office Kolkata and 1 member from Department of Industries Govt. of Bihar.

The team visited Panishall village in Kishanganj, Sadar, Kukron1 and Kukron 2, Chickni Dumariya villages in Purnea, Dhamdahah block and Raniganj block of Araria district.

The purpose of the visit was to evaluate technical feasibility and viability of the project submitted to Central Silk Board (through DoS Bihar). During visit team met with existing beneficiaries of Mukhya Mantri Koshi Mulberyy Pariyojna and newly identified farmers, visited existing mulberry field and nurseries.

## 7. Solar – Renewable Energy

### a. Demonstration of DRE-Powering Livelihood Technologies and Energy efficient products on the occasion of Bihar Diwas

JEEVIKA Women Initiatives for Renewable Energy and Solution Private Limited Company (J-WiRES) a JEEVIKA-promoted private limited company is working for bringing betterment and improvement in the lives of its members primarily with the support from BRLPS. The company is doing Solar and renewable energy-related work for improving access to quality energy through Solar energy, energy-efficient products, and





different clean cooking solutions at the community level through the SHGs network as well as carries the activities of assembly, manufacturing, supply, design, trading, marketing, research, and training with the ambition of creating SELL (Solar Ecosystem for Local by Local), entrepreneurship development and creating a sustainable Environment Path across the state.

Recently, on the occasion of Bihar Diwas from 22<sup>nd</sup> to 24<sup>th</sup> of March 2023, J-WiRES demonstrated different Decentralized Renewable Energy (DRE) Powering livelihood technology, different clean cooking solutions, Energy efficient products, BLDC energy efficient fan as well as different products of the J-WiRES brands at Gandhi Maidan Patna.

#### **b. Demonstration of DRE-powering livelihood technologies**

Decentralized renewal energy-powering livelihood technology-based products were introduced in Nalanda, Nawada, Jahanabad, Aurangabad, Jamui, Rohtas, Sheikhpura, Gaya and Samastipur districts among the entrepreneurs and SHG members. The program envisages a four-fold approach with gender-inclusive strategies at its core. The program will also generate awareness, promotion and deployment of clean energy-powered livelihood technologies amongst women micro-entrepreneurs.

#### **c. Demonstration of clean cooking solutions “IDES” system**

An integrated domestic energy system is a basic system for rural households to make their life easy in terms of cooking and lighting. Through this project, J-WiRES provided solar home lighting systems for basic lighting, mobile charging, and forced draft to improve cook stoves for cooking solutions to the community. The IDES system provided by J-WiRES consists of a 50-Watt solar panel, 20 AH solar tubular battery, 10A solar charge controller and 2-watt 3 LED bulbs with company warranty.

Recently, J-WiRES and JEEVIKA oriented the clean cooking solutions in Gaya, Nawada, Nalanda, Aurangabad, Rohtas, Jamui, Jahanabad, and Sheikhpura districts to the project officers, SHG women entrepreneurs, and community professionals to promote renewable energy-based cooking solution among SHG household. The intervention developed confidence among the common household about the efficient use of renewable energy or energy efficiency products, provide clean energy through 24 hours of uninterrupted Solar electric supply at household levels in rural settings, and reduce the carbon footprint in the environment as well as reduced the cost burden on individual household through Solar power system.

#### **d. Capacity building cum training of 28 new solar entrepreneurs in Samastipur**

To scale up the renewable energy project in Bihar, JEEVIKA and J-WiRES with the coordination and support from CLEAN which is a non-profit organization committed to unifying and growing the clean energy enterprise in India organized a five days training cum capacity building workshop for 28 Solar Entrepreneurs of JEEVIKA SHG Members in Samastipur district and provide the toolkits to 30 participants and co-branding of 10 shops on renewable energy, enterprise development, business development, marketing, sales and purchase, finance and books of records. CLEAN will identify and recommend decentralized renewal energy technologies and decentralized renewal energy-linked productive use applications based on regular ground-level needs assessed by JEEVIKA and/or J-WiRES to improve the quality of life and enhance livelihood opportunities in Bihar.



# HEALTH, NUTRITION AND SANITATION



The Health, Nutrition, and Sanitation program at BRLPS aims at enhancing knowledge and awareness related to nutrition, well-being, and overall health improvement of SHG families, with a special focus on women and young children. The program is centred on empowering women to bring about a change in practices related to health and nutrition at the household and community level. It is essential to ensure that women have access to proper knowledge about health, nutrition, hygienic environment, water, sanitation, and health services, as their nutritional status is highly influenced by these factors. JEEVIKA is making significant efforts to sensitize SHG members on health, nutrition, and sanitation through a comprehensive Behavior Change Communication (BCC) strategy. The program also focuses on building linkages with existing government nutrition programs and JEEVIKA's income support efforts, specifically promoting nutri-gardens and livestock for better diet diversity.

## 1. Poshan Pakhwada

Poshan Pakhwada is a national event in India that is celebrated twice a year to raise awareness about the importance of nutrition and to promote healthy eating habits among the population. The event was organized by JEEVIKA and the Ministry of Women and Child Development and was observed for a period of 14 days. The event of Poshan Pakhwada-2023 was held from 20th March to 4<sup>th</sup> April 2023. During Poshan Pakhwada, various activities were organized across the state to promote nutrition and health, including discussions in SHG, VO and CLF meetings, awareness camps and rallies. During this campaign, the focus was on educating the CBO members on the importance of nutrition and the cultivation of cereals like fever, millet, raagi, kodo, china, sawan, kauni etc. The focus was also on educating the public, particularly mothers and children, on the importance of a balanced and nutritious diet, and the adverse effects of malnutrition. During this Poshan Pakhwada around 7,04,543 events were done.

## 2. Behaviour Change Communication (BCC)

The SBCC strategy implemented in SHGs is to achieve improved health-seeking behaviours in the community. Till now, five SBCC modules comprising 20 sessions have been developed focussing on Health, Nutrition, Sanitation and COVID-19 preventive care. The community



mobilizers are accountable for module rollout in all the SHGs during the first weekly meeting every month.

The key BCC strategies include BCC module roll-out, campaigns, HSC strengthening, home visits to critical households identified and establishment of nutri-gardens etc.

**Table 30: BCC modular training status**

S.N.	Modules	Total SHGs received training till Dec. 2022	Progress Jan. to March 2023	Total SHGs received training till March 2023
<b>Module -1</b>				
1	Session-1(linking HNS with Livelihoods)	9,80,619	16,577	9,97,196
2	Session-2 (Breastfeeding)	9,79,474	21,601	10,01,075
3	Session-3 (Complementary feeding)	9,71,779	18,389	9,90,168
4	Session-4 (Maternal diet diversity)	9,62,410	19,268	9,81,678
<b>Module -2</b>				
5	Session-5 (Nutri-Garden)	9,10,195	31,492	9,41,687
6	Session-6 (Identification and Management of diseases)	8,86,689	24,501	9,11,190
7	Session-7 (Disease Prevention among infants)	8,70,078	28,372	8,98,450
<b>Module -3</b>				
8	Session 8 (Ante natal care and birth preparedness)	6,88,657	84,498	7,73,155
9	Session 9 (Recognition and Response to Danger Signs:	6,48,038	88,254	7,36,292
10	Session 10 (Newborn Care)	6,09,477	94,077	7,03,554
11	Session 11 (Planned Family; foundation for happiness)	5,84,924	89,905	6,74,829

**Table 31: ToTs of project staff and HNS-MRP**

Sl.	Particulars	Trained till Dec. 2022	Progress(Jan. to March 2023)	Trained till March 2023
<b>Module -1</b>				
1	ACs/CCs	1,290	0	1,290
2	MRPs	1,460	0	1,460
3	CMs	80,641	550	81,191
<b>Module -2</b>				
4	ACs/CCs	1109	0	1109
5	MRPs	1429	0	1429
6	CMs	78,452	1,829	80,281
<b>Module -3</b>				
7	ACs/CCs	559	160	719
8	MRPs	1,464	662	1221
9	CMs	65,631	7,343	72,974

### 3. Help Desk

Rural households may find difficulties in accessing the services of hospitals due to hospital's large setup and lack of proper information. To address this problem, it has been proposed to establish JEEVIKA Help Desks in government medical colleges and district hospitals across Bihar. By the 4th quarter, such desks have been launched in 35 district hospitals and 10 medical colleges. These help desks are run by Cluster Level Federations, who select and station Swasthya Mitra at



each desk. All selected Swasthya Mitras have been trained by AIIMS, Patna. The main aim of JEEVIKA Help Desks is to provide patients and their families with appropriate guidance and support so that they can receive the necessary medical attention at the concerned institution without any difficulty. JEEVIKA Swasthya Mitra provides necessary medical support to sick people by coordinating better with hospital management, doctors, paramedics, and other personnel.

**Table 32: Status on Health Help Desk**

S.N.	Type of Health facility	Target	Number of functional Health Help Desk
1	District Hospital covered	35	35
2	Medical Colleges and Hospitals covered	11	10
3	Total	46	45

With the help of a Google dashboard, progress reports for all these help desk centers are updated daily. Till March 2023, the following details have been captured:

- Total number of patients assisted over mobile/phone calls/ SMS: 13,457
- Together 92,227 patients received treatment in OPD during the quarter of which 16, 029 patients received help from the JEEVIKA Help Desk in OPD for treatment.
- The total number of patients followed-up in admission (IPD) by Swasthya Mitra: 10,474

#### 4. Sanitary Napkin Production Unit

In view of creating awareness and generating demand among the targeted beneficiaries on the importance of menstrual hygiene management, a sanitary napkin production unit has been established on 22nd February 2023 in Chausa block of Buxar district to provide a biodegradable, hygienic and cost-effective pads to all the segment of targeted women. A producer group “Janani” was formed under “Adarsh Cluster Level Federation”, and a committee at CLF level has been





formed to look after the sanitary napkin production unit. The sanitary napkin production unit not save only the environment from hazardous things but also creates livelihoods among JEEVIKA SHG members.

The overall project expenditure has been borne by two organization Bihar Rural Livelihood Promotion Society (BRLPS) and Satluj Jal Vidhut Nigam (SJVN). The total financial budget of the project is Rs. 56,68,799/-, wherein JEEVIKA has contributed Rs. 26,68,799/- under Bihar Transformative Development Project (BTDP) and SJVN has provided Rs. 30,00,000/-under CSR fund.



The product is made up of certified biodegradable raw materials, which is plastic and chemical free and neither affect the skin nor cause any harmful disease. It consists of a biodegradable non-woven upper sheet, core-patti, wood pulp, barrier sheet, construction glue and non-woven with release liner. The product is as equivalent to the BIS (Bureau of Indian Standards) standard. The semi-automatic machine is being used for the production of pads which is composed of a Crusher, Pulveriser, Shredder Machine, Pressing Machine, Sealing Machine, Glue, Cutter and UV steriliser.

### **5. Nutrition Resource Centre (NRC)**

For ensuring food and nutrition security at the doorstep, JEEVIKA aims to establish Nutrition Resource Centre at CLF to support and develop a model for ensuring dietary diversity and nutrition security in every household. It also aims to promote low-cost organic food by using the waste of one sub-system as a resource of another subsystem.

During this quarter, JEEVIKA HNS theme has initiated the Nutrition-Sensitive Integrated Farming System modal at CLF level in 6 CLFs of 3 districts with the funding support of Rs.10,37,500/- to each by JEEVIKA. This model comprises 6 different sub-systems related to agriculture and allied activities. These sub-systems are crop and tree, fruit and vegetables, aquiculture, livestock, poultry, and bio-digester.

The objective of the nutrition resource center is to ensure dietary diversity among SHG members by growing diversified nutritional food items including livestock, poultry, and fisheries. It has been planned to sell produced food items among SHG members and local markets. Dr. Rajendra Prasad Central Agricultural University, Pusa, Samastipur and Krishi Vigyan Kendra's of Agriculture department provide technical know-how to people engaged at NRC's.



## 6. HNS Enterprise at CLF Level

JEEVIKA has been actively conducting behaviour change campaigns to create awareness among its self-help group members regarding health, nutrition, and sanitation. As a continuation of these activities, the HN Enterprise Fund has been introduced to provide livelihood opportunities to SHG members through enterprise development. Members can avail loans from this fund to start individual or group enterprises related to HNS, as per the existing loan system. Initially, small amounts of loans will be given to interested SHG members or cadres, and after one year of enterprise, they can increase the volume through other enterprise-related budgets. The purpose of this initiative is to facilitate access to health, nutrition, and hygiene materials and provide additional means of earning income for the members. The annual income of individual entrepreneurs should be at least one lakh or more. 88 CLFs had received the HN enterprise fund in 300 BTDP blocks.

## 7. Health Kit

India is known as the diabetes capital of the world, with a significant portion of the population suffering from non-communicable diseases. Unfortunately, many cases go undetected for years and only come to light when patients experience symptoms or require hospitalization. This problem is particularly acute in rural areas. To address this issue, BRLPS has equipped its cadre of Community Nutrition Resource Persons (CNRP) with digital tools such as blood pressure monitors, glucometers, weighing scales, and thermometers. Around 4,400 kits have been distributed to the CNRPs. These CNRPs will receive training from AIIMS, Patna on how to use the equipment, and will screen individuals over the age of 30 for signs of abnormal health conditions. If any issues are detected, the CNRPs will refer the patients to ASHA, ANM, or Health and Wellness centres for further treatment and follow-up. Additionally, they will link patients to the e-sanjeevani portal and other telemedicine providers in case of emergency, provided the patients are willing to pay for these services.

Improving the dietary practices at the household level and monitoring the growth of children in a timely manner is essential to combat malnourishment among children, who are the future of our society. To address this problem, JEEVIKA has equipped its cadre of Community Nutrition Resource Persons (CNRP) with growth monitoring equipment as well. They will monitor the growth of children during the first 1000 days of their lives and provide counseling to mothers, with the support of Aanganwadi workers, on how to raise their children. This initiative is aimed at tackling malnourishment among children and improving their overall health and well-being.



# LOHIYA SWACHH BIHAR ABHIYAN

Lohiya Swachh Bihar Abhiyan (LSBA) is a mission mode program comprising the centrally sponsored SBM-(G) and state-sponsored Lohiya Swachhta Yojana (LSY) for ensuring universal sanitation coverage in Bihar. LSY is a fully State-funded initiative that intends to cover households not factored under SBM-(G).

Smt. Babita Gupta, JEEVIKA SHG member was felicitated with Swachh Sujal Shakti Samman by Hon'ble President of India on 4th March 2023. Smt. Babita received this award for her outstanding work and exemplary contribution in GOBARdhan / Bio-degradable / or Plastic waste management under SBM(G) phase II.



## 1. ODF-S and ODF Plus activities

After achieving ODF status in Bihar, the theme is working on ODF-S (sustainability) and ODF Plus activities. Solid and Liquid Waste Management (SLWM) is one of the key components that can help to attain an improved general quality of life in rural areas of Bihar. To maintain the ODF status of the villages and the panchayats, the state government is ensuring regular toilet usage, safe hygiene practices, and cleanliness at the household level by effective operation and maintenance of WASH assets at households, institutions, and community levels for continued functionality and usage.

The theme also focuses on other ODF Plus interventions like solid waste management, wastewater management, plastic waste management, GOBARdhan, menstrual hygiene management, constantly emphasizing sustained behavior change practices, etc. Depending upon their capacities and community response, districts are taking up ODF-S and ODF Plus activities in their districts.

**Table 33: IHHL status till March 2023**

S. N.	Parameter	Target FY 2022-23	Progress (January – March 2023)	Cumulative till March 2023
1	IHHL Construction	1000000	430139	752511
2	IHHL Payment	1000000	442714	595020



## 2. CAPACITY BUILDING

### Training on Grey Water Management and Plastic Waste Management

A four days residential training program was organized by the Department of Drinking Water and Sanitation, Ministry of Jal Shakti, Govt. of India through Centre for Science and Environment (CSC), Alwar, Rajasthan in January and February 2023 on Grey Water Management and Plastic Waste Management. In this training, different aspects of Grey water management and Plastic Waste Management were covered. An exposure visit was also planned in which community-level assets were demonstrated. Different aspects of Grey water management especially in rural areas and learning different aspects of plastic waste disposal were presented through PPT and case studies.

## 3. Community Sanitary Complex

In villages/GPs where there is non-availability of land in families/households, especially in Mahadalit tolas / poor families, community toilets can cover the sanitation needs. LSBA has already prepared a model with the specification to construct community toilets in all such habitations where the availability of land is an issue. The theme facilitated the construction of such toilets.

**Table 34: Progress in Community Sanitary Complex construction**

S. N.	Particulars	Progress January to March 2023
1	CSC target for FY 2022-23	5330
2	CSC Completed	12
3	Cumulative CSCs constructed till March 2023	677

## 4. IEC ACTIVITIES

### Samadhan Yatra

In Samadhan Yatra, Solid and Liquid Waste Management (SLWM) intervention and assets were showcased in all districts. Samadhan Yatra was undertaken during January and February 2023. In this yatra Hon'ble Chief Minister laid the foundation stone of the Waste Processing Unit (WPU) in Horalpatti village in Darbhanga district. He inaugurated waste processing unit in Sandesh block of Bhojpur district, the plastic waste management unit (PWMU) in Munger and Jamui districts.

Biogas generation GOBARdhan unit built in Harla Panchayat, Jamui and Power generation GOBARdhan Plant constructed in Machhargawan gram panchayat in East Champaran were also inaugurated by hon'ble Chief Minister.







Further, altogether 17 newly constructed waste processing units in Supaul, 12 newly constructed waste processing units (WPU) in Gopalganj and 9 WPU) in Begusarai were inaugurated.

Wall Writing, slogan writing, community mobilization, legacy waste cleanliness etc activities were also carried out during this yatra.

### **Retrofit to twin pit BCC Abhiyan**

In order to achieve ODF sustainability (ODF-S), it is very important that all Individual household Latrine (IHHL) should remain functional and toilet technology is ensured in eco friendly manner. If any kind of issue is there in IHHL technology ie toilet has single pit, absence of Y junction, pipe fitting issue etc then it must be addressed promptly and retrofitted.

Taking this in view the “Single Pit to Twin Pit” retrofitting abhiyan was carried out from January to March 2023. Under this abhiyan, Community awareness activities were carried out across the state. Mapped household were triggered for corrective measures. Approximately, 8000 toilets were retrofitted from single pit to twin pit.

### **Ganga Gram IEC Abhiyan**

Ganga Gram Abhiyan was rolled out in February and March 2023 in all 271 Ganga Gram Panchayats under 12 Ganga Gram Districts.

Under the campaign, the community awareness activities for cleanliness, ensuring ODF sustainability and the effective management of solid and liquid waste was carried out. The campaign was organized jointly by Lohiya Swachh Bihar Abhiyan (LSBA) and ITC India Limited. The Ganga Gram Abhiyan covered the districts along river Ganga like Buxar, Bhojpur, Saran, Patna, Vaishali, Samastipur, Begusarai, Khagaria, Lakhisarai, Munger, Bhagalpur and Katihar.



Additionally, two Ganga Swachhata Raths were deployed. These Ganga Swachhata Rath were equipped with digital screen and IEC materials on all aspects of total sanitation such as video documentaries, short animations related to solid and liquid waste management and legacy of river Ganga which was screened through audio-video equipment.

Swachhata Raths were flagged off from Patna by the Secretary, Rural Development Department, Government of Bihar, Shri Balamurugan D. and CEO BRLPS cum Mission Director Lohiya Swachh Bihar Abhiyan, Shri Rahul Kumar on 25<sup>th</sup> February 2023, This campaign continued till 22<sup>nd</sup> March 2023.

### Rout Plan of Ganga Swachhata Rath

- Ganga Swachhata Rath No-1: Buxar-Bhojpur-Saran-Vaishali-Samastipur-Patna
- Ganga Swachhata Rath No-2: Katihar-Khagaria-Begusarai-Munger-Lakhisarai-Bhagalpur
- Munger - Lakhisarai - Bhagalpur

### SLWM initiatives showcased on Republic Day and Bihar Diwas

On Republic Day (26 January, 2023) and Bihar Diwas (22th March, 2023), the project showcased the Solid and Liquid Waste Management (SLWM) interventions being implemented in rural areas through tableau and exhibition across the districts. ODF-Plus Model Village and SLWM process, assets and service delivery were displayed.

On the occasion of Bihar Diwas, GOBARdhan yojana and ODF Plus Model Village was showcased in three day exhibition installed in Gandhi Maidan. Thousands of person visited LSBA stall in Gandhi Maidan Patna and got familiar with ODF Plus practices.

On the occasion of Bihar Diwas, different components of LSBA -II Phase such as, ODF-Sustainability, management of solid and liquid waste, plastic waste management unit, GOBARdhan unit, Faecal sludge management etc were displayed in Swachhata Stall installed at District level event.

## 5. Solid and Liquid Waste Management

Lohiya Swachh Bihar Abhiyan (LSBA) has initiated interventions for supporting the Districts and Blocks in the planning and implementation of solid and liquid waste management (SLWM) activities.

**Table 35: Progress under SLWM**

S.N.	Parameter	Target	Progress (Jan. to March- 2023)	Cumulative till March 2023
1	Fund Transfer to Gram Panchayats	2462	96	2593
2	Number of wards where SLWM activities started	58454	45411	50969





**Table36 : Progress under ODF-Plus Declaration of Villages**

S.N.	Parameter	Villages ODF Plus Declared
1	Target	36880
2	Progress (Jan. to March - 2023)	5263
3	Cumulative till March 2023	11192

### GOBARdhan

Swachh Bharat Mission (Grameen) Phase-2 aims at positive impact on village cleanliness and generate wealth and energy from cattle and organic waste. The main focus of GOBAR-Dhan is to keep villages clean, increase the income of rural households, and generate energy and organic manure from cattle waste.

**Table37 : Progress under GoBardhan**

S.N.	Particulars	Achievement
1	Target in FY 2022-23	13
2	Sites Identified	11
3	Construction in progress	15
4	Completed and Functional	2



# SATAT JEEVIKOPARJAN YOJANA



Under Satat Jeevikoparjana Yojana, the focus was on the training of identified ultra-poor households and the disbursement of funds to beneficiaries. Around 11681 SJY beneficiaries were trained in confidence building and 2753 in 'Capacity Building and Enterprise Developments'. Around 4509 beneficiaries were also provided with Livelihood Investment fund to start a livelihood activity.

## 1. Identification of Ultra Poor HHs

Under Satat Jeevikoparjan Yojana, over 155,212 households have been identified and engaged across all 38 districts of the state. These ultra-poor households were identified and endorsed by the Village Organization with the help of three team members. The participatory identification process has been completed by 46,287 Village Organizations; with a typical identification cycle taking 5 days for each VO. After this, the project staff at the block level conducted one round of verification of the selected households to check the inclusion errors.

## 2. Training of Ultra Poor Households (UPHs)

The timely hand holding, mentoring and coaching of ultra-poor households is an important part of the project. The confidence building and enterprise development (CBED) training of households boosts confidence and shows the pathways to the households to come out of extreme poverty.

### a. Training of identified HHs on Confidence Building

The confidence building (CB) training is being provided by Master Resource Persons during HH visits and group meetings before micro-planning. The confidence-building training is essential to



encourage and motivate UPHHs to select feasible livelihood-generating activities to come out of the poverty trap.

### b. Training of identified HHs on Confidence Building and Enterprise Development

Another training on confidence building and enterprise development (CBED) is provided to motivate and promote ultra-poor households to establish enterprises and provide basic enterprise development & risk management skills. In order to complete the training of target households under SJY, a total number of 460 ACs/CCs/LHSs have already been identified from different districts and developed as a resource pool to conduct CB&ED training at District /Block levels.



In this quarter, the CBED training and refresher training were prioritized and a drive was conducted across 38 districts to train households on enterprise development.

**Table 38: Status on UPHH Households Training**

Sl.	Training Type	Progress (Jan. –March 2023)	Cumulative Progress till March 2023
1	Confidence Building (CB)	11681	1,54,187
2	Confidence Building Enterprise Development (CBED)	27,53	129722
3	CBED Refresher	848	53,445

### 3. Livelihood Financing Status

#### a. Special Investment Fund (SIF)

The special investment fund fulfills the initial capitalization requirement and basic requirements of ultra-poor HHs. The special investment fund is a one-time grant of Rs.10,000 which is transferred to the endorsed household account by the village organization.

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

The project provides Livelihood Investment Fund amounting between Rs. 60,000 to 1 lakh in 3-4 tranches to the targeted households for asset creation. The Master Resource Persons complete the participatory livelihoods micro-planning process of endorsed ultra-poor households, based on the micro-plans VO approved for





each beneficiary, procurement committee along with MRP, and the ultra-poor household procures the asset through the community procurement process.

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

The livelihood gap assistance fund is the consumption support fund that is provided to each endorsed household. The consumption support is intended to meet the short-term needs of a household and fill income gaps. Although Graduation equips participants with livelihoods that generate long-term earning potential, there is often an immediate need that can be met through consumption support. The consumption support also allows households to offset lost income while



participants attend training. MRPs help the household with savings bank account opening and VO transfers the Livelihood Gap Assistance Fund to the respective households' bank account. Under the Livelihood Financing component of SJY, VO will provide a gap assistance fund for an initial period of 7 months (Rs. 1000 per month).

**Table 39: Livelihood financing status of Endorsed UPHHs**

Sl.	Training Type	Cumulative Progress (till Mar'23)
1	Livelihood Special Investment Fund	1,30,349
2	Livelihood Gap Assistance Fund	1,15,949
3	Livelihood Investment Fund-Tranche-1	1,49,553
4	Livelihood Investment Fund-Tranche-2	19025

### 4. Capacity Building of MRPs under SJY

In order to provide continuous support to the households, Master Resource Persons (MRPs) have been deployed for every 30-35 households. The MRPs provide handhold support to ultra-poor households, coordinate the productive assets transfer and ensure last-mile delivery of different components of the program. Master Resource Persons (MRPs) take extensive training, with the aim of becoming in-house trainers and primary handhold support experts for ultra-poor HHs. Master resource persons provide a range of support that may include guidance on care and maintenance of assets, proper care of livestock, guidance on building micro enterprises, or help in gaining essential skills such as learning how to sign one's name, basic numeracy, and bookkeeping skills. The weekly coaching sessions also include a social education component, with discussions on topics ranging from nutrition to early marriage and family planning.

There are altogether 5173 MRPs across 534 blocks. The MRP selection is a continuous process in all blocks to provide handhold support to the HHs endorsed. The M4, a refresher training to the





MRPs on M2 and M3 modules is given. This module helps MRPs revisit and learn the Books of Records and different topics of business literacy and social issues discussed during home visits and group meetings.

**Table 40: Status of MRP Module Training**

SI.	Modular Training	Progress (Jan. –March 2023)	Cumulative Progress till Jan.2023
1	Module-1 (Induction & Enterprise Selection)	208	4823
2	Module-2 (Enterprise Development and SJY Books of Records)	193	4227
3	Module-3 (Operation Management Course)	935	4008
4	Module-4 (Refresher)	513	2359

## 5. Access to Govt. Entitlement for Ultra Poor Households

The sustainability of the approach over a longer term depends on its ability to evolve strategically into a convergence approach-one in which the resources and benefits of other public programs can be leveraged in support of the poorest people. The convergence with various departments for access to entitlement has been focussed on by JEEViKA for creating safety nets for ultra-poor households. The importance of the entitlements was very much visible during the toughest times like the pandemic. The identified households under this program usually did not even have basic identity cards like Aadhar cards and Bank Accounts which JEEViKA has ensured 100% for each beneficiary. Apart from this for food security through Ration Card, Insurance was also prioritized to meet unforeseen situations. Ensure the coverage for all eligible households under different government schemes which provide such ultra-poor households with the basic need of two meals a day, safe drinking water, housing, insurance, health etc. During this quarter, 770 households were facilitated with safe and secure houses, 1042 households got safe drinking water from covered sources, PDS Card was facilitated to 1036 HHs, Ayushman Bharat card was facilitated to 324 HHs.



# RESOURCE CELL



The Resource Cell during this provided NRO support to SRLM Chhattisgarh on LoKOS application by providing training to cadres of SRLM Chhattisgarh. The Resource Cell developed pool of E- Master Trained on LoKOS by providing training. JEEVIKA also signed MoU with SRLM Sikkim and Mizoram on FNHW.

## **1. Deployment of E-Master Trainer under LoKOS to Chhattisgarh**

After recognition as NRO for LoKOS rollout support to SRLM, first e-master trainer drive was conducted in which 33 trained community professionals on LoKOS application, who have been accredited by NRLM LoKOSs team were deployed at Chhattisgarh SRLM for a month. The e-master trainer trained the community professionals of CGSRLM.

## **2. Screening of E-Master Trainer on LoKOS**

Three-day training cum screening of e-master trainer on LOKOS application was conducted at Patna from 23<sup>rd</sup> to 25<sup>th</sup> January 2023. Out of 55 total participants who attended the training only 45 were selected by NRLM team for training at other SRLMs.





### **3. Training to Project Staff and Community Cadre on LoKOS**

Three batches of ToT on Lokos application were conducted in which three project staff from each district and Community cadre participated. Each batch was of three days. The purpose of the training is to develop e-master trainer resource person in each district. The total number of participants covered were 90.

### **4. Refresher Training on FNHW to cadre and staff**

Three batches of refresher training were conducted at Patna covering the screened and trained FNHW CRPs on FNHW modules. The training was conducted with the support of HNS theme.

### **5. Capacity Building support to UDHD**

BRLPS will support Urban Development and Housing Department, GoB for strengthening the CBOs formed under NULM. MoU will be signed between the societies for providing support for three years on IB/CB & Books of records.

### **6. Orientation and immersion of SDC and RDO's officials at BRLPS**

Orientation cum immersion of mix batch of SDC and RDO officials was conducted at DPCU Gaya. The period of two batches was from 31<sup>st</sup> January to 04<sup>th</sup> February 2023 and from 21<sup>st</sup> February to 25<sup>th</sup> February 2023. 45 participants attended the immersion. The orientation and debriefing session was taken up by SPM-RC.

### **7. Signing of MoU for FNHW**

Under FNHW, two MoUs with states of Mizoram and Sikkim were signed for providing resource support on FNHW. Mizoram signed MoU for resource support in four blocks and Sikkim for two blocks.



# PROJECT MANAGEMENT



## A. Communication

Knowledge Management and Communication give strength to foster JEEViKA at creating, capturing, sharing, distributing, leveraging, and archiving knowledge to improve and enhance implementation capabilities and service delivery mechanisms. The knowledge management practices also intend to reach out to a wider domain for effective policy advocacy and foster partnerships and convergence for broader knowledge-sharing. It has a vision of establishing JEEViKA as a Global Community Knowledge Hub by using digital technologies and presenting JEEViKA Didis as “Change-Makers” in the rural society and economy.

### 1. Project Intervention

#### a. JEEViKA's Help Desk Centre

- The helpdesk is facilitating Jobs, Social Development, Insurance, IBCB, Non-Farm, Alternate Banking, and redressal of community grievances through toll-free number 1800-572-119. The toll-free number is available from 9:30 AM to 7:30 PM on all working days.
- In this quarter, call center executives communicated with the Community Mobilizer, placed candidates under DDUGKY, SJY-MRPs, Storekeepers and store managers etc. to facilitate the working of different interventions.
- The monitoring of Community Mobilizers on payment status and their work progress was done.
- In total 34165 calls were made by executives during this quarter.



## **b. Community Grievance and Redressal Mechanism**

The Community Grievance and Redressal Mechanism in JEEVIKA is a system designed to address and resolve any grievances or complaints raised by the community. This mechanism is an important aspect of JEEVIKA's efforts to ensure accountability and transparency in its operations and to promote the well-being and empowerment of the rural communities it serves. By March 2023, 75 cases were registered of which 67 have been resolved. These 8 pending cases have been taken by the concerned Grievance redressal committee. Generally, cases are related to incentive and honorarium payment, cadre selection, etc.

## **c. YP Programme/Campus and Internship**

Campus recruitment of YPs started in October 2022 and by March 2023, 42 Young Professionals from 12 premier empanelled institutes were recruited. During this quarter, an advertisement for open market recruitment for the position of 71 Young Professionals has been advertised. More than 4800 candidates applied. A list of shortlisted and not shortlisted candidates was published on website.

BRLP has also called for summer internships, and more than 600 applications were received within the time line. A total of 20 candidates will be selected and will be assigned different thematic vertical. They will go for a one to two month internship and submit a detailed report at the end.

## **d. Training of staff on video production and editing**

To augment the communication efforts of the staff, JEEVIKA recently organized a training program on video production and editing for the communication managers of all 38 districts. The objective of the training was to equip the managers with the requisite skills and tools to create high-quality videos that could be utilized for knowledge dissemination and to generate a substantial impact through social media. Videos are a more captivating and efficacious means of conveying information, and they can be conveniently shared across social media platforms, thereby reaching a wider audience. With the surge in internet usage in Bihar, people are more active on social media than relying solely on print media, making it an expedient way to reach the masses. Moreover, videos can be utilized to create a powerful impact, raise awareness, and exhibit the success stories of JEEVIKA. This can also be employed to educate people about the various initiatives and schemes undertaken by JEEVIKA to assist marginalized communities. By utilizing videos, JEEVIKA can not only reach out to a broader audience but also create a lasting impact on people's lives. JEEVIKA's training program on video production and editing is a significant stride towards amplifying communication efforts. By using videos, JEEVIKA can reach out to a larger audience, create a potent impact, and educate people about their initiatives and schemes.

## **3. Events & Campaigns**

### **a. Bihar Diwas in Gandhi Maidan**

On the 111<sup>th</sup> Foundation Day of Bihar State, Bihar diwas was celebrated with great zeal from 22<sup>nd</sup> to 24<sup>th</sup> March 2023 at Gandhi Maidan, Patna, under the theme of "Progress of Youth-Power in Bihar." The JEEVIKA pavilion, spanning on an area of 20,000 sq ft., constituted 18 stalls encompassing various thematic interventions. These stalls featured a plethora of activities and exhibits, such as the display and sale of locally produced products by Jeevika Didis, cultural programs, and Nukkad



Nataks based on the rich folklore and traditions of Bihar.

JEEVIKA Didi Ki Rasoi, situated in the food section, offered authentic and scrumptious Bihari cuisine to visitors. Moreover, JEEVIKA also showcased its work in the area of "Entrepreneurial Women, Empowered Bihar" in its pavilion. A photo exhibition was organized to showcase the developmental works accomplished by JEEVIKA. The central part of the pavilion featured the exhibition of works carried out by the project over the last 16 years. The



JEEVIKA pavilion was inaugurated on 22<sup>nd</sup> March 2023. During the inaugural session, JEEVIKA Didis, who have contributed significantly to various themes, were felicitated by presenting them with certificates of appreciation. JEEVIKA encountered a total sale of Rs. 6, 90,308 during Bihar Diwas 2023.

### **b. Samadhan Yatra 2023**

JEEVIKA has significant contribution towards poverty alleviation and women's empowerment. Its work in areas of community development, institution building, financial inclusion, livelihood promotion, health, and nutrition has earned it a reputation both nationally and globally. The project was launched by the Hon'ble Chief Minister, Shri Nitish Kumar with a focus on empowering women and has received strong support and guidance from him.

The Samadhan Yatra of the Hon'ble CM Shri Nitish Kumar, started from 5<sup>th</sup> January 2023 and continued till 16<sup>th</sup> February 2023. One of the key objectives of the Yatra was to tackle various social issues faced by the rural community and provide quick and efficient solutions to them. It has also provided an opportunity for the people to raise their issues directly with the Chief Minister and get an immediate solution.

The Yatra was trying to identify the social issue afflicting the populace of Bihar at the grassroots level. During the yatra, the Chief Minister engaged with the citizenry and addressed their grievances. During Yatra, stalls were exhibited like handicrafts, food products, and enterprising artisans. The stalls during the Samadhan Yatra have elicited a fulsome response from diverse strata of society, with consumers showing a keen interest in purchasing these locally-sourced products. The handicrafts shown comprised an array of items, including hand-woven items, mats, baskets, and a gamut of traditional wares.

The Chief Minister furnished SJY (Satat Jeevikoparjan Yojana) kits and bank cheques to the beneficiaries in the visiting hamlets. The extensive visit to the villages across 38 districts of Bihar has furnished the government with an all-encompassing and nuanced understanding of the multifarious challenges that affect the rural population. Through his strong interactions with farmers, small business owners, and other community members, Hon'ble Chief Minister has not only been able to appreciate their exigencies but also to effectuate pragmatic solutions to mitigate their predicaments. Moreover, the yatra entailed a meticulous appraisal of the various government schemes implemented by different government departments in the district, featuring





the active involvement of district and state officials. This comprehensive assessment has served to augment the efficacy of the government's initiatives and fortify their implementation while enabling the government to gauge the efficacy of these programs and remedy any deficiencies. To conclude, the Samadhan Yatra has burgeoned into a momentous triumph, with the Chief Minister leveraging this program as a platform to establish a dialogue with the people of Bihar and address their difficulties. The upshot of the state's inclination for local entrepreneurship has resulted in a palpable sense of empowerment among the populace, propelling them towards achieving their aspirations.

### c. Republic day

Every year, prominent departments of the Bihar Government unveil their tableaux which showcase the state's modern achievements and its rapid advancements in the fields of women empowerment, education, industrial development, productivity enhancement of agriculture, anti-alcohol campaigns, promotion of clean energy, conservation of water resources, promotion of sports, tourism, watershed management and infrastructure development.

JEEViKA's tableau for the 74<sup>th</sup> Republic Day focused on empowering women through entrepreneurship promotion. Over the years, JEEViKA has provided development opportunities to women, enabling them to become economically independent and self-sufficient which has collectively multiplier effect on the overall well-being of a community. Through its programs, JEEViKA has been encouraging rural women to take-up entrepreneurship, participate in capacity building and decision-making processes, and provide financial support to scale-up the businesses. JEEViKA has represented its brand and various products manufactured by rural women associated with the self-help groups which includes JEEViKA honey, Madhubani Paintings, Sikki and Sujni Art, Sarees with Madhubani print, and other Fast Moving Consumer Goods. Tableau also showcased the success of JEEViKA Didi ki Rasoi, depicting its scalability across the state.





#### 4. Awards and Recognitions

JEEVIKA Didi ki Rasoi, an initiative aimed at providing affordable and nutritious food in different institutes, has been shortlisted for the Prime Minister Awards for Excellence in Public Administration under the category of Innovation (state). The intervention has been nominated for the final round of selection (Cabinet Round), which is a significant achievement in itself. Additionally, the intervention will be featured in the Coffee Table Book, which will be published in the PM Excellence Awards Intervention.

#### 5. IEC, Publications and Media

**a. Change maker Quarterly Magazine** (issue no.16) was published and disseminated to inward and outward stakeholders.

**b. JEEVIKA's Community newsletter**

JEEVIKA's Community newsletter captures stories of women and CBOs. Community Newsletters with issue numbers 30,31 and 32 were published during the quarter. The community newsletter is meant for distribution in CBOs and to make other women aware of JEEVIKA Didi's exceptional performance. The stories are read out in the CBO, motivating other members and encouraging them to take up activities in their own areas.

**c. Satat Jeevikoparjan Yojna Monthly Newsletter**

During this quarter, 18<sup>th</sup>, 19<sup>th</sup> and 20<sup>th</sup> editions of the SJY newsletters were published. The Newsletter tries to imbibe several aspects of ultra-poor families, the role of a gradual approach in their life cycle, etc.





#### **d. JEEVIKA's Monthly Newsletter**

JEEVIKA's monthly newsletter captures various new initiatives across all the themes, the progress of program, events, and inspiring case studies. Three Newsletters for the month of January, February and March 2023 were published with Issue No: 63, 64, and 65.

## **B. MONITORING, EVALUATION & LEARNING**

### **1. BTDP Impact Evaluation Findings**

BTDP Endline Survey was completed in January 2023 and first draft submitted by the agency in February 2023. Findings have been shared with the JEEVIKA and the World Bank team. The study focused on some of the Project Development Objective and Intermediate Result indicators. These included a percentage change in the income of a household, an increase in the number of livelihood activities, a percentage change in dietary diversity in children between 6 to 23 months, a percentage change in dietary diversity of targeted women, sanitation etc.

### **2. BTDP – Theory of Change Workshop**

The World Bank team organized a workshop on 'Theory of Change' on 17<sup>th</sup> February 2023. The focus of this workshop was to discuss and orient JEEVIKA team on the BTDP components, its sub-components, project development objectives, and intermediate result indicators and how these components are helping in achieving the project goals. Mr. Jim Hancock, Mr. Kundan and Mr. Shantanu from the World Bank team along with JEEVIKA SPMU team members, M/s AMS team members and M/s Sambodhi team members participated in the workshop.

### **3. BTDP- Project Completion Report**

The process for writing of BTDP PCR was initiated with the hiring of an agency for writing PCR. The contract was signed with M/s Sambodhi for writing the PCR. A meeting was held with the agency to prepare a framework for orienting JEEVIKA thematic team on the PCR framework. Required documents were shared with the agency for preparing a framework. A core team comprising representatives from each team was formed for theme-wise writing of PCR.

### **4. Quarterly Progress Report of JEEVIKA**

JEEVIKA 61<sup>st</sup> Quarterly Progress Report for the period October to December 2022 was prepared and shared with the different stakeholders of the project. The report can be seen online on [www.brllps.in](http://www.brllps.in).

### **5. Impact Evaluation of Thematic Intervention of BRLPS by NRLM**

A team from NRLM and International Initiative for Impact Evaluation (3ie), Delhi visited BRLPS from 30<sup>th</sup> January to 3<sup>rd</sup> February 2023. NRLM/NRETP empanelled 3ie to undertake an impact evaluation of NRLM/NRETP project. As part of the end-line evaluation, the agency would undertake impact evaluations of the different thematic interventions. The study team visited different interventions like beekeeping PG, Bank Sakhi, Didi Ki Rasoi, Farmer Producer Company, Custom Hiring Centre, Agri-entrepreneur, Pashu Sakhi model, didi ki nursery, etc in the districts of Muzaffarpur and Vaishali. Objective of this visit was to get an idea of different thematic



interventions and finalize some topic for the Impact Evaluation of thematic intervention. DPCU team prepared a detailed plan and facilitate the visit of 3ie team at the field level.

A meeting was also organized on 30<sup>th</sup> January 2023 and the team from 3ie were oriented on different interventions of JEEVIKA. Ms. Anjini Kochar, Ms. Ritika and Mr. Rohan Shah from 3ie participated in the orientation programme along with JEEVIKA SPMU team.

## **C. MONITORING INFORMATION SYSTEM**

### **1. Development of Common Progress Report**

Common Progress Report (CPR) applications have been developed to capture and generate reports of different themes of BRLPS on a single platform. Once it is available on a single platform, it will be accessible to all of the designated officials. It will save time to collect and compile the reports. Two kinds of indicators are being captured. Firstly, MIS-generated indicators will be available based on the entries made in all MIS software and secondly manually collected indicators will be available based on the manually reported data. This software has maker checker/approver facilities where block/district level user will enter the data and the concerned district/state theme will approve the data then only it will reflect in the CPR report. The software is under the user acceptance testing phase.

### **2. Development of New Aadhaar Entry Applications**

A new Aadhaar-capturing mobile application was developed to overcome the old applications' issues. Data cleaning was done by removing the duplicate Aadaahar number and the double entries of aadhar number of one member at the applications level and data level. The dataset remains the same. Web-based Aadhaar details validations facility was added on the portal in the admin panel to validate the aadhaar details on UID server. Multiple web services were developed and accordingly, separate apps were provided to the groups of districts to overcome the issues of slowness in entry.

### **3. Development of Nasha Mukti Abhiyan Mobile Applications**

Nasha Mukti Abhiyan Mobile applications was developed for capturing the different activities carried out by Jeevika DIDI for Nasha Mukti like, Prabhat Pheri / Jagrukta Rally, Sandhya Chaupal / Vishesh Baithak, Jagrukta Rally / Vishesh Sankalp Sabha, Nukkar Natak / Video film ka pradarshan, Samooh Sadassyon dwara ghar ghar bharaman, Rangoli Ka ayojan, etc.

### **4. Development of YP recruitment applicants with additional details**

A web-based application was developed to capture the additional information of the applicants who have applied for the off-campus YP recruitment. Candidates are verified with their reference id, DoB, and email id and once verified they will enter their highest educational qualifications, graduation and master's passing college/university and marks obtained percentage for both qualifications respectively.



## D. HUMAN RESOURCE DEVELOPMENT

### 1. Recruitment

During this quarter, 10 candidates who were on extension also joined and were posted in BRLPS / NRETP.

**Table 41: Details of staff posted in different positions**

S.N.	Position	Number of candidates
1	State Technical Expert (NRETP)	1
2	Accountant (Block Level)	2
3	Livelihoods Specialist	3
4	Manager-IBCB	1
5	Finance Manager	1
6	Training Officer	1
7	Manager Jobs	1

- Document verification of newly joined 272 candidates was initiated. A letter for document verification for the position of SPMU, DPCU, and BPIU (Upto BPM/ Manager) levels was sent.
- An office order has been issued for the salary disbursement of 36 newly Joined employees after document verification.
- TOR for the hiring of the HR agency was finalized and published.

### 2. Transfer/ court cases / jansikayat/vidhan sabha/ lok sikayat

52 ACs, 31 Accountants, 5 BPMs, 77 CCs, 1 DPM, 19 LHS, 52 OAs, 8 TOs, 01 Manager-CF, 02 Manager- MF, 02 Manager- Procurement, 01 Manager- HR & Admin, 3 Manager-Jobs, 2 Manager -IBCB, 1 Manager -M&E, 1 Manager -SD, 1 Manager- Communication, 1 Finance Manager, 2 Non-Farm Manager, 1 Farm Manager joined BRLPS and were posted.

### 3. HR-MIS/training

- Parallel salary processed in HRMIS and tally to streamline the salary preparation and transfer process across Bihar.
- A workshop on competency mapping was organized for DPMs and BPMs.
- Training on POSH, RTI and handling grievances was conducted for HR Managers.
- The training was given on POSH to 35 Thematic Managers.
- ToT on POSH was conducted for selected HR Managers and thematic managers who will be imparting training to other staff of BRLPS.

### 4. Right to Information/ Salary Fitment / Annual Increment

- A total number of 10 Right to information cases were received and all have been resolved.
- The annual increment/slab of 4303 employees of BPIU/DPCUs for the year 2023 (whose annual increment/slab had lapsed in the year 2022) has been done from Jan to March 2023.



## 5. Medclaim and performance appraisal

- 225 Medical Bills settled
- Performance appraisal completed and incentive disbursed for the Years 2019-20, 2020-21 and 2021-22.

**Table42: Manpower Status of BRLPS**

UNITs	Total Sanctioned Position	Status as on December 2023	Progress		Status till March 2023
			Staff joined	Staff Left	
SPMU	426	126	0	1	115
DPCU	954	793	4	2	795
BPIU	8544	6555	4	190	6369
<b>Total</b>	<b>9924</b>	<b>7474</b>	<b>8</b>	<b>193</b>	<b>7279</b>

## E. PROCUREMENT

### 1. Consultancy Services

- A contract was signed with M/s Sambodhi Research and Communications Pvt. Ltd., Uttar Pradesh for the closure report of BTDP Project.
- A contract was signed with M/s. URNA Consulting LLP., Uttar Pradesh for E-Learning Initiative on 31<sup>st</sup> January 2023 for capacity building of CBOs.
- Request for Proposal (RFP) was issued for the hiring of an HR agency to short listed agencies based on NRLM countdown list provided by NRLM.

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

- A contact order was created on GeM for the supply of 100 printers for CLCDC.
- A bid was floated for the hiring of a manpower agency for providing various categories of manpower to SPMU.
- A contract was signed with M/s Sify Technologies Pvt. Ltd. for Providing 1:1 Internet line on fiber at the Biscoman office.
- Work order was issued to M/s Eventoss Entertainment Pvt. Ltd., Patna for designing, fabrication, and presentation of JEEVIKA tableau on 26<sup>th</sup> January 2023.
- A contract was signed with Reliance Jio Infocom for providing CUG Services to BRLPS employees under NRLM.
- An advertisement was published in newspapers for Hiring Data Center Services.
- Bid was issued for the supply and installation of three desktops under BTDP
- A contract was signed with Rock Intelligence & Securities (P) Ltd. Patna for providing housekeeping services.
- A contract was signed with Precision Electronic Instruments Company, New Delhi for the supply of 4432 sets of Health kits.
- The purchase order was issued to M/s Netcom Experts Solutions Pvt. Ltd. for the supply of 100 inverter and batteries.
- A contract was signed with M/s CSM Technologies Pvt. Ltd. Patna for supply and installation of 728 desktops with UPS and MS office.



- A purchase order was issued to M/s Magic System, Patna for the supply of 100 Pico Projectors.
- A purchase order was issued to M/s Magic System, Patna for the supply of 100 speakers.
- A work order was issued to M/s J S Chauhan & Associates, Delhi to organize Bihar Diwas 2023.
- A work order was issued to M/s Semaphore Technologies Pvt. Ltd. for designing, printing, and supplying of the monthly newsletter, monthly SJY newsletter, quarterly magazine and thematic booklet for a one-year rate contract.
- The purchase order was issued to M/s Vinayak Book Distributors, Patna for supply and delivery of Books.

## F. FINANCE

1. IUFRRs up to the 31st of December 2022 for NRLM/ NRETP and BTDP have been submitted to the MoRD and World Bank respectively.
2. Claim pertaining to BTDP up to 31st of December 2022 has been submitted to CAAA and the total amount of Rs. 2041.11 crore has been reimbursed.
3. Internal Audit for the 3rd Quarter of FY 2022-23 has been completed across the DPCUs and SPMU too. The audit report has been shared with DPCUs.
4. Fund request for releases of funds under NRLM and NRETP for 2nd tranche of the 2<sup>nd</sup> installment (including 3rd installment under NRLM) has been submitted to MoRD along with the utilization certificate of the respective projects and the same has been released by the MoRD.
5. The limit regarding the availability of fund in the respective child accounts at the districts have been set for making expenditure in the 4th quarter of FY 2022-23 and the same has been communicated to DPCUs, the banks and all other concerned.

**Table 43: Provisional financial achievement under different projects**

S.N.	Name of the Schemes / Projects	Allocation for Financial Year 2022 – 23	Expenditure during the 4th Quarter	Cumulative expenditure for the
		(Rs. in crore)	F.Y. 2022-23	F.Y. 2022-23
			(Rs. in crore)	(Rs. in crore)
1	NRLM	2138.71	1328.45	2199.63
2	BTDP	480	46.42	529.78
3	NRETP	160.7	49.17	149.9
4	SJY	200	58.84	151.67
<b>Total Amount</b>		<b>2979.41</b>	<b>1482.88</b>	<b>3030.98</b>



# Progress at a glance

<b>PARTICULARS</b>	<b>Progress till March 2023</b>
<b>SOCIAL MOBILIZATION AND INCLUSION</b>	
Number of Self- Help Groups formed	1046002
Number of Village Organizations formed	68645
Number of Cluster Level Federations formed	1453
<b>FINANCIAL INCLUSION</b>	
Number of Self-Help Groups having bank A/c	969425
Number of bank accounts of Self-Help Groups credit linked (1 <sup>st</sup> +2 <sup>nd</sup> +3 <sup>rd</sup> +4 <sup>th</sup> ).	1750952
Amount of credit linkage (Rs. in crore)	29838
Number of SHG members insured under PMJJBY	5368878
Number of SHG members insured under PMSBY	5888564
<b>LIVELIHOODS</b>	
<b>FARM</b>	
Number of SHG HHs undertook wheat cultivation	1079163
Number of SHG HHs involved in Kitchen Garden	1551323
Number of HHs involved in vegetable cultivation	483989
<b>LIVESTOCK</b>	
Number of beneficiaries part of Poultry PG	186465
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	115506
Number of beneficiaries part of goat intervention	302691
<b>NON-FARM</b>	
Number of HHs linked with Producer Groups and Enterprises	231670
<b>JOBS</b>	
Number of youths trained (DDU-GKY, RSETIs)	361602
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	404926
<b>SATAT JEEVIKOPARJANA YOJANA</b>	
Number of households endorsed under SJY	155212
<b>VULNERABILITY REDUCTION</b>	
Number of VOs involved in Food Security intervention (FSF)	47624
Number of VOs involved in Health intervention (HRF)	51518





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